



# **King William's Tontine: Why the Retirement Annuity of the Future Should Resemble its Past (Cambridge Studies in Comparative Politics)**

*Moshe Milevsky*

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In a time before bonds, treasury notes, or central banks, there were tontines. These were schemes in which a group of investors lent money to a government, 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 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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