

**2016
Design
Challenge**

The background is a solid green color. It features several small, white, five-pointed stars scattered across the upper half. At the bottom, there is a white silhouette of a cloud with a scalloped, wavy edge.

**Reimagining
the Fidelity experience**

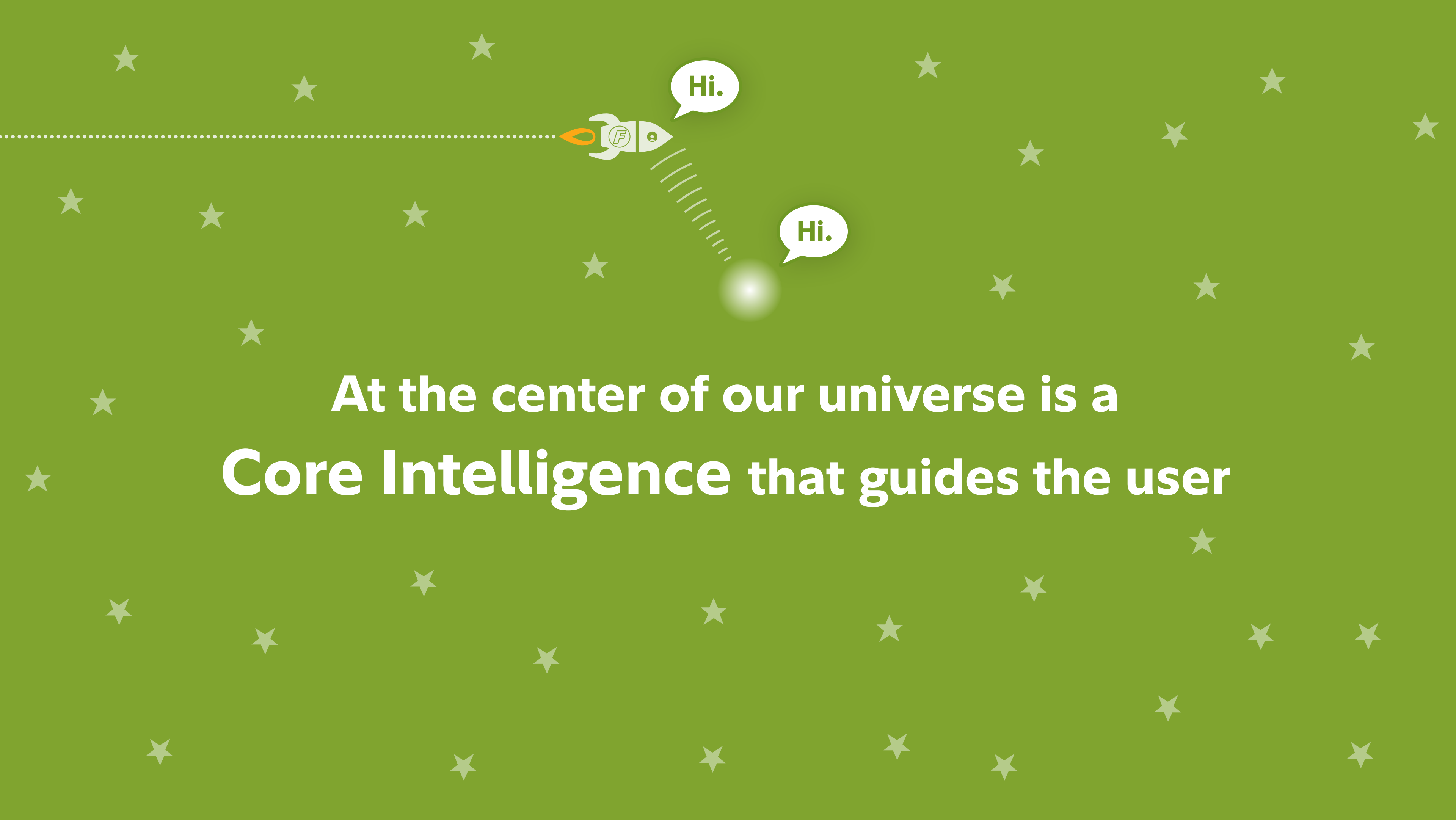
The background is a solid green color. It is decorated with several small, white, five-pointed stars scattered across the upper half. At the bottom of the image, there is a white silhouette of a row of clouds. The text is centered in the middle of the image.

**in a new world of
opportunities**



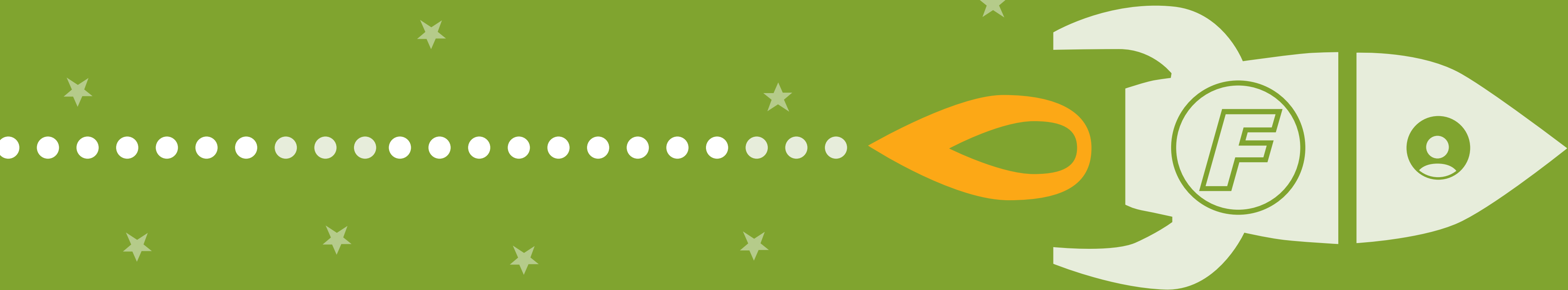
and competition

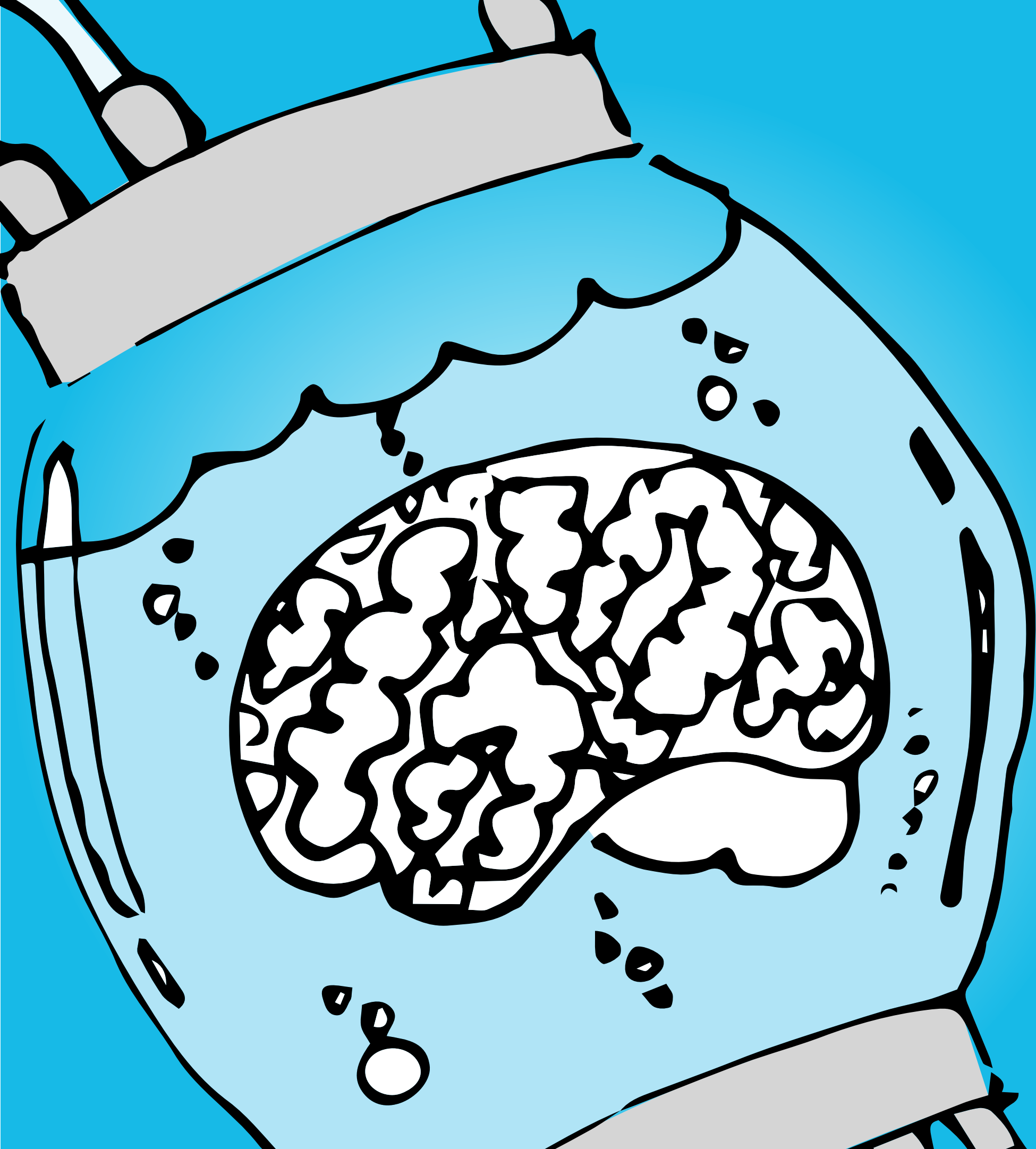




**At the center of our universe is a
Core Intelligence that guides the user**

Also known as...





The Brains of the operation

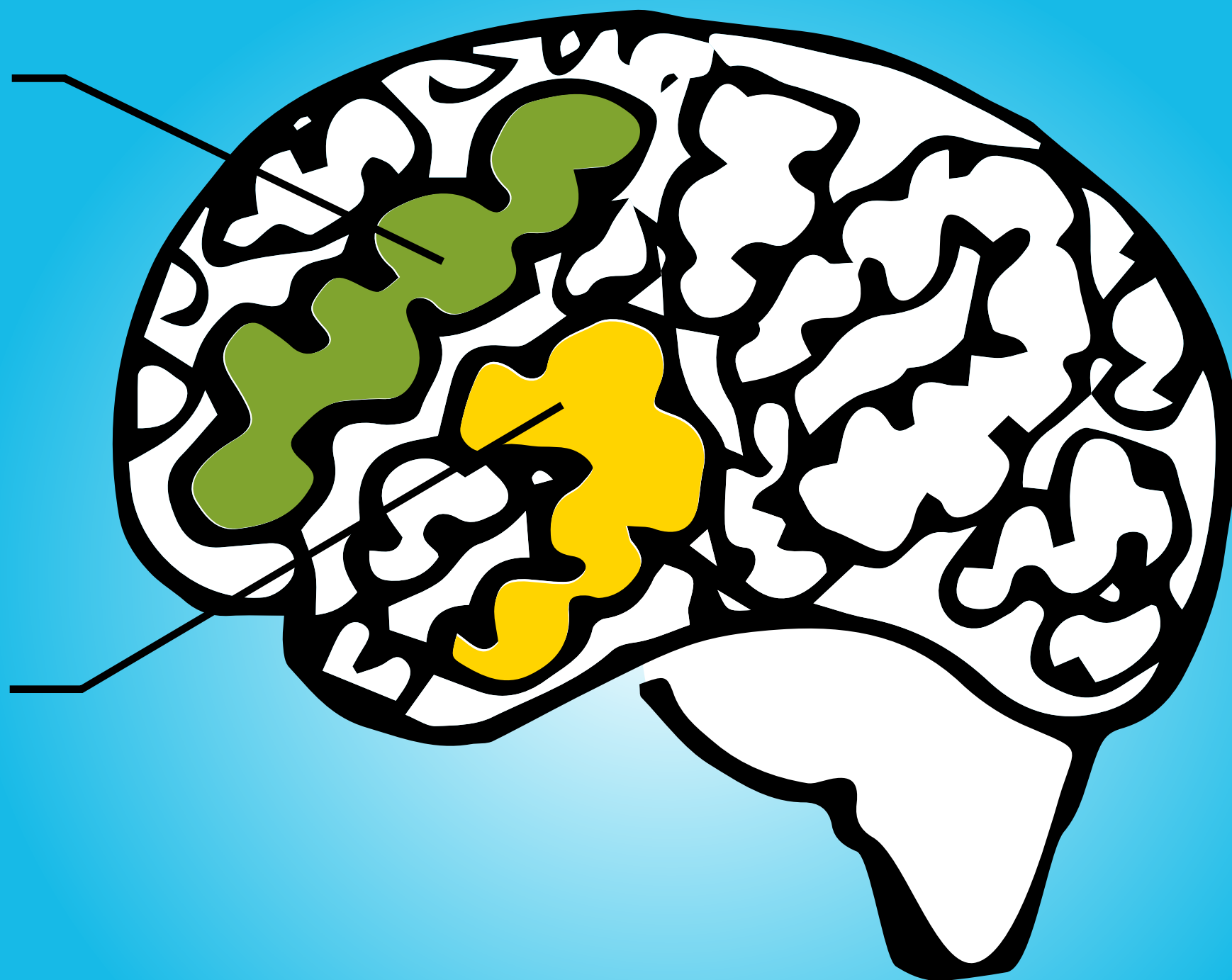
is it an Ai?

**Ai is part of it,
But there's more...**

Artificial
Intelligence



Artificial
Intelligence



Human
Intelligence

Artificial
Intelligence

User
Intelligence



Human
Intelligence

**Artificial
Intelligence**

**User
Intelligence**

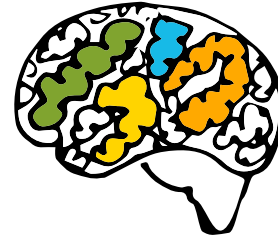
**Human
Intelligence**

**Market
Intelligence**





Fintelligence®



A **benevolent** entity
that integrates **transparently**
and **seamlessly** into a person's life.
More than a **virtual financial assistant**,
it's a **trusted advisor and mentor**,
who **knows the customer** and their **goals**.
It **continuously improves**, the more it learns.
It **serves** the user **faithfully** and is **always there**
to **anticipate, help, advise** and **facilitate**.

**From a user's perspective,
it's the center of
their financial universe**

CAR AI



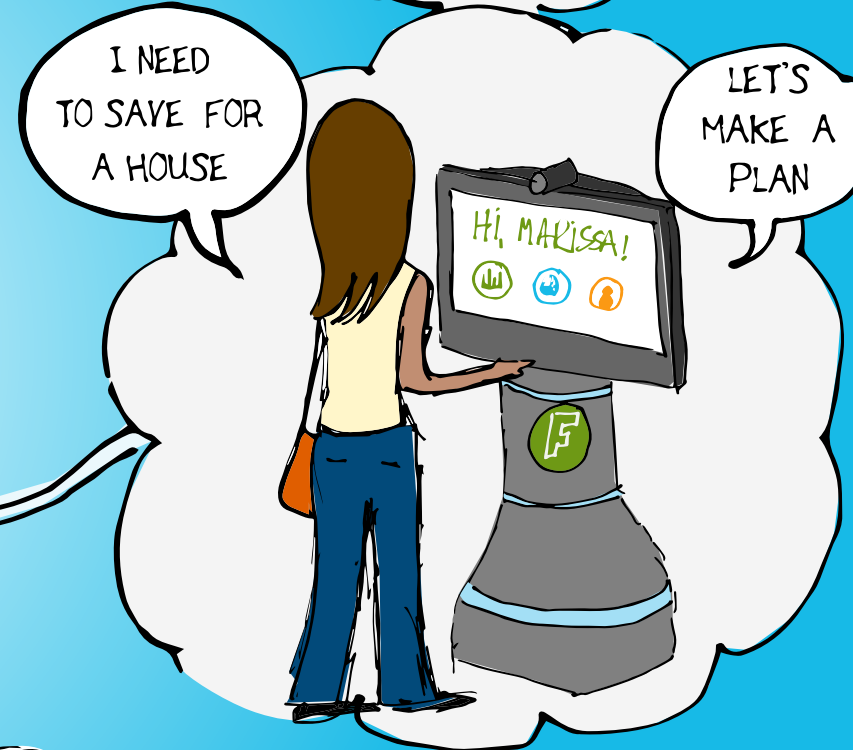
VR/AR



WEARABLES



ROBO BRANCH



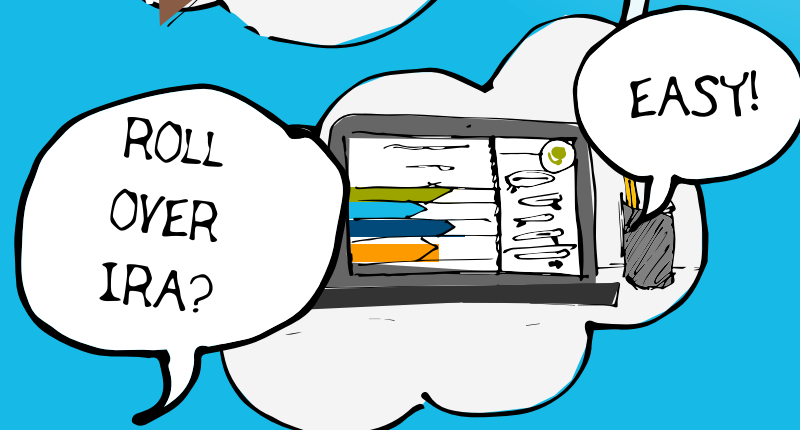
PHONE



VIRTUAL ASSISTANT



PC



Always there, but usually invisible,
instantly coming to the surface when needed.

Ui Sketches



Sketch #1

The goals of this exploration

Design a simple, at-a-glance Goals view where a person can instantly see what their goals are and how they are doing.

Create an inviting game-like experience that encourages visitors to jump right in and start interacting.

Design an experience that encourages user personalization.

easy
at-a-glance
understanding

Super-
Simple
Drag +
Drop

Colorful,
GAME
Like
interface



Super-clean
uncluttered
design

ZOOM

Ball size
indicates
\$ Amount

Color indicates
Priority

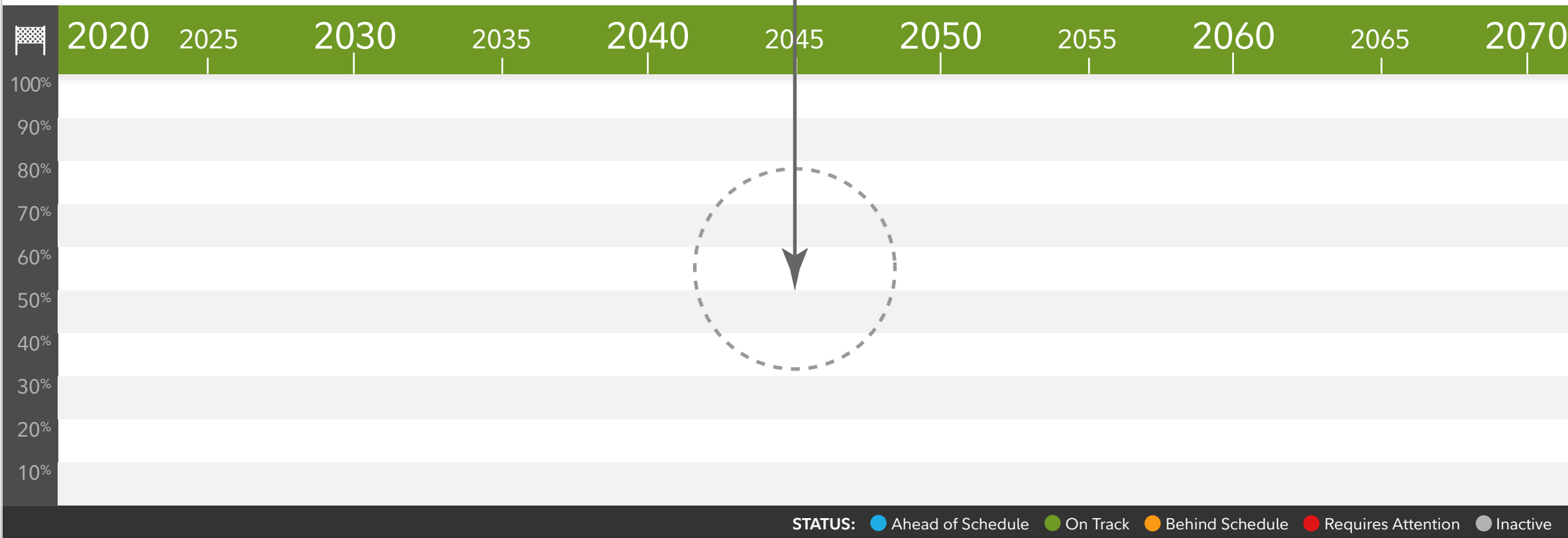


Fidelity



My Goals

1. Drag a new goal to your timeline



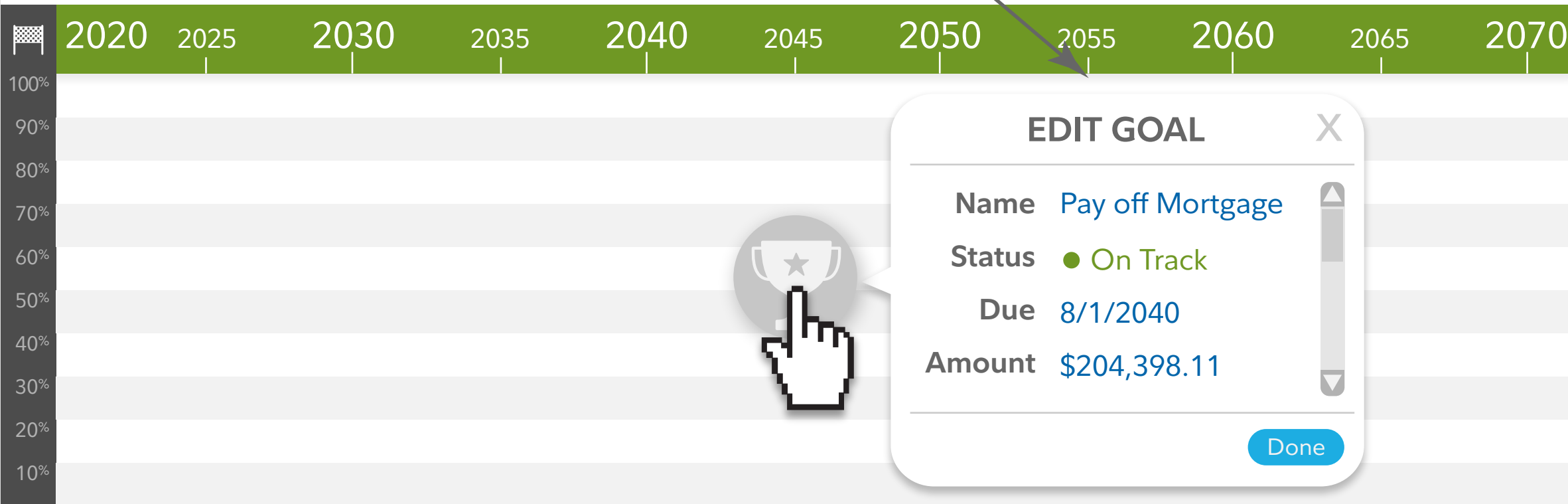
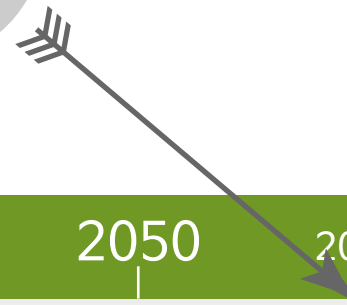


Fidelity



My Goals

2. Add some information



EDIT GOAL X

Name **Pay off Mortgage**

Status ● **On Track**

Due **8/1/2040**

Amount **\$204,398.11**

Done



STATUS: ● Ahead of Schedule ● On Track ● Behind Schedule ● Requires Attention ● Inactive

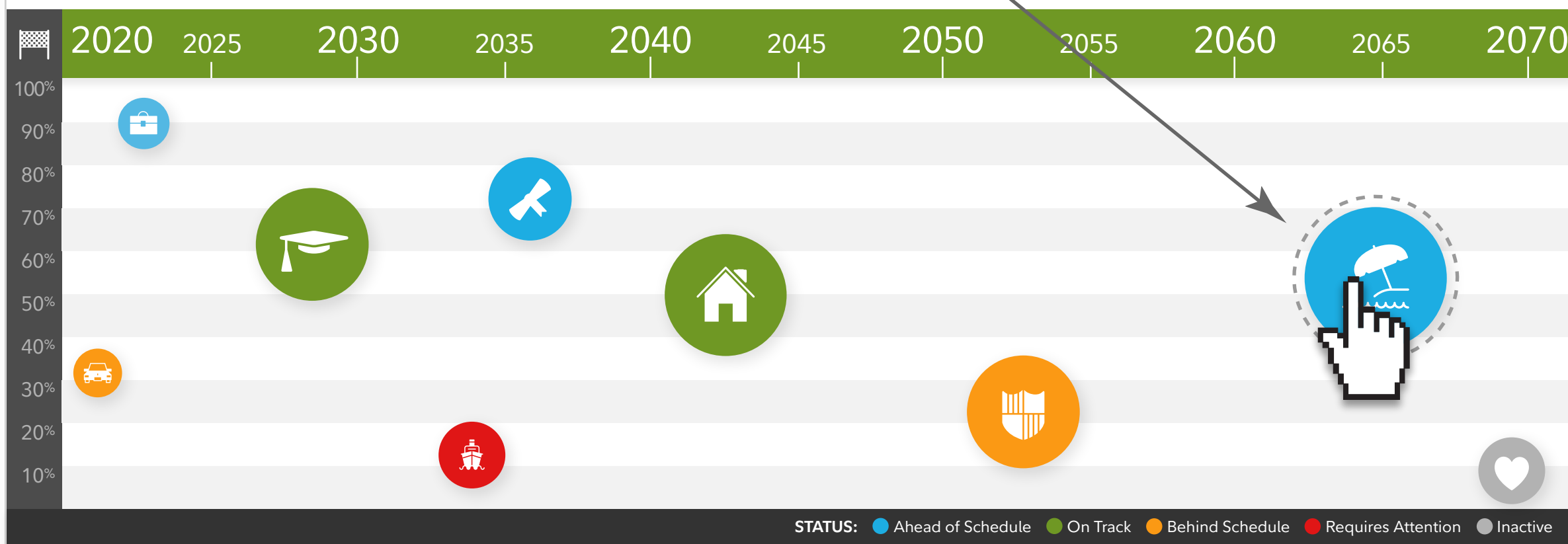
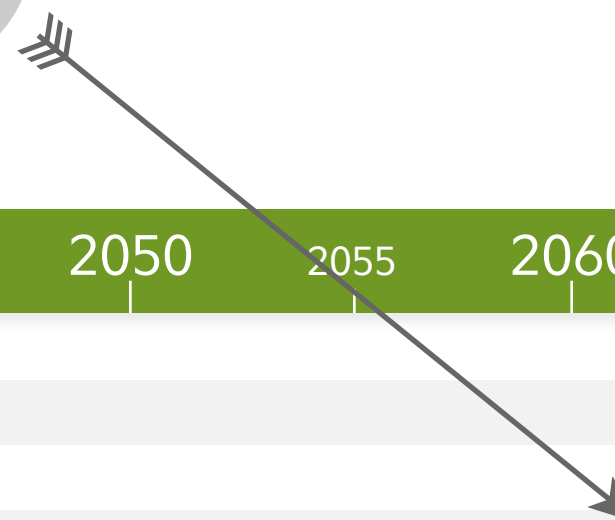


Fidelity



My Goals

3. Drag more goals to your timeline

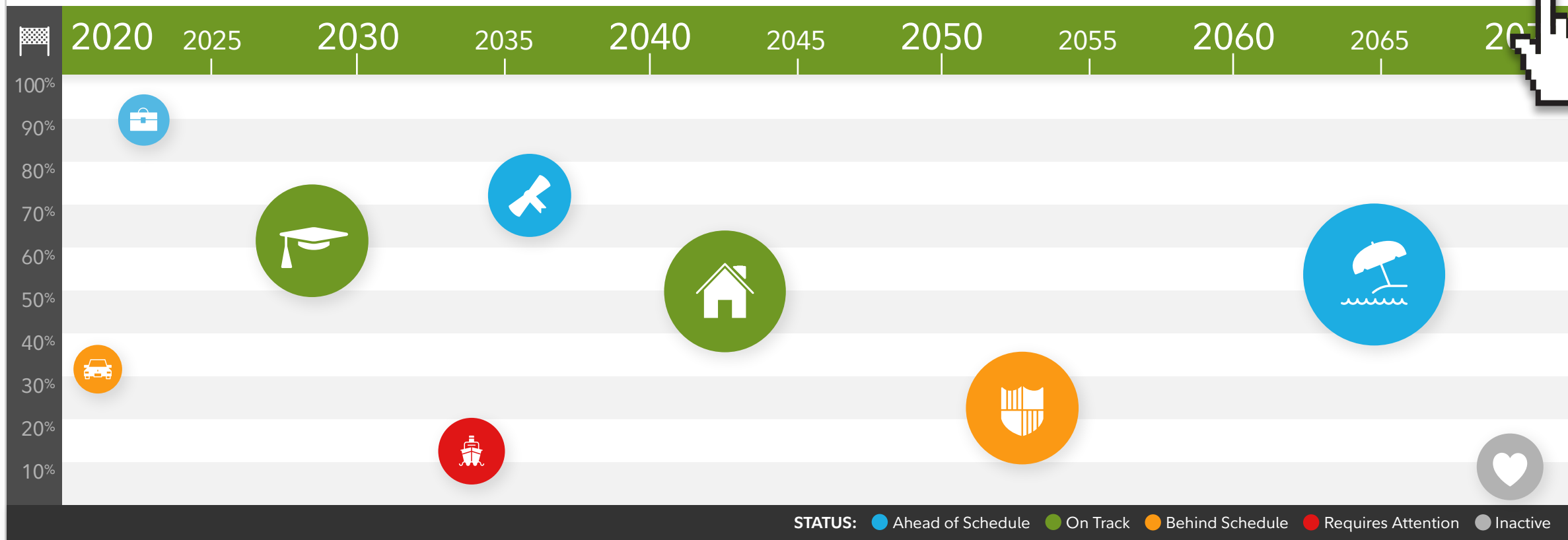




Fidelity



My Goals





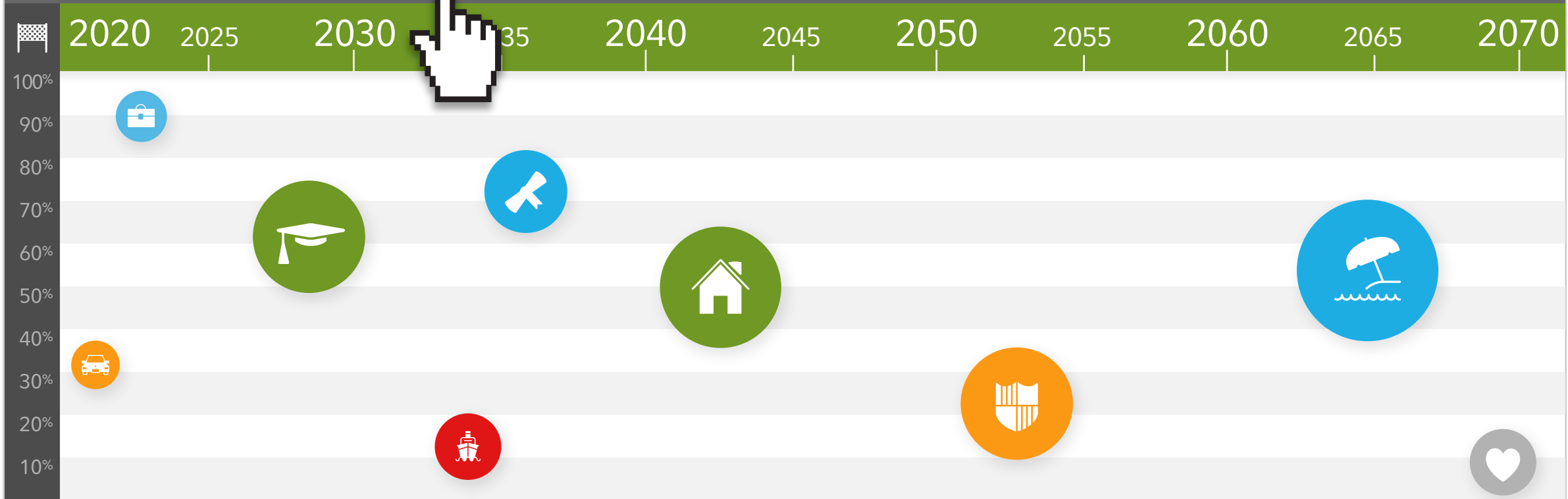
Fidelity



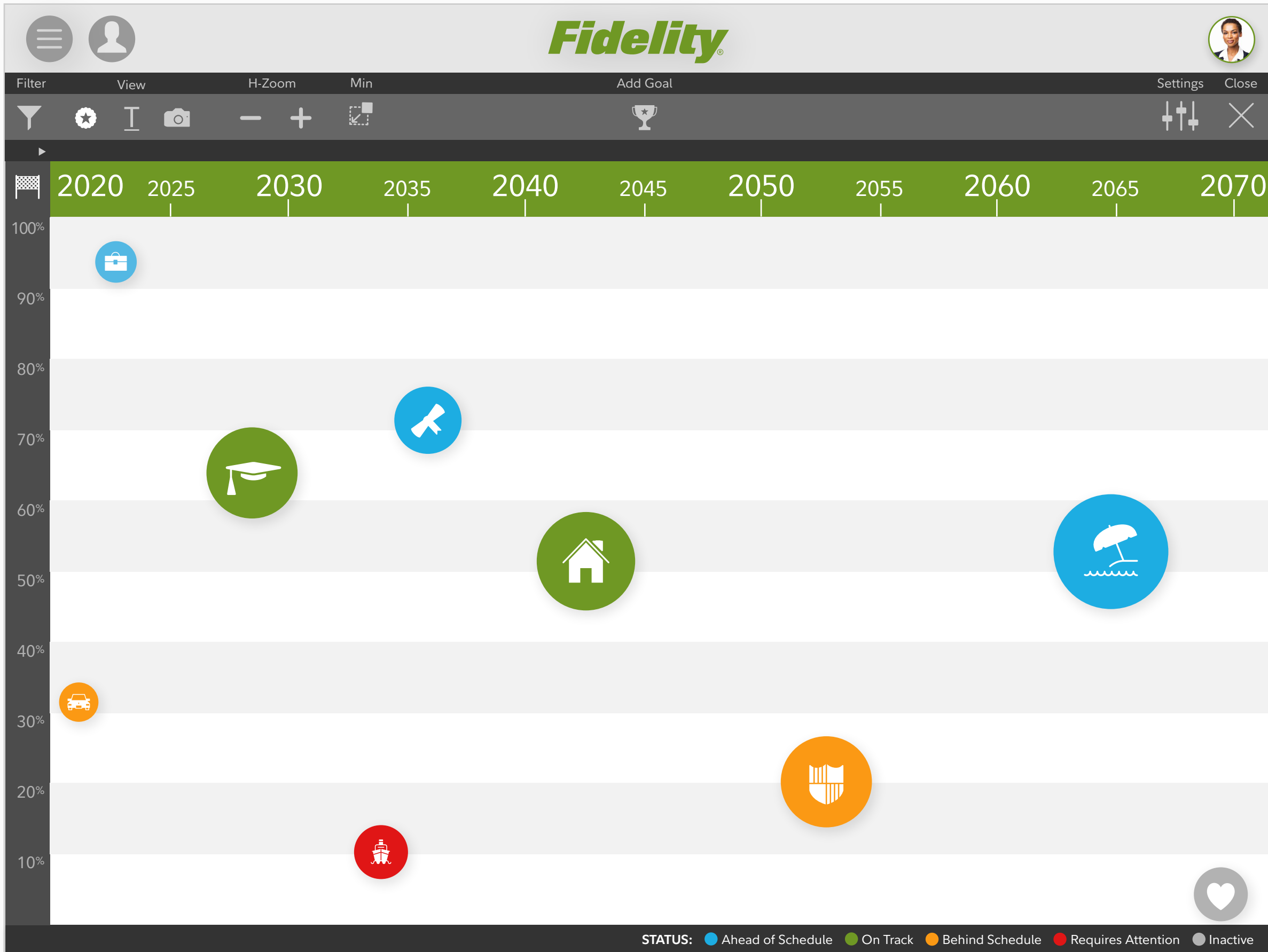
My Goals

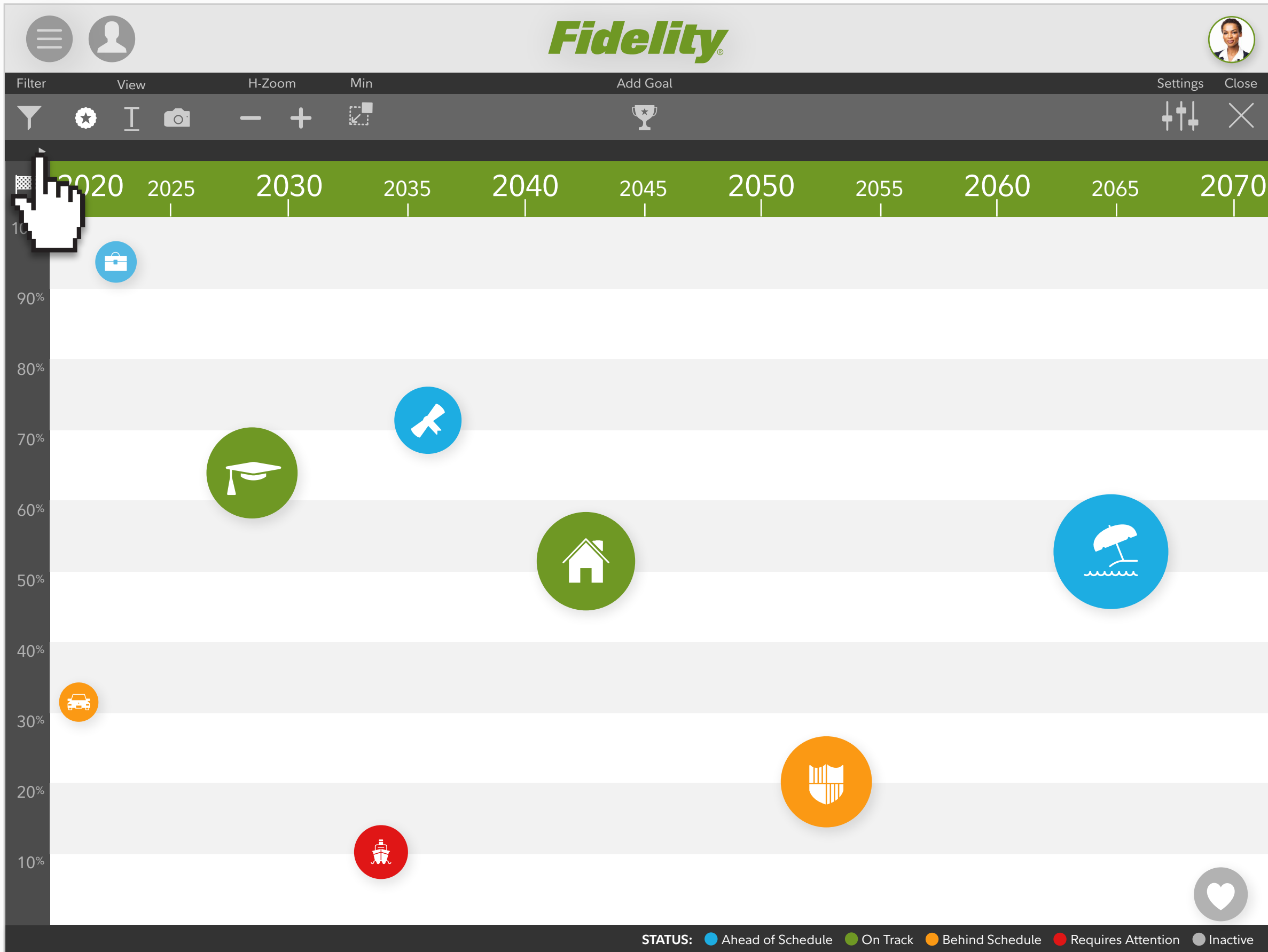


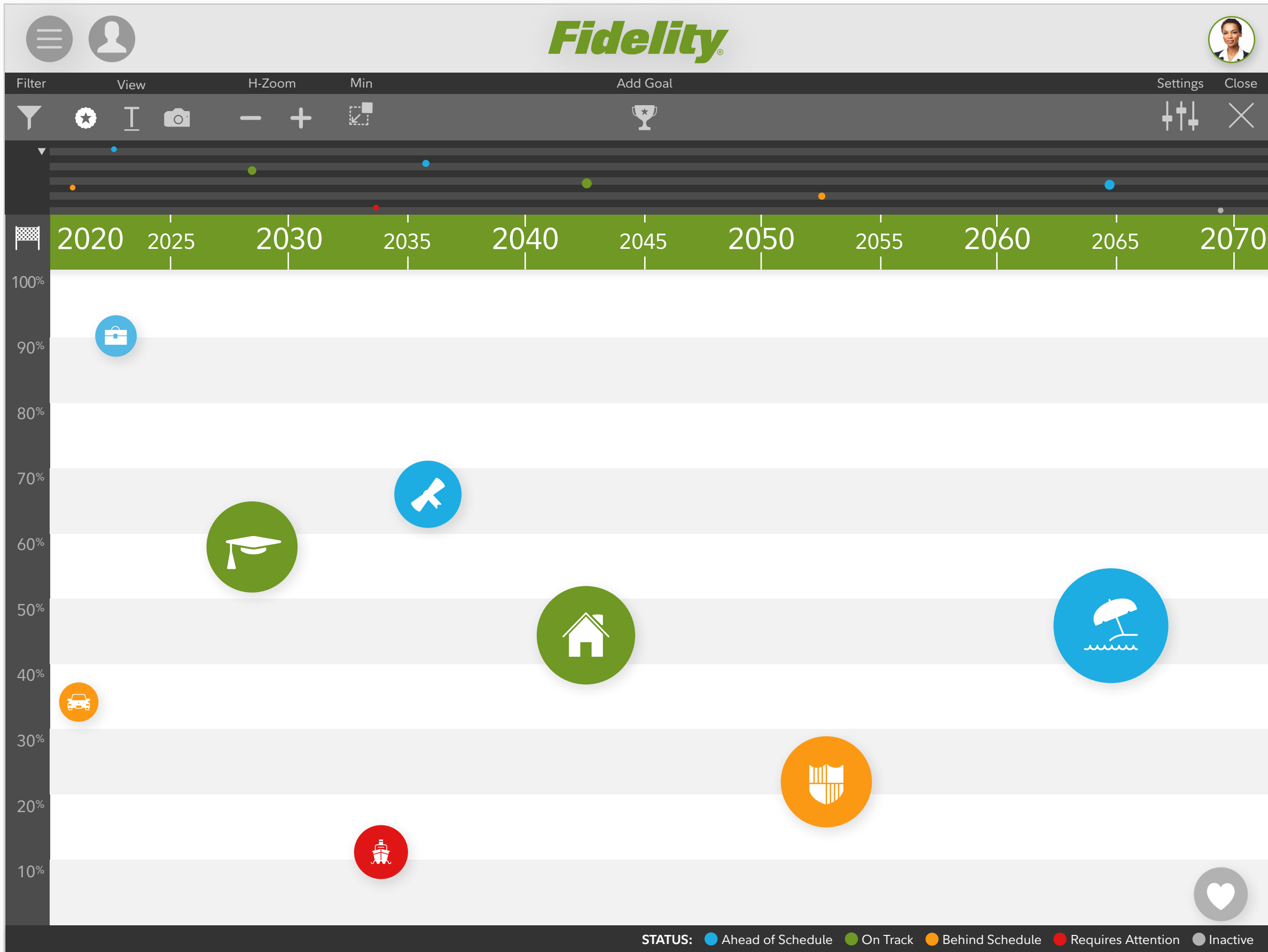
Filter View H-Zoom Max Add Goal Settings Close

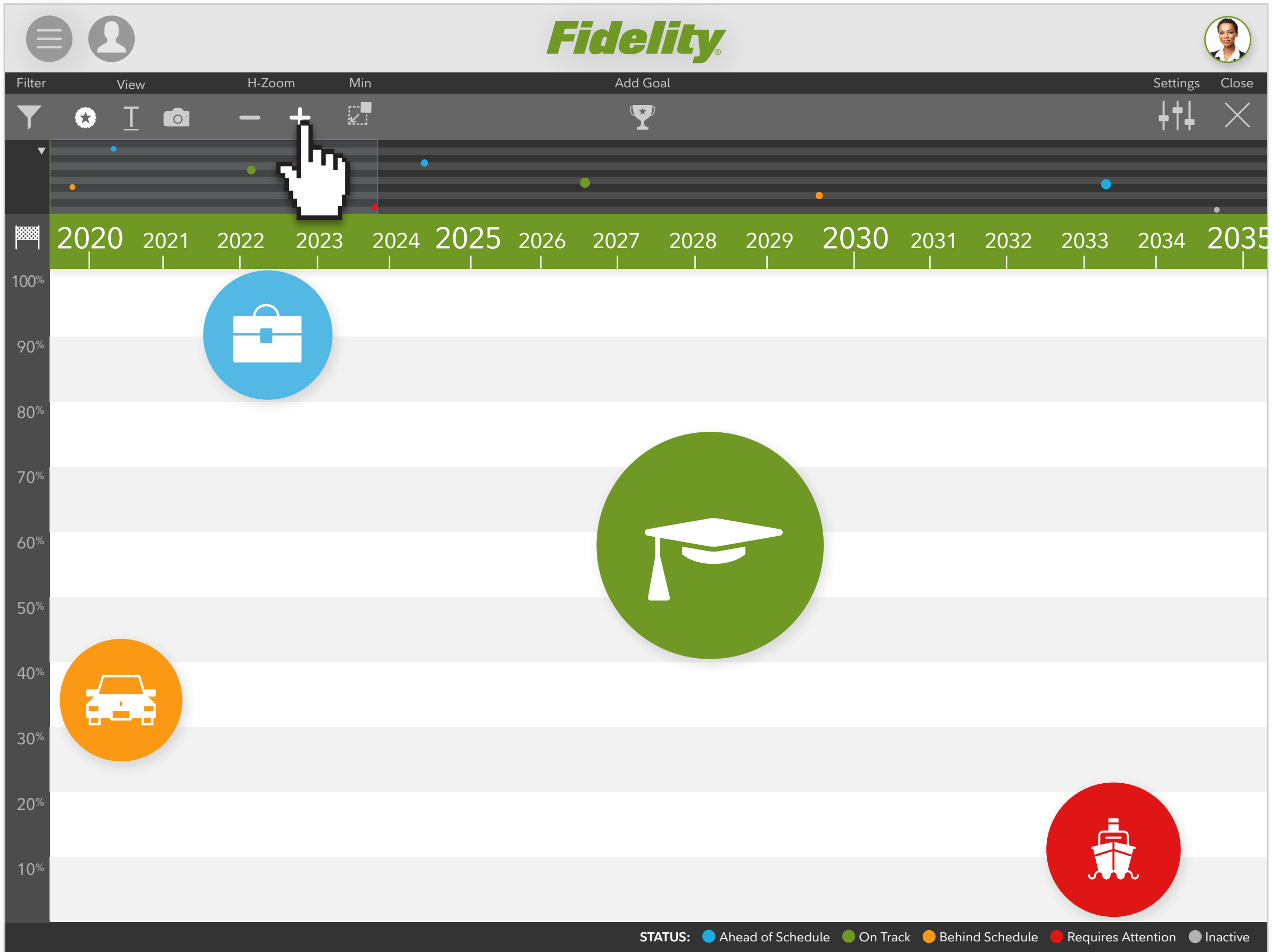


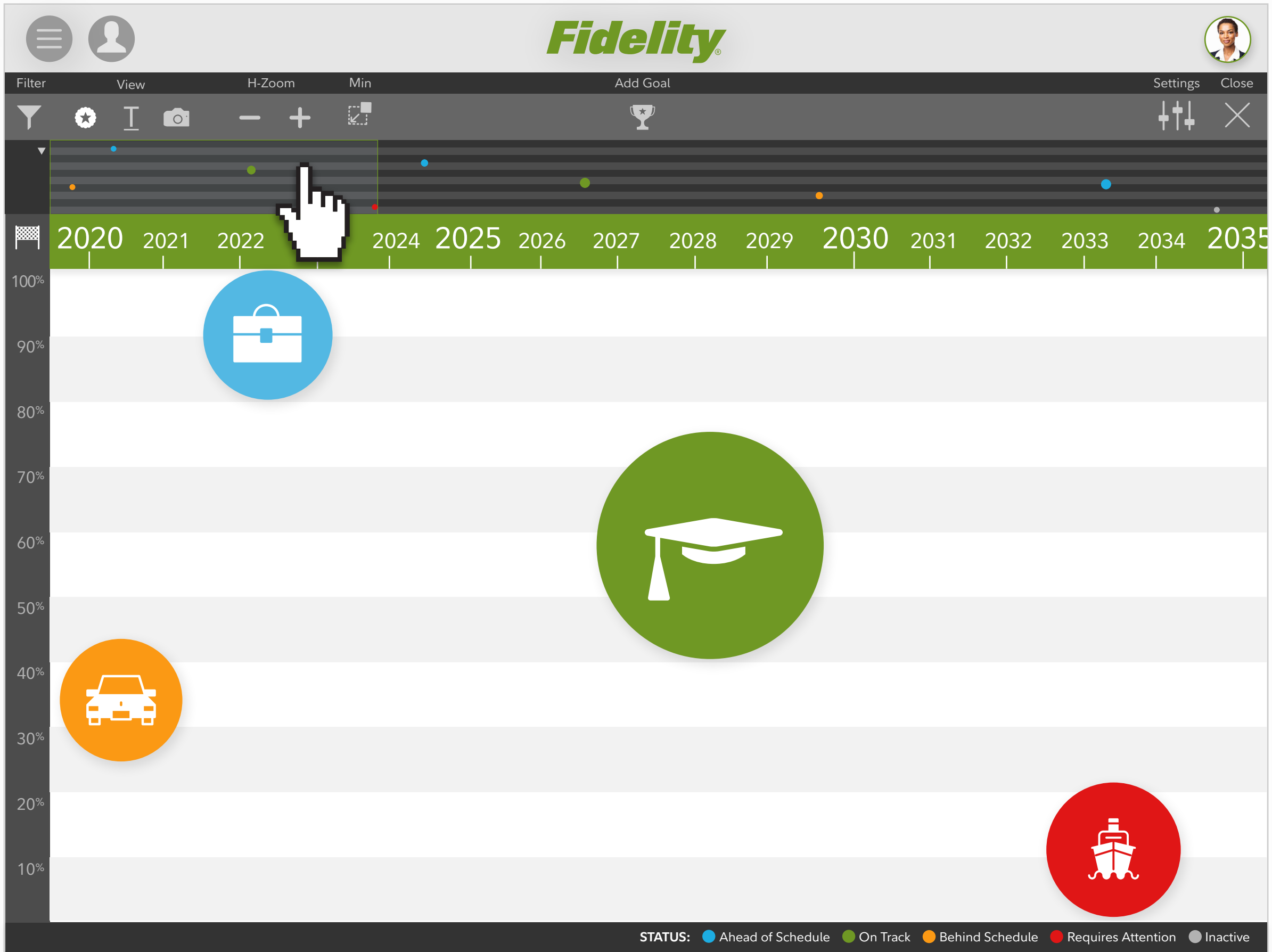
STATUS: ● Ahead of Schedule ● On Track ● Behind Schedule ● Requires Attention ● Inactive

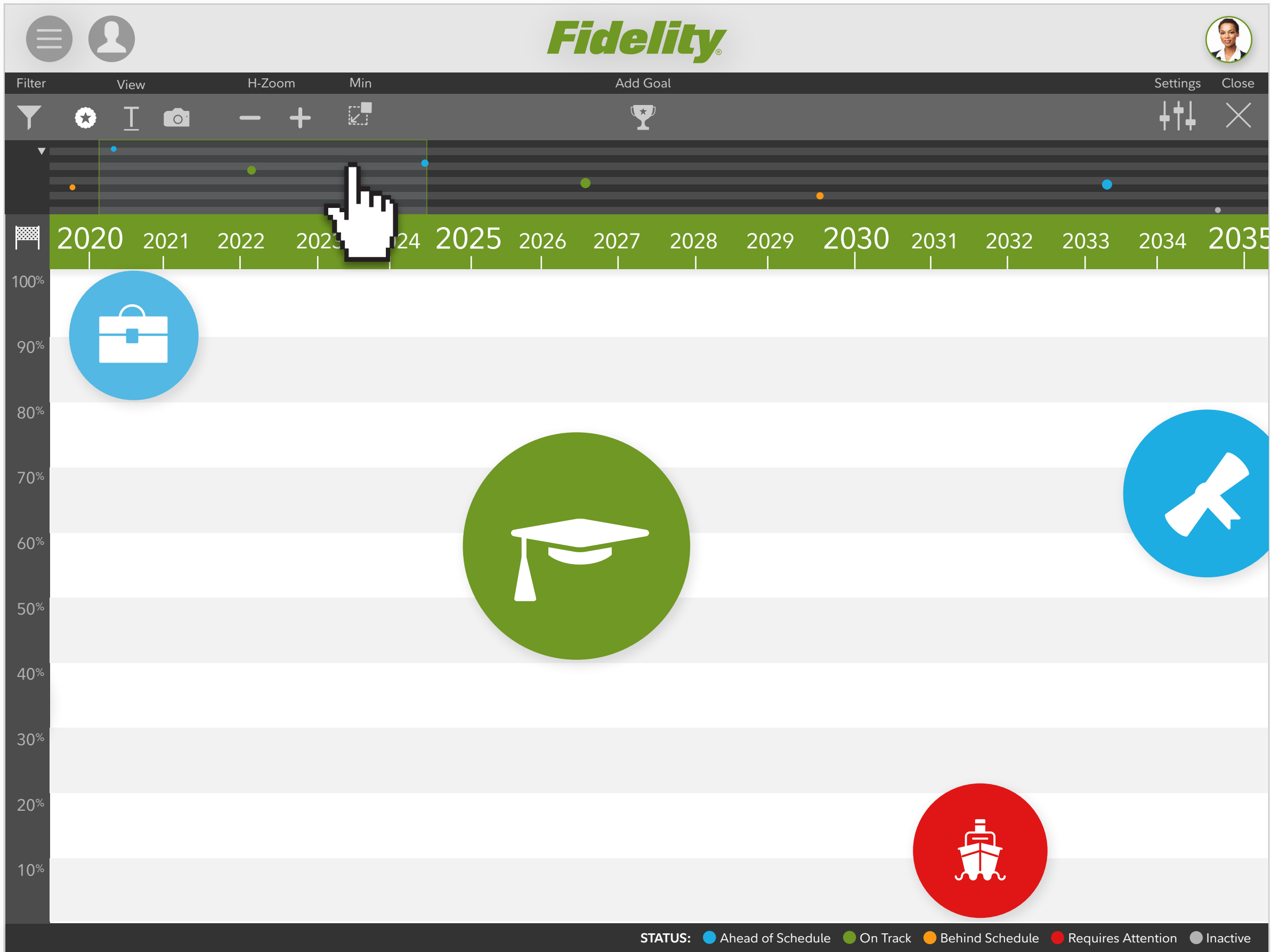


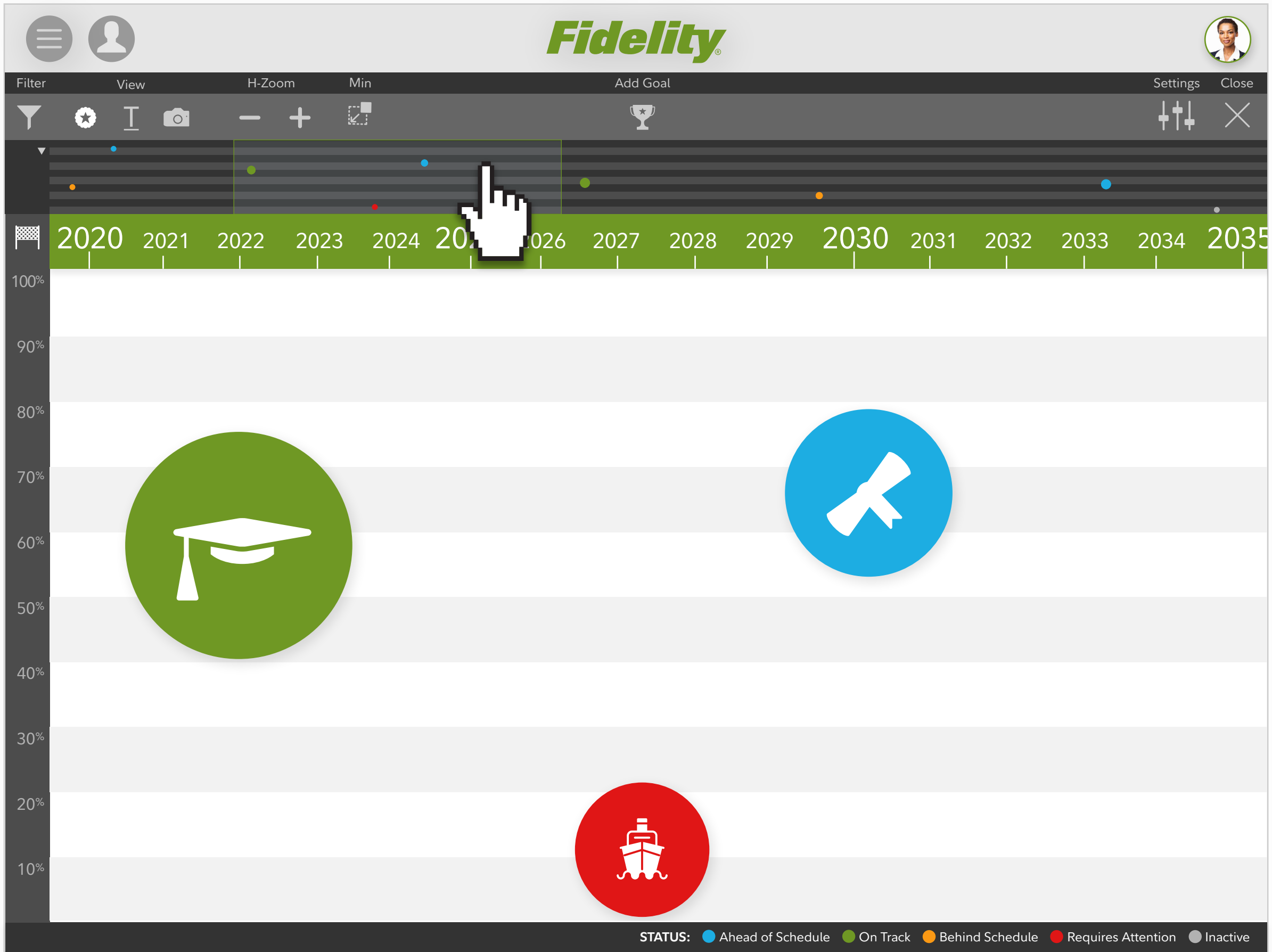


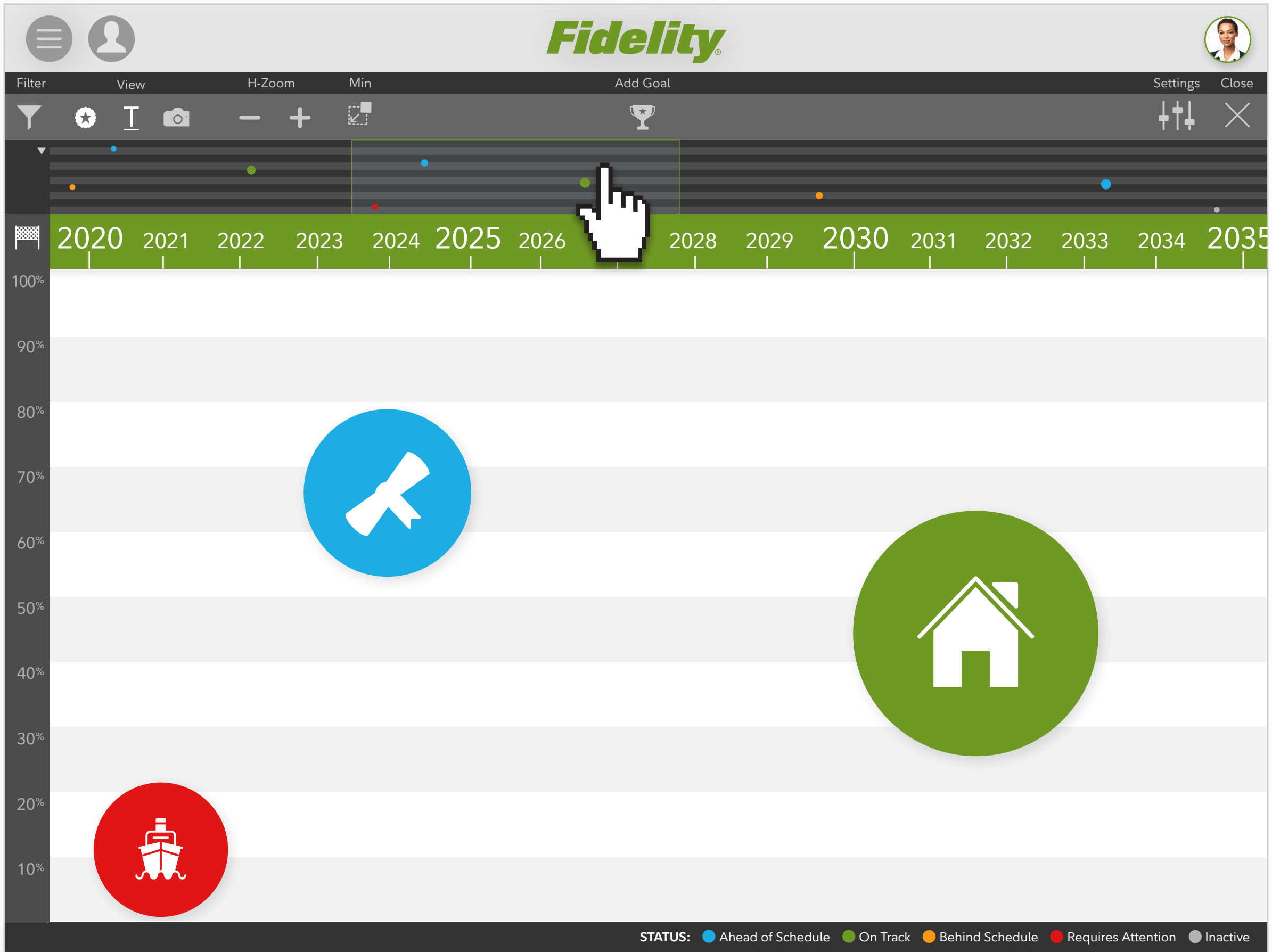


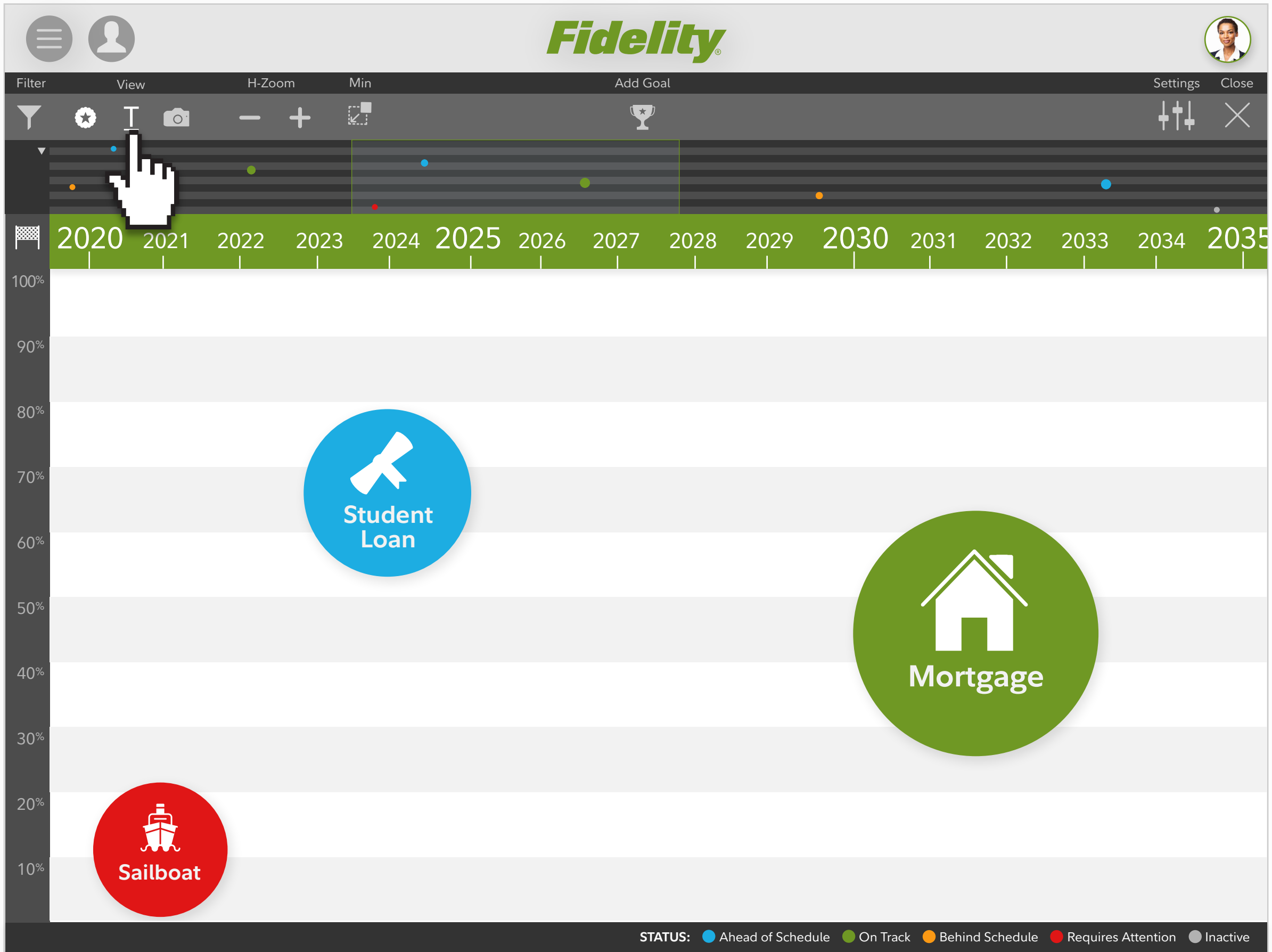


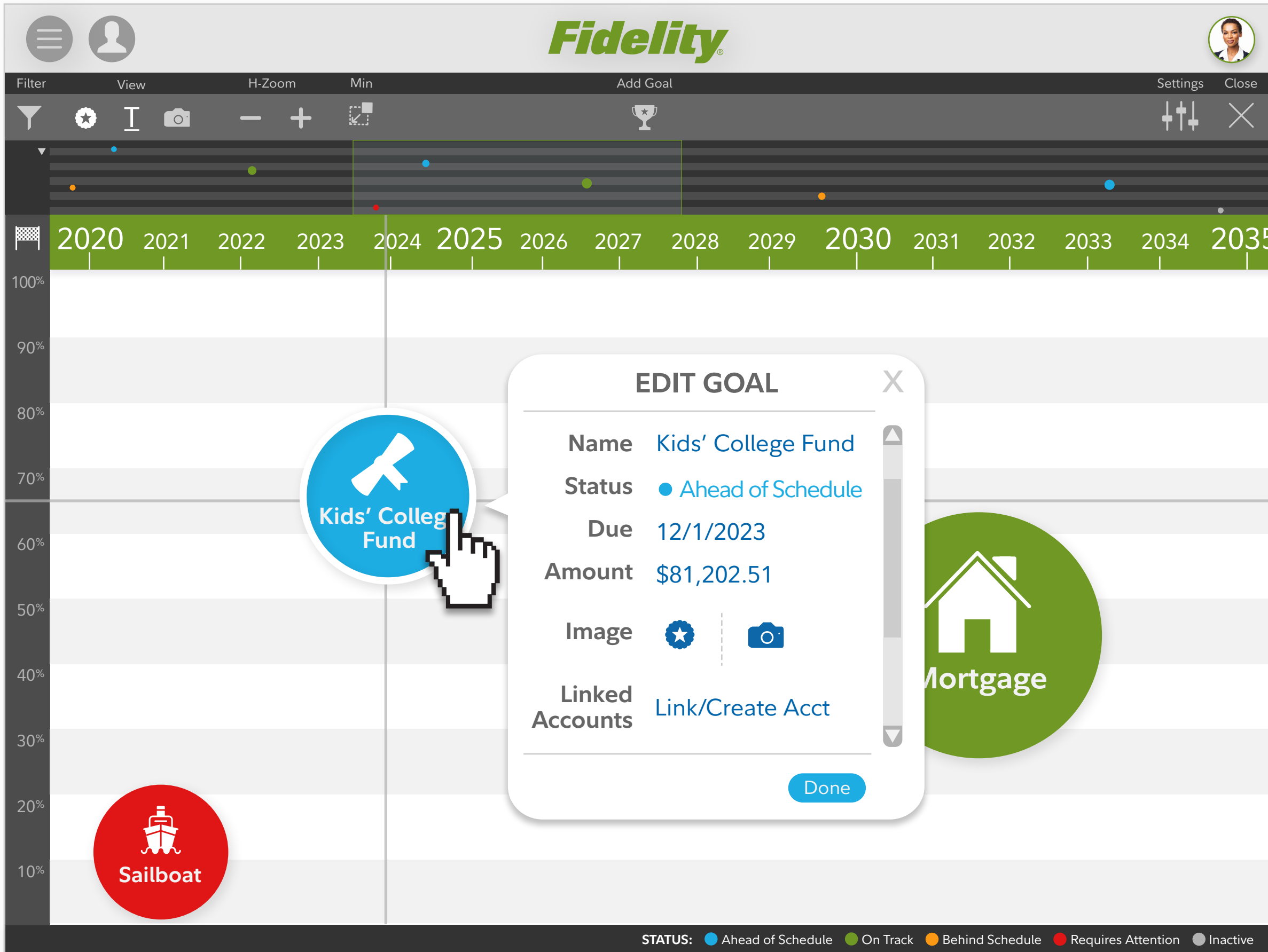


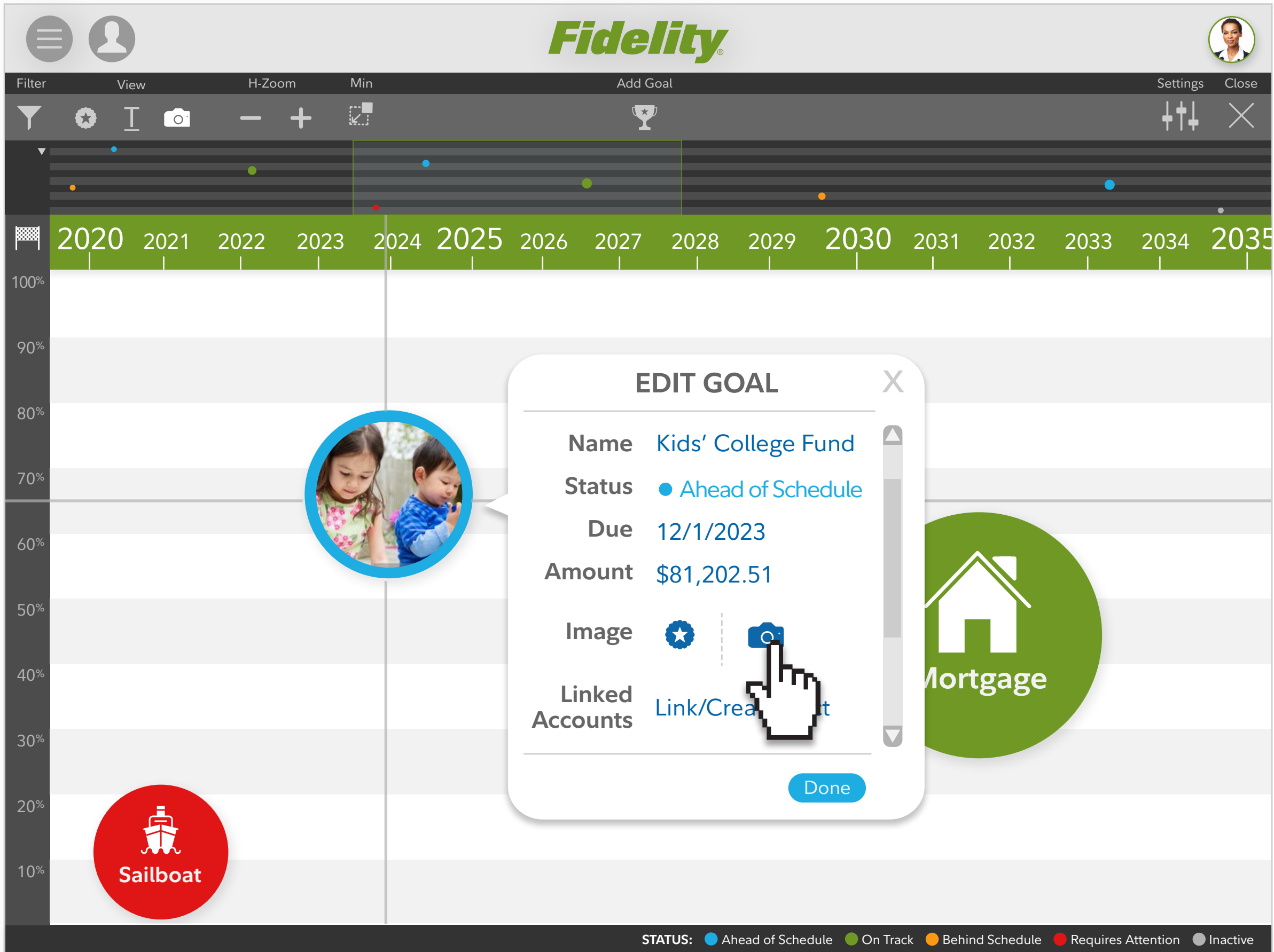


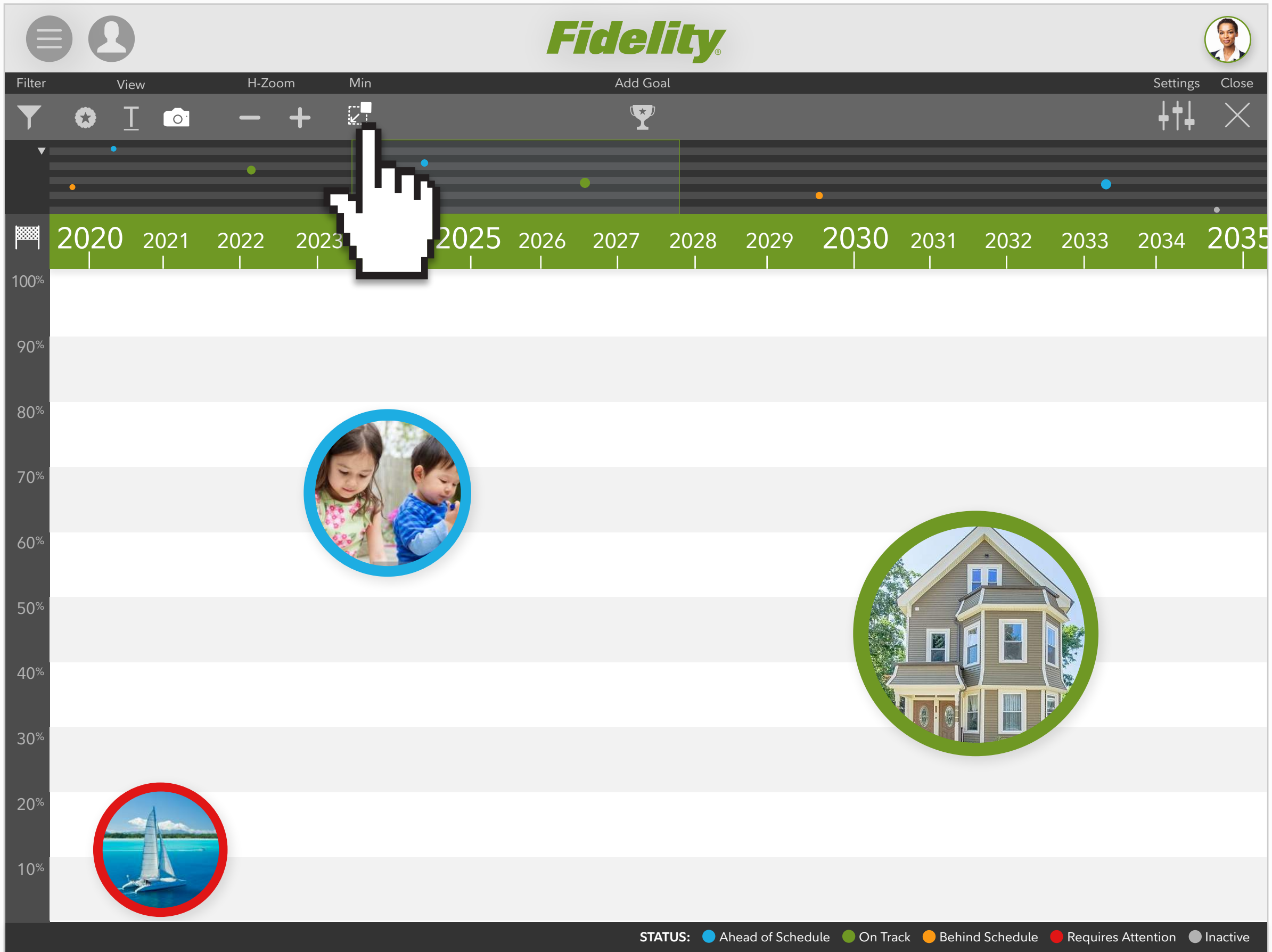










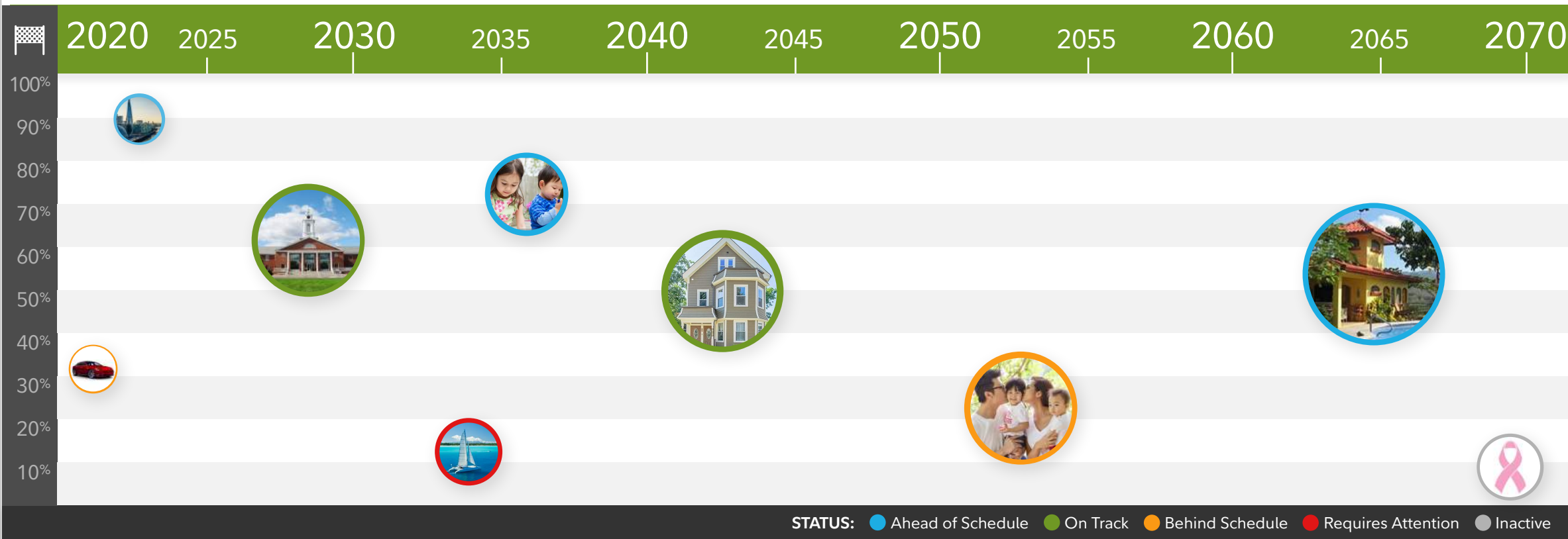




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My Goals





Fidelity

My Goals

Drag a new goal to your timeline



2020





My Goals

2020

2040



Sketch #2

The goals of this exercise:

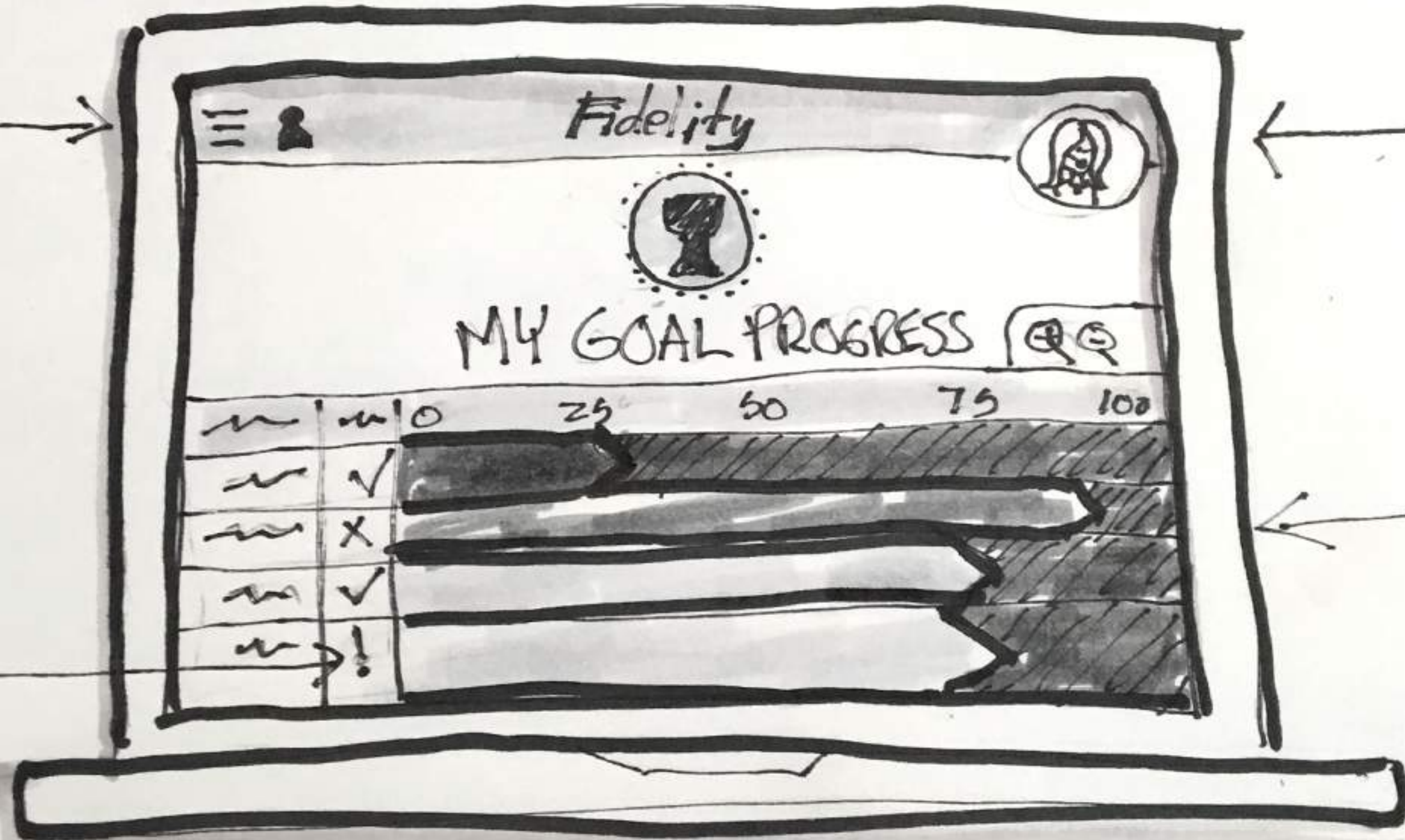
Explore how a person could transition seamlessly through self-guided, ai, and agent-guided experiences.

Explore how the availability of instant help could facilitate cleaner layouts by allowing the removal explanatory text.

Super
Clean
Nav



Status
At-A-
Glance



Prominent,
Always-Avail
"Rep"



Bold, Friendly
GAME like
interface





Fidelity



My Goal Progress

GOAL	STATUS	0%	25%	50%	75%	100%
Retire	👍	<div style="width: 25%; background-color: #00AEEF;"></div>				
Student Loan	🔥	<div style="width: 100%; background-color: #004A87;"></div>				
Kids Education	👍	<div style="width: 75%; background-color: #00AEEF;"></div>				
Family Protection	⚠️	<div style="width: 50%; background-color: #00AEEF;"></div>				
Mortgage	👍	<div style="width: 30%; background-color: #004A87;"></div>				
Donate	👍	<div style="width: 5%; background-color: #808080;"></div>				

PRIORITY: ● High ● Medium ● Low



Fidelity



My Goal Progress

GOAL	STATUS	0%	25%	50%	75%	100%
Retire	👍	<div style="width: 25%; background-color: #00AEEF;"></div>				
Student Loan	🔥	<div style="width: 100%; background-color: #003366;"></div>				
Kids Education	👍	<div style="width: 75%; background-color: #00AEEF;"></div>				
Family Protection	⚠️	<div style="width: 50%; background-color: #00AEEF;"></div>				
Mortgage	👍	<div style="width: 30%; background-color: #003366;"></div>				
Donate	👍	<div style="width: 5%; background-color: #808080;"></div>				

PRIORITY: ● High ● Medium ● Low



My Goal Progress

GOAL	STATUS	0%	25%	50%
Retire	👍	[Progress bar: 25%]		
Student Loan	🔥	[Progress bar: 100%]		
Kids Education	👍	[Progress bar: 100%]		
Family Protection	⚠️	[Progress bar: 100%]		
Mortgage	👍	[Progress bar: 75%]		
Donate	👍	[Progress bar: 10%]		



Hi Marissa!

How can I help you?



How do I use this thing?

Do you want me to show you?



Yes, please!

Ok, click [here](#) to begin, whenever you are ready



Type your message here

Send

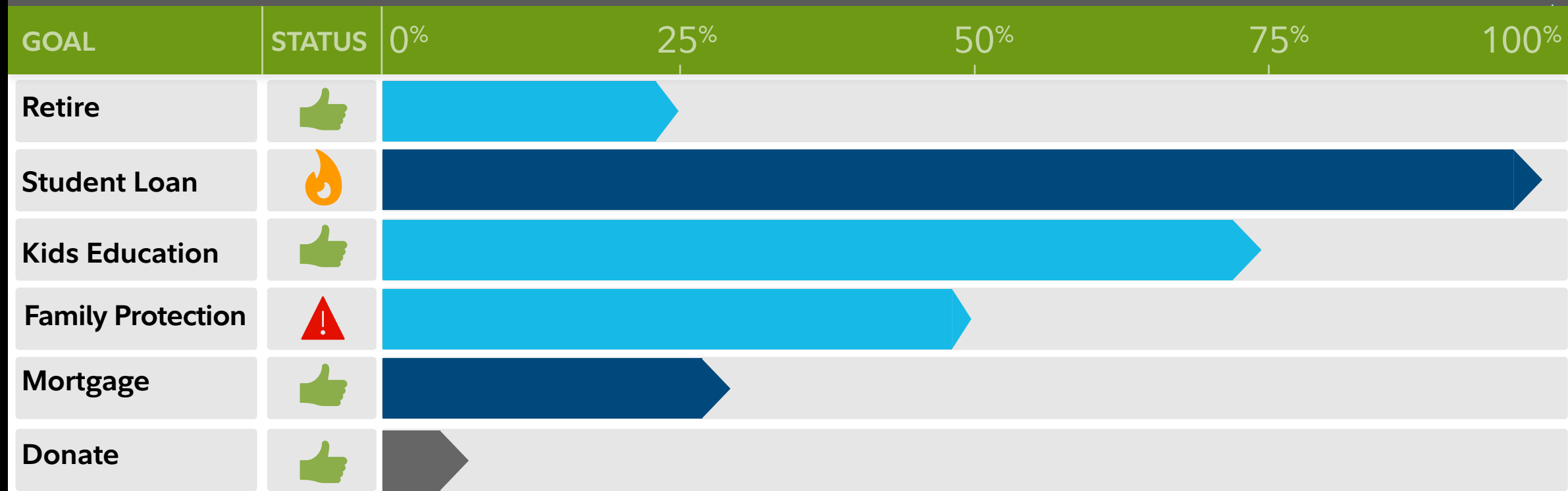
YOU ARE IN DEMO MODE



Ok, so this chart shows you how close you are to achieving the **goals you set for yourself**



My Goal Progress



PRIORITY: ● High ● Medium ● Low

YOU ARE IN DEMO MODE



For example, your student loan is 98% paid off. That goal is almost complete!



My Goal Progress

GOAL	STATUS	0%	25%	50%	75%	100%
Retire	👍	[Progress bar to 25%]				
Student Loan	🔥	[Progress bar to 98%]				
Kids Education	👍	[Progress bar to 75%]				
Family Protection	⚠️	[Progress bar to 50%]				
Mortgage	👍	[Progress bar to 40%]				
Donate	👍	[Progress bar to 10%]				

PRIORITY: ● High ● Medium ● Low

YOU ARE IN DEMO MODE



You can also see if your goal is on track or not in the Status column



My Goal Progress

GOAL	STATUS	0%	25%	50%	75%	100%
Retire	👍	[Progress bar to 25%]				
Student Loan	🔥	[Progress bar to 100%]				
Kids Education	👍	[Progress bar to 75%]				
Family Protection	⚠️	[Progress bar to 50%]				
Mortgage	👍	[Progress bar to 30%]				
Donate	👍	[Progress bar to 10%]				

PRIORITY: ● High ● Medium ● Low

YOU ARE IN DEMO MODE



Nice job! It looks like most of your goals are on track.



My Goal Progress

GOAL	STATUS	0%	25%	50%	75%	100%
Retire	👍	[Progress bar: 25%]				
Student Loan	🔥	[Progress bar: 100%]				
Kids Education	👍	[Progress bar: 75%]				
Family Protection	⚠️	[Progress bar: 50%]				
Mortgage	👍	[Progress bar: 30%]				
Donate	👍	[Progress bar: 10%]				

PRIORITY: ● High ● Medium ● Low

YOU ARE IN DEMO MODE



And your student loan goal is ahead of schedule. Excellent work!



My Goal Progress

GOAL	STATUS	0%	25%	50%	75%	100%
Retire	👍	<div style="width: 25%;"></div>				
Student Loan	🔥	<div style="width: 100%;"></div>				
Kids Education	👍	<div style="width: 75%;"></div>				
Family Protection	⚠️	<div style="width: 50%;"></div>				
Mortgage	👍	<div style="width: 30%;"></div>				
Donate	👍	<div style="width: 10%;"></div>				

PRIORITY: ● High ● Medium ● Low

YOU ARE IN DEMO MODE



It looks like your family protection goal could use some attention though...



My Goal Progress

GOAL	STATUS	0%	25%	50%	75%	100%
Retire	👍	[Progress bar: 25%]				
Student Loan	🔥	[Progress bar: 100%]				
Kids Education	👍	[Progress bar: 75%]				
Family Protection	⚠️	[Progress bar: 50%]				
Mortgage	👍	[Progress bar: 30%]				
Donate	👍	[Progress bar: 10%]				

PRIORITY: ● High ● Medium ● Low

YOU ARE IN DEMO MODE



My Goal Progress

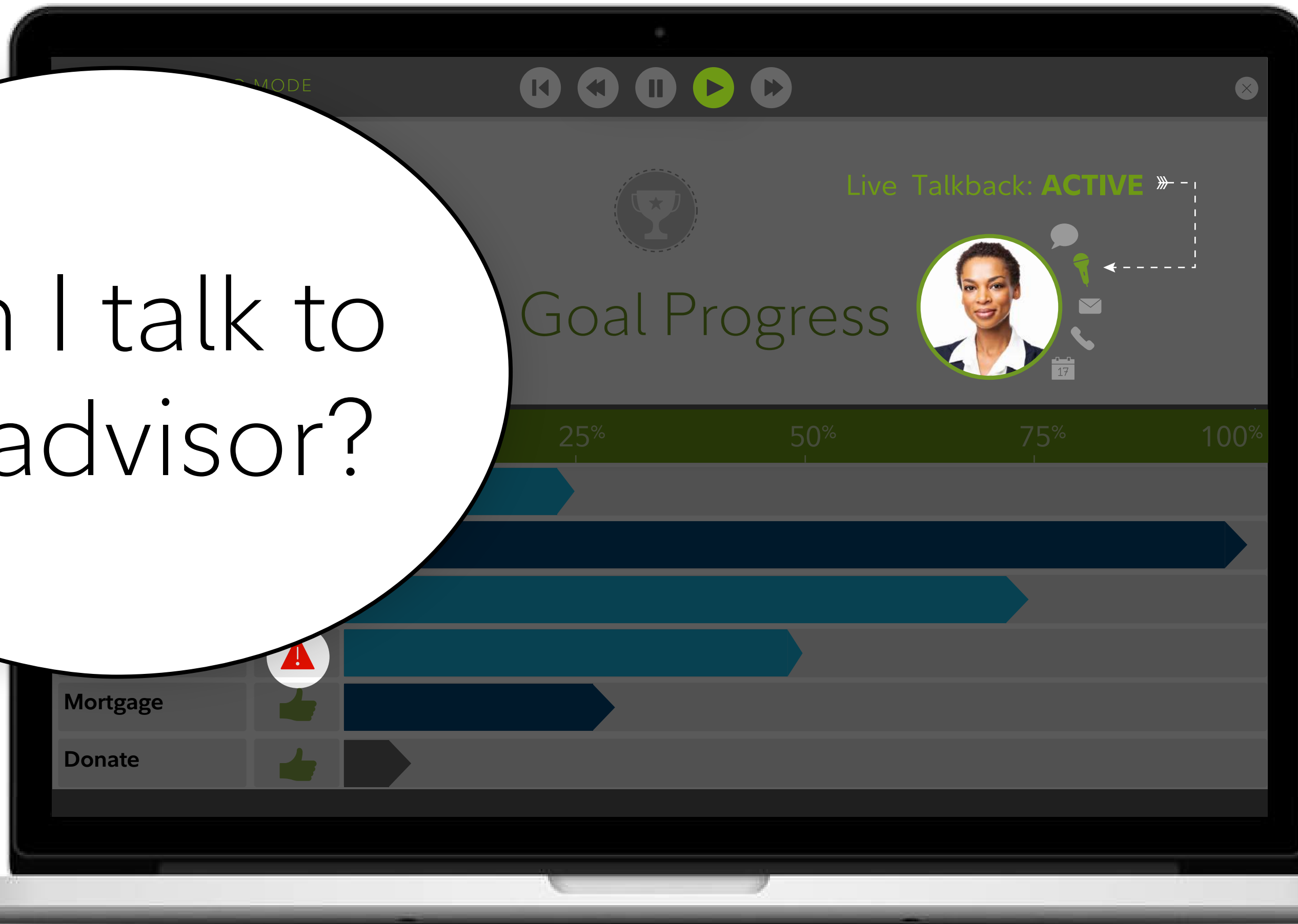


GOAL	STATUS	0%	25%	50%	75%	100%
Retire	👍	Progress bar at 25%				
Student Loan	🔥	Progress bar at 100%				
Kids Education	👍	Progress bar at 75%				
Family Protection	⚠️	Progress bar at 50%				
Mortgage	👍	Progress bar at 30%				
Donate	👍	Progress bar at 10%				

DESIGN NOTES

- User clicks the microphone icon to turn on Live Talkback

Can I talk to an advisor?



DESIGNNOTES

- User clicks the microphone icon to turn on live talkback
- User then says a question out loud

Sure, let me connect you

YOU ARE IN DEMO MODE

Live Talkback: **ACTIVE**

My Goal Progress



GOAL	STATUS	0%	25%	50%	75%	100%
Retire	👍	[Progress bar: 25%]				
Student Loan	🔥	[Progress bar: 100%]				
Kids Education	👍	[Progress bar: 75%]				
Family Protection	⚠️	[Progress bar: 50%]				
Mortgage	👍	[Progress bar: 30%]				
Donate	👍	[Progress bar: 10%]				

DESIGNNOTES

- User clicks the microphone icon
- User then says a question out loud
- The AI then responds via voice

YOU ARE IN DEMO MODE



Hi Marissa!
I'm Joel.
What can I help
you with?

Live Talkback: **ACTIVE**



My Goal Progress

GOAL	STATUS	0%	25%	50%	75%	100%
Retire	👍	[Progress bar: 25%]				
Student Loan	🔥	[Progress bar: 100%]				
Kids Education	👍	[Progress bar: 75%]				
Family Protection	⚠️	[Progress bar: 50%]				
Mortgage	👍	[Progress bar: 30%]				
Donate	👍	[Progress bar: 10%]				

DESIGNNOTES

- The AI transitions the call a live rep, who has been selected based on his geographical proximity to the user.

Hi Joel,
Can you tell me what's
going on with my Family
Protection goal?



YOU ARE IN DEMO MODE

Sure, let's start by clicking the goal to look at it in more detail.

Talkback: **ACTIVE**

Family Protection Goal Details



YOU ARE IN DEMO MODE

It looks like an account attached to this goal is under-performing

Family Protection

Goal Details

Talkback: **ACTIVE**



I am a little uncomfortable doing this over the computer. Can we do this in person?

YOU ARE IN DEMO MODE



Family Protection
Goal Details

Live Talkback: **ACTIVE**



YOU ARE IN DEMO MODE

Sure, here is my schedule.

Talkback: **ACTIVE**

Family Protection Goal Details



Schedule an appointment with Joel

August 2016

31	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	1	2	3



Fidelity



Success! You're scheduled
for a meeting with Joel Price
At 9:00 on August 17.

- ✓ Add appointment to your calendar?
- ✓ Pre-program auto route?

Confirm

August 17

REMINDER: You
have an appoint-
ment with Fidelity
today at 9:00 a.m.



August 17

Say or text "YES" to confirm, "NO" to cancel or "RE" to reschedule.



The background is a solid green color with a pattern of small, white, five-pointed stars scattered across it. The stars are arranged in a somewhat circular pattern, similar to the stars on the European Union flag, but they are not perfectly aligned. The text "That's it!" is centered in the middle of the image in a white, bold, sans-serif font.

That's it!

The background is a solid green color with a pattern of small, white, five-pointed stars scattered across it. The stars are arranged in a somewhat irregular, grid-like pattern, with some stars appearing slightly larger or more prominent than others. The overall effect is a clean, modern, and celebratory aesthetic.

Thank you!



Submitted by

Dan
Conti