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Solutions Manual for Bowers et al. Actuarial Mathematics ...

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This is the same as 1 for lifetime of x , plus p for lifetime of y , minus p for the joint lifetime. Thus $ap_y = a + p-a^{\overline{TM}} - pa$ (b) Let the initial payment for the joint and survivor be 1, as above. Let the payment rate of the life annuity be r . Then $r-a = a + p-a - p-a^{\overline{TM}}$, so and the desired ratio is $+ i + p 30$.

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