

Retirement Triage

- An experience that helps users move their thinking from 'Retirement just meaning Pensions' to a broader view of their hopes, aspirations for retirement.
- Explores the different sources of income and assets that fund retirement and the softer emotional considerations.
- Drives better conversations as prompts customer thinking and where used to triage leads to an adviser call, data is shared with the adviser in advance.



Customer Profile

- ✓ Customers from age 45-74
- ✓ Exploring what retirement can look like
- ✓ Early in their retirement consideration
- ✓ Accessible via authenticated (portals) or unauthenticated (public website) route

User Outcomes


Users better understand how they can fund their retirement	Users can explore how they could retire earlier	User can seek further help about retirement via relevant Call to Actions	Illustrates shape of retirement income sources - what kicks in when.
------------------------------------------------------------	-------------------------------------------------	--------------------------------------------------------------------------	----------------------------------------------------------------------

Business Outcomes

Unauthenticated experience - quick implementation & insights	Users more engaged and educated supporting Consumer Duty	Better informed and quality leads via inbuilt triage rules	Lead data shared via API or email
Increase customer insights, data driven strategic decisions	Authentication and data persistency capable	Configurable 'Call to Actions' to enable adaptability to insights	Engaged, trusted pathway to transact

What sets this aside from our competitors?

Value exchange and Emotional element

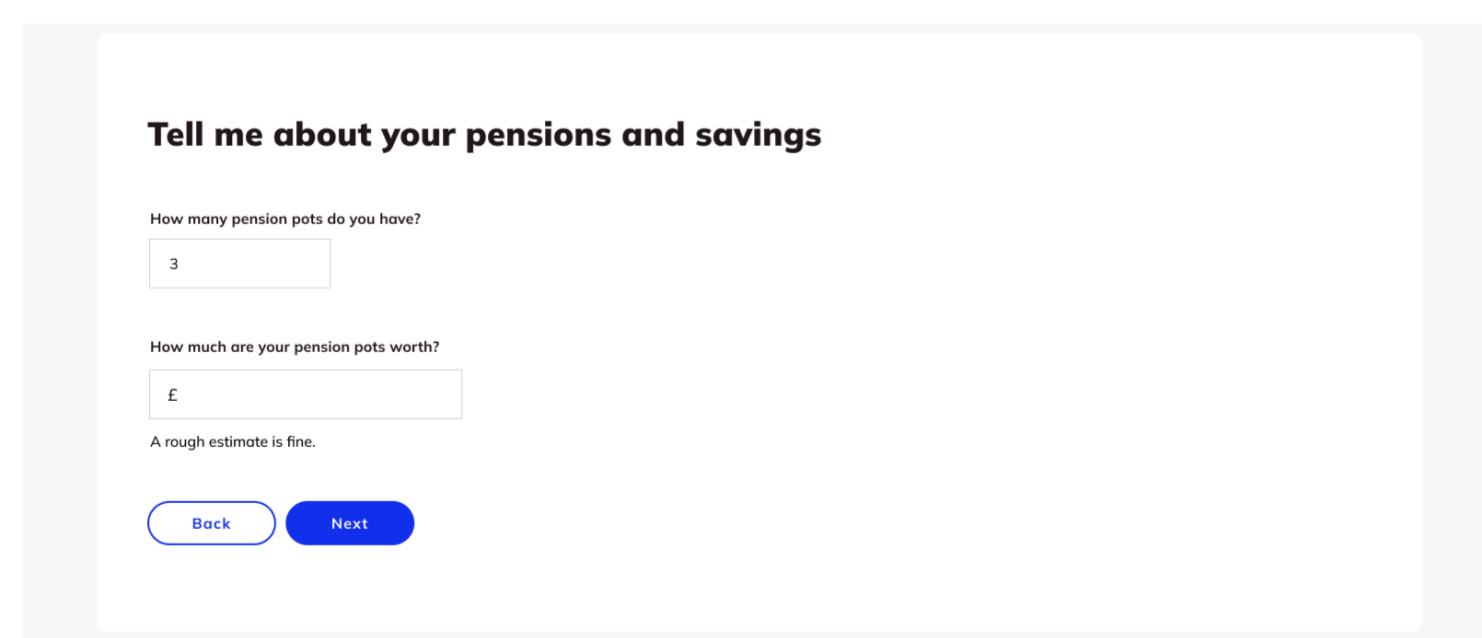


It's great that you're not relying on the State Pension alone

The State Pension could give you up to **£9,627.80 a year**. And while it's a great start, it's not enough to cover your basic needs. Most people need an extra source of income to live comfortably.

- Throughout the journey we provide the user with value exchanges related to the page; part time working, retirement assets, property. These value exchanges help to do several things:
 - Educate the user - in the example above we inform the user how much state pension they'll get
 - Makes the user feel good [or better] - the language used in the value exchange can give the user comfort regardless of their situation - in the example the phrase 'it's great that you're not relying on the State Pension Alone' should instil some confidence in the user, a little pat on the back.
 - Motivate the user to continue - linked to the above, but used when the users situation might not be best. We can say things like 'don't worry, we can help you', putting an arm around the shoulder and telling them we're here to help.

Non-intrusive data collection but at a level of detail that is useful for re-use



- What's the total value of your pensions is too high level - how many pots is that over 1 or 10? Tell me the provider, value and whether your contributing for each pension increases the friction and at this point in the user journey is overkill, likely leading to drop offs.
- The data capture is in-between these two extremes which allows a low friction user journey, whilst also providing enough detail to the business, adviser or team (or an algorithm) to determine the quality of a lead and/or outcome that determines the next best step - a set of configurable call to actions 'CTAs' based off inputs, (lots of pots), complexity (multiple sources) and wealth (level)

Driving leads who are engaged and prepared for your initial call

- The value exchanges highlight the benefit of a financial adviser while prompting the user to think about their goals, aspirations and income in the round, meaning they are more engaged and better prepared for an initial conversation about their financial future.