

Responsive Design in the Retirement and Insurance Industries

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Introduction

Multi-Platform Design Paradigm

Digital channels continue to represent an important approach for firms and financial professionals alike to educate consumers and communicate with clients. Prospects and clients are now, more than ever, actively engaging in online research as well as managing their accounts by methods alternate to the desktop computer. According to a study conducted by [Usablenet](#) (PDF) on tablet growth, 66% of tablet users research products before buying online, 31% use the device for purchases (expected to increase to 61% by 2018) and 25% will make mobile payments with their device by 2017.

Financial professionals are also increasing their use of mobile devices and tablets, both to generate sales and to service their clients. The mobility of tablets provides advisors with faster access to web-based information and tools, and with greater accuracy than ever before.

The emergence of versatile and intuitive tablets and mobile phones has sparked a shift in web development the past years, from mobile websites and apps to multi-platform responsive websites. The responsive design shift is a targeted approach for the construction and visual structure of sites. The goal: to provide an optimal user experience – easy reading and navigation with minimal resizing, panning and scrolling – across the three major devices: mobile phones, tablets and desktop computers. According to the [PewResearchCenter](#), in 2014, 58% of American adults owned a smartphone and 42% owned a tablet, with both figures projected to grow.

Financial services firms have responded to growing consumer demand by introducing new and redesigned websites with ever more powerful data offerings and account management capabilities. Recently, these enhancements have seen a boom in the insurance and retirement industry segments. Corporate Insight has reviewed finance activity from its ongoing *Monitor Research Services* coverage for the past 20 years, identifying and reporting on noteworthy developments and trends. As Q1 closes out, we review the last 15 months, and cast predictions for the rest of 2015.

Public Websites

- Athene
- Allianz Life
- AXA
- MassMutual
- Nationwide
- New York Life
- Northwestern Mutual
- TIAA-CREF
- Voya

Athene

Pros

- Site is entirely responsive.
- Three separate site structures for desktop, tablet and mobile use.
- Expandable main navigation menu tabs.
- Expandable search field.
- Expandable Customer and Agent login.
- Scrolling main navigation menu with desktop and tablet view.

Cons

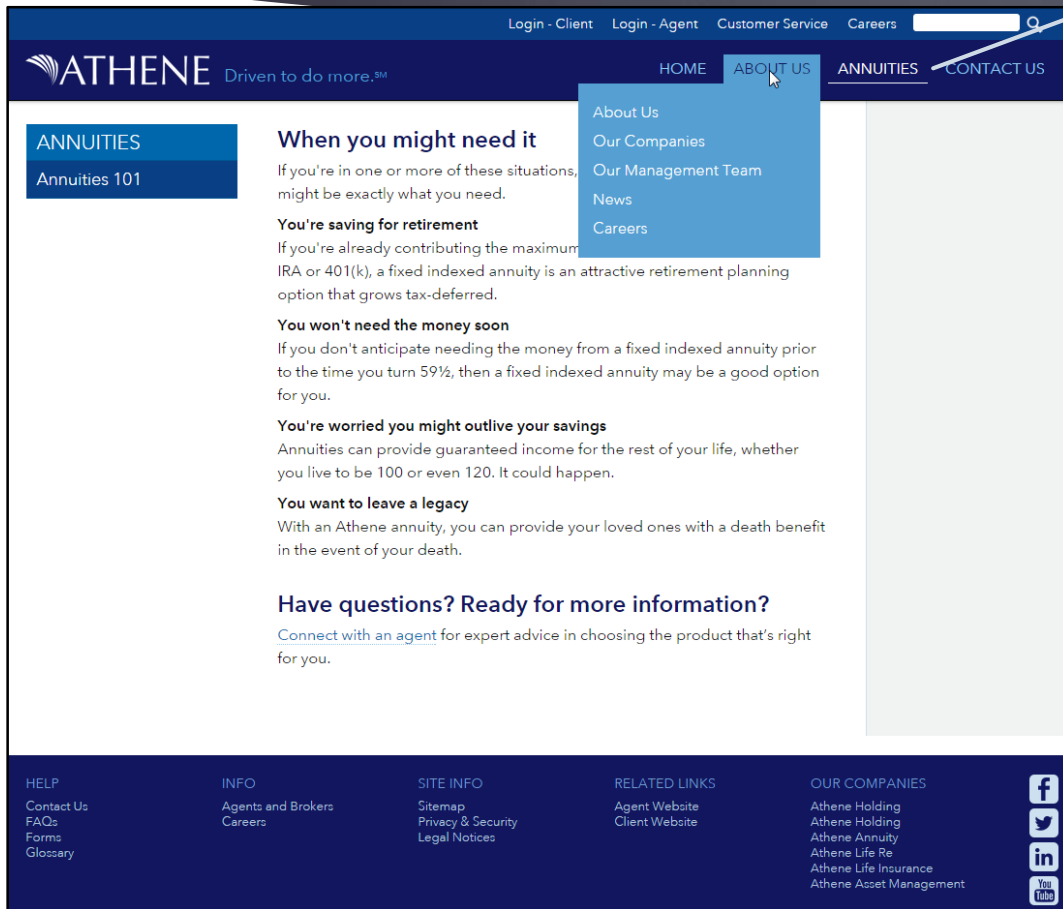
- Minimal content.
- Very basic page structure.
- Navigation menu occupies a majority of the top of all screens in mobile view.

Noteworthy Facts

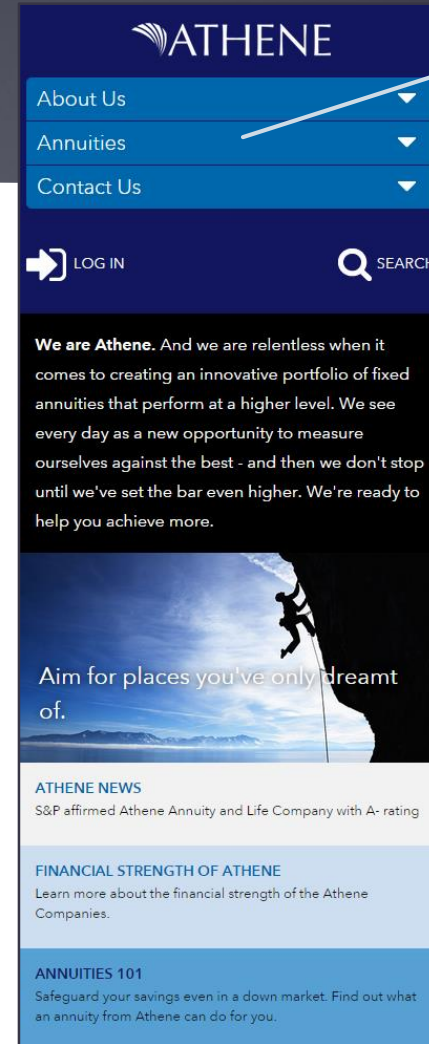
In 2013 Athene Holding Ltd. Acquired Aviva USA Corp. After a few months of online stalemate, Athene unveiled a new responsive website in March of 2014.

Athene

Scrolling main navigation menu; remains at the top of the screen in desktop and tablet view.



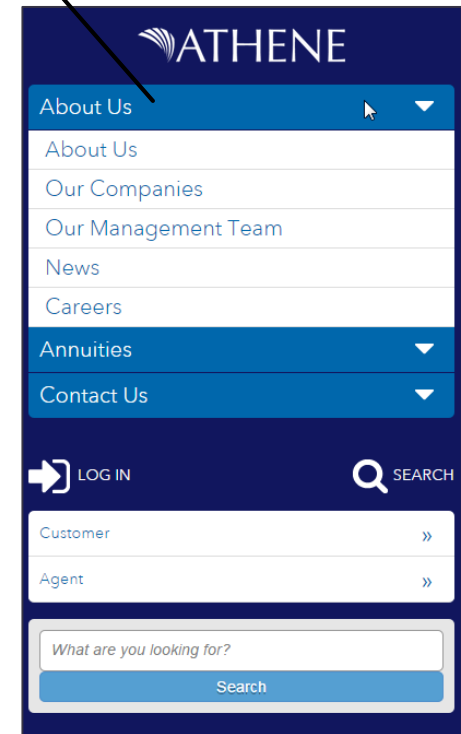
Annuities 101 Page (Bottom) – Desktop View



Public Homepage – Mobile View

Does not offer a mobile capability that expands and contracts the navigation menu.

Main navigation menu with expandable capabilities.



Navigation Menu – Mobile View

Allianz Life

Pros

- Site is entirely responsive.
- Extensive amount of website content available across all platforms.
- Expandable main menu, sections and sub-section tabs.
- Expandable footer.
- Interactive Social Media page.

Cons

- Navigation menus in desktop and tablet views do not offer expandable/flyout capabilities.
- Non-scrolling main navigation menu.

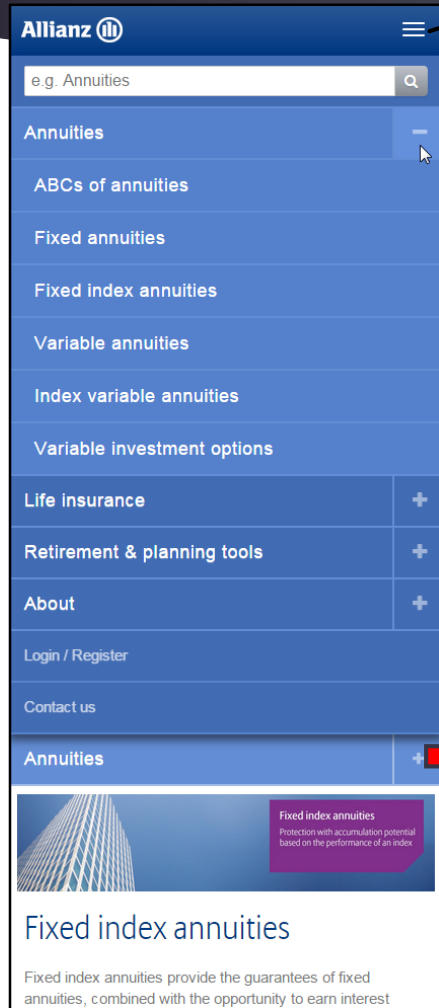
Noteworthy Facts

The firm made its subtle and quiet responsive website revamp in April 2014.



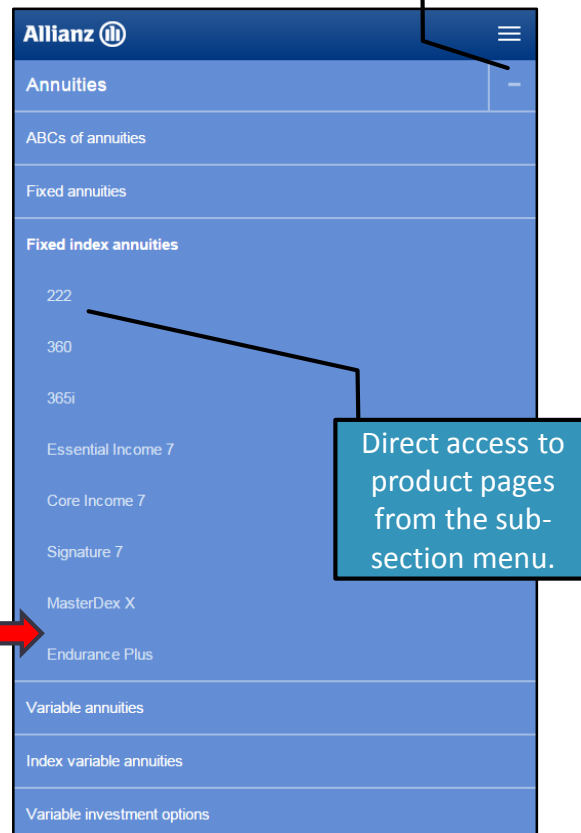
For all that's ahead.SM

Allianz Life



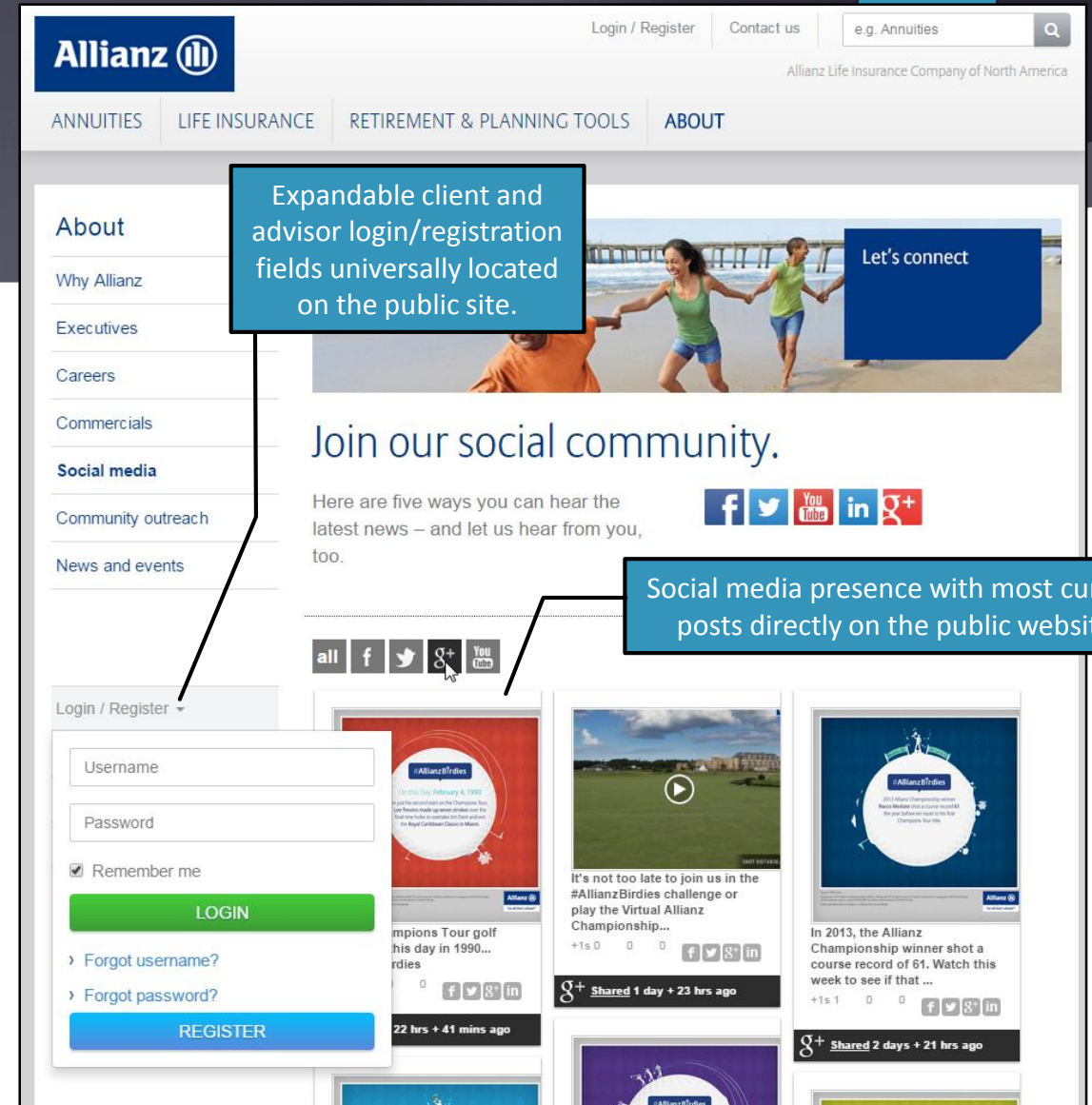
Expanded Navigation Menu – Mobile View

Expandable and contractible main menu, sections and sub-sections via a mobile menu icon and “+/-” disclosure controls.



Expanded Annuities Sub-Section Tab – Mobile View

Direct access to product pages from the sub-section menu.



Social Media Page – Tablet View

AXA

Pros

- Extensive amount of website content available across all platforms.
- Expandable main navigation menu and section tabs in mobile and tablet view.
- Flyout main navigation menu in desktop view
- Expandable client and advisor login field.

Cons

- Non-scrolling main navigation menu.
- Footer consolidates links into three sections in mobile view and does not offer expandable capabilities.
- Swiping capabilities are not offered on image/link carousels.
- Not entire site is responsive, some tools and calculators are not optimized.

Noteworthy Facts

In January 2014, the firm announced its rebranding from AXA Equitable to AXA. The following month, AXA unveiled a fully redesigned, revamped public website with responsive capabilities.

AXA

Direct access to product type pages from the flyout menu.

Direct access to product type pages is not provided on main menu in mobile view and portrait tablet view.

Expandable main navigation menu and sections via a mobile menu icon and disclosure controls.

Swiping capabilities are not offered on image/link carousels.

Condensed mobile navigation menu and footer compared to desktop versions.

Main Navigation Menu with Flyout Capabilities – Desktop and Tablet View

Expanded Main Menu – Mobile View

Public Homepage – Mobile View

MassMutual

Pros

- Entire site is responsive.
- Expandable main navigation menu and section tabs.
- Expandable search field.
- Scrolling main navigation menu remains fixed at the top of all pages.
- Requests users geolocation for the advisor locator tool.

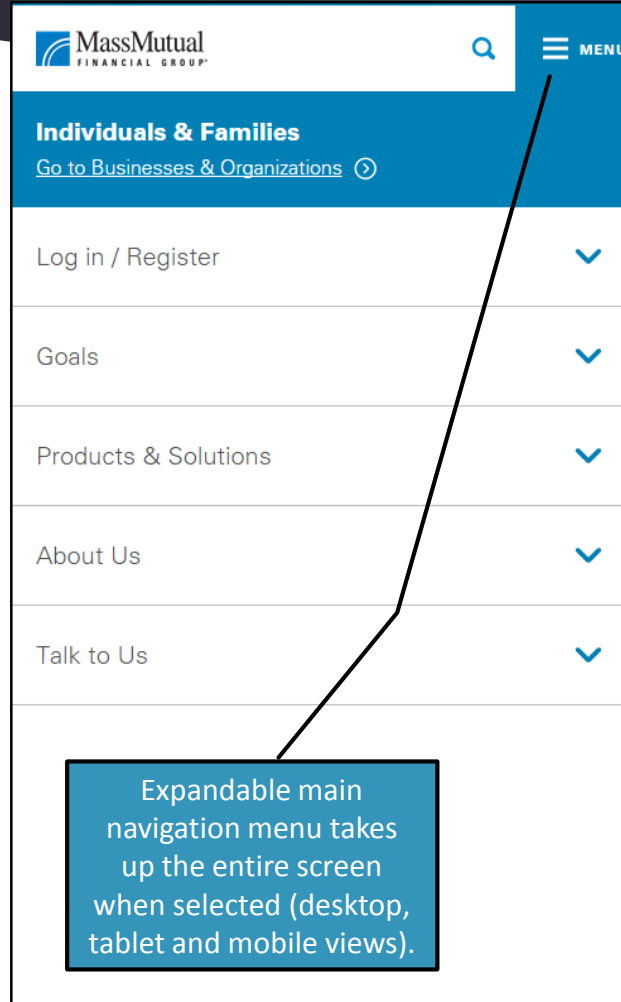
Cons

- Swiping capabilities are not offered on image/link carousels.
- The public site offers subpar life insurance product-specific content.

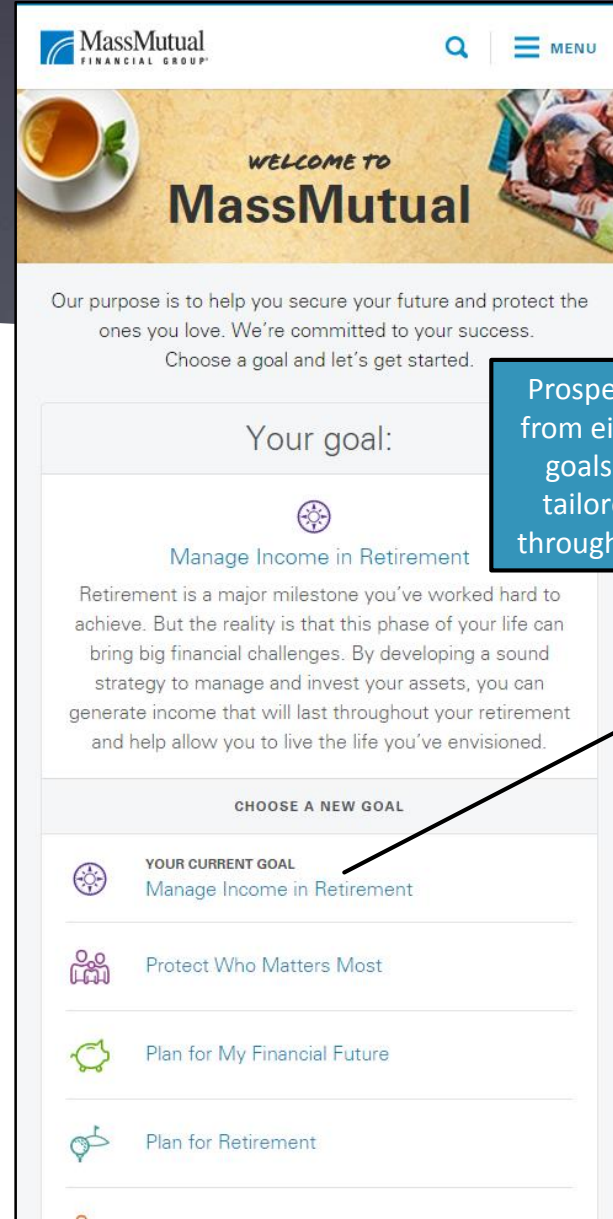
Noteworthy Facts

MassMutual is one of the most recent developers of responsive design. The firm unveiled its responsive platforms in February 2015. The public site user experience incorporates a unique “goal-oriented” approach throughout the site.

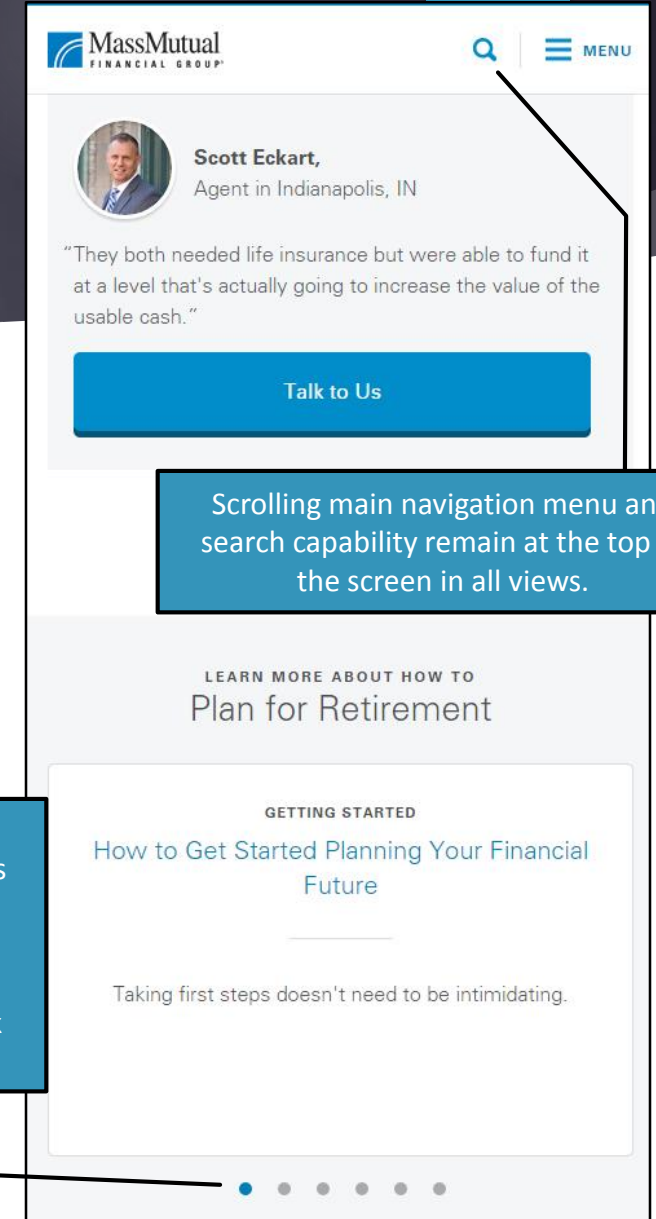
MassMutual



Expanded Main Navigation Menu – Mobile View



Public Homepage – Mobile View



Plan for Retirement Goals Page (Bottom) – Mobile View

Swiping capabilities are not offered on rotating image/link platforms.

Nationwide

Pros

- Four separate site structures:
 1. Desktop
 2. Tablet Landscape
 3. Tablet Portrait
 4. Mobile
- Expandable universal footer serves as the main access point/navigation to site content.
- Image/link carousels offer swiping capabilities.

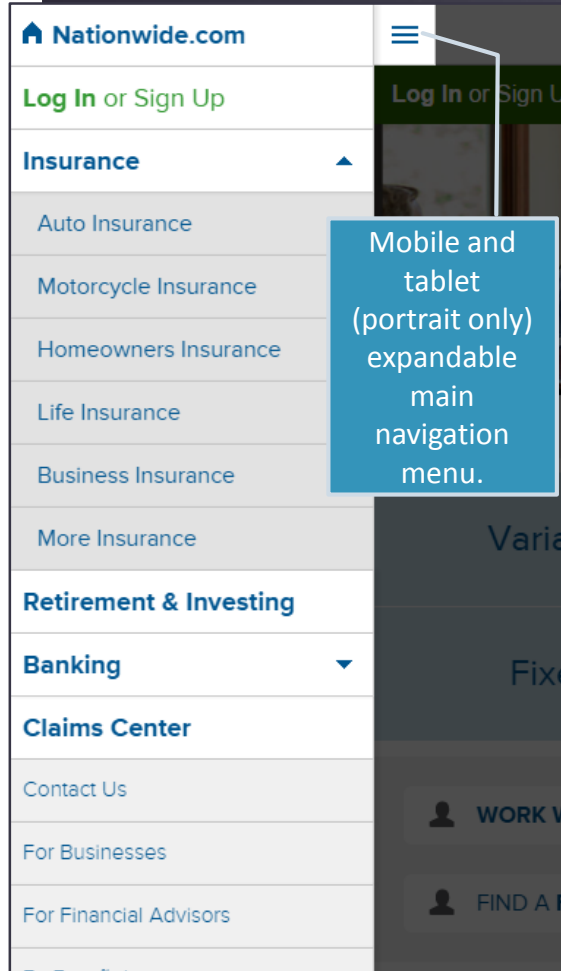
Cons

- No prominent main navigation menu in desktop and landscape tablet views.
- Not entire site is responsive, some tools and calculators are not optimized (life insurance wizard).

Noteworthy Facts

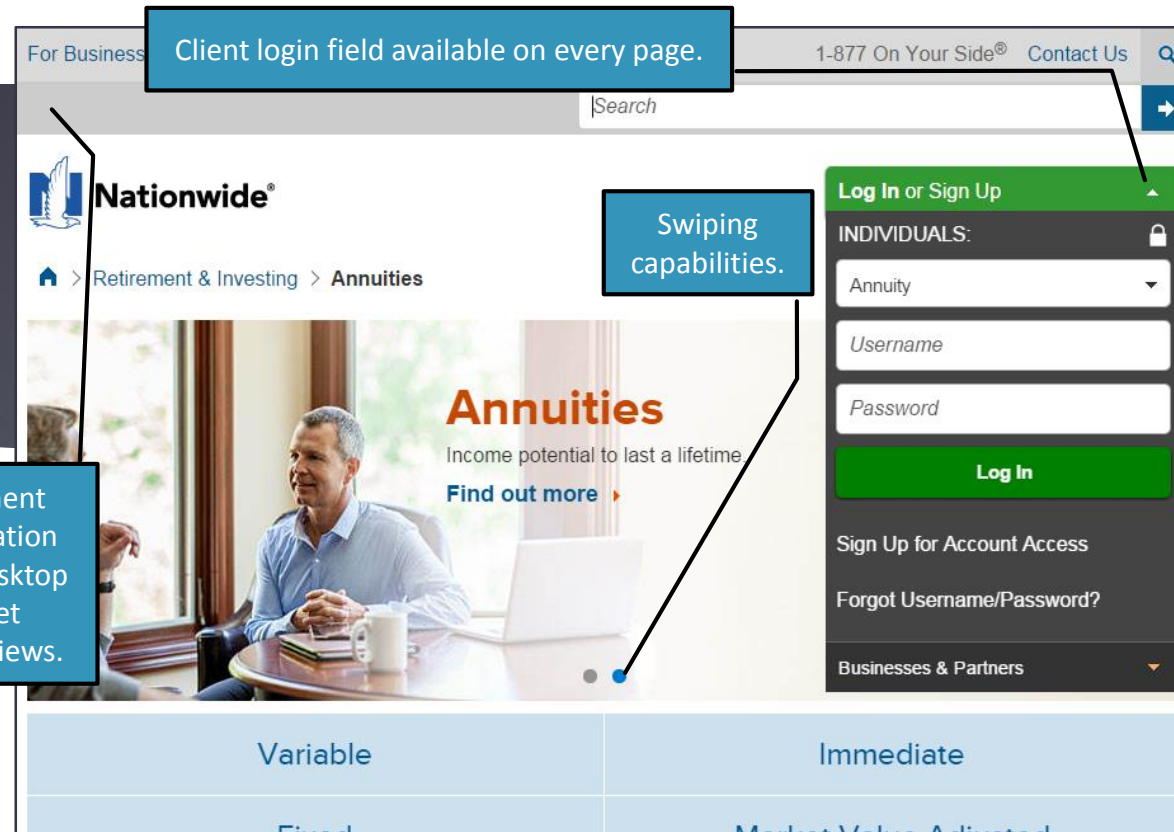
Following a year-long initiative, Nationwide's entire public website went responsive in November 2014. Nationwide also introduced a new version of its logo in September 2014, to align its body of products and services under the sole Nationwide brand.

Nationwide

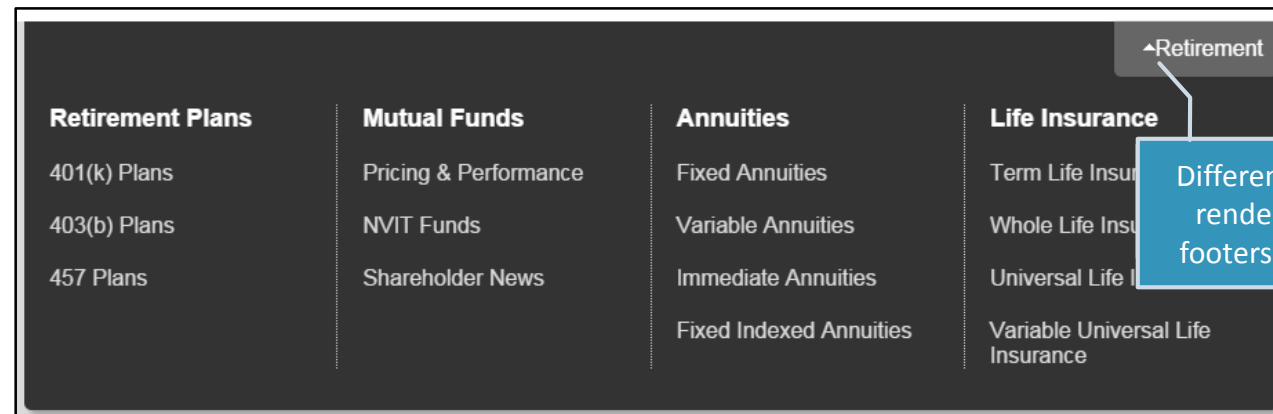


Expanded Main Navigation Menu – Mobile View

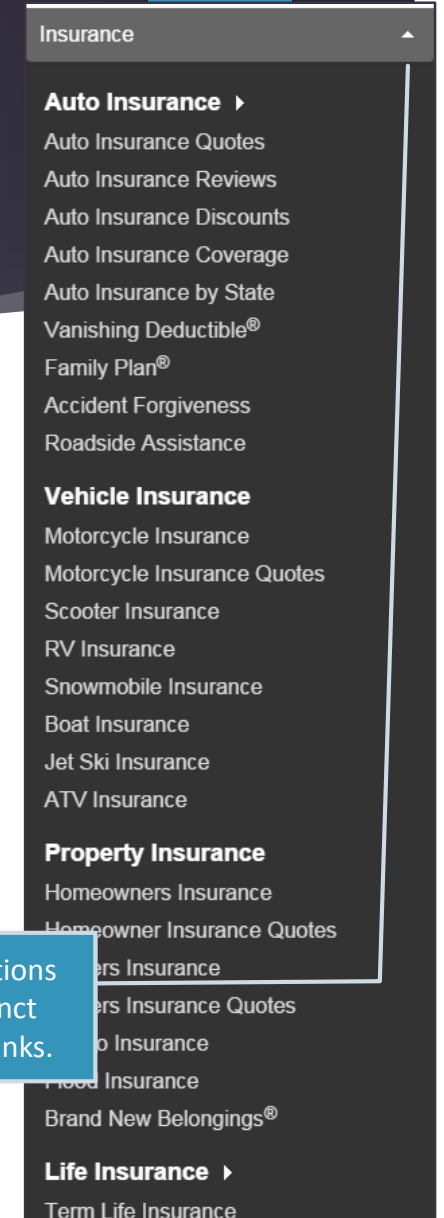
No prominent main navigation menu on desktop and tablet landscape views.



Annuities Overview Page (Truncated) – Tablet Landscape View



Annuities Overview Page – Expanded Retirement Footer



Life Insurance Overview Page – Expanded Insurance Footer

New York Life

Pros

- Expandable sections help organize content and improve navigation.
- Scrolling ribbon stays fixed at the bottom of the screen and offers several functionalities.
- Image/link carousels include swiping capabilities.
- Unique Keep Good Going page showcases the firm's corresponding campaign.

Cons

- Flyout main navigation menus in tablet and mobile views are ineffective.
- Not entire site is responsive, some tools and calculators are not optimized.

Noteworthy Facts

The firm quietly developed a responsive public website in June 2014; no aesthetic changes were made, however.



New York Life

Flyout capabilities only effective in desktop view.

Keep Good Going page integrates the campaign with a social media strategy.

Swiping Capabilities.

Life insurance.

What is life insurance?

Life insurance can help you make sure your family is provided for, your child's educational needs are taken care of, and that your children won't have to worry about their future.

What types?

Learn more about term life and permanent life coverage: Just click on the one you're interested in to see more information.

Choose a product to learn more.

Term Life Insurance

[Learn more »](#)

Whole Life Insurance

[Learn more »](#)

Universal Life Insurance

[Learn more »](#)

- NYLIAC Instant Legacy® at-a-glance
- Policy riders: Your policy, your way

Variable Universal Life*

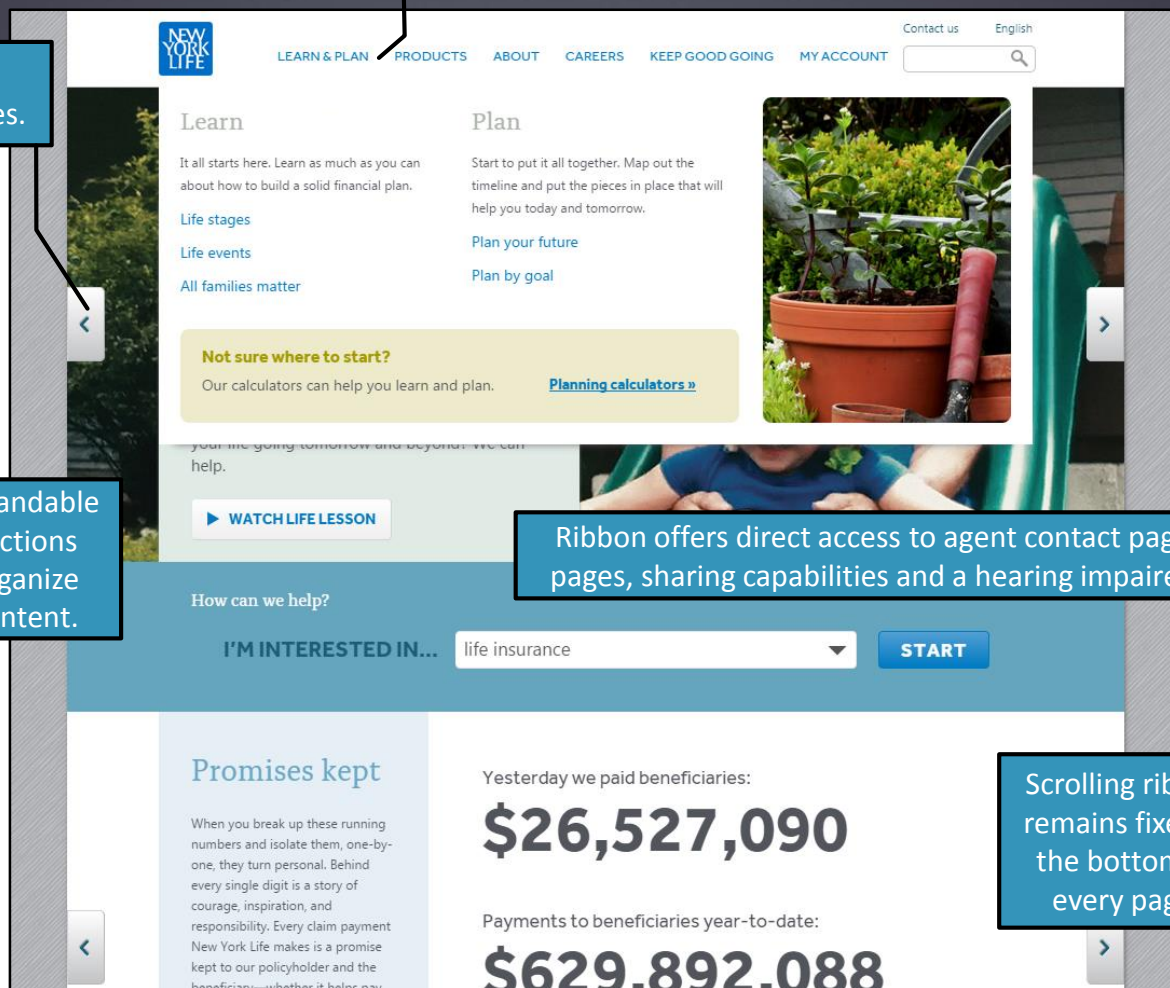
[Learn more »](#)

Expandable sections organize content.

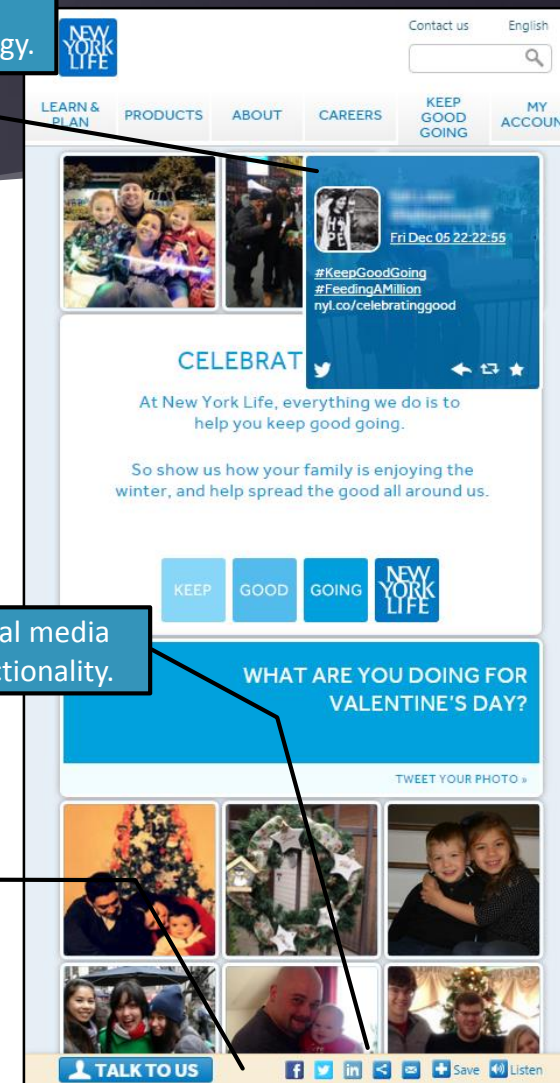
Ribbon offers direct access to agent contact page, social media pages, sharing capabilities and a hearing impaired functionality.

Scrolling ribbon remains fixed at the bottom of every page.

Life Instance Overview Page – Mobile View



Homepage (Truncated) and Main Navigation Flyout Menu – Desktop View



Keep Good Going Page

Northwestern Mutual

Pros

- Expandable main navigation menu and section tabs in mobile and tablet portrait views.
- Flyout main navigation menu in desktop and tablet landscape views.
- Image/link carousels include swiping capabilities.
- Intra-page tabs (desktop and tablet) and flyout tabs (mobile) offered on product pages help organize content.
- Geolocation for advisor locator tool.

Cons

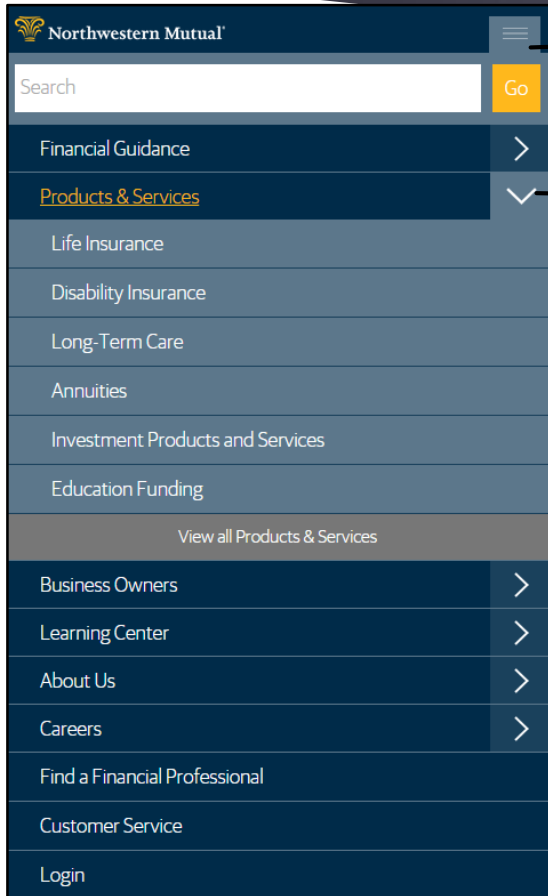
- Not all site content is responsive, most tools and calculators are not optimized.
- Navigation within product sections is not intuitive.

Noteworthy Facts

The firm unveiled its responsive public site at the end of 2014.

Northwestern Mutual

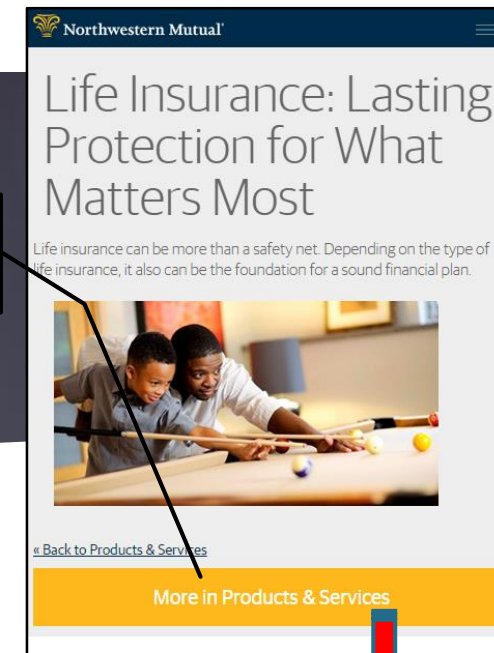
Sub-section
flyout menu in
mobile view.



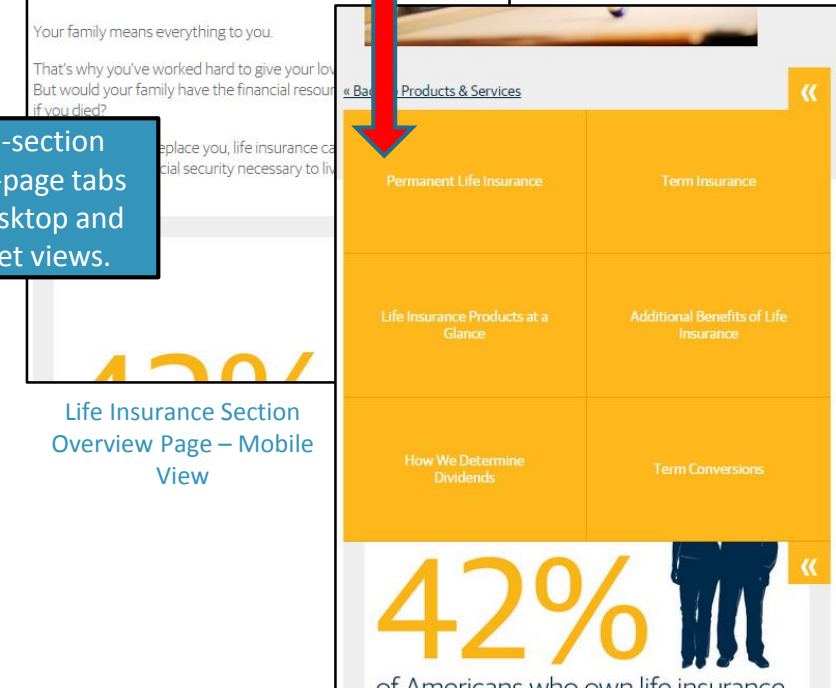
Expanded Main Navigation Menu and
Products & Services Section – Mobile View



Life Insurance Section Overview Page – Tablet View



Sub-section
intra-page tabs
in desktop and
tablet views.



Life Insurance Section
Overview Page – Mobile
View

TIAA-CREF

Pros

- Expandable main navigation menu, section and sub-section tabs in mobile view.
- Flyout main navigation menu in desktop and tablet views.
- Image/link carousels include swiping capabilities.
- Clients logging in from mobile devices are directed to the private mobile site.

Cons

- Not all site content is responsive and optimized for mobile devices, including:
 - Many tools and calculators
 - Investments performance center
 - TIAA-CREF Communities

Noteworthy Facts

The firm quietly developed a responsive public homepage in October 2014, then introduced responsive design to the rest of the public site in January 2015.



TIAA-CREF

Desktop and tablet flyout main navigation menu.

Swiping capabilities.

Public Site Homepage – Desktop View

Expandable main navigation menu, sections and sub-section in mobile view

Expandable Main Navigation Menu – Mobile View

Universal client login field with access to the mobile private site.

LOG IN

Account Login

User ID

Log In

Save my ID

New User? Register Online

Forgot User ID?

Related Pages

Rollover Now*

Investment Solution IRA

Rollover Online

IRAs Product Overview Page – Mobile View

Voya

Pros

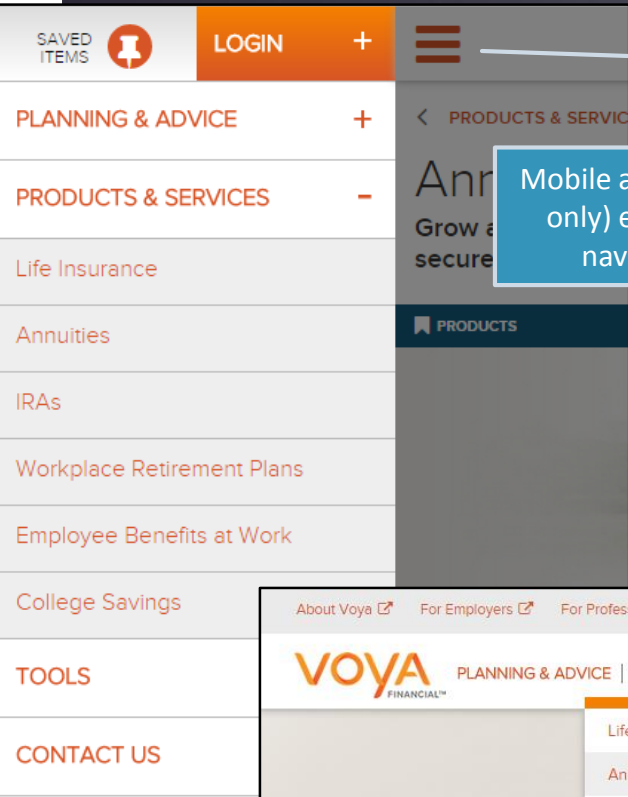
- Easily navigable main menu features expandable capabilities.
- Scrolling navigation menu is always accessible at top of all pages.
- Scrolling sidebar menus help navigate through content within pages in desktop view; in mobile and tablet views, the same menus appear as expandable sections.
- All site content is clearly categorized into color-coded topics and thus easily searchable.

Cons

- Clients cannot log in from responsive public site: the Login dropdown menu leads to corresponding private site login pages that do not feature responsive design.

Noteworthy Facts

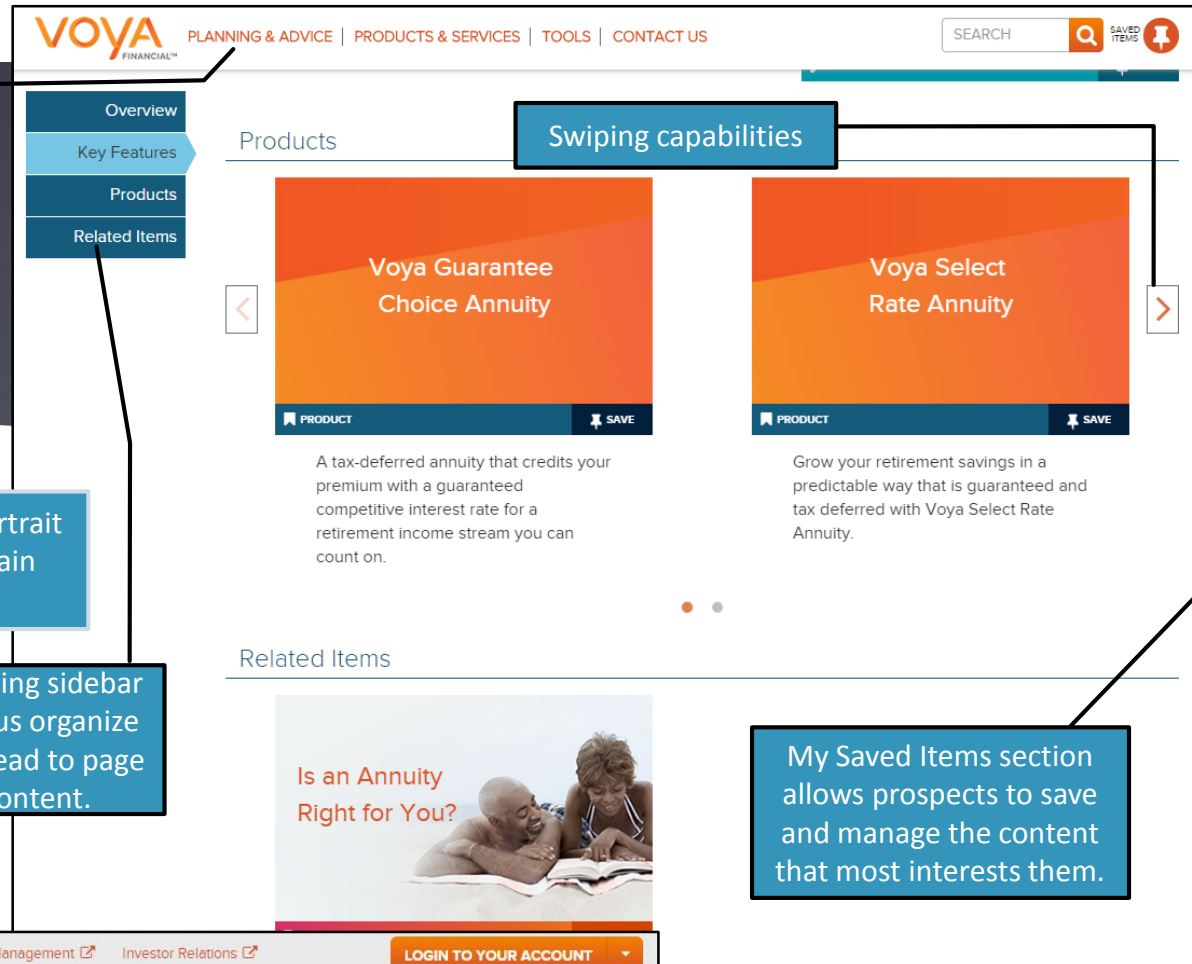
Voya unveiled the platform in September 2014 in accordance with the firm's rebranding from ING U.S. The site features an innovative save capability, reminiscent of Pinterest, which allows prospects to save educational information, product pages and other tiled content in a searchable Saved Items section.



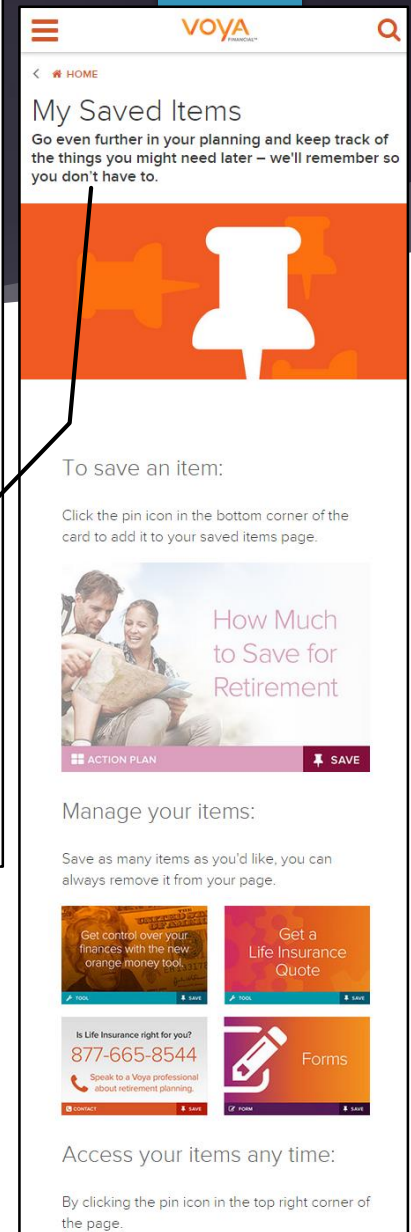
Expanded Main Menu – Mobile View



Expanded Main Menu – Desktop View



Fixed Annuities Product Page



My Saved Items Section – Mobile View

Scrolling main navigation menu fixed at the top of page

Swiping capabilities

Mobile and tablet (portrait only) expandable main navigation menu.

Scrolling sidebar menus organize and lead to page content.

My Saved Items section allows prospects to save and manage the content that most interests them.

Flyout functionality.

Private/Participant Websites

- AXA
- Fidelity
- Nationwide
- The Principal (DC Plan Participant)
- T. Rowe Price (DC Plan Participant)
- Vanguard (DC Plan Participant)

AXA

Pros

- Features a responsive page with an aggregate view of all AXA products held by the client.
- Individual account details page is responsive.
- Access to the private site from a responsive public site.

Cons

- Only the My Accounts and Account Details pages offer responsive capabilities.

Noteworthy Facts

The firm enhanced the My Account page with responsive capabilities in September 2014 and then the Account Details page in December 2015.



redefining / standards®

AXA redefining standards®

MY ACCOUNTS

Hello, [Name]

AXA Life Insurance Policies

Term 20

NOT AVAILABLE

Total value: \$0

AXA Annuity Contracts

Accumulator 07 Core(NQ)

\$4,888.01

as of 03/04/2015

VIEW

Account details

Policy / Contract unit values

Daily performance

Product performance

Investment analysis

eStatements

TRANSACTION

Allocation change

Transfer funds

Rebalance portfolio

Roll-Up benefit base reset election

Pending transactions

MY ACCOUNT Messages MY FINANCIAL PROFESSIONAL MORE

My Account Page – Mobile View

Aggregate view of all accounts with AXA.

AXA redefining standards®

MY ACCOUNTS > ACCOUNT DETAILS

Hello, [Name]

Last login [Date]

Policy/Contract [Dropdown]

Accumulator 07 Core(NQ)

AXA Equitable Deferred Annuity Contracts

MANAGE

Current account value \$4,888.01

Current GMIB Roll-up Benefit Base Value \$7,625.72

Total contributions \$5,000.00

Current GMIB Annual Ratchet Benefit Base Value: \$5,000.00

General Information

Client Information

Guaranteed Minimum Income Benefit (GMIB)*: Greater of 6% Roll-Up or Annual Ratchet to age 85

Account Value Information

Investment Values

Account Details Page – Mobile View

Expandable section with access to non-responsive account management pages.

Expandable and contractible sections with account information.

General Information

Contract Date: 12/06/2007

Next Contract Date Anniversary: 12/06/2015

State of Issuance: NJ

Broker/Dealer of Record: [Name]

Spousal Protection: No

Financial Professional: [Name]

Investment Values

Fund Number [Name]

Investment Option Name

For additional information on each option, select an Investment Option link.

AXA Moderate Allocation

of Units 330.8893

Unit Values 14.772335

Account Value \$4,888.01

Fund Number [Name]

Only Account Details page is responsive.

Policy/Contract [Dropdown]

Accumulator 07 Core(NQ)

AXA Equitable Deferred Annuity Contracts

VIEW

Account Details

Policy/Contract Unit Values

Daily Performance

Product Performance

Investment Analysis

eStatements

Forms

Common Questions

Glossary

TRANSACTION

Change Allocations

Rebalance Portfolio

Roll-Up Benefit Base Reset Election

Transfer Funds

Pending Transactions

General Information

Contract Date: 12/06/2007

Next Contract Date Anniversary: 12/06/2015

State of Issuance: NJ

Broker/Dealer of Record: [Name]

Spousal Protection: No

Financial Professional: [Name]

Client Information

Owner Name: [Name]

Annuitant Name: [Name]

Mailing Address: [Address]

Annuitant Address: [Address]

Owner DOB: [DOB]

Annuitant DOB: [DOB]

Guaranteed Minimum Income Benefit (GMIB)*: Greater of 6% Roll-Up or Annual Ratchet to age 85

Current GMIB Roll-up Benefit Base Value: \$7,653.77

Current GMIB Annual Ratchet: \$5,000.00

Account Details Page – Tablet and Desktop View

Fidelity

Pros

- Login screen to private site is responsive.
- Seamless transition from private site content to public site content.
- Expandable main navigation menu and section tabs in mobile view.
- Flyout main navigation menu in desktop and tablet view.

Cons

- Clients log in from a non-responsive public site.
- Not all account information and management pages are responsive.
- Partial private responsive site content and partial public site content.

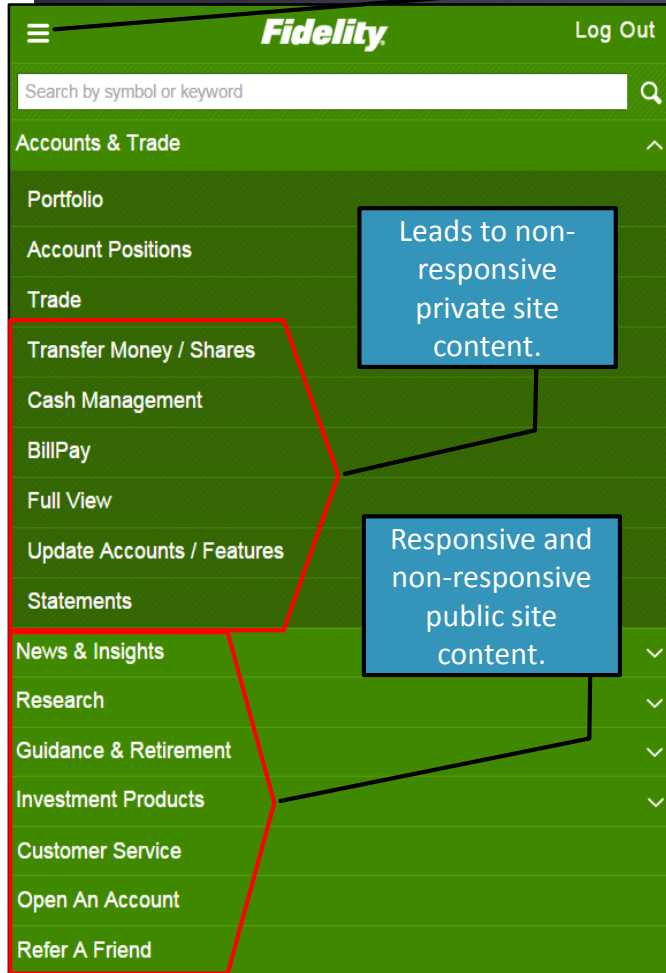
Noteworthy Facts

The firm introduced a partially revamped private site with responsive capabilities in October 2014. This partial revamp serves as a beta for clients to test out the new design of the site.

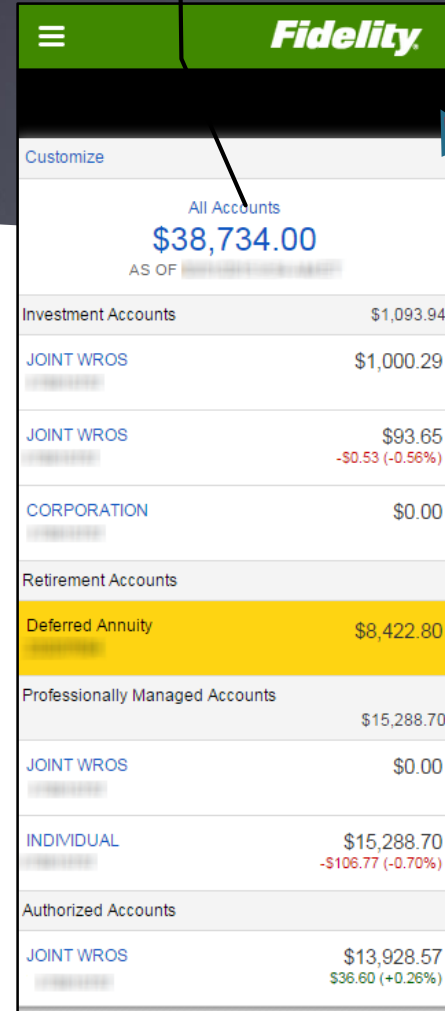
Fidelity

Expandable main navigation menu and sections.

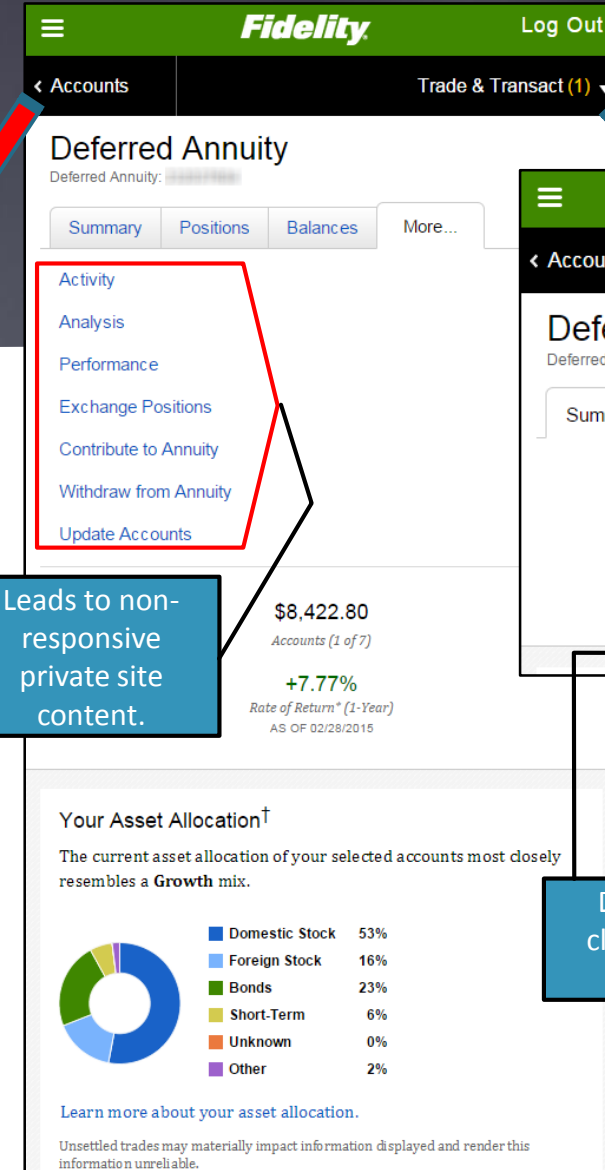
Aggregate view of all of client's Fidelity accounts.



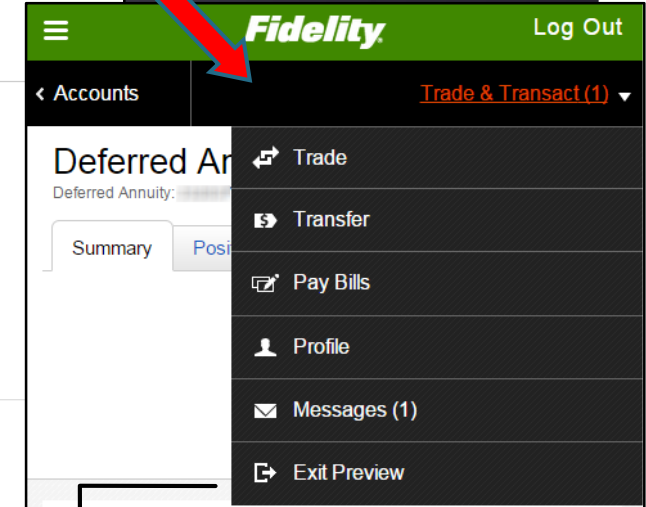
Main Navigation Menu – Mobile View



Expandable Accounts Menu – Mobile View



Deferred Annuity Portfolio Page – Mobile View



Expandable Trade & Transact Menu – Mobile View

Directs clients to the classic non-responsive private website.

Nationwide

Pros

- Features a responsive page with an aggregate view of all Nationwide products held by the client.
- Access to the private site from a responsive public site.
- Profile Preferences and Contact Us pages are responsive.

Cons

- The mobile main navigation menu only offers two links.
- No individual account details pages are responsive.
- Clients do not have access to responsive account management pages.

Noteworthy Facts

The firm introduced All Accounts, Profile and Contact Us pages with responsive design in December 2014. The firm has yet to extended a multi-platform web functionality to the rest of the private site for Life Insurance and Annuity clients.

Nationwide

Expandable main navigation menu only offers two links.

All Accounts
Contact Us
Call 1-877-304-1065

Welcome [REDACTED]
Personal Information
Preferences
Log Out

CONTACT US

LIFE INSURANCE & INVESTING

Life Insurance & Annuities
1-800-848-6331
Monday - Friday, 8 a.m. - 8 p.m. ET

Intra-page expandable section.

Nationwide

Welcome [REDACTED] Profile Contact Us Log Out

ALL ACCOUNTS

Life
Variable Life, [REDACTED]

We're sorry. Information for this policy is not available on this website. If you need assistance with your policy, please contact your local agent or call 1-800-848-6331.

Annuity
Non-qualified, [REDACTED]

Account balance as of 03/30/2015
\$6,547.67

Don't see all of your accounts? Check to see if you can add them now. ▶

Need to edit your profile? [REDACTED] Edit ▶

Aggregate view of all of client's Nationwide accounts.

Leads to non-responsive account details content.

All Accounts Page – Desktop View

Nationwide

ALL ACCOUNTS

Life
Variable Life, [REDACTED]

We're sorry. Information for this policy is not available on this website. If you need assistance with your policy, please contact your local agent or call 1-800-848-6331.

Annuity
Non-qualified, [REDACTED]

Account balance as of [REDACTED]
\$6,547.67

Don't see all of your accounts? Check to see if you can add them now. ▶

Need to edit your profile? [REDACTED] Edit ▶

Leads to non-responsive online form.

All Accounts Page – Mobile View

< All Accounts

CONTACT US

LIFE INSURANCE & INVESTING

Life Insurance & Annuities
1-800-848-6331
Monday - Friday, 8 a.m. - 8 p.m. ET

Your Accounts

- Variable Life [REDACTED]
- Non-qualified [REDACTED]

ADDITIONAL WAYS TO CONTACT US

Send Us An Email

General Questions
1-877 On Your Side® (1-877-669-6877)
Anytime

Technical Support
1-877-304-1065 (hours vary by product)

Contact Us Page – Mobile View

Nationwide

< All Accounts

PREFERENCES

Paperless Documents
Receive an email reminder when important documents, such as quarterly statements, are available online.

Eligible Accounts ?

Non-qualified [REDACTED]

☒ Email ☐ U.S. Mail

Ineligible Accounts ?

Variable Life [REDACTED]

Your statements and reminders will be sent to your email address. You can change your email address at any time.

Cancel Save

Email Messaging
Please tell us what type of information you would like to receive.

Edit

Intra-page expandable section.

Preferences Page – Mobile View

The Principal

Pros

- Flyout navigation menu with expandable sections.
- Retirement Wellness Planner tool has full functionality – is completely responsive as well as interactive.
- Expandable account balance chart.
- Help icons on homepage produce responsive balloon tips.

Cons

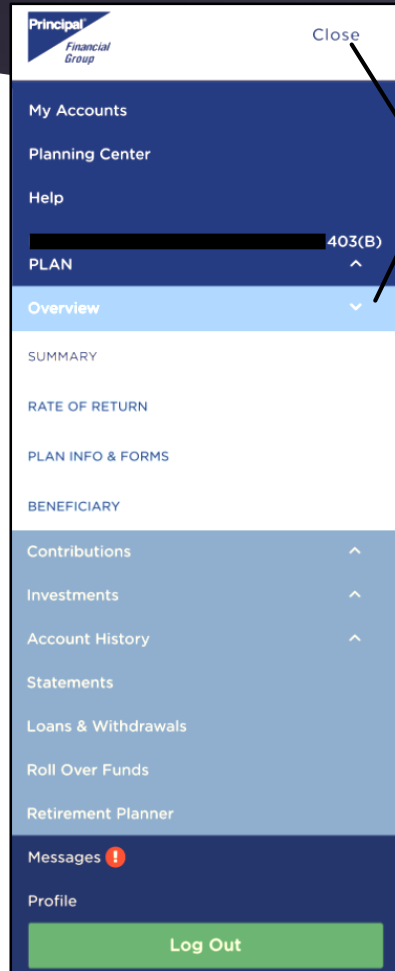
- Beyond the homepage, only the Rate of Return, Roll Over Funds and Retirement Planner pages are responsive.
- Main menu is only accessible from the top of the screen.

Noteworthy Facts

The Principal revamped the participant site in January 2015, incorporating responsive design elements and the Retirement Wellness Planner at that time.

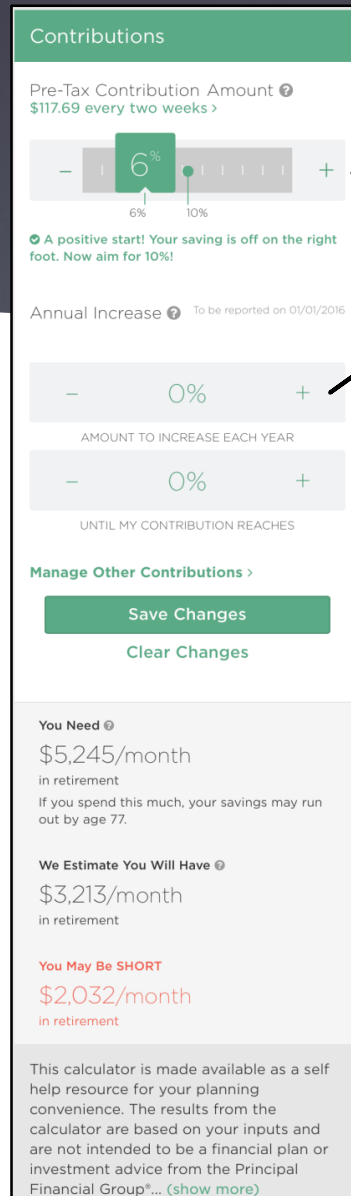


The Principal



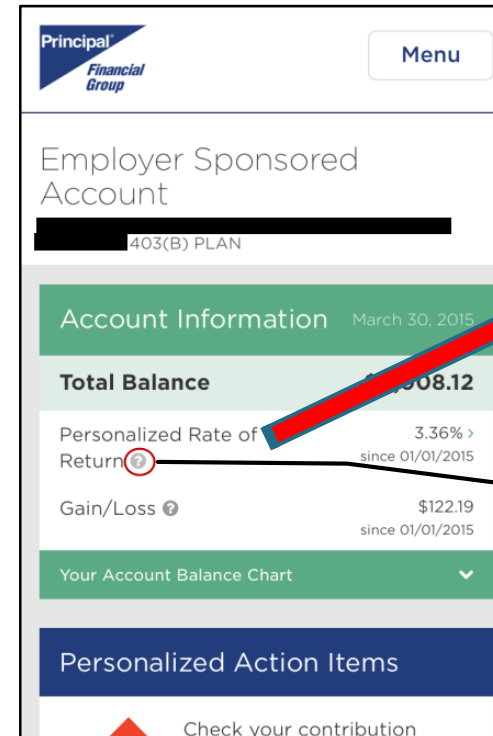
Main Menu with Flyout Capabilities – Mobile View

Expandable and contractible flyout menu via Open/Close link and expandable sections via disclosure control arrows.



Contributions Section of Homepage – Mobile View

Contribution amount can be changed from the homepage.



Account Information Section – Mobile View

Personalized Rate of Return

Your Personalized Rate of Return is a percentage that represents the performance of this account over a period of time. It's important because it shows the investment performance of the retirement funds the plan holds for your benefit. It's based on your specific account activity, and illustrates the percentage change, minus fees. The Personalized Rate of Return is weighted for activity over the period of the report, and takes into consideration:

- Contributions
- Transfers
- Withdrawals and expenses
- Changes in value or earnings credited at the time of the calculation

Question mark icons open balloon tips.

T. Rowe Price

Pros

- Every page within the participant site is responsive.
- Participants can easily access account information, transactions, performance data and online tools.
- Offers a variety of mobile transactions including contribution rate changes, asset rebalances, fund exchanges and future investment changes.
- Site effectively uses expandable sections to present a large amount of content on limited real estate.

Cons

- The FuturePath projection tool, which is presented on a separate sitelet but accessible from the participant site, is not responsive.
- Login process is not responsive.

Noteworthy Facts

T. Rowe Price recently overhauled its website in Q1 of 2015 and now offers a fully responsive online experience to DC plan participants.

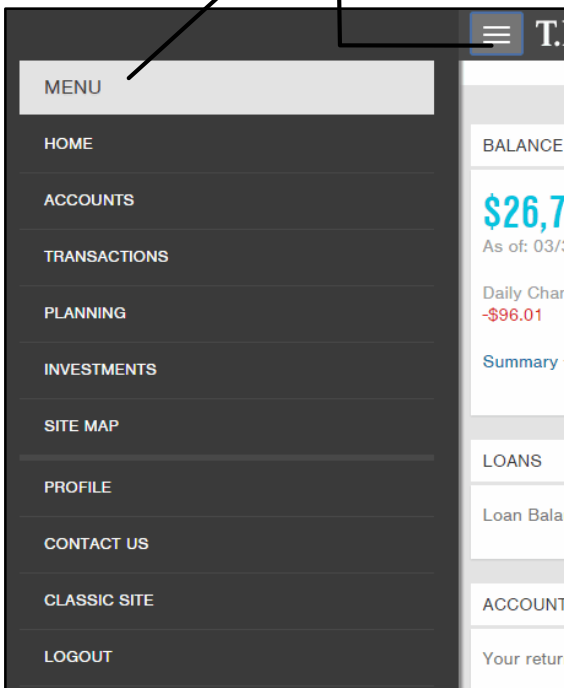
T. Rowe Price

Main menu provides easy access to all tab landing pages.

Retirement planning tool renders nicely on mobile devices and is universally accessible from header link.

The only *RPM* firm that offers transactions with multi-platform functionality.

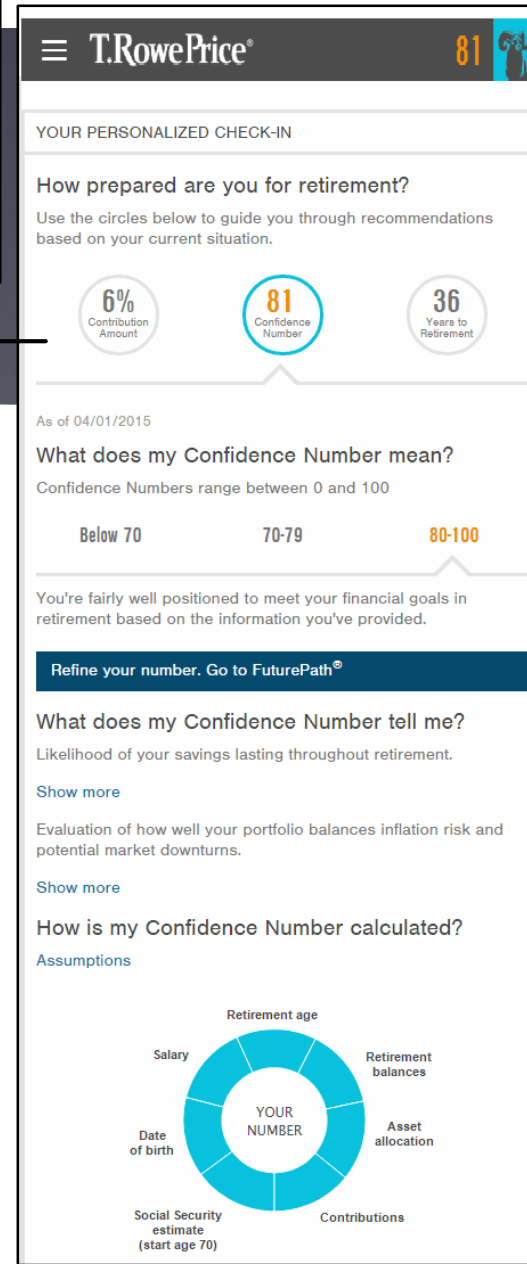
Includes account RoRs and fund performance for 7 timeframes; uses expandable sections to provide large amount of content on limited real estate.



Main Navigation Menu

A mobile view of the 'CHANGE CONTRIBUTION AMOUNT: EMPLOYEE PRE-TAX' screen. It features a progress bar at the top with 'Edit', 'Verify', and 'Complete' stages. The main content area includes a 'Current Amount: 6%' and a 'New Amount' section with buttons for 11%, 15%, 20%, and an 'other amount' input field. Below this is an 'AUTO INCREASE' section with a status of 'Not Enrolled' and an 'Enrolled' button. The 'Increase Amount' is set to 1%, and the 'Increase Cap' is 6%. The frequency is 'ANNUAL' and the 'Increase Date' is '01/01/2016'. At the bottom are 'Cancel' and 'Next' buttons.

Change Contribution Rate Transaction – Mobile View



Retirement Confidence Number Screen – Mobile View

A mobile view of the 'PERFORMANCE' page. It features a header with 'Performance' and 'Prices' tabs. The main content area includes a 'Show Filter' and 'Reset Table' button. Below this is a search bar and a 'Click the investment name for more info' link. The 'Indicates your investment' section shows 'As of: 12/31/2014' and 'Month End' and 'Quarter End' radio buttons. The 'Investment Name' section shows a dropdown menu and a 'Ticker' button. The 'YOUR ACCOUNT RETURN ***' section shows 'As of: 12/31/2014' and a table of performance metrics for 'AMER FDS FUNDAMENTAL INV R5' (RFNFX) and 'AMERICAN FUNDS EUROPAC GRW R6' (RERGX). The table includes columns for Ticker, 3 Month, YTD, 1 yr, 3 yr, 5 yr, 10 yr, Since Inception, and Expense Ratio.

Ticker	3 Month	YTD	1 yr	3 yr	5 yr	10 yr	Since Inception	Expense Ratio
RFNFX	3.31%	6.01%	6.00%	-	-	-	10.38%	0.36%
RERGX	3.00%	9.23%	9.23%	19.16%	13.74%	8.89%	05/15/2002	0.36%
BSFIX	3.00%	9.23%	9.23%	19.16%	13.74%	8.89%	05/15/2002	0.36%

Performance Page – Mobile View

Vanguard

Pros

- Most participant site pages offer responsive design.
- Offers a near-identical experience to mobile app and tablet app users.
- Site effectively uses drop-down and rotating sections to present a large amount of content without overwhelming the participant.
- Large selections of transactions offered to mobile and tablet users.

Cons

- Account login screen is not responsive.
- Investment research content is not responsive.
- Loans and Withdrawal transaction pages are not responsive

Noteworthy Facts

Vanguard was the first *Retirement Plan Monitor* firm to incorporate responsive design into its participant website.

Vanguard

RETIREMENT PLANS

Welcome
Last login: 04-01-2015 2:13 PM EDT
You have 2 unread messages

\$54,361.91 Savings plan assets

Overview

Balances Monthly balance change

Plan name Balance as of 04/02/2015

401(K) SAVINGS PLAN \$54,361.91

Add outside assets

Total \$54,361.91

View my contributions | View my loans

Retirement Evaluation

Patricia, your estimated annual retirement income of \$41,500* may not be enough.

*\$31,600 or less, if markets perform poorly. Includes your account and estimated Social Security.

GET ADVICE

Powered by Financial Engines

This estimate considers certain investments you have at Vanguard. You can customize which of your accounts to include in your estimate by accessing the Financial Engines service.

Review my performance +

Manage my money +

My history, statements, & forms +

Homepage – Overview Section

Search the site

MENU

RETIREMENT PLANS

Home

Plan Details

Investments

Contributions

Personal Performance

History, Statements, and Forms

Plan Communications

Plan Rules

Forms

Message Center

Research Funds +

Education & News +

My Profile +

Invest outside your plan

Forms

Help Center

Log off

Vanguard websites +

Facebook

Twitter

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Main Navigation Menu

Vanguard

RETIREMENT PLANS

Exchanges

This transaction lets you move money from one or more funds.

1 2 3

Step 1: Exchange from

Choose the percentage or dollar amount you want to move from your existing investments.

Estimated trade date: 10/16/2014

View by: Fund Exchange by: Percent

Name (ticker / number)	Balance
T. Rowe Price Small-Cap Stock † (OTCFX / 1614)	\$14,236.46
Exchange	All %
Estimated dollar amount	\$0.00
Vanguard PRIMECAP Fund Investor † (VPMCX / 0059)	\$15,072.92
Exchange	All %
Estimated dollar amount	\$0.00
Vanguard Wellington Fund Inv † (VWELX / 0021)	\$13,972.59
Exchange	All %
Estimated dollar amount	\$0.00
Total estimated dollar amount	\$0.00

† This fund has a policy restricting exchanges. If you continue with this transaction, you won't be able to exchange back into this fund for 60 days.

CANCEL CONTINUE

Mobile Transaction Interface – Exchanges

Personal performance

View Fund

All the funds I own in this plan

Since inception

Since inception activity summary

Beginning balance	\$0.00
Net transactions	\$33,153.97
Investment return	\$10,192.71
Ending balance	\$43,346.68

\$60,000

\$40,000

\$20,000

\$0

3/11 1/12 11/12 9/13 7/14 5/15

Balances

Net transactions

Investment returns

Personal Performance Page – Mobile View

Extensive main menu features expandable sections and provides immediate access to transactions, plan data, educational content, forms and social media.

Full suite of transaction capabilities available to participants through responsive site.

Wide selection of plan balances and performance data available consisting of a number of dynamic charts and graphs.

Homepage uses expandable sections to provide effective selection of content on limited real estate.

Advisor Websites

- Nationwide

Nationwide

Pros

- Access to the advisor site from a responsive public site.
- Expandable mobile navigation menu featured on all platforms.
- Customizable quick link functionality available directly on main menu.
- Entire site is responsive, giving advisors access to the full range of content from every platform.
- Effective use of intra-page tabs, expandable sections and flyouts.
- Carousels offer swiping capabilities.

Cons

- Different sections render distinct main navigation menu links.
- Advisors cannot search for content on the advisor site.

Noteworthy Facts

As one of the first firms to offer a multi-platform website to financial professionals, Nationwide unveiled its responsive design advisor site in May 2014.

Nationwide

Expandable main navigation menu in all views.

Expandable and customizable Quick Links section.

Different sections offer different navigation menu links.

Expandable sections in tablet portrait and mobile views.

Intra-page tabs in desktop and tablet landscape views.

Homepage Annuities Expandable Section – Mobile View

Advisor Site Homepage – Desktop and Tablet Landscape View

Main Navigation Menu – Annuities Section

Advisor Site Homepage – Mobile View

2015 and Beyond

- Key Takeaways

Key Takeaways

- ▶ **There are three stages in multi-platform web development.** Firms continue to raise the bar when redesigning their websites, to incorporate the most intuitive and streamlined features with responsive design. There is a clear push from firms to first redesign their public sites, followed by private and participant sites, and lastly advisor websites.
- ▶ **Leading firms continue to improve their account information.** While most firms have the basics of account information covered on their responsive sites, innovators continue to improve presentation – particularly with data visualizations and accessibility – through login features, interactive functionalities and widgets. On the other hand, responsive transactional capabilities still lag in the retirement and insurance spaces, compared to other industries like banking.
- ▶ **Advisors will continue to push for cross-platform client servicing capabilities.** Through the use of tablets and phones, advisors are developing business practices for servicing clients as well as selling and marketing to prospects. Integrating the full range of web capabilities into a cross-platform system will help financial professionals significantly increase efficiencies.
- ▶ **Developing for a variety of devices remains a challenge.** As phones are getting larger and tablets are getting smaller, firms are challenged to design new sites with multiple layouts and enhanced functionalities. The tech-savvy generation has set high expectations and firms are challenged to keep up with technological trends while reducing costs. Responsive web design, however, has gained plenty of momentum, particularly in the retirement and insurance industry segments that have been slow to embrace mobile.

About Us

- *Annuity & Life Insurance Monitors*
- *Retirement Plan Monitor*
- Corporate Insight
- About the Author

About Annuity & Life Insurance Monitors

- ▶ *Annuity Monitor* and *Life Insurance Monitor* are two of Corporate Insight's subscription research services that track and review the online user experience from the perspective of the prospect, client and advisor.
- ▶ *Annuity Monitor* and *Life Insurance Monitor* subscribers receive:
 - ▶ Bi-weekly *Updates* reporting on public, client and advisor website developments on over 16 industry-leading firms.
 - ▶ In-depth monthly *Reports* detailing each *Monitor* firm's offerings alongside key findings and best practice analyses.
 - ▶ Monthly research *Report* summary slide decks.
 - ▶ Quarterly capabilities matrix and website films.
 - ▶ Client and advisor collateral materials.
 - ▶ Analyst support.



About *Retirement Plan Monitor*

- ▶ *Retirement Plan Monitor* tracks and analyzes the online user experience of DC plan participants of leading retirement plan providers.
- ▶ *Retirement Plan Monitor* subscribers receive:
 - ▶ Monthly *Updates* reporting on timely, behind-the-login website developments of 18 industry-leading firms.
 - ▶ In-depth monthly *Reports* that analyze and grade each coverage firm on a specific website or customer service feature.
 - ▶ Monthly research *Report* summary slide decks.
 - ▶ Quarterly capabilities matrix and website films.
 - ▶ Analyst support.



About Corporate Insight

Corporate Insight provides competitive intelligence and user experience research to the nation's leading financial institutions. For 20 years, Corporate Insight has tracked new developments in the financial services industry through our syndicated *Monitor* research and consulting services. We are known for our detailed, objective research and unmatched expertise. There are no assumptions in Corporate Insight's work – we use live accounts with industry leaders to benchmark their effectiveness across all major channels and give our clients unparalleled competitive intelligence.

In addition to insurance and retirement, Corporate Insight is continuously tracking best practices in online banking, investing, mobile finance, active trading, social media and other emerging areas. In the process, we have helped our clients stay current on industry trends and improve their competitive position.

Our intelligence services are utilized by most of the Fortune 500 financial services firms. Our research and analysts are frequently cited in financial media outlets such as the *Wall Street Journal*, *Barron's*, *Bloomberg*, *CNBC*, *Forbes* and *SmartMoney*, and in news publications including the *Associated Press*, *New York Times*, *Newsweek*, *TIME* and *USA Today*.

WALL STREET JOURNAL

Forbes

BARRON'S

Bloomberg

SmartMoney



The New York Times

AP

TIME

Newsweek

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Jose Santana is one of the leaders of Corporate Insight's research efforts and is the Analyst for *Annuity Monitor* and *Life Insurance Monitor* research services. He has conducted extensive research on the annuities and insurance industries with a focus on the online platforms, customer service capabilities and technological innovations offered to prospective investors, clients and financial professionals.

Jose's past related work includes the *Mobile and Tablet Advisor Sales Resources Report*, *Life Insurance Mobile Sites and Apps: A Focus on Client Capabilities*, *Tablet Friendly Web Design: Best Practices for Financial Services* and additional reports that offer a comprehensive look at the cross-platform landscape. Jose has also authored and collaborated on a number of thought leadership pieces, projects and studies focusing on responsive web design, iPad apps, mobile transaction capabilities and more.

Jose graduated from James Madison University in 2010 and has been a member of the Corporate Insight team for the last two years. He also leads the *Healthcare Monitor* research services team.