

Design-driven transformation at Northwestern Mutual

Shaping an end-to-end experience and strategy
through zero-base design.

by Alexander R. Wilcox Cheek

Themes: Organizational Change, Digital Strategy, Experience Design,
Zero-Base Design, Design Thinking

Goals: Our team unified design and business strategy to drive a digital and service transformation. The ambitious project sunsetted tech debt and aligned disparate teams around a holistic user experience. The zero-based design approach, along with artifacts like an end-to-end blueprint and strategic map, turned strategic priorities into action and took a ten year approach to the massive undertaking.

160 years of legacy practices, massive tech debt, and a struggle to modernize

Milwaukee, Wisconsin is home to one of the country's premiere life insurance providers, Northwestern Mutual (NM), a Fortune 100 company with an over \$200 billion portfolio. The company depends on a network of over 6,000 independent contractors who sell insurance products and offer financial planning and investment services. While the marketplace for personal finance has been flooded by "robo-advisors" like Betterment and Robin Hood, Northwestern Mutual committed itself to the more personalized approach that its field network provides to its clients and their families. With the 2015 acquisition of Learnvest, a New York-based financial planning start-up, Northwestern Mutual had an algorithm to provide goal-based planning for clients, thus creating a pipeline to sell more insurance.

With Learnvest, its algorithm, and its talent, the company could begin building a more tech-forward future. The merger brought together two different organizational cultures, particularly in the way each culture thinks about change and the future. From the beginning, we encountered siloed verticals that aligned to legacy business models. Digital product work happened in clusters

around the organization with no central leader: one large group focused on financial planning and products, another on enterprise software, and a third that spun up incubator-style solutions — quick-fixes to things that lacked strategy and ownership. Small groups of engineers and project managers were buried across the company overseeing niche bodies of work like tools and services used by a handful of internal users for claims processing, document assembly, money movement, or retirement distribution.

Nothing connected and nothing laddered up to a cohesive plan. Leadership spoke of a "digital transformation" and "client-focused future" but lacked the articulation of how those clichés would become actionable. One VP noted that while his peers wanted the company to be more like Silicon Valley, "it's delusional. We're a financial services company first and foremost. Technology has to work to support the company, not confuse us into thinking we're something we're not."

Furthermore, a "client-focused future" was complicated by its business model, a B2B2C structure where Northwestern Mutual provides products and services to a network of field advisors, and field advisors would do as they please to sell products and maintain the client relationships. While the quality of the financial products was high, Net Performer Scores (NPS) for those customer relationships was extremely low. The



goal for the company was to create long-lasting and dependable relationships with a financial advisor but due to a staggering 90% attrition rate in the field, most clients were left "orphaned." Their insurance products were still active, but their relationship with the company would become disconnected without their local contact.

One of the pain-points for advisors was their suite of digital tools. Advisors would log in to an average of sixteen different applications and systems per day just to perform their jobs. In 2018, the company maintained over 400 digital products and services, and 57 different one-off apps and web apps to solve very specific needs. The mass array of products was partially the result of the company's previous funding model that fueled one-off tech solutions but almost no stewardship of the work. Few products were ever sunsetted. The tech-debt was a drain on company resources, created widespread confusion, and led to lost productivity in the field and the home office.

"I just want the software to get out of my way so I can work with my clients and build those relationships,"

said one financial representative. Others talked specifically about having to re-enter data over and over again and having to maintain multiple client records. Sales time lost by advisors bogged down by the tools was never measured by the company but expressed in nearly every single user interview we conducted. "CRM works fine when I'm doing lead generation, but when I'm ready to make a plan or sale, I have to go to another system that doesn't pull the same data in. I have a dedicated associate just for data entry and file management." Advisors also wanted to do their work on-the-go, but the mobile apps that were provided didn't connect with any client data, forcing them back to their laptops which were bogged down in security and authentication hurdles.

Even sales techniques of financial representatives reflected legacy practices of fifty years prior. Al Granum was one of NM's most successful agents and ran the Chicago office. He devised the 10:3:1

"Granum technique" where 10 calls converted to 3 meetings which converted to 1 sale. In 2019, an agent at the Bozeman office put it bluntly: "Millennials don't answer their phones yet our coaches keep hammering us to make calls. For me, it's more like 60:3:1."

Clients had access to an account portal on nm.com but fewer than 20% of clients were registered, and even fewer were active users. Most depended on calling the servicing center in Franklin, Wisconsin. In Franklin, 1,200 employees handled routine client needs, new policy and claims processing, and hundreds of other specialty tasks. 3.83 million calls came to Franklin each year, the majority of which were for small transactional things like address changes and bill payments — a cost sink for the company to the tune of over \$20 million a year. For a client, trying to get assistance on basic things usually lead to miscommunication and confusion. Calls to the service center were transferred an average of nine times before the request was resolved. Vast inefficiencies ran deep as staff managed paper documents, used mainframe, command-line interfaces, and even accessed microfiche files in the facility's basement. Money was lost through the operations, and money was left on the table when call agents were ill-equipped to advise clients on suitable financial products.

The client-facing web site supported little in the way of self-servicing functionality and was inspired by a competitor's commercial banking site which itself was long in the tooth. The site was more reflective of 2005 than of 2020, to which one VP said, "our business is suffering because the experience is so bad." New entrants to the marketplace were tying their experience strategy and their business strategy together, embracing fresh, mobile-first approaches to match market expectations. NM's CEO had an ambitious vision for and will to manage the mobile app, but there was a disconnect down the ladder.

Zero-Base Design

Northwestern Mutual's CEO had lofty expectations for the company's transformation strategy, often citing Steve Jobs' ambitious approach to product design. Risk-aversion was high at NM and the company culture was far from Apple's youthful, renegade attitude. Teams at NM valued consensus over risk-taking and few people stood out as willing to innovate or question things. I formed a new design team and used a zero-base design approach, a design vision, vertical

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2 COMPARE (PF4)	16 LIFE REINS	32-34 VLI	64 DI REINS
3 MSG POLY INFO	17 MEC	35 JL/JCL/SCL	65 PARTIAL POBO
4 MSG POLY TELL (PF5)	18 RPB	36 RAI	66 CRT
5 AGENTS, COVERAGE	19 DDR	37-49 VLC / ASSETS	67 EXCLUSIONS
6 DIVIDEND/CONTRACT	20 ACB	38-49 DCR / ALLOC	
7 VALUES, RODNS		51 PW SUSP, MTD	
8 ACCUMS, IML, MISIC		42 VCL 2	
9 MISIC	43 DMP / EPR	55 FIB	
10 RODNS	LIFE POL INFO:	56 EMOSA	
11 RODNS	26 FPA, TAD, IPO	57 DI MEC	
12 IML, CLASS	27 ADOL PREMS 1	58 IIB, SSB, DOB	
13 TRX INFO, CUM TOTS	28 ADOL PREMS 2	59 ADOL, RIB	
14 POLICY TRX INFO	29 TIB 1	54 PTB, DISC	
	30 TIB 2	55 FIB	
		56 EMOSA	

alignment map, and architecture to help the company be more tech-forward and design-centric.

Zero-base design is the concept of building up a product and design strategy from a base of zero, shedding siloed strategies and reevaluating all ongoing efforts. The concept has its roots in zero-base planning and budgeting, an approach where management assesses an organization's priorities unencumbered by ongoing initiatives. It's not about austerity, but a way to invent alternative approaches from a clean slate. Some products, services, or initiatives may get eliminated, but others get synthesized and aligned to a more focused business direction. What results is a new plan that's greater than the sum of its parts. At Northwestern Mutual, the products and services became more synthesized, aligning user experience and organizational structure to a more cogent set of business priorities. Like zero-base budgeting, the result is increased revenue and profitability through coordination, efficiency, and alignment. Zero-base design and zero-base budgeting are both successful when there is consensus from senior management across the company, driven, in our case, by concrete artifacts: a vertical map, design research, ten year vision, and system architecture.

When we created the concept of zero-base design, it came from an observation that so many companies like Northwestern Mutual have a desire to be innovative but are too tied to existing practices and initiatives. In many cases, key stakeholders simply needed the perspective of zero-base design to understand what priorities had high value in contributing to the future and which ones simply checked the boxes for this quarter or the next. Some companies turn to "design thinking" approaches, which can prove helpful for managers to think differently about their workstreams and perhaps launch a new product out of design thinking methods. But the techniques of design thinking don't typically connect new thinking to organizational transformation. The zero-base design approach helped us turn traditional design thinking into an enterprise-level agent of change.

"The zero-base design approach helped us turn traditional design thinking into an enterprise-level agent of change."

While the term zero-base design didn't exist in the early 2000's, Apple took a similar approach during its period of rapid transformation. After years of misdirection, Apple, too, was mired in product debt and operational inefficiencies. Jobs returned and made risky decisions that paid off, specifically scrapping product lines and building new ones from the ground-up. He and his

team identified four core product lines and one core direction for its software division. The Mac OS X operating system was built as a new foundation rather than trying to prop-up the aging Mac Classic software. In 2009, their word processing and spreadsheet tools also underwent a "zeroing" when they were rebuilt to support Apple's mobile and tablet strategy. After that, they famously rebuilt iPhoto and iTunes in favor of lighter-weight apps that supported the company's iCloud and streaming media strategies. The result was more cohesive and delightful user experiences at a lower cost than simply iterating upon legacy products. For Apple's culture, these drastic overhauls of products, services, and experiences weren't perceived as "risky" — they were what needed to be done to advance the business direction.

"The result was more cohesive and delightful user experiences at a lower cost than simply iterating upon legacy products."

Generally, difficulties in achieving innovative products and services can be attributed to leadership, culture, organizational structure, or team-level practices. The agile process, for example, is one of those practices that has been adopted by most tech-forward companies from the Fortune 100s to the start-ups of Silicon Valley. It's an effective way to execute a vision and plan, but leadership has to have that vision and plan to start with. Designing great experiences requires distance, perspective, and risk, while Agile is suited for building and iteration. At Northwestern Mutual, teams adhered to a strict Agile approach but didn't clear idea of where they were headed. What resulted were products that met their delivery times only to iterate themselves into a corner. They didn't track towards strategic goals and the user experiences were disjointed and soulless.

Implementing a zero-base design approach at Northwestern Mutual required a clear vision for the organization's long term strategy, stretching out ten years in this case. Design-led visions are important because they use artifacts and prototypes to gather stakeholder support, they widen people's perspectives on what is possible, and they break routines and get teams out of narrow tracks of work. They concretely represent all the learnings and the strategy in *real things*.

Our zero-base approach to Northwestern Mutual's products and services was applied in parallel to its day-to-day operations, agnostic of organizational structures. We created a runway that could triage and on-board

teams over time. Experimental labs helped reduce the wariness of users and informed us where we were off-base. And most importantly, it let us untangle the company's struggles and create a new future with fresh eyes. "One platform in ten years" was further out than anybody in the company was thinking, but setting that horizon helped to dramatically change the conversation.

NMC: a platform from which to build focus, consensus, and a future

In the complicated technology landscape at the company, one platform was identified as the platform upon which to build: NM Connect (NMC), an Amazon Web Services (AWS) tech stack that hosted the modern financial planning tool. By 2018, Microsoft CRM had broken under its own weight and NMC offered the chance to host custom cloud solutions for the wide array of unique use cases. It also enabled the possibility to API vended products under a cohesive user experience. It was the best of both worlds: teams could build solutions completely tailored to NM users but buy more complex products and plug them in to the singular ecosystem.

When we began by leveraging NMC, a platform that had little oversight or governance, a small budget, and

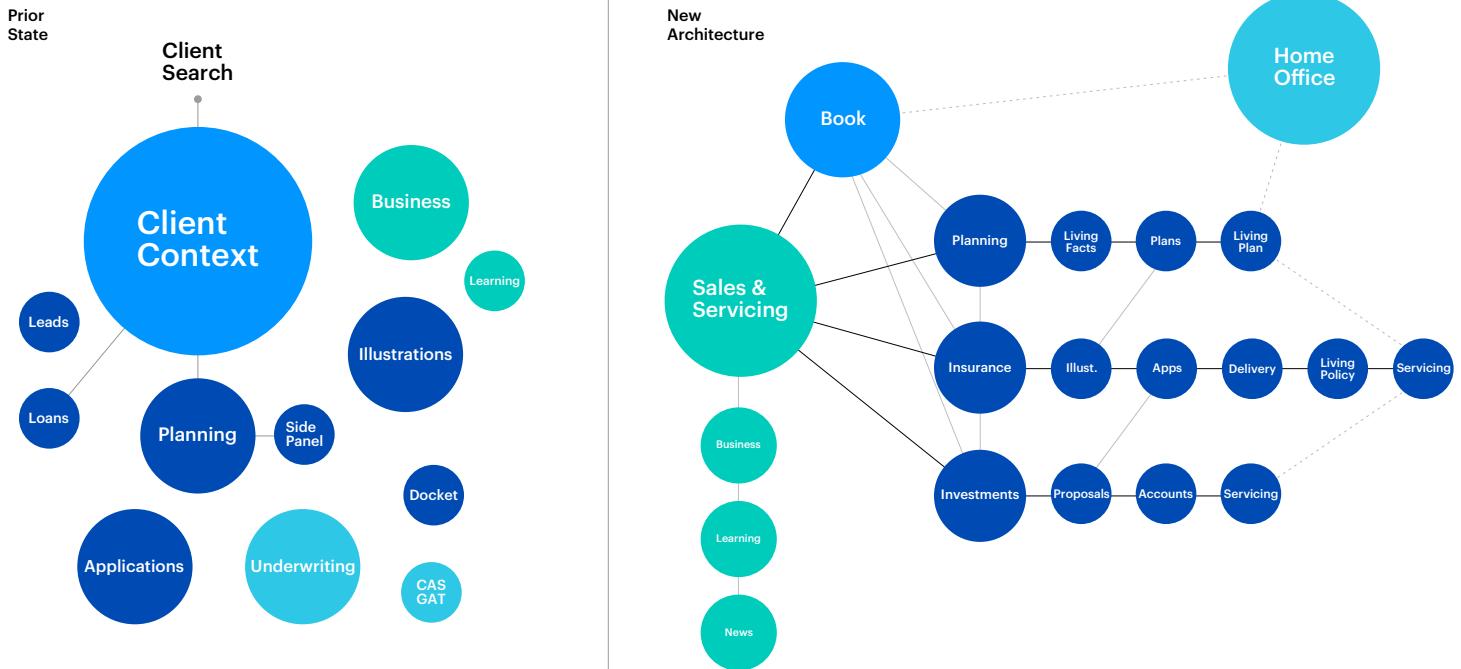
Below: Four of dozens of concepts and hundreds of iterations that laid the foundation for a reimaged, all-service digital platform focused around productivity and task management.

a team that prioritized maintenance over transformation. Odd projects had staked out property there but were isolated from one another. They needed a vision for a modern experience, so the in-house design team began to envision an integrated experience centered around NMC. Months of research with field offices and back-office teams provided a clear sense of daily tasks, job functions, pain-points, and work-arounds. The research blended qualitative and quantitative techniques to capture hundreds of use cases then led co-creation activities like card sorting and re-mapping to articulate a system architecture.

A small group of designers and I cleared out a windowless storage room in the New York City office and began to concept various patterns for summary pages, data visualizations, and complex transactional workflows. We synthesized the research to provide broad direction (e.g., these users are power users and want screens to be dense with information) and what to prioritize (e.g., the signature moment at the end of policy underwriting is important to surface to the field users as quickly as possible). Principles were pinned to the wall and post-its with ideas filled the space beneath them. The diverse backgrounds of the in-house team helped push the boundaries: a musician who later went to Apple, a visual designer with agency experience, a social scientist and design researcher, and a Wall Streeter who moonlighted in fashion.

The image displays four screenshots of the NM Connect (NMC) platform interface:

- Sales & Servicing:** Shows a dashboard with sections for Sales & Servicing, Coming Up, Book at a Glance, and Planning.
- Coming Up:** A list of tasks for Marilyn Marshall, Madison Morgan, Timothy Keller, and Stephanie Mendoza, each with details like date, plan, and accounts.
- Book at a Glance:** Summary statistics: 3 new clients this week, 4 events today, and a View Book button.
- Planning:** A dashboard showing 67% completion, 125 tasks, 55 drafts, and 18 active plans.



Above: An abstracted platform architecture was further articulated down to each digital property for all the primary user groups.

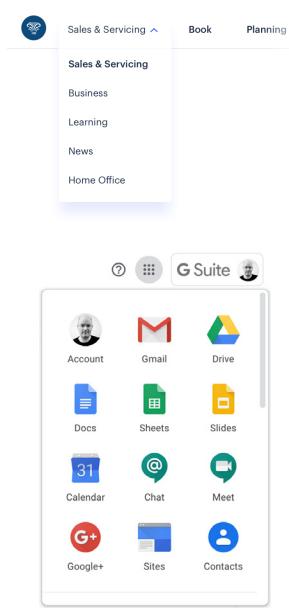
Below: A platform switcher similar to Google's helps users maintain focus on their day's primary workflows.

The vision work shared with stakeholders showed what was possible for the company — not a reflection of its conservative and tired brand of 2018, but of a modern, tech-forward company prepared to meet the high expectations of its business users and clients. It wasn't a vision for the sake of being flashy but a highly actionable one, organized around principles and needs unique to the company.

competed for the same space that led to convoluted screens, no clear sense of hierarchy or flow, and confusion for the users.

With the information architecture and platform approach, products could tap centralized client data, interconnect with neighboring products, and leverage powerful platform-wide communication utilities and task management. With clear guidance to all product teams for how to align and transform, the approach was a profound shift from the days of one-off, isolated products that ran locally and stored their own data.

An architecture designed for flow and integration



Our team prototyped an architecture for NMC that reflected the primary focus areas for users on a typical day. Like the application switcher in Google's app suite where a user can move between Mail, Calendar, and Drive, NMC's switcher would give space for users to conduct client work (Sales & Servicing), business management (Business), professional training and up-skilling (Learning), and participate in the company-wide intranet (News). It effectively unified the digital landscape for the over 25,000 people across the company whose jobs varied far and wide.

By creating spaces around these core activities, product teams now had dedicated real estate with room to expand. Business, for instance, transformed from a single tab to a broad navigation for strategic planning, business management, people management, collaboration, and recognition. Previously, these products all

Intuitive workflows ran horizontally across the architecture. In Sales & Servicing, users could work across planning, insurance, and investments, addressing client tasks in an express, linear fashion. Vertically, the architecture supported degrees of information granularity: the deeper levels of the system were where the work got done and when notifications needed to get pushed to the surface they would appear on the landing pages, with the most critical action-items getting pushed to the NMC home page.

The path from financial planning to insurance proposals to creating an application to underwriting to delivering a life insurance policy was our prioritized workflow and the most significant for all the field users. It was a critical space with ten large product teams supporting that specific journey. The proposals team alone had over a hundred engineers and product managers. That



Above: The articulated platform architecture organized by primary user group. Spanning dozens of product teams and at least four major organizational units, it reshaped the user experience for 8,000 business users and 1,200 back-office servicing staff.

Right: A proposed reorganization of the service center around specialists and generalists. This artifact served as the foundation for experimental labs that were built to explore better human-human touchpoints.



Priorities

Digital Strategy Alignment Map			
Translating organizational vision into concrete, manageable, and measurable outcomes.			
Strategic Priorities			
To provide comprehensive financial products and services and expert guidance for a lifetime of financial security.			
Reduce 10% attrition rate of <5 LOS FIs and help them build strong, established careers.			
Increase proficiency of <1 LOS FIs reduce 89% attrition during onboarding.			
Increase integrated advisors from 20%.			
Reduce tech debt and legacy systems.			
Integrate data systems and move from being product centric to customer-centric.			
Increase efficiency of home office and build stronger partnership with the Field.			
Deliver an end-to-end integrated customer experience to deepen engagement.			

Vision

Northwestern Mutual			
Be at the Center of Clients' Financial Lives.			

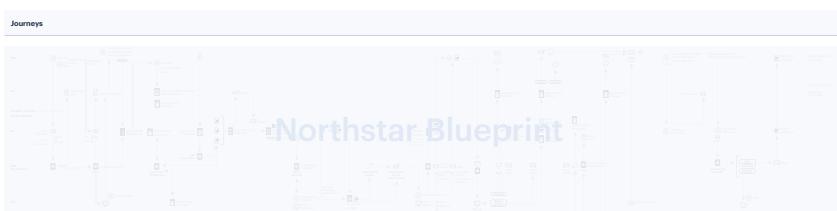
Principles

Principles		Field & Home Office Experience		Client Experience	
Focus on and adapt to audience.	Needs dictate tools.	Keep content clear, focused, and contextual.	It's all connected.	Human engagements are the core of client engagements.	Enable clients to accomplish their goals with minimal effort.
All projects are born from a place of empathy, where we listen to and deeply understand the needs of our users.	The platform should provide the right tools at the right time for specific workflows, users, and contexts.	We believe in empowering our user through clear, concise, and data-driven insight.	Enable users to move quickly across deeper levels of the architecture.	Design for trusting engagements between field and clients.	For simple and transactional needs, provide simple self-servicing opportunities. Help them navigate with confidence and transparency.
We believe in constantly evolving our platform to match the unique needs of our users.	We are not a technology solution in search of a problem.	Reducing the cognitive load for users allows them to get work done quickly and accurately.	Provide contextually-relevant insight across the architecture rather than building silos.	Allow technology to enable these relationships more than replace them.	Create flows of communication to support direct, simple, and helpful support moments.
Our users have highly technical, complex jobs; they need integrated software, not web sites or isolated products.	We believe in defining and solving for symptoms.	Our platform should anticipate needs before users have them.	Integrate the tools that advisors need so users can keep all their balls in the air.	Provide objective, fiduciary planning, insurance, and investment information for clients to make decisions.	Facilitate coordination with I&T through a single, cohesive entity.
Communicate trust in all the data and information.			Provide a consistent experience across the platforms.	Individualize the experience.	Show clients how their actions impact their goals, building resonance with their plan.

Goals

Goals					
Sales & Servicing	Business	Learning	News	Home Office	NM.com
Integrate relevant tools and services into a single digital ecosystem. Navigate users into focused workflows.	Surface relevant, tailored information to the user. Be anticipatory about needs.	Be an omni-channel experience but triaged based on need and priorities.	Integrate support content to provide answers-on-demand and lower the learning curve of the career.	Provide multiple ways into work: a cross-book perspective, client context, task- and case-driven flows.	Design specialist and generalist approaches to servicing enabled by NMC and its centralized sources of client data.
Integrate disparate tools and services into a single digital ecosystem.	Surface business performance data and provide tools to set goals and track success.	Foundational learning to teach the products, techniques, and best practices in the profession.	Provide a centralized source of internal news, industry news, corporate and field event information.	For specialists, serve up a launchpad for relevant workflows for field and home office users.	Create parity across the interfaces so that clients, the field, and home office reps see the same information equally.
Surface relevant, tailored information to the user.	Empower leadership to see across their organization and track performance.	A blended learning experience that includes self-paced, self-driven curricular tracks.	Be a platform for trusted voices within the company to disseminate information to the field.	Empower generalists to provide complete servicing and advising on the phone and through digital channels.	Aggregate accounts to provide a complete perspective on a client's financial health and goal tracking.
Integrate support content to provide answers-on-demand and lower the learning curve.	Provide FIs with a clear understanding of their sales pipeline and be proactive about new opportunities.	Show clear modular pathways with branches of learning to develop FIs, APIs, and future leadership.	Provide clear visibility on the age of content with a system that diminishes dated information.	For call center representatives, use the Client Context as the primary launchpad for servicing and support needs.	Aggregate accounts to provide a complete perspective on a client's financial health and goal tracking.
Enable robust multitasking abilities and the ability to easily process different tasks in parallel.	Integrate support content that's responsive to data graphs.	Include measurement tools, like quizzes, to measure progress and success across the curriculum.	Provide a centralized task management system for delegating, tracking, and recording activity.	Reduce call transfers and follow-ups to as close to zero as possible.	Provide trigger points to start servicing requests that funnel through the financial representative.

Journeys



Products

Products						
Client, household, and business client context. Core facts, documents, and preferences.	Personal practice goal setting and tracking.	Content strategy for learning curricula and corporate documents.	Tagged and permissioned news site to unify Digital Commons, LinkedIn, News app, The Daily, and others.	Foundational worklist, task management and delegation, and communication services.	Call center management tools tied to client records.	Accounts, Insurance, and Investments aggregate pages; Living Plan and Living Policy properties.
Financial plan creation, delivery, and servicing.	Compensation and rewards reports.	Align learning tracks with career path options.	Content strategy to that unifies and aligns all field, home office, leadership and corporate expectations.	Productivity dashboards for management.	Online chat tools to co-servicing support with the field and client's native mobile app.	Status trackers and client-facing tools for new insurance product sales.
Insurance product sales and servicing, for the field and home office.	Production data reporting dashboards.	Content repository to house former Linknet, E3, and Mutual Knowledge materials.	Centralized document repositories associated with client records.	Centralized document repositories associated with client records.	Document repository.	Self- and co-servicing tools.
Integrated productivity tools for task management, support, and communication.	Staff management and collaboration.	NIU Voices platform for broad knowledge sharing.	Annual and regional meeting event touchpoints.	Call center management tools tied to client records.	Communication tools for field and home office interactions.	Client Native Mobile.
Leadership dashboards and network office management.	Leadership dashboards and collaboration tools.					

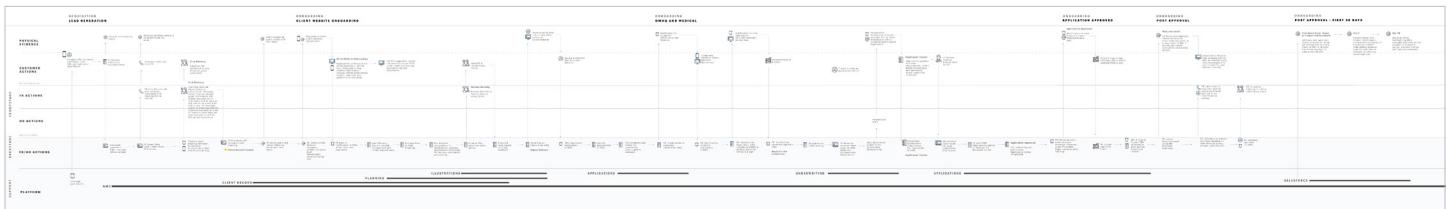
Workstreams

Workstreams						
Design System & Iuna Platform A, & App Frame Global Utilities Side Panel Support Client Book & Insights Consolidated Report Govt Facts / Fact Finding Planning Experience Planning Output Illustrations Experience Illustrations Output Life, Term, and DI Applications Insurance Servicing Tools Retirement Management Investment Proposals Investment Processing	Business Vision Personal Practice Dashboard Leadership Dashboard Mission, Vision, Values Goal Setting Marketing Plan Segmentation Join Work / Ensembles Succession Planning Field Recruiting Team Management Field Native Mobile	Learning Vision & MVP Content Strategy Curriculum Library Career Pathing Tools Coaching and Mentoring Learning Native Mobile	News Vision Content Strategy Corporate News Industry News NM Voices Annual Meeting Bts Regional Meeting Sites News Native Mobile	Life, Term, DI Underwriting LTC, Universal Life Underwriting App Input Document Librarian CAS GAT Insurance Servicing Tools Case Management Dashboards	Experimental Claims Lab Servicing Desktop Vision Call Center Utilities	OMMO Living Plan Application Tracker Accounts, Insurance, Investments, Summary pages Living Policy Self-Service Tools Billing & Payments Knowledge Base Chat Client Native Mobile
NPS Increase YoY. Increased plan delivery and policy bundling. Quickener migration from plan to policy delivery. Increased retention for <4 LOS. Increased integrated advisors. Consolidated touchpoints. Consolidated task management and delegation services.	NPS Increase YoY. Less technical debt and fewer digital systems. Consolidated touchpoints. Consolidated task management and delegation services.	Increased retention in >1LOS. Reduce employee attrition. Improve employee satisfaction. Reduced time to proficiency. Consolidated touchpoints. Increased leadership and mentorship.	NPS Increase YoY. Direct information finding. Generalized work teams. Increased retention. Faster onboarding. Less technical debt and fewer digital systems. Consolidated touchpoints. Increased leadership and mentorship.	Direct information finding. Generalized work teams. Increased retention. Faster onboarding. Less technical debt and fewer digital systems. Consolidated touchpoints. Improved employee experience metrics.	Faster servicing on calls. Reduced phone transfers. Shorter time-to-answer. Reduced handle time. Higher first-call resolution and call frequency across the org. Improved employee experience metrics.	Direct information finding. More self-service. Fewer service calls. Deeper plan engagement. Increased integrated clients. Increased retention post-benefit.

KPIs

KPIs						
NPS Increase YoY. Increased plan delivery and policy bundling. Quickener migration from plan to policy delivery. Increased retention for <4 LOS. Increased integrated advisors. Consolidated touchpoints. Consolidated task management and delegation services.	NPS Increase YoY. Less technical debt and fewer digital systems. Consolidated touchpoints. Consolidated task management and delegation services.	Increased retention in >1LOS. Reduce employee attrition. Improve employee satisfaction. Reduced time to proficiency. Consolidated touchpoints. Increased leadership and mentorship.	NPS Increase YoY. Direct information finding. Generalized work teams. Increased retention. Faster onboarding. Less technical debt and fewer digital systems. Consolidated touchpoints. Increased leadership and mentorship.	Direct information finding. Generalized work teams. Increased retention. Faster onboarding. Less technical debt and fewer digital systems. Consolidated touchpoints. Improved employee experience metrics.	Faster servicing on calls. Reduced phone transfers. Shorter time-to-answer. Reduced handle time. Higher first-call resolution and call frequency across the org. Improved employee experience metrics.	Direct information finding. More self-service. Fewer service calls. Deeper plan engagement. Increased integrated clients. Increased retention post-benefit.

The vertical map coalesces the strategic priorities and connects them to work-streams with measurable outcomes. This, along with a comprehensive end-to-end blueprint and platform vision drove strategic change spanning ten years.



Above: Our end-to-end experience blueprint that aligned existing priorities and identified critical gaps to be funded and prioritized.

team was previously isolated, building custom software with its own design language, toolkit, and data storage. Our design-driven strategy helped them enter new partnerships with the financial planning teams and applications teams who — from the user's perspective — are alongside them on the same, linear path. Financial planning data began to feed the proposals and users would no longer waste time switching between systems and re-enter information over and over again. For the users, the road that was previously all speed bumps and potholes was now a superhighway.

In parallel to our work, Northwestern Mutual had teams of McKinsey and EY consultants also looking to streamline business practices. They didn't have the wide perspective that we did and ironically proposed even more siloed products as a way to solve the company's woes. In our favor, though, they helped to re-organize dozens of teams under umbrellas that were identified in our blueprint. It was the first time product teams who worked on specific parts of the user journeys were consolidated under unified leadership. It also pushed teams to think more broadly about touchpoints for field, servicing, and clients instead of just one layer.

The 10,000 foot view: vertical mapping workstreams to strategic priorities

One of the most apparent struggles of the hundreds of people who worked in the digital product function was understanding a long-term plan for their products. Teams and team leaders built products in their own lanes, budgeted for the year in front of them, and adhered to an agile process that cornered products. Vertical mapping articulated a realistic approach to transformation. It directly aligned the strategy and the user experience, making it easier to prioritize, resource, budget, and socialize.

We stepped back from the ongoing work and connected our platform's vision to the high-level business priorities. The company's priorities became the top-level drivers for everything that followed:

1. Reduce 91% attrition rate of new and “under five year” financial representatives;
2. Increase advisors who deliver plans and sell investment products in addition to insurance;
3. Reduce tech debt and legacy systems;
4. Integrate data systems and move from being product-centric to customer-centric;
5. Increase efficiency of home office and build stronger partnership with the Field;
6. Deliver end-to-end integrated customer experience to deepen engagement.

From there, my team and I identified two existing vision statements for the business users and clients. We wrote principles that placed design at the core of all the work. They reflected user-centeredness, evidence-based decision-making, information movement across channels, and interconnecting the experiences. The vision and principles guide all teams and baseline their work, whether it be in the problem identification phase, product planning, or long-term stewardship of a product.

We articulated goals for each of the core experiences, becoming the guidelines for the dozens of teams in each vertical. This is the first level where the work feels tangible and where one can start to articulate reasonable timeframes for achieving them — each one here being a multi-year effort. These goals were distributed across the organization with their own OKRs and P&Ls.

Running horizontally was the field and client experiences, articulated through journeys. The embedded blueprint crossed digital and human touchpoints and mapped out the backstage processes required to deliver the massively complex experience. From start to end, the blueprint articulates direction for dozens of products and services. For policyholders, this blueprint can span their entire life. Underpinning the journeys is the technical platform, data flow, design system and toolkit, API interoperability, vended solutions, and device strategy.

While the work was complex, we knew it didn't have to be complicated. By articulating the future level by level — and honoring the vast complexity — it brought the company together and everybody saw their piece of the puzzle — and had a hand in shaping it.

Closing the gaps

While we were working with business partners and consultants to reorganize teams around the future vision, we identified the gaps that would need funding and resources for 2021 and beyond. These were critical products to create a seamless user experience; shared products that would support all the primary applications and use cases.

With client data scattered across products and varying databases, we designed and roadmapped a new client record creation tool and unified client profile. We also identified the need for a set of core utilities that should be accessible across NMC: chat, calendar, tasks, notifications, and support. These would provide access to important functions at the click of a button and they became the foundation for the mobile experience. They opened lines of compliant communication and task flow between the field, clients, and servicing center.

A support panel brought onboarding, up-skilling, and help into the context of the workspace instead of forcing users to access support content on a separate intranet site. The vision for side panel support also drove a content strategy to sunset dozens of in-house

New products that stitched the experience together — details that were previously overlooked but drove productivity and collaboration across the enterprise. Below, a suite of global utilities that worked in conjunction with NMC's apps and workflows.

The screenshot shows a dark-themed dashboard with the following sections:

- Hi Britt!**: Greeting and user profile.
- Revenue**: YTD Revenue (\$650,000) and August Projection (\$700,000).
- Cash Balance**: Year-to-Date (\$375,000) and August Projection (\$400,000).
- Priorities**: A list of tasks including "Learn your SBS recommendation" (In Progress, 5 minute task), "\$2,500 in wages due" (Due August 6, 2019, 15 minute task), and "Schedule dates for Annual Meeting" (Due September 16, 2019, 10 minute task).
- Awards & Contests**: Overall ranking in a regional contest.
- Conversation**: A message from McClure Network Office about the annual meeting.
- Tasks**: A list of tasks with user profiles and status indicators.

repositories for corporate documentation, user help, and complex product information.

This extensive work led to a few new products being delivered in under a year, but to realize this unified platform required organizational change. The architecture and functional needs that we identified exposed gaps in the organization. No teams existed to build a chat tool and no budgets were in place to support client record management. This, however, was “the connective tissue” for the platform — the glue that makes a user experience seamless and intuitive. Working across many senior leaders and gaining their buy-in on the blueprint, vertical map, and design proposals, finally gave us a multi-year plan.

One last strategic component was being led by a parallel team. Luna was created as a design language, system, and toolkit for designers and engineers to pull from and efficiently re-build NMC in its new vision. The toolkit enabled teams to scale up quickly and standardize the experiences across dozens of complex applications. For the user, it meant consistency in their workspace and intuitiveness in navigation. Luna and its comprehensive reach eliminated 14 different toolkits that were in use across the company.

Conclusion

Design and strategy have a direct connection. If strategy seeks to steer the ship, it's the touchpoints, the experiences, and the “little big details” that bring

The screenshot shows a dark-themed calendar view with the following details:

- Calendar**: Viewing your calendar.
- Event 1**: **FEB 20**, "Fact-finding with Daniel Andrews" (8:00 AM - 9:30 AM, My office). Attendees: Brit Cruz (Organizer), Daniel Andrews.
- Event 2**: "Prep for fact-finding with Daniel Andrews" (9:30 AM - 9:55 AM, My office).
- Event 3**: "Fact-finding with Daniel Andrews" (10:00 AM - 11:30 AM, Conference Room D).
- Event 4**: "Travel time to lunch meeting" (11:30 AM - 12:00 PM).
- Event 5**: "12:00 PM - 1:00 PM" (labeled as a break).
- Related Documents**: PDF file "daniel-budget.pdf".
- Related Links**: "Daniel's profile" and "Daniel's Fact Finder".

it to life. Every one of the strategic priorities of Northwestern Mutual had a design solution. Seemingly minor misalignments came to the surface through very tangible painpoints for clients and business users, and addressing those misalignments to drive better experiences is the definition of impactful organization design.

The work at NM goes on. An experimental lab launched to explore new possibilities for policy claims, a new living policy experience helps clients understand the value of their life insurance, more tools were put in the hands of clients for self-servicing, and the field saw gains in productivity, opening up more time for them to engage with prospects. Some technologies made more sense to buy rather than build, but in each case they still adopted the proposed architecture and design language.

We often felt like we were renovating a home without being able to move the stuff out. For companies as complex as Northwestern Mutual, the zero-base approach was ideal: it disrupted the company without being disruptive. We helped direct leadership's eyes to the future and articulate the details that were going to bring it to life. ■

Summary of Process

1. Frame: Understand the stakeholder goals and complex organizational landscape.
2. Research: Capture the needs of users from multiple perspectives. Develop personas, workflows, and identify priorities.
3. Ideate: Conceptualize platform designs and stress-test workflows. Build and validate the information architecture.
4. Align: Articulate vertical map, blueprint and platform strategy, gap projects, and experience labs.

Afternoon Assembly is a boutique strategy consulting firm that partners with companies to transform themselves through new thinking, innovative services, and organizational design. We help companies actively create their future.