



What do Other People do?

EARLY INDICATIONS

It's too early to publish definitive results from this study, which is not yet complete.



ING's academic partners will also comprehensively analyze detailed activity within each studied plan. However, preliminary actions taken from within the benchmarking exercise – expressed by employees selecting some form of “action” option – are encouraging.

- **53%** indicated some sort of action, whether to make a different comparison or change something about the way they participated in the plan
- **21%** selected to join the plan or make a specific change about their account
- **14%** selected some sort of “increase” contribution activity

(Results are preliminary and not academically or actuarially vetted. N = ~650 unique visitors to the Benchmarking site.)

A unique new tool from ING helps your employees compare their retirement investment behavior... and take action to improve their situations.

Most folks use benchmarks to help define their place in relation to the world and other individuals around them. Any sort of rating system or scale is a form of benchmark, and examples fill our daily lives:

- ✓ An “A+” says you can't do any better
- ✓ Four stars says a movie or restaurant is among the best of the best
- ✓ Doctors rank children in the XX percentile of height and weight

The ING Institute for Retirement Research has partnered with leading Behavioral Finance academics at Harvard and Yale Universities to take the notion of “benchmarking” even further, applying it to retirement investment behavior.

A new study (based on the proposal of these academics), “What do Other People do?” is now underway. Early results show promise that “benchmarking,” or self-comparing retirement behavior, does help individuals overcome inertia and take positive steps to improve their own situations. ING is actively seeking to expand this study with customers who are interested in offering this new tool to their employees.

¹ Professors David Laibson, Brigitte Madrian, and John Beshears at Harvard University, and Professor James Choi of Yale University are the primary architect of this study.

Why participate?

Join ING, in partnership with leading universities and academic experts, in exploring how we can help your employees better use your plan.

Offer your employees a unique new experience that helps them see how the measure up – with respect to your plan – to their peers.

Help your employees help themselves.



Your future. Made easier.SM

**For more information
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