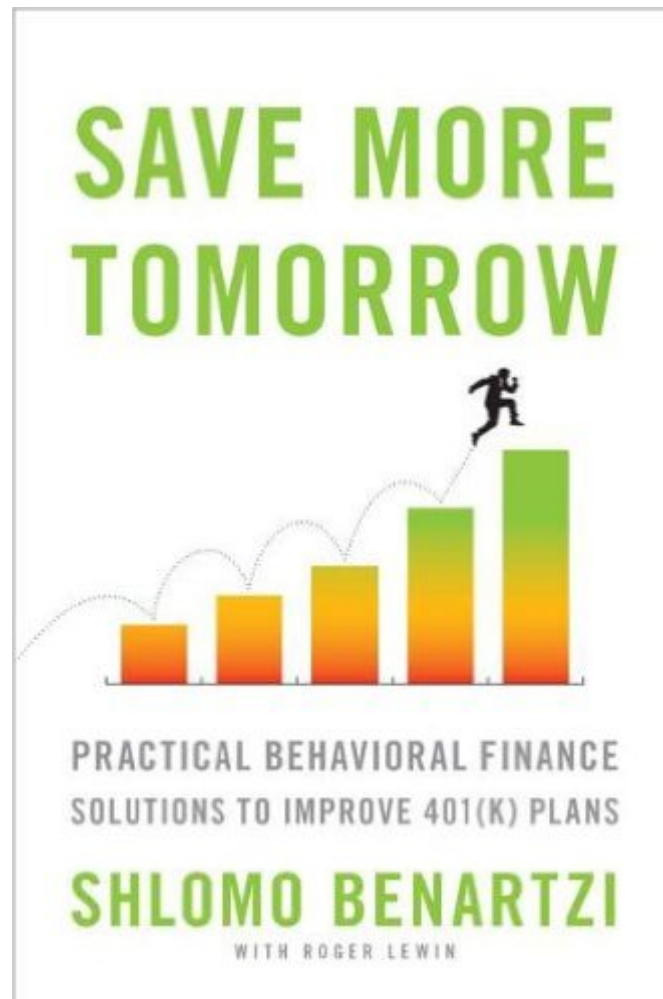


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# Save More Tomorrow: Practical Behavioral Finance Solutions To Improve 401(k) Plans



## Synopsis

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.

## Book Information

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## Customer Reviews

Quick read but very good examples and details of how people think and act with regards to financial decisions. Many of the existing notions about savings rates are proven inaccurate. Benartzi proves that we are going to need to automate the savings process for retirement or society is going to suffer paying for those who did not plan well during their working years. Highly recommended.

Great stats and great book. If you are in the 401k space, this is a must read. A must read.

Dr. Benartzi presents very compelling solutions to the current savings crisis in the United States. This is a must read for any HR Director, CFO, CEO or member of a benefits committee.

I like this book. It's forward thinking and lets you know what's coming forward. I don't understand why people use a company's retirement plan. If federal employee, you can't beat that plan. Stick with it, but corporate employee. You're taking all the risks. Take control of your finances. Otherwise, don't come crying when your 401(k) goes ca-poop-i.e. Enron and WorldCom

What a thought-provoking read. I was recently hired in the investment business and think this is a great resource. I enjoyed how it took an everyday approach to investing and detailed how most of us follow the path of least resistance. I recommend this to all who are trying to help others save more and invest in themselves. Danny Kofke Author of "A Bright Financial Future: Teaching Kids About Money Pre-K through College for Lifelong Success" "A Simple Book Of Financial Wisdom: Teach Yourself (and your kids) How To Live Wealthy With Little Money" "How To Survive (and perhaps thrive) On A Teacher's Salary"

Books lives in the theoretical/academic world of suggesting actions & plans that are too simplistic and idealistic to actually work in the real world.

A lot of great information on helping both plan sponsors and plan participants be more successful.

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