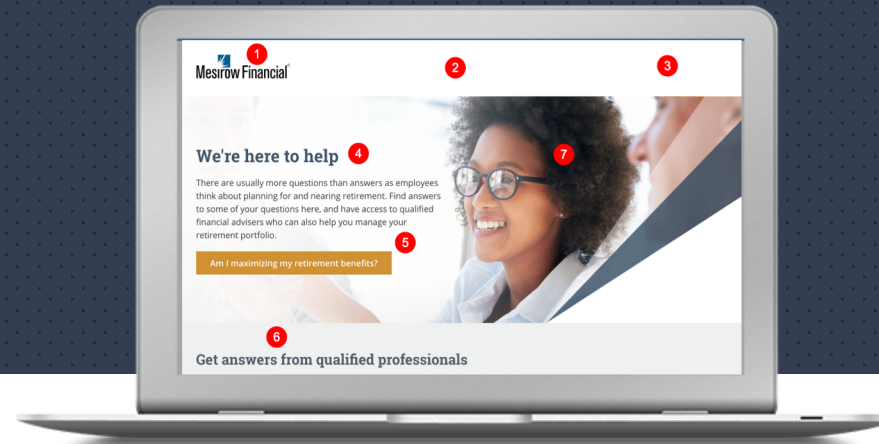


Mesirow Heuristic Evaluation

INVEST @ WORK Solution



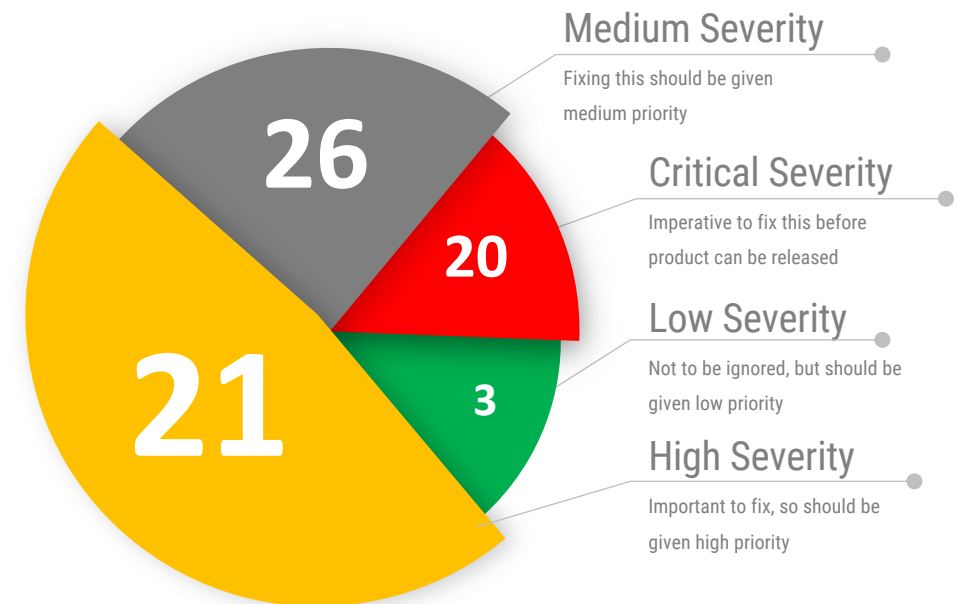
Purpose of the Heuristic Evaluation

70
ISSUES
& COUNTING...

The purpose of this Heuristic Evaluation is to present the extensive UX opportunities to improve the user satisfaction & overall *Invest @ Work* digital experience

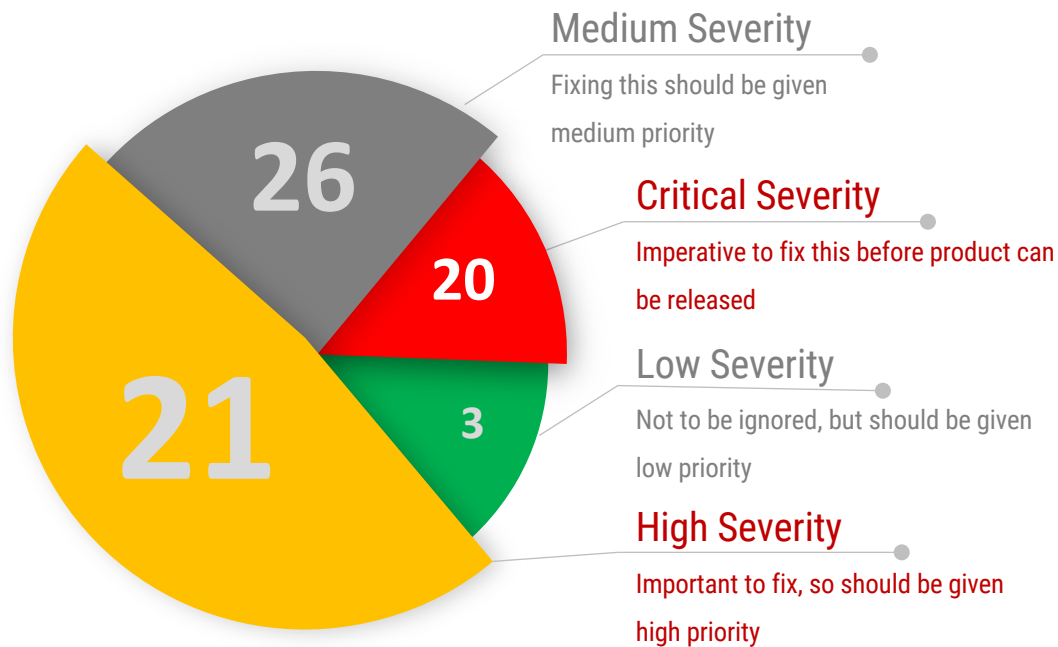
Severity Examples

- Critical:** Lack of clarity around functions & user task focus
- High:** Inconsistent patterns used for links, grids, labels, etc.
- Medium:** Inconsistent voice & visual treatments
- Low:** redundancies in copy & unnecessary page elements



Mesirow Heuristic Evaluation

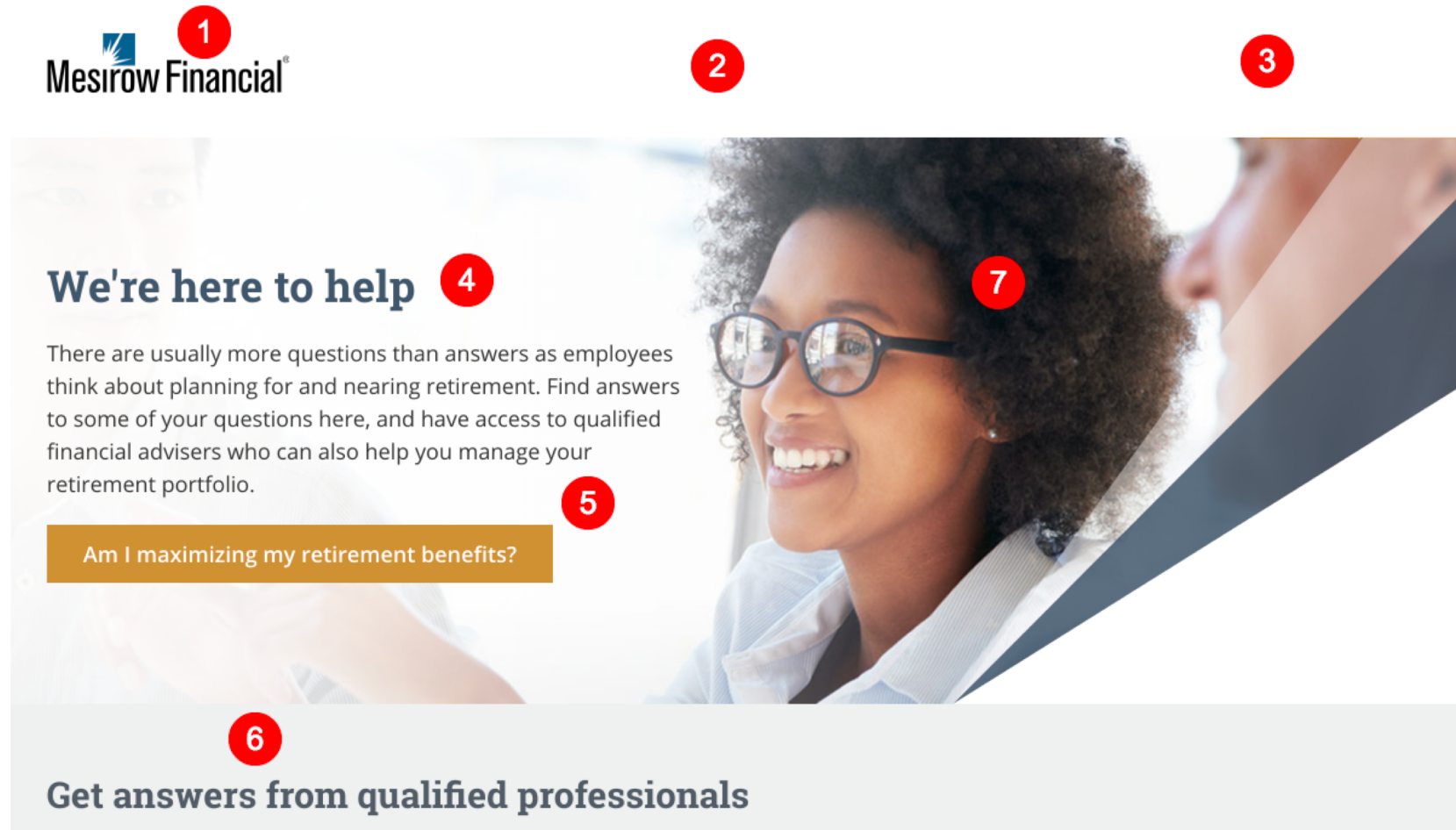
INVEST @ WORK Solution



3 TOP ISSUES

- 1** Lack of clarity for users around what the focus is creating confusion & an inordinate amount of cognitive load
- 2** Excessive copy & links which do not make good on offered answers but instead entice user with more links
- 3** Inconsistent UI styling, incongruent font treatments, rampant ADA issues, & a lack of a clear brand identity

- Issue:** Industry standard & user mental model is that Web site logos are links; no explanation or indication as to who Mesirow Financial is or what their role is; no ALT text
Recommendation: Link to a page which provides users a quick summary of who you are to them, why their organization is leveraging Merisow & what benefits you're providing the employees; ensure A & AA 508 Compliance is met
Severity: High, (ADA Issue)
- Issue:** Unclear focus on page around what users are to do & what is important
Recommendation: Identify primary user tasks & ensure they are clear & actionable
Severity: Critical
- Issue:** Excessive vertical white space squanders the opportunity to quickly provide users with actionable or instructional items without scrolling
Recommendation: Reduce vertical space, so as to bring more content to the user without the need to scroll
Severity: Med
- Issue:** Header lacks content, creating cognitive load for users; passive voice used; excessive copy which is likely left unread
Recommendation: Update copy to a more brief & targeted CTA (Call to Action)
Severity: Med
- Issue:** Excessive copy & passive voice reduces instances of user engagement; suboptimal font/button contrast
Recommendation: Change CTA to read "Maximize Your Retirement Benefits" or the like; improve font contrast
Severity: Med, (ADA Issue)
- Issue:** Excessive white space
Recommendation: Reduce vertical space
Severity: Med



We're here to help

There are usually more questions than answers as employees think about planning for and nearing retirement. Find answers to some of your questions here, and have access to qualified financial advisers who can also help you manage your retirement portfolio.

Am I maximizing my retirement benefits?

Get answers from qualified professionals

- 7. **Issue:** Non specific imagery creates confusion & cognitive load for users; no image ALT tag used
Recommendation: If using imagery, leverage something that both strengthens & clarifies the specific CTA or brand message
Severity: High, (ADA Issue)

The screenshot shows the Mesirow Financial website with several accessibility annotations. The Mesirow Financial logo is at the top left, with a red circle containing the number 1 next to it. A red circle with the number 2 is positioned above the main content area. A red circle with the number 3 is in the top right corner. The main heading 'We're here to help' has a red circle with the number 4 next to it. Below the heading is a paragraph of text, with a red circle containing the number 5 next to it. A yellow button with the text 'Am I maximizing my retirement benefits?' has a red circle with the number 5 next to it. A red circle with the number 7 is next to a smiling woman in the background image. At the bottom, a grey bar contains the text 'Get answers from qualified professionals' with a red circle containing the number 6 next to it.

Mesirow Financial

We're here to help

There are usually more questions than answers as employees think about planning for and nearing retirement. Find answers to some of your questions here, and have access to qualified financial advisers who can also help you manage your retirement portfolio.

Am I maximizing my retirement benefits?

Get answers from qualified professionals

HOME PAGE (3 of 4)

- Issue:** Excessive & unclear copy which users will either gloss over or be unsure as to meaning & disregard altogether; no indication that user is leaving this site on button selection
Recommendation: Update copy to a clear action & combine into button; users should always know what to expect when selecting links
Severity: High
- Issue:** See Issue #1 above
- Issue:** See Issue #1 above
- Issue:** See Issue #1 above
- Issue:** Excessive copy; appears redundant from “Create a plan” link higher in page causing confusion to users; no indication if there is a cost to eMoney
Recommendation: Reduce copy to bare essentials in order to prompt user to dive deeper; be transparent with users around costs
Severity: Med
- Issue:** No indication to user around focus of video or CTA enticing them to watch; not ADA compliant; video content is peppered with a lot of visual noise, likely taking away from the important content
Recommendation: Add an active voice header; ensure all content is focused on answering your perspective customer’s needs & problems first
Severity: Med, (ADA Issue)
- Issue:** Passive & unclear CTA creates cognitive load on users
Recommendation: Change CTA to read “Join eMoney!” or the like
Severity: Med

Get answers from qualified professionals

1 Am I on the right track to retire? [Create a plan](#)

2 What about my old retirement account? [Account transfer](#)

3 When do I apply for Social Security? [Social Security](#)

4 How do I learn more about Medicare? [Medicare help](#)

5 Stay on top of your financial progress with eMoney

eMoney is a personal finance management tool that keeps you at the center of your investments, spending habits, and decisions. The online tool gives the insight you need to develop a plan in minutes. The intuitive organizer helps you consolidate your important account information in one place and open any scenario and see lifetime cash flow, demonstrate the effects of important decisions, and use advanced planning techniques to illustrate what-if scenarios.

[Learn more](#)

7

6

PERSONAL FINANCIAL WEBSITE

Home Organizer Workshop Spending Investments Vault Reports Help Settings Sign Out

PERSONAL FINANCIAL WEBSITE
Brian Grove
@briangrove@emoney.com
All Contacts

NET WORTH TODAY
\$2,531,091
THIS MONTH \$19,300 +4.79%
YEAR TO DATE \$207,492 +4.38%

INVESTMENTS TODAY
\$1,645,968
CHANGE +11,396.01 +0.77%

ACCOUNTS + Add
Cash \$34,365 >
Credit Cards -\$3,643 >
Investments \$1,645,968 >
Life Insurance \$35,500 >
Loans -\$426,385 >
Property \$1,410,000 >

SPENDING NET \$5,971
You've spent \$5,971 this month.
• Food
• Bills & Utilities
• Auto & Transport

BUDGETS UNDER \$2,229
4 days remaining this month.
\$0 \$2,229
DEC 28

PROTECTION
Whole Life Luke Smith \$100,000
Term Life Luke Smith \$100,000
Term Life Jan Smith

TOUR GUIDE
Get an overview of how to get started with your personal financial website.

Learn more

- Issue:** Unclear if images are of actual team or simply stock, thus reducing perceived user trust of brand; no ALT image tag; no indication that image is a link to home page or why it is

Recommendation: Visually segment images & provide a first name & light bio (e.g., experience, etc.); remove link

Severity: Med, (ADA Issue)
- Issue:** Using non standard company or industry jargon creates both cognitive load & isolates users

Recommendation: Name things what they are & only then introduce (if at all) terms or names that are brand specific; the goal should be to reduce friction & cognitive load for users, so they may focus on tasks

Severity: Med
- Issue:** Many salient & positive points here, though they are at the bottom of the page & likely never seen; too wordy

Recommendation: Surface this information higher in the page flow & make succinct

Severity: Critical
- Issue:** Excessive copy; three styling variations for each method of contact creates a perception of unprofessionalism, thus reducing brand trust & credibility

Recommendation: Create a consistent UI pattern that fits with user's mental models

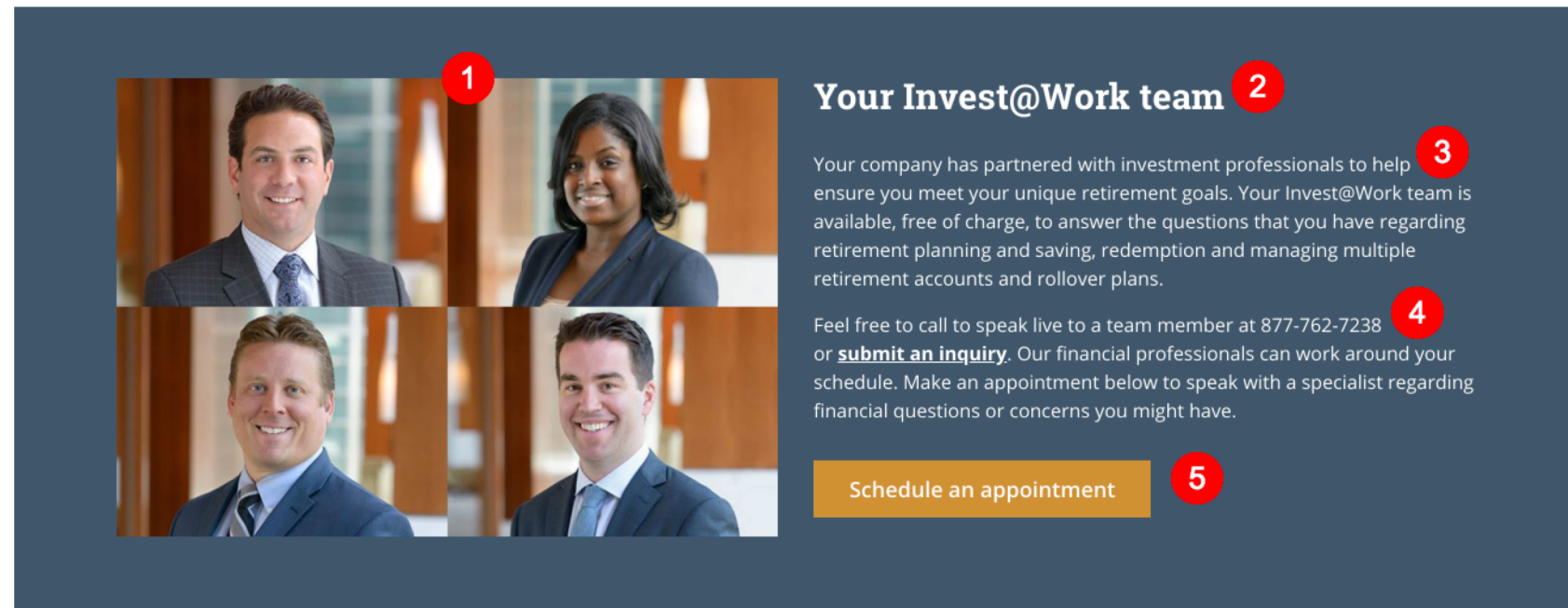
Severity: High
- Issue:** Primary CTA in module provides neither context nor enticement

Recommendation: Add an explanatory label and/or update CTA

Severity: Med
- Issue:** Small text is difficult to read & making it italicized only increase that issue for users

Recommendation: Update font to regular

Severity: Low, (ADA Issue)



The screenshot shows a dark blue section titled "Your Invest@Work team". It features four headshots of team members in a 2x2 grid, with a red circle containing the number "1" above the top-left image. To the right of the images is the title "Your Invest@Work team" with a red circle containing the number "2". Below the title is a paragraph of text with a red circle containing the number "3" above it. Underneath the text is a yellow button labeled "Schedule an appointment" with a red circle containing the number "5" above it. At the bottom right of the section is a red circle containing the number "6" above a white upward-pointing arrow icon.

Mesirow Financial refers to Mesirow Financial Holdings, Inc. and its divisions, subsidiaries and affiliates. The Mesirow Financial name and logo are registered service marks of Mesirow Financial Holdings, Inc. © 2018, Mesirow Financial Holdings, Inc. All rights reserved. Some information contained herein has been obtained from sources believed to be reliable, but is not necessarily complete and its accuracy cannot be guaranteed. Any opinions expressed are subject to change without notice. Advisory Fees are described in Mesirow Financial Investment Management, Inc.'s Form ADV Part 2A. Mesirow Financial does not provide legal or tax advice. Advisory services offered through Mesirow Financial Investment Management, Inc. an SEC registered investment advisor.

- Issue:** Excessive copy creates cognitive load
Recommendation: Update to read “Your Company Retirement/401(k) Details” or the like
Severity: Low
- Issue:** No offering of further details or access to help leaves users lost if they have questions
Recommendation: Always provide an avenue for users to get assistance via a link, email, phone, etc.
Severity: High
- Issue:** Industry terminology creates confusion & isolates users from your business; likely will make users confused as to Mesirow’s role or function if they are not the ones maintaining their 401(k) creating unease
Recommendation: Help your users feel both smart & empowered by writing at their level of industry knowledge; either refer to the recordkeeper by their organizational name or simply use 401(k) Retirement Account Maintainer; be more clear around Mesirow’s role & the specific benefits you provide
Severity: Critical
- Issue:** Primary CTA in module provides neither context nor explanation; is unclear as to whether users should be contacting their recordkeeper; destination page has nothing to do with CTA or details to the left of CTA. Instead user is brought to a generic “Tell us about yourself” page which will likely result in significant frustration & mistrust of brand
Recommendation: Update copy to a clearer CTA & provide reasons why they would want/need to contact their recordkeeper; ensure that each link destination carries with it the context from the link, associated copy, & makes true on the CTA’s promise
Severity: Critical



About Your ABC Company retirement contributions

Eligibility: Immediate

Employee contributions: You may contribute 1% to 100%, not to exceed \$18,000 for 2016 & 2017. And at age 50 and older, an additional \$6,000 is allowed in “catch-up” contribution.

Roth 401(k) option: All eligible employees will have the option to contribute “after tax” money to the 401(k) Plan. The same contribution limits as the traditional pre-tax 401(k) apply. Any employer matches will be made on a pre-tax basis.

Employer contribution: 50% of first 100% of compensation.

Hardship withdrawals: Amidst a series of legitimate reasons, you are able to take a withdrawal from your portfolio.

Rollovers: You may rollover any and all other retirement accounts or other qualified funds into this plan.

Employee deferral changes: You may increase or decrease your contributions at the beginning of each payroll period.

3

Your recordkeeper is responsible for the maintenance of your 401(k) retirement account.

4

Contact recordkeeper

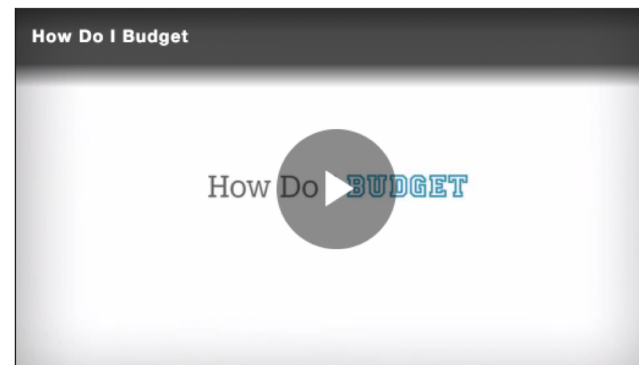
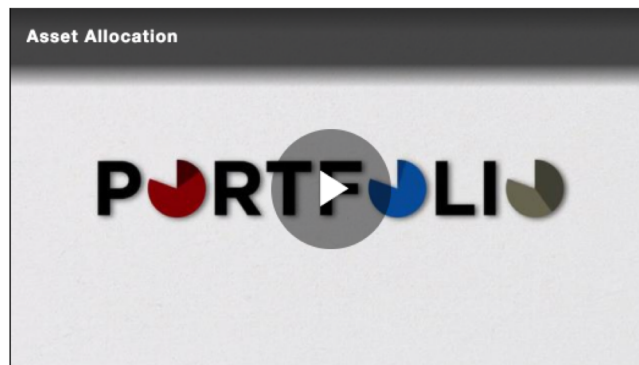
Asset Allocation

How Do I Budget

MAXIMIZING BENEFITS PAGE (2 of 3)

- Issue:** No indication to user around focus of videos or CTA enticing them to watch; videos seem random; not ADA compliant; video is peppered with a lot of visual noise, likely taking away from the important content
Recommendation: Add a header; provides links to other related videos
Severity: Low, (ADA Issue)
- Issue:** Vague copy without context is glossed over by users as it does not meet any need; entire module seems out of place on this page; no tie in with 401(k) details above & unlikely to even be seen on page
Recommendation: Define the theme of this module & provide a succinct & enticing header for users; revisit usefulness of this module on the page
Severity: Critical
- Issue:** Excessive & redundant (or in some case incongruent) copy in most of these copy blocks; user are overwhelmed by too much copy & discouraged if it is not presented in a clear manner
Recommendation: Revisit all copy & rewrite with the goal of providing a value proposition in a succinct statement
Severity: Critical
- Issue:** CTA neither answers the question presented nor the button copy but instead opens a simple contact us form
Recommendation: Ensure that each link destination carries with it the context from the link & any associated copy
Severity: High
- Issue:** CTA neither answers the question presented nor provides the stated "Create a plan" but instead offers a repeat of the originating page's messaging
Recommendation: Ensure that each link destination carries with it the context from the link, associated copy, & makes true on the CTA's promise
Severity: Critical

1



2

Some things you should know

3

Who do I call for retirement advice?

Your Invest@Work team is comprised of qualified financial specialists to provide you answers.

4

Get advice

Am I on track to achieve my financial goals?

Use our tool to run projections of your investment goals and create a plan achieve to them.

5

Create a plan

How do I contact my recordkeeper?

The recordkeeper is responsible for the maintenance of your retirement account.

6

Get in touch

How do I calculate my projected retirement savings?

Use our retirement calculator to see projections and estimates of your potential retirement savings.

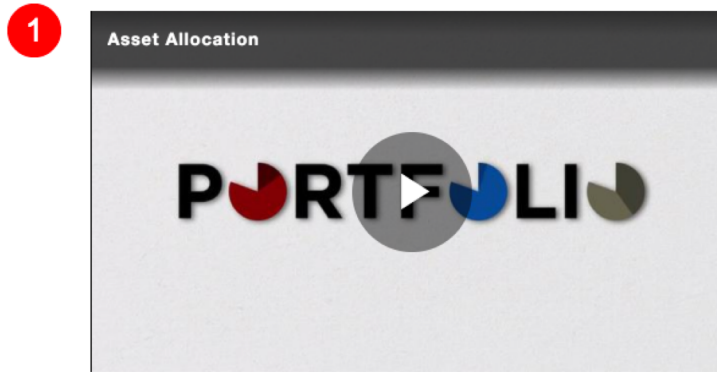
7

Use calculator



6. **Issue:** CTA is vague; link brings user to another site without any knowledge of the original destination or elegant handoff of the user; button does not alert user they will be leaving site, thus creating possible security & trust concerns to user
Recommendation: Alert user that link will open another window and/or they are leaving the company/Mesirow site
Severity: High

7. **Issue:** CTA is vague; link brings user to another site (after an intermediate link displays & disappears) without any knowledge of the original destination or elegant handoff of the user; button does not alert user they will be leaving site, thus creating possible security & trust concerns for user; destination page does not make good on CTA or associated copy but instead asks user to “Create an investment plan...”, reducing user trust & confidence
Recommendation: Ensure that each link destination carries with it the context from the link, associated copy, & makes true on the CTA’s promise
Severity: Critical



2 Some things you should know

3 Who do I call for retirement advice?

Your Invest@Work team is comprised of qualified financial specialists to provide you answers.

4 Get advice

Am I on track to achieve my financial goals?

Use our tool to run projections of your investment goals and create a plan achieve to them.

5 Create a plan

How do I contact my recordkeeper?

The recordkeeper is responsible for the maintenance of your retirement account.

6 Get in touch

How do I calculate my projected retirement savings?

Use our retirement calculator to see projections and estimates of your potential retirement savings.

7 Use calculator



EMONEY PAGE (1 of 3)

- Issue:** Excessive styling (e.g., colors, imagery, etc.) creates an air of poor design & will reduce user brand trust
Recommendation: Create clean & consistent patterns for all parts of the site's features
Severity: Med
- Issue:** Unnecessary copy that makes site & brand seem dated and/or not tech savvy
Recommendation: Remove copy
Severity: Med
- Issue:** CTA link brings user to another site which looks completely different; button does not alert user they will be leaving site, thus creating possible security & trust concerns to user
Recommendation: Create a consistent UI so users have a sense of continuity & therefore brand trust; alert user that link will open another window
Severity: High
- Issue:** CTA link brings user to another site (after an intermediate link displays & disappears) without any indication, thus creating possible security & trust concerns for user; destination page does not make good on CTA or associated copy but instead asks user to "Create an investment plan...", reducing user trust & confidence; may be resulting in significant loss of conversion
Recommendation: Ensure that each link destination carries with it the context from the link & any associated copy
Severity: Critical
- Issue:** Excessive copy & use of eMoney term which carries no value for uninitiated users
Recommendation: Focus on solving user's concerns & problems first, then optionally offer branded title for tools of note
Severity: High

The screenshot shows the Mesirow Financial eMoney page. At the top left is the Mesirow Financial logo. Below it is a navigation bar with four buttons: 'Access your eMoney account 24 hours a day!' (annotated with 1), 'Access my account' (annotated with 3), and 'Sign up now' (annotated with 4). A red circle with the number 2 is placed above the first button. Below the navigation bar is a section titled 'Stay on top of your financial progress with eMoney' (annotated with 5). The text below the title describes eMoney as a personal finance management tool. A video player with a play button is shown (annotated with 6). Below the video player is a 'Get started today' button (annotated with 7). The bottom of the page features a blurred image of a person and a solid brown bar.

Mesirow Financial®

1 Access your eMoney account 24 hours a day! 3 Access my account 4 Sign up now

Stay on top of your financial progress with eMoney 5

eMoney is a personal finance management tool that keeps you at the center of your investments, spending habits and decisions. The online tool gives the insight you need to develop a plan in minutes. The intuitive organizer helps you consolidate your important account information in one place and open any scenario and see lifetime cash flow, demonstrate the effects of important decisions, and use advanced planning techniques to illustrate what-if scenarios.

6

7 Get started today

EMONEY PAGE (2 of 3)

6. **Issue:** No indication to user around focus of video or CTA enticing them to watch; not ADA compliant; video content is peppered with a lot of visual noise, likely taking away from the important content
Recommendation: Add an active voice header; ensure all content is focused on answering your perspective customer's needs & problems first
Severity: Med, (ADA Issue)
7. **Issue:** CTA does not provide sufficient context & also is redundant to "Sign up now" link; destination page does not make good on CTA or associated copy but instead asks user to "Create an investment plan....", reducing user trust & confidence; may be resulting in significant loss of conversion
Recommendation: Update copy to a clearer CTA & provide focused reasons (e.g., bullet points) as to why they would want/need to click on the link; ensure that each link destination carries with it the context from the link, associated copy, & makes true on the CTA's promise
Severity: Critical

The screenshot shows the Mesirow Financial eMoney page. At the top left is the Mesirow Financial logo. Below it is a navigation bar with four items: 1. A green padlock icon with a red circle '1' next to it. 2. The text 'Access your eMoney account 24 hours a day!' with a red circle '2' above it. 3. A button labeled 'Access my account' with a red circle '3' above it. 4. A button labeled 'Sign up now' with a red circle '4' above it. Below the navigation bar is a section titled 'Stay on top of your financial progress with eMoney' with a red circle '5' above it. The text below the title describes eMoney as a personal finance management tool. Below the text is a button labeled 'Get started today' with a red circle '7' above it. To the right of the text is a video player with a play button and a red circle '6' above it. The video player shows a 3D grid of boxes with a play button in the center. At the bottom of the page is a horizontal bar with a blurred image of a person on the left and a solid brown bar on the right.

Mesirow Financial®

1 Access your eMoney account 24 hours a day! 3 Access my account 4 Sign up now

Stay on top of your financial progress with eMoney 5

eMoney is a personal finance management tool that keeps you at the center of your investments, spending habits and decisions. The online tool gives the insight you need to develop a plan in minutes. The intuitive organizer helps you consolidate your important account information in one place and open any scenario and see lifetime cash flow, demonstrate the effects of important decisions, and use advanced planning techniques to illustrate what-if scenarios.

6

7 Get started today

EMONEY PAGE (3 of 3)

- Issue:** Header does not tie in with bullet points, but rather seems like an equal bullet point; excessive module size for content requires users to scroll for access; insufficient contrast
Recommendation: Create a more simple & brief bullet point list of eMoney benefits that users may quickly scan
Severity: Med, (ADA Issue)
- Issue:** See Issue #1 above; Education repeated
Recommendation: Create a more simple & brief bullet point list of eMoney benefits that users may quickly scan
Severity: Med



1

Access all of your investments in one place

Dashboard

A consolidated view of everything you own and everything you owe, updated daily.

Spending

Stay on the right financial path by tracking your spending habits and cash flows.

Investments

Stay in the know with interactive charts and detailed summaries of your financial accounts.

2

Education and organization you can count on

Budget

Set budgets and keep monitor your progress towards your financial goals.

Vault

Access to secure electronic document storage keeps your most valuable records safe and easily accessible.

Education

Understand the impact of your financial decisions with the extensive library of videos, articles and other resources.



- Issue:** This page is reached via the home page "Submit an inquiry" link or via the Record Keeper link, yet the user is met with a different header, likely causing them to wonder if they're on the correct page; excessive vertical white space squanders the opportunity to quickly provide users with actionable or instructional items without scrolling

Recommendation: Provide consistency & build trust with users by providing them what they expect (i.e., carry over the same copy from link to page); reduce white space so users may quickly scan page content & complete tasks

Severity: High
- Issue:** Excessive copy causes unnecessary cognitive load & user friction; poor location for required indication; white space is so excessive here, it appears the site is either broken or poorly designed. Neither of which will offer users a feeling of brand trust or value

Recommendation: Remove or update copy to a short sentence or bullet point; improve proximity of required indicator; improve spacing

Severity: High
- Issue:** Suboptimal form layout does not allow user the ability to easily scan content; all form fields are the same width providing no indication to users around expected values; no user centric form fields to alleviate work (e.g., numeric drop downs or steppers for the number value fields); unnecessary copy (i.e., "current")

Recommendation: Follow best UX practices to present user with both a clear & easy to use form; don't make users think or work

Severity: High

Tell us about yourself 1

Your retirement success is important to us. Providing us some simple information will help us be able to assess your situation, and more quickly provide you relevant advice. (*= required) 2

First Name* 3

Last Name*

Email*

Current Age*


Retirement Age*

Current Retirement Savings*

Desired Annual Retirement Income*

Current Annual Savings*

Annual Social Security or Other Retirement Income*

 4

5

- 4. **Issue:** Captcha module layout provides no indication as to use or need & appears broken likely resulting in user confusion at best; captcha is not ADA compliant & is even difficult for those with 20/20 vision to read; no audio captcha provide; captcha button used has lower case copy & same visual weight as form submit CTA
Recommendation: Present a high level captcha solution to ALL users
Severity: Critical
- 5. **Issue:** This page offers nothing in regard to data being secure or that the form contents will be kept confidential, likely reducing user trust & lowering conversion; no terms in footer
Recommendation: Provide both textual & visual assets which provide users a feeling of security & trust
Severity: Critical

Tell us about yourself 1

Your retirement success is important to us. Providing us some simple information will help us be able to assess your situation, and more quickly provide you relevant advice. (*= required) 2

First Name* 3

Last Name*

Email*

Current Age*

Retirement Age*

Current Retirement Savings*

Desired Annual Retirement Income*

Current Annual Savings*

Annual Social Security or Other Retirement Income*

4

5

SUBMIT AN INQUIRY PAGE (Error Handling)

- Issue:** Errors presented with system or technical language both ostracize users from your brand & make them feel ignorant; no help or direction provided to users; no in or near field error messaging or visual cues to assist user in correction
Recommendation: Speak to users as you would in person; update; provide both clear & directive messaging to user in order to help them succeed; follow best UX practices around error messaging & recovery
Severity: Critical
- Issue:** All form fields are wiped clean of content when an error occurs, thus forcing a user to reenter previous data over again causing a high level of frustration & likely affecting form conversion
Recommendation: Ensure the system is saving data entered
Severity: Critical



Tell us about yourself

Your retirement success is important to us. Providing us some simple information will help us be able to assess your situation, and more quickly provide you relevant advice. (*= required)

1

Validation failed on "Annual Social Security or Other Retirement Income*" field: This field is required.

2

First Name*

Last Name*

Email*

Current Age*

Retirement Age*

Current Retirement Savings*

Desired Annual Retirement Income*

Current Annual Savings*

CONTACT US PAGE

- Issue:** Excessive copy causes unnecessary cognitive load & user friction; poor location for required indication; white space is so excessive here, it appears the site is either broken or poorly designed. Neither of which will offer users a feeling of brand trust or value
Recommendation: Remove or update copy to a short sentence or bullet point; improve proximity of required indicator; improve spacing
Severity: High
- Issue:** All form fields are wiped clean of content when an error occurs, thus forcing a user to reenter previous data over again causing a high level of frustration & likely affecting form conversion
Recommendation: Ensure the system is saving data entered
Severity: Critical
- Issue:** Captcha module layout provides no indication as to use or need & appears broken likely resulting in user confusion at best; captcha is not ADA compliant & is even difficult for those with 20/20 vision to read; no audio captcha provide; captcha button used has lower case copy & same visual weight as form submit CTA
Recommendation: Present a high level captcha solution to ALL users
Severity: Critical

Contact us

1 Thank you for your interest. Please submit the form below and an Invest@Work team member will contact you shortly. (* required)

2

First Name* Last Name*

Email Address* Company Name

Message*

refresh captcha

3

submit

MEDICARE PAGE (1 of 3)

- Issue:** The link which brought the user here said to select it to learn more about Medicare, yet once they arrive at the page it tells the user to call a phone number; no indication if the phone number is for Medicare offices or Mesirow; the icon provides no value to the user & is out of place given the copy
Recommendation: Ensure you are answering the question you offered an answer to and not repeating it; provide a more clear definition to the phone number option
Severity: High

- Issue:** Email us is not clear as to who “us” is, creating cognitive load & confusion for users; link brings user to a page that says “Contact us” with no indication of any Medicare questions
Recommendation: Provide a more clear definition to the email option; ensure both the origination & destination pages are in sync from a content perspective
Severity: Med

- Issue:** Too many varied font styling & treatments (five just here) give the impression of a non professional design which will translate to poor brand value for users; image is a link which loads the same page, illustrating another instance of a poorly thought-out product
Recommendation: Present users with a clean & engaging experience devoid of errors or inconsistencies
Severity: Critical

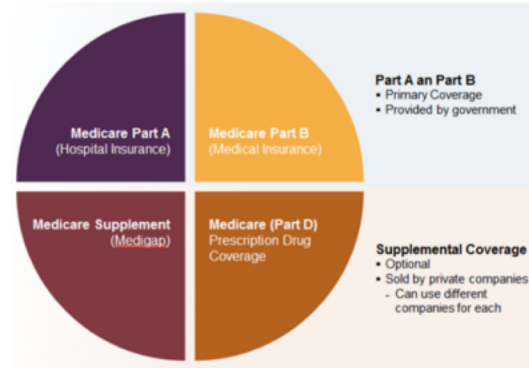
- Issue:** Excessive white space which likely makes the user question what, if any, relationship exists between the various elements; yet again, the user is presented with an offer of help but it forced to click yet another link
Recommendation: Update copy to provide answers to the questions that are proposed or simply remove & offer contact details
Severity: Med



1 For more information about Medicare, please call 877.762.7238.

2 Email us

Four Parts for Full Coverage



Medicare help for people nearing 65

4 Leaving your employer group coverage at the time of retirement leads to many questions regarding subsequent insurance coverage, primarily Medicare. There are many important decisions to make regarding your Medicare coverage as you approach retirement. We understand the complexity, and are here to help you navigate those decisions.

5 Learn more

5. **Issue:** User is presented with "Learn more" button which lacks a logical relationship with the preceding paragraph likely causing confusion; user is likely unsure what to expect when selecting the button

Recommendation: Be more clear with links; ensure that optimal proximity is used so there is no user confusion

Severity: High



1

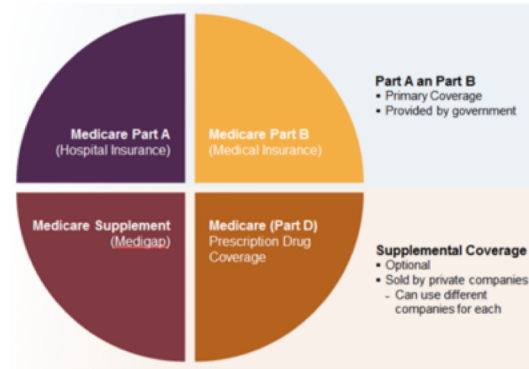
For more information about Medicare, please call 877.762.7238.

2

Email us

Four Parts for Full Coverage

3



Medicare help for people nearing 65

4

Leaving your employer group coverage at the time of retirement leads to many questions regarding subsequent insurance coverage, primarily Medicare. There are many important decisions to make regarding your Medicare coverage as you approach retirement. We understand the complexity, and are here to help you navigate those decisions.

5

Learn more

MEDICARE PAGE (3 of 3)

- Issue:** Excessive copy causes unnecessary cognitive load & user friction; section is a repeat of the above infographic likely confusing user as to its difference
Recommendation: Reduce amount of copy to what users deem most useful; do not unnecessarily repeat content
Severity: Med
- Issue:** Excessive copy causes unnecessary cognitive load & user friction; layout of content is difficult for users to scan; no option to contact someone if user's question is not listed
Recommendation: Only surface questions so user is not inundated with too much copy & can quickly scan content; provide an avenue of help for the user if they have a question not listed here
Severity: Med

Medicare is comprised of four parts

Medicare A

This generally covers hospital visits, skilled nursing facility, hospice and home healthcare. There is no premium, and there is no need to apply through the Social Security Administration.

Medicare B

Coupled with Part A, this would additionally cover outpatient services. There is a monthly premium payment, determined by income from two prior years. You must also apply through the Social Security Administration office.

1

Supplemental (MEDIGAP) Coverage

This is an optional choice to purchase additional insurance sold separately by private companies. This would be used to help cover Medicare deductibles and copays, There are varying pay premiums based on age.

Medicare Part D

Also known as the "Prescription Drug Coverage," participants would pay premiums based on plan carrier. This would be used to help offset the cost of medications and medical supplies.

Get answers to frequently asked questions

2

When should I enroll in Medicare?

If you are turning 65 years old and are still working and covered under group insurance, are actively employed by a company with 20 or more employees, and you (or your spouse) are covered through the group health insurance, the group insurance will continue to be your primary coverage even after turning age 65. Having Medicare Parts A and B will not provide any additional benefit to you while you are working and covered by the group insurance. Therefore, you

Do I have to sign up for Medicare again every year?

No, your coverage rolls over from year to year, unless you decide to change it. You do have the opportunity to change your coverage during the open enrollment period that runs from October 15 to December 7 each year.

During this time, you can switch from traditional Medicare to a Medicare Advantage plan (or vice versa), from one Medicare Advantage plan to another, or from one Part D prescription drug plan to another



SOCIAL SECURITY PAGE (1 of 2)

- Issue:** The link which brought the user here said to select it to find out when to apply for Social Security, yet once they arrive at the page it tells the user to call a phone number; no indication if the phone number is for Social Security offices or Mesirow; the icon provides no value to the user & is out of place given the copy

Recommendation: Ensure you are answering the question you offered an answer to and not repeating it; provide a more clear definition to the phone number option

Severity: High
- Issue:** Email us is not clear as to who “us” is, creating cognitive load & confusion for users; link brings user to a page that says “Contact us” with no indication of any Medicare questions

Recommendation: Provide a more clear definition to the email option; ensure both the origination & destination pages are in sync from a content perspective

Severity: Med
- Issue:** Too many varied font styling & treatments (five just here) give the impression of a non professional design which will translate to poor brand value for users; image is a link which loads the same page, illustrating another instance of a poorly thought-out product; yet again, the user is presented with an offer of help but it forced to click yet another link

Recommendation: Present users with a clean & engaging experience devoid of errors or inconsistencies; Update copy to provide answers to the questions that are proposed or simply remove & offer contact details

Severity: Critical



1

Call us for personal assistance at 877.762.7238.

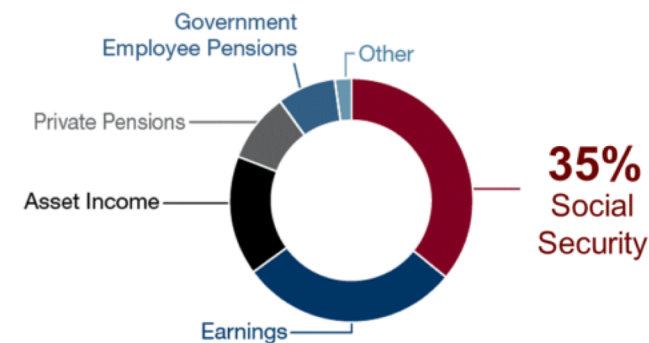
2

Email us

When do I apply for Social Security?

3

For many of us, Social Security is something we contribute to, but don't know much about. Social Security benefits account for 35% of income for people age 65 or older. Furthermore, 74% of all retirees are not fully maximizing their Social Security benefits. Your dedicated team has specialists who understand Social Security, and can provide answers to the questions you have.



Source: Social Security Administration, "Fast Facts & Figures About Social Security," 2014

Frequently asked questions

- Issue:** Excessive copy causes unnecessary cognitive load & user friction; layout of content is difficult for users to scan; no option to contact someone if user's question is not listed
Recommendation: Only surface questions so user is not inundated with too much copy & can quickly scan content; provide an avenue of help for the user if they have a question not listed here
Severity: Med

Frequently asked questions

1

When should I start Social Security?

You can start as early as age 62 or as late as age 70, with payments rising if you delay. A 62-year-old who's currently due \$750/month will get \$1,320/month if she waits until age 70. Ask yourself: How badly do I need the money? If I can afford to wait, will I likely live long enough collect the higher benefits?

How much money will I get?

The figure is based on your lifetime earnings. Generally, the more you earn, the higher your payment is. Your basic benefit is keyed to your "full retirement age" (FRA), which is determined by your birth year. For people born between 1943 and 1954, FRA is 66. That age is slowly rising. For people born in 1960 and later, FRA will be 67. The Social Security Administration and AARP have calculators that can give you an estimate of your future payments.

Can I keep working after taking my benefits? Is there a limit on my earnings?

Yes to both. If you're between age 62 and full retirement age (FRA) and you continue to work, Social Security will hold back \$1 in benefits for every \$2 you earn over \$15,480 in 2014. Then in the year you reach full retirement age, you'll be

I am divorced. Can I get benefits from my former spouse's work record?

You can — even if your ex-spouse has remarried. Under the rules, you have to have been married for at least 10 years, be 62 or older and be unmarried. Your ex-spouse must be eligible for benefits, and the amount you could receive on your own work record must be smaller than what you would get on your ex-spouse's record.

Am I entitled to Spousal Benefits?

Yes. Once your husband files for his benefits, you become eligible for a spousal benefit on his work record. If you are both at full retirement age, you can receive an amount equal to 50% of his benefit. If you file earlier, however, your benefit will be permanently reduced by a percentage based on the number of months left until your FRA

If my spouse dies before taking Social Security, can I still get a widow's benefit?

If your spouse was eligible for retirement benefits and if you wait until you reach full retirement age, you can get 100% of what your spouse would have received. However, if you take your survivor benefit before full retirement age, your benefit



ACCOUNT TRANSFER PAGE (1 of 2)

- Issue:** The link which brought the user here said to select it for account transfer, yet once they arrive at the page it tells the user to call a phone number; no indication who the phone number is for; the icon provides no value to the user & is out of place given the copy

Recommendation: Ensure you are answering the question you offered an answer to and not repeating it; provide a more clear definition to the phone number option

Severity: High

- Issue:** Email us is not clear as to who “us” is, creating cognitive load & confusion for users; link brings user to a page that says “Contact us” with no indication of any Medicare questions

Recommendation: Provide a more clear definition to the email option; ensure both the origination & destination pages are in sync from a content perspective

Severity: Med

- Issue:** The user is presented not with information about how to transfer an account, as stated on the originating page but more enticements to contact live support sans a phone number; too many varied font styling & treatments (five just here) give the impression of a non professional design which will translate to poor brand value for users; image is a link which loads the same page, illustrating another instance of a poorly thought-out product

Recommendation: Present users with a clean & engaging experience devoid of errors or inconsistencies; Update copy to provide answers to the questions that are proposed or simply remove & offer contact details

Severity: Critical



1 Call us for personal assistance at 877.762.7238

2 Email us

What about my old retirement account?

3 **Deciding how best to manage existing investments is never easy. Your dedicated team is here to walk you through options and answer questions. You can also gain access to professionally-managed, institutional-quality portfolio management in a secure, low-cost and easy-to-use online tool. Feel free to explore, or call for live support today.**



Frequently asked questions

- Issue:** The answer to the originating link is buried off screen in the bottom of the page, likely not seen by users; excessive copy causes unnecessary cognitive load & user friction; layout of content is difficult for users to scan; no option to contact someone if user's question is not listed

Recommendation: Only surface questions so user is not inundated with too much copy & can quickly scan content; provide an avenue of help for the user if they have a question not listed here

Severity: Med

Frequently asked questions

1

What are my options for an old retirement account?

You generally have four choices:

- Leave assets in a previous employer's plan.
- Move the assets into a rollover IRA or a Roth IRA.
- Roll over the assets to a new employer's workplace savings plan, if allowed.
- Cash out or withdraw the funds.

Cashing out your funds will result in a taxable event and a 10% early withdrawal penalty if you have not reached the age of 59.5.

Is there an advantage to combining accounts?

Combining accounts can make your life less complicated. You will be able to monitor a single portfolio, rather than monitoring multiple accounts at various institutions. When retirement accounts are combined you can carefully select the appropriate asset allocation based on your own individual behavior.

Consider the IRA custodian's fees associated with the account and any fees regarding buying and selling securities. The more

What should I consider when thinking about rolling over an old retirement account?

Diversification is a key to investment success. You will want to make sure that you have access to the right investment vehicles for a successful retirement. Once you leave your old company, it will be difficult to get advice on the current investments offered in the work sponsored plan. Consider combining that account with your current workplace savings plan, or roll those assets into a single rollover IRA.

Participants often struggle with a lack of patience and clear understanding when it comes to an investment strategy. Understanding your risk/return profile is an important step to developing a successful retirement plan.

Look at the availability of investment options that are appropriate for your individual situation. You are free to roll your account to an IRA at the custodian of your choice, and are under no obligation to roll your account to an IRA with the firm that provides your old company's 401k.

Can I talk with a financial advisor? How much will it cost?

Through the relationship your firm has with Mesirow Financial, you have the ability to call a Certified Financial Planner to



CREATE A PLAN PAGE (1 of 2)

- Issue:** The link which brought the user here said to select it to create a plan, yet once they arrive at the page it tells the user to call a phone number; no indication if the phone number is for; the icon provides no value to the user & is out of place given the copy
Recommendation: Ensure you are answering the question you offered an answer to and not repeating it; provide a more clear definition to the phone number option
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Severity: Med
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Recommendation: Present users with a clean & engaging experience devoid of errors or inconsistencies; Update copy to provide answers to the questions that are proposed or simply remove & offer contact details
Severity: Critical



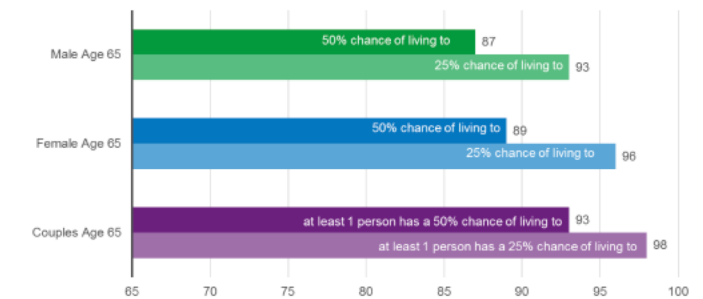
1 Call us for personal assistance at 877.762.7238

2 Email us

Am I on track to retire when I want to?

3
For many Americans, knowing when the right date to retire is a stressful unknown. How will I know if I have saved enough money, to live comfortably in retirement? How can I improve my portfolio? There are tools that can help estimate how much you'll need, how much you can spend, and what your available options are. Your dedicated team is also prepared to pose the right questions, and help answer them based on your unique situation.

Life Expectancy Upon Retirement at Age 65



Source: Society of Actuaries' Annuity RP-2014 Total Healthy Annuitant rates, Scale MP-2014. Figures assume you are in good health.

Get answers to frequently asked questions

CREATE A PLAN PAGE (2 of 2)

- Issue:** Excessive copy causes unnecessary cognitive load & user friction; layout of content is difficult for users to scan; no option to contact someone if user's question is not listed
Recommendation: Only surface questions so user is not inundated with too much copy & can quickly scan content; provide an avenue of help for the user if they have a question not listed here
Severity: Med
- Issue:** No indication to user around focus of video or CTA enticing them to watch; not ADA compliant; video content is peppered with a lot of visual noise, likely taking away from the important content
Recommendation: Add an active voice header; ensure all content is focused on answering your perspective customer's needs & problems first
Severity: Med, (ADA Issue)

Get answers to frequently asked questions

What is the best way to see if my plan is on track?

Take the opportunity to review your current financial situation with a Certified Financial Planner. Using the appropriate inputs, he or she can help you understand if you have an income gap in your retirement benefits today, based on your future income needs in retirement. Our team can also provide ongoing measurement, adjustment and accountability to your financial plan.

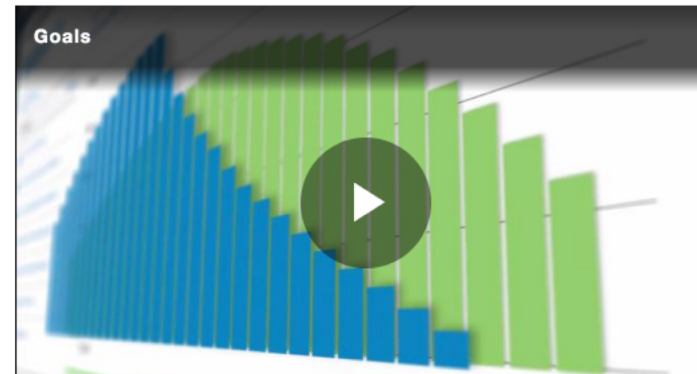
1

How can I improve my portfolio today?

There are many ways you can improve your situation, despite your age. You can always increase your current contribution amount to your retirement account. You can improve your investment allocation to maximize your return potential.

2

The earlier you start investing, the easier it is to reach your goals



The earlier you begin your retirement savings, the healthier your retirement portfolio will be. Beginning the process early in your career presents investment opportunities that your older co-workers can't afford. Talk to your Invest@Work team member today to learn more.



GENERAL SITEWIDE ISSUES

1. Lack of clarity around what the primary task(s) are on each view
2. Visual & Structure architecture (navigation, grouping, layout, color palate, etc.)
3. Inconsistent UX/UI patterns (data grids, form elements, headers, links, etc.)
4. Inconsistent font treatment (size, weight, & color)
5. Inconsistent form design (labeling, structure, & element widths)
6. Significant ADA Web Accessibility concerns