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# A General Semi-Markov Model for Coupled Lifetimes

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## Abstract

Joint-life annuities with a high last survivor benefit play an important role in the optimal annuity...  
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## Notes

<sup>1</sup>The abbreviation “RP” represents retirement plans.

<sup>2</sup>Source: U.S. Census Bureau, 2014 American Community Survey 1-Year Estimates, <https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=bkmk>.

<sup>3</sup>Source: U.S. Department of Treasury.

<sup>4</sup>While the unisex pricing regulation applies to employer-sponsored pension plans or government pension plans in the United States, it is not compulsory in the U.S. private annuity market.

<sup>5</sup>Source: Bloomberg and Bank calculations.

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