

# Vanguard Year-in-Review Redesign: UX Case Study

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# Overview



## The Problem:

- Users ages 50+ struggled to understand key financial insights.
- Important metrics were hard to find or lacked context.
- Visuals felt decorative instead of informative reducing clarity and trust.



## The Goal:

- Enhance clarity, trust, and usability for investors ages 50+
- Project driven by research, user testing, and accessibility priorities.



# Overview



## Audience Overview

- Digitally active investors ages 50–70.
- Require clarity, trust signals, and simplified navigation.
- Value straightforward wording and easy-to-follow information flow.



## Usability Testing Overview

- 50+ participants assessed the existing Year-in-Review prototype.
- Think-aloud sessions, surveys, and task observations conducted.
- Further feedback was also gleaned from two surveys done before and after the test.

# Key Findings



## Key Findings: What Worked

- Clear language improved user confidence.
- Progress indicators and checkmarks motivated users.
- Brand trust reinforced through consistent visual identity.



## Key Findings: What Didn't Work

- Confusion about where to go after finishing the Year-in-Review.
- Abstract visuals were seen as unhelpful or unprofessional.
- Users struggled to find fee information, creating trust issues

# Minor Problems

1

Users struggled to locate “Year in Review”

2

Visuals Reduced Perceived Professionalism

3

Complex Terminology Often Confused Participants

# Major Problem #1

## Problem: Confusion on how to proceed with Year in Review

- Across experience levels, users felt the Year in Review provided too little insight into their financial progress.
- Advanced investors wanted more detailed breakdowns, such as the factors driving portfolio changes, while beginner investors needed clearer explanations to interpret what the data meant.
- Users expected a stronger link between performance metrics, goals, and future projections.
- Users wanted a more complete “financial story” that was informative and personally meaningful yet easy to understand.

# Major Problem #2

## Problem: Users Were Seeking More Depth & Context from Year in Review

- Users struggled to understand what to do next after viewing the Year in Review section.
- The transition into the checklist felt abrupt, lacking a clear narrative connection or sense of progression.
- Many were hesitant to interact with checklist links because it wasn't clear where they would lead or whether they could easily navigate back.

### Users Reported:

- “If I look at this checklist, I’m getting a little bit confused.”
- “This kind of feels overwhelming, so I don’t know how those links work, or what is there on those pages?”

# What Makes My Redesign Unique

- Added visual anchors and numbered steps at the top of the experience
- Removed playful illustrations
- Focused visual hierarchy on readability, not decoration
- Clear action labels: Edit Retirement, Review Contributions, Review Accounts, Goal Optimizer
- Creates a clear, predictable next-step flow that eliminates end-of-journey confusion

Vanguard Digital Advisor

1 ● ● ● ● ● ●

Exit X

## Vanguard Year in Review



**FUNDED RETIREMENT  
WITH 3 ACCOUNTS**  
Funded your retirement goal via managed accounts



**CELEBRATED YOUR  
5<sup>TH</sup> YEAR**  
Celebrated another year with Digital Advisor



**ON TRACK TO RETIRE  
AT 65 IN 2058**  
Supported your goal to retire in 2058 at age 65.



**MADE PROGRESS ON  
2 ADDITIONAL GOALS**  
Made progress towards 2 additional goals

Continue

# What Makes My Redesign Unique

- Keeps contextual explanations, modals, and tooltips so users continue to understand complex terms
- Added narrative text explaining why
- Kept graphs tied directly to key insights
- Framed results with reassuring language that matches how adults 50+ process financial uncertainty
- Added definitions via info icons + dropdown modals

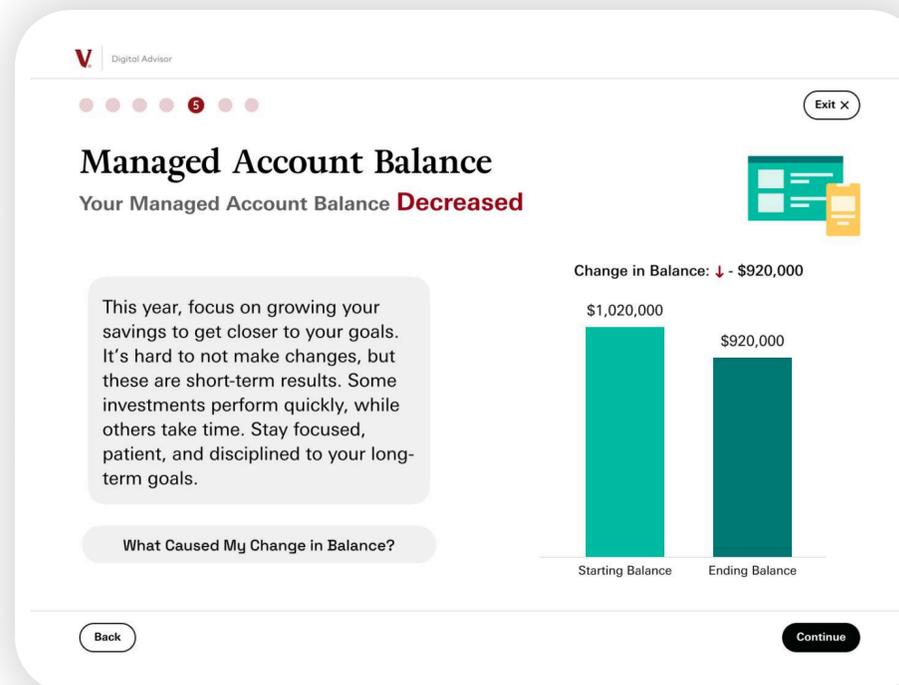
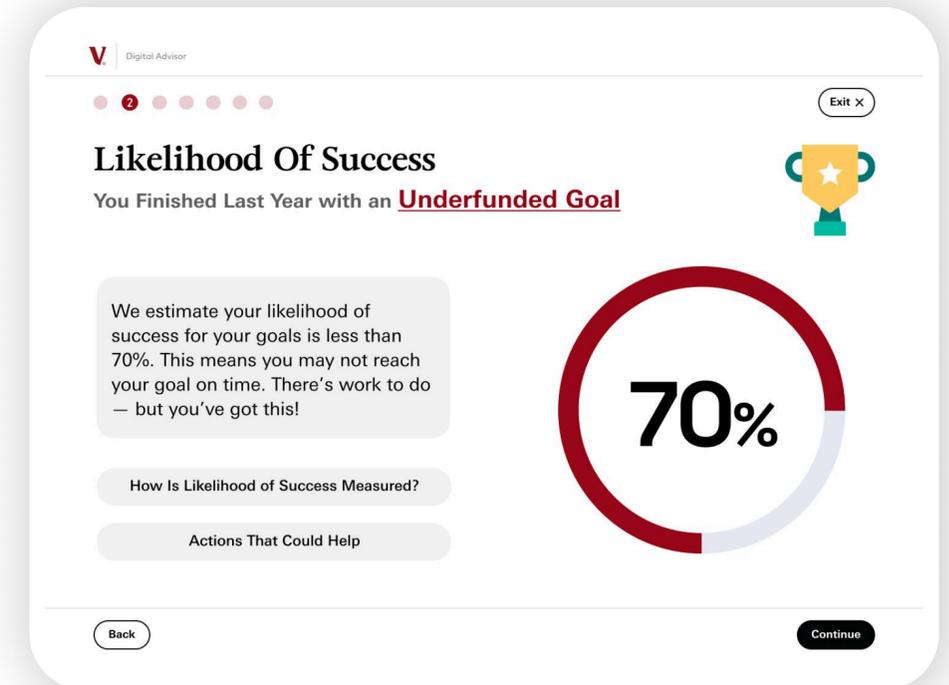
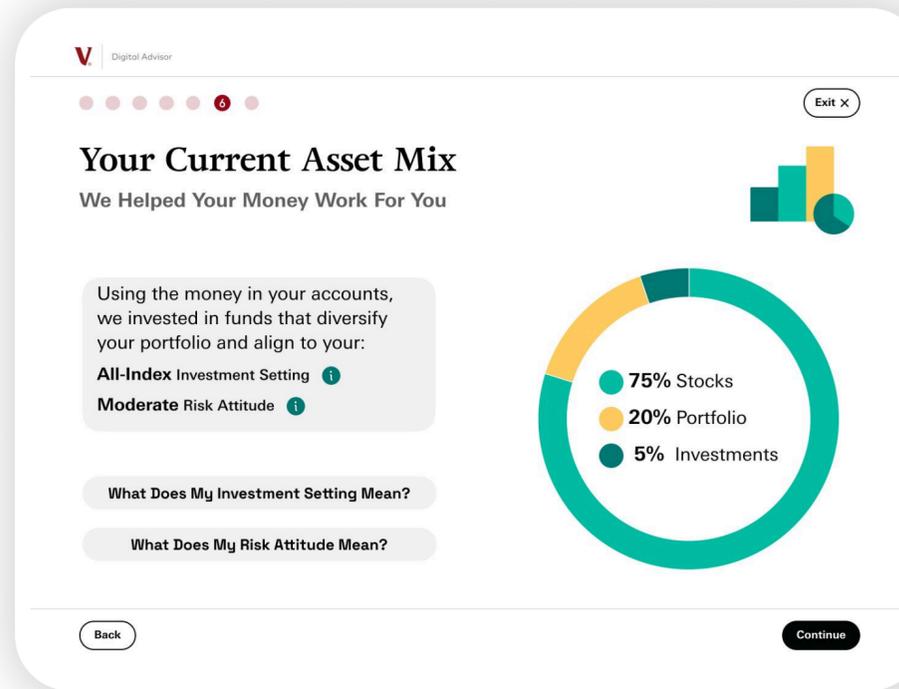
The screenshot shows a user interface for Vanguard's Digital Advisor. At the top left is the Vanguard logo and the text 'Digital Advisor'. Below this is a progress indicator consisting of seven circles, with the seventh circle highlighted in red and containing the number '7'. In the top right corner, there is an 'Exit X' button. The main heading is 'What Next? Suggested Actions'. Below this heading are four action cards, each with a title, a description, and an upward-pointing arrow icon:

- Edit Retirement**: Review your planned contributions and confirm if your income and expenses are correct.
- Review Contributions**: Set up or review recurring contributions to make steady progress to your goals.
- Review Accounts**: Link or update your non-Vanguard accounts so you get the whole picture of your finances and help us better estimate if you'll reach your goals.
- Goal Optimizer**: Confirm that your goals align with your progress and then explore different scenarios that could help you reach them.

At the bottom left, there is a 'Back' button, and at the bottom right, there is a 'Start Over' button.

# Why Vanguard Should Adopt This Approach

- Gives 50+ users the clarity, guidance, and depth they repeatedly asked for
- Creates a more professional, trustworthy interface aligned with Vanguard's brand
- Reduces confusion and anxiety, leading to stronger engagement and higher satisfaction
- Supports both novice and experienced investors



**What Does My Investment Setting Mean?**

How we invest for you. When aligned with your target asset mix, all of the following options are designed to offer a balanced portfolio that's appropriate for your personal circumstances.

- All-index (Your setting)  
Uses index funds to achieve broad diversification through coverage of the U.S. and international stock and bond markets.
- Active/Index mix  
Combines a chance for higher returns from actively managed funds with broadly diversified index funds.
- ESG all-index  
Aligns to your preference by substituting funds that apply an index provider's pre-screened ESG criteria. Incorporates 3 Vanguard ESG ETFs (exchange-traded funds). Rounds out the portfolio with certain non-ESG bond ETFs to provide additional diversification. You can change your investment setting in your Investor profile. Available options depend on your enrolled account types. Fees and expenses vary depending on the option you select.

Got It!

# Thank You

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