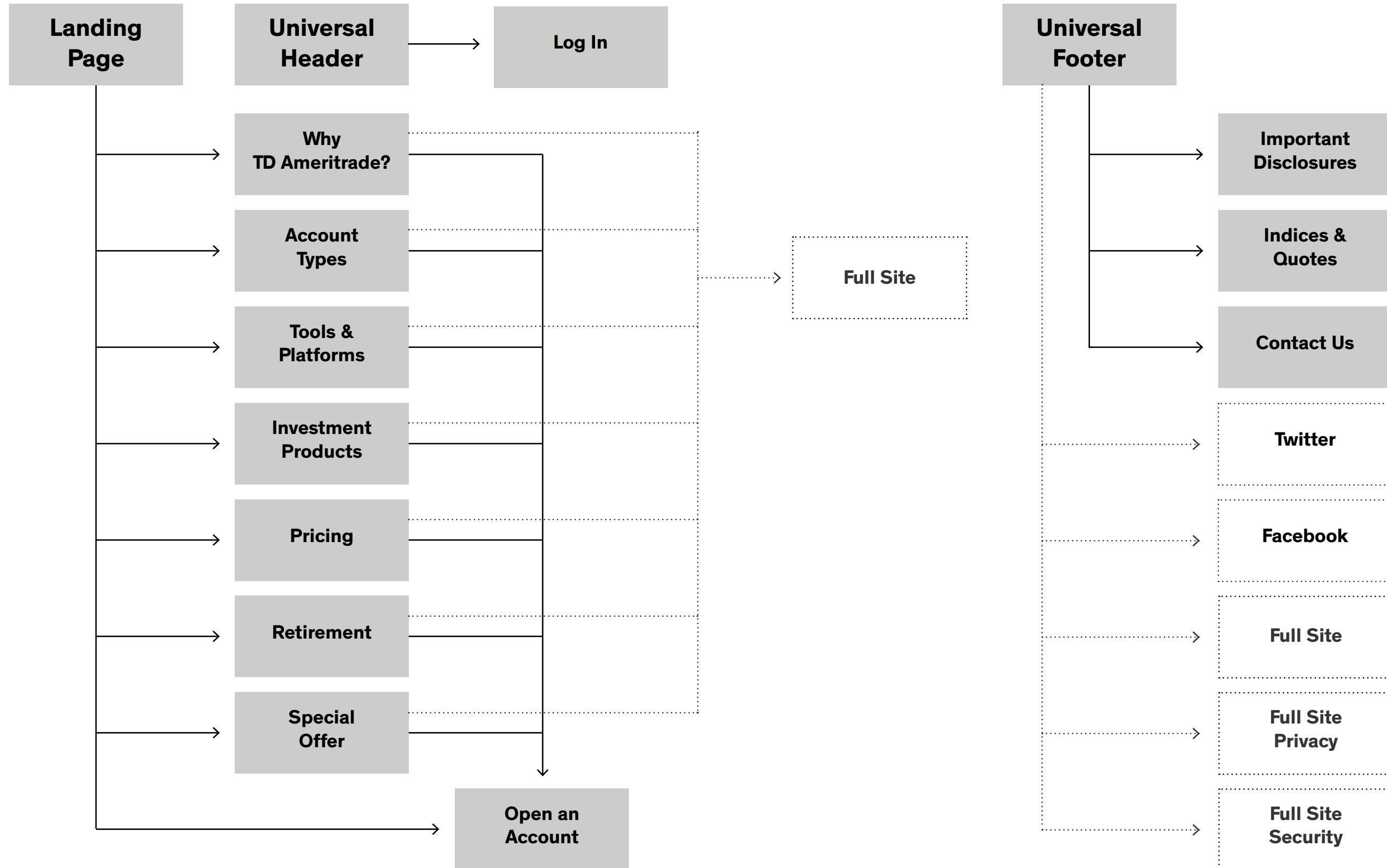


# **TDA Mobile Audit**

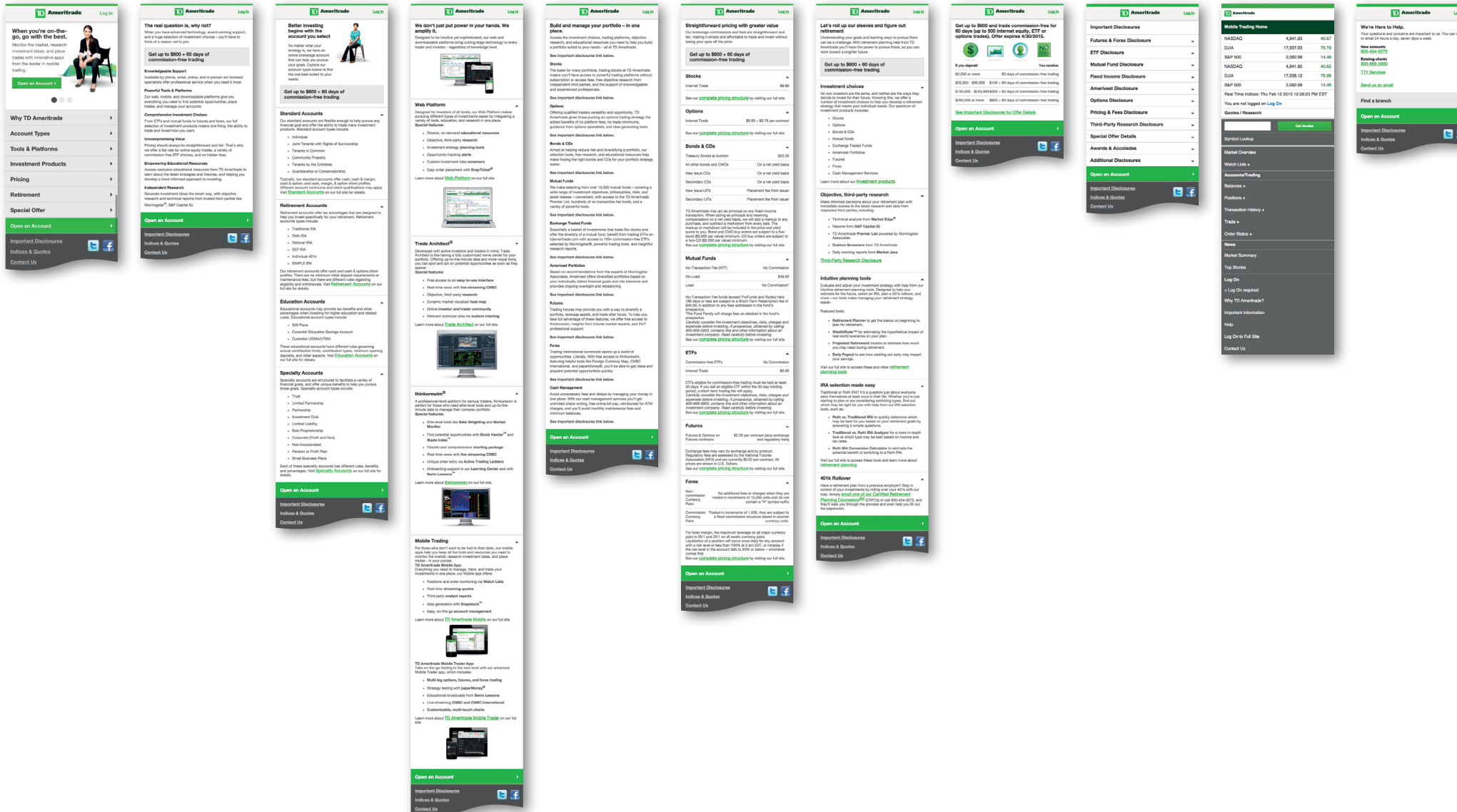
**Version 1.2**

**February 17, 2015**

# SITE MAP



# OVERVIEW



**TD Ameritrade** This is a secure application

## It's easy.

Open an account in five simple steps and take control of your financial future.

We're glad you're here. Open a TD Ameritrade brokerage account and, in just minutes, access an array of investment products, sophisticated trading tools, and independent third-party research. Plus, pay no maintenance or inactivity fees. Let's get started.

**What you'll need to open an account:**

- Just a few minutes to fill out the application
- Your Social Security number or Individual Taxpayer Identification Number (ITIN)
- Your employer name and address

**Do you already have an account with us?** (optional)

Yes  No

**Contact information**

All fields are required, unless they are marked as optional.

Prefix (optional)

Select

First name

Middle name (optional)

Last name

Suffix (optional)

Select

Email address <sup>i</sup>

Confirm email address

Best daytime phone number <sup>i</sup>

ext.

I have a non-U.S. phone number.

**Citizenship status**

I am a U.S. citizen.

I am a permanent resident of the U.S.

I have dual citizenship of the U.S. and another country.

I am neither a U.S. citizen nor a permanent resident of the U.S.

**What type of account do you want to open?** <sup>i</sup>

If you don't see the type of account you want to open or need more information, [go to our full site](#). There are more choices there, including trusts, UTMA/UGMA accounts, and 529 accounts.

Select an account type

You can trade stocks, options, mutual funds, ETFs, bonds, and CDs in most investment accounts. Investment choices may vary in certain account types such as trust accounts, 529 education accounts, and pension plans.

In most cases, there is no minimum funding to open an account, however, certain account types or promotional offers may have minimum deposit requirements.

**At this time, I primarily expect to:**

Buy, hold, and occasionally trade stocks, mutual funds, ETFs, or bonds

We'll help you get started by providing useful information, including:

- Details about stocks, bonds, options, certificates of deposit, ETFs, and 13,000+ mutual funds
- Objective, third-party research from trusted sources
- Ongoing investor education resources
- Easy-to-use investor tools
- Access to thinkorswim and Trade Architect platforms

Are you new to investing? (optional)

Yes  No

I have read the [TD Ameritrade Privacy Statement](#) <sup>i</sup>

**Important Information about procedures for opening a new account:**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. **What this means for you:** When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also utilize a third-party information provider for verification purposes and/or ask for a copy of your driver's license or other identifying documents.

**Continue**

[Download a paper application](#)

\*TD Ameritrade does not charge maintenance or inactivity fees. Commissions, service fees, and exception fees still apply. Please review our [commission schedule](#) and [rates and fees](#) schedule for details.

You will be asked a series of questions to help us verify your identity as required by the Federal government. There are some instances where identity cannot be verified or certain account type choices do not allow electronic signature. Although you will be able to complete the application, you may be required to send in your application by fax or mail. Please ensure that you carefully review your data for accuracy.

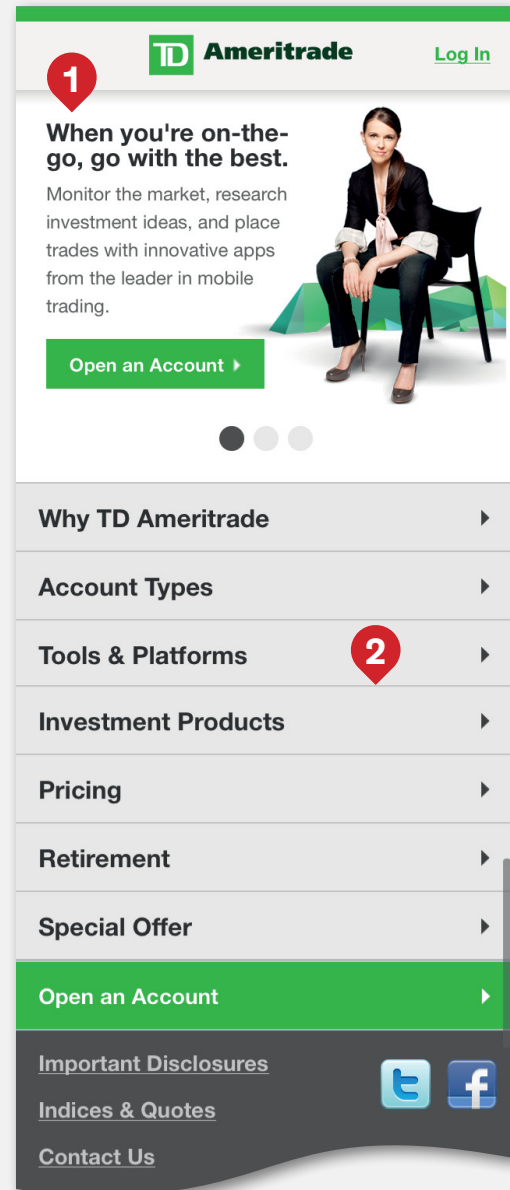
TD Ameritrade does not provide tax advice. Please consult a tax professional to determine the appropriate retirement account for your situation.

This application is not intended for residents of [Canada](#), [Singapore](#), or the [UK](#).

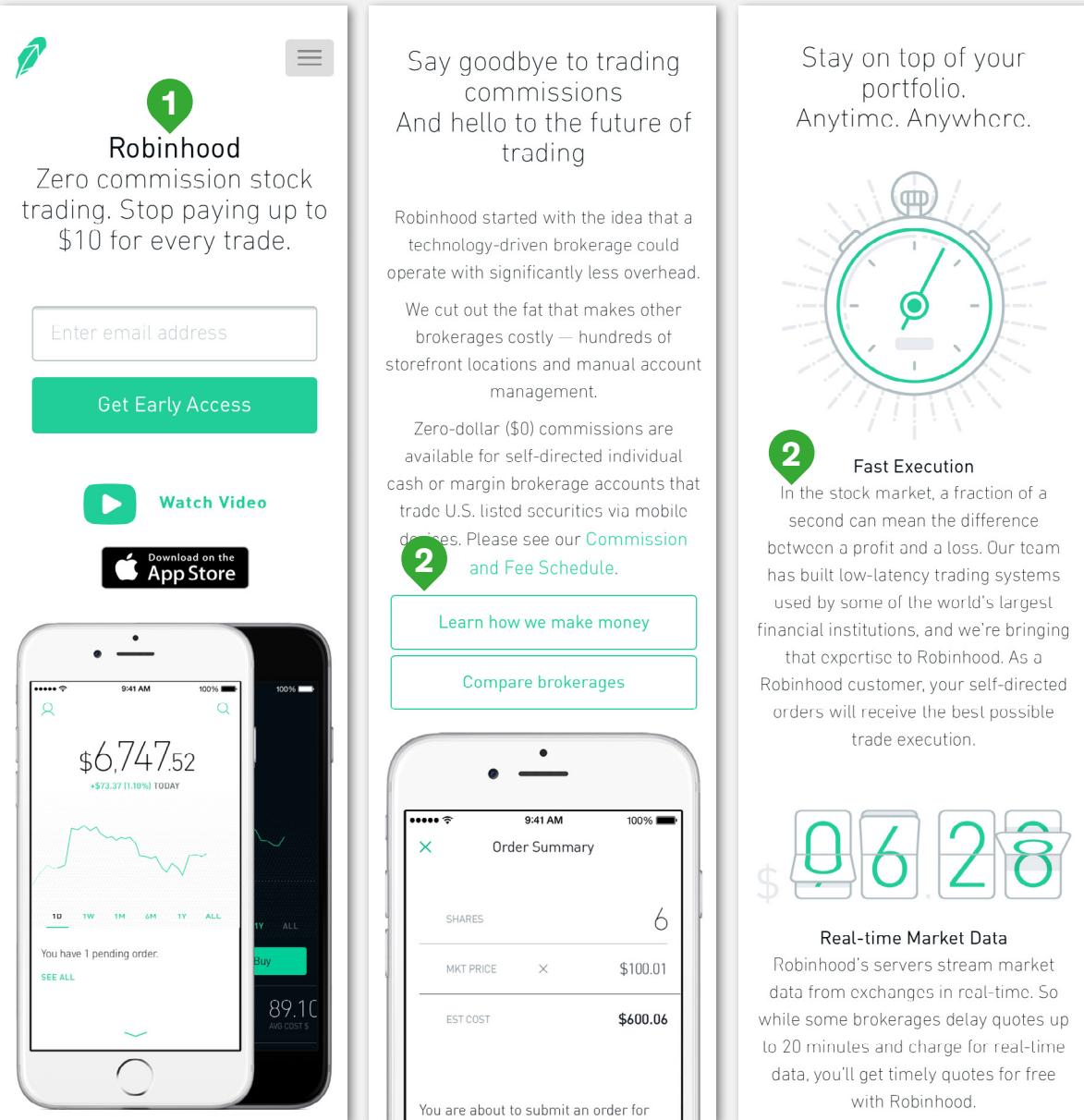
Call us at 800-454-9272

# COMPETITIVE AUDIT - HOME SCREEN

## YOU



## THEM



### 1 Finding 1

The value proposition lacks prominence due to its length and placement within a carousel.

### 2 Finding 2

The home screen is more or less a sitemap without any information to help orient and guide the visitor.

### Finding 3

Content is static so every visitor sees the same information. When possible, tailoring the content to the visitor based on past behavior can help guide them towards opening an account.

### 1 Competitor 1

Robinhood offers a clear, concise value proposition that stands out from the rest of the content, and grabs the visitors attention.

### 2 Competitor 2

Robinhood also has easily readable pieces of content on the home screen that help give the visitor a glimpse of their services, and then guides them to the more thorough content they're looking for.

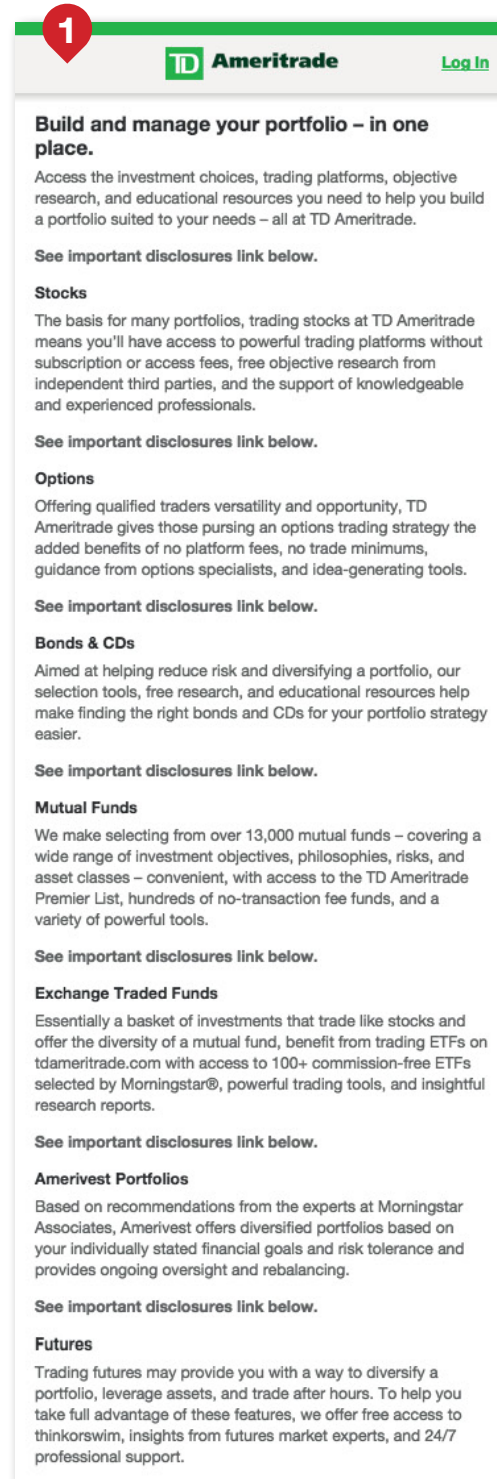
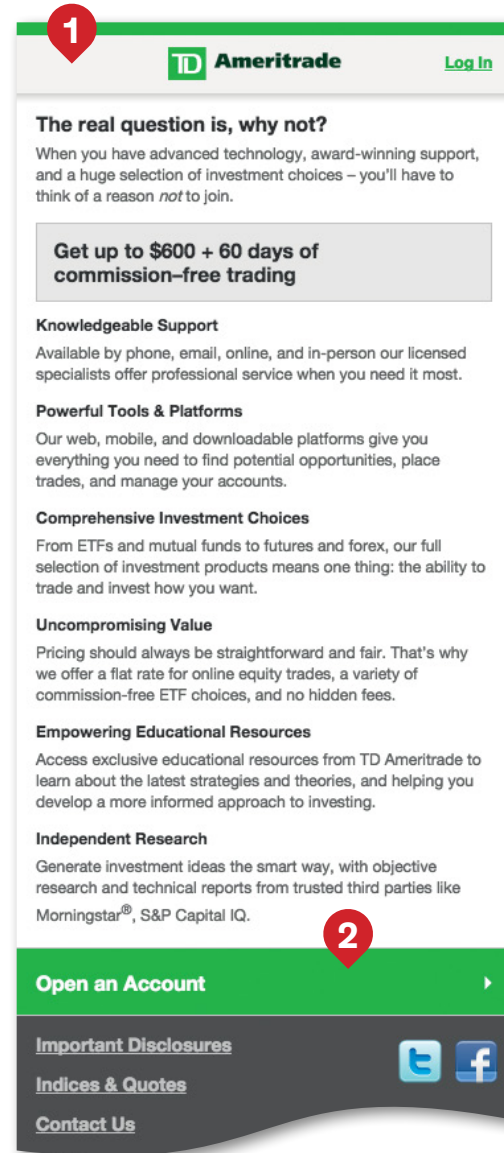
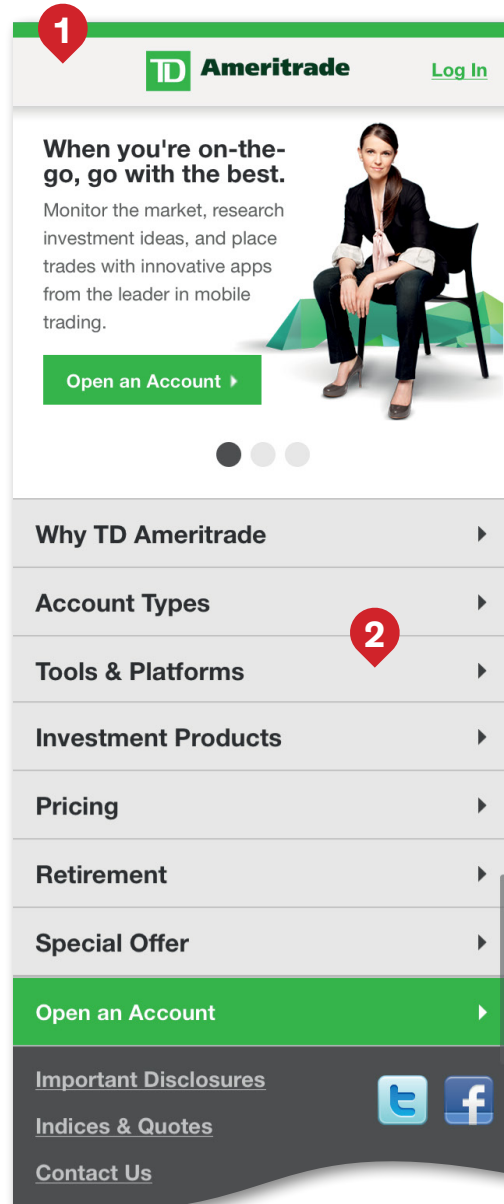
### Quick Fixes

- 1 - Update the homepage with a clear value proposition both in length and design.
- 2 - Add short, easy to read content around the benefits of opening a TDA account, and link through to more thorough content.

### Long Term Fixes

- 1 - Integrate with Bluekai to serve content that's appropriate to the visitor.

# SITE ARCHITECTURE



**1 Finding 1**  
The mobile site is lacking a universal nav, making it impossible to move through different sections of the site without going back to the homepage.

**2 Finding 2**  
There's no clear hierarchy for the information on the site.

## Quick Fixes

1 - Add a universal nav to make it easier to move around the site.

## Long Term Fixes

1 - Reconsider site architecture, and establish a clear hierarchy of information based on visitor needs.

# COMPETITIVE AUDIT - CONTENT

## YOU

**Build and manage your portfolio – in one place.**  
Access the investment choices, trading platforms, objective research, and educational resources you need to help you build a portfolio suited to your needs – all at TD Ameritrade.  
See important disclosures link below.

**Stocks**  
The basis for many portfolios, trading stocks at TD Ameritrade means you'll have access to powerful trading platforms without subscription or access fees, free objective research from independent third parties, and the support of knowledgeable and experienced professionals.  
See important disclosures link below.

**Options**  
Offering qualified traders versatility and opportunity, TD Ameritrade gives those pursuing an options trading strategy the added benefits of no platform fees, no trade minimums, guidance from options specialists, and idea-generating tools.  
See important disclosures link below.

**Bonds & CDs**  
Aimed at helping reduce risk and diversifying a portfolio, our selection tools, free research, and educational resources help make finding the right bonds and CDs for your portfolio strategy easier.  
See important disclosures link below.

**Mutual Funds**  
We make selecting from over 13,000 mutual funds – covering a wide range of investment objectives, philosophies, risks, and asset classes – convenient, with access to the TD Ameritrade Premier List, hundreds of no-transaction fee funds, and a variety of powerful tools.  
See important disclosures link below.

**Exchange Traded Funds**  
Essentially a basket of investments that trade like stocks and offer the diversity of a mutual fund, benefit from trading ETFs on tdameritrade.com with access to 100+ commission-free ETFs selected by Morningstar®, powerful trading tools, and insightful research reports.  
See important disclosures link below.

**Amerinvest Portfolios**  
Based on recommendations from the experts at Morningstar Associates, Amerinvest offers diversified portfolios based on your individually stated financial goals and risk tolerance and provides ongoing oversight and rebalancing.  
See important disclosures link below.

**Futures**  
Trading futures may provide you with a way to diversify a portfolio, leverage assets, and trade after hours. To help you take full advantage of these features, we offer free access to thinkorswim, insights from futures market experts, and 24/7 professional support.  
See important disclosures link below.

**Forex**  
Trading international currencies opens up a world of opportunities. Literally. With free access to thinkorswim, featuring helpful tools like Foreign Currency Map, CNBC International, and paperMoney®, you'll be able to get ideas and pinpoint potential opportunities quickly.  
See important disclosures link below.

**Cash Management**  
Avoid unnecessary fees and delays by managing your money in one place. With our cash management services you'll get unlimited check writing, free online bill pay, reimbursed for ATM charges, and you'll avoid monthly maintenance fees and minimum balances.  
See important disclosures link below.

**Open an Account**

Important Disclosures  
Indices & Quotes  
Contact Us

## THEM

**acorns**  
Invest the Change  
Get the App

**Investments Automated Portfolio Management**  
An automated process driven by a team of engineers, mathematicians, and a Nobel Prize-winning economist constructs and monitors your investment program, so you don't have to.

**Our Portfolios**  
Optimized portfolios for your risk level.

Moderate  
Each portfolio is made up of six ETFs depending on your specific risk profile. Sign up to find out which portfolio is right for you.

Get the App

Large Co. Stocks	16%
Small Co. Stocks	19%
Emerging Market Stocks	10%
Government Bonds	6%
Corporate Bonds	33%
Real Estate Stocks	16%

**Diversification**  
Acorns seeks to maximize expected returns for a given amount of risk by carefully diversifying across multiple asset classes. The mathematical framework used for this diversification is called Modern Portfolio Theory.

**Automatic Rebalancing**  
Due to natural market fluctuations, allocations can deviate from optimal risk-adjusted targets. Acorns automatically rebalances your

**Modern Portfolio Theory**  
The Acorns portfolios are optimized to obtain the highest expected return

**1 Finding 1**  
Screens are very text heavy with small print.

**1 Competitor 1**  
Acorns visually breaks apart blocks of content with backgrounds, images and icons. They also use a more readable font with different sized font with clear titles.

**Quick Fix**  
1 - Update the design by visually breaking apart blocks of content, adding relevant icons and images, and increasing the font size to make it easier to read.

# COMPETITIVE AUDIT - SIGN UP

**YOU**

**intuit TurboTax THEM**

**charles SCHWAB THEM**

**1 Finding 1**  
The signup process is complex and daunting.

**2 Finding 2**  
The option to call and open an account isn't as prominent as it should be.

**1 Competitor 1**  
TurboTax breaks their signup process down into smaller pieces, and uses helpful, human language.

**2 Competitor 2**  
Charles Schwab gives visitors the option to call and open an account before ever seeing the signup form.

## Quick Fixes

- 1 - Only prompt the visitor for required information.
- 2 - Give the visitor the option to call before seeing the form.

## Long Term Fixes

- 1 - Break apart the signup form into different pieces to make it seem much simpler for the visitor.
- 2 - Lazy registration - allow the visitor to save state, and continue on the desktop site.

# RECOMMENDATIONS

TIMING	QUICK FIXES	LONG TERM FIXES
<b>HOME SCREEN</b>	<ul style="list-style-type: none"> <li>+ ADD A CLEAR VALUE PROPOSITION</li> <li>+ ADD CONTENT THAT INTRODUCES A VISITOR TO TD AMERITRADE</li> </ul>	<ul style="list-style-type: none"> <li>+ INTEGRATE WITH BLUEKAI TO SERVE DYNAMIC CONTENT BASED ON PAST BEHAVIOR</li> </ul>
<b>ARCHITECTURE</b>	<ul style="list-style-type: none"> <li>+ CREATE A CLEAR HIERARCHY OF INFORMATION</li> </ul>	<ul style="list-style-type: none"> <li>+ RECONSIDER SITE ARCHITECTURE BASED ON PERSONAS AND THEIR GOALS</li> </ul>
<b>NAVIGATION</b>	<ul style="list-style-type: none"> <li>+ ADD A UNIVERSAL NAVIGATION</li> </ul>	
<b>CONTENT</b>	<ul style="list-style-type: none"> <li>+ REDESIGN CONTENT TO BE EASILY READ ON MOBILE</li> <li>+ ADD VISUALS TO BREAK APART CONTENT AND MAKE IT MORE READABLE</li> </ul>	
<b>SIGN UP</b>	<ul style="list-style-type: none"> <li>+ ONLY PROMPT FOR REQUIRED INFORMATION</li> <li>+ ADD AN OPTION TO CALL AND SIGN UP BEFORE SHOWING THE FORM</li> </ul>	<ul style="list-style-type: none"> <li>+ BREAK APART THE SIGN UP FLOW SO THAT IT APPEARS MUCH SIMPLER TO THE VISITOR</li> <li>+ LAZY REGISTRATION - ALLOW THE VISITOR TO SAVE STATE, AND CONTINUE ON DESKTOP</li> </ul>