



Digital Ecosystem Vision 2020 WIP

David Nelson, VP Design
Enterprise Experience Design Team (EXD)

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About this Vision

01 About this Vision

The Team

(Who's responsible for all of this?)

This work is Design-led with partnership and input from Planning Strategy, Field Experience Alignment, Client Advocacy, Data Science & Analytics, and the North Star Office.

Enterprise stakeholders and partners.



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01 About this Vision

What is a Vision?

“ We always overestimate the change that will occur in the next two years and underestimate the change that will occur in the next ten. Don’t let yourself be lulled into inaction.”



Bill Gates
Microsoft Co-Founder

Visions are far from exact. They're a future state, grounded in insight while remaining aspirational, reaching out 3-5 years.

They are a representation of what is possible, leveraging foundational platform work that exists today.

Great visions guide strategy, roadmaps, funding, and design.

This vision is a projection of an interconnected digital ecosystem for Northwestern Mutual. It illustrates a future state platform experience through the lens of our users; the field, our customers, and the home office. It showcases high-value signature moments derived from both business strategy and our customer experience insights.

02

Framing the Need

Business Mission

Support the field in client sales and servicing, business growth, and professional development.

Client Mission

To deliver financial security to help our clients live their best life by choice.

The Digital Ecosystem directly supports Northwestern Mutual's multi-year strategy and top strategic priorities.

- Trusted advisors
- Personalized planning
- Integrated insurance products and investments strategies
- Always on, Connected service
- Dynamic, digital ecosystem
- Reduce tech debt and retire legacy systems
- Integrated end-to-end experience for clients, the field, and home office
- Integrate data systems and move from being product-centric to customer-centric
- Provide comprehensive financial products and services and expert guidance for a lifetime of financial security
- Increase integrated practices, field proficiency, and reduce attrition

3%

Annual Growth of Whole Life Sales

Northwestern Mutual's top strategic business priority is to maximize policy owner value through growing whole life sales by 3% annually.

Therefore, we must increase the growth trajectory in the total number of new households, deepen engagement with existing customers, and acquire and engage the next generation of clients.

02 Framing the Need

The Problem

Clients want clarity, personalization, and control when it matters, but we force them into a digital divide deeply out of touch with their needs and expectations. Each moment we fail to deliver, our bond loses strength.

Field and Home Office also navigate this divide, impacting their ability to build deeper relationships and service clients. Without tools that meet them where they are, such as a single source of truth for client information, staff are ill-equipped when it matters most. Productivity suffers while questions go unanswered, compounding our ability to deliver an experience people expect.

Home Office staff require 6-9 months of training and up to 2 years on the job to reach expected proficiency levels. Many don't last that long. Service reps use up to 20 different apps to service the Field and Customers, with no integrated platform supporting and improving the way they need to work.

New advisors struggle in onboarding, development, career pathing, and lack the tools to accelerate the learning curve. Advisor retention (<5 yrs) is projected to be 16-17% at year-end ('20), the lowest in 3 years. Tenured advisors are frustrated with the lack of integration of our digital products. Archaic tools continue to contribute to field attrition - leaving money on the table.

Nearly all pain-points across Home Office, Field, and Client Experience point directly to antiquated technology and legacy systems. Without a digital ecosystem interconnecting digital products and workstreams, we put ourselves in a challenging position in delivering a differentiated user experience.

02 Framing the Need

The Solution

Building an end-to-end experience means integrating products onto a unified platform where products, data, and outcomes connect to Northwestern Mutual's multi-year strategy, experience principles, and brand.

A platform strategy means a digital experience that can be scaled, prioritized, and governed around a single architecture. The unified platform is a purpose-driven, omnichannel experience that aligns with user journeys and corporate objectives.

Product Integration

- Integrate products, tools, and services into a single ecosystem, from purchase journey and beyond.
- Integrate support and learning content to provide answers-on-demand and lower the learning curve and time to proficiency across the enterprise
- The integration of focused workflows (e.g., workflows unite products across Sales and Servicing)

From Touchpoints to Journeys

- Provide multiple ways into workflows. A cross-book view of the field's book of business and servicing client view, with task and case-driven flows
- Be an omni-channel experience, but triaged based on need, priorities, and role
- Surface relevant, tailored information to the user. Be anticipatory and design for primary needs

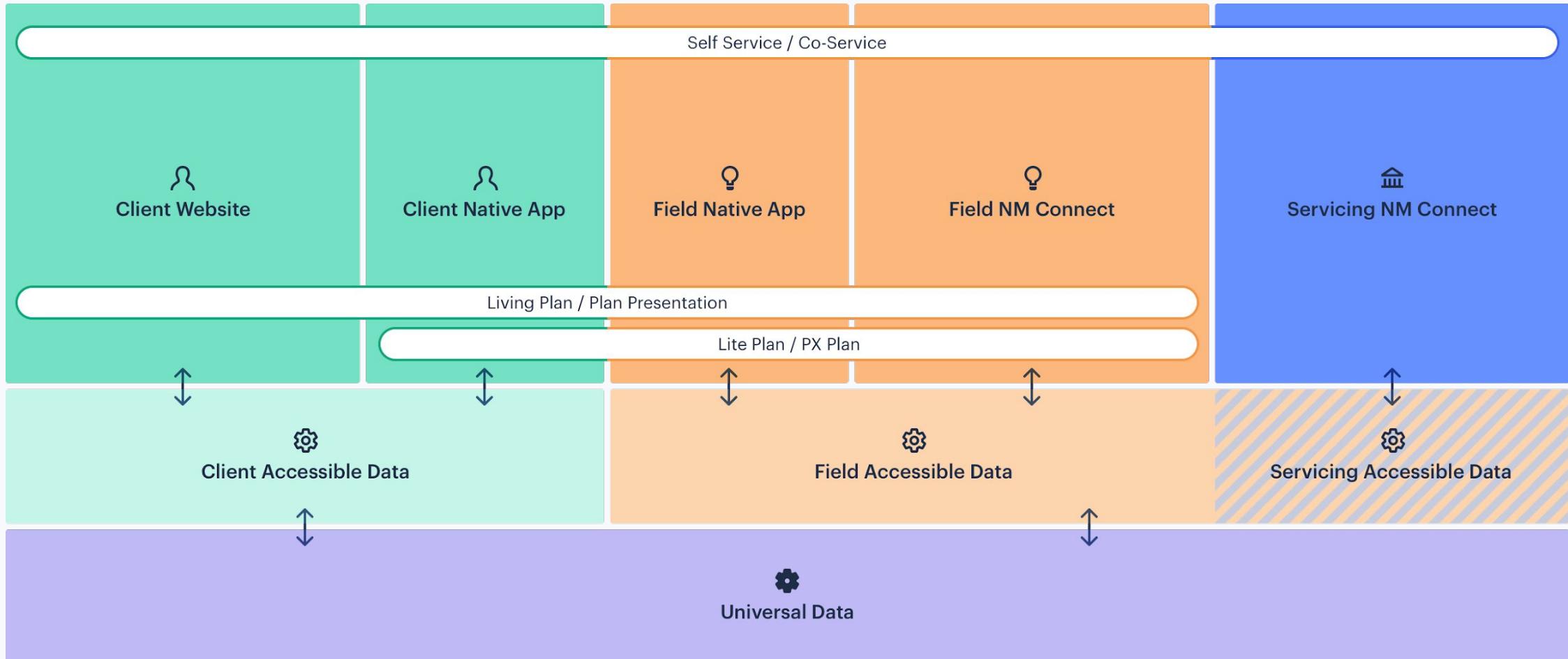
Smart Data

- Create parity across the interfaces so that clients, the field, and home office see the same information designed to match workflows
- Workspaces that support 'data plumbing,' helping users make sense of data and information
- Design specialist and generalist approaches to servicing, enabled by NMC and its centralized client data

03

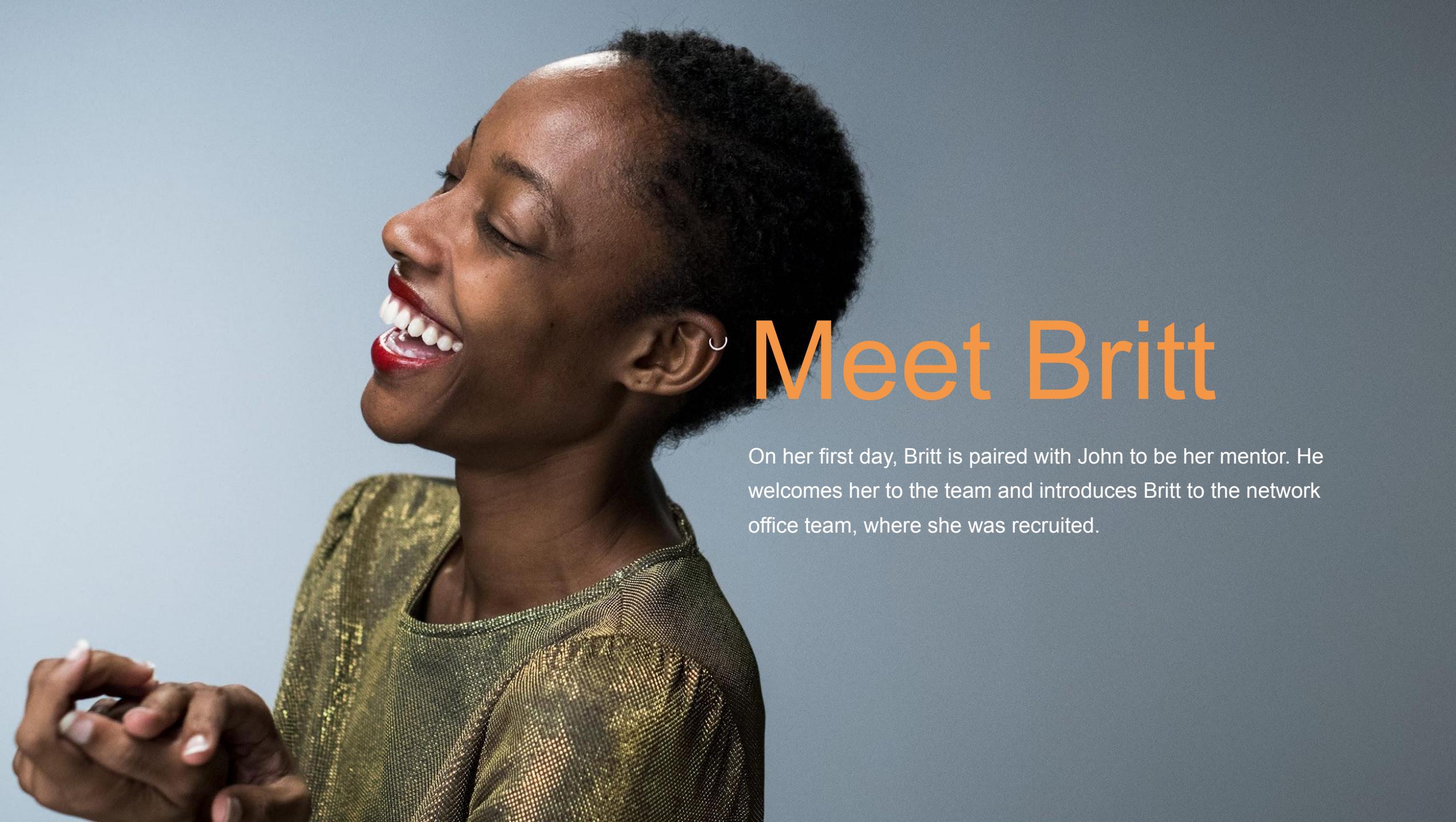
Describing the Experience

An extensible architecture is foundational for future initiatives.



03 Describing the Experience

Advisor Path: Onboarding, Learning, and Development from Day One



Meet Britt

On her first day, Britt is paired with John to be her mentor. He welcomes her to the team and introduces Britt to the network office team, where she was recruited.

The screenshot shows the NM Connect learning platform interface. At the top, there is a navigation bar with links for Sales & Servicing, Business, Learning (which is the active tab), and News. On the right side of the header, there is a user profile for Britt Cruz and a search icon. The main content area features a profile card for Britt Cruz, a learning path timeline, and a section to choose a learning path. To the right, there are two sidebar sections: "My Mentors" and "My Network". A vertical sidebar on the far right contains icons for various features like messaging, calendar, and help.

Britt Cruz
Financial Representative in training

Employee since April 2022
Chicago, IL

Hired → Onboarding → **Learning Path** → Sales School → Capstone Event

Choose a Learning Path

Follow a guided learning path through modules and projects in a way that works for you:

New to FR career Seasoned FR Professional Intern at NM

CHOOSE UP TO 5 FOCUS AREAS TO BEGIN

Lessons Core Financial Planning Elements

Lessons Productivity Tools and Management

Training Network Office Leadership

My Mentors

- John L.
Personal Mentor
- Jason H.
Business Mentor
- Margaret F.
Learning Mentor

[Manage Mentors](#)

My Network

- Amanda H.
Recruitment Lead
- Micky W.
Director of Training
- Isaiah R.
Joint Work Partner
- Becky L.
Joint Work Partner
- Rachael B.
Joint Work Partner
- Michael P.
Joint Work Partner

[Manage Network](#)



When Britt launches NM Connect, she sees a curated list of all the tasks required to complete as a new advisor and recommended coursework, videos, and podcasts.



Along with the required coursework, Britt also engages with the community-driven features of the learning platform. It's helpful to hear from experienced advisors who have been in her shoes and learn useful techniques that helped their advisor path.



Because of the flexibility of NM Learning, Britt can get started right away with course content. She easily tracks her progress of the completed curriculum, as well as upcoming training events.

The screenshot displays the NM Learning platform interface for Britt Cruz. At the top, there are navigation tabs: Sales & Servicing, Business, Learning (which is selected), and News. A search bar and user profile for Britt Cruz are also at the top. On the left side, there's a vertical sidebar with icons for Home, Lessons, Practice, Training, News, and Help.

The main content area features a dashboard with the following sections:

- Keep up the momentum, Britt!**: Displays learning progress (40% completion of 48 lessons), practice rating (5.0 stars from 28 sessions reviewed), and activity timeline (from 4/4 to 6/20). A callout highlights "3 hours training" and "6 Hours Total".
- Learning Leaderboard**: Shows the progress of five candidates: Michael P. (52% complete), Becky L. (47% complete), Britt C. (You) (40% complete), Rachael B. (32% complete), and Isaiah R. (30% complete).
- PICK UP WHERE YOU LEFT OFF**: Shows the "Life Insurance Fundamentals" module with 85% completion of 5 topics over 1 hour. A "Continue" button is available.
- UP NEXT**: Shows the "Sales Cycle: Prospecting" module with 1 hour duration and a "Start" button.
- Recommended Learning**: Lists four recommended courses:
 - FR Development for Leaders**: Training, 5 Topics, 1 Hour, Start button.
 - Sales Cycle: Approach**: Practice, 5 Topics, 1 Hour, Start button.
 - Doing Business the Right Way**: Lessons, 1 Hour, Start button.
 - Annuity Transactions Training**: Training, 6 hours, Sign Up button.



Britt appreciates the engaging and supportive content helping to accelerate her learning curve. Coupled with Sales School, she feels prepared and confident in obtaining her first client as a financial advisor.

Ecosystem Features

- One unified onboarding space with tools and resources*
- Mentor matching
- Tailored onboarding checklist
- Field community knowledge base
- Learning curriculum milestones

User Benefits

- Accelerated learning curve and time to proficiency¹
- Guidance and mentorship for advisors underserved by their existing network or office²
- Community guidance and motivation through engaging, relevant content³
- Adaptive learning platform based on each individual's experience, successes, struggles, and goals^{4, 5}
- A blended learning experience that includes self-paced, self-driven curricular tracks⁶

Business Benefits

- Increased retention of advisors in <3 LOS
- Improve employee satisfaction⁷
- Accelerated time to proficiency
- Consolidated touchpoints
- Improved advisor engagement
- Improved sales effectiveness
- Unification of learning content
- Sunset legacy systems

* Features that are supported by a strong fact base and/or conceptually validated

03 Describing the Experience

Welcome to Northwestern Mutual

Meet the Greenes

Jeff and Susie are recently married, and they want to start planning for their future together. Unsure of where to start or who to trust, they search for an online financial planning tool.





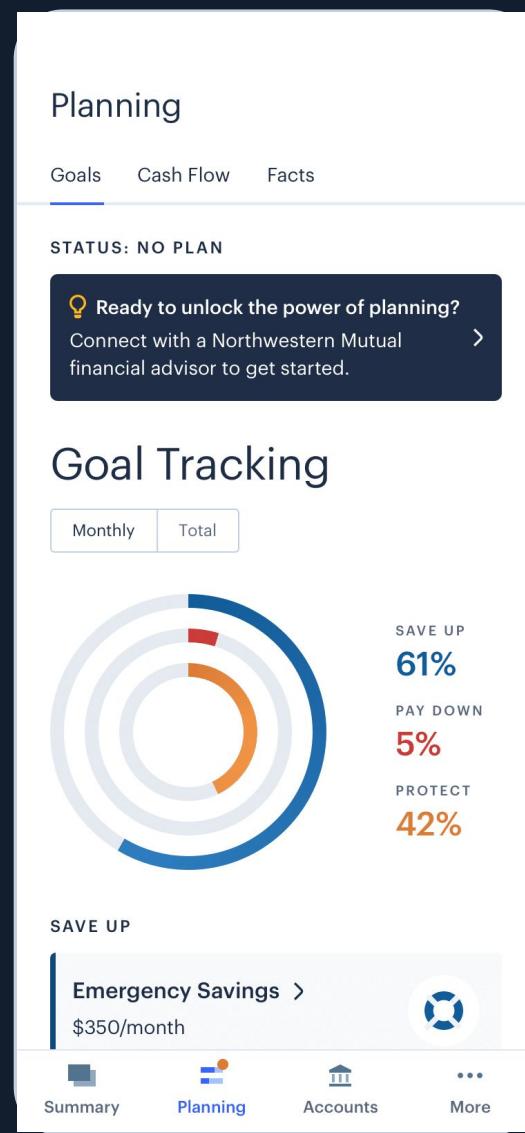
They find the Northwestern Mutual mobile app, and are drawn to its jargon-free, intuitive approach to simple budgeting and financial goal setting.

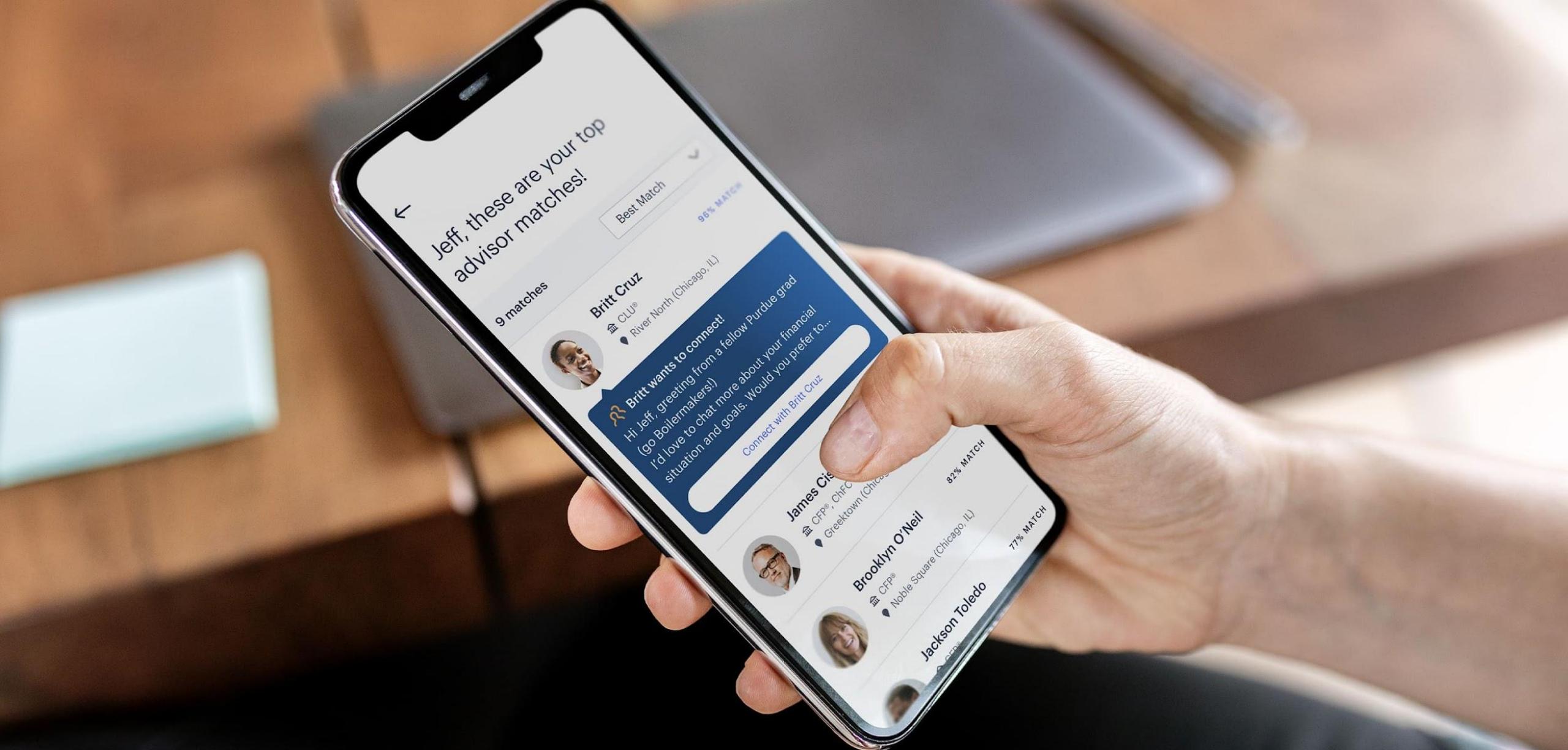
Jeff registers his account in just a few easy steps. While exploring the app, he is able to create savings goals and aggregate financial accounts, allowing for a more holistic view of his finances.



After using the app for several months to track against his debt paydown and emergency savings goals, Jeff is impressed at the effectiveness of the 'lite plan'. But he still has questions.

In order to tackle larger financial goals like saving for retirement and buying a home, he learns that he needs expert advise from a financial advisor.





Using the advisor matchmaking tool, Jeff connects with Britt, a first year financial advisor. Britt immediately follows up with a brief introduction along with her credentials. Included is a video-chat invite to discuss his and Susie's financial needs.

Ecosystem Features

- Mobile app "lite" experience for prospects
- Basic goal setting and fact collection
- Advisor match-maker

User Benefits

- Making progress and stay motivated through simple goal setting and tracking^{1, 2}
- Find potential advisors who might be a good fit^{3, 4}

Business Benefits

- Hooks a larger and broader audience into the NM ecosystem⁵
- Increased lead generation
- Improved prospect to client conversion rates
- Creates a client record of facts that can be built upon over time^{6, 7}

* Features that are supported by a strong fact base and/or conceptually validated

03 Describing the Experience

Making a Plan



The lite planning conducted through the app helps both Britt and the Greenes' to prepare for their first meeting by pre-filling goals and account balances. Jeff is a little nervous about sharing their financial details, but Britt puts them at ease as she uses the PX Fact Finder to discuss their situation and their goals for the future.



Using the inputs from PX Fact Finder, Britt prepares the Greenes' plan in NM Connect. Jeff's information flows straight into PX planning, saving Britt valuable time and effort.



During their in-person plan presentation meeting, Jeff and Susie can see how each recommended product in their financial plan helps them reach their goals. Jeff, who has color vision deficiency, appreciates that the visualizations are accessible and projected onto the large screen, allowing him to easily see the future path Britt suggests.



At home after their meeting, Jeff and Susie's interactive plan details and illustrations are available for review in their account. They appreciate that Britt has personalized the plan to their short and long-term financial needs.

Ecosystem Features

- Data sharing between the mobile app and an advisor's PX Fact Finder*
- Integrated video chat between the mobile app and NMC
- Screencasts from NMC
- Digital plan and illustration available to prospects*
- Accessible visualizations

User Benefits

- Streamline workflows by removing repetitive data entry, leaving more time to spend on what matters¹
- Real-time communication with an advisor²
- Theater mode allows a rich, engaging experience
- Easy to understand plan and illustrations can be referenced at a critical decision point^{3, 4}

Business Benefits

- Increase % data integration up/down stream
- Improve field satisfaction metrics⁵
- Eliminate redundancies and data inaccuracies
- Remove data flow friction points
- Improve operational efficiency
- Increase PX adoption
- Increase digital tool adoption

* Features that are supported by a strong fact base and/or conceptually validated

03 Describing the Experience

Coming on Board with Northwestern Mutual



Britt reviews the details of previously captured data and seamlessly kicks off the application process. Jeff and Britt log in to track their application whenever they have questions and can easily respond to time sensitive documents and updates.

Jeff and Susie know everything they receive from Britt and Northwestern Mutual is important, and they know exactly how to act on it.

Pending Applications

All Products Insurance Investments

LAST UPDATED ON FEB 16, 2023

Hello Jeff, please complete your medical exam today!

Your life insurance and disability insurance applications require completion of the Medical History Questionnaire.

[Begin Questionnaire](#)

Insurance

[Life Insurance Application >](#)
Jeff Greene
Medical Needed

[Disability Insurance Application >](#)
Jeff Greene
Medical Needed

Investments

[Roth IRA >](#)
Jeff Greene
Initial Funding Needed

Life Insurance Application Medical Needed

Status Appointments Documents

LAST UPDATED ON FEB 16, 2023

Hello Jeff, please complete your medical exam today!

The Medical History Questionnaire will take about 20 minutes to complete.

[Begin Questionnaire](#)

Application Progress

APPLICATION
MEDICAL
SIGNATURE
REVIEW
DECISION
POLICY DELIVERY

Please complete your online Medical History Questionnaire today.

[Begin Questionnaire](#)

Application Details

Back to Worklist

Jeff Green
Perm Li (12345678 Master) ▾

Status CA Approved as applied for Total UW Amt \$900,000,000 Insurable Age 31 years Case ID 12345678

Home Tasks Case Details Email Risk Assessment Correspondence

Status CA Approved as applied for Total UW Amt \$900,000,000 Insurable Age 31 years Case ID 12345678

Home Overview

Initial Review Conditional Auto Premier

AUTOMATED UNDERWRITER LATEST

A risk factor has been flagged. Reach out to your client and FR to complete a medical exam.

View risk factor detail View transaction log

Actions + Add Action

Medical Class | Class PF | \$2 / P Details: Toa Coverage

NML Replacing NML | 123456 Details: No Details

Collapse <<

Communication

Chat with Jeff and Britt

Tues, Feb 28, 10:31 AM

Good morning, Jeff!

This is Cheryl the underwriter on your policy. We've found a health risk factor in your application. It's nothing too concerning, but we will require you to book a medical exam. You can easily do so right from your policy application tracker within the client website or mobile app.

Message

@ 📧 📌 📎 ⚙️



Cheryl, the Home Office underwriter, discovers a risk factor in Jeff's application and sends a notification to Jeff and Britt stating that he needs to complete a medical exam.



Jeff schedules the medical exam from the app tracker. He appreciates the ability to choose a preferred time and location and preparation tips provided. By using the scheduler utility, Jeff saves both himself and Britt time and hassle.



Upon completion of Underwriting, Britt is notified that the Greene's policies are approved. She calls them to deliver the good news and shares the policies via their preferred communication channels.



Jeff logs into the client experience and sees tangible actions to set up his long term engagement with NM and how to track his financial plan.

Summary Planning Accounts Insurance Investments Payments Insights

Jeff Greene

Total Market Value \$48,468.30 Net Worth \$53,985.30

Investments > Accounts >

Set Up Checklist
3 of 6 tasks completed

Connect Accounts

Enroll in eDelivery

Assign Beneficiaries

Notification Preferences

Set Up Auto Payments

Goal Assignments

Good Morning, Jeff.

Welcome to Northwestern Mutual, you're making great progress. Just a few more steps until you're up and running.

ACCOUNT PREFERENCES
50 % 3 of 6 tasks completed Complete

GOAL ASSIGNMENTS
40 % 2 of 5 goals assigned Assign Goals

Planning

SAVE UP GOALS

\$48,468 of \$3,400,000

\$20,017 of \$39,000

PAY DOWN GOALS

\$14,500 remaining

INSURANCE GOALS

Fully Covered

85% • Partial Coverage

Accounts

Investments >
\$48,468.30

Insurance >
2 Policies

Connect Account

Set Up Progress

Notifications
• 1 new

Payment due in 30 days
\$308.38

Payments

Download the mobile app to access all of your plan information on the go.
[Send Link to Mobile](#)

Ecosystem Features

- Risk and IPS application experience, supporting single or multiple product purchase*
- Application transparency*
- Automated risk factor identification
- Universal messaging platform
- Self service medical exam scheduling
- Digital delivery to channel of choice*
- New client welcoming actions*

User Benefits

- Simplification, transparency, and expectation setting during the application and underwriting process¹
- Secure communication between relevant parties
- Easily accessible self service for clients saves time and effort²
- Onboarding sets up client for future success³

Business Benefits

- Accelerate digital capabilities supporting IPS account opening
- Reduce app processing times
- Decreases clerical demands on advisor staff⁴
- Increased client satisfaction and engagement⁵
- Increased client engagement
- UW process optimization
- Improve UW efficiency
- Reduce follow-up communications with Advisor and/or Client

* Features that are supported by a strong fact base and/or conceptually validated

03 Describing the Experience

The First Year

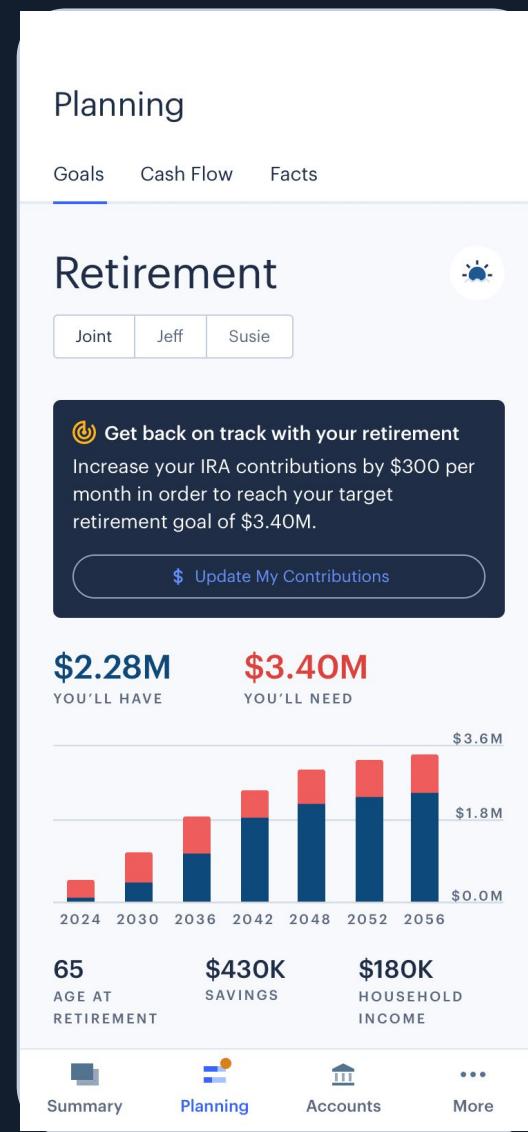


It's been nearly a year since Jeff and Susie completed their product purchases. They continue refer to their plan to track their progress and keep their momentum day to day and month to month.



Since Britt has helped them create their own financial path, they now know where to go whenever they need motivation to work towards their long-term goals.

Especially helpful are the suggested actions that help them course-correct if they stray from their plan.





Britt receives a notification to schedule the Greenes' first Annual Review. Using NMC, she messages Jeff, who is excited to check in on their progress. He quickly views Britt's availability and books a timeslot from the Client Website.



In preparation for their meeting, the Greenes' are sent a notification detailing a few actions to take on their part. They make sure to run through the listed items, including updating their contact information, reviewing beneficiary designations, and collecting relevant financial documents.

Before their annual review, Susie's uncle passes away leaving her and Jeff a considerable inheritance. Britt draws up a couple of ideas on how to make the most of their windfall.



Britt reviews the Greenes' living plan, assessing progress made toward their goals over the last year. Crucially, they discuss the best options for applying Susie's inheritance. They're confident in their decision that paying off their debt and investing in a variable annuity will have the greatest impact to their long term financial wellbeing.

Ecosystem Features

- Adjustable living plan*
- Goal tracking & suggestive actions*
- Annual review reminders (Field)*
- Integrated messaging
- Meeting self-scheduling for clients*
- Meeting preparation checklist*

User Benefits

- Clients receive continuous guidance and motivation to stay on track with changing financial goals¹
- Notifications inform advisor of key market and segmentation moments requiring action²
- Clients and advisors are prepared for meetings and know what to expect³
- Simple investment comparisons against financial goals

Business Benefits

- Checklists encourage clients to self-service account maintenance tasks such as beneficiary updates⁴
- Living plan encourages clients and advisors to regularly update their plan potentially leading to further upsell opportunities⁵
- Proactive advisor behaviors with smart nudges and notifications in the platform
- Increase advisor engagement

* Features that are supported by a strong fact base and/or conceptually validated

03 Describing the Experience

The Plan Grows with the Family



The Greenes learn they are due to have their first child. Both excited and terrified, they schedule a meeting with Britt to understand how financially ready they are to start a family. Upon hearing the news, Britt develops some recommendations to their financial plan to review in their upcoming meeting.



To prepare for their growing family, Britt shares a compilation of financial planning resources for expecting parents. Jeff reads these recommendations on the client website, and the Greenes feel ready to speak with Britt about this next big step in their lives.

Summary Planning Accounts Insurance Investments Payments Insights

Jeff Greene

Insights

Your Saved Insights

Your collection of saved articles, videos, podcasts, and calculators.

GOALS	PRODUCTS	INTERESTS
6 Resources 4 Unread	1 Resources 0 Unread	4 Resources 2 Unread

Goals Resources 6 SAVED 4 UNREAD

Start a Family

How Much Does It Cost to Have a Baby?
Look into what your health insurance covers before making your birth plan.
Shared by Britt Cruz

Money Musts Before Your Baby Arrives
Before you're in feed-burp-change-repeat mode with your new baby, get your finances together.
Shared by Britt Cruz

Your New Baby Financial Checklist: 6 Things to Do Before Your Baby Arrives
Planning ahead means more time spent with your little one.
Shared by Britt Cruz

5 Times You'll Be Able to Teach Your Kids About Money Management
Each stage of childhood provides opportunities for kids to learn about earning, saving and spending money.
Shared by Britt Cruz

Buy a First Home

Calculator: Is It Better to Rent or Buy?
Buying a house saves you money over time, but there are upfront costs.

Debt Paydown

More Related to Your Goals

- [Start a Family](#)
- [Buy a First Home](#)
- [Debt Paydown](#)
- [Retirement](#)

Following this proposal, Jeff and Susie are **90% likely** to maintain financial security and fund their child's future education.

They should have sufficient coverage to protect their family and fund a majority of higher education costs for a typical college education.



Projected Goal Status

Retirement	Excellent
Buy a Home	Good
Protect my Family	Excellent
Education	Excellent

Product Proposal

3 New Products

Term Life Insurance

For Protect my Family, Buy a Home



Monthly Premium \$121.80/mo

Why do I need this?

- ✓ To replace your income that supports your partners and kids
- ✓ To cover what's left on your mortgage
- ✓ To pay off any debt you have
- ✓ To pay for any final expenses

529 Savings Account

For Education



Monthly Contribution \$290.11/mo

Why do I need this?

- ✓ Tax-advantaged savings account designed to be used for the beneficiary's education expenses
- ✓ Used for a wide range of educational expenses including college expenses, K-12 tuition, certain apprenticeship costs, and even student loan

Juvenile Life Insurance

For Protect my Family



Monthly Premium \$55.78/mo

Why do I need this?

- ✓ Guarantee future insurability with no medical exam and without having to answer any health questions
- ✓ Lock in low childhood rates for life
- ✓ Build cash value into adulthood



During their meeting, Britt runs through her suggestion of products to best support their growing family. While most of these products cannot be purchased until after the baby is born, in the meantime the Greene's can access the interactive presentation to understand how their budget will be impacted.



The big day is at hand. Jeff and Susie head into the hospital to deliver their child, Sammi. With a safe delivery, the new proud parents look forward to this next chapter for their family.

With their baby daughter now home, they follow through with Britt's suggested changes to their plan. Despite recent lifestyle changes, they feel confident in Britt's advice and a company looking after their financial wellness.

Ecosystem Features

- Saved planning scenarios and cost implications*
- Advisor curated homegrown and 3rd party editorial content*
- Direct scenario comparison*

User Benefits

- Advisors can run "what if" simulations to review with clients at a later date
- Scenario comparisons help prove the validity of advisor suggestions to their clients¹
- Content library of homegrown and trusted sources, providing relevant, helpful guidance and education for clients²
- The ability to curate content allows the advisor to curate and push relevant resources to clients, supporting their financial advice³

Business Benefits

- Increase avg. Customer Lifetime Value (CLV)
- NPS Increase YoY
- Increase Client Website engagement
- Increase client trust in advisor and NM⁴
- Increase adoption of digital tools

* Features that are supported by a strong fact base and/or conceptually validated

03 Describing the Experience

Advisor Path: Growing The Business



Britt's book has grown substantially over the first couple of years, something she wants to continue. While this means more opportunity, the administrative load means less time spent on revenue-generating activities, such as building relationships and servicing her clients.



Before Britt becomes overwhelmed with the growing load of administrative tasks, her Business Homepage helps her anticipate her needs. After receiving a personalized suggestion to plan for the future of her business, she explores the Shared Services provided by the Home Office.

Sales & Servicing Business Learning News

Hi, Britt.

\$ YTD Revenue
INSURANCE AND INVESTMENTS
\$193,646

Operating Profit
YEAR TO DATE
\$105,508

Priority Goals

Goal	Status	Progress (%)
FIRST YEAR COMMISSION	In Progress	63%
TOTAL PREMIUM CREDIT	Complete	100%
NEW AUM	In Progress	86%

[View Revenue](#) [View Operating Profit](#) [View All Goals](#)

Today's priority tasks [View More](#)

Due May 30 2028 Set your office goals	15 minute task
Due June 1 2028 \$2,500 in wages due	15 minute task
Due June 15 2028 Schedule dates for Annual Meeting	Add to Calendar
Annual Meeting: July 14th 2028 Register for sessions	10 minute task
Get Started Start planning for 2029	2 week task

Awards & Contests [View Details](#)

Network Office 092 Holter: 50 Plans Contest ▾

Rank	User	Contest	Progress (%)
5	Barry Kaye CFP® M.Ed.	Pathfinder	37% to 3 stars
6	Britt Cruz (5 Plans from 5th) CFP® CLU®	Lives Leaders Summit	Complete
5	Sally Moore CFP®	Best Year Ever	Complete

In Progress: Awards and Contests

Consider using Shared Business Services

You could save an average of 12 hours a week - about the time it takes to process 10 applications. Using Shared Business Services can mean increased revenue, selling more products, and using your time wisely.

[View Details](#)

For over 3 year advisors exploring growth

Calculate revenue targets
Your activity ties directly into your revenue. Are you doing enough? We'll show how you stack up against model advisors.

[Learn More](#)

Ensembles and Leadership tracks
Considering joining forces with another advisor or taking on a leadership role? It's a big decision, and there's a lot to think about.

[Learn More](#)

Make the most of segmentation
Did you know 80% of revenue typically comes from the top 20% of Households? Our new segmentation wizard makes it easier than ever.

[Learn More](#)



Sales & Servicing

Business

Learning

News



Britt Cruz



Profit and Loss

June 1, 2027 - May 1, 2028

YTD Operating Profit

\$105,508

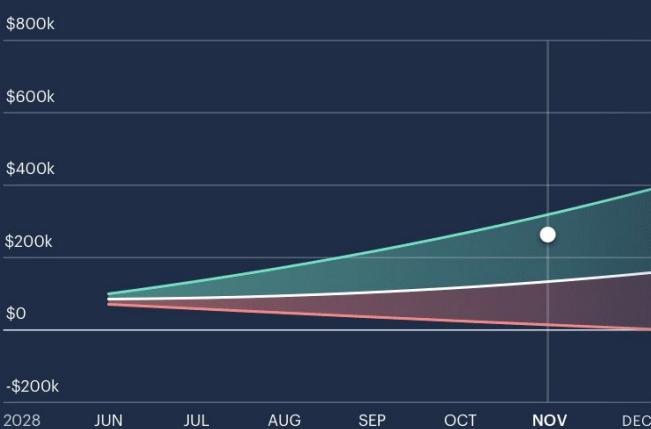
▲ 2% April 2028

Projections June 2028

**OPERATING PROFIT
\$27,000****HIGH RANGE
\$36,000**

Projected Profit and Loss

November 2028

**- Operating Profit
\$141,500****● High Range
\$322,000****● Low Range
-\$100****● Target Profit
\$257,000**

Total Operating Profit

\$257,000

Your Best Option

Shared Business Services

Operating profit Increase

\$50,000

An increase of \$55,000 on 2027 operating profit rate

- + Plans and illustrations support from Home Office
- + Investment sales kits to help close sales pipeline
- + 12 hours saved with increased efficiency
- + Morning star reports delivered to your inbox
- + Consultations with Home Office and industry experts throughout practice lifecycle
- + Access to dedicated tech experts
- + Staff compensation guide
- + Application processing

20% Growth

Approx 10% YOY growth rate

Expense ratio increase

Approx 40% Expense ratio, an increase from your current 30% ratio

\$700 p/w for one contracted FR wage, leaving you with approx \$800 p/w cash flow surplus

[Enquire about Shared Business Services](#)

Britt runs a quick cost analysis of scaling her business through Shared Services. After exploring the various options showing the business implications to her bottom line, she decides to scale her business using Shared Services. Next time she meets with her mentor John, they celebrate her growing practice.



Over time, Shared Business Services enables Britt to grow her book of business, streamline day-to-day operations, better serve clients, and significantly increase revenue. She's able to focus on what's most important - connecting with clients and helping them build financial security.

Additionally, she also begins to expand her practice by growing her team and mentoring younger advisors.

Ecosystem Features

- Personalized insights based on practice size, goals and revenue*
- Shared Service matching tool based on practice goals
- Financial management: Profit and loss, cashflows and projections*
- Recommended shared service options relevant to individual advisor practice
- Guidance and actionable next steps*
- Shared Services integration in the platform

User Benefits

- Surface business performance data and provide tools to set goals and track success¹
- Empower leadership to see across their organization and track performance²
- Provide FRs with a clear understanding of their sales pipeline and be proactive about new opportunities³
- Integrate support content that's responsive to data graphs

Business Benefits

- Increase YoY revenue
- Improve workforce engagement
- Reduce advisor attrition
- Increase no. integrated advisors
- Increase Shares Services awareness and adoption
- Less technical debt and fewer digital systems
- Consolidated task management and delegation services
- Improve visibility and tracking of practice financials

* Features that are supported by a strong fact base and/or conceptually validated

03 Describing the Experience

Reaping the Benefits of Planning



A year into retirement, the Greene's are receiving monthly payouts from their retirement investments. Unexpectedly, Jeff was given the opportunity to purchase a property suited to their retirement.



Since there wasn't a previously defined goal in their financial plan for a vacation home, Jeff speaks with Britt about how the opportunity might impact their plan and financial goals. After running multiple scenarios, Britt suggests converting several policies into an income plan to help pay for the timeshare.

Together they dial the Home Office. Jeff is quickly authenticated with the IVR using his voice as his password. They connect with Tom, a servicing representative.

The image shows a person's hands interacting with two computer monitors. The left monitor displays a detailed client profile for 'Jeff Greene'. The profile includes sections for Personal Information (DOB: 6/12/1991 (66), SSN: 123-45-6789, Identity: Male), Contact (872) 555-1234, jeffgreene@gmail.com), Address (123 Haymaker Drive, Chicago, IL, 60657), Household (Susie Greene (Spouse), Sammi Greene (Child)), Assets (3 Bank Accounts, 4 Policies, 2 Investment Accounts, 1 Property), and Advisor (Britt Cruz, River North, 444 N Michigan Ave Ste 500, Chicago, IL 60611). The right monitor displays a 'Live Call' interface. It shows a 'Workgroup' section with General Servicing at 00:00:00 and Income Distro. An 'Active Queue' lists clients by name and location: Greene, Jeff (Chicago, IL); Jenkins, Leroy (Baton Rouge, LA); Jenkins, Leroy (Portland, OR). A 'Your Tickets (10)' dashboard shows 10 tickets with various details like ID, Requester, Subject, and actions like 'End Call', 'Show Number Pad', and 'Add task'.



Tom has a holistic view of the Greenes' profile in NMC allowing him to personalize the conversation and promptly complete tasks. He can see their owned products, financial plan, interaction history, case notes, etc; everything he needs to service clients. Most recently, he sees that they are now drawing retirement income.


Home Office
Sales & Servicing
Business
Learning
News


Tom Hernandez
TH

Search icon

Jeff Greene

PERSONAL INFORMATION	CONTACT	ADDRESS	HOUSEHOLD	ASSETS	ADVISOR
DOB: 6/12/1991 (66)	(872) 555-1234	123 Haymaker Drive	Susie Greene (Spouse)	3 Bank Accounts	Britt Cruz 
SSN: 123-45-6789	jeffgreene@gmail.com	Chicago, IL, 60657	Sammi Greene (Child)	4 Policies	River North
Identity: Male				2 Investment Accounts	444 N Michigan Ave Ste 500
				1 Property	Chicago, IL 60611

[Overview](#)
Financial Plan
[Household](#)
[Personal Details](#)
[Opportunities](#)
[Claims](#)

Jeff's New Home Purchase

PURCHASE DETAILS

Home Price	\$425,000
Downpayment (20%)	\$85,000
Est Closing Costs	\$5,000
Total One Time Costs	\$90,000
Mortgage (3.75%, 30 yr)	\$1,575/mo
HOA Fees	\$179/mo
Property Taxes (1.19%)	\$421/mo
Total Recurring Costs	\$2,175/mo

 Zillow
2900 Banyan St, Fort Lauderdale, FL 33316 

AVAILABLE ASSETS

NON-QUALIFIED BROKERAGE	
Northwestern Mutual (59340320)	\$401,020.11
LIQUID ASSETS	
Chase Bank (0012345678)	\$24,103.46
VARIABLE ANNUITY	
Northwestern Mutual (49302370)	\$670,000.00 (\$2,211/mo)

RECOMMENDED ACTION

To cover upfront costs

Non-Qualified Brokerage Withdrawal	\$90,000
Remaining Balance	\$311,020.11

Withdraw Funds

To cover ongoing costs

Annuitize Variable Annuity	\$2,211/mo
----------------------------	------------

Create Income Plan

 Hi, Jeff and Britt, I have up on screen Britt's prepared scenario, do we want to proceed with putting this in place today?

 Jeff Greene
Britt Cruz
 Caller Verification
 History
 Notes
 Add task
 All Actions

Upon viewing their plan, Tom sees Britt's recently generated 'New Home Purchase' scenario. Confirming with both Britt and Jeff about the approach to take, he begins the process of converting to an income plan and increasing their monthly payouts.



Jeff and Britt immediately receive notifications that the income plan conversion is complete.

Jeff is impressed that NM addresses his request in a thoughtful and informed manner. His advisor and the Home Office's expertise and collaboration are impressive, giving him the confidence his finances are in good hands.

Ecosystem Features

- Joint client and advisor IVR authentication with the home office
- CTI integration with NMC, showing inbound caller details and link to client information
- Holistic client view consistent across field and service workspaces*
- Service rep view of advisor created scenarios*
- Multi-party notifications
- Suggested insights/opportunities

User Benefits

- In-context prompts based on products or customer type¹
- Integrated servicing capability within the platform
- Clients are rewarded with an informed home office call experience²
- Home office reps have a complete financial picture of the client who they are about to service³
- All relevant parties are notified upon completion of servicing actions⁴

Business Benefits

- Improved customer retention
- Employee experience/home office efficiency (AHT reduction/cycle time improvement) for all traditional cases
- Improved Customer Lifetime Value (LTV)
- Decrease AHT - Saves 30+ seconds across all calls
- Improved time to proficiency
- Reduce technical debt
- Improved Client NPS
- Increased servicing capability
- Improve call closure rates

* Features that are supported by a strong fact base and/or conceptually validated

03 Describing the Experience

Passing on My Legacy



Before they can purchase their property, Jeff unexpectedly passes away. Grieving from her loss, Susie is unsure how Jeff's death impacts her financial situation now, and into the future. She contacts the Home Office to learn more and initiate the death claim and to understand next steps.

Richard, the beneficiary care specialist, immediately offers his condolences to Susie. Upon taking the call, he has all of Susie's account information on hand. He can see that Britt has helped set up income withdrawal for their property purchase.



After initiating the death claim, Richard schedules time for Susie and Britt to discuss next steps around beneficiary payout options. He attaches case information and notes in preparation for Britt's meeting with Susie.

Back to Client Summary

Jeff Green
Perm Li (12000345 Master) ▾

Search Librarian Next ⋮

Identify Caller
Relationship
Expectations
Collect Info
Review Info
Advisor Situation
Summary

New Death Claim

Collect Info

Deceased client basic info

First Name	Middle Name • Optional	Last Name
Jeff		Greene

Date of Birth Date of Death Policy Number

6/12/1991	4/3/2058	12000345
-----------	----------	----------

Funeral home

Next Best Action: Schedule a meeting between Susie Green and Britt Cruz

Date Time Reason

4/24/2058	3:15 pm	Death Claim
-----------	---------	-------------

Add Case Notes Schedule

Collapse ⌂ City Zip Code State

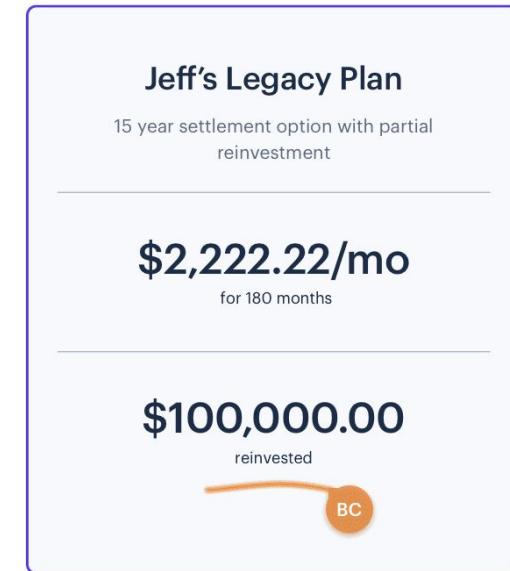
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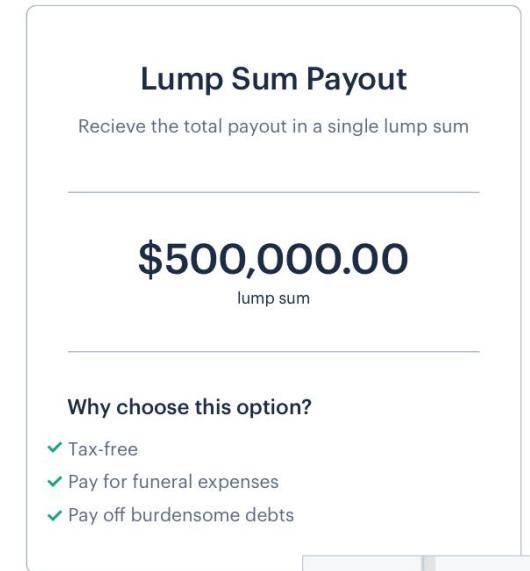
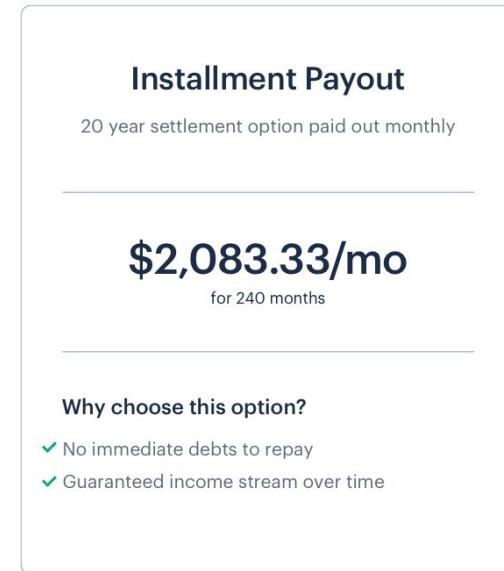


Jeff's 65 Life Payout Options

Jeff's preferred option:



Other payout options:



Several weeks after the funeral, Britt meets with Susie to discuss her financial plan's impact and her beneficiary payout's tax implications. Susie moves forward with the property purchase, to have a place for the family to get together in her retirement.



Sammi is Jeff and Susie's adult daughter and a primary beneficiary of Jeff's. She recalls how Britt was always helpful to her parents in good and bad times. While she didn't know it at the time, growing up she received significant financial literacy primarily due to her parent's partnership with Britt and Northwestern Mutual.

Recently engaged, and with her father's death top of mind, Sammi recognizes the need to begin planning for her future family. Not sure of where to start, she reaches out to Britt to find the right advisor for her needs.



Britt is happy to hear from Sammi and suggests a couple of ambitious younger advisors on her team that might be a good match. Sammi's beneficiary information in NMC provides necessary personal information. Between this, and Britt providing some context, each advisor is well prepared for Sammi's conversation.



Sammi ultimately chooses to work with Gale, one of Britt's protégés. Upon becoming a client, Sammi's beneficiary record is converted into a full Northwestern Mutual client record.

Ecosystem Features

- Holistic client view consistent across field and service workspaces*
- Contextual Next Best Action
- Integrated claims workflow in NMC*
- Realtime file retrieval*
- Integrated meeting scheduling
- Beneficiary payout modeling

User Benefits

- White Glove Experience¹
- Confidence NM has my back²
- Next Best Action, enabling Bene Care team to deliver superior customer experience
- Informed beneficiary payout options for orphaned and non-orphaned clients
- Investment awareness for non-customers
- Understanding the need for advice
- Honor the legacy left by ensuring proceeds serve meaningful purpose

Business Benefits

- Servicing next best actions create efficiencies during servicing calls³
- Co-Servicing through the platform for deeper client relationships
- Bene to Client
- Increase % death benefit payouts reinvested with NM
- Increase % new customer base
- Increase product per HH
- Increase revenue

* Features that are supported by a strong fact base and/or conceptually validated

03 Describing the Experience

Advisor Path: Advisor Strength



Britt is now well established and thriving as a financial advisor. Benefiting from Shared Business Services provided by NM, her practice has grown to include a small team of advisors.

Home

NM Community

Home

Search

⋮

MENU

- Home
- Explore Topics
- My Activity
- Users

How can I establish and maintain business relationships virtually?

Grace Smith • Financial Representative, 3 months
1 hour ago

As we continue to persist in this new version of normal, I'm sure many of us are experiencing isolation and disconnection. Practicing social distancing and working remotely can make the idea of human connection feel like a thing of the past. As a new FR, how can I create and nurture business relationships right now with my clients?

Business Clients Early Engagement

Responses 3

Britt Cruz • Field Leader ★ Best Response
1 hour ago

Hi Grace, great question. Meaningful connection begins with letting people know how and why to connect with you. Right now, connection and relationships matter more than ever. Put yourself out there strategically and lead with generosity. A great way to make connections with new people (or to rekindle existing relationships) is to offer your time and skills as a means of connecting. Be sure to engage in all types of virtual discussions. Everyone is doing their best!

[Edit](#) [Delete](#)

Rachael Baker • Financial Representative
15 min ago

Bring your whole self to virtual meetings, which includes your face. It's easier to assess tone on a video call in comparison to a phone call because the added dimension of seeing facial expressions brings authenticity to the meeting. Seeing

My Profile

Britt Cruz
Field Leader

110 posts | 369 responses
Member since April 2022

COMMUNITY AWARDS

- Learning Leader
- Quick Responder
- Ten-Year Club

FOLLOWERS (25)

- Jeremy B.
Field Director
- Terri M.
Financial Representative
- Isaiah H.
Financial Representative

[See All](#)

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Once used to upskill and learn from advisor leaders, Britt has the opportunity to give back to newer advisors, this time as a contributor. The support during her early days was invaluable, so providing insight to others embarking on their journey is an opportunity she cherishes.



After another successful fiscal year, Britt reviews her accomplishments and how far she's come thanks to the yearly snapshot. It not only highlights how far Britt has come, but also provides the extra motivation to continue her trajectory towards leadership.

The screenshot shows a professional dashboard interface for Britt Cruz. At the top, there are tabs for Sales & Servicing, Business (which is selected), Learning, and News. A sidebar on the right contains icons for Home, Profile, Tasks, Checklist, Calendar, Help, and Settings. The main content area starts with a greeting "Hi, Britt." followed by three key performance indicators: YTD Revenue (\$247,060), Operating Profit (\$135,059), and Priority Goals (First Year Commission, Total Premium Credit, New AUM, all marked as Complete). Below this is a decorative background with confetti and the title "BRITT CRUZ'S YEAR IN REVIEW". A message says "Congratulations on a great 2039! Your hard work has paid off. Here's a look at just a few of the things you've accomplished this year." It highlights a \$63,000 year-over-year increase in revenue. Key statistics are displayed in a grid: AUM increase (10%), Applications processed (30%), More families protected (74), New Clients (48), Factfinders taken (95), and Plans delivered (125). Icons represent achievements like Best Year Ever, Pathfinder, 50 Plans Contest 1st place, and Lives Leaders Summit. At the bottom, there are sections for "Today's priority tasks" (Set your office goals, Due August 31 2039) and "Awards & Contests" (Network Office 092 Holter: 50 Plans Contest, In Progress: Pathfinder Complete, Lives Leaders Summit).

Sales & Servicing Business Learning News

Britt Cruz

Hi, Britt.

YTD Revenue
INSURANCE AND INVESTMENTS
\$247,060

Operating Profit
YEAR TO DATE
\$135,059

Priority Goals

FIRST YEAR COMMISSION ✓ Complete
TOTAL PREMIUM CREDIT ✓ Complete
NEW AUM ✓ Complete

September Projection
\$329,400

September Projection
\$44,500

[View Revenue](#) [View Operating Profit](#) [View All Goals](#)

BRITT CRUZ'S YEAR IN REVIEW

Congratulations on a great 2039!

Your hard work has paid off. Here's a look at just a few of the things you've accomplished this year.

\$63,000
Year-over-year increase in revenue

10%	30%	74	48	95	125
AUM increase	Applications processed	More families protected	New Clients	Factfinders taken	Plans delivered

Best Year Ever **Pathfinder** **50 Plans Contest 1st place** **Lives Leaders Summit**

Today's priority tasks [View More](#)

Due August 31 2039
Set your office goals

15 minute task

Due September 1 2039
\$4,900 in wages due

15 minute task

Awards & Contests [View Details](#)

Network Office 092 Holter: 50 Plans Contest

In Progress: Awards and Contests

1 Britt Cruz CFP® CLU® Pathfinder Complete

2 Barry Kaye CFP® M.Ed. Lives Leaders Summit



Britt receives a personal note from her mentor, John, informing her of Leadership opportunities she is well-positioned for. She appreciates the career pathing support provided, is excited by the prospect of cementing herself as a leader and moving into the next phases of her career with Northwestern Mutual.

Ecosystem Features

- Thorough and expert analysis that informs intelligent financial management and client servicing*
- Comprehensive view of business*
- Fiscal year in review *
- Guidance when it's needed and clear, actionable steps about what to do next*
- Integrated messaging

User Benefits

- Surface business performance data and provide tools to set goals and track success¹
- Empower leadership to see across their organization and track performance²
- Provide FRs with a clear understanding of their sales pipeline and be proactive about new opportunities³

Business Benefits

- NPS Increase YoY
- Improve Employee Satisfaction %
- Increased retention of advisors in <3 LOS
- Less technical debt and fewer digital systems
- Consolidated touchpoints
- Increase market share

* Features that are supported by a strong fact base and/or conceptually validated

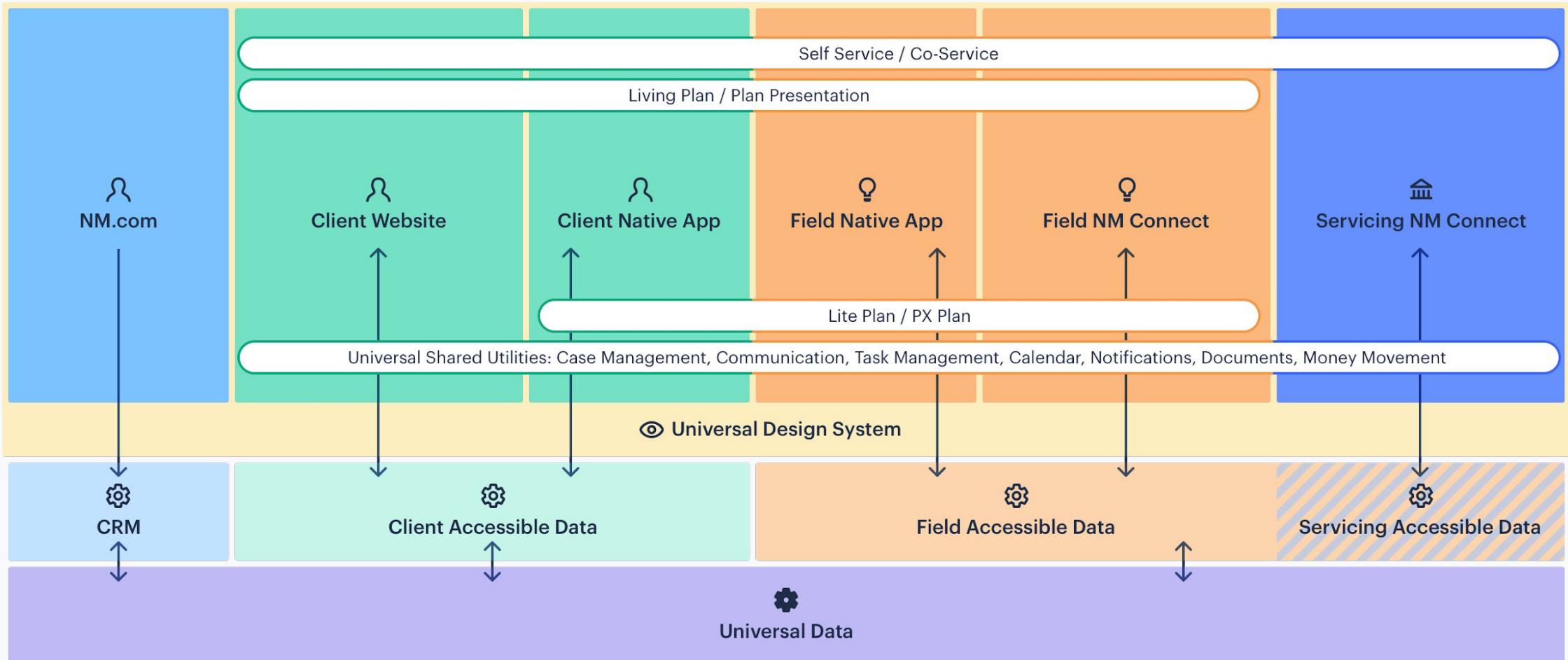
04

How We'll Get There

04 How We'll Get There

Technology Foundation

A technology and product ecosystem is critical to our experience.



Unified Client Data

- A single client record focused on those that have purchased a product, are about to purchase a product, or may purchase a product
- Provides a consistent client record across field and HO applications
- Beneficiary golden record as an extension of the GCR with advanced matching capabilities
- Aggregation of the client that uses all available information about them (internal & external) to deliver individualized and contextual products, services, and experiences
- Shared history of the client between HO and the field
- Retain client data through the purchase journey and beyond
- Personalizing the bonding experience with collected and maintained client details

Core Communications

Chat and communications should be centralized into one product that can be utilized across the platform for field and home office to collaborate.

This core service will become the same for clients and their field reps to communicate.

Core Task Management

Tasks is a pattern that is being delivered to multiple teams but without any foundational or shared technology. Developing it as a core service opens up possibilities for enterprise-wide task management and record-keeping where Field and HO can collaborate on work for a client, have seamless hand-offs, and track their work efficiently and effectively.

Vendor Products

When appropriate, incorporate 3rd party products on a sub-layer of NMC or CX, connecting them into the experience through the toolkit and APIs. These products should incorporate seamlessly into the ecosystem in such a way as to appear natively designed and built.

04 How We'll Get There

A Single Design Language

A single design system and language unlocks universal adoption for all digital products and tools. The universal design system will be [Luna](#), the design system originally developed for NMC.

- A universal design system builds experience consistency and brand sentiment for its user
- The system is designed with visual accessibility in mind
- The typographic system provides for superior readability over other NM experiences
- The system is built to allow its users, designers and engineers, to work more efficiently
- Continual development allows the system to continually grow and evolve to meet its users needs
- Flexible design options enable designers and engineers to easily compose any feature, content, or layout their experiences require

The adoption of Luna has already created efficiencies:

2x

Estimated shipping speed

NMC's new Insights product was built and shipped to prod in 3 months.

The anticipated effort was 6 months.

98.75%

Decrease in development time

PX team designed a custom navigation component, requiring 160 engineering hours.

Using the existing Luna navigation component took 2 hours.

99.16%

Decrease in development time

PX team built a custom drag/drop list, spending 60 engineering hours.

Similar functionality delivered through Luna was implemented in 0.5 hours.

04 How We'll Get There

Organizing For A Cohesive Experience

Build it once, build it right. Clustering products in our architecture around the primary, day-to-day use cases for our users enables:

- Familiar and intuitive site architecture so everyone can experience consistent and similar spaces
- Secondary and tertiary architectures can be built and expanded for each group
- Interfaces align e.g. servicing clients should be served up the same way across the field and home office
- Platform governance becomes possible
- Learning curves for users is reduced and navigational familiarity becomes innate
- Universal adoption for all digital products and tools

People, processes, and product play a crucial role in ensuring Northwestern Mutual reduce tech and organizational debt, reduce costs, design at scale, and deliver high-value user experiences.

For example:

- Establish governance and require platform products to adhere to the experience architecture
- Prioritize core products that establish each ecosystem. That will open up subsequent, supporting products that build upon the core
- Organize and prioritize product, design, and engineering (PDE) teams around NMC and CX's information architectures. Map teams to the same goals with shared outcomes
- Bundle products that span CX, FX, and HX, so we're designing, building, and launching them once

A robust, constantly evolving fact base enables us to execute evidence-based prioritization and reduce risks.

- Identify and validate assumptions throughout the process
- Cross-validate data points to further reduce risk and identify additional opportunities for innovation and improvement
- Collect and synthesize a diversity of data as we continue to evolve our vision
- Continually evaluate and monitor the ecosystem through qualitative and quantitative metrics

05

Appendix

05 Appendix

Themes

Earn my trust and loyalty

Give me guidance

Build on my story

Meet me where I am

Tell me what to expect

Earn my trust and loyalty

Empathize with clients' needs

Clients want to be understood and feel seen by their advisor.

Clients lose trust when they feel the advisor is more interested in selling than the clients' specific needs.

Selected Evidence:

Advisor Match, 2020

Diary Study, 2020

Prospect & New Client Journey, January 2019

Share NM's vision with the field

Field members work hard to build extremely strong relationships with our clients, but our digital experience is putting those relationships at risk. Until all of NM's touchpoints provide a positive, consistent experience for clients, we need to earn the field's trust through more control over digital tools and a comprehensive vision of our ecosystem's future.

Selected Evidence:

FX Assessment 2019

PXFF 2020

Earn my trust and loyalty

Service clients in the moment

When clients have urgent questions, even the most devoted advisor can't always be there. Due to the divide created by disjointed systems and processes, the Home Office are often ill-equipped to answer efficiently and effectively.

Selected Evidence:

NMC Summary October 2019
North Star Client Data Pain Points
Prospect & New Client Journey January 2019

Build a relationship with the brand

Advisors are experts at building relationships with clients, but our current digital ecosystem is not. With their advisors being the face of their plan, clients often do not feel they have a strong relationship with Northwestern Mutual. Our experiences particularly underserve and underwhelm younger clients in comparison to customer experiences they have come to expect.

Selected Evidence:

Bonding Mobile July 2020
Diary Study 2020
ECX Studies

Give me guidance

Clear and actionable client communication

Clients need help understanding how to act on the abundance of communications they receive from NM, and how to make sense of their financial plan in a turbulent world. We're failing to achieve clarity and consistency in our client communications.

Selected Evidence:

Accelerated Underwriting, May 2020
Account Information, October 2018
Current NM Publications, May 2019
Diary Study, September 2020
Hearsay Guided Actions, June 2020
Illustrations, 2019 and 2020
NPS Q2 2020 Snapshot, July 2020
Prospect & New Client Journey, January 2019
QBR NPS Deck, July 2020

Empower field and home office through training and comms

Field and service reps are dissatisfied with NM's approach to learning and communication, from training material to company and technology updates. Training materials are dispersed across many systems, and general communications are blasted far too often, making it difficult to understand what's important to them and their role.

Selected Evidence:

Continuum CX Insights, 2018
Field Technology 2019
Future Field Portal Study, February 2019
FX Assessment 2019
NMC Insights 2020

Give me guidance

Guide leaders in key decisions

Field leaders need help taking their practices to the next level, including support in recruiting, contracting, leadership development, and practice management. Their current tools are fragmented and do not do enough to help them make critical decisions in helping them achieve their goals.

Selected Evidence:

Joint Work, 2018
Leadership Goal Setting, 2018
Reach Mobile App, 2019

Support growing practices

Successful advisors need support scaling their business in a way that works for them. They want more support maximizing their revenue-generating activities and deciding when and how to scale.

Selected Evidence:

FX Assessment, 2019
North Star Concept Testing Round 2, 2019
Custom Goal Setting Tool, 2019
Segmentation, 2019

Build on my story

Listen and remember

Prospects, clients, and beneficiaries are frustrated when they must continuously repeat sensitive information. Financial planning and mortality are already uncomfortable topics – let's not make it worse by rehashing the details.

Selected Evidence:

Bonding Mobile, July 2020
Consumer Fact Base 2020
NS Client Data Pain Points
Prospect & New Client Journey, January 2019

Provide a holistic household view

Team members must take multiple steps across multiple systems to get a holistic perspective of their client and their important relationships. They do not have the information they need to quickly answer clients' important questions

Selected Evidence:

Cross Selling Campaigns, June 2019
FX Assessment 2019
Household Integration, October 2020
NMC Summary, October 2019

Build on my story

A single client record

Fractured and inconsistent data caused by disparate systems is a significant burden on all team members. Without a single source of truth, servicing becomes difficult; time is wasted, errors occur, impacting our ability to service the field and clients efficiently and effectively.

Selected Evidence:

Contextual Inquiry July 2017
FX Assessment 2019
Initial Payments 2020
NMC Life App 2020
North Star Concept Testing November 2019
Prospect & New Client Journey January 2019
PXFF Post Launch August 2020
Segmentation April 2019

Service through partnership

Without a single source of truth of client information, Home Office and the advisors are ill-equipped to service clients effectively. Records vary, resulting in conflicting information passed down to clients. Some field members advise clients to avoid calling the Home Office, further compounding tension between Home Office and the field.

Selected Evidence:

NMC Summary October 2019
North Star Client Data Pain Points
Prospect & New Client Journey January 2019

Meet me where I'm at

Support diversity and vibrancy

Most NM clients and advisors are white, even as Whole Life owners become more diverse. We need more insight into why this is the case, and how to better serve and meet the needs of a racially diverse field and client base.

Selected Evidence:

FX Assessment 2019
Joint Work August 2018
WL Deep Dive on D&I, 2020
WL – NM Client, August 2020
Whole Life Owner, July 2020

Give me tools that fit *my* practice

Existing tools do not facilitate personalized conversation. FRs need more flexibility to tailor each client's experience, more visibility and insight into client data. They also want tools that work with their lifestyle and workflows.

Selected Evidence:

Client Segmentation, 2019
The Daily, February 2020
Future Field Portal Search Capabilities, March 2019
FX Assessment 2019
North Star Client Data Pain Points
PXFF Post Launch, August 2020
Plan Presentation Template Co-Creation, July 2019
Prospect & New Client Journey, 2019

Meet me where I'm at

Motivate me to meet my goals

Over time, clients may forget about their plan or feel that it is no longer relevant. Many clients want help staying motivated to engage with their financial plan and make progress on their goals.

Selected Evidence:

Diary Study, 2020
Taking Ownership, January 2018
Continuum CX Insights, 2018
Prospect & New Client Journey, 2019
Plan Tracker, August 2020

Show me what it means for *me*

Clients expect a highly personalized and educational experience that places their policies and goal progress at the heart of their situation. As life stages change, so do financial goals and priorities. They expect their advisor and financial plan to adapt alongside them.

Selected Evidence:

Bonding Mobile, July 2020
Online with NM, February 2018
Plan Tracker, August 2020
Self Service, February 2018
Weekly Market Commentary, May 2019

Tell me what to expect

Set expectations at every touchpoint

Field reps and clients are often left in the dark due to a lack of transparency and expectation setting, primarily during the underwriting and application processes. They expressed wanting visibility of application status, clear next steps, guided flows, and contextual support where necessary.

Selected Evidence:

App Tracker, April 2020
Claims CX, 2019
Money Movement, 2020
NMC Life App, February 2020
Prospect & New Client Journey, January 2019

Allow for seamless scheduling and communication

Uncoordinated communication and long delays create a disjointed experience for everyone in the ecosystem. The “back and forth” causes delays – especially during purchasing – without giving clients much clarity. Clients also experience the “back and forth” when scheduling with an advisor, and need a more seamless solution.

Selected Evidence:

Accelerated Underwriting, May 2020
Advisor Match July 2020
Hearsay, June 2020
Prospect & New Client Journey, January 2019

Tell me what to expect

Give control over channel and timing

Clients and field members want more control over their notifications and communication channels. Clients want to set their preferences through their channel of choice, so they receive the right information at the right time and in the right way. Field members want notifications based on client data and segmentation to help them engage with clients during product lifecycles and critical milestones.

Selected Evidence:

Alerts and Notifications, December 2017

Continuum CX Insights, 2018

Segmentation, 2019

05 Appendix

Endnotes

Advisor Path:

Onboarding, Learning, and Development from Day One

1. Lack of integration of digital tools and resources is a significant pain point across all field segments. It is a significant barrier for new advisors (FX Assessment 2019).
2. Mentorship is highly valued by new and experienced advisors, who are interested in using mentor matching technology to find the right fit (Joint Work 2018). Field leadership state that they are struggling with diversity recruiting (FX Assessment 2019) suggesting a need to build an environment that attracts a diverse field force through programs such as mentorship.
3. New advisors want content relevant to their needs and more guidance on specific technologies (Field Technology 2019, Future Field Portal 2019).
4. New advisors are overwhelmed during onboarding and want more guidance. They currently struggle to make sense of the current learning experience across 30+ products and feel the volume of training is too large (Field Technology 2019, FX Assessment 2019, Learning Vision 2019, NMC Insights 2020).
5. As advisors mature in their practice, they continue to desire career training and are dissatisfied with their current options (FX Field Assessment 2019).
6. Employees are extremely dissatisfied with the lack of integration across tools and the current onboarding experience (FX Field Assessment 2019).
7. Less experienced advisors (emerging practice, risk practice and risk planner) are dissatisfied with client readiness training (FX Assessment 2019). They have difficulty communicating the value of complex products (Prospect & New Client Journey 2019).

Welcome to Northwestern Mutual

1. Prospects and clients often struggle with staying motivated and tracking progress towards their goals (Diary Study 2020, Taking Ownership 2018, Prospect & New Client Journey 2019).
2. Prospects often begin searching for calculators and tools as an early step in their financial journey, and many see calculators as a guide or reference point to further discuss with an advisor. They want to verify the results with a trusted source (Prospect & New Client Journey 2019).
3. Prospects want to find an advisor who is a “good fit” – someone who can understand them and help them feel seen. This is often more important than the ability to meet with an advisor in person (Advisor Match 2020).
4. Prospects currently must wait for advisors to contact them, providing a slower experience than competitors (Prospect & New Client Journey 2019).
5. Millennials currently feel underserved by traditional financial information sources, which focus on the needs of Gen X and Baby Boomers (Weekly Market Commentary 2019).
6. Lack of a golden record harms the experience of prospects and clients, who are frustrated with the current need to constantly repeat their information. This is especially frustrating since financial planning itself is often daunting, and prospects feel uncomfortable, ashamed or embarrassed to talk with an advisor about financial and personal information (Consumer Fact Base 2020, NS Client Data Pain Points, Prospect & New Client Journey 2019).
7. Management of duplicative and fractured data caused by multiple systems is a huge burden on all team members and a large risk to the field experience (Contextual Inquiry 2017, FX Assessment 2019).

Making a Plan

1. Management of the fractured data caused by multiple systems is a huge burden on all team members and a large risk to both client and field experience. It distracts field members from relationship building and revenue generation and risks error (Contextual Inquiry July 2017, FX Assessment 2019, Initial Payments 2020, NMC Life App 2020, North Star Concept Testing November 2019, PXFF Post Launch August 2020).
2. Prospects are dissatisfied with the “back and forth” of scheduling meetings with advisors and the delays while waiting for an advisor to respond. They prioritize a “good fit” and advisor with strong expertise over the ability to meet in person (Advisor Match July 2020).
3. Many clients are overwhelmed by illustrations and plans, which are difficult to comprehend without financial expertise. When clients have questions, they rely on their advisor, friends and family, and outside research (Diary Study 2020, Prospect and New Client Journey 2019).
4. Current NM products, such as PX, do not meet accessibility compliance guidelines and are not accessible for a wide range of prospects and clients (Accessibility forthcoming).
5. Field members across all levels of experience cite lack of platform integration and the current quality of the client digital experience among their largest frustrations with Northwestern Mutual (FX Assessment 2019).

Coming on Board with Northwestern Mutual

1. Clients experience poor communication from NM during both application and underwriting. Content is confusing and inconsistent, and the processes lack visibility and transparency (Accelerated Underwriting May 2020, Contract Delivery February 2020, Hearsay June 2020).
2. The current self-servicing experience is confusing and disjointed; clients want more integration, support, and streamlined processes. Clients are not always sure when they should be reaching out to Home Office versus self-servicing (Prospect & New Client Journey January 2019, Self Service February 2018).
3. Clients often struggle to understand what to do next. They can become confused by their policy packet, the NM platform, payments, and the volume of communications and fine print they receive (Online with NM February 2018, Prospect & New Client Journey January 2019).
4. Support staff are especially burdened by clerical demands (FX Assessment 2019).
5. Clients expect a more “user-friendly” experience during onboarding (A Class Above January 2018).

The First Year

1. Staying motivated to stay on track with goals is a major challenge for clients and prospects, who want guidance and encouragement (Continuum 2018, Diary Study 2020, Prospect & New Client Journey 2019, Taking Ownership 2018).
2. Field members want notifications based on client data and segmentation to help them engage with clients during product lifecycles and critical milestones (Segmentation 2017).
3. Prospects often feel unprepared to meet their advisor for the first time – they often do not know what to expect or what information will be needed (Prospect & New Client Journey January 2019).
4. Clients currently have difficulty acting on communications from NM – they need more clarity and guidance to understand what their next step should be (Hearsay Guided Actions 2020, QBR NPS 2020). Clients also have difficulty accessing self servicing tools, and are unsure which tasks they can complete themselves and which require contacting the Home Office(Prospect & New Client Journey 2019).
5. Over time, clients may forget about or feel distant from their advisor, feeling that NM is no longer relevant to their situation. They often do not inform their advisor of life changes (Diary Study 2020, Prospect & New Client Journey 2019).

The Plan Grows with the Family

1. Clients highly value personalized plans and visualizations from their advisor, and want the ability to forecast or project future gains and financial scenarios (Self Service February 2018, Online with NM Discussion February 2018).
2. Clients want more educational resources that relate to their needs; younger clients in particular feel underserved by traditional resources (Self Service February 2018, Weekly Market Commentary May 2019).
3. Advisors want more support with advanced and customizable marketing materials (Future Field Portal Search Capabilities March 2019, FX Assessment 2019).
4. Clients today have little allegiance and knowledge of NM as a company – they are largely bonded to their advisor (North Star Client Data Pain Points).

Advisor Path: Growing the Business

1. Advisors feel that NM is failing to provide them with basic resources and support they need to run their practice: guidance on building a team/staff, financially preparing to expand team, and technology to manage their practice (FX Assessment 2019). They want to be able to set and track progress towards their goals (Custom Goal Setting Tool 2019).
2. Field leaders are dissatisfied with the support they receive from NM. They say they need help taking their practices to the next level, including support in recruiting, contracting, leadership development, and practice management (FX Assessment 2019). Their experience of business development tools are fragmented, and feel the current tools do not support them in making key decisions (Leadership Goal Setting 2018).
3. Advisors need more support with client segmentation, sales leads, customizable marketing resources (FX Assessment 2019). They often must work with third-party marketing to set a plan and lack a way to track outreach to make sure they are meeting their goals (Segmentation 2019).

Reaping the Benefits of Planning

1. Field members and Home Office staff must take multiple steps across multiple systems to get a holistic perspective of their client and their important relationships. They do not have the information they need to quickly answer clients' important questions (Household Integration October 2020, NMC Summary October 2019).
2. When calling the Home Office, clients receive conflicting information and may make multiple calls to resolve a single issue, such as an address change. The representative must piece together multiple sources of data to attempt tailor the conversation to the needs and history of the individual client (NMC Summary October 2019, North Star Client Data Pain Points).
3. Home Office staff do not have access to Field members' CRM information, which they need in order to get a holistic perspective of the client and the client-advisor relationship. This makes it difficult to quickly answer clients' important questions (NMC Summary October 2019).
4. Field members and Home Office staff do not currently have sufficient visibility into past servicing actions, making it difficult to help clients in their moment of need (Cross Selling Campaigns June 2019, NMC Summary October 2019, Prospect & New Client Journey January 2019).

Passing on My Legacy

1. The claims process is a significant risk to the Customer Experience due to communication delays and errors and confusion with paperwork (Claims CX 2019). Reducing effort on the claimants' slide will boost NPS and improve the overall claims experience (Benefits 2018).
2. Clients and beneficiaries often feel uncertain, overwhelmed, and/or confused during the current claims process. They must repeat information, complete multiple forms, and have little visibility into when they will receive their benefit (North Star Client Data Pain Points).
3. Home Office and the field feel that it is difficult to effectively service and form relationships with beneficiaries during emotional life events (North Star Client Data Pain Points).

Advisor Path: Advisor Strength

1. Advisors feel they need more tools to help them set and track performance goals and manage their practices' performance (Custom Goal Setting Tool 2019, FX Assessment 2019, Segmentation 2019).
2. Field leaders need help taking their practices to the next level, including support in recruiting, contracting, leadership development, and practice management (FX Assessment 2019). Their experience of business development tools are fragmented, and they feel the current tools do not support them in making key decisions (Leadership Goal Setting 2018).
3. Advisors often rely on 3rd parties to help them with marketing and segmentation; they want more support from NM on identifying and managing opportunities (Segmentation 2019).

05 Appendix

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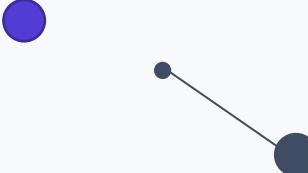
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05 Appendix

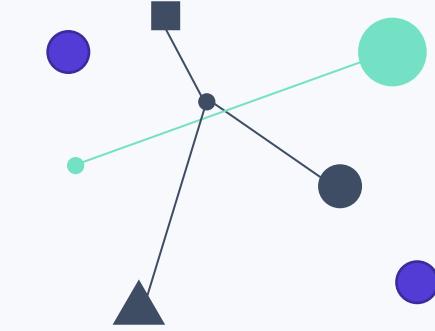
Confidence framework

Evaluating opportunities through a shared framework

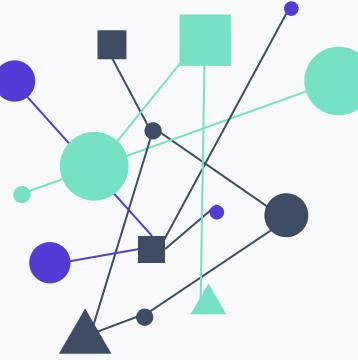
Under consideration

- Small fact base points to potential for value exchange, but facts are not cross-validated
 - Design is very early-stage, and will continue to be refined
 - Much more research is needed to identify and mitigate potential risks
- 

Growing confidence

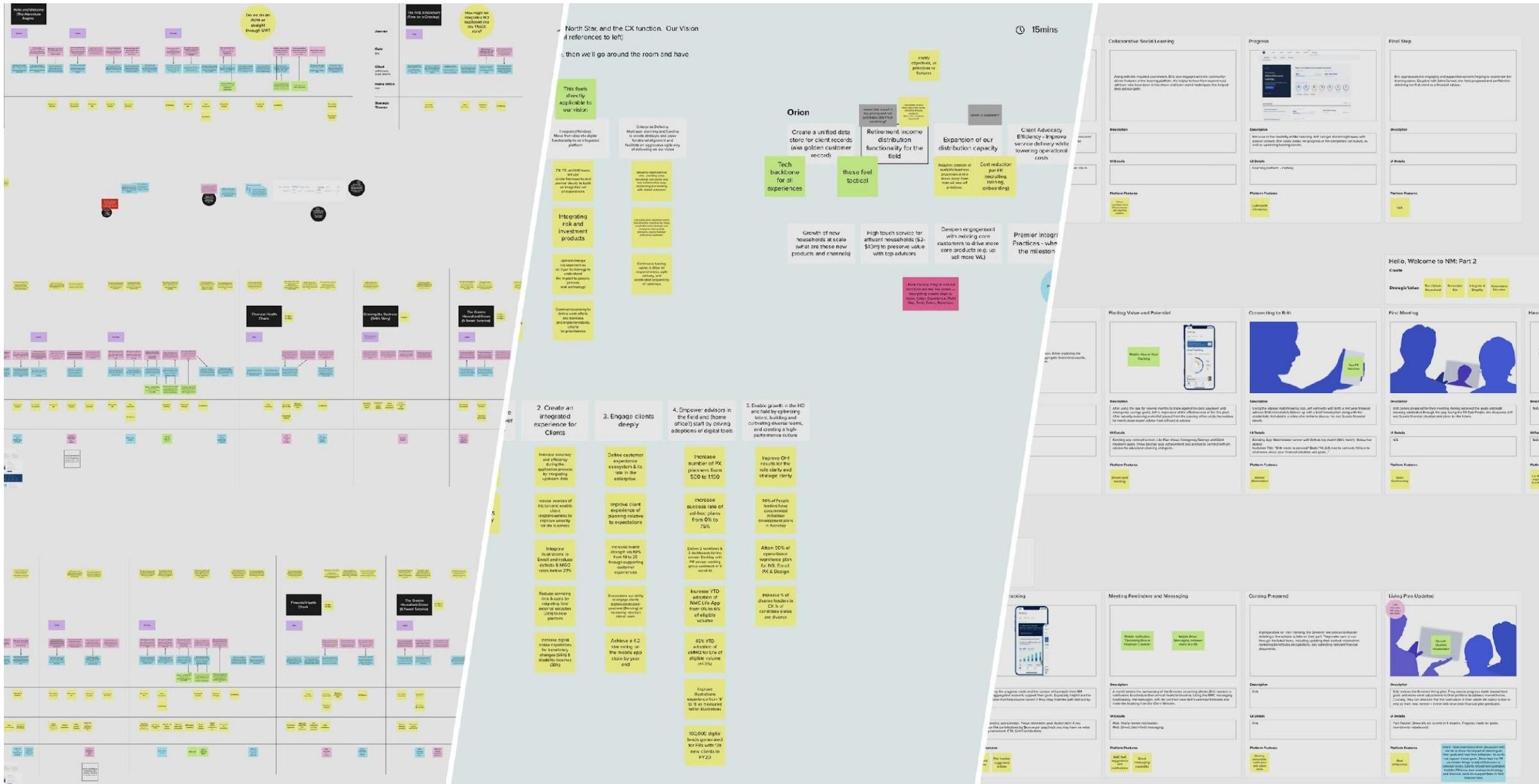
- Fact base suggests value exchange. Fact base is growing and beginning to cross-validate
 - Design often looks mature, but may still be refined or change direction
 - More research from different perspectives may be needed to mitigate risks
- 

Moving forward

- Fact base suggests a strong value exchange, and many facts are cross-validated
 - Design has matured through growing confidence in its direction
 - Research focuses on evaluation and monitoring, tracking impact metrics
- 

01 About this Vision

Our Process



Genius in action: How a vision is formed

We took a broadly collaborative approach in developing this vision. Throughout the process we ideated, consulted, and sense-checked with our colleagues both within, and outside of design.

The entirety of our activities broadly fell into three categories: Align, Define, and Realize.

Align

- Secondary research: Synthesize existing research, identify themes, create insights
- Review past vision artifacts
- Review of design principles, North Star, and multi-year strategic objectives
- Discuss and prioritize key strategic objectives to inform future activities

Define

- Co-creation sessions including ideation, scenarios and storyboarding for high-value signature moments
- Connect pain points and experience gaps with future state scenarios and features
- Develop framework for describing the narrative and concepts

Realize

- Formulate end-to-end narrative
- Engage with design and business partners to sense check outputs
- Develop and refine conceptual UI to support the vision narrative

04 How We'll Get There

Design Principles

Design principles are a set of values that act as a compass for your product. They're an agreed-upon truth: the guideposts that keep your entire team on the same path as you move through the design process.

Design Principles

Solve Customer Needs & Create Value

Great experiences are designed by truly understanding what the client is feeling, thinking, emoting, questioning, and enduring. It's critical to address a specific need or solve an important customer pain point.

Build the Bond

Think about experiences beyond the moment. When experiences are transactional, there is no meaningful connection with our customers. Understand where experiences are table-stakes and where they can make the biggest impact and build the bond between NM and our clients.

Always Tie it to the Plan

Everything a client does has a financial impact. Align customer needs with business intent and tie every interaction back to how it impacts their plan/goals.

Make it Personal

Financial security is a personal topic for our clients, and we are delivering on their goals, hopes, and dreams. A personal touch should be felt in the experience and end with delight, leaving the customer in a better position than when they started.

Design Principles continued...

Make to Measure for People

Focus on the people first. They are at the core of why we design, and data leads the what. Together they build a great experience. Everything we build should have analytic or measurement components, so we track our progress and continually deliver what our people need.

History & Future

Our brand has strong historic roots in financial strength and doing the right thing by people. Our vision of the future is to fundamentally impact how Americans spend their life living. Our history and future-forward direction is a signature element and unique differentiator of our brand that should be leveraged to make a strategic impact for our customers.

Trust is in the Details

Every time we get the core details perfect and the basic things right, we build trust between customers and NM. Pay attention to the details of the experience and think holistically about the client. Is the data accurate? Are clients getting redundant emails? Are we addressing their core concerns?



Thank You.