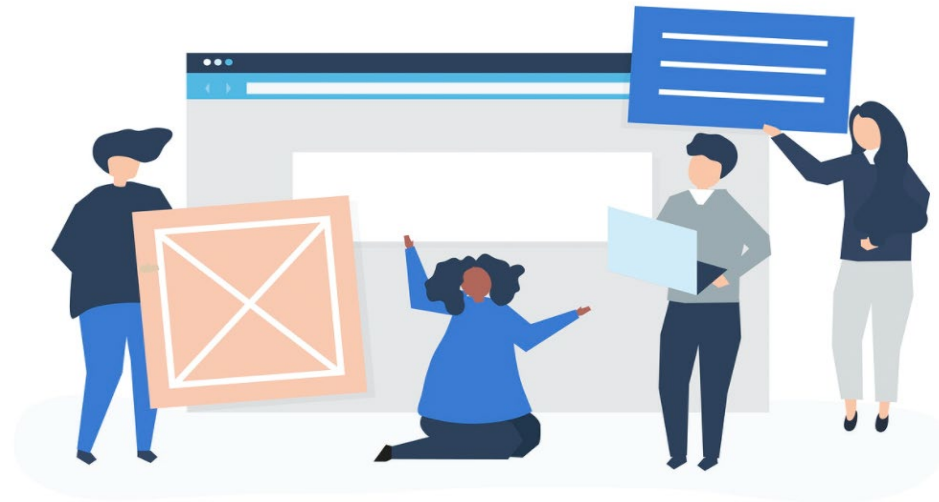


CEM Member Experience Series

Learn how leading global pension plans create great member experiences



Public Websites

Part 1 - Visual, Structural and Textual Clarity

Great websites start with visual, structural and textual clarity.

The focus of this first issue in the CEM Member Experience Series is on best practices for visual and structural clarity of your public website.

Your public website is important, because:

- It is the starting point of your self-service portal and a reflection of your business. First impressions are powerful and difficult to change later.
- Password fatigue is a challenge. Pension engagement continues to be a work-in-progress. Members may not log into their accounts regularly or even at all.
- It is a valuable tool for members to quickly find pension or contact information and resources.

This is part 1 of our research on public websites. Stay tuned in the coming months for the rest of our review:

1. Visual, structural and textual clarity
2. Life events
3. From self-service to human support

In the next issue of this member experience series we will review the secure member area.

Identify a member-centric goal and starting point for your website. Don't overcomplicate the goal.



Best practice: The best websites organize information in a simple and intuitive way. Life events are a great member-friendly starting point for your website.

The screenshot displays the 'Zorg & Welzijn' website interface. At the top, there is a navigation bar with 'Pensioenfondsen' and 'Zorg & Welzijn' on the left, and 'Home', 'Retire with us', and 'Customer service' in the center. On the right, there are buttons for 'MyPFZW', 'Employers', and a search icon. The main content area features a large image of a young woman playing a guitar and an elderly woman smiling. Overlaid on this image is a central menu of six circular icons: 'New job' (pencil icon), 'Retire' (apple icon), 'View my pension' (bar chart icon), 'Disability' (plus sign icon), 'Dismissal' (wrench icon), and 'More' (three horizontal lines icon). To the right of the image, the text 'What does the pension agreement mean for you?' is displayed above a 'View new rules' button. At the bottom of the page, there is a footer with three items: a date '30-10-2020' and a blog link 'Borg blog: Alarmingly many sick people in healthcare', a funding ratio '88.5% current funding ratio September', and a payment date 'Payment date: Wednesday, November 25'.

If your website doesn't have a clear starting point you risk confusing and frustrating your members.



Practice to avoid: Too many, hidden or poorly organized navigation options confuse and frustrate members. The primary menu below is hidden in a dropdown menu that opens if you click on the gold 'Menu' button.

The screenshot shows a website header with a dark blue background. At the top left, there is a gold button labeled 'MENU'. To its right are two white input fields. Further right are links for 'Account Login', 'Employer Reporting & Maintenance', 'Retirement Benefit Workshops', 'Contact Us', 'Ask FAQs', and a 'SEARCH' button with a magnifying glass icon. Below the header is a row of social media icons (Facebook, Twitter, Instagram, YouTube, Calendar) and navigation links: 'Online Services', 'I Want To', and 'FAQs'. A 'Find an Agency' button and another search input field are also present. The main content area has a gold background with a dark blue banner. The banner contains a home icon and the text 'Home', followed by 'Introducing [redacted] Member Advocate & Employer Advocate Teams'. At the bottom of the banner is a blue button that says 'Click here to learn more'.

Sell your members on the benefits of the secure member area with every chance you get.



Best practice: Encourage self-service. Whenever you can redirect your members to the secure member area, tell them why it is best for them.

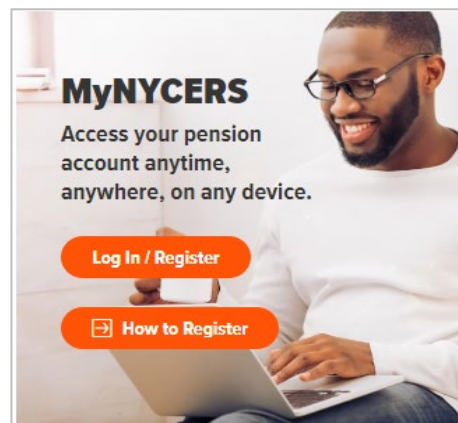
My Pension provides you with online access to information about your pension. It's available at your convenience, 24/7.

By setting up an account on My Pension, you can:

- See the value of your pension
- Use the calculator to find out the impact of retiring early
- Let us know if you change your personal details

Our three-step registration process ensures you get secure access to your account.

[Register or login to My Pension](#)



Describe the benefits of the secure member area first and focus on the process or other channels later.



Practice to avoid: Avoid legalese. Tell your member in simple terms why they should log in to the secure area. If a member has to invest effort to understand the benefit or the process, they will be inclined to call a service agent.

Getting Started

The Service Purchase process involves online requests for Service Purchase invoices and additional information for your specific request.

After logging into your account, select Service Purchase in the left hand navigation and it will take you through the Service Purchase request process.

my Login

Changing Your Tax Withholding

Because your tax situation can change from year to year, you may want to adjust the federal or [redacted] state withholding amounts deducted from your monthly benefit payment. There are a few ways to change your tax withholding:

- By mail or fax - Complete a [Tax Withholding Election \(PDF\)](#) form and mail or fax it to [redacted].
[redacted]
P.O. Box [redacted]
[redacted]
- Online - Log in to my [redacted] and select **Tax Withholdings** from the Home tab. You can follow our step-by-step [How to Change Your Tax Withholding on my \[redacted\] \(PDF\)](#) guide if you need help.

Emphasize the secure member area so it stands out in your navigation menu.



Idea: Color catches the visitor's eye when you use a light website design. Color can then be used highlight key options, like the secure member area. Use colors judiciously if you want to be effective.

The screenshot shows the top navigation bar of the CALSTRS website. On the left is the CALSTRS logo in red. To its right is a link for 'VIEW 2020 PAY DATES >'. Further right is a search bar with the placeholder text 'I would like to...'. Below the search bar is a horizontal menu with links for 'Members', 'Employers', 'Investments', 'Sustainable Investment', 'Newsroom', 'Sustainability', and 'About Us'. On the far right of the navigation bar is a prominent red button labeled 'myCALSTRS Login'.

The screenshot shows the top navigation bar of the HOOPP website. On the left is the HOOPP logo, which includes a green leaf icon and the text 'HOOPP Healthcare of Ontario Pension Plan'. To the right of the logo are social media icons for Twitter, Facebook, LinkedIn, and YouTube, followed by the phone number '1-877-434-6677' and links for 'Contact Us' and 'Careers'. On the far right are language options 'EN' and 'FR'. Below these elements is a horizontal menu with links for 'Members', 'Employers', 'Investments', 'Advocacy', 'Newsroom', and 'About HOOPP'. On the far right of the navigation bar is a blue search button and a dark blue 'Sign In' button with a dropdown arrow.

Dark web designs negatively impact readability and make it difficult to highlight key actions.



Practices to avoid: Small, light font on a dark background is difficult to read.

i Due to changes in investments and recordkeeping upgrades, all Investment Option trading will be unavailable from 2 p.m. December 30, 2020, until the New Year. Please plan accordingly. [See Changes](#)

Important Things to Know for December

- » Target Date Fund allocations are changing. [See Details](#)
- » Due to changes in investments and recordkeeping upgrades, all Investment Option trading will be unavailable from 2 p.m. December 30, 2020, until the New Year. Please plan accordingly.
- » If you're taking savings plan withdrawals or converting a Traditional IRA to a Roth IRA for 2020, we need your paperwork by mid-December or sooner. See applicable forms for details.

NEW MEMBERS Learn about your Tier 2 options.	MEMBERS Learn about your benefits.	RETIRED MEMBERS Learn about and manage your benefits.	EMPLOYERS Register new hires and manage your group.
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Popular Searches

Daily Unit Values	Forms	Tier 1 Pension Plans
Rates Of Return	Publications	Pension Plans Highlights
401(k) and 457 Loans	Retiring Soon	Tier 2 Plans

Graphics should be used sparingly in the body of your website to highlight key options.



Best practice: Most websites opt to use light color schemes with a lot of white space to improve readability. Graphics can be used to highlight the most important actions.



Three navigation cards are shown, each with a light blue background and an orange bottom bar. The first card features a document icon with 'UPO' and a dark blue shape, with the text 'View your pension >'. The second card features three circular icons representing people, with the text 'Has anything changed in your life? >'. The third card features a clipboard icon with a pencil, with the text 'Get started yourself >'.



A banner with a background of autumn leaves. The text reads 'How we are serving you during the pandemic' in a white box, with a 'Read more >' button below it.

One plan uses a pop-up in their navigation menu to prompt members to identify themselves so they can personalize the website for them.



Idea: ABN Amro Pensioenfonds encourages visitors to identify who they are via a pop-up, so they can personalize the homepage. The pop-up shows up once and the visitor's choice is remembered for future visits.

The screenshot shows the top navigation bar of the ABN-Amro Pensioenfonds website. The navigation bar includes the logo, the text "ABN-AMRO Pensioenfonds", a language selector for "Dutch", a "Personalize website" link with an upward arrow, a search icon, a "Search" label, a "Login" button with a lock icon, and a "Menu" button with a hamburger icon. Below the navigation bar is a yellow pop-up box with the heading "Can we help you... ?" and the subtext "Choose your profile and we adapt the website". The pop-up contains five teal buttons with white arrows pointing right, labeled "Employee", "Former Employee", "Pensioner", "Ex-partner", and "Surviving dependants".

Pop ups can be annoying and divert the member's attention from what matters.



Practices to avoid: On this plan's website, a pop up appears on the bottom-right of the screen asking members to subscribe to a newsletter. Is getting a fraction of members to subscribe worth the annoyance?

The image shows a screenshot of a newsletter subscription pop-up form. The form has a white header area with a blacked-out logo. Below the header is a blue background with white text that reads "Get updates from the [redacted] Retirement System [redacted]". Underneath this is a white input field with the placeholder text "Enter your email address". Below the input field is a green button with the text "SUBSCRIBE" in white. At the bottom of the form, there are two links: "No Thanks" and "Remind Me Later".

Flashing or scrolling graphics continuously distract the visitor from what they are doing.



Practices to avoid: Scrolling graphics distract. These are commonly found below the navigation menu on member home pages. Information that is not necessarily relevant for the member is emphasized.



Use black font on a white background and ample white space for your main text. It is easiest to read.



Best practice: The best websites do not overwhelm their readers with dense or colorful text. People are used to scrolling. You have ample vertical space to tell a story cleanly.

The WRS benefit, when **combined** with Social Security, is intended to give you a retirement income that is 50-85% of what you earned before retirement. This percentage comes from a full career (25-30 years) under the WRS. Therefore, you will need additional savings or investments to reach your pre-retirement income.

A secure and stable retirement income is like a “three-legged stool.” One leg is your WRS retirement benefit, the second leg is your Social Security Retirement benefit and the third is your personal savings and other investments.

The WRS offers several ways to increase your retirement income. Before you decide what’s right for you, think about the following:

1. **Your Savings Target:** How much money do you want to save by the time you stop working?
2. **Your Timeline:** How many years do you have to save and/or invest your money before you start retirement?
3. **Your Risk Tolerance:** Can you afford to absorb the ups and downs of the stock market from year to year – and for how long?

The WRS offers several ways to increase your retirement income:

Dense text on busy pages is hard to read.



Practice to avoid: Small fonts, little white space, color and additional side menus make the text in the example below hard to read.

The screenshot shows a website page with a dense layout. On the left is a vertical sidebar menu with items like 'Members', 'SI Base Plan', 'Choice 401(k) Plan', 'Forms', 'Calculators', 'Letters', 'What To Do If', 'Fees', 'Employers', 'Finance Vendors', 'Online Services', 'Statements', and 'Education'. The main content area has a header 'Members' followed by a paragraph: 'As an active [redacted] member you are eligible for a variety of benefits. This section of the [redacted] website will explain your benefits and provide you with resources and information so you can prepare for retirement. If you have any questions, please call the [redacted] Answer Center.' Below this is a teal banner with the heading 'What [redacted] Means to me?' and a sub-heading 'In today's uncertain world, knowing that [redacted] Base Plan will provide a lifetime benefit to supplement Social Security and personal savings provides reassurance for members. The tax advantages and low fees of the optional Choice 401(k) Plan maximize personal investment dollars. The disability and death benefits provide an additional safety net for the whole family.' To the right of the banner is a 'Quick Links' section with a list of links: 'Member Handbook', 'Brochures', 'Forms', 'Education', 'Financial Reports', 'Board Meetings', and 'Legislation'. Below this is an 'Additional Resources' section with links for 'Useful Resources', 'Pension News', and 'Social Security Benefi...'. The bottom of the page shows the start of a 'Base Plan' section with the text: 'Because the [redacted] Base Plan is a defined benefit plan, the lifetime allowance you receive at retirement from this plan is not dependent on the amount of government contributions to [redacted]. The Base Plan is...

Avoid legalese. Focus on the benefit first and address the complexities later.



Practice to avoid: The reader has to invest considerable effort to understand the text below. The language is technical and hard to follow. The member is being put to work.

What You Should Know About Service Purchase

The Service Purchase Program allows active members of the █████, as well as members who are receiving benefits under the █████ Long Term Disability Income Plan, to purchase past service time under specific qualified categories. Purchasing additional service credit may increase your lifetime monthly benefit and/or qualify you for retirement at an earlier date.

A request for service purchase must be initiated prior to termination of employment. A member whose membership date is on or after July 1, 2010 must have five years of credited service in the █████ Plan before initiating a Service Purchase request. Active members who have a membership date prior to July 1, 2010 may request to purchase service at any time.


Additionally, members with a membership date prior to July 20, 2011 may purchase any and all eligible service for each type of service. Members with a membership date on or after July 20, 2011 are limited by state statute to five years of service for each service type, except for forfeited service, which has no limitation.

Members may not purchase service credit for which they are receiving, or are eligible to receive, other retirement benefits.

Avoid using system-focused menu headers and industry jargon.



Practice to avoid: Avoid organizing around the things you do and offer. For example, the "I Want To" section below includes a seemingly random list of things the organization offers including retirement, training and the newsletter. It is better to organize around member life events and objectives.



I Want To . . .

- [Apply for Retirement](#)
- [Attend Training & Events](#)
- [Enroll in a Deferred Compensation Plan](#)
- [Establish Reciprocity](#)
- [Learn More About Open Enrollment](#)
- [Plan My Financial Future](#) [↗](#)
- [Purchase Service Credit](#)
- [Read our PERSpective](#) [↗](#)
- [View Health Plan Rates](#)
- [Use the Retirement Calculator](#)

Great navigation menus help members find the information they need quickly and easily.



Best practice: Most leading plans opt for expandable mega menus. These menus are an excellent design choice. The entire website, including lower-level site pages, are logically organized, visible at a glance and one click away. OMERS' menu looks clean, uses clear headers, avoids pension jargon (where possible) and includes a life and career changes section.

OMERS Members ^ Employers v Sponsors v Investing v About OMERS v

Members

OMERS Community	Learning About My Pension	Life and Career Changes	Retirement
Sharing Resources	Member Handbook	Taking Time Off	Preparing to Retire
Stories in Our Community	Getting Started With My Pension	Employment Changes	About Your OMERS Pension
Keeping in Touch	Contribution Rates	Divorce & Separation	Life in Retirement
COVID-19 Update - Members	Information Sessions & Webinars	Disability Benefits	Financial Retirement Wellness
I Want to Join the Plan	Virtual One on Ones	Planning for Loved Ones	Advice from Members
Case Studies	The President's Roadshow	Normal Retirement Age Changes (Police and Firefighters)	Maximizing My Pension
Tax Relief	Your OMERS Defined Benefit Pension		Buying Service
	Plan Change Announcements		Purchasing a Leave Period
	Your Questions Answered		Transferring Service from Another Pension

The best navigation menus still highlight the options that are most relevant to the member.



Best practice: The navigation menu below highlights key options in orange: "Contact us", "Search" and "Log in". Two menus are de-emphasized, because they are not relevant for members (e.g., "For employers" and "For advisers").



The Australian Defined Contribution, or superannuation, industry is a great source for inspiration for member experience best practices. These plans beat other financial service providers to win national customer experience and service innovation awards.

The screenshot shows the sunsuper website navigation. The top navigation bar includes the sunsuper logo, dreamREWARDS, dreamPROJECT, CONTACT US (highlighted in orange), a SEARCH box (highlighted in orange), JOIN (highlighted in orange), and LOG IN (highlighted in orange). Below this is a secondary navigation bar with COMPARE US, SUPERANNUATION (highlighted in orange), RETIREMENT, INVESTMENTS, INSURANCE, ADVICE & PLANNING, FOR EMPLOYERS, and FOR ADVISERS. The main content area is titled 'Superannuation' and contains several sections: 'Our accounts' (Investment performance, Fees & costs, Open a super account), 'Find and consolidate super', 'Changing jobs' (ABN, USI, SPIN, Fund address, Letter of compliance), 'Access your super' (When can you access super?, Early access to super), 'Contribute to super' (Salary sacrifice, Voluntary contributions), 'Helpful links' (FAQs, Forms & tasks, Protecting Your Super Package legislation), and 'Choose to combine your super' (Choose one fund, and make it a good one. Search for your lost and other super and combine it into your Sunsuper account using our instant rollover tool. Show me).

Poorly organized navigation methods confuse and frustrate members.



Practice to avoid: Mega menus are superior to dropdown menus, because they allow you to logically categorize options. The mega menu below has two broad categories, 'Tiers and plans' and 'Members must know', but the bulleted items are two continuous lists separated by 4 vertical dividers. The options are applicable to all members, but could be subcategorized in a more meaningful way - a missed opportunity. Language can be improved to make the options clearer for the member.

▶ MY ACCOUNT MEMBERS ▶ RETIREES ▶ EMPLOYERS ▶ INVESTMENTS ▶ ABOUT [REDACTED] ▶ FORMS AND PUBLICATIONS ARCHIVE				
TIERS AND PLANS			MEMBERS MUST KNOW	
<ul style="list-style-type: none">▪ Tier 1 Regular Plan▪ Tier 2 Regular Plan	<ul style="list-style-type: none">▪ Tier 1 SLEP Plan▪ Tier 2 SLEP Plan	<ul style="list-style-type: none">▪ Original ECO Plan▪ Tier 1 Revised ECO Plan▪ Inactive Members▪ New Members	<ul style="list-style-type: none">▪ Your Member Access Account▪ Member Support Videos▪ Update Your Personal Information▪ Naming Beneficiaries▪ Member Statements Explained▪ Pension Estimates▪ Member Workshops and Materials▪ Your Reciprocal Service▪ [REDACTED] and Military Service▪ [REDACTED] Internal Audit	<ul style="list-style-type: none">▪ Leaving Your [REDACTED] Employer▪ Disability Appeal Procedures▪ Non-Disability Appeal Procedures▪ Division of Benefits in Divorce▪ Endorsed Insurance Plans▪ [REDACTED] and IRAs▪ Reporting a Death to [REDACTED]▪ After You Apply For Your Pension — Next Steps
<h3>Understanding Plans and Tiers</h3> <p>Not sure which plan you participate in? ▶ Learn More</p>				

The entire site should have a consistent, modern feel. For members, your website is a reflection of your business.



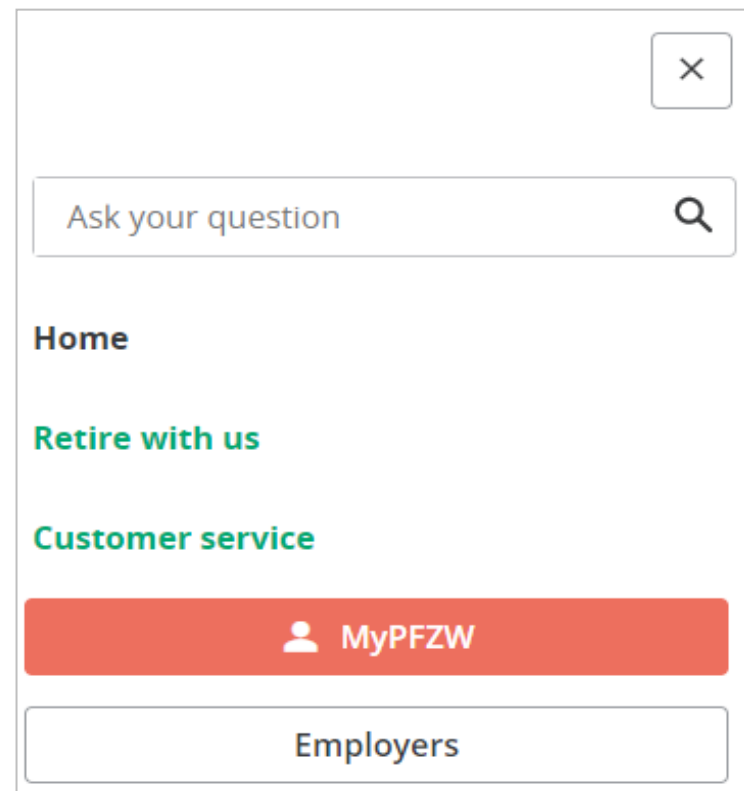
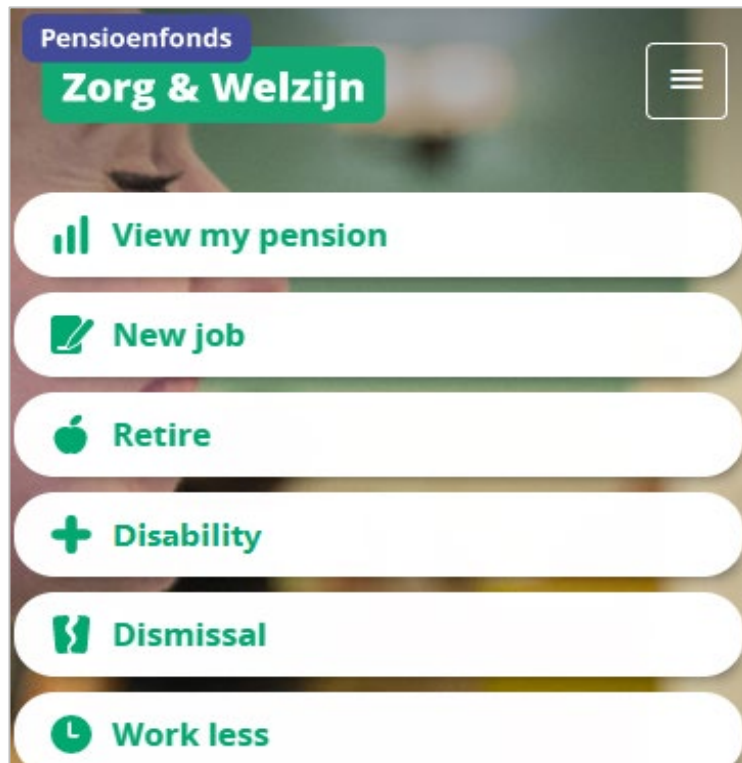
Practices to avoid: Inconsistent formatting and navigation forces members to re-orient themselves on each page. In the example below the navigation changes from buttons to tabs and the color scheme changes.



Visual, structural and textual clarity are critical for a member-friendly mobile website.



Idea: Your members will visit your website on their mobile devices. Your mobile site is a great starting point for website design. Mobile designs introduce limitations on screen size and force you to prioritize what content is most important to the member.



Ten easy ways to improve the visual, structural and textual clarity of your website.

1. Identify a member-centric goal and starting point for your website. Don't overcomplicate the goal. Simplicity makes life easier for your member.
2. Sell the benefits of the secure member area. This is where the member can receive the best service, but they must be encouraged to log in.
3. Ensure the right headings and buttons stand out throughout your website. Use graphics and colors judiciously to highlight key actions. These effects catch the visitor's eye.
4. Use black font on white background for main text. Colored fonts are difficult to read.
5. Explain things succinctly and add more white space. People are used to scrolling. You have ample vertical space to tell a story cleanly.
6. Avoid legalese. Information on your website has to be easy to read and find for your members.
7. Your navigation menus should be organized in an intuitive way. Use descriptive menu names and headings.
8. Emphasize the secure member area, search box and contact menu at the top of your website. Make it easy for regular users to find resources quickly.
9. Ensure your website has a consistent theme. Try not to lead your members off-site.
10. Don't forget your mobile website. Visual, structural and textual clarity are critical for a member-friendly mobile website.

What's next in the CEM Member Experience Series?

Next up: A detailed look at life events. Leading plans organize information on their websites by life events. This is a great member-friendly starting point for your website.



The first part of our review can be accessed online.

1. Visual, structural and textual clarity
2. Life events
3. From self-service to human support



Our research on the voice of the member is will be published soon:

- How do plans structure their member feedback management programs?