Martello Investments User Discussion Guide

Introduction

We are working on behalf of a wealth management company to develop a client portal for managing investments and an onboarding experience for new clients. We're particularly interested in understanding your approach to investing for retirement as a new investor. Our goal is to create a platform that builds trust and effectively meets the needs of clients like yourself.

Is it okay if we record this session for internal purposes only?

Section 1: Onboarding Experience

Warm-up Questions

1. Can you briefly introduce yourself, including your age and current occupation?
2. How familiar are you with the concept of investing?
   - Are you a beginner, or do you have some experience?
3. Have you invested in retirement plans or other investment products before?
   - If yes, can you share your experience?
   - If not, what has prevented you from doing so?

General Onboarding Experience

1. Can you describe a recent experience where you created an account with any company?
2. Have you ever signed up for a financial or wealth management platform? If so, what was that experience like?
   - How did it compare to signing up for non-financial services?

Expectations for Wealth Management Onboarding

1. When creating an account with a wealth management company, what specific features or elements would you expect to see?
   - Examples (if needed): Clear instructions, educational resources, personalized recommendations, data security information, etc.
   - **Follow-up**: Why are these features important to you?
2. Are there any tools or resources that would help you feel more confident during account setup?

Support Preferences

1. How would you prefer to be supported during the onboarding process?*(Be mindful not to influence the participant's answers with examples.)*
    - **Follow-up**: What kind of assistance would be most useful at different stages of onboarding?
2. Have you ever used features like live chat or a help center when signing up for an account?
    - **Follow-up**: Did you find it helpful? Why or why not?

Pain Points and Improvements

1. What challenges or frustrations have you encountered when setting up accounts with other services, particularly financial platforms?
    - **Follow-up**: How could those challenges have been addressed to improve your experience?
2. If you could change one thing about the onboarding process for wealth management platforms, what would it be?
    - **Follow-up**: How would that change improve your experience?

Section 2: Investing & Client Portal

Understanding Goals and Aspirations

1. What are your primary goals or aspirations for retirement?
    - (e.g., financial independence, travel, pursuing hobbies)
2. What kind of lifestyle would you like to maintain after retirement?
3. Are there specific financial milestones or objectives you'd like to achieve before retiring?
4. Is anything preventing you from achieving these goals?
5. Are there people or resources that support you in reaching your financial goals?

Building Trust

1. What factors help build trust in a retirement investment company or platform, especially one where you share personal information?
    - (e.g., reputation, transparency, customer reviews, personal recommendations)
2. How do you feel about sharing personal and financial information with a wealth management company?
3. Are there any concerns or hesitations that you have?

Decision-Making Process

1. What information do you typically look for when evaluating a retirement investment company or platform?
    - (e.g., fees, investment options, historical performance, customer support)

2. How important is it for you to have a clear understanding of the investment process and associated risks?
3. How much control over your investment decisions do you prefer?
4. What level of guidance and recommendations from professionals would be most helpful for you?

Client Portal

1. What features or functionalities would you find valuable in a wealth management client portal?
    - (e.g., account overview, investment performance tracking, goal setting)
2. How do you stay informed on financial news?
3. How important is it to have access to educational resources and tools within the client portal?

Wrap-up

1. Is there anything else you'd like to share about your approach to retirement investing as a new investor?
2. Before we finish, is there anything else you'd like to add or ask?