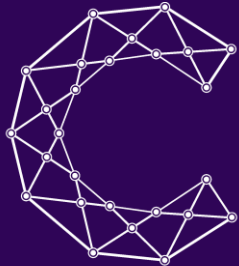


Designing Centaurs



centapse

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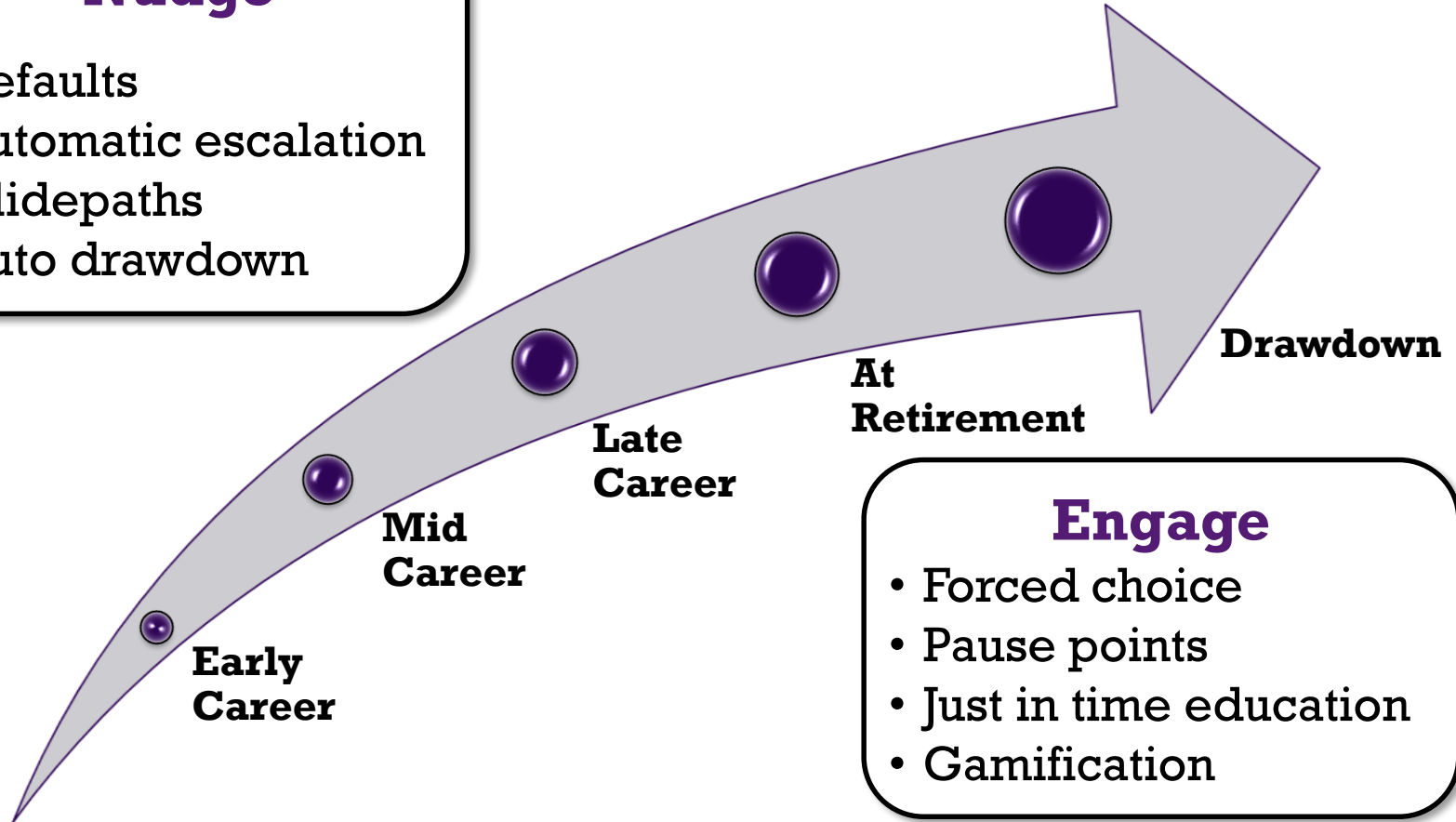
Core problem: financial wellbeing





Nudge

- Defaults
- Automatic escalation
- Glidepaths
- Auto drawdown



Engage

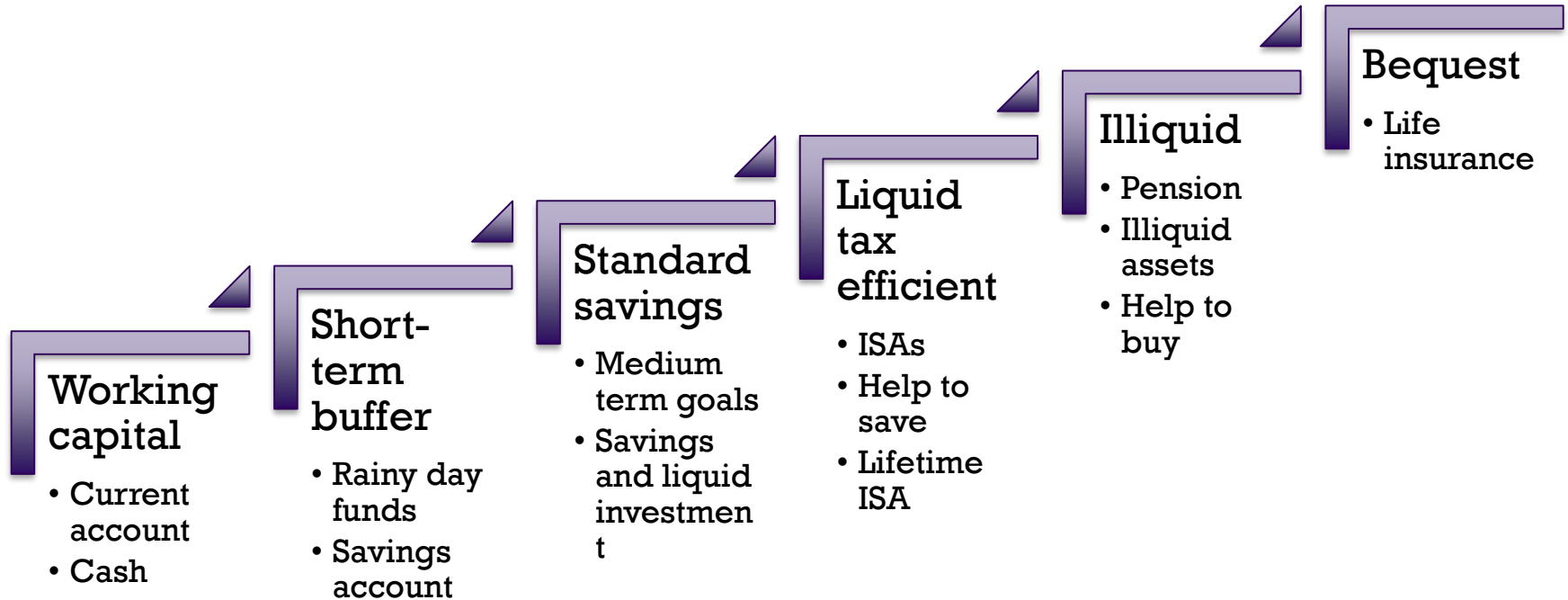
- Forced choice
- Pause points
- Just in time education
- Gamification



The road to decision prosthetics

	Knowledge	Engagement	Comfort	<i>Examples</i>
Disclosure	Little, or none	None	None	<i>Caveat emptor</i> <i>Disclaimers</i>
Traditional Education	Little, or none	Little, or none	Little, or none	<i>Seminars</i> <i>Classes</i>
Nudges	None, or negative	None, or negative	Some	<i>Auto-enrolment</i> <i>Defaults</i>
Engaged Choice	Yes	Yes	Yes	<i>Just in time education</i> <i>Gamification</i>

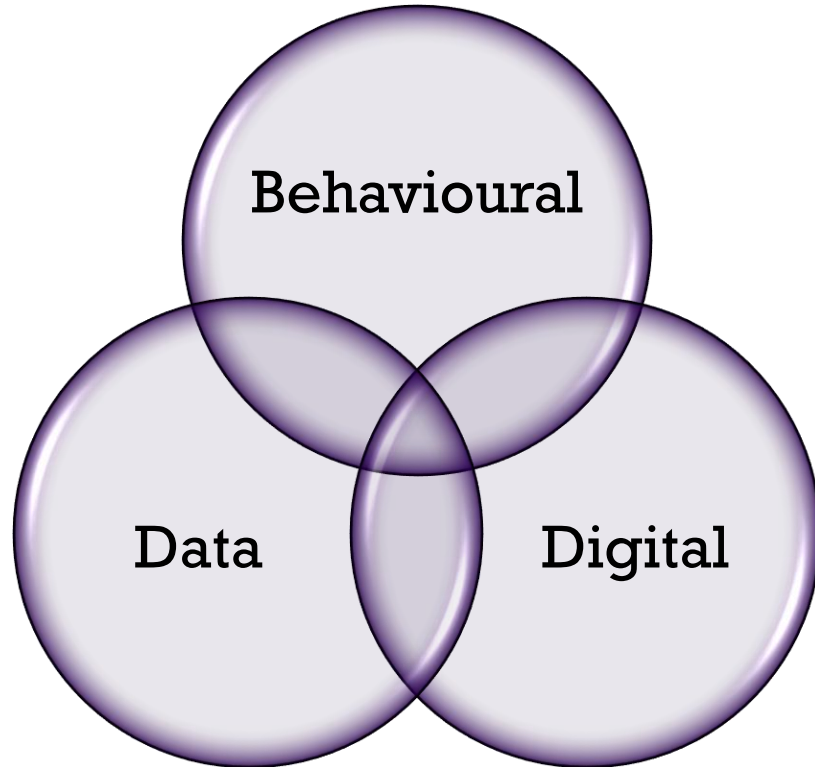
Savings ecosystem: the chain of inaccessibility







The sweet spot for better decisions

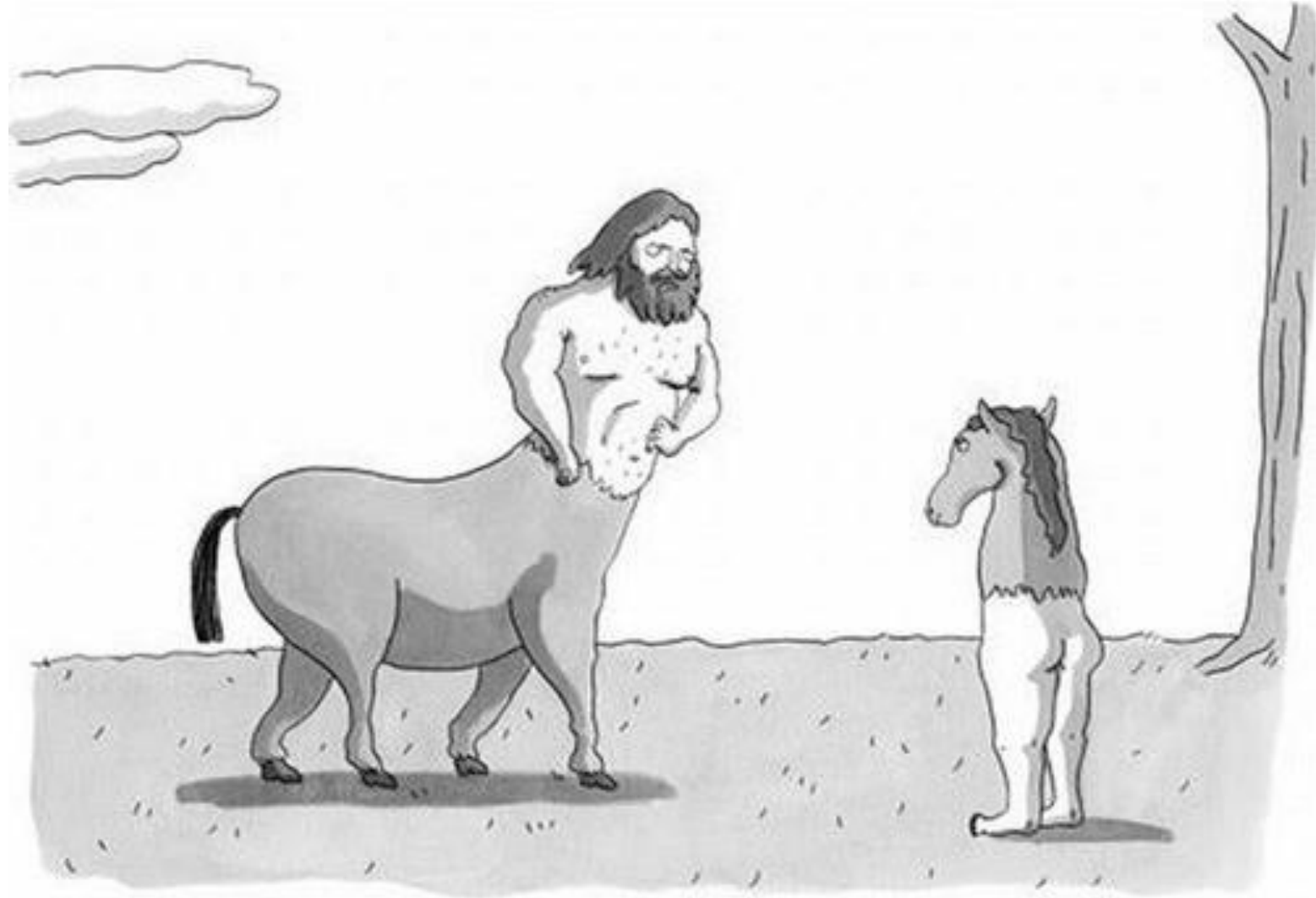


Grant me:

*The serenity to accept what
computers do better than people,
The courage to let people do what
they do better than computers,
and...*

The wisdom to know the difference.

from Andreas Weigend





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