

Developing An Annuity Market In Europe Hardcover

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History, gazetteer, and directory, of Lincolnshire, and the city & diocese of Lincoln *Edmund Cannon*

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the pension crisis concerns the changing demographic profile of the economy an increasing number of elderly persons supported by fewer young people governments around the world are responding to this impending crisis by shifting their pension policies away from pay as you go systems towards individual savings schemes these savings need to be converted into a pension at retirement and annuities provide this function this book is a comprehensive study of annuity markets the book starts by outlining the context of public policy towards pensions and explains the different types of annuities available focusing on the uk which has the largest annuity market in the world it examines how annuities are priced and describes the techniques of mortality measurement as a background it provides a history of annuities and the experience of annuity markets in a number of other countries the book outlines the economic theory behind annuities and explains how annuities insure consumers against longevity risks it goes on to describes how annuities markets function how they work and whether they are efficient leading onto a discussion of the annuity puzzle the book concludes by discussing the regulatory framework assets available to back annuity liabilities and recent developments in annuity markets

annuity insurance products help protect retirees against outliving their incomes dramatic advances in life expectancy mean that today s retirees must plan on living into their eighties their nineties and even beyond longer life expectancies are the symbol of a prosperous society but this progress also means that some retirees will need to plan conservatively and cut back substantially on their living standards or risk living so long that they exhaust their resources this book examines the role that life annuities can play in helping

people protect themselves against such outcomes a life annuity is an insurance product that pays out a periodic amount for as long as the annuitant is alive in exchange for a premium the book begins with a history of life annuity markets during the twentieth century in the united states and elsewhere it then explores recent trends in annuity pricing and money s worth as well as the economic value generated for purchasers of these products the book explains the potential importance of inflation protected annuities and stock market linked variable annuities in providing more complete retirement security the concluding chapters examine life annuities in various institutional settings and the tax treatment of annuity products

developing annuities markets the experience of chile is part of a multicountry world bank project analyzing the market for retirement products among countries that have reformed their pension systems since the early 1990s the chilean case has emerged as the most relevant for drawing policy lessons on the role of the private sector in the provision of retirement income for two reasons the depth sophistication and efficiency of the country s retirement products market and the fact that this market was successfully developed from scratch by a middle income country the book examines in det

the author studies annuity rates in chile and relates them with industry competition he finds 1 that annuity insurance companies paying higher broker commissions paid lower annuity rates and 2 a structural break of the long run elasticity of annuity rates to the risk free rate in 2001 moreover this structural break coincided with the submission of a new draft pension law proposing greater transparency in annuity markets and a generalized drop in broker commissions the high commissions charged in the 1990s were partly returned to annuitants as informal and illegal cash rebates myopic pensioners preferred cash rebates over present values thus the legal threat caused the drop in broker commissions reduced the illegal practice of cash rebates increased competition by way of annuity rates and raised the long run elasticity to one world bank web site

the private market for life annuities with longevity insurance is not well developed in australia it is crowded out partly by the public provision of meanstested old age pensions and partly by retirees preference for lump sum payments and when constrained by law for allocated annuities that do not provide longevity insurance

this 2006 book treats two vital public policy issues how should distributions from individual accounts be regulated and how can the market for private annuities function better it provides a comprehensive survey of the issues that arise when contributors to individual accounts become eligible for distributions it also addresses the questions of whether annuitization or other restrictions on distributions should be mandatory and if so can the provision of annuities be privatized its analytical framework is applicable to a broad range of countries given the diminishing importance of public pensions around the world the growing number of the elderly and the increasing importance of defined contribution plans the voluntary demand for private annuities is going to grow it is vital that annuities be reasonably priced and that the annuity market be effectively regulated the book investigates both issues and proposes reforms to enhance the efficiency of the annuity market

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fornero and luciano professors of economics and mathematical finance respectively at the university of turin present papers from a june 2002 conference surveying recent research on the role of annuities in helping households to finance retirement and decumulate wealth european and american con

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