

Design Reveiw A Documentation

IPPM / Fund Line Up Change

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version 1

User Experience Design



Business Opportunity:

Currently, when an institution has a fund line up change, there is no messaging online to inform a Participant or Financial Advisors that this has occurred.

Also, there is no way for a Independent Financial Advisor to view all the plans and their associated funds across all the participant accounts managed by the Financial Advisor.

By providing the participant or Financial Advisor with a way to discover Fund Line-Up Changes, they now have the tools to make educated discussion about which funds to invest for themselves or their clients.

Business Goals:

- To display messaging to inform participants and financial advisors when a plan has a fund line-up change
- To display messaging to inform participants and financial advisors when a fund is opening, closing, or restricted due to a fund line-up change
- To provide financial advisors with a tool to search for specific plans by plan name, plan number, or institution name.

Target Audience:

The audiences affected by a Fund Line Up are any Participants using IWC or MyTC to manage their retirement plans and Independent Financial Advisor that manages several TIAA-CREF retirement plan participants and that uses the IFA portal to manage those clients.

Metrics Defined:

- Because displaying Fund Line Up Changes on online was a feature requested by clients, we plan to track the percentage of clients that sign up for this service / feature over the next year.
- The following features did not exist online, therefore there are no benchmarks to compare, so we plan to track the actual usage of these features to help determine how useful these feature are to users.
 - Future date transaction usage
 - Pending transaction views
 - Plan & Fund Search usage
 - Plan & Fund Report generation
- We plan to measure the impact of the Fund Line Up Change messages on the conversion rates of affected transactions, by comparing the normal conversion rate of any given two weeks to the conversion rate during a 2 week Fund Line Up Change period.

Time Constraints:

Sprint 1 (Sept 3rd-17th)

- Wireframes and Comps approved and passed off to prototyping

Sprint 2 (Sept 18th-Oct 1st)

- Wireframes iteration
- Prototyping

Sprint 3 (Oct 2nd-15th)

- Wireframes iteration
- Prototyping iteration
- Development begins

*****December Release*****

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ART Top User Scenarios:



Andy Anderson is an administrator in the Financial Aid Office for North Carolina Central University. Andy feels his retirement plan is not performing as well as he would like, so he decides to change the way his money is allocated between the funds available to his retirement plan. After logging into MyTC and navigating to "Change Allocations of Future Contributions," he notices a messaging about his plan is undergoing a fund line up change in 30 days from now. He easily identifies which funds he can invest in before the fund line up change and the funds that will come available after the fund line up change. Andy uses the information about the fund line up change to make educated decisions around investing in these available funds.



Cindy Chalk is a administrator in the Dean offices for North Carolina A&T University. Cindy wants a more aggressive investment mix for her retirement. After logging into MyTC and navigating to "Change Allocations of Future Contributions," she notices a message that her plan will undergo a fund line up change after the date that her changes will take affect. She easily identifies which funds she is invested in, can and can not invest in. Cindy uses the information about the fund line up change to make educated decisions around investing in available funds.



Ralph Richards is the Biology Department Chair at the University of North Carolina at Charlotte. Ralph was notified that annual rebalancing of his retirement plan investments was approaching. After logging into MyTC and navigating to "Annual Rebalancing," he notices a messaging about his plan has undergone a fund line up change before his annual rebalancing date. Mike is able to identify which funds he was formerly invested and now are closing or restricted and which funds he can now move that money into.

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ART Top User Scenarios:



Mike Mitchell is the Director of Student affairs at the University of North Carolina at Chapel Hill. Mike was notified that annual rebalancing of his retirement plan investments was approaching. After logging into MyTC and navigating to "Annual Rebalancing," he notices a messaging about his plan undergoing a fund line up change after his annual rebalancing. Mike is able to identify which funds he can invest in before the fund line up change and the funds that will come available after the fund line up change.



Tiffany Thomas is a Professor at the University of Rochester. Tiffany finds out that one of the funds available in her retirement plan has been performing well so she decides to transfer money from one fund to another. After logging into MyTC and navigating to "Change My Investments," she notices a messaging about her plan undergoing a fund line up change. Tiffany uses this information to make an educated choice about transferring in and out of the available funds.

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IFA Plan Fund Report User Scenarios:



Richard Randleman is an Independent Financial Advisor who wants to research how he can improve the performance of his clients Defined Contribution Retirement plans, because he knows that his clients' employees match their contributions to these types of plans. Richard logs into the IFA portal, searches "Defined Contribution" in the Plan and Fund Report tool, generates a report of the funds associated with all his clients' Defined Contribution plans, prints this report, and uses external resources to analyze the performances of the available funds within these reports in effort to find a better investment mix for his clients.



Jack Johnson is an Independent Financial Advisor and his client, Daniel, received a letter describing upcoming changes to the available funds in the retirement plan of his previous employer, Harvard University. Jack logs into the IFA portal, searches "Harvard" in the Plan and Fund Report tool, generates a report of the funds associated with Harvard's Define Contribution Plan, and describes how some funds are closing and what funds are replacing those closing funds.



Chris Coleman is an Independent Financial Advisor and while reviewing his clients' files, he noticed that several clients own a plan with plan names containing GSR. Janet logs into the IFA portal, searches "GSR" in the Plan and Fund Report tool, generates a report of the funds associated with GSR Plans, and analyzes the funds that they have in common.

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IFA Plan Fund Report User Scenarios:



Aaron Allen is an Independent Financial Advisor and while reviewing his clients' files, he noticed that one of clients own a plan that has undergone a fund line up change. For Aaron, this raises the question of what other plans have undergone a fund line up change. Aaron logs into the IFA portal, navigates to the Plan and Fund report tool, analyzes all the plans available to his clients, generates a report including all the plans that are affected by a fund line up change, uses the details of what funds are closing, restricted and opening based on the fund line up changes to make educated investments for his clients



Janet Jameson is an Independent Financial Advisor and while researching the market, she noticed that the CREF Social Choice fund was performing very well. Janet has several high profile clients from John Hopkins University. Janet logs into the IFA portal, searches "John Hopkins" in the Plan and Fund Report tool, generates a report of the funds associated with John Hopkins University Define Contribution Plan, and finds that the plan allows for investing in the CREF Social Choice Fund. Janet transfers portions of her clients' allocations to the CREF Social fund.

Navigation to IFA Plan & Fund Report

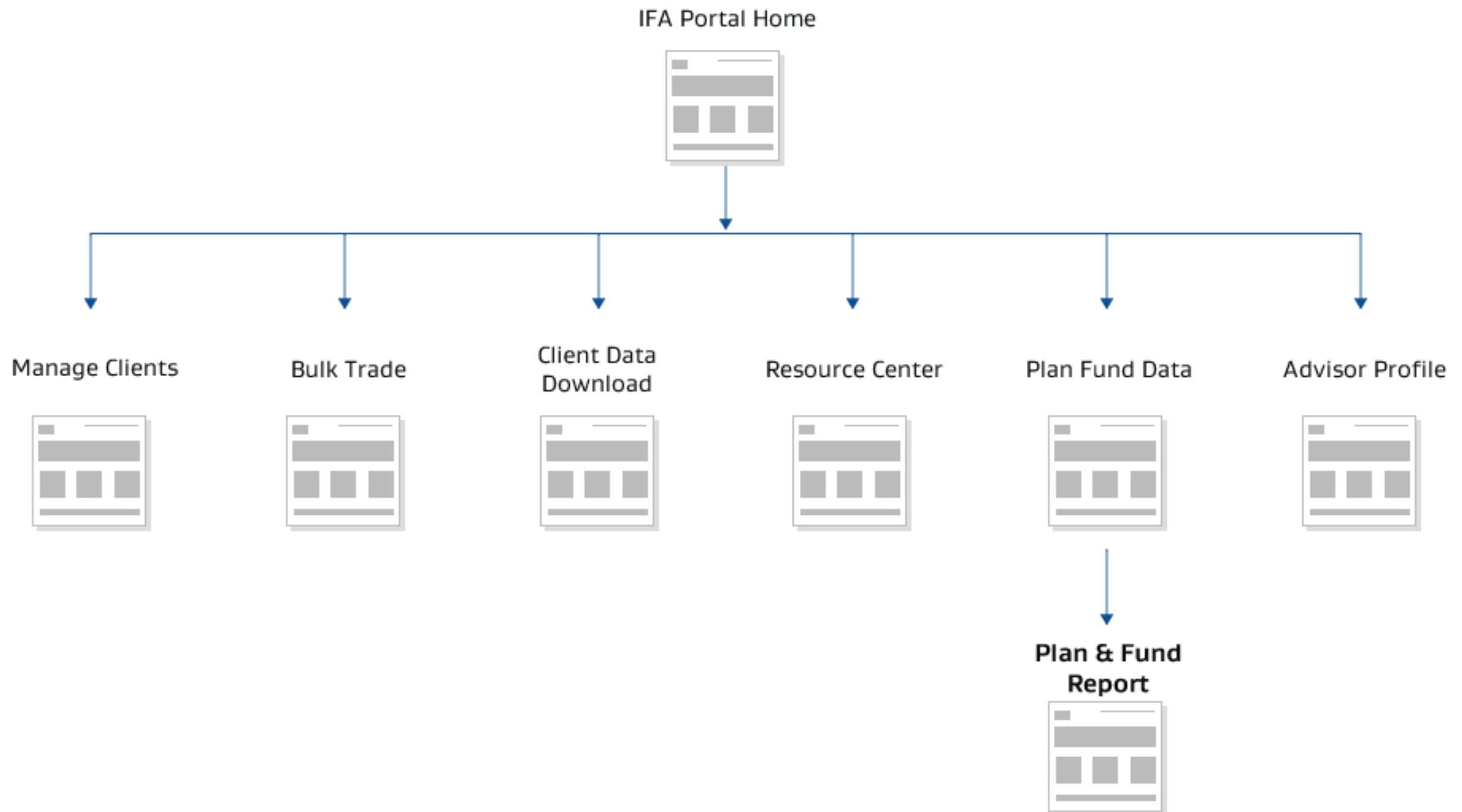
The Plan Fund Report portion of this projects will produce an additional section of the global navigation of the IFA portal site.

- Current nav element has not been officially named. We are currently labeling it Plan & Fund Data
- Business has plans to build additional tools for the user which will be placed under this nav element, but the Plan Fund Report is the first tool that will be included under this element.

INFORMATION ARCHITECTURE

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Navigation to IFA Plan & Fund Report



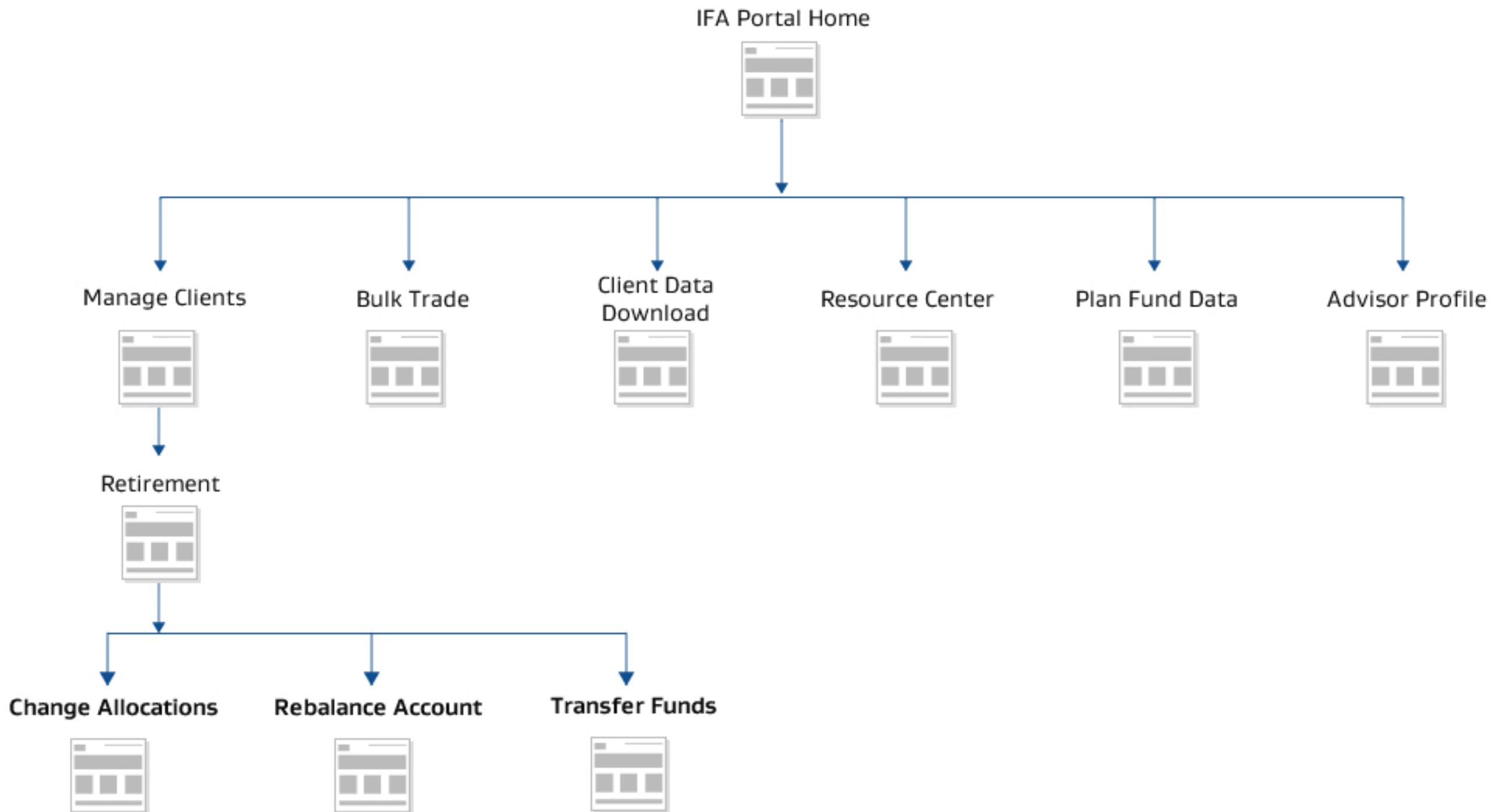
Navigation to ART Screens

Fund Line Up Change affects all retirement plan ART transactions within IFA portal, IWC, and OPE.

INFORMATION ARCHITECTURE

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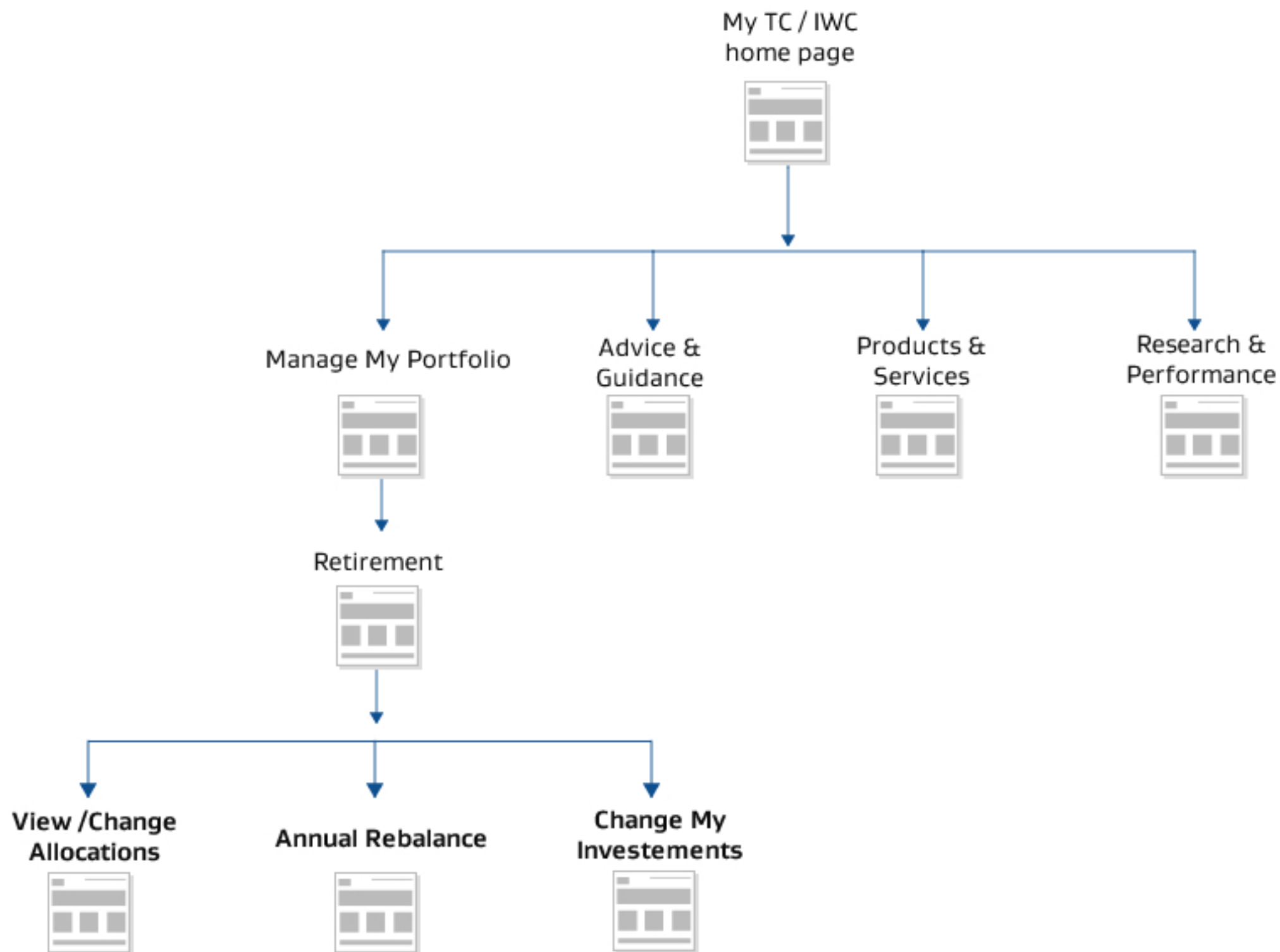
Navigation to IFA ART Screens



INFORMATION ARCHITECTURE

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Navigation to IWC ART Screens



Related Projects

Fund Line Up change affects any project, page, or flow that involves the user interacting with retirement plans that have the potential to undergo a fund line up change. That includes the following two existing projects:

- OPE
- ART

Wire Frames / Screen Mock Ups / Prototypes

IFA Plan & Fund Report is a completely new tool with new screens

- Wires:

<http://clab.glb.tiaa-cref.org/tno/cs/ux/Project%20Documents/FLC/IFA%20FLC%20Plan%20Fund%20report%20wire%20images.zip>

- Screen Mock Ups:

<http://clab.glb.tiaa-cref.org/tno/cs/ux/Project%20Documents/FLC/IFA%20FLC%20Plan%20Fund%20report%20comps2.zip>

- Prototype:

<http://prototype.ops.tiaa-cref.org/ifa-mod/master/plan-fund-search.html>

- Axure interactive wires:

<http://share.axure.com/UCK96H/>

****Follow the bouncing hand**

Prototype Inventory

All ART and OPE screens are new. However, these pages were designed in separate projects and the only impact that FLC has on these screens are messaging.

IFA Plan & Fund Report is a completely new tool with new screens.

Wire Frames / Screen Mock Ups / Prototypes

ART Screens

- (Mike J. Wires):
<http://clab.glob.tiaa-cref.org/tno/cs/ux/Project%20Documents/FLC/FLC%20ART%20Wires%20by%20Mike.zip>• IWC and IFA will use the same messaging solutions for ART scenario

OPE Welcome Back Page

- Wires:
<http://clab.glob.tiaa-cref.org/tno/cs/ux/Project%20Documents/FLC/welcome%20back%20vs5.pdf>– OPE Investment Choice Step

OPE Investment Choice Step

- Wires:
<http://clab.glob.tiaa-cref.org/tno/cs/ux/Project%20Documents/FLC/FLC%20OPE%20IC%20Modal.pdf>

ART and OPE Page Inventory

- IWC / IFA Allocation After FLC
- IWC / IFA Allocation Prior to Change
- IWC / IFA Allocation Tiered
- IWC / IFA Allocation Tiered Post FLC
- IWC / IFA Allocation Tiered Change Date Modal
- IWC / IFA Allocation Confirmation
- IWC / IFA Allocation Future Date
- IWC / IFA Allocation Preview Changes
- IWC / IFA Rebalance Birthday before FLC
- IWC / IFA Rebalance Birthday after FLC
- IWC / IFA Transfer Choose Source
- IWC / IFA Transfer Choose Destination
- OPE Welcome Back Page
- OPE Investments Choices One Step
- OPE Investments Choices Choose Your Own Investment Mix
- OPE Investments Choices Choose Your Own Investment Mix FLC Learn More Modal

IFA Plan & Fund Report Page Inventory

- IFA Plan & Fund Report No Search filter
- IFA Plan & Fund Report Auto Complete
- IFA Plan & Fund Report Filtered Table
- IFA Plan & Fund Report Adding to Report
- IFA Plan & Fund Report Added to Report
- IFA Plan & Fund Report Removing from Report
- IFA Plan & Fund Report Removed from Report
- IFA Plan & Fund Report Enter Populated Search
- IFA Plan & Fund Report Second Search Filter
- IFA Plan & Fund Report Second Search Filter Applied
- IFA Plan & Fund Report Adding Additional to Report
- IFA Plan & Fund Report Additional Added to Report
- IFA Plan & Fund Report Max Exceeded
- IFA Plan & Fund Report Plan Not Found
- IFA Plan & Fund Report FLC Indicated

Project Considerations

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Accessibility, Usability, and Style Guide needs

Accessibility Review:

9/10/2013 (included Audience Manager Mike Rynearson)

10/04/2013

Usability Reveiw:

9/10/2013 (included Audience Manager Mike Rynearson)

9/11/2013

9/13/2013 (included Audience Manager Mike Rynearson)

10/03/2013

Style and Standards Review

9/10/2013