

Developing an Annuity Market in Europe

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Roberto de Rezende Rocha



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Rocha, Craig Thorburn, 2007 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 **Annuity Markets** Edmund Cannon, Ian Tonks, 2008-10-02 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 **Creating a Secondary Annuity Market** Great Britain: H.M.
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(Sandy) Mackenzie, 2006-07-24 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 A Summary and Update of Developing Annuities Markets Roberto de Rezende Rocha,2017 The rapid growth of the market for retirement products in Chile has its origins in the pension reform that was implemented in 1981 But the successful development of an active annuity market also reflects many other factors This paper summarizes and updates an earlier longer study on the development of the Chilean annuity market The update focuses on the numerous changes that were introduced in 2008 The most striking aspect of the Chilean experience is the very high rate of annuitization This has been linked to the restrictions that have been applied to lump sum withdrawals the offer of inflation protected annuities and the robust prudential regulation of providers But the level of annuitization has also been supported by the annuitization incentives provided to early retirees and the influence of brokers and sales agents The recent regulatory changes have weakened the impact of the last two factors while strengthening the demand for annuities at normal retirement

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