

2014 GOLD MEDAL WINNERS



RETIREMENT PLANS

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Corporate Insight provides competitive intelligence and user experience research to the nation's leading financial institutions. For over 20 years, the firm has tracked technological developments in the financial services industry, identifying best practices in online banking and investing, online insurance, mobile finance, active trading platforms, social media and other emerging areas. There are no assumptions in Corporate Insight's work – we use live accounts at all of the firms we track, providing our clients with unparalleled, unbiased competitive intelligence.

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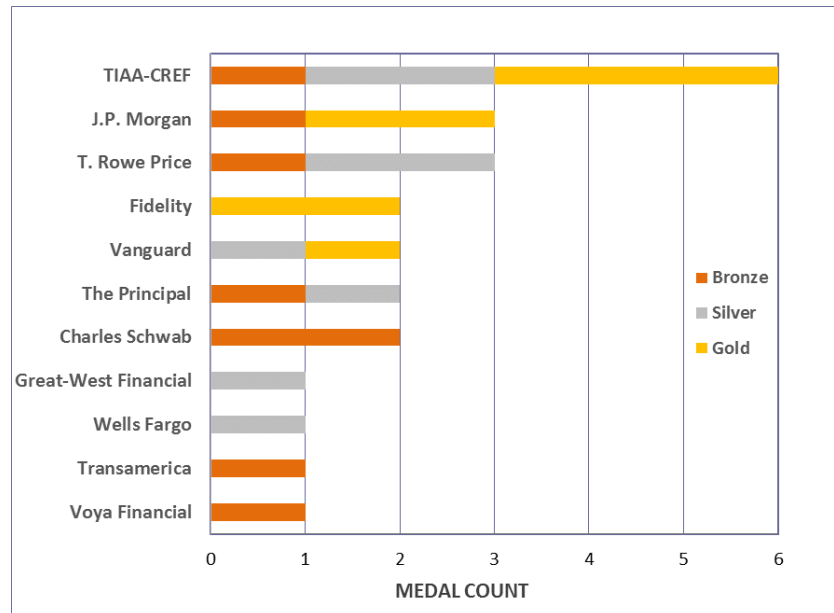




Retirement Plan Monitor Awards

Welcome to the second annual *Retirement Plan Monitor Awards* Report. This report highlights the best retirement tools, resources and features that are leading the way in key areas of the online defined contribution plan participant experience. This year, we distribute awards in seven different categories: Participant Homepage, Online Documentation, Educational Resources, Tools and Calculators, Participant Plan Data, Transaction Capabilities, and Online Customer Service. Within each category, we award a Gold, Silver or Bronze medal based on how well firms meet our criteria.

The Gold medal is reserved for site features that offer an exceptionally valuable and comprehensive service to customers in a user-friendly, well-designed interface. For tools or resources that offer strong capabilities with a few small flaws, we award a Silver medal. Finally, a Bronze medal goes to features that, though imperfect, offer account holders a valuable service.



Category Overview

- Participant Homepage
- Online Documentation
- Educational Resources
- Tools and Calculators
- Participant Plan Data
- Transaction Capabilities
- Online Customer Service



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Participant Homepage

The homepage is the first place that plan participants form an impression of their plan provider. As such, it is essential for firms to provide a well-balanced, attractive homepage that incorporates a solid selection of links to features and promotions.



TIAA-CREF earns a Gold medal after introducing a number of design and organizational changes to the participant homepage in 2014. The homepage displays extensive account information, including portfolio balance history, asset allocation, current investments, gains and losses, personal rate of return and infographics. Additionally, the page effectively utilizes intra-page tabs and expandable sections to provide a large quantity of content in a well-organized and uncluttered fashion, within a responsive design.



Online Documentation

This year we removed the Statements category and replaced it with Online Documentation, which takes into account all participant documents available online. Account statements are the most crucial plan document; however, there are a number of other important deliverables that should be available online, such as tax documents, transaction confirmations, and regulatory messaging.

J.P.Morgan

J.P. Morgan earns the Gold medal for an impressive selection of online documents which includes quarterly and on-demand statements, as well as transaction confirmations, tax documents, plan notices and required investment documents. All documents are easily accessible from a centralized section on the participant site, with statements archived on the site for over seven years – one of the longest archives among *Retirement Plan Monitor* firms.



Educational Resources

Here, we combine two individual categories from last year's report – Rich Media and Educational Resources – and now include an examination of the variety of content formats of educational content. Financial literacy and understanding of retirement concepts is essential to success in retirement planning. We examined the resources that retirement plan firms provide to educate their plan participants on key retirement-related concepts.



Fidelity receives the Gold medal for a strong education center, easily accessible from the dedicated Library tab on the participant site. The Library organizes resources according to skill level, format, and topic. Resources appear in a variety of mediums, including articles, videos, podcasts, and webinars. Furthermore, the resources cover an extensive amount of retirement-themed subjects, ranging from beginner topics to specific investing strategies and tips for experienced investors.



Tools and Calculators

This category is an expanded version of the previous Retirement Planners category, and now takes into account the non-retirement specific tools available on participant sites such as college savings calculators and budgeting tools. While a thorough retirement planner is the most important tool to offer, it is beneficial for participants to have access to a full suite of tools and calculators online. We favored firms with both comprehensive retirement planners (that import account data and provide detailed results and actionable suggestions) as well as basic, single-task calculators.



Fidelity earns the Gold medal for the second consecutive year in this category for its impressive selection of online tools that generate high quality results with actionable advice and an array of follow-up options. An impressive selection of retirement-specific tools and calculators automatically import participant data, include a wide variety of inputs to provide the most accurate possible projections. Participants are also provided with a thorough Portfolio Review tool, which serves as a comprehensive multi-goal planner with savable inputs and results.

Participant Plan Data

In an expansion of our previous Performance Reporting category, this section now considers balance figures, holdings details and account history. A firm understanding of these critical plan details is essential to success in retirement planning. We examined the information and organizational structure that retirement plan providers offer participants to help inform them about their retirement account.



Vanguard provides retirement plan participants with an excellent assortment of plan investment data coupled with an extensive account history archive, earning the firm a Gold medal. The firm provides an excellent selection of balance and asset allocation details, with extensive performance reporting capabilities. The homepage provides a solid selection of plan data across a convenient intra-page tab menu, with links to multiple relevant account pages that house a greater level of detail.



Transaction Capabilities

In this new category, we take a deep dive into all transaction options and capabilities. We believe it is essential for firms to provide plan participants with the capability to conduct a variety of transactions online, such as change the contribution rate, rebalance the portfolio, change investments, and take a loan or early withdrawal.



TIAA-CREF earns the Gold medal for its superior transaction features. Participants can conduct all major plan transactions online, which are all easily accessible from the Manage My Portfolio main menu tab. Each transaction interface offers links to relevant fund fact sheets, account details and participant site resources. All transactions are presented on a user-friendly interface, and often include dynamically updating features and convenient help resources.



Online Customer Service

Providing users with a multiple ways to obtain help is an important component to any successful website. Retirement plan providers should offer multiple online customer service contact features, such as a secure message center, email form or live chat too. Online features such as dedicated Help pages or FAQs should also be provided to offer further assistance to participants.

J.P.Morgan

J.P. Morgan earns the Gold medal, offering a Message Center link in the header and a Contact Us link in the footer of the participant site. The firm offers an e-mail form and full contact information, including phone numbers and mailing addresses. Section-specific help is available throughout the site via question mark icons and a Things to Know section.



TIAA-CREF provides an excellent customer service e-mail platform through an on-site message center as well as extensive contact info that is easily available, earning the firm a Gold in this category. Both the Message Center and the Contact information are available via the participant site static header. Additionally, pop-up FAQs in each section organize information into categories as well as section-specific help via question mark icons.

2014 Top Gold Medal Winners



TIAA-CREF leads with three gold medals, while Fidelity and J.P. Morgan each earned two gold medals.

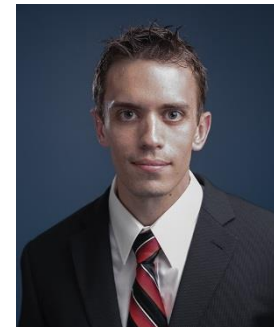
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