



Annuity Markets and Pension Reform

George A. (Sandy) Mackenzie

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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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