



Save More Tomorrow: Practical Behavioral Finance Solutions to Improve 401(k) Plans

Shlomo Benartzi

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One of the world's top experts in behavioral finance offers innovative strategies for improving 401(k) plans.

Half of Americans do not have access to a retirement saving plan at their workplace. Of those who do about a third fail to join. And those who do join tend to save too little and often make unwise investment decisions. In short, the 401(k) world is in crisis, and workers need help.

Save More Tomorrow provides that help by focusing on the behavioral challenges that led to this crisis inertia, limited self-control, loss aversion, and myopia—and transforms them into behavioral solutions. These solutions, or tools, are based on cutting edge behavioral finance research and they can dramatically improve outcomes by, for example, helping employees:

-**Save**, even if they aren't ready to do so now, by using future enrollment.

-**Save more** by showing them images of their future selves.

-**Save smarter** by reshuffling the order of funds on the investment menu.

Save More Tomorrow is the first comprehensive application of behavioral finance to improve retirement outcomes. It also makes it easy for plan sponsors and their advisers to apply these behavioral tools using its innovative Behavioral Audit process.

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