

Developing an Annuity Market in Europe

Edited by ELSA FORNERO and ELISA LUCIANO

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Roberto de Rezende Rocha

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Developing Annuities Markets Roberto Rezende 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

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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 Rocha, Heinz P. Rudolph, 2010 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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