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Voya Behavioral Finance Institute for Innovation

Helping Americans save in the digital age

Purpose About Article Featured Videos Team Whitepapers Press

With a mission to be America's Retirement Company®, we don't just innovate. We innovate with a purpose.

Through The Voya Behavioral Finance Institute for Innovation, Voya Financial is focused on gaining deeper insights into the decisions of Americans regarding their financial and retirement planning activities. The Institute will lead a series of pioneering studies and test a number of novel concepts that could translate into in-people solutions capable of helping Americans retire better. The Institute supports Voya's broader mission to make a secure financial future possible - one person, one family, one institution at a time.

What makes the Institute different?

The Institute's work will be differentiated by its ability to merge behavioral science and retirement outcomes with the speed and scale of the digital world. By partnering with world-renowned behavioral scientists and academic experts, our organization will be positioned at the forefront of the latest research.

Science

Outcomes

Digital

Before retiring, take this simple test.

See what the Institute's Senior Academic Advisor, Shlomo Benartzi, has to say about Americans retiring too early.

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Using Decision Styles to Improve Financial Outcomes

Why Every Plan Needs a Retirement Check-Up

When it comes to retirement planning, many Americans rely on an instinctive decision-making approach. Unfortunately, the Institute's research shows that this style is associated with lower levels of income replacement.

Learn more about how the measurement of a plan's decision-making style can be used to identify tailored solutions with the aim of significantly improving plan outcomes.

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UPDATED SECTION

Voya Research Shows Opportunity to Push Default Savings Rates Much Higher in Retirement Plans

While many employers are reluctant to suggest higher contribution rates to their employees, our latest study finds that these fears are largely unwarranted.

Go behind the science to understand how millions of American workers will benefit from higher suggested rates.

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Shlomo Benartzi

Professor UCLA Anderson School of Management and the Institute's Senior Academic Advisor