If A and B are two independent events with
$$P(A) = \frac{3}{5}$$
 and $P(B) = \frac{4}{9}$, then $P(A' \cap B')$ equals to
$$(a) \frac{4}{15} \qquad (b) \frac{8}{45} \qquad (c) \frac{1}{2} \qquad (d) \frac{2}{9}$$

$$P(A' \cap B') = 1 - P(A \cup B)$$

= 1 - [P(A) + P(B) - P(A \cap B)]

$$= 1 - [P(A) + P(B) - P(A \cap B)]$$

$$= 1 - \left[\frac{3}{5} + \frac{4}{9} - \frac{3}{5} \times \frac{4}{9}\right]$$
[: $P(A \cap B) = P(A) \cdot P(B)$]

 $=1-\left[\frac{27+20-12}{45}\right]=1-\frac{35}{45}=\frac{10}{45}=\frac{2}{9}$