



Developing Structures & Flows:
Vanguard's Robo-Advisor Dashboard

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User Flows

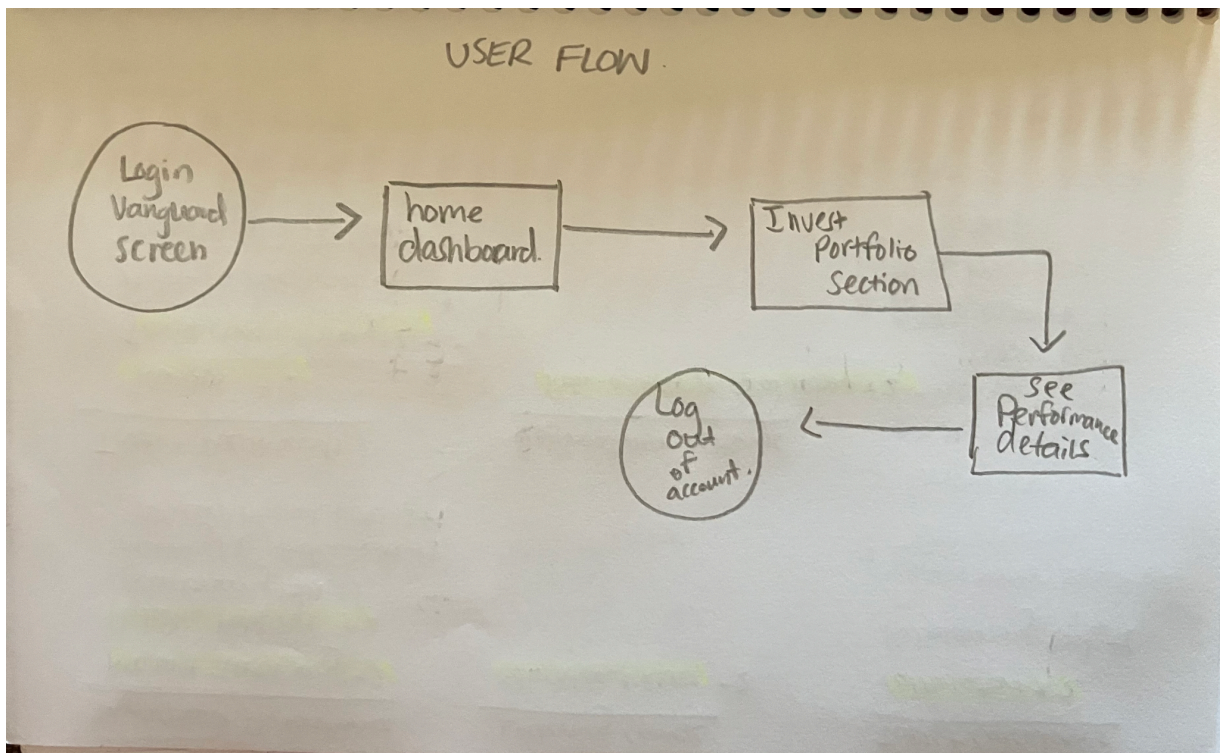
Figma User Flows

[Link to All User Flows in Figma](#)

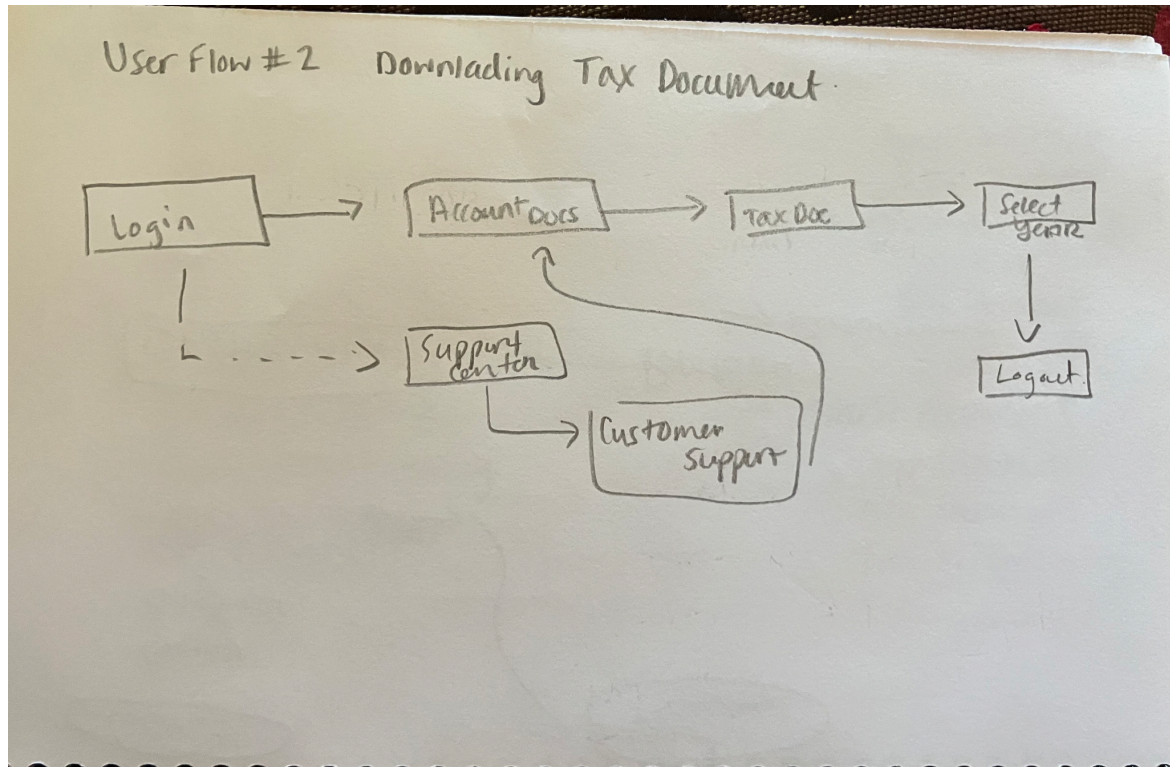
- User Flow #1
 - User: Vanguard robo-advisor dashboard customer
 - Goal: Log into account to check money made on investments (check investment performance)
- User Flow #2
 - User: Vanguard robo-advisor dashboard customer
 - Goal: Add a new financial goal to their account
- User Flow #3
 - User: Vanguard robo-advisor dashboard customer
 - Goal: Download their tax returns document to give to the accountant

User Flow Pencil Sketches

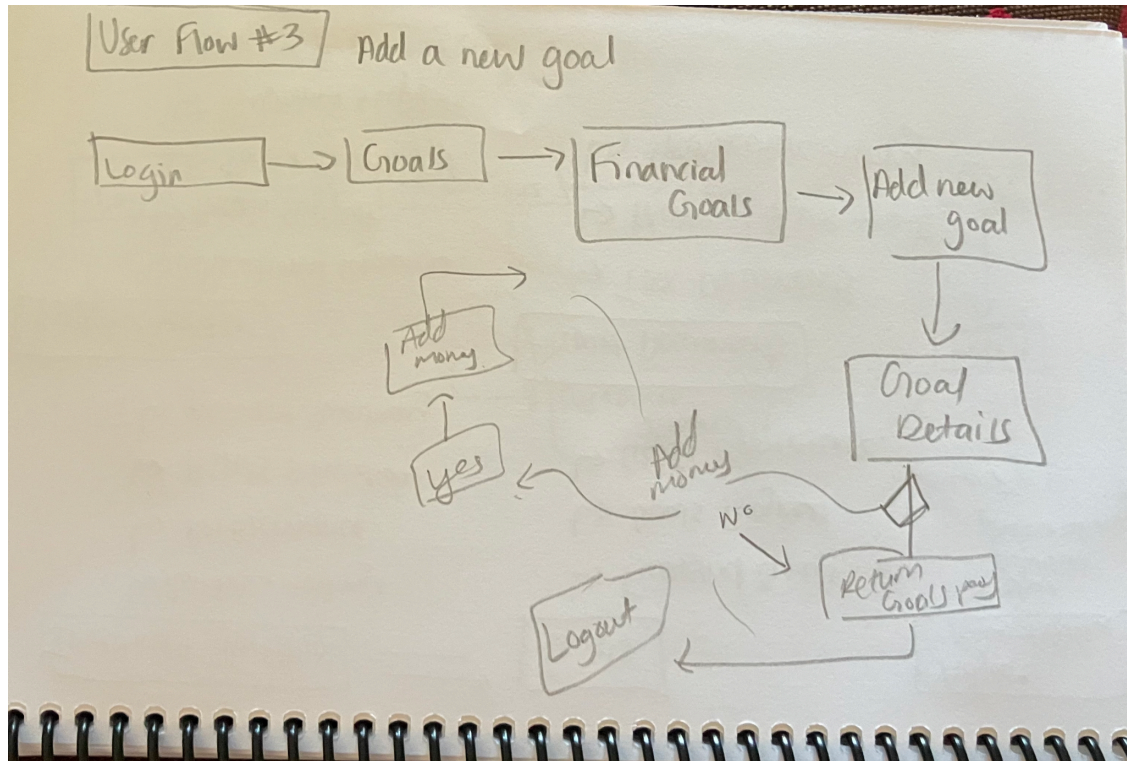
User Flow #1



User Flow #2



User Flow #3



Content Hierarchy

Flow Chart

[Flow Chart Link in Figma](#)

Process for Flow Chart

Card Sort Insights

Please see the attached PDF titled for “card sort synthesis.”

From the card sort, some insights I learned:

- A separate clear section for goals was desirable; otherwise, goals were placed across all the pre-given categories
- “Learning Center” was considered to include resources like customer support
- “Investment Performance” was a catch-all tab with the largest number of concepts in that tab.
 - This area should include portfolio holdings and performance metrics for sure.
- “Taxes and documents” includes all kinds of account information

Rationale for Content Decisions

- I combined the “Tools & calculators” with the “learning center” because they seemed related since similar items showed up multiple times in both categories, like customer support and the goal optimizer.
- I also added a separate section called “Goals,” that will combine features that were previously in other categories, since the goals concepts were dispersed across all of the categories and some users even made their own categories for “goals.” This shows a need for an aggregated place for goal-related resources.
- I retitled “Taxes & Documents” to “Account Documents,” since many participants thought the category included more than just monthly/quarterly statements and tax documents (as was my assumption). Namely, most participants included transaction history under this tab, so I added that there as well.
 - 50% of participants included the cards of Account Summary and Vanguard account details in this category; however, I chose to leave them out because the account details will be housed under the profile icon in the top right (which was a not a tested card, but I am making an assumption that that will be the most clear place as mental models dictate most accounts have profile settings in the top right.)

- Since I made a separate tab for account summary that lives under “Investment Portfolio” (which is where the other 50% of participants placed this card), I did not include it here to avoid confusion through content architecture redundancy.
- I am uncertain that the rebalancing tool is a feature that the Vanguard Robo-advisor allows, so I eliminated it for now.
- I renamed “Robo-Advisor Settings” to “Adjust Robo-Advisor” so as to make it clear that changes to how robo-advisor invests user money will live here. This is because one participant created a separate category called “Adjusting Investments” while most placed the robo-advisor cards (of which there were two robo-advisor personalization and Robo-advisor investing strategy) under the pre-given category.
- I am also eliminating the robo-advisor investing strategy, replacing it with an FAQs— as one of the core confusions from the initial usability testing done was a need for more clarity on how robo-advisor works. FAQs serves a similar function to this card of “robo-advisor investing strategy” but is a more clear label for it.
- I renamed the tab of “Investment Performance” to “Investment Portfolio”, since participants put a lot of different topics in this category that all fall under the overall portfolio and not just performance.
 - This category had the most cards in them, so I broke it out into 4 new subcategories of account summary, portfolio holdings, asset allocation, and performance metrics.

Iterations on Flow Chart

Iteration #1

<u>Investment Performance</u>	<u>Learning Center</u>	<u>Tools + Calculators</u>
Account Summary +2	Educational RSres +2	Calculators +2
Portfolio Holdings +2		Rebalancing tool +1
Rebalancing tool +1		
Monthly/Q Statements +1		
Vanguard Account Details +1		
<u>Taxes + Documents</u>	<u>Robo-advisor settings</u>	
Tax docs +2	Robo-advisor personalization +2	
Transaction History +2		
Month/Q Statements +1		
Vanguard Account Details +1		

I initially started analyzing the card sort results on paper, but then I realized that it would be more efficient to do it on a digital document. That can be found in the attached PDF "Card sort synthesis."

<u>Learning + Support</u>	<u>INSIGHTS</u>
Educational Cust. Support Tools + Calculators	<ul style="list-style-type: none"> * separate <u>GOALS</u> section. * Learning + customer support are associated. * <u>Goals</u> should be linked from multiple places bc of widespread categories. * Investment perf. is a catch all term.
<u>Invest. Perf</u>	
Portfolio Holdings - Performance Metrics.	
* Taxes + Documents have all levels of account information + summary	

ACCOUNT Documents.

Tax Documents
Monthly Statements.

Transaction History.
Your Account Summary.
Personal Profile.

SUPPORT CENTER

Educational RSRS.
Goals Support.
Customer Support.
Calculators
Your Documents

TAXES + DOCUMENTS.

Tax documents
M/Q Statements
Transaction History

GOALS

Goals
Progress
Goal Optimizer
Tools + Resources →

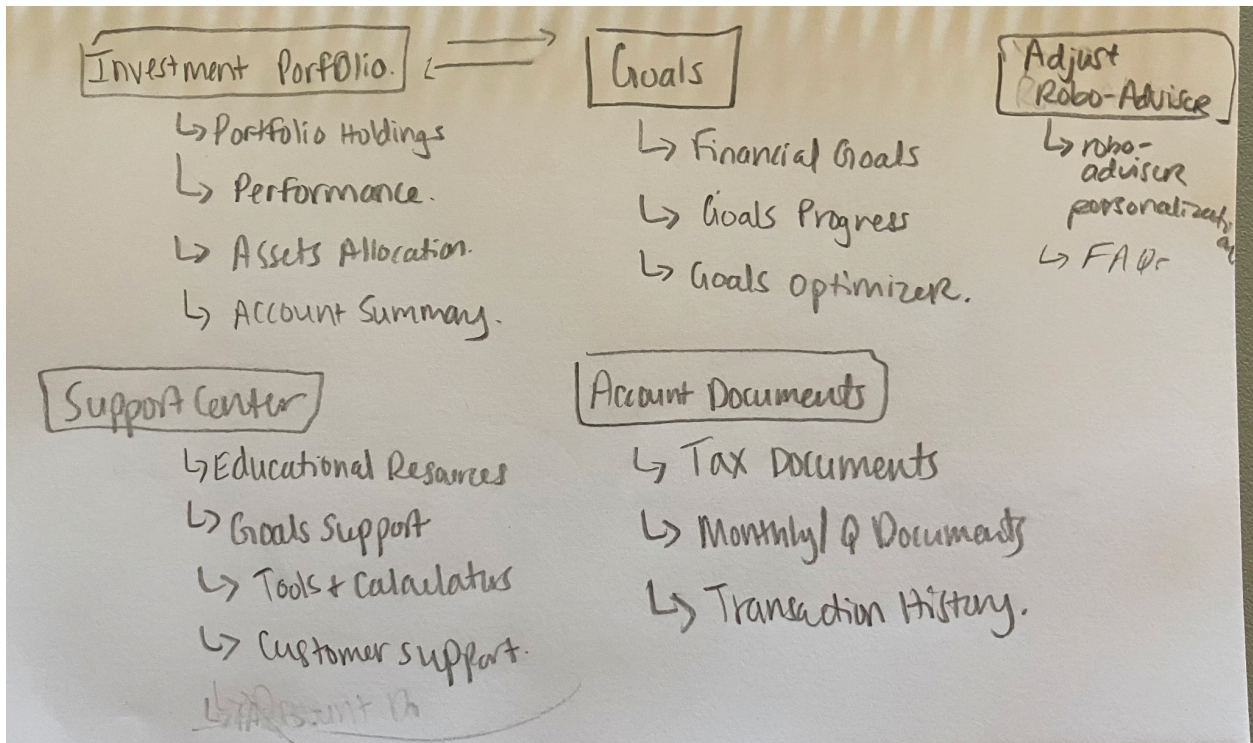
Support Center

DASHBOARD

Portfolio
↳ Performance.

After looking at the results from the "card sort synthesis," I began to find themes and draw up a content hierarchy.

Iteration #2



After going back and forth between Iteration #1 and creating the flow in Figma, I realized I needed to go back to the paper again. I sketched up the final content hierarchy on paper before finalizing it in the Figma file.

Card Sort

Revised Card Sort (8 participants)

I used both UX Metrics and kardSort to do my card sort, because the UX Metrics (free version) stopped accepting responses after 2 people.

- Ux Metrics link: https://uxmetrics.com/collect_cs/PtaQW6?preview=true
 - Results of 2 people: https://uxmetrics.com/card_sort_reports/StgseN
- Kardsort link: <https://study.kardsort.com/vanguard-card-sort1>
 - Results of 6 people: see attached Excel spreadsheet titled "kardSort-Results.xls"

Revised Asset List (After Pilot Sort)

Final list of assets and their descriptions for the card sort:

**Note: I put all the descriptions in second person "you" tense to help the participant imagine themselves in the scenario.*

1. **Transaction History:** A record of all transactions made in your account account, including deposits, withdrawals, and trades
2. **Robo-advisor investing strategy:** An overview of the approach robo-advisor is using to invest your money and more information on how it works
3. **Robo-advisor personalization:** The ability to share or adjust your preferences that robo-advisor uses to invest your money, regarding factors like the goals you've set, the length of time you have, and your risk tolerance.
4. **Asset allocation chart:** Visual representation of how your assets are diversified across different categories (stocks, bonds, cash)
5. **Portfolio holdings:** A list of the underlying investments (ETFs) within your portfolio, with weightings and recent performance of each.
6. **Account Summary:** An overview summary of your account, including the current balance, investment performance, and asset allocation.
7. **Performance Metrics:** A chart or information about historical performance metrics (e.g., 1-year return, Year-To-Date return)
8. **Rebalancing Tool:** Enable you to initiate portfolio rebalancing, if you'd like to do that.
9. **Financial Goals:** A section showing all defined financial goals you've set in your account (retirement, house down payment, etc.).
10. **Goal Progress:** Estimated time remaining until each goal is reached based on current contributions shown in a visual progress bar.
11. **Goal Optimizer:** A tool allowing you to see how adjustments to your contributions impacts goal achievement.
12. **Calculators:** tools allowing you to run the numbers on how to meet your goals soon or how much to save for healthcare in retirement, etc.
13. **Educational resources:** Links to articles or videos explaining investment concepts and strategies

used by the robo-advisor.

14. **Customer support:** Links to contact information for the option to talk to a Vanguard support specialist.
15. **Monthly/Quarterly Statements:** Statements summarize your investment performance in PDF format.
16. **Tax Documents:** For your yearly tax returns filing
17. **Vanguard Account Details:** Personal information and profile; Account settings; Notification preferences; Account security and two-factor authentication options

Pilot Card Sort (1 participant)

Link to Pilot Sort: https://uxmetrics.com/collect_cs/98Tcvv?preview=true

Results from participant: https://uxmetrics.com/card_sort_reports/MaQv5q

Participant demographic: 26 year old female, no investment experience

From the pilot sort, I learned that:

- Several of the terms might be unclear or confusing to first-time investors → the participant put words like “progress bar” and “account summary” in a knowledge database while putting others like “portfolio overview chart” in investment details.
- Having all tax documents in one section would be helpful → participant said she has trouble finding her tax documents every year and prefers a clearly labeled category
- The participant (a first-time investor with no experience) drew on the mental model of her experience with bank accounts like checking and savings accounts → divided categories by “checking, savings” and “investment”
- I should provide a description of what each of these assets mean to prevent confusion → participant put several things in the knowledge database, thinking it was information as opposed to a design element, etc.

Narrowed Down Asset List

1. **Goal list:** A section showing all defined financial goals (retirement, house down payment, etc.).
2. **Time to goal:** Estimated time remaining until each goal is reached based on current contributions.
3. **Progress bars:** Visual indicators of progress towards each goal.
4. **"What-if" scenario modeling:** A tool allowing users to see how adjustments to contributions or savings targets impact goal achievement.
5. **Portfolio holdings:** List of underlying investments (ETFs) within the portfolio, with weightings and recent performance.
6. **Portfolio Overview:** Display the client's current portfolio balance, asset allocation, and performance summary; Include visualizations like pie charts or bar graphs to represent asset allocation.
7. **Educational resources:** Links to articles or videos explaining investment concepts and strategies used by the robo-advisor.
8. **Contact information:** Links to customer support or the option to schedule a consultation with a human financial advisor (if applicable).
9. **Account Management:** Personal information and profile; Account settings; Notification preferences; Account security and two-factor authentication options
10. **Transaction History:** A record of all transactions made within the account, including deposits, withdrawals, and trades.
11. **Account Summary:** A summary of the user's account, including the current balance, investment performance, and asset allocation.
12. **Performance Metrics:** Display historical performance metrics (e.g., 1-year return, YTD return, volatility); Compare the portfolio's performance against relevant benchmarks.
13. **Mobile Accessibility:** Responsive Design, Mobile App Integration; Mobile-Friendly
14. **Asset allocation chart:** Visual representation of how assets are diversified across different categories (stocks, bonds, cash).
15. **Tax optimization tools:** Insights on potential tax implications of investment decisions.
16. **Calculators** (retirement, college savings, etc.)
17. **Today's Market Summary**
18. **Goal-Based Investment Recommendations**
19. **Document Center: Statements and Reports**
20. **Monthly/Quarterly Statements**
21. **Tax Documents**
22. **Account Agreements**
23. **Rebalancing Tools:** Enable clients to initiate portfolio rebalancing.
24. **Rebalancing Tools:** Explain the rationale behind rebalancing decisions.
25. **Market Insights:** Market updates and news; Investment insights and analysis
26. **Investment Simulators:** Interactive tools that allow users to simulate different investment strategies and see potential outcomes without risking actual money.
27. **Socially Responsible Investing (SRI) Options:** For users interested in aligning their investments with their values, provide information and options for socially responsible investing.

28. **Goal list:** A section showing all defined financial goals (retirement, house down payment, etc.).

Comprehensive AI Asset List

AI Prompt Links

chat.openai.com

- <https://chat.openai.com/share/733f80bf-ffa5-45f2-b5d8-5fd519787510>

gemini.google.com

- <https://g.co/gemini/share/85585e19c966>

bing.com/copilot

- <https://sl.bing.net/gmwHdZFaQoK>

claude.ai

- See PDF attachment (titled "AI-Claude")

[Perplexity.ai](https://perplexity.ai)

- https://www.perplexity.ai/search/I-am-a-Afr0hY_7S8qKuRzWtI2NRQ

you.com

- https://you.com/search?q=I+am+a+UX+designer+who+works+for+Vanguard.+We+are+redesigning+the+client+dashboard+for+customers...&cid=c1_1efc47a8-3edb-4428-9626-e4ff9ab89904&tbm=youchat

jasper.ai/chat

- See PDF attachments (titled "AI-Jasper-1" and "AI-Jasper-2")

Long AI Asset List Results

ChatGPT

1. Account Summary Section:

- **Portfolio Overview:**
 - Total Account Balance
 - Allocation Chart (Visual representation of asset allocation)
 - Current Market Value
 - Growth/Decline of Investments

2. Investment Details:

- **Investment Holdings:**
 - List of all investments held
 - Individual investment performance
 - Allocation percentage of each holding
 - Investment Type (Stocks, Bonds, ETFs, etc.)

3. Recommendations and Actions:

- **Suggested Actions:**
 - Recommendations based on goals and risk profile
 - Investment opportunities

- Buy/Sell/Hold suggestions

4. Goal Tracking:

- **Progress towards Goals:**
 - Goal Overview (Retirement, Saving for a House, Education, etc.)
 - Goal Tracking Chart (Visual representation of goal progress)
 - Contributions required to reach goals

5. Performance Analysis:

- **Investment Performance:**
 - Historical Performance Graph
 - Comparison with Benchmark Indices
 - Yearly/Quarterly Returns

6. Notifications and Alerts:

- **Alerts:**
 - Account Activity (Deposits, Withdrawals, etc.)
 - Market Updates
 - Portfolio Rebalancing Alerts

7. Educational Resources:

- **Investment Education:**
 - Articles or Guides on Investing
 - FAQ Section
 - Video Tutorials

8. Account Management:

- **Profile Settings:**
 - Personal Information
 - Risk Tolerance Questionnaire
 - Preferences (Communication, Notification Settings)

9. Support and Contact Information:

- **Customer Support:**
 - Contact Information (Phone, Email)
 - Live Chat Support
 - Help Center/FAQs

10. Quick Actions and Tools:

- **Tools:**
 - Portfolio Analyzer
 - Risk Assessment Tool
 - Investment Calculator

11. Market News and Insights:

- **Market Updates:**
 - News Feed
 - Market Analysis Reports

- Trends and Insights

12. Security Information:

- **Security Features:**
 - Two-Factor Authentication Settings
 - Recent Login Activity
 - Account Security Tips

13. Document Center:

- **Statements and Reports:**
 - Monthly/Quarterly Statements
 - Tax Documents
 - Account Agreements

14. Mobile Accessibility:

- **Responsive Design:**
 - Mobile App Integration
 - Mobile-Friendly Dashboard

15. Social Features (Optional):

- **Community Engagement:**
 - Discussion Forums
 - Investor Groups
 - Sharing Features

16. Personalized Recommendations:

- **Tailored Suggestions:**
 - Investment Insights based on User Behavior
 - Customizable Dashboard Widgets

17. Account Switching (If Applicable):

- **Multiple Account Support:**
 - Option to Switch Between Different Vanguard Accounts
 - Linking External Accounts

Gemini

Overall Account

- **Account value:** Total value of all investments managed by the robo-advisor.
- **Performance summary:** Overall performance of the portfolio year-to-date and since inception. This could be a graph or a percentage change.
- **Asset allocation chart:** Visual representation of how assets are diversified across different categories (stocks, bonds, cash).

Goals

- **Goal list:** A section showing all defined financial goals (retirement, house down payment, etc.).
- **Progress bars:** Visual indicators of progress towards each goal.
- **Time to goal:** Estimated time remaining until each goal is reached based on current contributions.
- **"What-if" scenario modeling:** A tool allowing users to see how adjustments to contributions or savings targets impact goal achievement.

Investment details

- **Portfolio holdings:** List of underlying investments (ETFs) within the portfolio, with weightings and recent performance.
- **Automatic rebalancing status:** Information on the last rebalancing activity and the upcoming schedule for rebalancing.
- **Performance by asset class:** Breakdown of performance for each asset class within the portfolio.
- **Educational resources:** Links to articles or videos explaining investment concepts and strategies used by the robo-advisor.

Account Management

- **Contribution settings:** Ability to adjust automatic or one-time contributions to investment goals.
- **Account documents:** Secure access to account statements and tax documents.
- **Security settings:** Options to manage passwords and two-factor authentication.
- **Contact information:** Links to customer support or the option to schedule a consultation with a human financial advisor (if applicable).

Additional Considerations

- **News & market updates:** A curated feed of relevant financial news and market updates.
- **Goal prioritization:** Functionality for users to prioritize goals if their timelines or funding needs change.
- **Tax optimization tools:** Insights on potential tax implications of investment decisions.

Bing Copilot

1. ****Portfolio Overview**:**

- Display the client's current portfolio balance, asset allocation, and performance summary.
- Include visualizations like pie charts or bar graphs to represent asset allocation.

2. ****Account Summary**:**

- Show account details such as account type (e.g., individual, joint, IRA), account number, and account value.
- Highlight any pending transactions or alerts.

3. ****Investment Goals**:**

- Allow clients to set and track their financial goals (e.g., retirement, education, home purchase).
 - Provide progress indicators for each goal.
4. **Holdings and Positions**:
 - List all holdings (stocks, bonds, ETFs) within the portfolio.
 - Include details like ticker symbols, quantity, and current value.
 5. **Performance Metrics**:
 - Display historical performance metrics (e.g., 1-year return, YTD return, volatility).
 - Compare the portfolio's performance against relevant benchmarks.
 6. **Risk Assessment**:
 - Communicate the client's risk tolerance level.
 - Explain how the portfolio aligns with their risk preferences.
 7. **Transaction History**:
 - Show a chronological list of transactions (buys, sells, dividends, etc.).
 - Include dates, amounts, and transaction types.
 8. **Tax Information**:
 - Provide tax-related details, such as realized gains/losses and tax-efficient strategies.
 - Highlight tax-loss harvesting features.
 9. **Rebalancing Tools**:
 - Enable clients to initiate portfolio rebalancing.
 - Explain the rationale behind rebalancing decisions.
 10. **Educational Resources**:
 - Offer educational content on investing, financial planning, and Vanguard's approach.
 - Link to articles, videos, or FAQs.
 11. **Contact Support**:
 - Provide easy access to customer support or chat functionality.
 - Include FAQs or a knowledge base.

Claude

Certainly! As a UX designer working on redesigning the client dashboard for Vanguard's robo-advisor, here's a suggested asset list of elements that could be included:

1. **Portfolio Overview**:
 - Overall portfolio value
 - Asset allocation (pie chart or graph)
 - Investment goal(s) and progress towards the goal(s)
 - Performance summary (returns over different time periods)

2. **Account Details**:
 - Account balances
 - Holdings (list of investments with their respective values and weights)
 - Transaction history
 - Contribution/withdrawal options

3. **Investment Strategy**:
 - Risk profile (conservative, moderate, aggressive)
 - Investment methodology (e.g., diversification, rebalancing)
 - Personalized investment recommendations

4. **Goal Planning**:
 - Goal setting (e.g., retirement, education, etc.)
 - Goal tracking and projection
 - Calculators (retirement, college savings, etc.)

5. **Market Insights**:
 - Market updates and news
 - Educational resources (articles, videos, webinars)
 - Investment insights and analysis

6. **Account Management**:
 - Personal information and profile
 - Account settings
 - Notification preferences
 - Account security and two-factor authentication options

7. **Support and Resources**:
 - FAQ section
 - Contact information for customer support
 - Live chat or chatbot integration
 - Feedback and survey options

8. **Personalization and Customization**:
 - Ability to customize the dashboard layout
 - Favorite or bookmark specific sections
 - Personalized alerts and notifications

9. **Mobile Optimization**:
 - Responsive design for optimal viewing on mobile devices
 - Mobile-specific features (e.g., touch gestures, biometric authentication)

10. ****Integration****:

- Integration with other Vanguard accounts or services
- Ability to link external accounts (e.g., bank accounts, retirement accounts)

1. **Financial Planning Tools:**

- Budget planner
- Debt management tools
- Tax planning resources
- Estate planning information

2. **Collaboration and Sharing:**

- Ability to share portfolio details with a financial advisor or other authorized parties
- Collaborative workspace for joint decision-making or document sharing

3. **Social Integration:**

- Integration with social media platforms (e.g., sharing investment updates, insights)
- Community forums or discussion boards for interacting with other investors

4. **Voice Assistance:**

- Voice-enabled features for hands-free interaction
- Virtual assistant or chatbot for answering queries and providing guidance

5. **Gamification Elements:**

- Achievements or badges for reaching investment milestones
- Leaderboards or competitions to encourage engagement

6. **Sustainability and ESG (Environmental, Social, and Governance) Investing:**

- Information on sustainable and socially responsible investment options
- ESG ratings or scores for investment portfolios

7. **Personalized Recommendations:**

- Intelligent recommendation engine based on user behavior and preferences
- Targeted content suggestions (articles, videos, products)

8. **Data Visualization and Analytics:**

- Interactive charts and graphs for in-depth portfolio analysis
- Scenario analysis tools for testing different investment strategies

9. **Financial Aggregation:**

- Ability to connect and view all financial accounts (banking, credit cards, loans) in one place
- Net worth and cash flow tracking

10. **Security and Privacy Features:**

- Advanced security measures (e.g., biometrics, encryption)
- Privacy controls for managing data sharing and visibility

Perplexity

1. ****Real-Time Data Overview****:

- Today's Market Summary
- Current Balance
- Personal Performance Metrics
- Recent Activity Updates[4]

2. ****Investment Information****:

- Portfolio Summary
- Asset Allocation Breakdown
- Investment Performance Charts[5]

3. ****Financial Goals Tracking****:

- Progress towards Financial Goals
- Goal-Based Investment Recommendations

4. ****Account Management****:

- Account Details (e.g., Account Type, Account Number)
- Transaction History
- Statements and Reports Access

5. ****Communication and Support****:

- Messaging System for Client-Advisor Communication
- Access to Financial Advisors (for clients with assets over a certain threshold)[5]

6. **Educational Resources**:

- Investment Guides and Educational Materials
- FAQs Section for Common Queries

7. **Customization Options**:

- Personalization Settings (e.g., Theme, Display Preferences)
- Alerts and Notifications Configuration

8. **Security Features**:

- Two-Factor Authentication Setup
- Secure Messaging for Sensitive Information Exchange

You.com

1. **Account Summary**: A summary of the user's account, including the current balance, investment performance, and asset allocation.
2. **Investment Portfolio**: An overview of the user's investment portfolio, including the holdings and allocation of different assets such as stocks, bonds, and ETFs.
3. **Financial Goals**: A section where users can set and track their financial goals, such as retirement savings or buying a house.
4. **Investment Recommendations**: Personalized investment recommendations based on the user's financial goals and risk tolerance.
5. **Transaction History**: A record of all transactions made within the account, including deposits, withdrawals, and trades.
6. **Performance Charts**: Visual representations of the user's investment performance over time, including growth charts and comparisons to relevant benchmarks.
7. **Asset Allocation**: A breakdown of the user's current asset allocation, showing the percentage of their portfolio allocated to different asset classes.
8. **Risk Assessment**: An assessment of the user's risk tolerance and an explanation of how it affects their investment strategy.
9. **Financial Planning Tools**: Tools and calculators to help users plan for their financial future, such as retirement calculators and college savings planners.

10. **Educational Resources:** Access to educational materials and resources to help users learn more about investing and financial planning.

Jasper

Portfolio Overview: A clear and concise summary of the user's investment portfolio, including total value, asset allocation, and performance metrics.

Goal Setting: Interactive tools for setting and tracking investment goals, such as retirement savings, education funds, or other financial objectives.

Risk Assessment: A feature that allows customers to assess their risk tolerance and understand how it aligns with their investment strategy.

Investment Recommendations: Personalized investment recommendations based on the user's risk profile, financial goals, and time horizon.

Educational Resources: Access to educational content, such as articles, videos, or tutorials, to help first-time investors understand investment concepts and strategies.

Account Management Tools: Features for managing account preferences, setting up auto-deposits, and viewing transaction history.

Performance Tracking: Graphical representation of portfolio performance over time, including comparisons to relevant benchmarks.

Customer Support Access: Easy access to customer support options, whether through chat, phone, or email, for any questions or concerns.

Security Features: Visible indicators of security measures in place to protect users' sensitive financial information and transactions.

Mobile Accessibility: Consideration for mobile responsiveness and app integration to cater to users who prefer to manage their investments on the go.

---**Prompt 2:**

Real-Time Market Updates: Provide users with real-time updates on market conditions, news, and events that could impact their investments, helping them stay informed.

Tax Optimization Strategies: Information and tools designed to help users understand and manage the tax implications of their investments, including features like tax-loss harvesting.

Rebalancing Alerts: Notifications or alerts that inform users when their portfolio drifts away from its target asset allocation, suggesting when to rebalance.

Investment Simulators: Interactive tools that allow users to simulate different investment strategies and see potential outcomes without risking actual money.

Socially Responsible Investing (SRI) Options: For users interested in aligning their investments with their values, provide information and options for socially responsible investing.

Comparison Tools: Enable users to compare their portfolio's performance against various benchmarks or even hypothetical portfolios based on different risk levels.

Customizable Dashboard: Allow users to customize which widgets or sections appear on their dashboard, catering to their personal preferences and priorities.

Feedback Mechanism: A feature for users to provide feedback directly through the dashboard, helping Vanguard to continuously improve the platform based on user experience.

Financial Planning Tools: Incorporate broader financial planning tools, such as budgeting, debt management, and savings calculators, to support users' overall financial health.

Community Features: Create a space where users can learn from others, share experiences, or participate in discussions, fostering a sense of community among investors.

Notifications and Alerts: Customizable notifications for portfolio performance milestones, significant market movements, or personalized investment opportunities.

1. **Stocks and Bonds Tracker:** A comprehensive display of the user's invested stocks and bonds, including percentages, amounts, and real-time market value.
2. **Asset Allocation Visualization:** A graphical representation showing the breakdown of assets into categories like stocks, bonds, real estate, etc., to facilitate easy understanding of diversification.
3. **Investment Performance Graphs:** Historical performance graphs of the user's portfolio over time, allowing for analysis of growth and comparison with benchmark indices.
4. **Expense Ratio Monitor:** A feature that tracks and displays the expense ratios of all held assets, helping users understand the cost associated with their investments.
5. **Rebalancing Alerts:** Automated alerts for when the portfolio diverges from the target asset allocation, suggesting rebalancing actions.
6. **Tax Impact Forecast:** An estimation tool that shows potential tax implications of buy/sell actions within the portfolio, aiding in tax-efficient investing decisions.

7. **Secure Messaging with Financial Advisors:** A privacy-focused communication feature enabling users to discuss their portfolio and financial goals with Vanguard's advisors.
8. **Educational Resources Hub:** A collection of articles, videos, and other educational materials tailored to the user's investment portfolio and interests.
9. **Retirement Planning Tool:** An integrated feature that helps users project their retirement savings growth and adjust their investment strategy accordingly.
10. **Customizable Risk Assessment Slider:** A tool allowing users to adjust their risk tolerance, which in turn suggests adjustments to their asset allocation