#### Accepted Manuscript

Cohort mortality risk or adverse selection in annuity markets?

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 PII:
 S0047-2727(16)30075-5

 DOI:
 doi: 10.1016/j.jpubeco.2016.07.002

 Reference:
 PUBEC 3675

To appear in: Journal of Public Economics

Received date: Revised date: Accepted date: 27 November 2014 9 May 2016 4 July 2016



Please cite this article as: Cannon, Edmund, Tonks, Ian, Cohort mortality risk or adverse selection in annuity markets?, *Journal of Public Economics* (2016), doi: 10.1016/j.jpubeco.2016.07.002

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### ACCEPTED MANUSCRIPT

# Cohort mortality risk or adverse

## selection in annuity markets?

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Keywords: Adverse selection, insurance markets, annuities

JEL codes: G22, D4, D82

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This article has benefited from presentations at Universities of Bath, Bristol, Edinburgh, McMaster, Queen Mary, NHH (Bergen); Paris Dauphine, Sao Paulo, York (Toronto) and Zhejiang (Hangzhou); South West British Accounting and Finance Conference, Aberystwyth, 2012; Annuities Workshop at Eidgenössische Technische Hochschule, Zürich, 2011; Royal Economic Society Conference, 2013; Download English Version:

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