



*The ten symbols of longevity. Korea, artist unknown.*

# HETEROGENEITY OF MORTALITY PATTERNS: A DISCUSSION IN THE PERSPECTIVE OF LONGEVITY BENEFITS

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Via Fabio Severo 40, Trieste, and Zoom

Different profiles emerge in mortality patterns of populations. Aspects that have been focussed in the literature include gender, geographical area, health status, socio-economic factors among the others. Investigating the heterogeneity of populations in respect of mortality represents a classical topic in demography but also in actuarial science, due to the importance of modelling

appropriately mortality when dealing with life insurance benefits.

In this presentation the topic is discussed with particular regard to the case of longevity benefits, namely annuities. This choice is suggested by the role that private resources and individual decisions will play (in the not so distant future) in building the post-retirement income.