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An annuity protects an individual from outliving their savings, and is central to pensions policy. Annuity Markets - Edmund Cannon; Ian Tonks - Oxford University Press. Understanding and tackling this impending crisis is a key task for public policy.

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Abstract. This paper describes the operation of both the compulsory pension annuity and voluntary annuity markets in the UK. The paper reports on the movement of UK annuity price quotes in the voluntary market from 1957-2009, and in the pension annuity market from 1994 to 2009, and examines whether annuities were fairly priced over this period.

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by Edmund Cannon, Ian Tonks, Edmund Stuart Cannon | Read Reviews. Hardcover 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 [Annuity Markets ; Edmund Cannon : 9780199216994](#) Annuity Markets by Edmund Cannon, 9780199216994, available at Book Depository with free delivery worldwide.

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Governments around the world are responding to the rising ratio of elderly-to-young persons (The Pensions Crisis) by shifting their pension policies away from pay-as-you-go systems towards individual savings schemes. Annuity markets convert retirement savings into an income stream for the lifetime of the pensioner, and understanding how [Annuity Markets: Welfare, Money's Worth and Policy ...](#)

panel panel 24 Edmund Cannon and Ian Tonks

Annuity Markets: Welfare, Money's Worth and Policy Implications Annuity Markets: Welfare, Money's Worth and Policy Implications In this Panel Paper, Edmund Cannon (University of Bristol) and Ian Tonks (University of Bath) describe the operation of annuity markets within the context of pension policy in countries around the world. They

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Cannon, Edmund and Tonks, Ian (2011) Compulsory and Voluntary Annuity Markets in the United Kingdom in Mitchell, Piggott and Takayama (2011). Cannon , Edmund and Tonks , Ian ( 2013 ) Cohort mortality risk or adverse selection in the UK annuity market? mimeo, University of Bristol .

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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.