



A Case Study

Sponsor Center Home Page

by Judith Niosi

Executive Summary

A great opportunity emerged to make updates to both, design and technology to the Sponsor Center (SC); Because of resource constraints and having to cater to the legacy platform in addition to developing the SC in a new Angular platform, a quick homepage had to be implemented that acts more like a navigation rather than a useful actionable information page. The home page redesign project had gone through design workshops that produced two different designs, where the battle tested design saw further iterations that produced three additional designs to test with. However, a risk defined by the design sprint team of M&A activity was realized. Therefore, the project has been halted where a restart is possible should Prudential's acquiring company, Empower Retirement, see value in it.

Challenge

The home page works as a navigational page and lacks information customers need to get a snapshot on how well their plans are doing.



Current Home pages:

Single-plans →

Multi-plans



Scope + Constraints

A blue icon of a target with a crosshair.

Scope

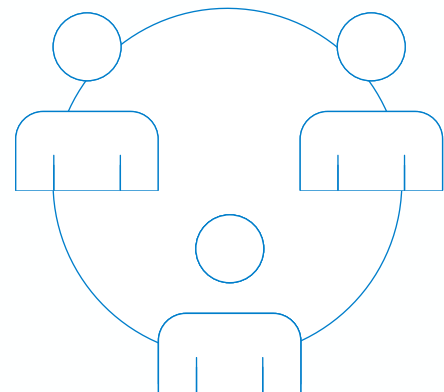
- ❖ Actionable alerts for important daily functions, such as payroll and reporting
- ❖ Metrics that can filter down to macro levels
- ❖ Navigation to match pru.com
- ❖ Goal Setting
- ❖ FAQ's section
- ❖ To Do's that are assignable to others

A blue icon of a paperclip with arrows pointing outwards from its top and bottom loops.

Constraints

- ❖ Technology challenges
- ❖ M&A activity
- ❖ Funding
- ❖ Staffing

Target Audience + Persona



- 1. Plan Administrators
- 2. C-Suite Executives
- 3. Advisors

Teresa

Plan Administrator

55 Age **Married** Status **New Jersey** Location

A college educated professional who likes to volunteer as a Grounds Helper at Horses for Hope where its program is aimed at promoting therapeutic healing of the mind and body using horses as a catalyst.

Sponsor Center Usage

- Compliance Services
- Reporting
- Payroll Alerts
- Participant Search

Pain Points

- Usability of Participant Search
- Navigating Subplan Functions
- Payroll Alert Lacks Subplan Info
- Prefers Contact With Prudential Over Website Self-Serve Capabilities

Goals / Needs

- Quick Accurate Reporting
- Ease of Submitting Payroll
- Indicative (Sensitive Data) Updates
- Quick Website Performance
- Assist Participants Quickly

Devices Used

Technical Experience

IT / Internet ☐

Mobile / Tablet ☐

Social Media ☐

Personal Internet Use

Email ☐

News / Blog ☐

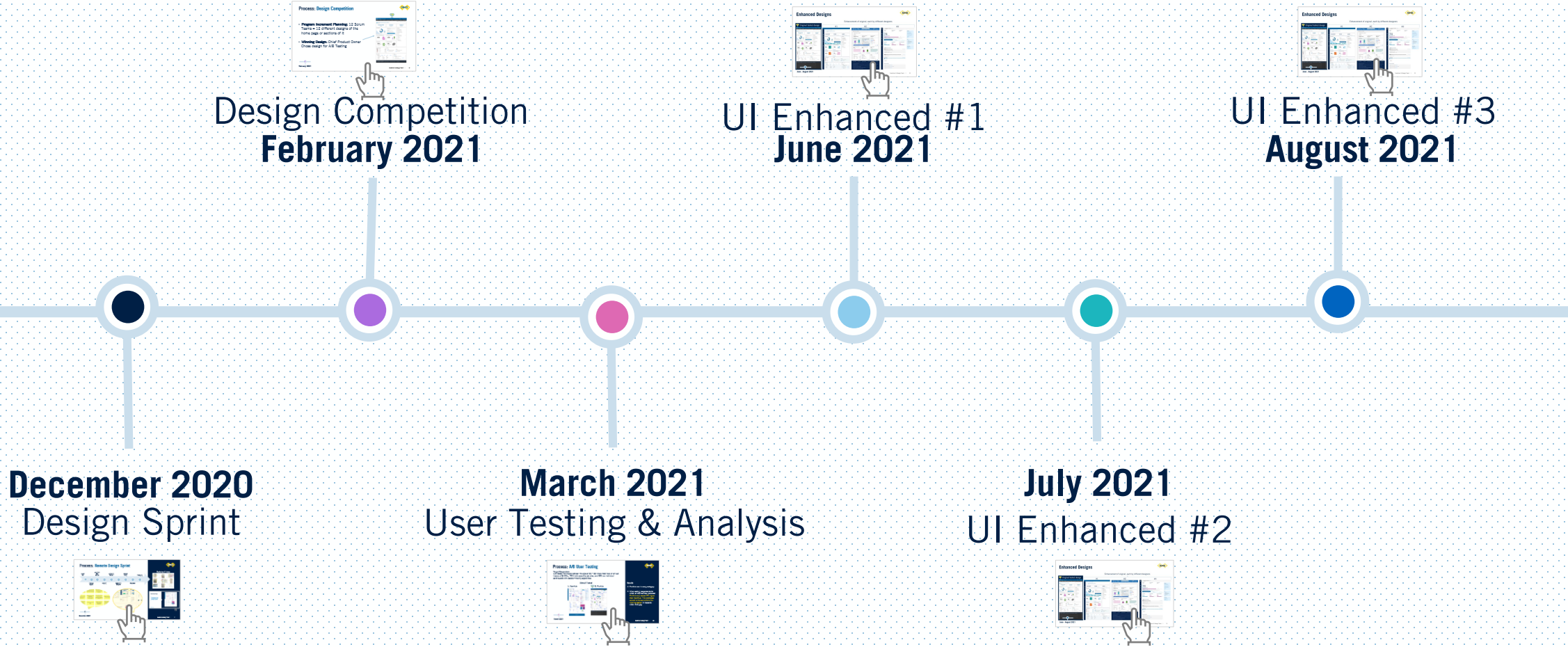
Social Media ☐

Banking ☐

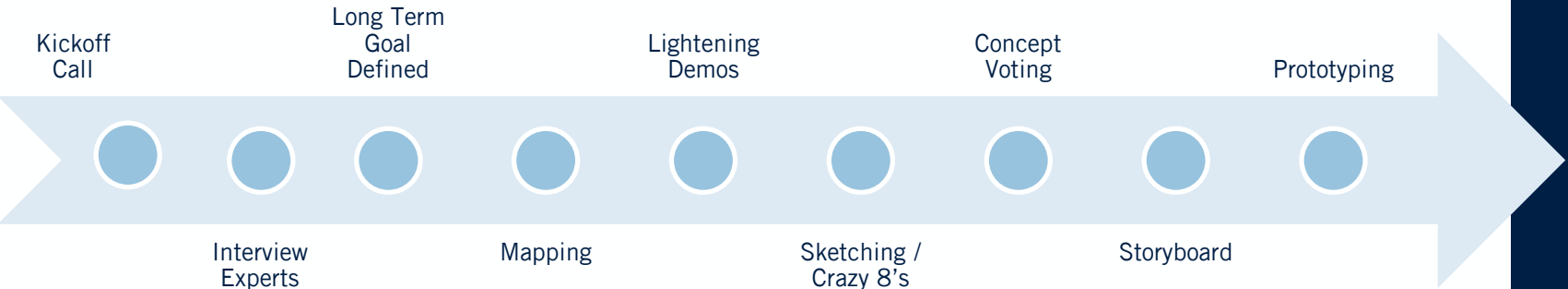
Pay Bills ☐

Shopping ☐

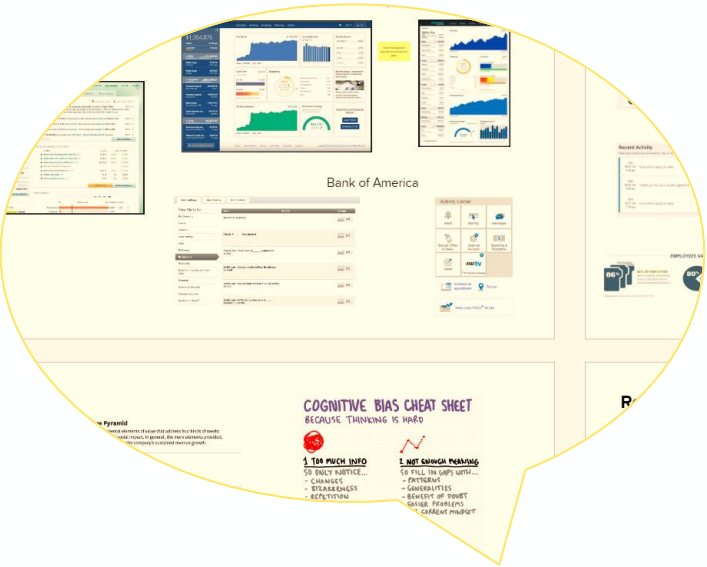
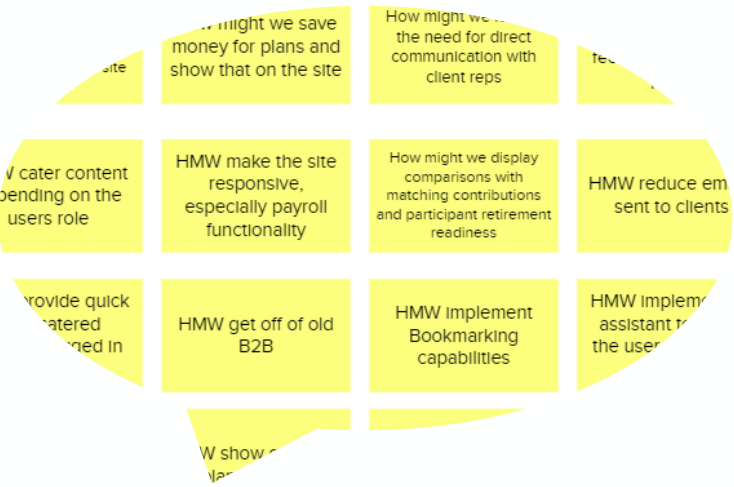
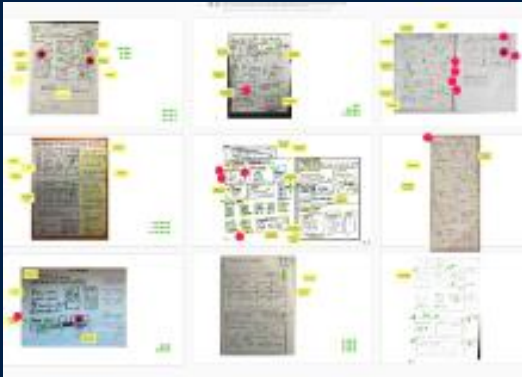
Process & Timeline



Process: Remote Design Sprint

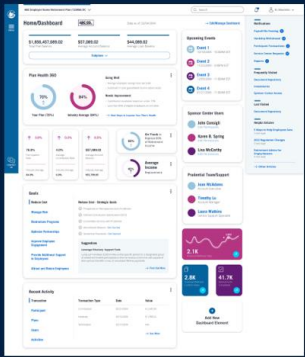


Sketches & Votes

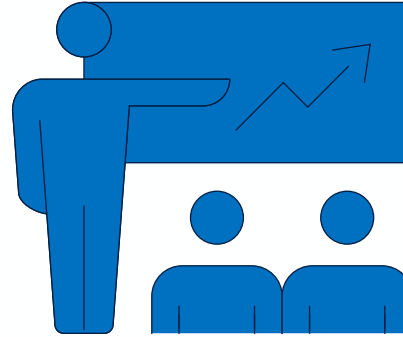


New Home Page

Prototype from Design Sprint



December 2021

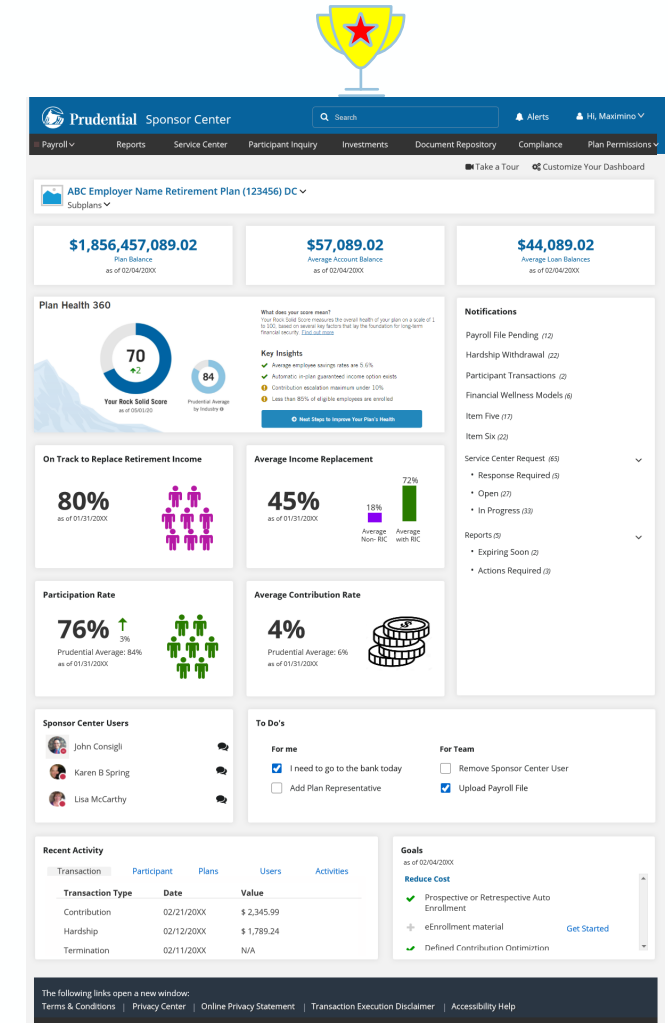


The Chief Product Owner saw an opportunity in getting multiple new home page designed by engaging the program increment planning teams with a [Design Competition](#)

Process: Design Competition



- **Program Increment Planning:** 12 Scrum Teams = 12 different designs of the home page or sections of it
- **Winning Design:** Chief Product Owner Chose design for A/B Testing



February 2021

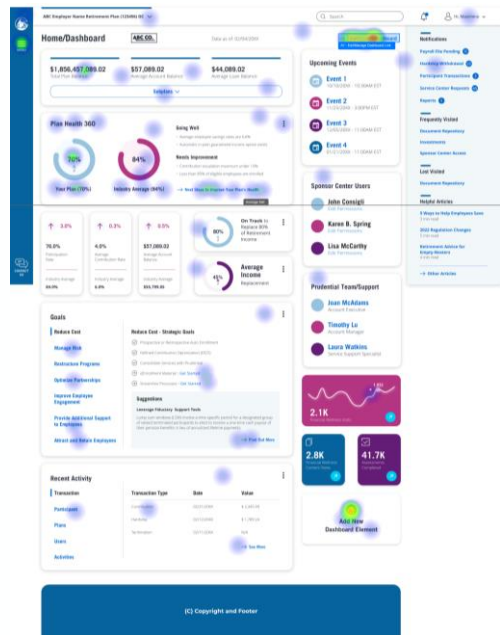
Process: A/B User Testing

Target Responders

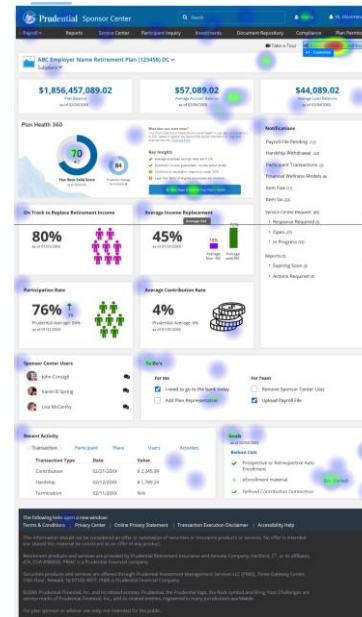
U.S. based individuals between the ages of 30 – 65 where most have an annual income of \$100k+, 72% hold executive job roles, and 28% are individual contributors with decision-making capabilities.

Stimuli Tested

A. NewHub



B. PruHub



Results

- ❖ PruHub won in every category.
- ❖ When asking respondents for which of the two they preferred **PruHub only scored 6% higher than NewHub**. This prompted several enhancements to the winning design in hopes to widen that gap.

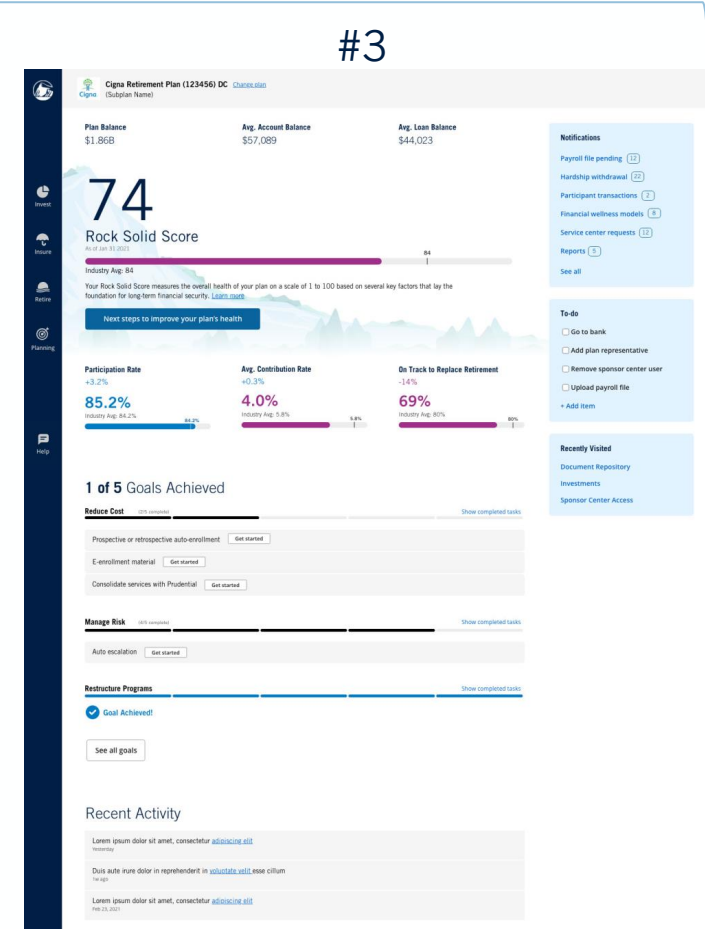
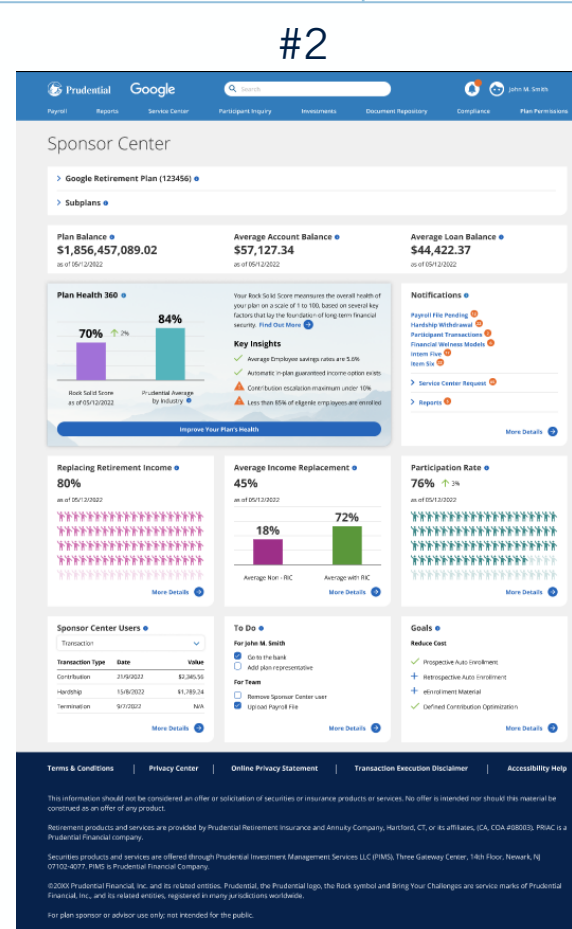
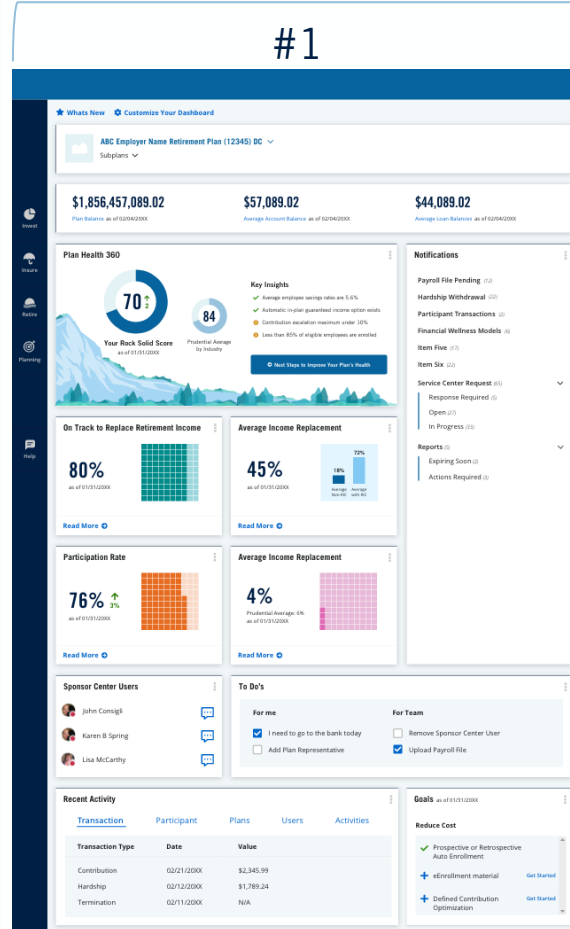
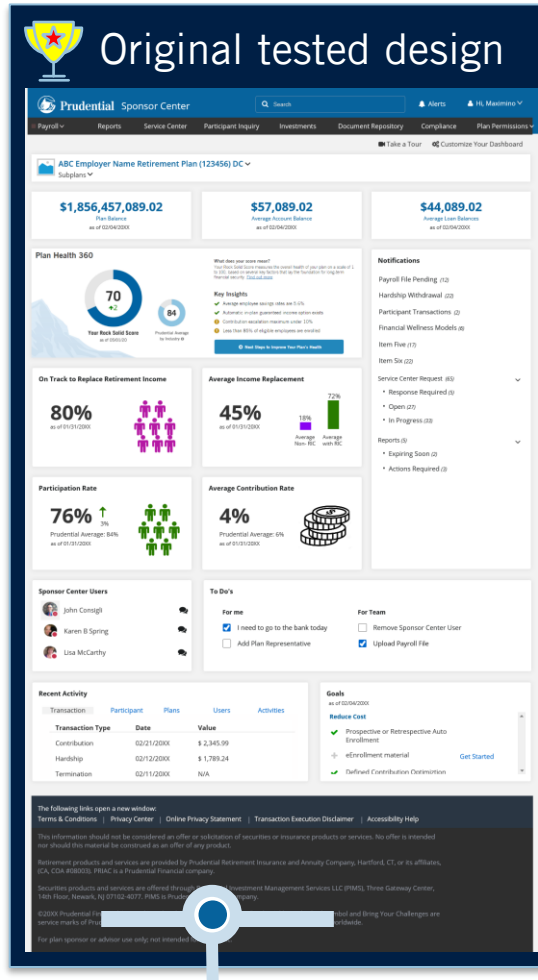


March 2021

Enhanced Designs



Enhancement of original, each by different designers



June - August 2021

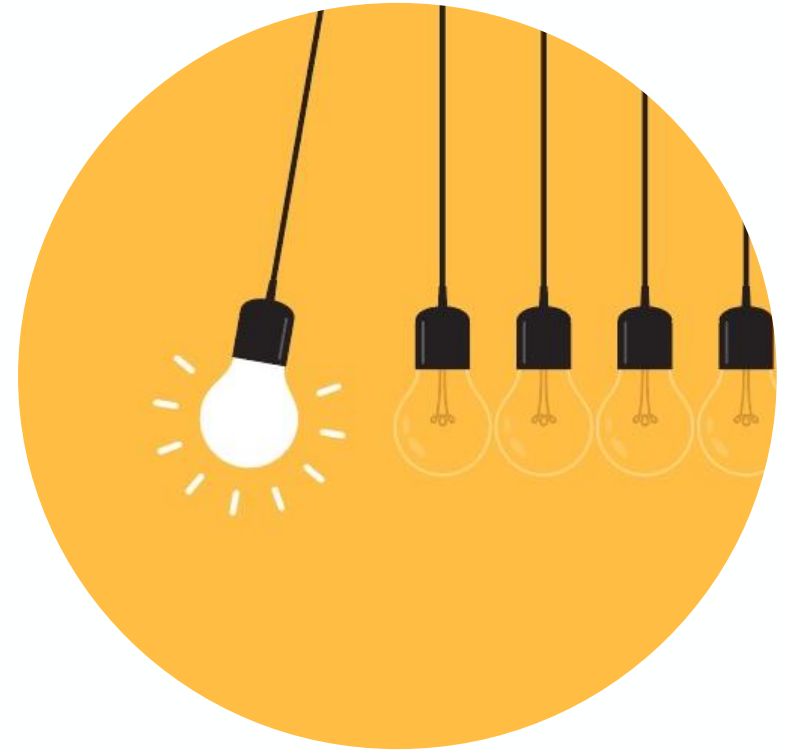
Outcomes

Learnings

- ❖ To Do's, Notifications, and Goals are important features that should be easily accessible from the homepage
- ❖ Search and Page Customization features are not largely used

Next Steps

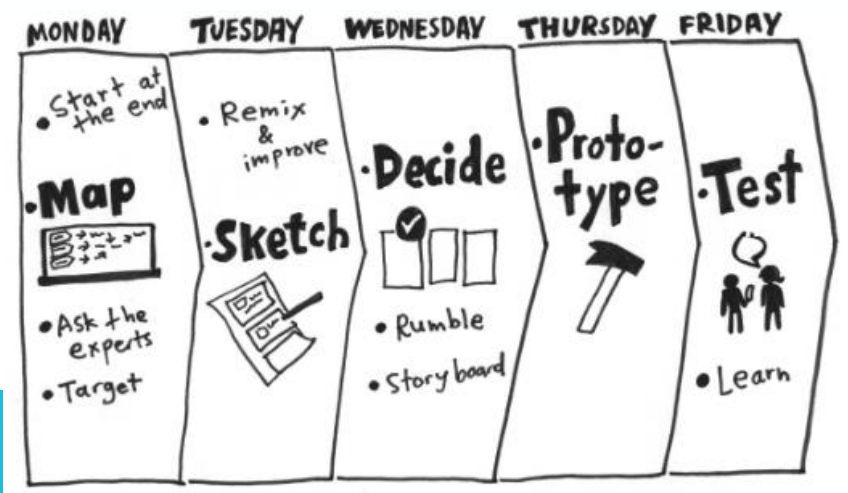
M&A activity, identified as a risk during the Design Sprint sessions, has been realized with Empower Retirement acquisition of Prudential Retirement. The project is now paused but readily available should Empower like to proceed with it.



Appendix



Team: Design Sprinters



⚡ TEAM

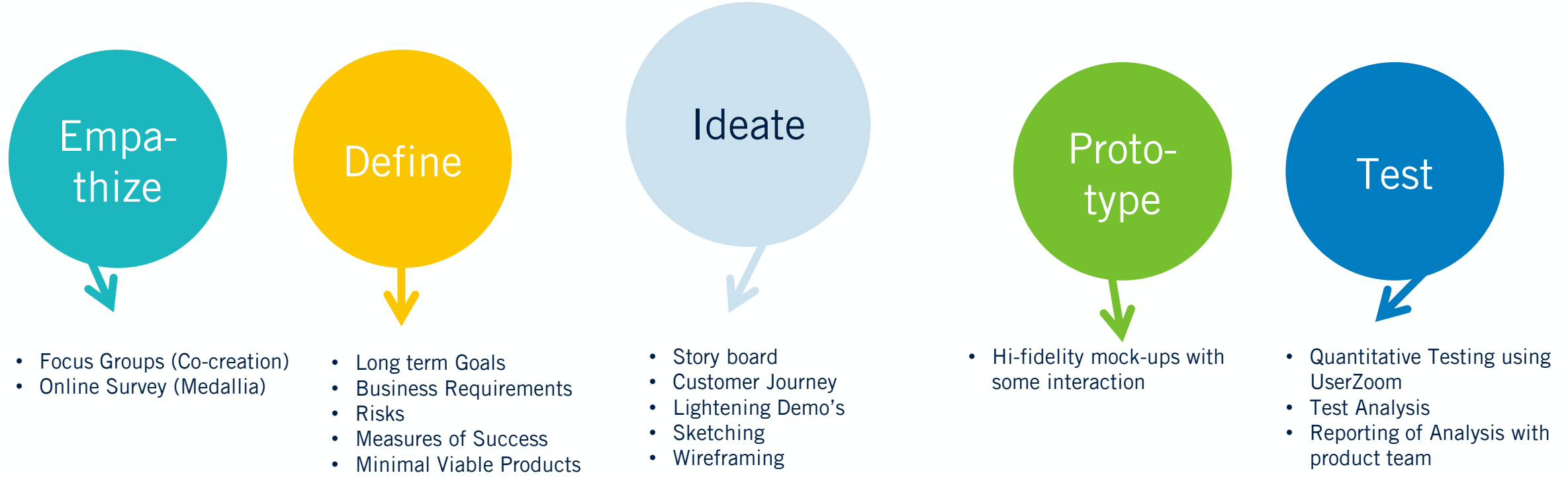
1. Decider Michael O'Sullivan & Michael Guzzi	2. Facilitator John Consigli & Caryn Gallis	3.UX Design Jude Niosi & Ron Seidel	4.DC Segment Anne Thibeault	5.Marketing Dean Houldcroft	6.CR & BD Scott Taylor
7. Sales Sheena McConal	8. Technology Ashu Yadav				
1. Advisors Sales Support Michael Mcatamney & Meris Muminovic (CSM Front Lines)	2. Technology Deepak Maruvapalli	3.Key Accounts William Evans, Michael Mccann, Karla Nedder, Sandra Jansen, & Carla Schueller	4.CSM Front Lines Clyde Rosencrance, Melissa Chiumento, Sarah Beckley, Pamela Herkes, & Christoph Lilienfein		



Additional Designers tasked with improving the tested and winning design:

- Adrian Blandori
- Daniel Brun
- Christian Melendez

Process: Design Thinking Applied



New Home Page


Original Design from Design Competition

Other Versions


Enhanced Designs

Enhancement of original, each by different designers


Original tested design




#1



#2




#3



June - August 2021

Customer & Design Team | 11

 Prudential

Sponsor Center

Alerts

Hi, Maximino

Payroll

Reports

Service Center

Participant Inquiry

Investments

Document Repository

Compliance

Plan Permissions

Take a Tour

Customize Your Dashboard

ABC Employer Name Retirement Plan (123456) DC

Subplans

\$1,856,457,089.02

Plan Balance

as of 02/04/20XX

\$57,089.02

Average Account Balance

as of 02/04/20XX

\$44,089.02

Average Loan Balances

as of 02/04/20XX

Plan Health 360

70

↑2

Your Rock Solid Score

as of 05/01/20

84

Prudential Average

by Industry 0

What does your score mean?

Your Rock Solid Score measures the overall health of your plan on a scale of 1 to 100, based on several key factors that lay the foundation for long-term financial security. [Click and drag](#)

Key Insights

✓ Average employee savings rates are 5.6%

✓ Automatic in-plan guaranteed income option exists

⚠ Contribution escalation maximum under 10%

⚠ Less than 85% of eligible employees are enrolled

Next Steps to Improve Your Plan's Health

Notifications

Payroll File Pending (12)

Hardship Withdrawal (22)

Participant Transactions (2)

Financial Wellness Models (6)

Item Five (17)

Item Six (22)

Service Center Request (63)

• Response Required (5)

• Open (27)

• In Progress (33)

Reports (5)


• Expiring Soon (2)

• Actions Required (3)

On Track to Replace Retirement Income

80%

as of 01/31/20XX



Average Income Replacement

45%

as of 01/31/20XX

18%

Average Non-RIC

72%

Average with RIC


Participation Rate

76%

↑3%

Prudential Average: 84%

as of 01/31/20XX




Average Contribution Rate

4%

Prudential Average: 6%

as of 01/31/20XX



Sponsor Center Users

John Consigli

Karen B Spring

Lisa McCarthy

To Do's

For me

☒ I need to go to the bank today

☐ Add Plan Representative

For Team

☐ Remove Sponsor Center User

☒ Upload Payroll File

Recent Activity

Transaction

Participant

Plans

Users

Activities

Transaction Type	Date	Value
Contribution	02/21/20XX	\$ 2,345.99
Hardship	02/12/20XX	\$ 1,789.24
Termination	02/11/20XX	N/A

Goals

as of 02/04/20XX

Reduce Cost

✓ Prospective or Retrospective Auto Enrollment

✚ eEnrollment material [Get Started](#)

✓ Defined Contribution Optimization

The following links open a new window:


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Online Privacy Statement

Transaction Execution Disclaimer

Accessibility Help

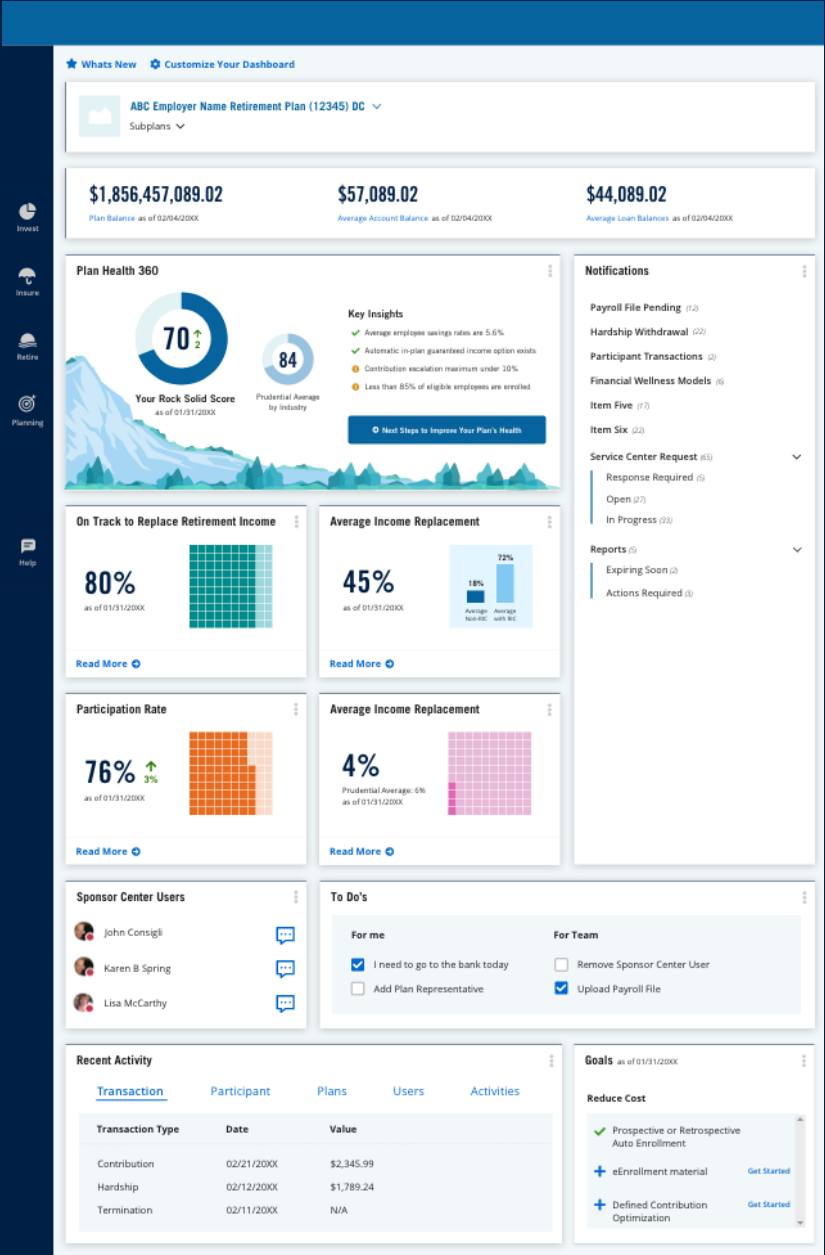
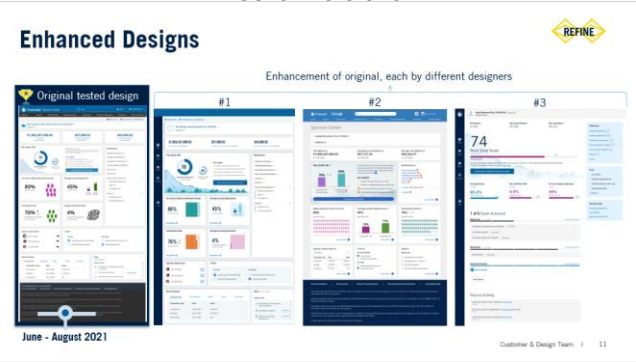
 Prudential

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New Home Page

Enhanced # 1

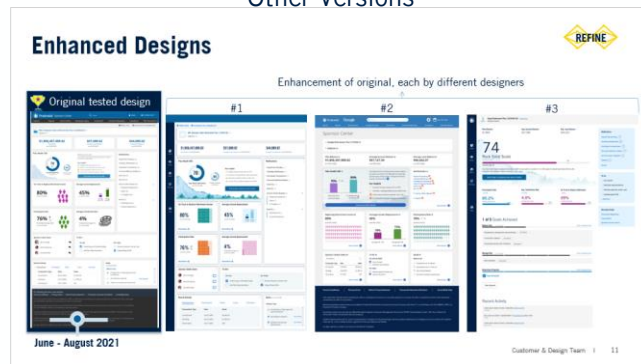
Other Versions



New Home Page

Enhanced # 2

Other Versions



John M. Smith

[Payroll](#)
[Reports](#)
[Service Center](#)
[Participant Inquiry](#)
[Investments](#)
[Document Repository](#)
[Compliance](#)
[Plan Permissions](#)

Sponsor Center

[Google Retirement Plan \(123456\)](#)
[Subplans](#)

Plan Balance
\$1,856,457,089.02
as of 05/12/2022

Average Account Balance
\$57,127.34
as of 05/12/2022

Average Loan Balance
\$44,422.37
as of 05/12/2022

Plan Health 360

Your Rock Solid Score measures the overall health of your plan on a scale of 1 to 100, based on several key factors that lay the foundation of long-term financial security. [Find Out More](#)

Key Insights

- Average Employee savings rates are 5.0%
- Automatic in-plan guaranteed income option exists
- Contribution escalation maximum under 10%
- Less than 85% of eligible employees are enrolled

[Improve Your Plan's Health](#)

Notifications

- Payroll File Pending
- Hardship Withdrawal
- Participant Transactions
- Financial Wellness Models
- Interim Plan
- Item Six

[Service Center Request](#)

[Reports](#)

[More Details](#)

Replacing Retirement Income
80%
as of 05/12/2022

[More Details](#)

Average Income Replacement
45%
as of 05/12/2022

[More Details](#)

Participation Rate
76% ↑ 3%
as of 05/12/2022

[More Details](#)

Sponsor Center Users

Transaction

Transaction Type	Date	Value
Contribution	21/9/2022	\$2,345.56
Hardship	15/8/2022	\$1,789.24
Termination	9/7/2022	N/A

[More Details](#)

To Do

For John M. Smith

- ☒ Go to the bank
- ☐ Add plan representative

For Team

- ☐ Remove Sponsor Center user
- ☒ Upload Payroll File

[More Details](#)

Goals

Reduce Cost

- ☒ Prospective Auto Enrollment
- ☒ Retrospective Auto Enrollment
- ☒ eEnrollment Material
- ☒ Defined Contribution Optimization

[More Details](#)

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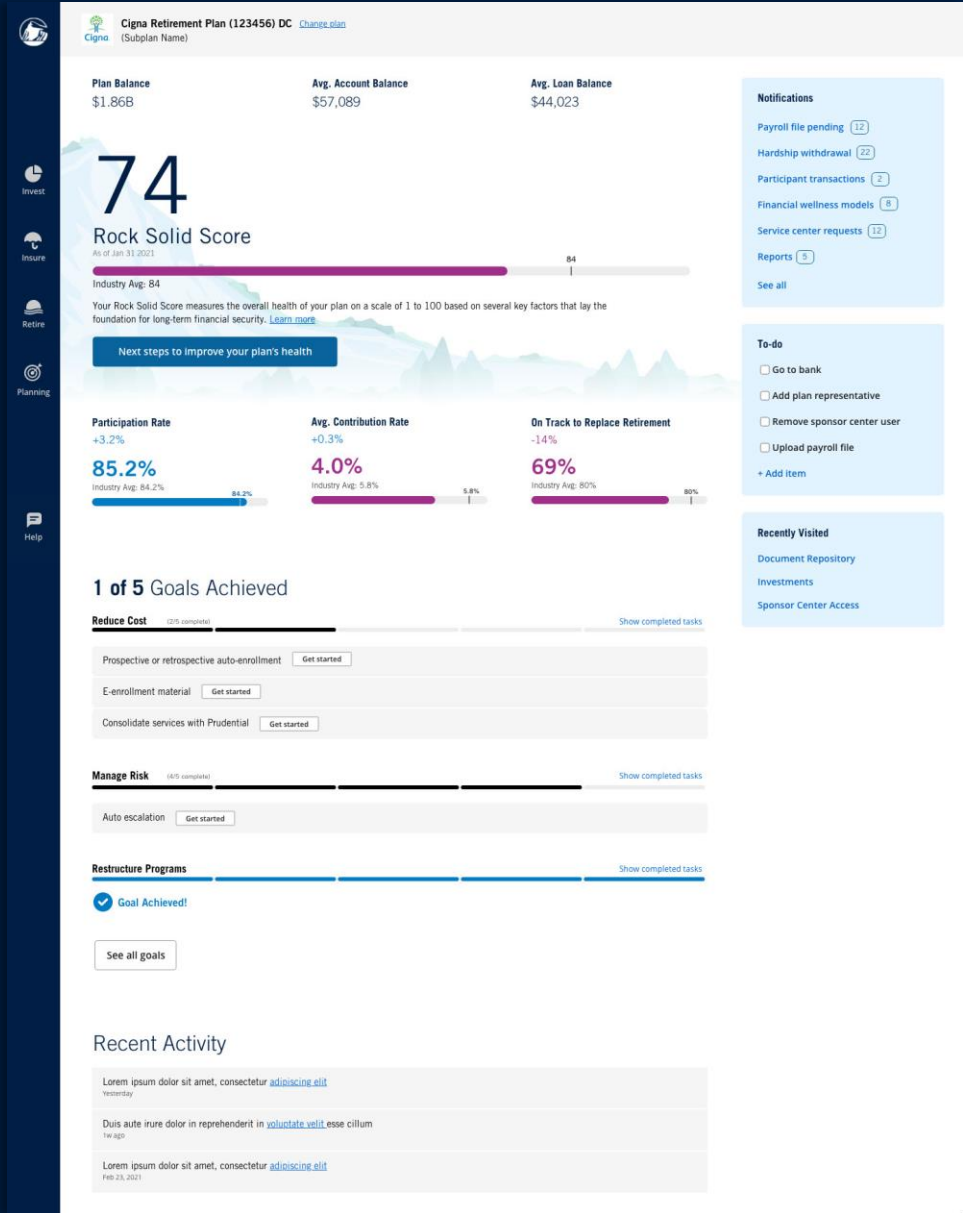
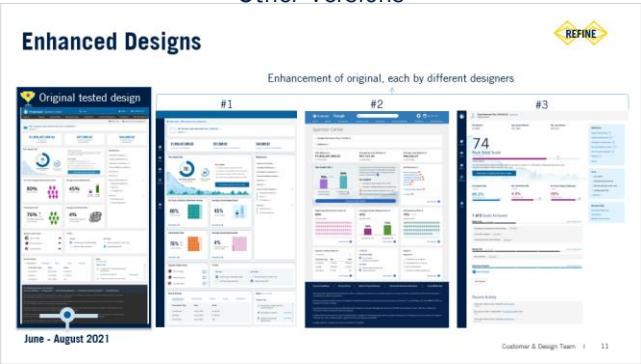
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New Home Page

This is the latest version of the home page redesign

Other Versions



New Home Page

Prototype from Design Sprint

