

Editorial

This issue marks a milestone in the development of *BAJ*. It is the first issue to be produced under the new Open Access arrangements. All articles in *BAJ* from this issue onwards are now freely available to anyone who has access to the internet. Members of the IFoA have always had free access but, until now, others have had to pay for this privilege. The IFoA has removed this barrier as part of its commitment to furthering the advancement of actuarial science.

Researchers from all disciplines can now access this and all future issues of *BAJ*. This will be of particular benefit to researchers in disciplines related to the profession such as medical researchers, statisticians or demographers. In addition, members of the profession will benefit from the open availability of their research to others, which in turn will enhance the visibility and reputation of the profession.

We have also made another change; henceforth, the *BAJ* will be published in online format (PDF and HTML) only. This will enable us to publish issues more quickly and to make better use of colour and modern graphical techniques.

More details about Open Access, including Copyright and Licensing issues are available on the IFoA's website.

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