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Ian Tonks is a Professor of Finance in the Xfi Centre for Finance and Investment at the University of Exeter Business School. From 2003-2008 he was director of Xfi, and was responsible for all teaching and research programmes. During the academic year 2008/09 he is an ESRC Business Fellowship at the UK's Financial Services Authority working on a project to construct a survivor bias-free database of unit trust returns. His research focuses on pension economics; fund manager performance; market microstructure; and directors' trading. He has recently completed a book on annuity markets published by Oxford University Press in October 2008. He has published in leading finance and economics journals, and teaches across all areas of financial economics including asset pricing, corporate finance, market efficiency and performance measurement. He is a consultant to the Financial Markets Group, and the Centre for Market and Public Organisation. He has previously held positions at the University of Bristol, and the London School of Economics and has held visiting positions at: Bank of England (Senior Houblon-Norman Visiting Fellow); University of British Columbia, Canada; Solvay Business School, Bruxelles; City University Business School; Ecole Nationale Des Ponts et Chaussees, Paris; and LSE Summer Schools at Moscow and St Petersburg. He has acted as a consultant to a number of commercial and regulatory organisations including the London Stock Exchange, the Competition Commission, and the Financial Services Authority, and has advised the Department of Work and Pensions, and the House of Commons Select Committee on issues in pensions.