



# UX Research Portfolio Review

A brief overview of my UX research projects and case studies.



# PACIFIC LIFE

## Life Insurance / Wealth Management

### **Research Objective:**

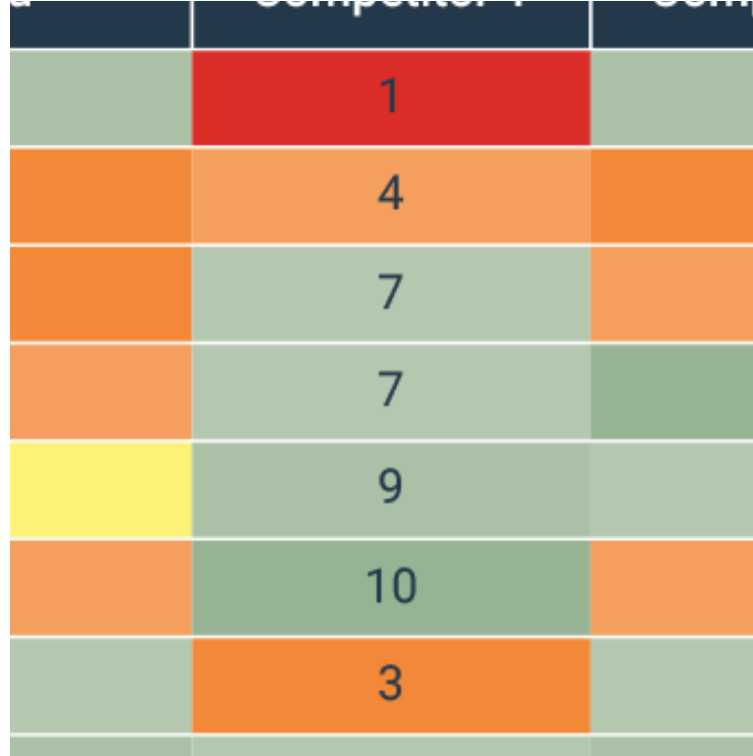
How might we better understand what customers (Financial Professionals, Holistic Planners) want in life insurance products.

# Pacific Life Research



## User interviews

40 user interviews, were conducted with Financial Professionals to understand pain points and needs in life insurance product offerings.



## Competitive analysis


Compared Pacific Life with the top 10 competitors to analyze features and customer experience in making selections.



## Design Thinking

Developed 80+ synthesis sessions for each interview based on research findings and stakeholder feedback.

# Pacific Life Research



**S&P options**

1-yr S&P (Benchmark Indexed Account) 2-yr S&P 3-yr S&P 5-yr S&P 1-yr S&P High Cap w/ Charge 1-yr No Cap

**VCI Options**

Volatility Control Index (VCI) is tied to BlackRock Endure

1-yr VCI w/ bonus (20-45 bps) 1-yr VCI w/ higher par rate (without bonus) 2-yr VCI w/ bonus (50bps to 7% each year) 3-yr VCI w/ bonus (75bps to 1.25% each year) 5-yr VCI w/ bonus (0% to 15% each year)

**Here are some new concepts**

Policy holder can look to index return at anytime within the policy segment. Policy holder can invest in index account with blended index instead of 2 different index accounts. (e.g. Endure and S&P) Policy holder can invest in bundle index account with pre-determined allocation. (e.g. 50% in 1-yr S&P / 50% in Endure) as a return they can get a higher rate on 1-yr S&P. Design your own indexed account

**Performance Factors**

Pick one option from each row.

Do you want the flexibility to choose which index accounts get performance factors (multipliers)?

Yes: Choose which indexed accounts get performance factors. No: All indexed accounts would get performance factors.

Choose your multiplier from the following options:

Same multiplier for all indexed accounts. Multiplier varies by index (e.g. all S&P 500-based index accounts would have the same multiplier). Multiplier varies by indexed account.

Choose from the following charge options:

0% 2.5% 5% 7.5% 10%+

**Cash Surrender Value Enhancements:**

Pick the options you want to include.

Coverage charge duration is longer while the cash surrender value enhancement feature is selected (e.g. CC is 5-10 years for base product, and 15-20 years with CVE). Reduced commission on early cash value (Balance on the charge back structure). Cash value enhancement: Duration 1.0. Guarantee to return 85% of accumulated premium (pt). Cash value enhancement (below the cash value surrender charge). Deferred premium load options (defer load X years).

**No Lapse Guarantee (NLG):**

Pick one option.

Flexible duration NLG (up to age 120). Free short-term NLG (Up to attained age when the policy distribution starts, (e.g. age 65)). No NLG change-up to attained age 65 and start charge age 65+.

**Loans and Distributions:**

Pick two options.

Standard loan. Alternate loan (variable interest rate on loan charge and loan credit). Fixed loan interest rate charge (3.5%) for alternate loan. (Restricted to VCI accounts). Interest-free short-term loan from available cash value.

**Living Benefits: PART 1**

Choose from the following options.

What do you normally prefer when it comes to living benefit riders?

Long-Term Care. Chronic Illness. Critical Illness.

**Living Benefits: PART 2**

Choose from the following options.


Please choose the following LTC design options: Pick 1 to 2 options. Scenarios based on Age 60 and Age 80.

LTC protection with no charge, accelerating death benefit. LTC protection with a charge, accelerating death benefit. LTC protection with a charge, with a separate benefit pool. Solve for LTC with a separate solution.

**New or Missing?**

Add two new options (if any)

Better underwriting/ experience/ access cash value.



## Live Prototype Building Session

Created live prototype session for 10 Financial Professional Customers.  
Each prototype contributed to the final LIRP product.



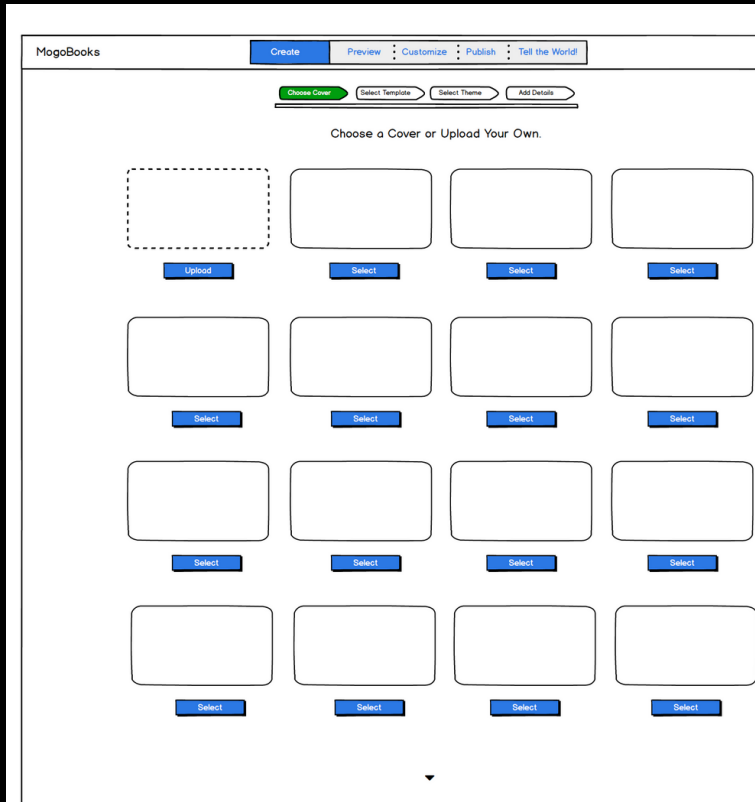
# E-Learning SaaS

Understand what customers (Teachers and Facilitators) want in an online workbook platform. How might we build a product that improves the user experience interacting with workbooks.



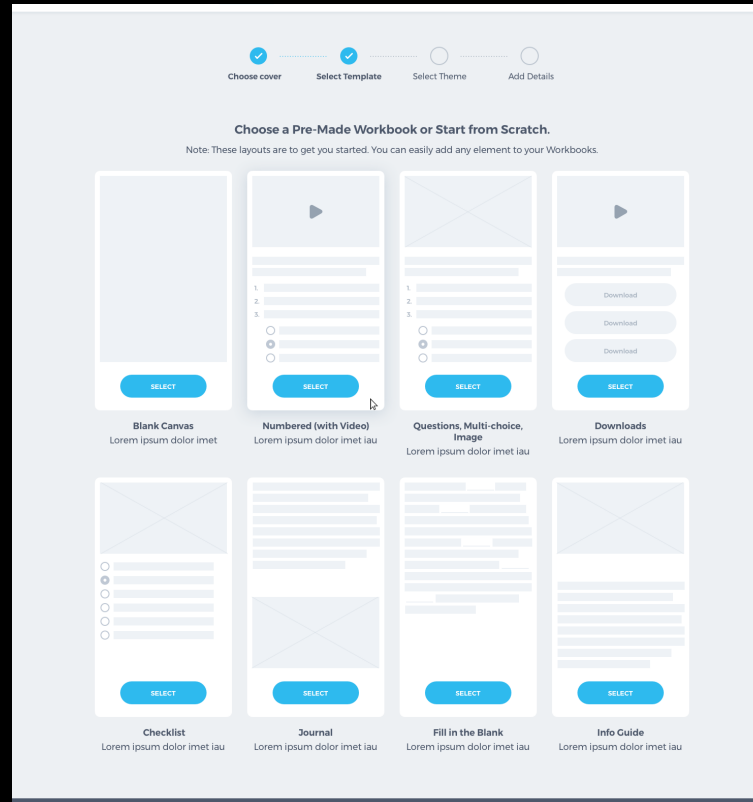
**Workbookable**

# Workbookable



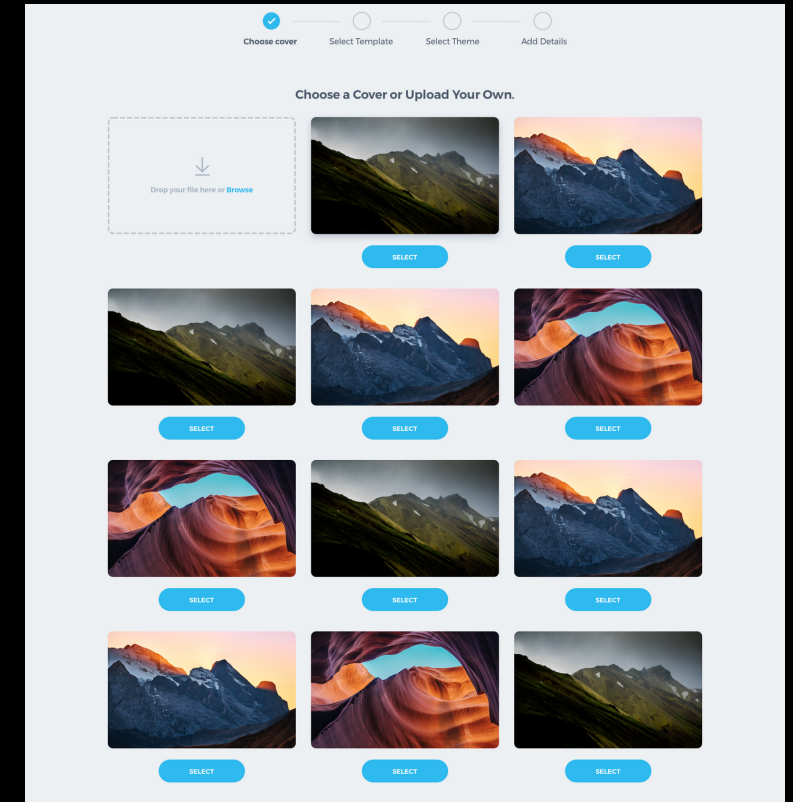
## Wireframe #1

Early wireframe showing proposed layout for an easy to navigate onboarding experience.



## Design

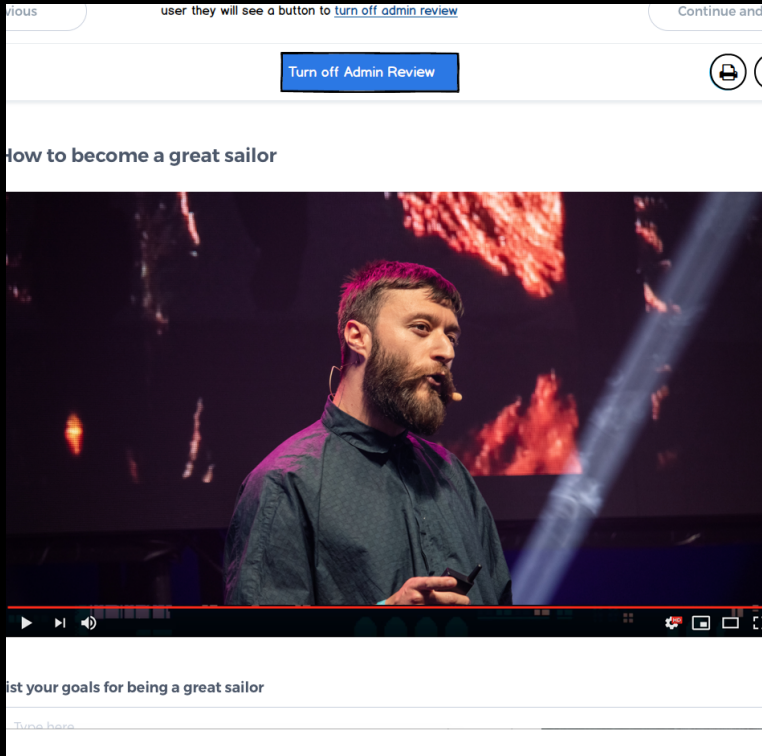
An idea to pre-populate components based on the type of Workbook.



## Final Design

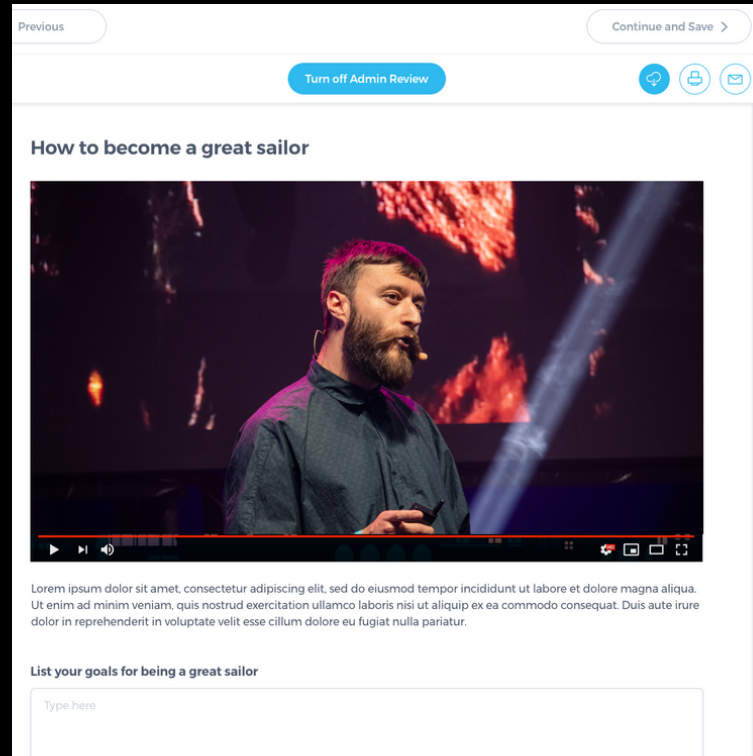
Final design showing branding, imagery, and optimized responsive layout based on approved wireframes.

# Workbookable



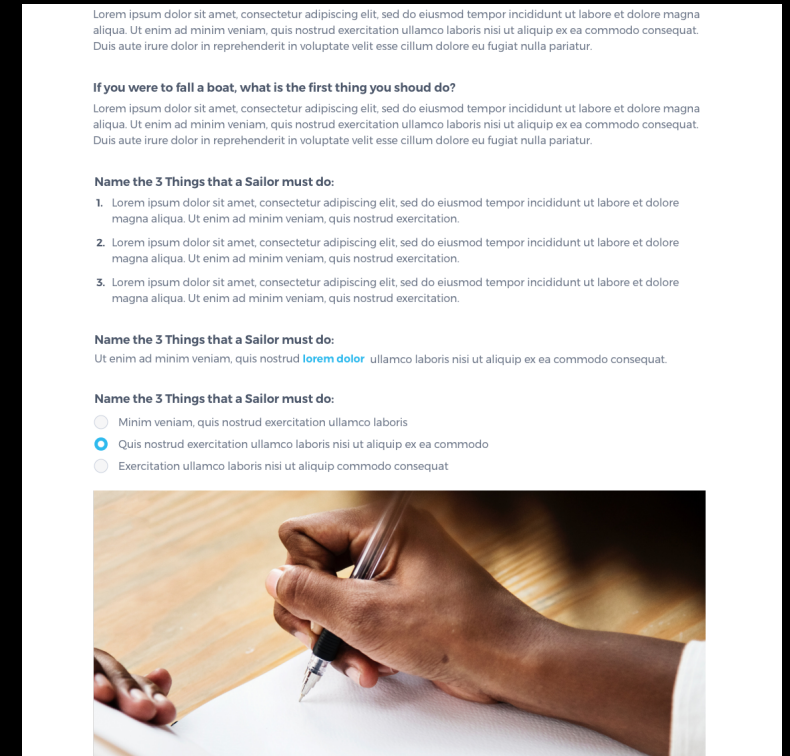
## Wireframe

A modified version of the reader design. We wanted to make it easy for teachers to review students' answers and ensure security permissions were granted.



## Design

Hi-Fi design provides flexibility to turn on or off granted-access to teachers to see their answers.



## Outcome

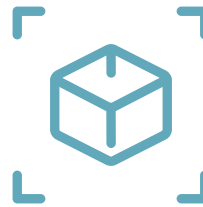
Reader design was optimized to show answers to teachers that were granted view-access.

# Key Takeaways



## Uncovered key user pain points

Identified the top **3 pain points** users face during onboarding flow through user interviews



## Invalidated initial assumptions

Conducted usability testing on low-fidelity prototypes which invalidated two assumptions.



## Informed design decisions

Findings from field studies and A/B tests directly informed major design changes in V2 for easier way to see students' answers.

Research pointed to a need for pivot and re-focus on improving UX accessing students' answers. This provided critical insights that shaped the UX and directly informed design decisions for the new product version.

# Curriculum SaaS

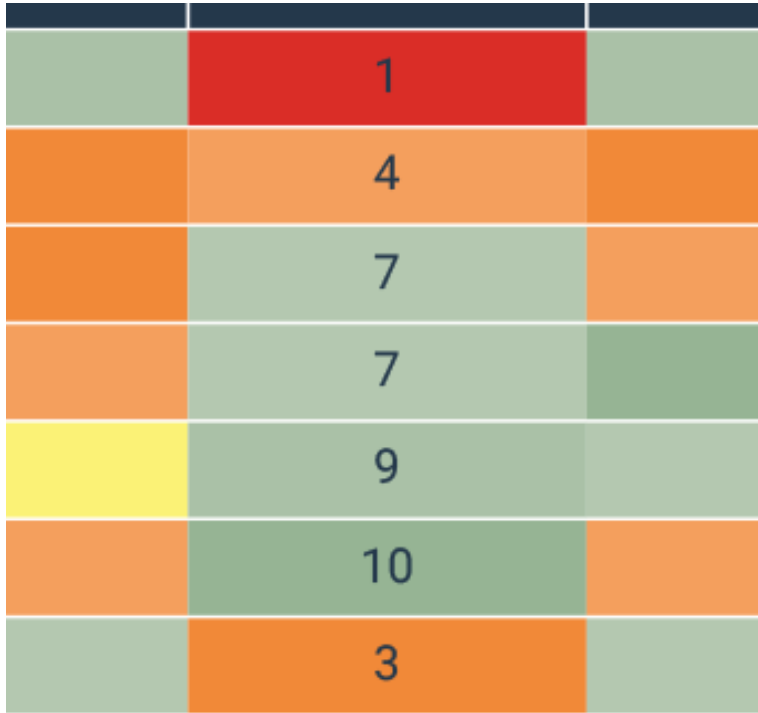
**Objective:** Create a platform to distribute curriculum resources easily to ministries and churches.

**Project:** How might we make it easy for teachers to be assigned access to the curriculum.





# Disciplr Research



## Quantitative Research

**Surveyed customers** to better understand how to select digital curricula and assign teachers. We learned many were using email or spreadsheets to assign teachers.



## Qualitative User Testing

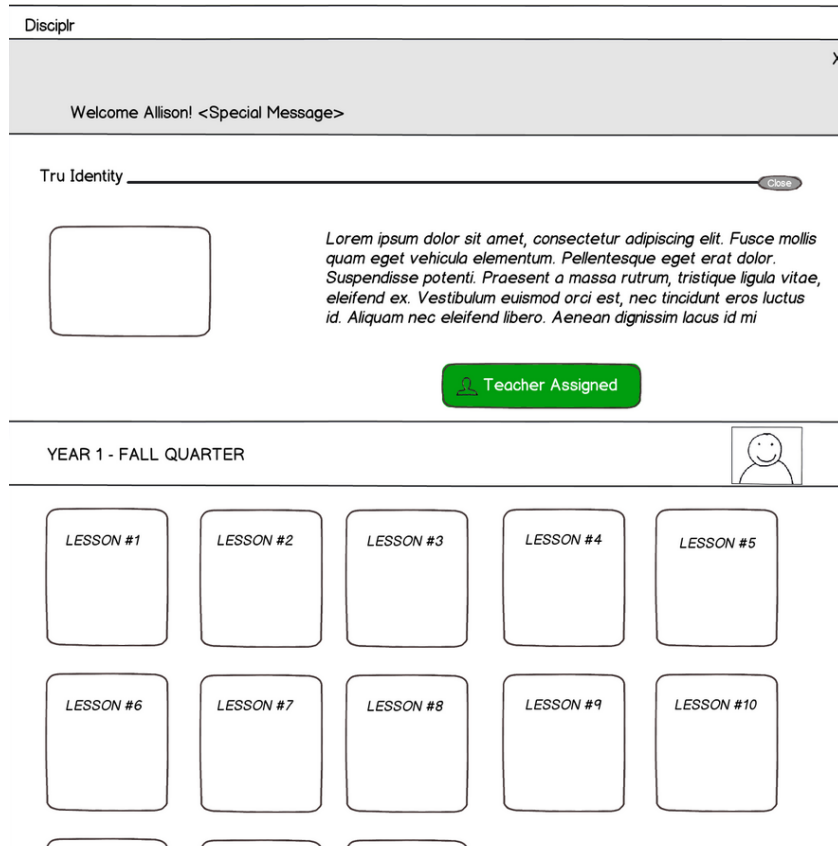
**60 user interviews**, were conducted with ministry directors that select, approve curricula, and assign teachers to understand pain points and opportunities.



## Qualitative User interviews

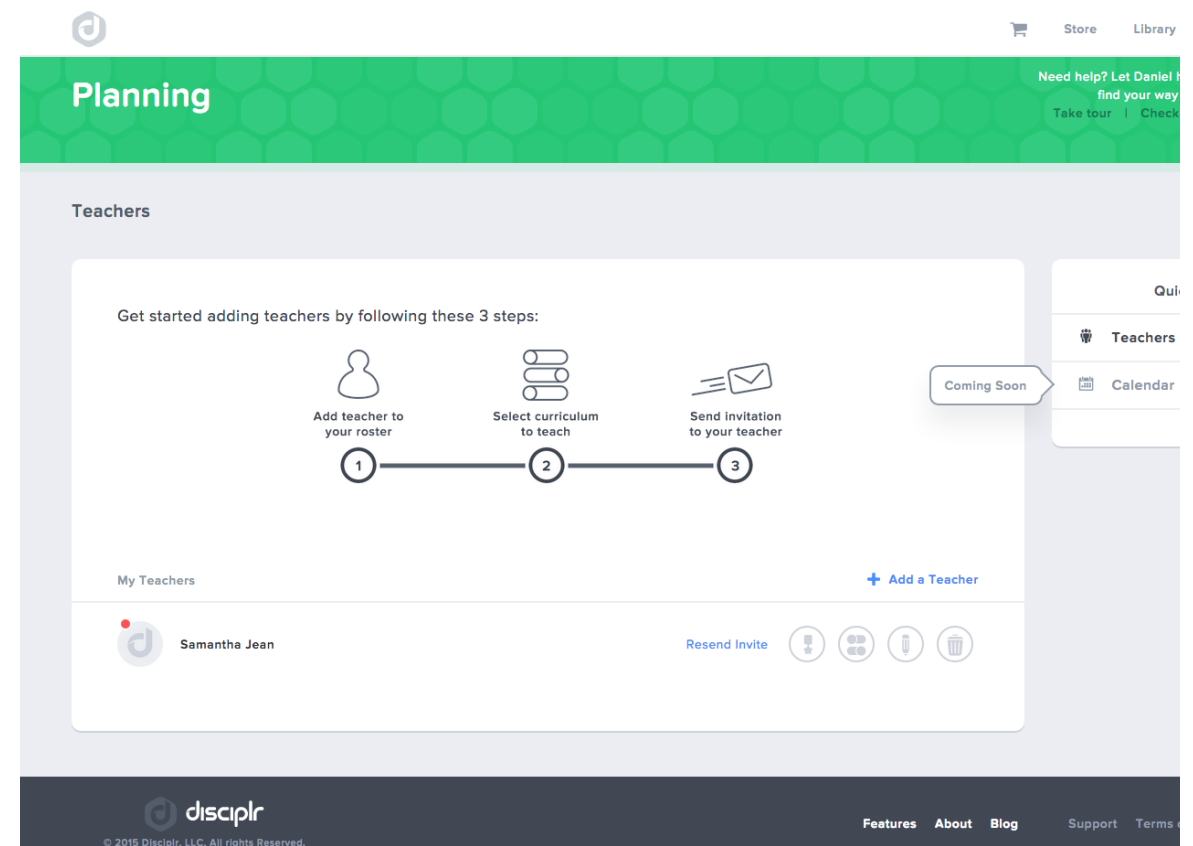
Uncovered pain points specifically around connectivity issues that re-prioritized a feature in the product roadmap for downloading curriculum resources. This UX strategy, **improved customer onboarding rates by 80%.**

# Disciplr Research



Initial wireframes

Low fidelity wireframes for assigning teachers to curriculum.



Final designs

High-fidelity screen designs implementing feedback from user testing to simplify adding teachers into a designated screen.

# Key Takeaways



## Uncovered key user pain points

Identified priority pain points users face during onboarding flow through user interviews



## Validated design assumptions

Conducted usability testing on low-fidelity prototypes which validated our current direction.



## Informed design decisions

Findings from field studies and A/B tests directly informed design changes on teacher onboarding and downloading resources.

Research validated the assumption that teacher assigning was difficult and connectivity issues were a barrier to new technologies.