



Lead with Digital Sprint 1 – Taxes Executive Summary

LwD goals

Create a portfolio of future ideas based on RIG goals utilizing design thinking in order to gain funding for 2017.

Document the design thinking process. How can it be a repeatable process?

Talk to people in-home to gain a better understanding of how they feel, and drive solutions from a user-centered perspective (empathy).

Opportunity

Increase client satisfaction and reduce client effort for tax related “journeys.”

Story

Vanguard overstaffs during tax season in order to handle additional phone calls. Investor needs are not being met on in the digital space because of the high volume of tax-related phone calls.

Scenario

It’s the end of the year, I’m preparing my taxes, and I have to figure out what I need to do regarding my investments for:

A) Tax filing

B) Tax optimization (asset location, maximizing contributions, etc...)

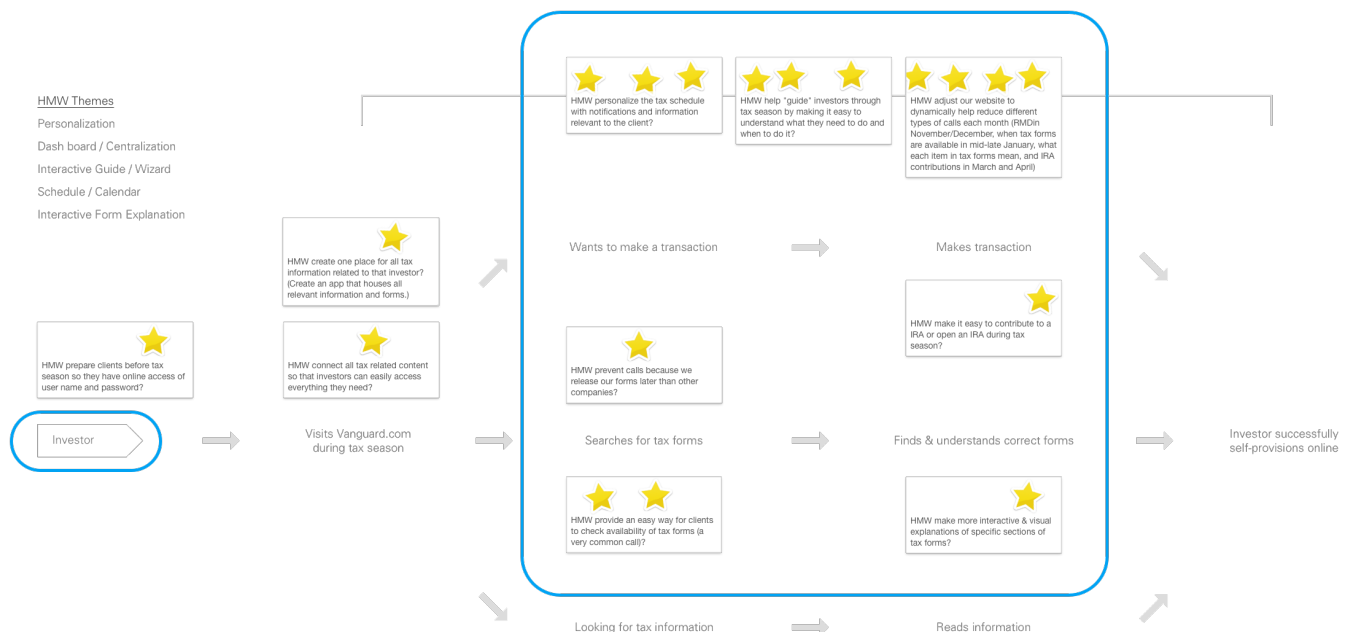
Sprint goal

Reduce unwanted, low-value and high-cost investor calls during tax season.

Sprint questions










- Will we address the top investor concerns that generate the majority of unwanted calls to Vanguard?
- Will investors want to self-provision online?
- Will investors feel confident, empowered and comfortable self-provisioning online?
- Will investors trust that the online information they consume is as good as what they would receive if they called Vanguard?
- Can we provide online services that address both general and specific investors needs?
- When do investors need specific tax materials and information, and how does this change over tax season?
- Would investors be interested and benefit from pro-active tax notifications and alerts?
- Can we can logically organize tax information and make it easy to find?

Sprint map



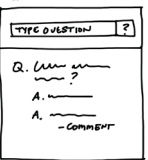


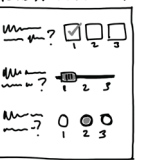

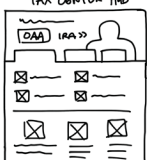

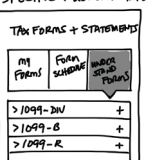


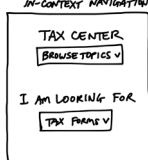
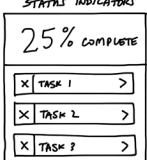


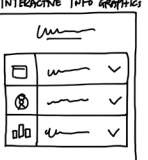
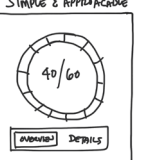


Asking the experts


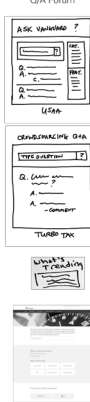







We conducted 4 one-at-a-time interviews with crew from our call centers about tax-related call volume. While conducting the interviews, the sprint team captured notes in the form of "How Might We" questions that were later voted on based on relevance to our sprint goal and then applied to our sprint map.

 <p>HMW make more interactive & visual explanations of specific sections of tax forms?</p>	 <p>HMW provide an easy way for clients to check availability of tax forms (a very common call)?</p>	 <p>HMW prevent calls because we release our forms later than other companies?</p>
 <p>HMW create one place for all tax information related to that investor? (Create an app that houses all relevant information and forms.)</p>	 <p>HMW connect all tax related content so that investors can easily access everything they need?</p>	 <p>HMW personalize the tax schedule with notifications and information relevant to the client?</p>
 <p>HMW help "guide" investors through tax season by making it easy to understand what they need to do and when to do it?</p>	 <p>HMW adjust our website to dynamically help reduce different types of calls each month (RMD in November/December, when tax forms are available in mid-late January, what each item in tax forms mean, and IRA contributions in March and April)</p>	 <p>HMW prepare clients before tax season so they have online access of user name and password?</p>

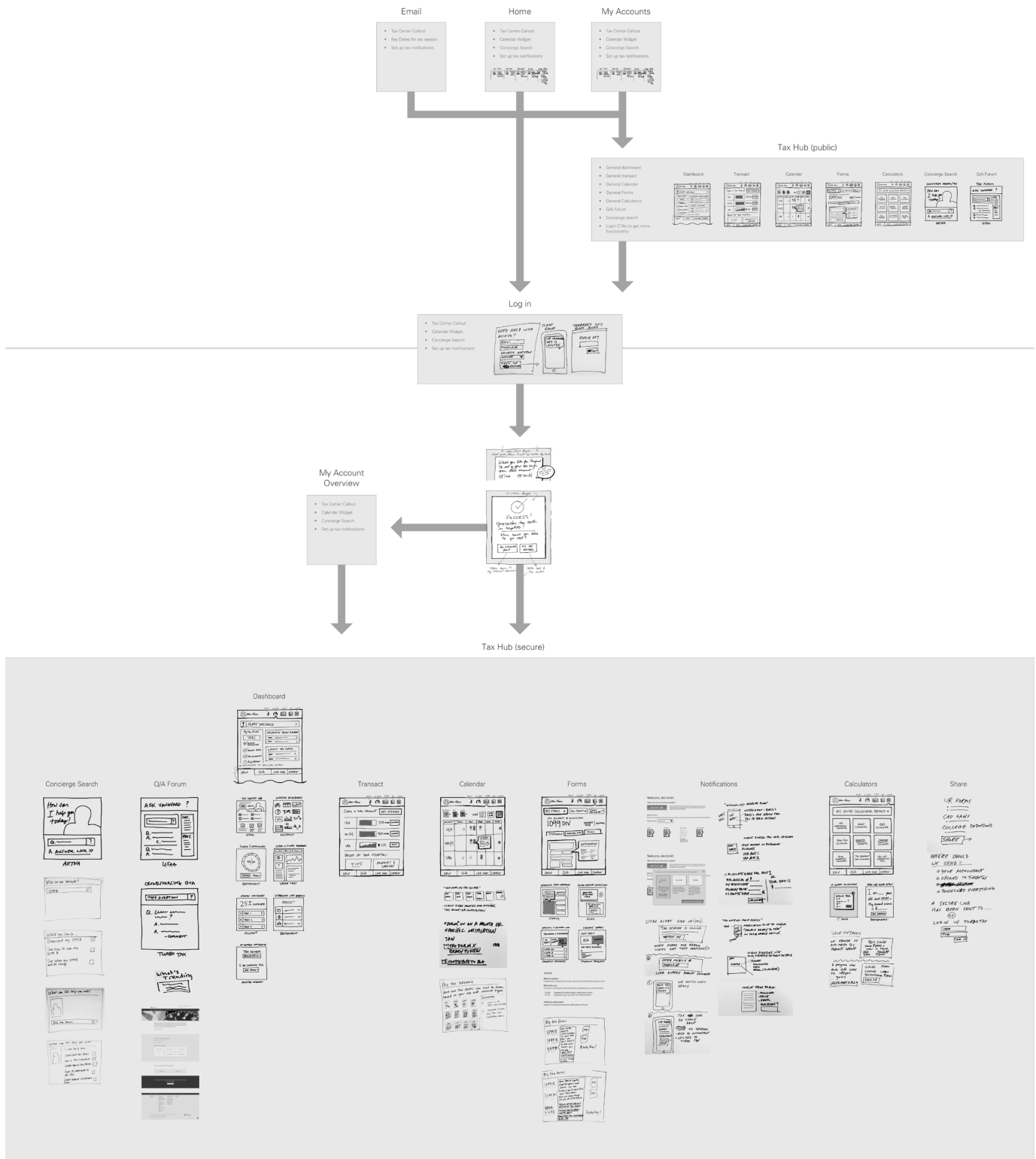
Competitive analysis ideas

<p>CONCIERGE SEARCH/QA</p>  <p>AETNA</p>	<p>SCHEDULE/CALNDAR</p>  <p>SXSW</p>	<p>CRINDSOURCING Q/A</p>  <p>TURBO TAX</p>	<p>GUIDED STEP/STEP WIZARD/VIDEO</p>  <p>ALEX</p>	<p>INVESTOR DASHBOARD</p>  <p>KLIPFOLD</p>	<p>PERSONALIZATION WIDGET</p>  <p>BOMBHELL</p>
<p>INTERACTIVE FORM EXPLANATION</p>  <p>FIDELITY</p>	<p>TAX CENTER HUB</p>  <p>USAA</p>	<p>TAX FORUM</p>  <p>USAA</p>	<p>SPECIFIC + GENERAL INFO</p>  <p>FRANKLIN TEMPLETON</p>	<p>CONTENT SUPPORT</p>  <p>FRANKLIN TEMPLETON</p>	<p>IN CONTEXT CALCULATORS</p>  <p>T. RAUB</p>
<p>IN-CONTEXT NAVIGATION</p>  <p>MARTHA STEWART</p>	<p>STATUS INDICATORS</p>  <p>ACORN'S</p>	<p>CLEAR + SIMPLE DASHBOARD</p>  <p>LEARN VEST</p>	<p>MAD LIBS USER INPUT</p>  <p>BETTERMENT</p>	<p>INTERACTIVE INFO GRAPHICS</p>  <p>BETTERMENT</p>	<p>SIMPLE & APPROACHIVE</p>  <p>BETTERMENT</p>

Solution sketches

<p>Concierge Search</p> 	<p>Q/A Forum</p> 	<p>Dashboard</p> 	<p>Transact</p> 	<p>Calendar</p> 	<p>Forms</p> 	<p>Notifications</p> 	<p>Calculators</p> 	<p>Share</p> 
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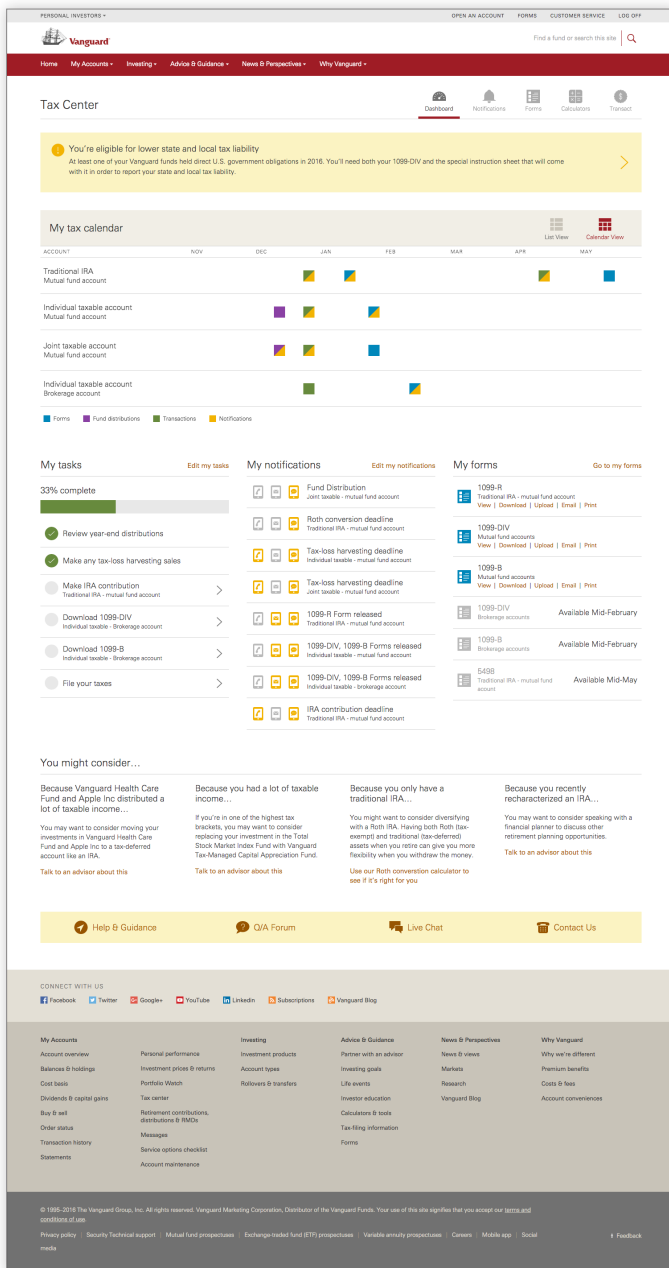
Prototype story board



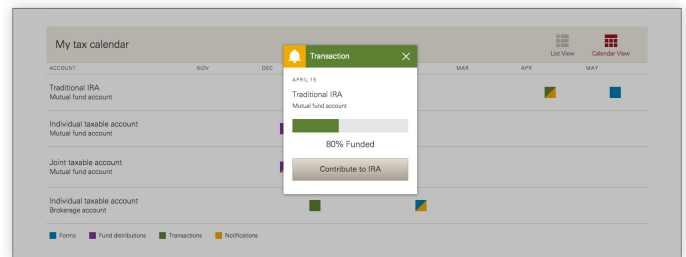
Prototype: tax center – dashboard

Once the investor logs into their Vanguard account, the tax center automatically incorporates all of their accounts and dynamically populates the dashboard with important messages, key dates, to-do tasks and form information.

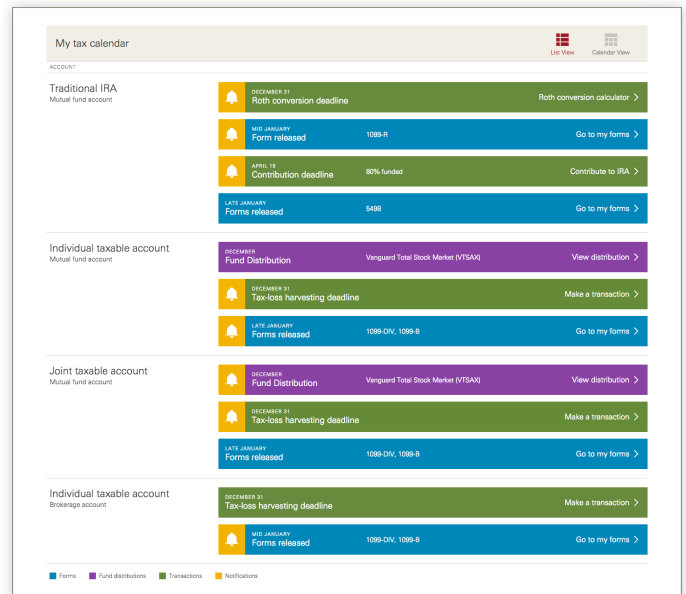
<http://vanguard-lwd-taxes-sprint-1-v1.webflow.io/tax-center-dashboard>



Dashboard: calendar view



Dashboard: calendar view - info layer

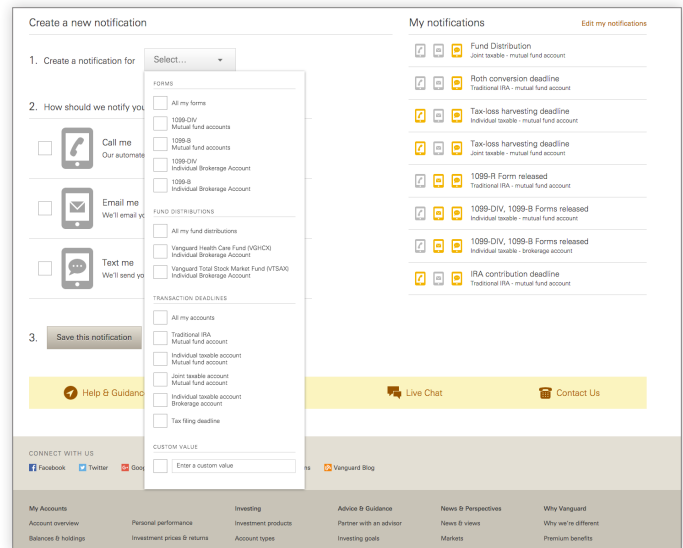
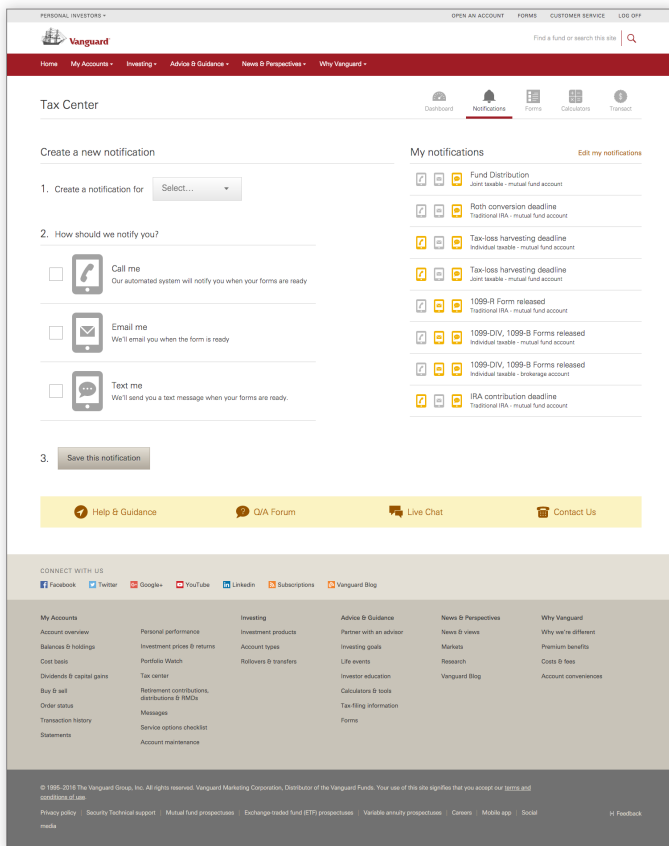


Dashboard: list view

Prototype: tax center – notifications

Investors are encouraged to set up notifications for key events in their tax season calendar so that they are alerted on their preferred channel when forms are ready, distributions are released, and important transaction approach.

<http://vanguard-lwd-taxes-sprint-1-v1.webflow.io/tax-center-notifications>



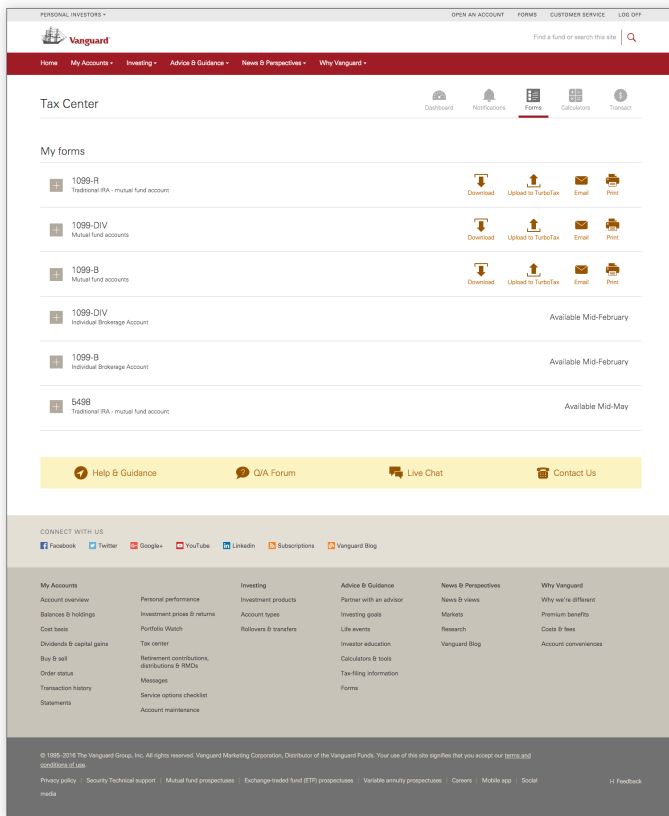
Notifications: notification selection drop down menu

Notifications

Prototype: tax center – forms

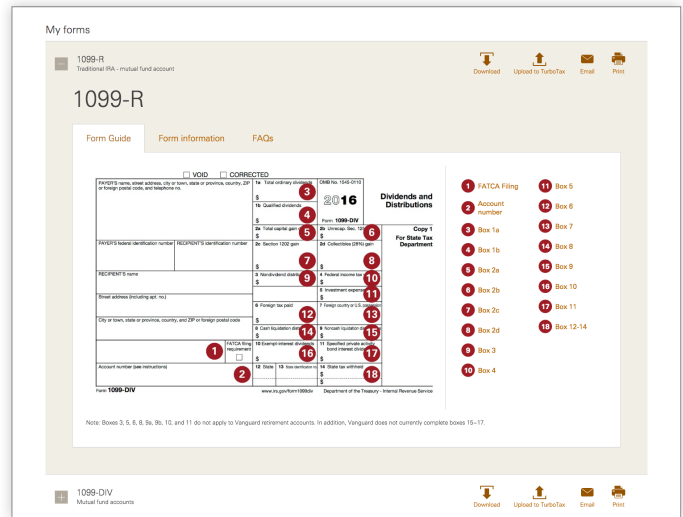
Forms that are connected to the investor's specific accounts all live on one page where one can explore interactive guides, summary information, and FAQs for each.

<http://vanguard-lwd-taxes-sprint-1-v1.webflow.io/tax-center-forms>



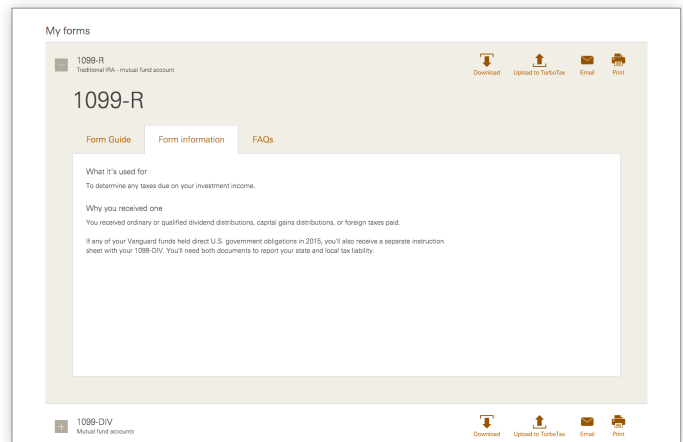
The screenshot shows the Vanguard Tax Center dashboard. At the top, there's a navigation bar with 'Home', 'My Accounts', 'Investing', 'Advice & Guidance', 'News & Perspectives', and 'Why Vanguard'. Below this is a 'Tax Center' section with tabs for 'Dashboard', 'Notifications', 'Forms', 'Calculators', and 'Transact'. The 'Forms' tab is active, showing a list of 'My forms' with icons for download, upload to TurboTax, email, and print. The forms listed are 1099-R, 1099-DIV, 1099-B, 1099-DIV, 1099-B, and 5498. At the bottom, there are social media links and a footer with copyright information.

Forms: form rows closed



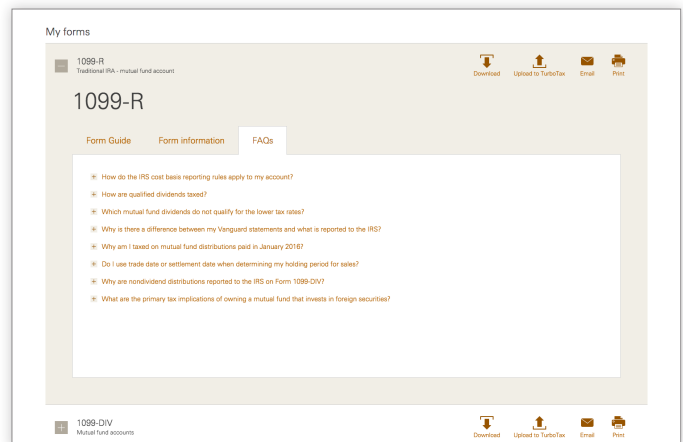
This screenshot shows the '1099-R' form row open. The 'Form Guide' tab is selected, displaying a detailed guide for the 1099-R form. The guide includes sections for 'Form Guide', 'Form information', and 'FAQs'. It features a table with numbered boxes (1-16) corresponding to the form's sections, and a 'Dividends and Distributions' section with a table of boxes (1-16) and their corresponding account numbers. The form itself is partially visible in the background.

Forms: form row open – form guide



This screenshot shows the '1099-R' form row open. The 'Form information' tab is selected, displaying text explaining what the form is used for, why you received one, and what you need to do with it. The text includes instructions on how to report the information to the IRS and state tax authorities.

Forms: form row open – form information



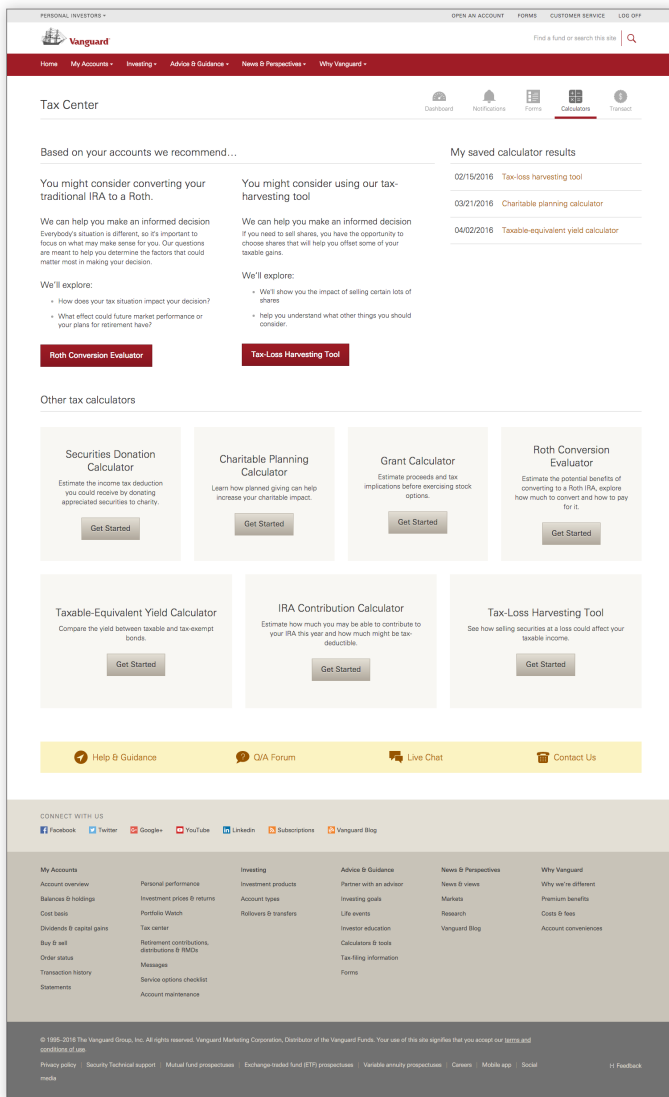
This screenshot shows the '1099-R' form row open. The 'FAQs' tab is selected, displaying a list of frequently asked questions related to the 1099-R form. The questions cover topics such as cost basis reporting, qualified dividends, and foreign tax implications.

Forms: form row open – FAQs

Prototype: tax center – calculators

The calculator page is completely personalized to each investor, highlighting tools to assist them based on their accounts. In addition to featured calculators, the investor can save tool results to share or return to at a later date.

<http://vanguard-lwd-taxes-sprint-1-v1.webflow.io/tax-center-calculators>



The screenshot displays the Vanguard Tax Center interface. At the top, there are navigation links for 'PERSONAL INVESTORS', 'OPEN AN ACCOUNT', 'FORMS', 'CUSTOMER SERVICE', and 'LOG OFF'. Below this is the Vanguard logo and a search bar. The main navigation bar includes 'Home', 'My Accounts', 'Investing', 'Advice & Guidance', 'News & Perspectives', and 'Why Vanguard'. The 'Calculators' tab is highlighted in the top navigation.

The 'Tax Center' page is divided into several sections:

- Based on your accounts we recommend...**: This section features two columns of recommendations. The left column suggests converting a traditional IRA to a Roth, with a 'Roth Conversion Evaluator' button. The right column suggests using a tax-loss harvesting tool, with a 'Tax-Loss Harvesting Tool' button.
- My saved calculator results**: A list of previously used calculators, including 'Tax-loss harvesting tool' (02/19/2016), 'Charitable planning calculator' (03/21/2016), and 'Taxable-equivalent yield calculator' (04/02/2016).
- Other tax calculators**: A grid of calculator cards, each with a 'Get Started' button. The cards include:
 - Securities Donation Calculator: Estimate the income tax deduction you could receive by donating appreciated securities to charity.
 - Charitable Planning Calculator: Learn how planned giving can help increase your charitable impact.
 - Grant Calculator: Estimate proceeds and tax implications before exercising stock options.
 - Roth Conversion Evaluator: Estimate the potential benefits of converting to a Roth IRA, explore how much to convert and how to pay for it.
 - Taxable-Equivalent Yield Calculator: Compare the yield between taxable and tax-exempt bonds.
 - IRA Contribution Calculator: Estimate how much you may be able to contribute to your IRA this year and how much might be tax-deductible.
 - Tax-Loss Harvesting Tool: See how selling securities at a loss could affect your taxable income.
- Help & Guidance**: A yellow bar containing links for 'Help & Guidance', 'Q/A Forum', 'Live Chat', and 'Contact Us'.
- CONNECT WITH US**: Social media icons for Facebook, Twitter, Google+, YouTube, LinkedIn, Subscriptions, and Vanguard Blog.
- Footer**: A comprehensive list of links for various services and information, including 'My Accounts', 'Account overview', 'Balances & holdings', 'Get basis', 'Dividends & capital gains', 'Buy & sell', 'Order status', 'Transaction history', 'Statements', 'Personal performance', 'Investment prices & returns', 'Portfolio Watch', 'Tax center', 'Retirement contributions, distributions & RMDs', 'Messages', 'Service options checklist', 'Account maintenance', 'Investing', 'Investment products', 'Account types', 'Rollovers & transfers', 'Partner with an advisor', 'Investing goals', 'Life events', 'Investor education', 'Calculators & tools', 'Tax-filing information', 'Forms', 'Advice & Guidance', 'News & Perspectives', 'Markets', 'Research', 'Vanguard Blog', 'Why Vanguard', 'Why we're different', 'Premium benefits', 'Costs & fees', and 'Account conveniences'.


Calculators

Prototype: tax center – transact

The transact page supports any transaction relevant to the investor's specific accounts. Possibilities include incorporating tax efficient strategies and contributions.

<http://vanguard-lwd-taxes-sprint-1-v1.webflow.io/tax-center-transact>

PERSONAL INVESTORS
OPEN AN ACCOUNT
FORMS
CUSTOMER SERVICE
LOG OFF


Find a fund or search this site

Home
My Accounts
Investing
Advice & Guidance
News & Perspectives
Why Vanguard

Tax Center

Dashboard
Notifications
Forms
Calculators
Transact

My accounts

Open a new account online Open a new account

IRA Accounts
Includes all IRAs we are aware of Contribute

80% funded of \$5,500 annual limit

Traditional IRA
Mutual fund account Convert to Roth IRA

You might want to consider diversifying with a Roth IRA. Having both Roth (tax-exempt) and traditional (tax-deferred) assets when you retire can give you more flexibility when you withdraw the money. Use our Roth conversion calculator to see if it's right for you.

Brokerage Account
Individual

Estimated Capital Gains of \$15,410.00

If you're planning to sell shares before the end of the year, you may want to consider selling some shares at a loss to offset your capital gains. You currently have a loss on the shares listed below. You can see how selling these shares will impact your tax liability.

INVESTMENT	PURCHASE DATE	# OF SHARES	CURRENT LOSS	# OF SHARES TO SELL
Health Care Stock (VGHCK)	1/12/13	250	\$1,923.00	<input type="text" value="250"/>
	7/24/14	200	\$574.00	<input type="text" value="200"/>
	3/2/15	500	\$3,250.00	<input type="text" value="500"/>
Mid-Cap Growth Stock (VMGIRX)	10/24/12	100	\$751.00	<input type="text" value="100"/>
	8/29/13	50	\$345.00	<input type="text" value="50"/>
	12/17/14	200	\$1,627.00	<input type="text" value="200"/>
U.S. Growth Stock (VWUSGX)	2/16/09	500	\$982.00	<input type="text" value="500"/>
	5/19/11	1000	\$1,387.00	<input type="text" value="1000"/>
	2/13/13	750	\$843.00	<input type="text" value="750"/>

Net taxable gains \$3,738.00

Long-term gains taxes @ 15% \$560.70

Sell selected shares

You might consider...

Because Vanguard Health Care Fund and Apple Inc distributed a lot of taxable income...

You may want to consider moving your investments in Vanguard Health Care Fund and Apple Inc to a tax-deferred account like an IRA.

Talk to an advisor about this

Because you had a lot of taxable income...

If you're in one of the highest tax brackets, you may want to consider replacing your investment in the Total Stock Market Index Fund with Vanguard Tax-Managed Capital Appreciation Fund.

Talk to an advisor about this

Because you only have a traditional IRA...

You might want to consider diversifying with a Roth IRA. Having both Roth (tax-exempt) and traditional (tax-deferred) assets when you retire can give you more flexibility when you withdraw the money. Use our Roth conversion calculator to see if it's right for you.

Because You recently recharacterized an IRA...

You may want to consider speaking with a financial planner to discuss other retirement planning opportunities.

Talk to an advisor about this

Help & Guidance
 Q/A Forum
 Live Chat
 Contact Us

CONNECT WITH US

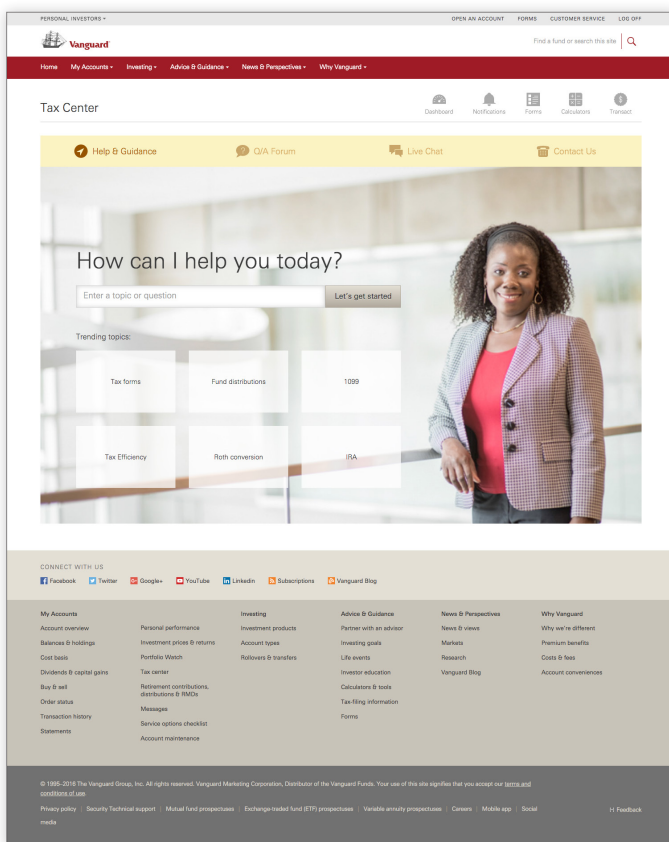
Transact

Prototype: tax center – help & guidance

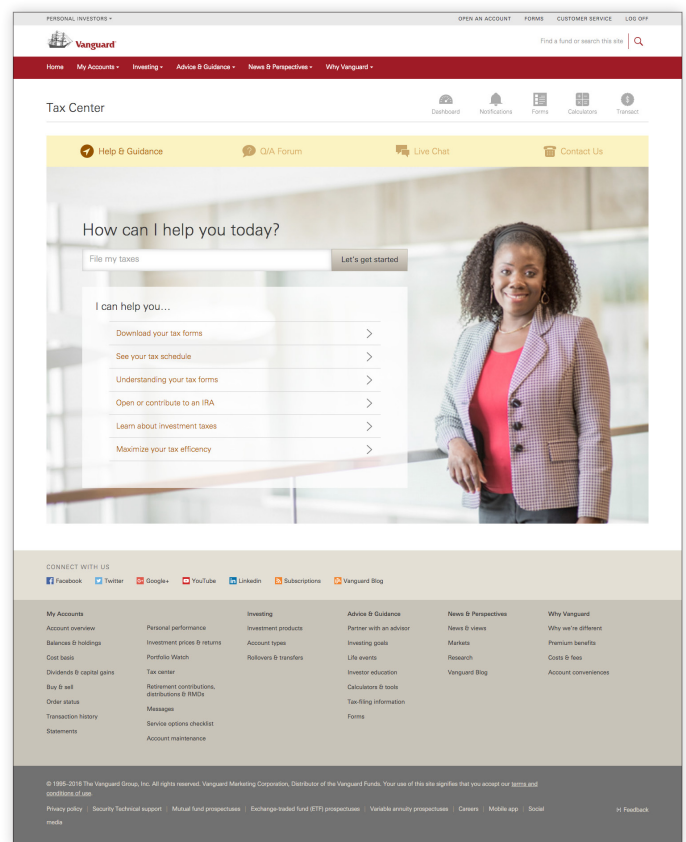
Help & guidance or concierge search emulates the experience an investor would have if they were to call Vanguard. By using video snippets and animated slide shows, this feature walks the user step by step through common tax tasks.

<http://vanguard-lwd-taxes-sprint-1-v1.webflow.io/tax-center-concierge>

<http://vanguard-lwd-taxes-sprint-1-v1.webflow.io/tax-center-help-guidance-result>



Help & guidance

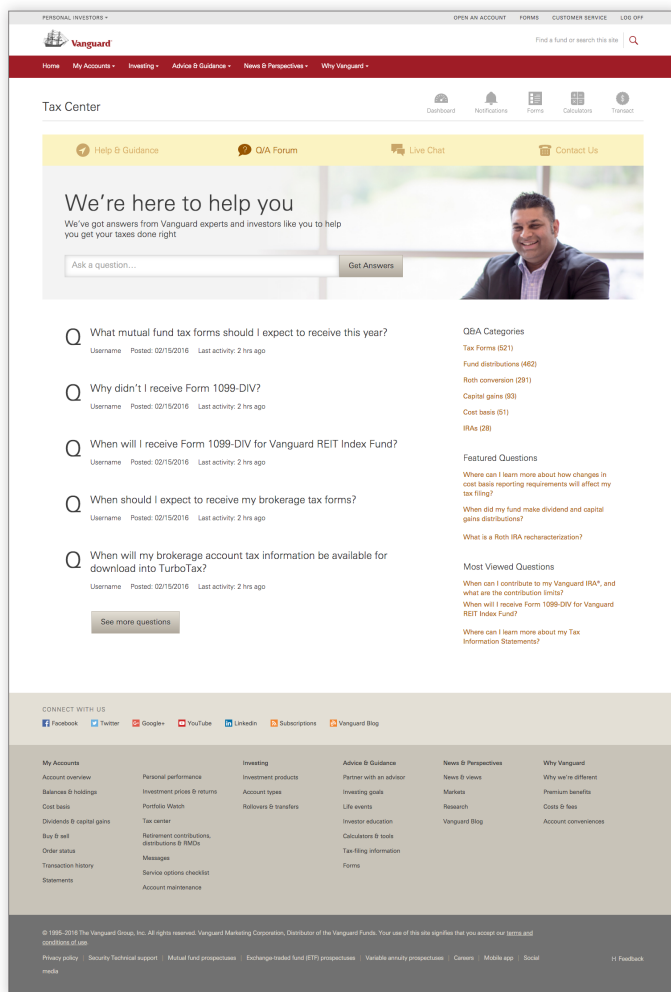


Help & guidance: search result

Prototype: tax center – Q/A forum

Complementing other help features, this forum would crowdsource Q/A from Vanguard’s investing community.

<http://vanguard-lwd-taxes-sprint-1-v1.webflow.io/tax-center-q-a-forum>



Q/A forum

User testing objective & methodology

Objective

Gather client feedback on Tax Center concepts and prototype pages from Sprint 1. The prototype reflects many of the concepts generated by the team, including:

- A calendar view showing seasonality.
- A task (to-do) list from Vanguard.
- Notification of availability of tax forms, fund distribution dates, and important contribution deadlines.
- A personalized Tax Center based on your accounts.
- Guided tax forms.
- Tax harvesting program.

Approach

- One-to-one phone and e-meeting interviews. 60 minutes per interview.
- Ask user to explore the Tax Center on their own first, followed by questions on what they thought of each sub-section.

User characteristics

- 5 clients were recruited, per *Sprint* book by Jake Knapp.
- Web-registered.
- Ages 30, 49, 56, 58, and 68. 1 woman; 4 men.
- Had called Vanguard about a tax topic between January and April 2016.
- 4 of 5 had a mix of taxable and tax-deferred accounts.
- 3 of 5 used a tax accountant/advisor to file their taxes.

User testing

Summary

Overall, clients liked many of the features they saw in the proposed Tax Center, particularly the calendar view, the Notifications feature, and the ease of contributing to an IRA.

"Seems intuitive. Easy to move around in. I would use it."

"Any time you can find your own answer, it saves me time and [saves] Vanguard time."

"Robust for an average investor. Easy to navigate. Easy to use. I like it a lot."

"Far more inclined to use this tax center than what I currently do."

In addition to tax forms, some clients expected that a Vanguard Tax Center would provide tools for calculating cost basis for stocks as well as for taxable gains and RMDs.

"Tools to help you calculate cost basis [for stocks] in different ways, list the values when you bought them."

"Required minimum distribution, for people approaching retirement."

"All my year-end stuff. If you trade stocks, to see exactly what the tax liabilities are at the time of sale."

"Stock basis. Contingent capital gains. Show acquisition of x shares at y date. Basis price, trade date/settlement date. Quarterly and annual dividends."

User testing

Dashboard

<http://vanguard-lwd-taxes-sprint-1-v1.webflow.io/tax-center-dashboard>

OBSERVATIONS

Clients generally liked the dashboard view, particularly the calendar view because they could see all the options available.

A few clients took some time to know to click on the square items, or to notice the color legend.

Preference for the calendar view vs. list view varied. Some liked the calendar view because they could see everything without scrolling. Some liked the details on the list view, but did not know what the colors meant.

The alert message at the top had to be something that the client needed to know. Otherwise, some clients said they might get annoyed.

The “My tasks” area was confusing for some, possibly because the prototype showed certain tasks as already completed. The progress bar was misinterpreted as either the percent of forms already available or the percent of allowed IRA contributions already made (because it appeared similar to the progress bar in the Transact tab).

Clients generally liked the suggestions in the “You might consider” area, and said they would take a look at them.

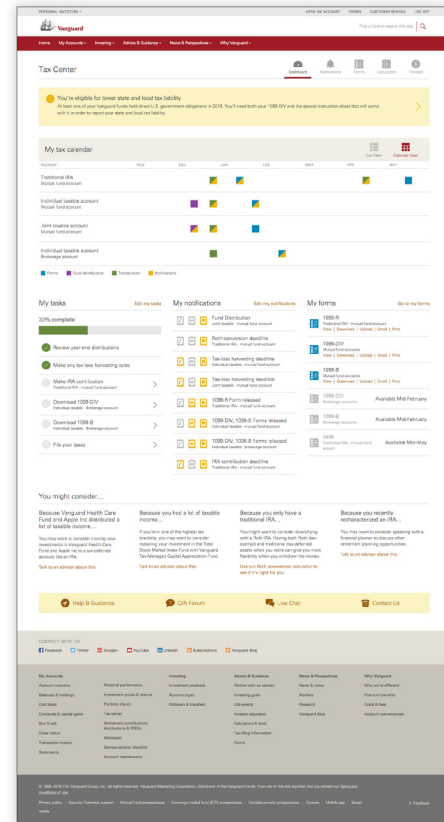
SUGGESTIONS FROM CLIENTS

Add an explanation on what the colors meant on the “list view”.

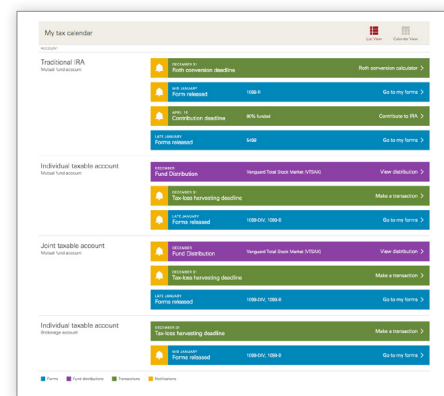
Align the square items on the calendar view to the months, so it is clearer which month an item falls under.

On the calendar view, make it easy for clients to contribute to an IRA, rather than having to find the item on April 15th.

Clarify that “distributions” meant fund distributions, not retirement distributions.



Dashboard: calendar view



Dashboard: list view

User testing

Dashboard (cont.)

<http://vanguard-lwd-taxes-sprint-1-v1.webflow.io/tax-center-dashboard>

Show only one or two months before or after current date on the calendar.

If feasible, indicate which forms have already been downloaded so clients remember they've already done so.

SME FEEDBACK

Client might approach suggested actions as "VGI says I should do this" so I will do it, (and not "oh, I can do this so I will think about whether I should")

Consider my tasks on the secure homepage to drive users into tax center to take action.

"Very interactive and very personalized. You heard what your SMEs told you—you emphasized this. Will reduce call volumes. Easy to navigate. Simple. I'm a big fan. I didn't expect it to be like this. And I am a huge fan."

"I think the calendar could eliminate calls—once they see it all laid out and when the forms are due it would calm them down. I really like the calendar layout, they won't act on a date unless they see the date approaching."

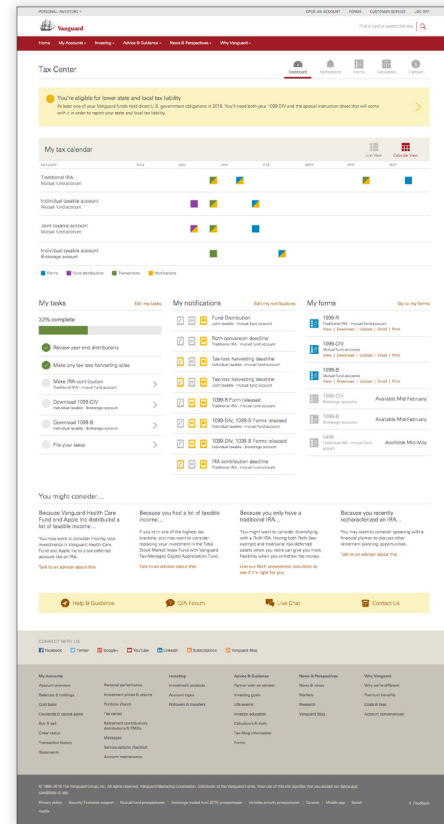
"As a way to simplify the dashboard, "My tasks" are not necessary."

STAKEHOLDER FEEDBACK

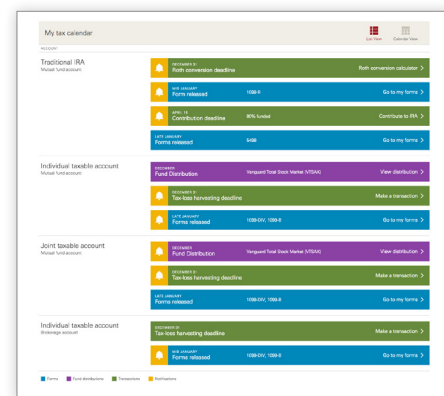
Consolidate dashboard, look to roll up the functionality wherever possible to simply interface.

Focus on "My tasks" list as primary interface, calendar should be secondary view.

Integrate into new secure overview page design.



Dashboard: calendar view



Dashboard: list view

User testing

Notifications

<http://vanguard-lwd-taxes-sprint-1-v1.webflow.io/tax-center-notifications>

OBSERVATIONS

The Notifications area was well-received. Clients liked being notified of events such as fund distributions, or when forms were available, or contribution deadlines.

Most said they would sign up for the service. The events they were interested in were different (e.g., interested in forms, but not distributions). Some would take advantage of different notification methods for different events.

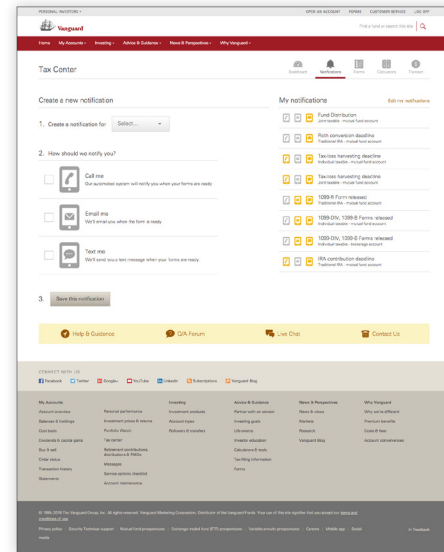
Some clients were concerned about the “Call me” option, given the prevalence of fraudulent calls. Some were concerned about being texted in the middle of the night.

Some clients preferred the e-mail option to go straight to one’s personal e-mail inbox, rather than the Secure Messages area, which required logging onto vanguard.com.

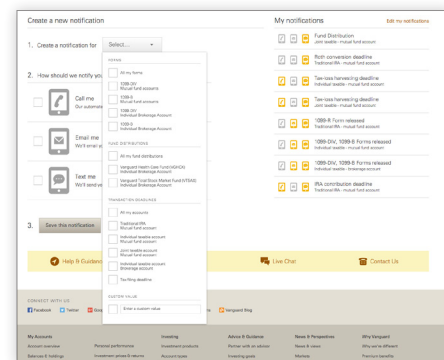
“Any time I can be notified and not having to remember is better.”

“I would definitely use this, no question.”

“Notifications to phone very helpful for someone not up on the website often.”



Notifications



Notifications: notification selection drop down menu

SUGGESTIONS FROM CLIENTS

Be notified at the time that Vanguard knows the fund distribution dates, instead of on the fund distribution dates.

Be notified for the spouse’s IRA as well.

Be notified in the beginning of January, rather than April 15th, to contribute to one’s IRA.

Clarify why some notification icons are in orange vs. gray.

User testing

Notifications (cont.)

<http://vanguard-lwd-taxes-sprint-1-v1.webflow.io/tax-center-notifications>

Clarify the difference between My Messages in the lower right corner and notifications.

One user mentioned wanting an option to set up repeat notification if action has not been taken.

SME FEEDBACK

Wondered about whether separate Notifications page is needed.

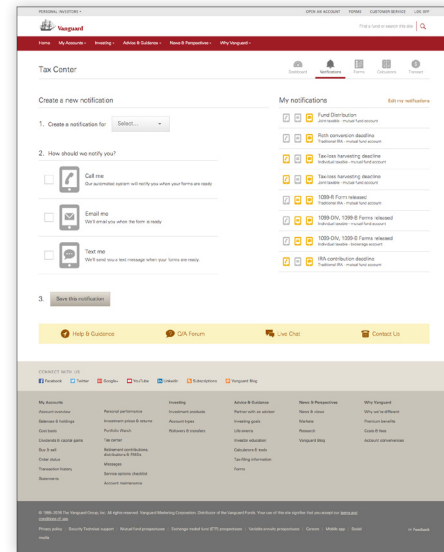
likes the 1, 2, 3 list view, super simple, call feature could be very helpful for older investors who don't the web or phones.

"Notifications is my favorite feature by far, huge win."

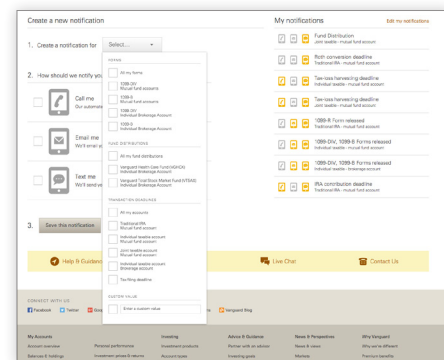
"Notifications will save a lot of time for us."

STAKEHOLDER FEEDBACK

Wrap up notification functionality to a smaller more consolidated view on dashboard.



Notifications



Notifications

User testing

Forms

<http://vanguard-lwd-taxes-sprint-1-v1.webflow.io/tax-center-forms>

OBSERVATIONS

Although clients appreciated the Forms area, three of the five clients used an accountant to file taxes, so their interest was more in the ability to “Share” the form with their account, either by printing or attaching it to an e-mail.

They liked the uncluttered appearance as well as the ability to upload form data to TurboTax to avoid manual entry of form data.

SUGGESTIONS FROM CLIENTS

Be able to share underlying data (dividends and capital gains, when bought/sold) with their tax advisor.

Say “Available mid-February;” rather than simply “Mid-February” to be clearer.

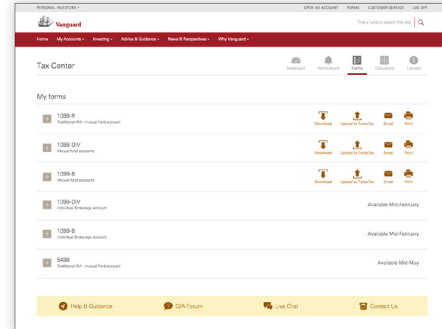
Be able to click the numbered area of the form itself, rather than the links on the right, to see a description. (This is our intended behavior, but it was not prototyped due to time constraint).

SME FEEDBACK

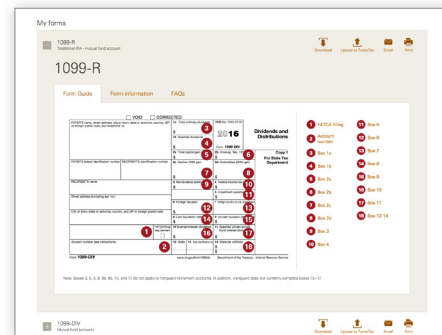
Current form guides on VG.com are buried.

“this interactive feature would be super helpful if users didn’t have to hunt for it.”

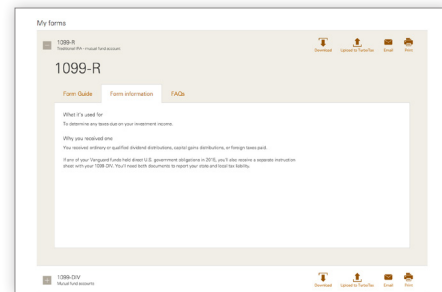
“Form guide, never thought about that. Having it laid out on internet would be so convenient. If we could get email functionality it would be amazing—and reduce some calls.”



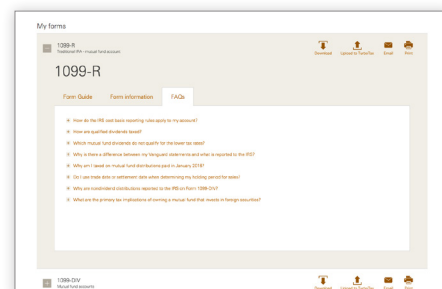
Forms: form rows closed



Forms: form row open – form guide



Forms: form row open – form information



Forms: form row open – FAQs

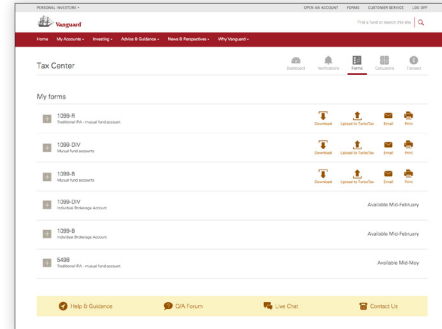
User testing

Forms

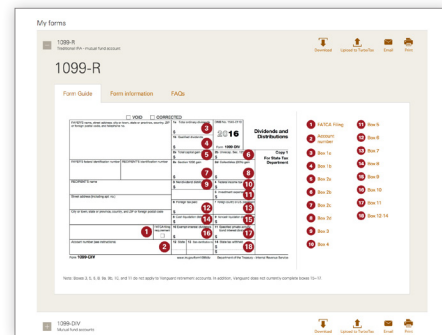
<http://vanguard-lwd-taxes-sprint-1-v1.webflow.io/tax-center-forms>

“Why you receive this form would definitely take the call volumes away. We get calls from clients asking why they received a form.”

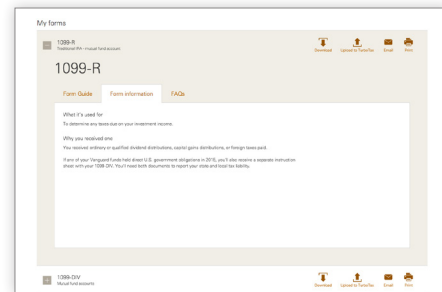
“Like that it lists forms that they will get, but are not available yet. Definitely a win for clients.”



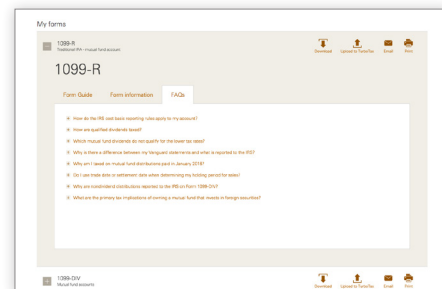
Forms: form rows closed



Forms: form row open – form guide



Forms: form row open – form information



Forms: form row open – FAQs

User testing

Calculators

<http://vanguard-lwd-taxes-sprint-1-v1.webflow.io/tax-center-calculators>

OBSERVATIONS

A couple of calculators piqued each client's interest. Some admitted that they would not likely browse this area on their own.

SUGGESTIONS FROM CLIENTS

Make clear that this page was not an on-screen (arithmetic) calculator, but tax calculators.

Make clear that there is the full set of calculators further down on the page. Two clients did not know to scroll down to see all nine calculators.

(There was an Adobe Connect constraint that disabled the mouse scroll wheel forcing users to use the scrollbar on the right to scroll the page.)

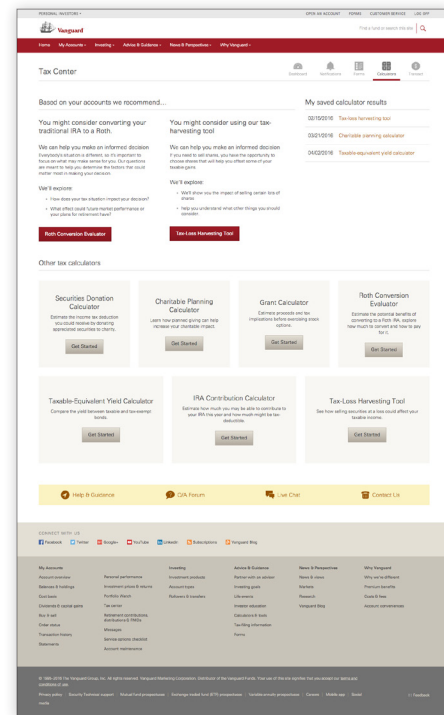
SME FEEDBACK

Concerned a bit by overloading the user with too many calculators, have to have specific logic to ensure only the most relevant are shown.

"Calculators could prompt calls. Should I really do it?"

"I can't cover these topics/answer their questions."

Emphasize partnership with PAS, not phone reps, who can answer questions. Even PAS might not be able to answer these questions.



Calculators

User testing

Transact

<http://vanguard-lwd-taxes-sprint-1-v1.webflow.io/tax-center-transact>

OBSERVATIONS

Clients liked the ease of contributing via one button, and that it was easy to tell how much they had contributed.

The tax-loss harvesting information intrigued some clients, who admitted that they needed to learn more about it.

(We should provide a way to learn more about how tax harvesting works.)

One client thought that the rate of return percentage was his tax bracket.

"I think this is exceptional. I forget to do these things. When I log on to my normal VGI page, I have to scroll through several pages to find out when I last contributed and how much."

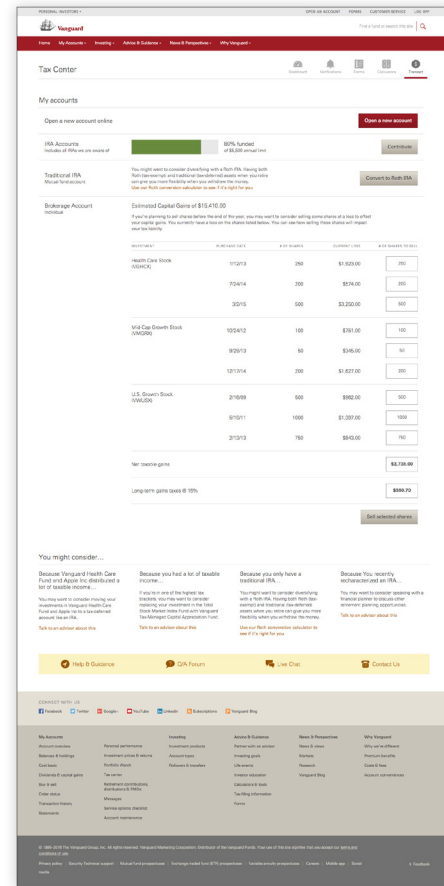
SUGGESTIONS FROM CLIENTS

Add more information, such as account balance, to help them identify the accounts listed on the left, particular when they have multiple accounts of the same type.

Make it clear what the maximum contribution was for the year. (We also need to ask for which tax year, when it is between January and April 15.)

Make it easier to contribute from the initial dashboard page, as they might not notice the "Transact" icon on the right.

Make clearer that the tax-loss harvesting applied to the taxable account, not to IRAs.



Transact

User testing

Transact (cont.)

<http://vanguard-lwd-taxes-sprint-1-v1.webflow.io/tax-center-transact>

SME FEEDBACK

Separate recommendations and things we would want them to do, vs. things to consider (tax-harvesting.)

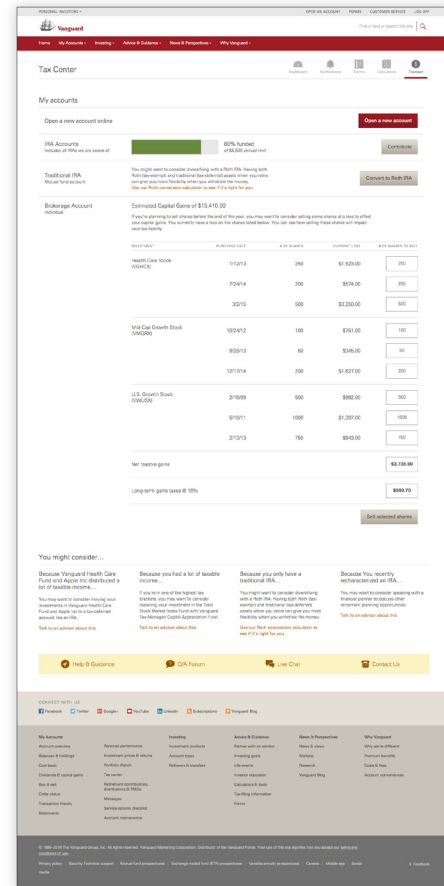
Recommend separating taxable and non-taxable accounts on the transact page.

Love breaking down tax-loss harvesting in this really intuitive way.

"personalizes to a level we can't even achieve on the phone."

STAKEHOLDER FEEDBACK

How do we tie tax center to cost basis? If you owe money on a brokerage holding. How much did I buy it for to tell the IRS I sold it?



Transact

User testing

Help & guidance

<http://vanguard-lwd-taxes-sprint-1-v1.webflow.io/tax-center-concierge>

<http://vanguard-lwd-taxes-sprint-1-v1.webflow.io/tax-center-help-guidance-result>

OBSERVATIONS

Clients liked the tile layout, with a few indicating that they would likely click a topic first, before using the search feature.

Some also liked that the “Contact Us” option was readily available.

SUGGESTIONS FROM CLIENTS

Keep the bar location consistent, rather than moving it to the top. (The prototype did not have the intended transition of the bar moving to the top of page uncovering the page.)

SME FEEDBACK

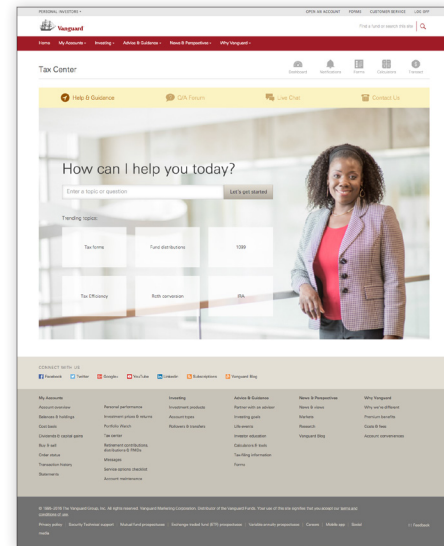
Likes the trending topics in Help & Guidance.

“these are the main drivers of calls” “For people trying to self provision, this is great.”

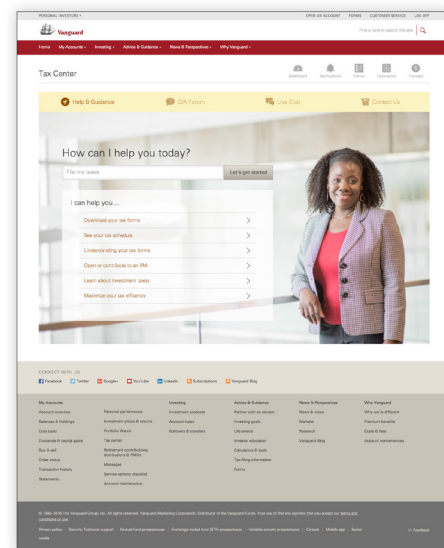
“I really like the help and guidance. A lot of clients don’t like to click [to search]. They want to [type in a query to] search. Clients might type in their question or maybe see the topic they’re looking for and click it. This could reduce calls.”

STAKEHOLDER FEEDBACK

Take one branch of “I can help you topic.” Does it just link to relevant articles? If leads to PAS it will add “bonus” points.



Help & guidance



Help & guidance: search result

User testing

Q/A forum

<http://vanguard-lwd-taxes-sprint-1-v1.webflow.io/tax-center-q-a-forum>

OBSERVATIONS

User would be highly likely to use forum.

User would use forum to learn about tax strategies he hadn't done before—problems, advantages, things to avoid.

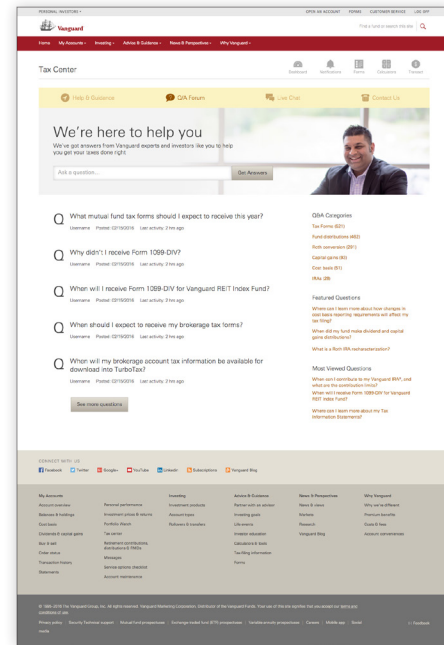
"I would prefer to use a QA Forum rather than call."

"Q&A forums are my favorite. I'd rather get my answers this way than hunt for them or try to word my own questions. Very likely to use it."

SME FEEDBACK

Concerns regarding regulations and legal compliance.

"Bogleheads use their forum for this purpose, would be great to offer similar resource on our site."



Q/A forum