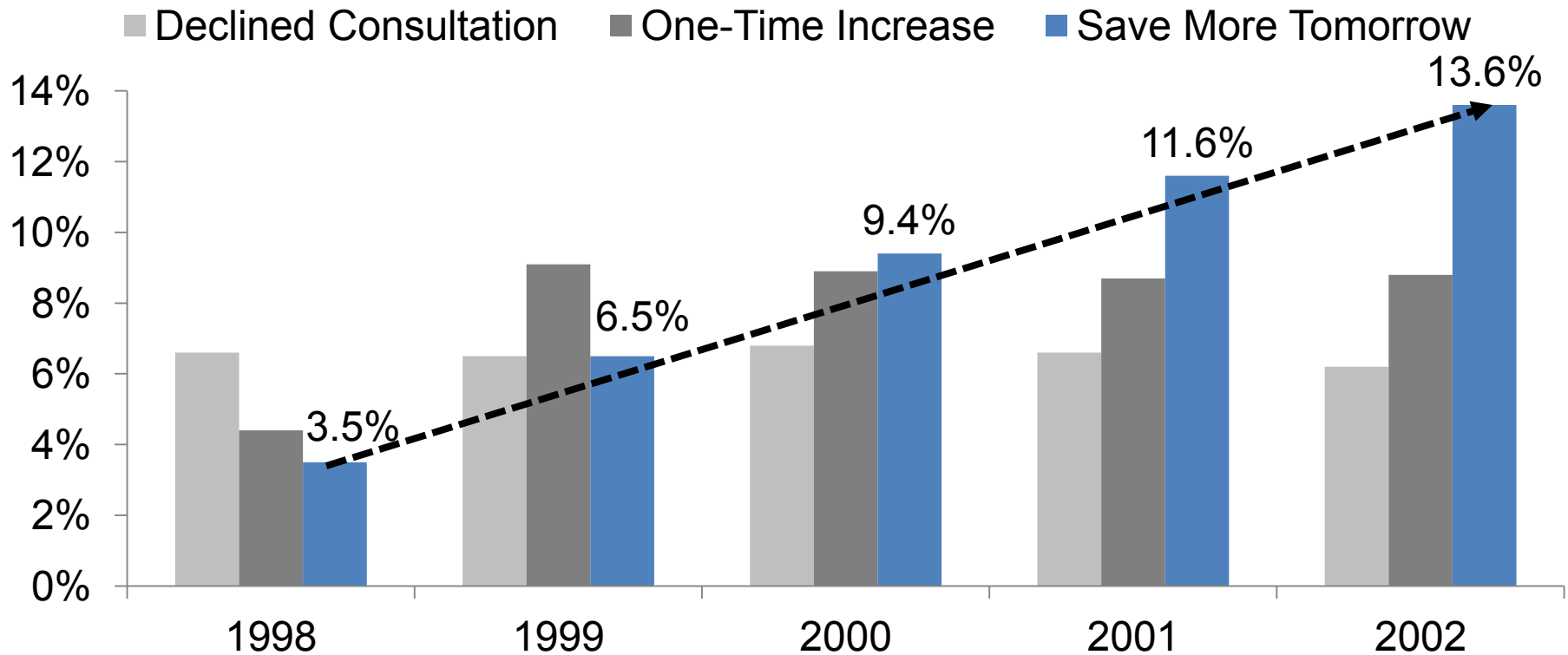


# 3x3 framework uses significant, specialized research...here's an example.

## Deferral Rates Increased from 3.5% to 13.6% in Four Years Using Save More Tomorrow



Reference: Thaler and Benartzi (2004) with graphic retrieved from [http://knowledge.allianz.com/finance/behavioral\\_finance/?1818/save-more-tomorrow-pension-savings-rates#popup-information-1994](http://knowledge.allianz.com/finance/behavioral_finance/?1818/save-more-tomorrow-pension-savings-rates#popup-information-1994) on July 8, 2015

Copyright © 2015 by Steve Shu Consulting