



# Annuity Markets

*Edmund Cannon, Ian Tonks*

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The Pension Crisis concerns the changing demographic profile of more elderly and fewer young people in the economy. Understanding and tackling this impending crisis is a key task for public policy. An annuity protects an individual from outliving their savings, and is central to pensions policy. This book examines the different types of annuities available, how these annuities are priced, the history of annuities, how annuities markets function: how they work, and are they efficient. It provides an international comparison of annuity markets, and examines recent developments in annuity markets.

Governments around the world are 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 annuity markets provide this function. This book is a comprehensive study of annuity markets. The book starts by outlining the context of public policy towards pensions policy. It then explains the different types of annuities available, focusing on the US and UK, and how these annuities are priced, examining pricing and reserving methods from an actuarial perspective and also describing mortality measurement. The next two chapters describe the history of annuities, and the experience of annuity markets in countries other than the UK and US. The book then outlines the theory behind annuities, and explains how annuities insure consumers against longevity risks. The next chapter 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 recent developments in annuity markets.

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