

$$= \delta({}_t\bar{V}) + \pi(t) - \mu_x$$

Fundamentals of Actuarial Mathematics

Third Edition

S. David Promislow

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$$+ \pi(t) - \mu_x(t)(b(t) -$$

μ_x

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corporation or king similar to a modern day loan syndicate But unlike conventional debt periodic interest payments were distributed only to survivors As tontine nominees died the income of survivors correspondingly increased Morbid perhaps but this was one of the earliest forms of longevity insurance in which the pool shared the risk Moshe A Milevsky tells the story of the first tontine issued by the English government in 1693 known as King William s tontine intended to finance the war against French King Louis XIV He explains how tontines work the financial and economic thinking behind them as well as why they fell into disrepute Milevsky concludes with a provocative argument that suitably modified tontines should be resurrected for twenty first century retirement income planning

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