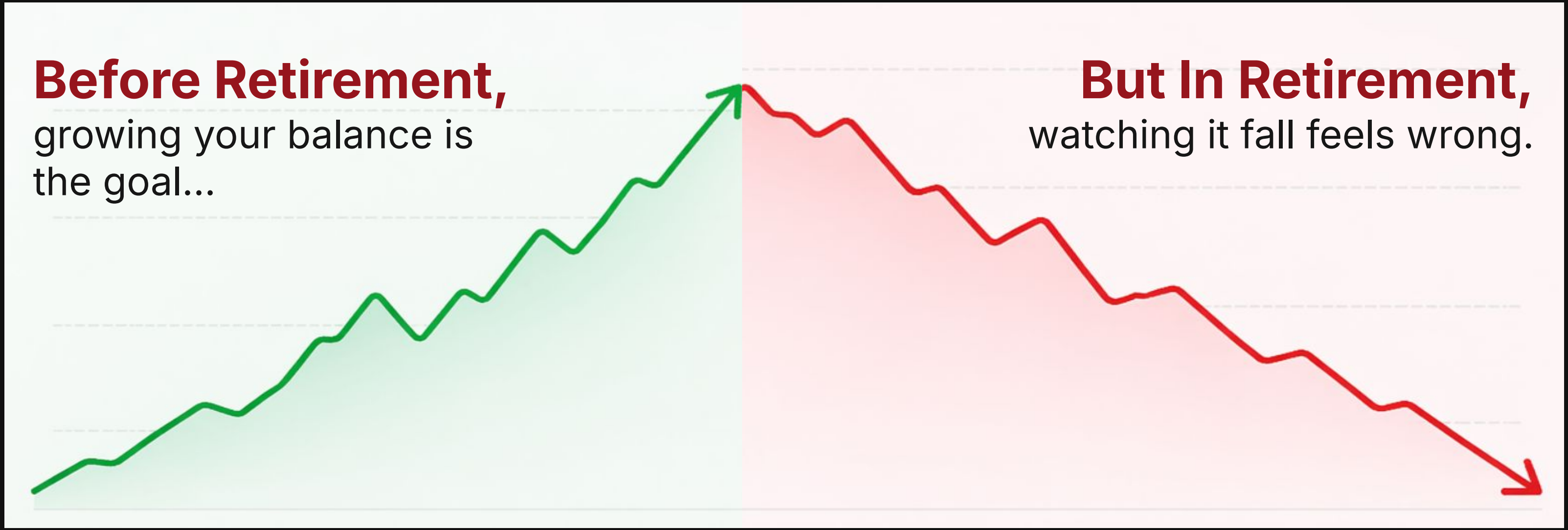
# MEJO 581 Architecture Lab

# Vanguard® Final Pitch

Cami Crocker, Gracie Elliott, Abram Gregory, Garrett Haynes, Dabney Hughes

# The Mindset Shift




You ask: **"Should I really be spending?"**

# The Pitch

## Our Big Idea

A monthly **retirement paycheck** and **readiness score**.

# The Gap

## The Pain Point

Users can see their portfolio but don't know **what it means** for them in real life.

## The Solution

Translating an abstract balance into a tangible spending number best **matches user intent.**

## Living off your money > tracking it

# The Context

Shifting from growing wealth to learning how to live off it.

Ages 50-59

Retired or near retirement

Mixed financial literacy levels

# The Problem

**Unintuitive** "on-track" signal

**Unrelatable** financial language

**Unclear** growth vs. contributions

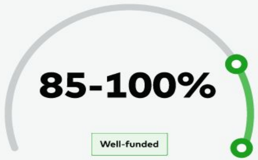
## Your retirement goal in 2025

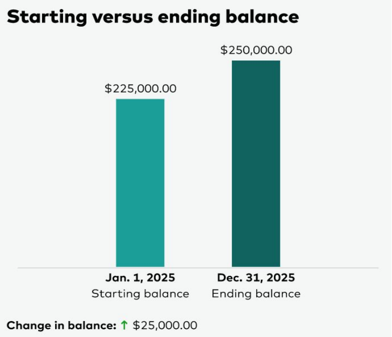
**Well-funded**

**Retirement starts:**
2063 at age 65

**Target spending amount:**
$2,800/month

*Learn more about our projections on your dashboard.*



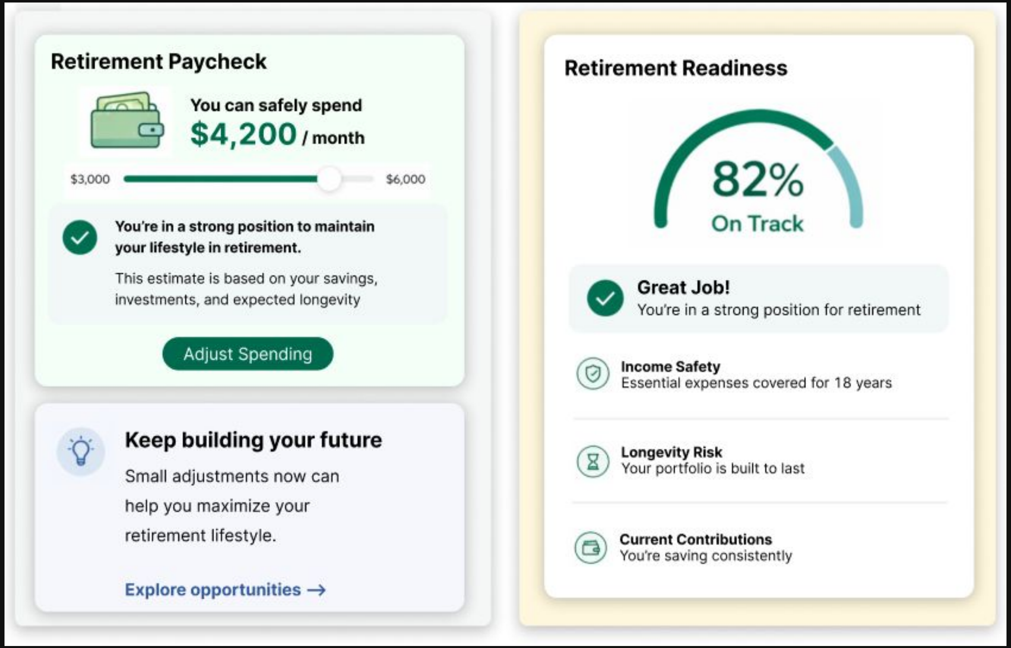




**What does well-funded mean?**

We estimate in **85-100%** of potential market scenarios you could cover your planned retirement expenses. Great job!

Users lack **clarity** on what their portfolio means for *them*.

# The Solution: Retirement Paycheck & Readiness




**Delivers**
a clear "on track" signal

**Simplifies**
real outcomes from holdings

**Translates**
investments into monthly "paycheck"

# The Goal

We want users to move from second-guessing purchases to spending against a **defined monthly paycheck.**

Confidence in financial decision-making **builds trust** in the Vanguard brand.

# Why This Works: Paycheck & Readiness

## Matches User Intent

“How much can I spend?”

“Am I really okay to retire?”

# Why This Works: Paycheck & Readiness

## Eliminates Friction

**Investment settings**

Your investment setting tells your advisor how to choose and manage the funds in your portfolio. Pick the option that best matches how you want your money invested.

**All-index (your setting)**
Spreads your money across a wide mix of U.S. and international stocks and bonds. A straightforward, low-cost way to stay diversified.

**Active/Index mix**
A blend of two approaches — some funds are actively managed by experts trying to beat the market, while others simply track it. More potential upside, but slightly more risk.

**ESG**
Invests in companies that meet certain environmental, social, and governance standards — think sustainability and ethical business practices. Your portfolio is still diversified, with a mix of ESG-screened funds and standard bond funds.

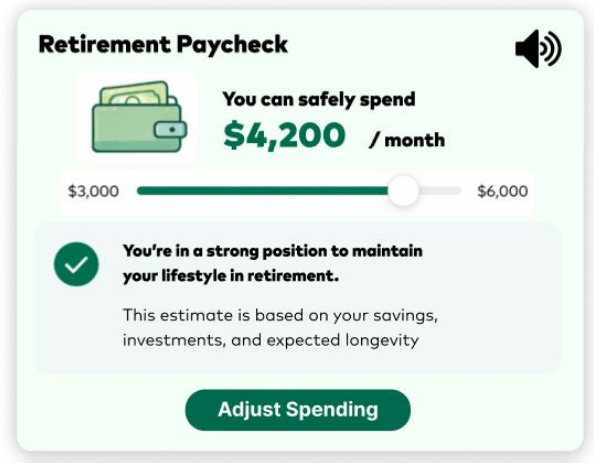
Investment settings are subject to availability and depend on what types of accounts you enroll.

Relatable, human language

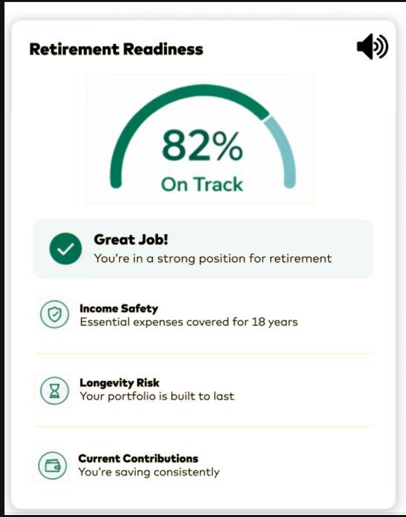
“I don’t have to translate what I’m seeing”

# Why This Works: Paycheck & Readiness

## Turns Data into Action




Monthly “retirement paycheck”

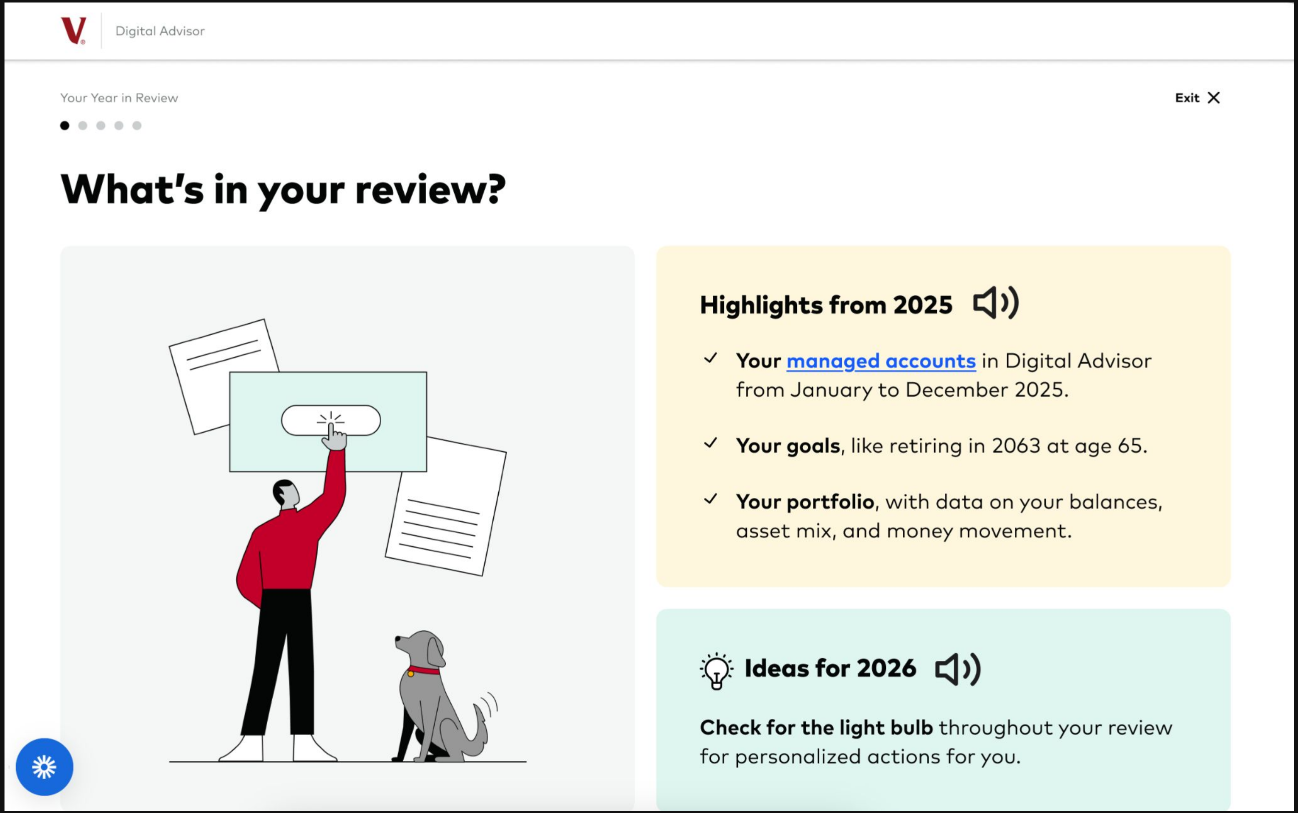



Ubiquitous “on track” score

# Minor Ideas

Further Design Choices that Boost Clarity for Users

# Minor Idea: Audio Reader



# Why This Works: Audio Reader

## Removes the Need to Decode Content

"I don't **get lost** in numbers and small text."

**Reduces friction** for a large part of the audience

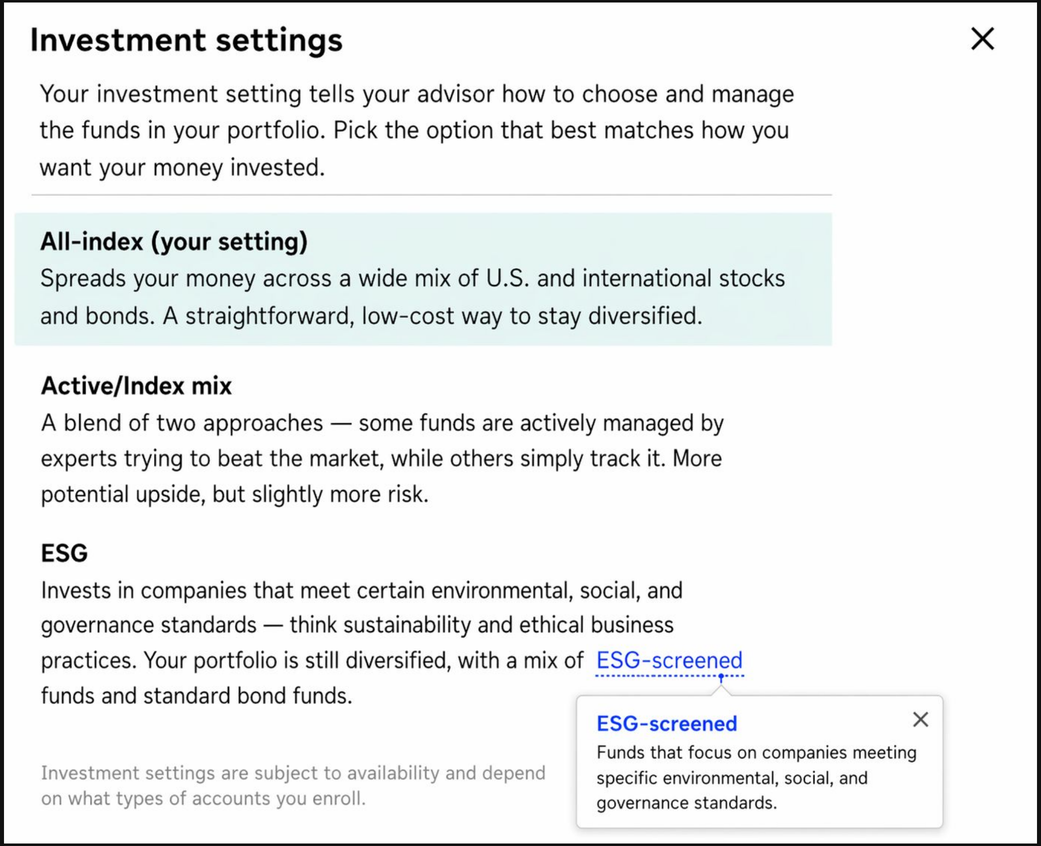
# Why This Works: Audio Reader

## Makes the Experience Easier to Trust

“If it’s hard to read, I assume I’m **missing something**.”

Understanding → Confidence → **Brand Trust**

# Minor Idea: More Informational Tooltips



# Why This Works: Tooltips

## Easier Real-World Decision-Making

Users should understand **why** their portfolio changed.

Confusion **erodes** engagement and trust.

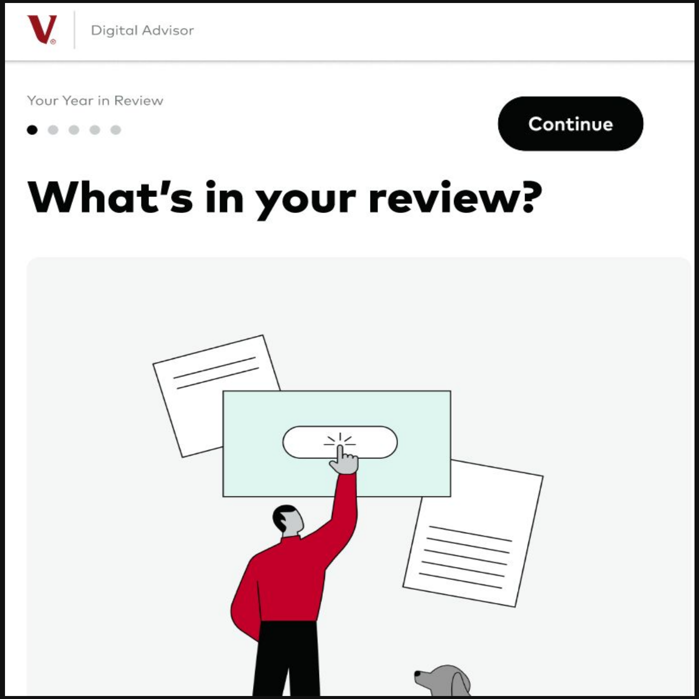
# Why This Works: Tooltips

## Reduces Anxiety at the Worst Moment

"Why is my balance **less than** what I deposited?"

"Am I **losing money** or is this just how it works?"

# Minor Idea: “Continue” Button at the Top




**Reduces unnecessary scroll depth,**

removing another layer of friction for YIR users.

# Value-Added for the Vanguard Brand

Clarity → Confidence

Confidence → Trust in the Brand

Trust in the Brand → Long-Term Engagement