

SHLOMO BENARTZI

UCLA Anderson School of Management
110 Westwood Plaza, Los Angeles, CA 90095-1481
TEL 310-206-9939
benartzi@SaveMoreTomorrow.org
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EDUCATION

Ph.D., 1994, Johnson Graduate School of Management, Cornell University, Ithaca, NY.
B.A., 1989, Tel-Aviv University, Tel-Aviv, ISRAEL (Economics, Cum Laude).

EMPLOYMENT

2007- Professor, Anderson Graduate School of Management, UCLA.
2002-2007 Associate Professor, Anderson Graduate School of Management, UCLA.
1996-2002 Assistant Professor, Anderson Graduate School of Management, UCLA.
1994-1996 Assistant Professor, University of Southern California.

PUBLICATIONS

BOOKS

1. Benartzi, Shlomo, with Jonah Lehrer, "The Smarter Screen: Surprising Ways to Influence and Improve Online Behavior," Penguin, 2015.
2. Benartzi, Shlomo, with Roger Lewin, "Thinking Smarter: Seven Steps to Your Fulfilling Retirement ... and Life," Penguin, 2015.
3. Benartzi, Shlomo, with Roger Lewin, "Save More Tomorrow: Practical Behavioral Finance Solutions to Improve 401(k) Plans," Penguin, 2012.

ARTICLES AND BOOK CHAPTERS

1. Benartzi, Shlomo, John Beshears, Katherine L. Milkman, Cass Sunstein, Richard H. Thaler, Maya Shankar, Will Tucker, William J. Congdon and Steven Galing, "Should Governments Invest More in Nudges?" forthcoming, Psychological Science.
2. Bhargava, Saurabh, George Loewenstein and Shlomo Benartzi, "The Costs and Consequences of the ACA and Prescriptions for Reform," forthcoming, Behavioral Science and Policy.
3. Goldstein, Dan, Hal Hershfield and Shlomo Benartzi, "The Illusion of Wealth and its Reversal," Journal of Marketing Research, 2016, Vol. 53.5, pp. 804-813.
4. Benartzi, Shlomo and Richard H. Thaler, "Behavioral Economics and the Retirement Savings Crisis," Science, March 8, 2013, Vol. 339, pp. 1152 - 1153.

5. Muthulingam, Suresh, Charles J. Corbett, Shlomo Benartzi, and Bohdan Oppenheim, "Energy Efficiency in Small and Medium-Sized Manufacturing Firms: Order Effects and the Adoption of Process Improvement Recommendations," Manufacturing and Service Operations Management, 2013, Vol. 15.4, pp. 596 - 615.
6. Benartzi, Shlomo, Ehud Peleg, and Richard H. Thaler, "Choice Architecture and Retirement Saving Plans," in Shafir, Eldar (Ed.), The Behavioral Foundations of Policy, Russell Sage Foundation and Princeton University Press, 2012.
7. Loewenstein, George, Cynthia E. Cryder, Shlomo Benartzi, and Alessandro Previtro, "Addition by Division: Partitioning Real Accounts for Financial Well-Being," in Mick, David (Ed.), Transformative Consumer Research, Routledge, 2012.
8. Benartzi, Shlomo, Alessandro Previtro, and Richard H. Thaler, "Annuitization Puzzles," Journal of Economic Perspectives, Fall 2011, Vol. 25.4, pp. 143–64.
9. Weld, William C., Roni Michaely, Richard H. Thaler, and Shlomo Benartzi, "The Nominal Price Puzzle," Journal of Economic Perspectives, Spring 2009, Vol. 23.2, pp. 121-142.
10. Benartzi, Shlomo, and Richard H. Thaler, "Heuristics and Biases in Retirement Savings Behavior," Journal of Economic Perspectives, Summer 2007, Vol. 21.3, pp. 81-104.
11. Benartzi, Shlomo, Richard H. Thaler, Stephen P. Utkus, and Cass R. Sunstein, "The Law and Economics of Company Stock in 401(k) Plans," The Journal of Law and Economics, May 2007, Vol. 50.2, pp. 45 - 79.
12. Grullon, Gustavo, Roni Michaely, Shlomo Benartzi, and Richard Thaler, "Dividend Changes Do Not Signal Changes in Future Profitability," Journal of Business, September 2005, Vol. 78.5, pp. 1659-1682.
13. Thaler, Richard, and Shlomo Benartzi, "Save More Tomorrow: Using Behavioral Economics to Increase Employee Savings," Journal of Political Economy, February 2004, Vol. 112.1, Part 2, pp. S164-S187.
14. Benartzi, Shlomo, and Richard Thaler, "How Much Is Investor Autonomy Worth?" Journal of Finance, August 2002, Vol. 57.4, pp. 1593-1616.
15. Benartzi, Shlomo, "Excessive Extrapolation and the Allocation of 401(k) Accounts to Company Stock," Journal of Finance, October 2001, Vol. 56.5, pp. 1747-1764.
16. Benartzi, Shlomo, and Richard Thaler, "Naive Diversification Strategies in Retirement Saving Plans," American Economic Review, March 2001, Vol. 91.1, pp. 79-98.
17. Amir, Eli, and Shlomo Benartzi, "Accounting Recognition and the Determinants of Pension Asset Allocation," Journal of Accounting, Auditing and Finance, Summer 1999, Vol. 14.3, pp. 321-343.

18. Benartzi, Shlomo, and Richard Thaler, "Risk Aversion or Myopia? Choices in Repeated Gambles and Retirement Investments," Management Science, March 1999, Vol. 45.3, pp. 364-381.
19. Amir, Eli, and Shlomo Benartzi, "The Expected Rate of Return on Pension Funds and Asset Allocation as Predictors of Portfolio Performance," The Accounting Review, July 1998, Vol. 73.3, pp. 335-352.
20. Benartzi, Shlomo, Roni Michaely, and Richard Thaler, "Do Dividends Signal the Future or the Past?" Journal of Finance, July 1997, Vol. 52.3, pp. 1007-1034.
21. Amir, Eli, and Shlomo Benartzi, "Reported Income and the Expected Rate of Return on Pension Assets," Journal of Financial Statement Analysis, Winter 1997, Vol. 2.2, pp. 17-25.
22. Benartzi, Shlomo, and Richard Thaler, "Myopic Loss-Aversion and the Equity Premium Puzzle," Quarterly Journal of Economics, February 1995, Vol. 110.1, pp. 73-92.

WORKING PAPERS / IN PROGRESS

1. Beshears, John, Hengchen Dai, Katherine Milkman, and Shlomo Benartzi, "Fresh Starts and Self-Control: An Empirical Investigation," submitted.
2. Hershfield, Hal, Steven Shu, and Shlomo Benartzi, "Using Dollars-A-Day Framing to Encourage Recurring Saving in a Field Setting," working paper.
3. Schanbacher, Anja, David Faro, Simona Botti, and Shlomo Benartzi, "Can Pensions Extend Life?" in progress.
4. Bhargava, Saurabh, Lynn Conell-Price, Rick Mason and Shlomo Benartzi, "Who Heeds a Nudge? Evidence on the Heterogeneous Influence of Enrollment Architecture and Incentives on Retirement Savings," in progress.
5. Walters, Dan, Hal Hershfield, and Shlomo Benartzi, "An Examination of Dynamic Versus Static Projections of Future Wealth," in progress.
6. Hershfield, Hal, Dan Goldstein, and Shlomo Benartzi, "A Field Study of Seeing the Future Self and Employees' Saving Rates," in progress.

ADMINISTRATIVE ASSIGNMENTS

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| 2013- | Ad hoc editor, Behavioral Science and Policy |
| 2010 | Co-editor, Journal of Marketing Research, Special Issue on Consumer Financial Decision Making |
| 2009-2010 | Associate Editor, Management Science |
| 2006- | Co-founder, the Behavioral Finance Forum
(www.behavioralfinanceforum.com) |

2004- Co-chair, the Interdisciplinary Group on Behavioral Decision Making, Anderson Graduate School of Management, UCLA.

POLICY AND GOVERNMENT WORK

CURRENT AND ONGOING

2015 - Chief Scientist, the California Digital Nudge Initiative.

2015 - Special Advisor to Kevin de León, President pro tempore of the California State Senate.

2013 - Academic advisor, The Behavioral Insight team at #10 Downing Street, London.

2012 - Working with the State of California on the implementation of the California Secure Choice Retirement Savings Trust Act.

2011 - Senior Academic Advisor, U.K. National Employee Savings Trust.

PRIOR WORK

2014 - 2015 Member of the World Economic Forum's Global agenda Council on Behavior.

2014 Presentation to the Australian Behavioral Insight Team: Digital Nudging, Sydney.

2014 Presentation to the Israeli Prime Minister Office: Behavioral Economics in the Digital Age, Jerusalem.

2014 Presentation to the Financial Conduct Authority: Behavioral Economics in the Digital Age, London.

2013 - 2015 Member, the State of California Financial Literacy Advisory Committee.

2013 Worked with the White House on identifying employers that provide cutting edge retirement plans to their employees.

2013 - 2014 Vice-chair, the World Economic Forum's Global Agenda Council on Neuroscience & Behavior.

2013 Presentation to the Financial Conduct Authority: Behavioral Finance 2.0 and the Retirement Journey, London.

2012 – 2014 Working with key policy makers to promote collaborative efforts between academia, government and industry using the idea of Research Safe Harbors.

2012 - 2013 Member of the World Economic Forum's Global Agenda Council on Neuroscience & Behavior.

- 2012 Worked with Senator Akaka to introduce the Save More Tomorrow Act of 2012 based on my joint research with Richard Thaler.
- 2012 Presentation to U.K. policy makers on Save More Tomorrow: Practical Behavioral Finance Solutions to Improve 401(k) Plans, No. 10 Downing, London.
- 2012 Panel discussion with Assistant Secretary of Labor Phyllis Borzi on Retirement Readiness: How to Develop Plans for a Financially Secure Retirement, National Press Club, Washington, DC, April 16.
- 2012 Worked with the Steering Group on Simple Financial Products, commissioned by Financial Secretary Mark Hoban.
- 2010 Behavioral Finance and the Post-retirement Crisis, Comments Presented to the Department of Labor and Treasury, Washington, DC, September 15.
- 2008 Behavioral Finance, the Market Crisis and Retirement Savings, Comments Presented to the House Education and Labor Committee, San Francisco, October 22.
- 2006 Worked with government officials to incorporate my joint research with Richard Thaler on Save More Tomorrow into the Pension Protection Act of 2006, which resulted in increased savings for millions of Americans.
- 2005 Congressional Staff Briefing organized by the Joint Economic Committee, Washington, D.C.
- 2004 – 2005 Advisor, U.K. Department for Work and Pensions.
- 2004 Presentation at the U.K. / U.S. Pension Dialog hosted by Andrew Smith, U.K. Secretary of State for Work and Pensions.
- 2001 Member of the ERISA Advisory Council, U.S. Department of Labor (appointed by Secretary of Labor Alexis M. Herman).
- 2000 – 2003 Member of the Investment Advisory Council, Alaska State Pension Investment Board.

CONSULTING ACTIVITIES

Consulted about fifty financial institutions and served on half a dozen advisory boards, including Fuller & Thaler Asset Management, Guggenheim Partners and Morningstar. Currently serving as a senior academic advisor for the VOYA Institute for Behavioral Finance Innovation.

COVERAGE BY THE POPULAR PRESS

A regular column in The Wall Street Journal. In addition, research and policy work frequently featured in key media sources, including CBS, CNBC, The Economist, The Financial Times, The New York Times, TED.com and others.