

SHLOMO BENARTZI

Professor emeritus and co-founder of the Behavioral Decision-Making Group at UCLA

Anderson School of Management

- A behavioral economist interested in combining the insights of psychology and economics to solve big societal problems
- He works on creating digital nudges that leverage technology to achieve massive scale and help millions make better financial decisions
- Distinguished Senior Fellow at the Wharton Behavior Change for Good Initiative
- Along with Nobel Laureate Richard Thaler of the University of Chicago, he pioneered the Save More TomorrowTM (SMarT) program, a behavioral prescription designed to nudge employees to increase their savings rates gradually over time
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“The Save More Tomorrow™ program, which Richard Thaler and I developed, helped millions of workers save more for retirement. Now I am trying to address a broader set of societal challenges by using the tools of digital nudging.”

Shlomo Benartzi is a behavioral economist interested in combining the insights of psychology and economics to solve big societal problems. He works on creating digital nudges that leverage technology to achieve massive scale and help millions make better financial decisions. He received a Ph.D. from Cornell University's Johnson Graduate School of Management and is currently a professor emeritus and co-founder of the Behavioral Decision-Making Group at UCLA Anderson School of Management. He is also a Distinguished Senior Fellow at the Wharton Behavior Change for Good Initiative, working on Applied Behavioral Economics and Financial Decision-Making.

Benartzi's work has demonstrated the potential for far-reaching improvement. Along with Nobel Laureate Richard Thaler of the University of Chicago, he pioneered the Save More TomorrowTM (SMarT) program, a behavioral prescription designed to nudge employees to increase their savings rates gradually over time. In their original research, Benartzi and Thaler found that SMarT increased employee savings rates from 3.5 percent to 13.6 percent. The SMarT program is now offered by more than half of the large retirement plans in the U.S. and a growing number of plans in Australia and the U.K. The program has also been incorporated into the Pension Protection Act of 2006, enabling approximately 15 million Americans to boost their retirement savings.

To help bridge the gap between academic research and the real world, Benartzi has worked with many financial institutions and served on multiple advisory boards. He is currently a senior academic advisor for the VOYA Behavioral Finance Institute for Innovation, a board member of Acorns, and a senior advisor for Blast, Personal Capital and Wisdom Tree.

TEMAS

Shlomo tailors each presentation to the needs of his audience and is not limited to the topics listed below. Please ask us about any subject that interests you:

- Behavioral economics
- Behavioral Finance in Action
- Decision making
- Retirement Savings and Planning
- Money and Happiness

PROGRAMAS

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

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 savingplanattheirworkplace.Ofthosewhodo 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.

The Smarter Screen: Surprising Ways to Influence and Improve Online Behavior

A leading behavioral economist reveals the tools that will improve our decision making on screens

Office workers spend the majority of their waking hours staring at screens. Unfortunately, few of us are aware of the visual biases and behavioral patterns that influence our thinking when we're on our laptops, iPads, smartphones, or smartwatches. The sheer volume of information and choices available online, combined with the ease of tapping "buy," often make for poor decision making on screens.

In The Smarter Screen, behavioral economist Shlomo Benartzi reveals a tool kit of interventions for the digital age. Using engaging reader exercises and provocative case studies, Benartzi shows how digital designs can influence our decision making on screens in all sorts of surprising ways.

For example:

- You're more likely to add bacon to your pizza if you order online.
- If you read this book on a screen, you're less likely to remember its content.
- You might buy an item just because it's located in a screen hot spot, even if better options are available.
- If you shop using a touch screen, you'll probably overvalue the product you're considering.
- You're more likely to remember a factoid like this one if it's displayed in an ugly, difficult-to-read font.

Drawing on the latest research on digital nudging, Benartzi reveals how we can create an online world that helps us think better, not worse.

Thinking Smarter: Seven Steps to Your Fulfilling Retirement...and Life

From the acclaimed behavioral economist Shlomo Benartzi, a powerful new approach to thinking smarter when making important life decisions.

Although we've been blessed with a very powerful thinking machine—our minds—there's good evidence that we don't like to think. In fact, one study shows that many people prefer receiving electric shocks to thinking and reflecting. Other studies show that even when we

do think, we tend to think in too narrow and shallow a fashion. With these shortcomings, how can we be smarter when thinking about life situations like retirement? For example, once we have built up a financial nest egg, how can we become better thinkers about what to do in retirement?

To help us, behavioral economist Shlomo Benartzi introduces the notion of thinking architecture and thinking tools. In this book, he offers one such thinking tool—a unique seven-step system called the Goal Planning System (GPS)—and explains the science behind it. When applied to retirement planning, this system helps readers identify what they value most, what they want to achieve in retirement, and ultimately, who they really are. By going through GPS, readers will then have a solid foundation upon which to build a tailored action plan that can help them attain their goals.

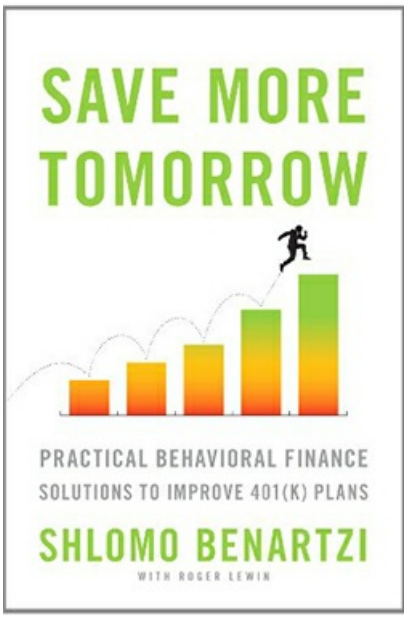
To illustrate the impact GPS can have, Thinking Smarter considers the cases of Phillip and Francesca, actual retirees, and the action plans they developed after using GPS. For example:

- Spend More Today: While many people spend too much and outlive their assets, Phillip discovered that he errs on the side of spending too little, so he will plan to spend more on something he values a lot—traveling with his wife.
- Claim More Tomorrow: GPS taught Francesca that she places a high value on financial independence. An action plan that makes sense for her is to reap the financial benefit derived from deferring Social Security until she's seventy, rather than claiming it as soon as she becomes eligible at age sixty-two.

Thinking Smarter will become your indispensable guide to making better life decisions and achieving the future you really want.

PUBLICACIONES

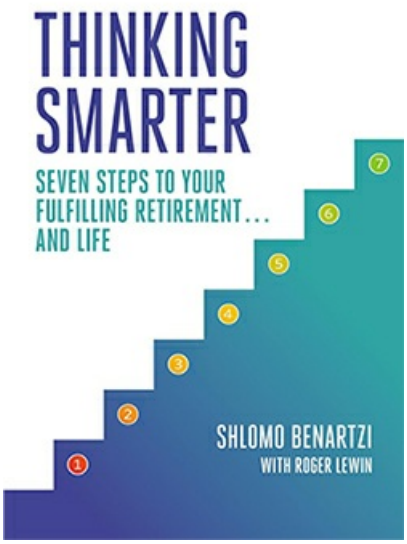
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SAVE MORE TOMORROW



THE SMARTER SCREEN



THINKING SMARTER

CONDICIONES

- **Travels from:** California, USA
- **Fee Range:** Please Inquire