Aurion Wealth

A Human + Digital Experience for HNI Investors

Client: Confidential Investment Banking Firm
Target Audience: High Net-Worth Individuals (HNIs) on sabbatical or career breaks
Role: Account Manager | UX Director (Design Research & Strategy)
Team: 1 UX Researcher | 1 UX Designer | 2 Visual Designer
Tool: Figma
Platform: iOS & Android
Timeline: 3 Months (Discovery to MVP Designs) [July - Sept 2022]

OVERVIEW

The client, a leading investment service provider firm observed low engagement on the mobile platform (under 20% MAU) due to significant shift: more High Net-Worth Individuals were **taking sabbaticals** or extended breaks from work, relying on **investment portfolios to generate regular income**. However, existing digital tool was designed per traditional wealth management methods and lacking:

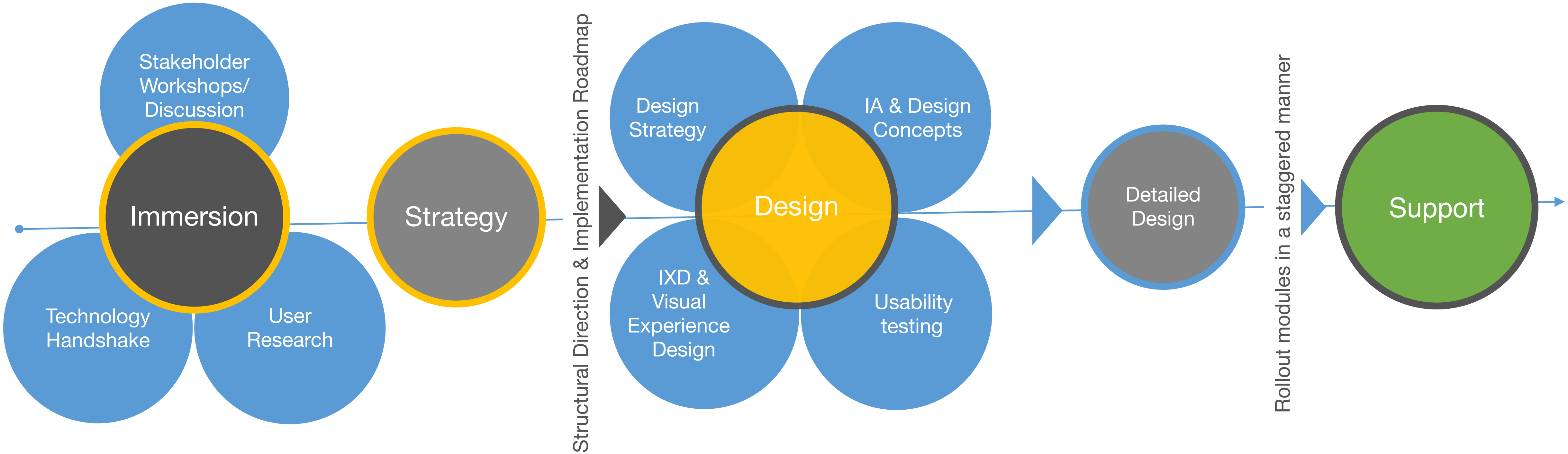
- Passive income visibility
- Goal-based portfolio planning
- On-demand advisory services

Challenge

How can Aurion craft a unique and differentiated investment experience through the innovative, high-performing platform for high-net-worth individuals to improve engagement?

THE APPROACH

We believe that UX has to be engineered into the product. By employing user-centred methodology we will ensure that design is focused on user needs, expectations, and achieves business goals. We will define sprints which involves frequent stakeholder & user validation.



- Overall business, product goal and vision
- Product roadmap
- Review & analyse the research/work done so far
- Users, Use cases and scenarios
- Technology - feasibility / constraints
- Gain insights into users' journeys, needs, pains and expectations through user interviews.
- Opportunity areas to improve experience

- Design direction
- Define success metrics
- Solution Ideas & Product features
- User tasks & features
- Persons creation, journeys to be covered across products

- Design user experience to provide a pleasant and engaging experience for the users.
- Critical user journey maps, and screen flow for key user tasks
- Track design performance (efficiency, user engagement, satisfaction, etc)
- Conceptual Design testing

- Detailed interaction and visual design for all tasks & scenarios - Wireframes & UI Designs
- UX & UI specs handover to the development team

- Collaborate with tech team integration, implementation and testing.
- Validate designs with Real Users

DISCOVERY

Overview

A workshop was planned with stakeholders to understand business objectives, RM and internal views on HNI client challenges, business.

Business Goals

- Enhance client engagement via mobile by 60%.
- Enable real-time portfolio insights and decision-making.
- Differentiate through personalized and premium digital experience.
- Increase AUM (Assets Under Management) through improved client satisfaction.

Overview

A three week research activities were planned using in-depth interviews and contextual inquiry method to understand challenges, pain-points and opportunity areas by engaging with 8-10 HNI [primary users] and 5-6 RM [secondary users]

Key Findings

- **Almost all of HNI clients** reported frustration with lack of clear, predictable income planning when on sabbatical.
- **Majority of clients** expect both human warmth and digital efficiency, a "trusted digital human" experience.
- **Most HNIs** want automation but appreciate human check-ins at major decision points.
- RM teams were burdened with **over 60% more support calls** from sabbatical clients requesting income breakdowns, rebalancing advice, or payout timelines.

User Quotes

“Notify me only when action is needed, not when markets sneeze.”

“I want to know through app how much I can safely spend next month without impacting principal.”

“It lack a clear, month-to-month view of expected investment income if I am on sabbatical.”

Potential low engagement reason

1

Shift in priorities
Financial tracking takes a backseat to lifestyle, philanthropy, or leisure goals — reducing motivation to open the app.

2

Limited contextual personalization
The app continues pushing routine financial content instead of adapting to their “away” mode (e.g., travel updates, lifestyle insights, or global spending tracking).

3

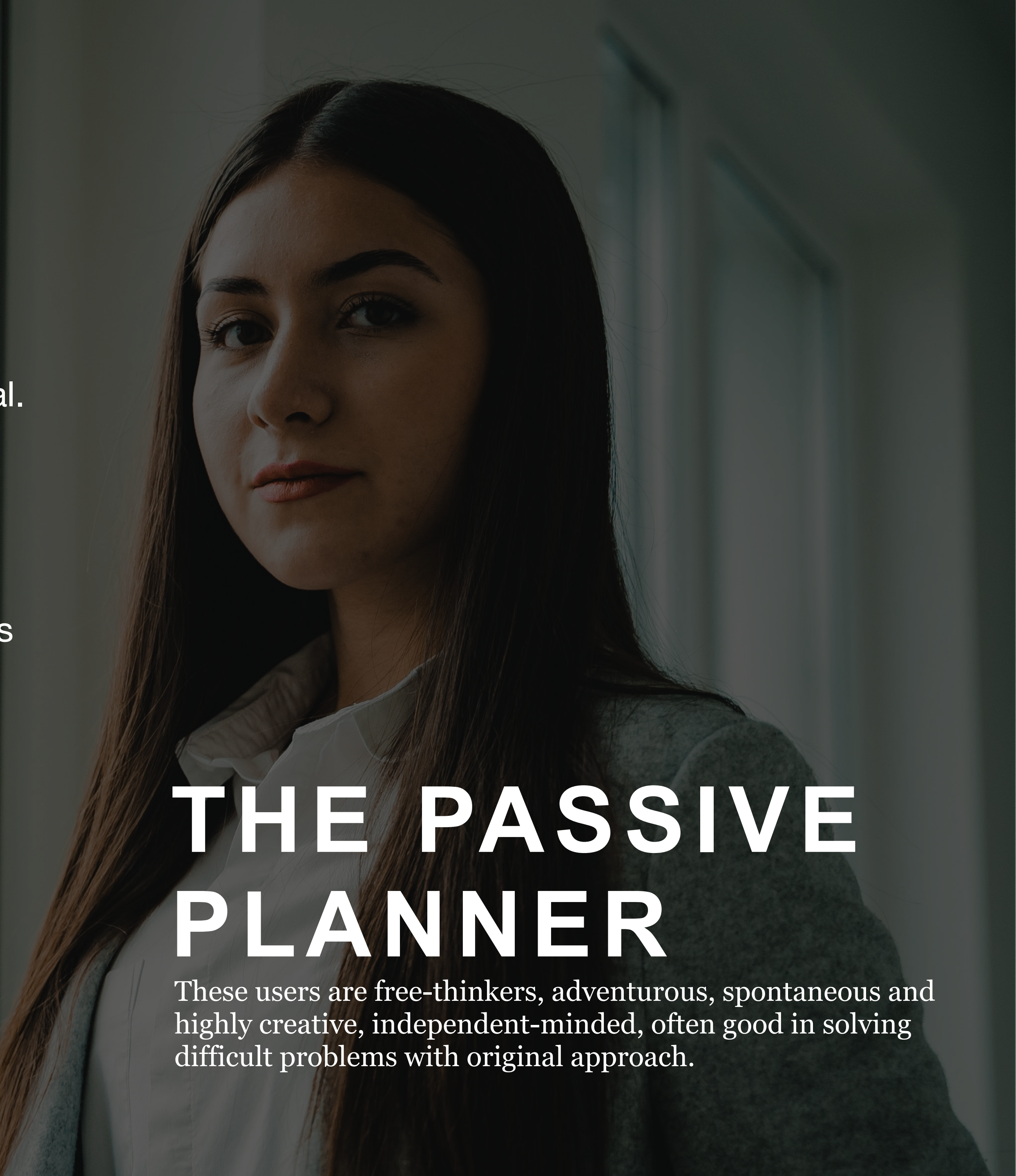
Experience over Management
The focus shifts from managing wealth to living through wealth — exploring travel, culture, or philanthropy — and the app doesn’t support that experiential lifestyle.

PRIMARY PERSONA [68%]

Challenges
• Current app doesn’t show future income projections — just balance and performance.
• Needs to call RM for routine investment questions and predictions.
• Feels anxious about uninvested cash lying idle during sabbatical.
• Finds most fintech tools “too retail” or “too noisy”.

Needs
• Set and forget" investment templates with income tracking.
• Income forecasting and alerts when income falls short.
• Curated, low-risk investment options tailored to sabbatical goals
• Hybrid experience: 90% digital + 10% RM interaction.
• Elegant, minimal tool with simple explanations for complex products.

Goal
• Maintain lifestyle and travel during sabbatical without worrying about money.
• Generate a predictable monthly income without touching principal.
• Spend less time managing finances, more time with family and wellness.



THE PASSIVE PLANNER

These users are free-thinkers, adventurous, spontaneous and highly creative, independent-minded, often good in solving difficult problems with original approach.

Design Strategy

Human + Digital Touchpoints
Blend automated insights with access to live RM advisory.

Proactive, Not Noisy
Smart notifications that matter, when they matter.

Simplicity at Premium
Offer rich functionality with a minimal, elegant interface.

Income-first Experience
Prioritize income generation, predictability, and liquidity.

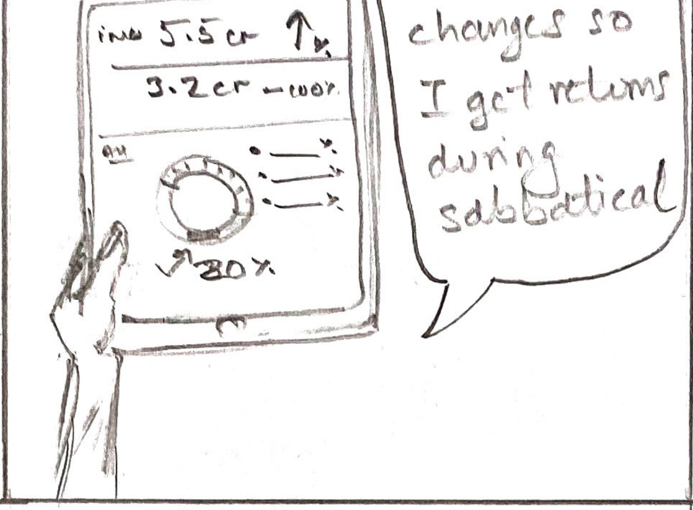
The Solution

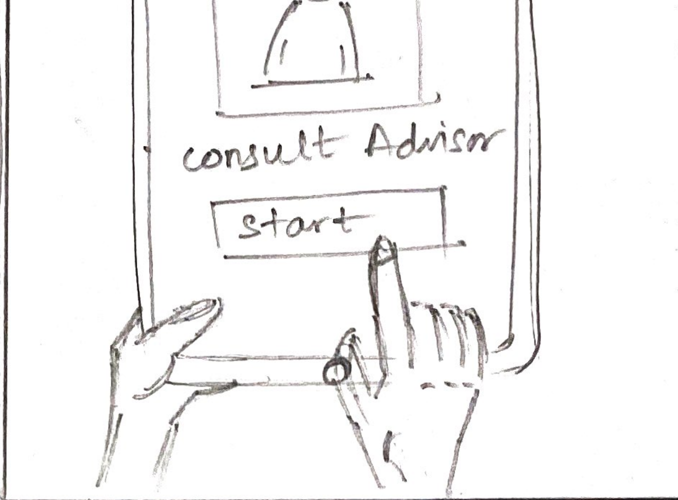
A **mobile wealth management platform** designed specifically for HNIs on sabbatical, focused on generating and managing investment income with clarity, control, and confidence.

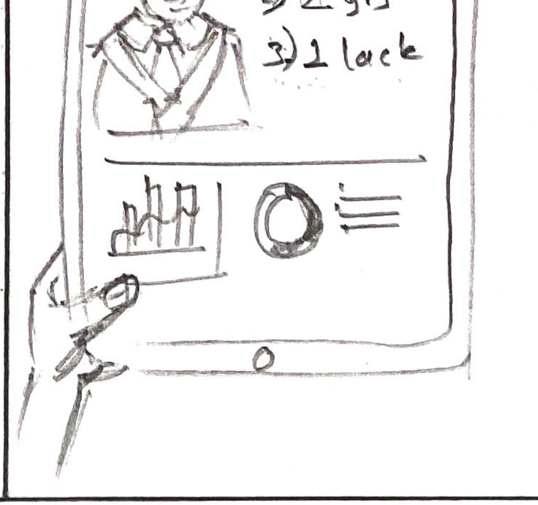
Key Features:

- **Income Forecast Dashboard**
  - Visual monthly income flow
  - Tracks upcoming payouts from dividends, bonds, REITs, etc.
- **Goal-Based Investment Planning**
  - Create income targets (e.g., $10K/month) and align portfolios accordingly.
- **Sabbatical Portfolio Templates**
  - Curated, low-risk, income-optimized investment bundles.
- **Cash Flow Alerts & Nudges**
  - Smart alerts when income falls short or a reinvestment opportunity arises.
- **Digital RM Chat + Voice Call**
  - Human + Digital experience: RMs are contextually looped in via encrypted chat or call, based on user actions or thresholds crossed.
- **“Do Nothing" Mode**
  - Optional automation for dividend reinvestment, bond rollovers, etc. — built for sabbatical users wanting minimal involvement.
- **Personalized Insights Feed**
  - Curated market updates tied to user's portfolio goals and risk level.

Wireframe & Prototype





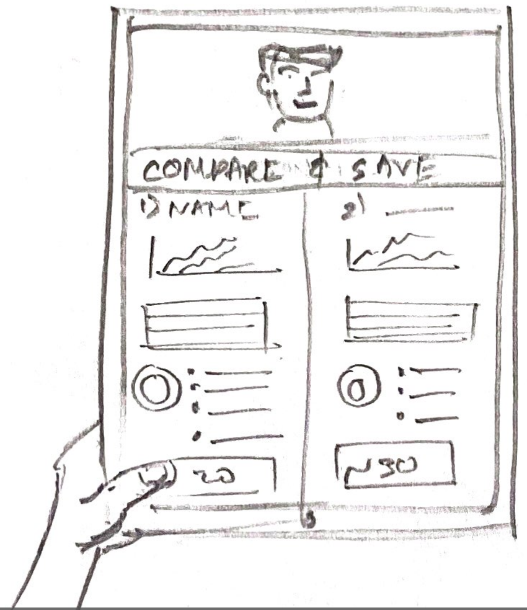


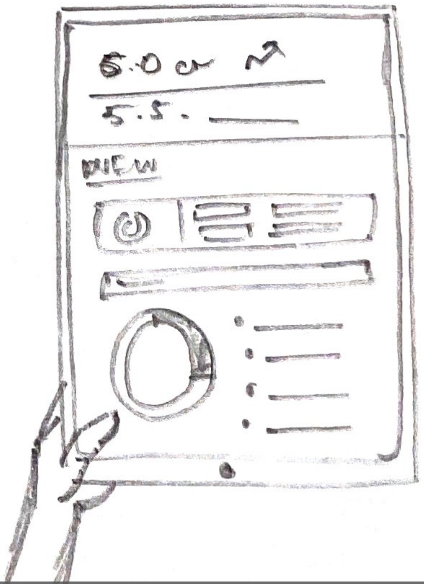
1. Richa receives a notification about her portfolio on IIFL

2. While looking at her current portfolio and remembers that she needs to generate a monthly payout for her sabbatical

3. She then starts to consult her digital advisor

4. The digital advisor is proactiveand certain questions to define Richa'





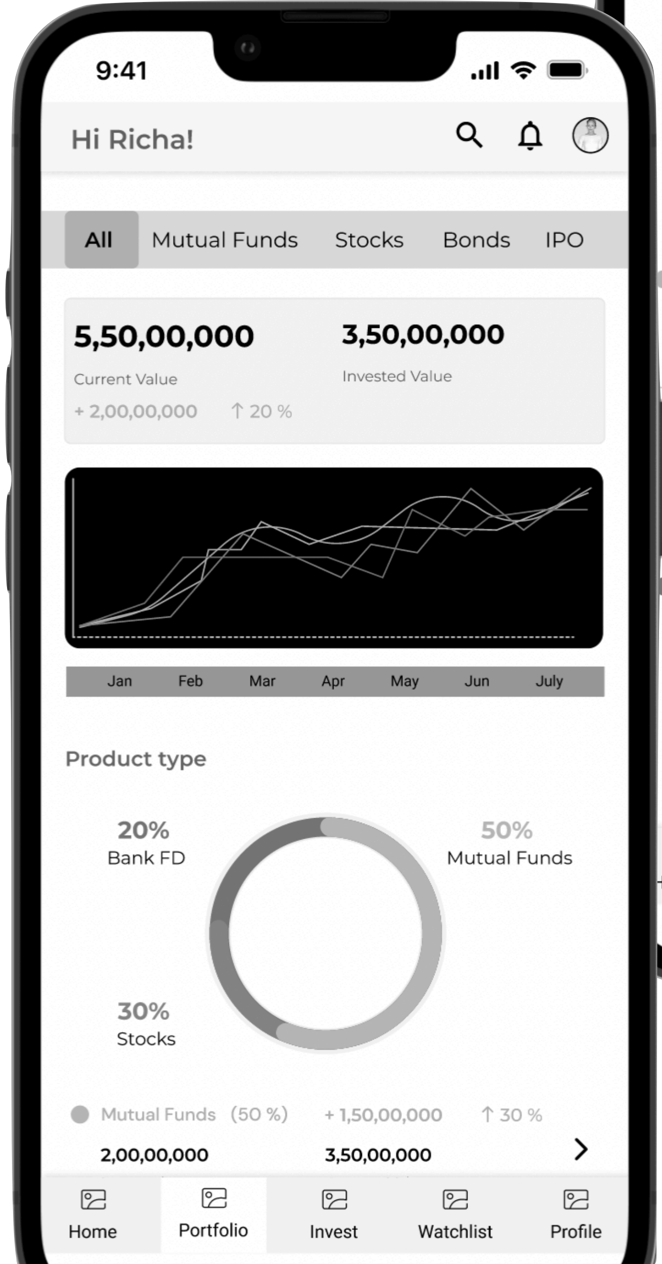
5. T... relevant products and combinations of products that would help Richa meet her

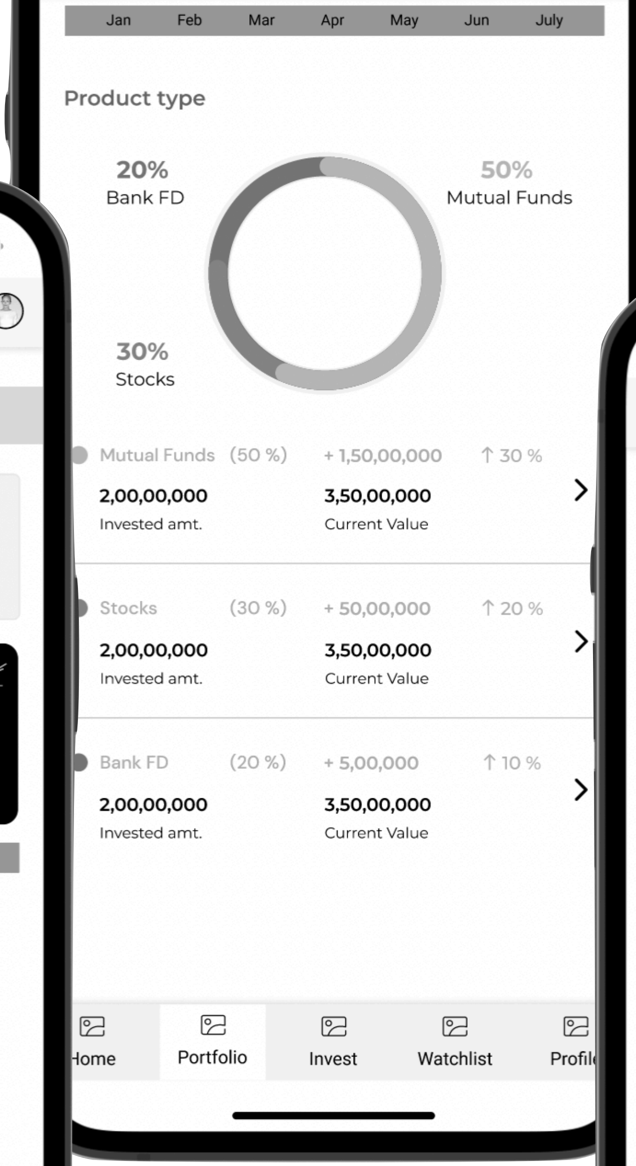
6. ...cha then makes edits, adds products that she liked, to the combination, and compares it. She also saves these

7. After saving the combinations, she emails it to her portfolio manager and has a call with him to discuss and consult for the

8. Richa views her new and updated which will help her meet her goals a sabbatical

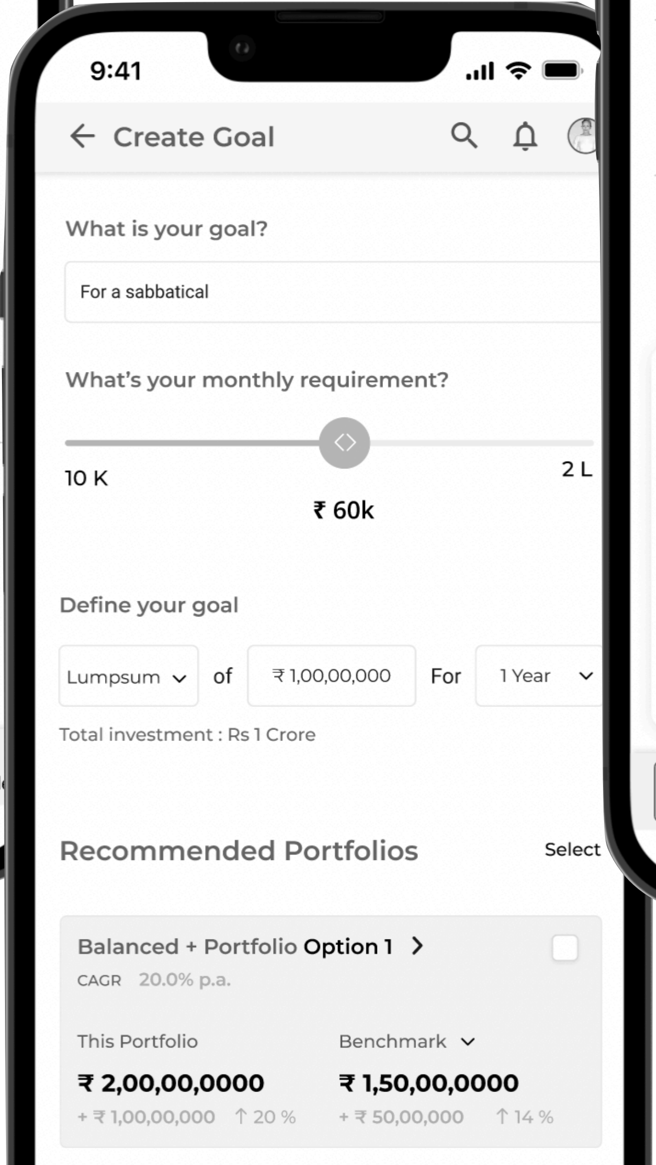
Income Forecast Dashboard

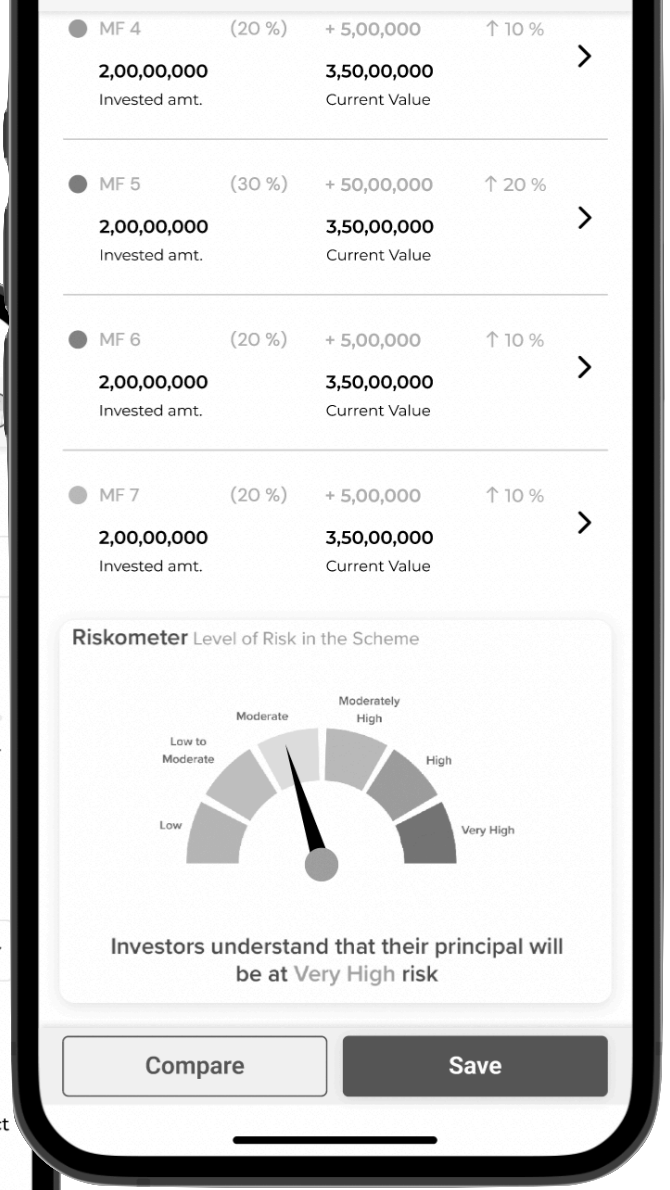




Sabbatical Portfolio Templates

Goal-Based Investment Planning





Do Nothing Mode

CONCEPT WIREFRAMES

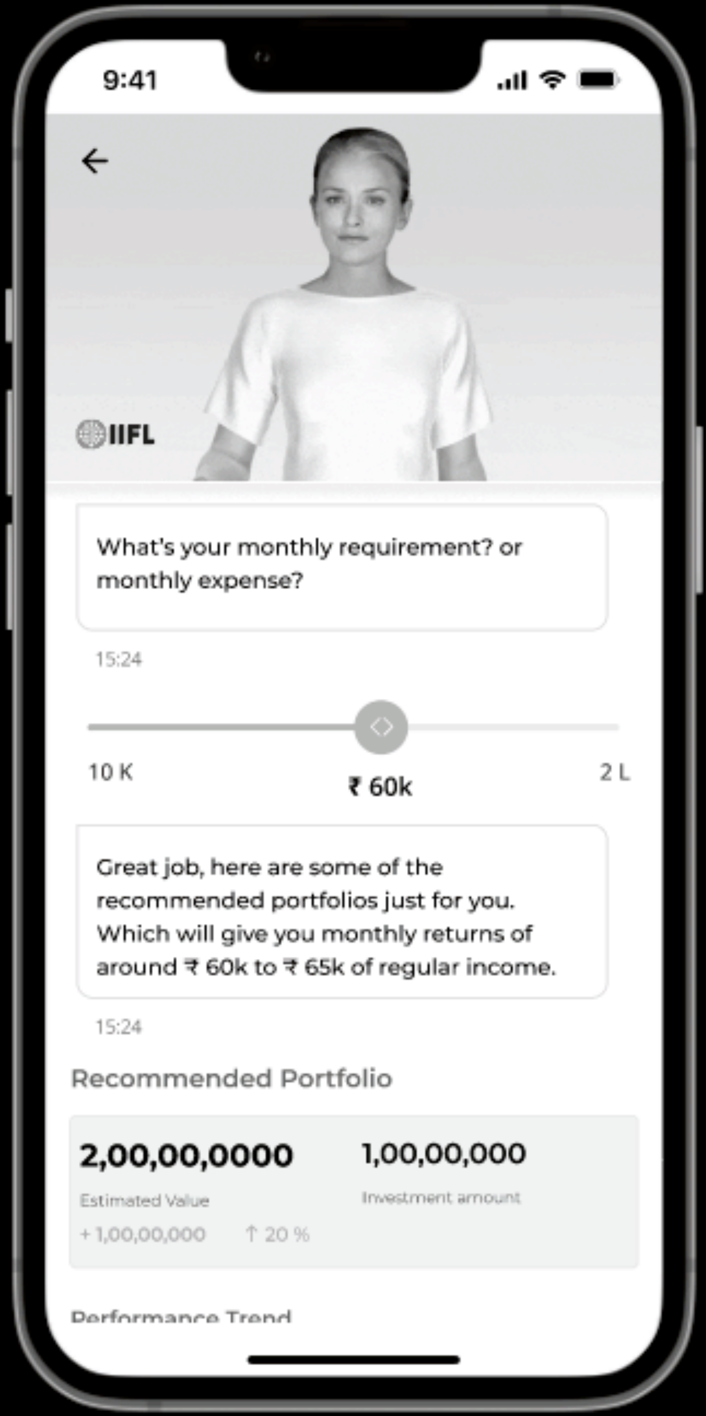
Digital Companion [Star Feature]

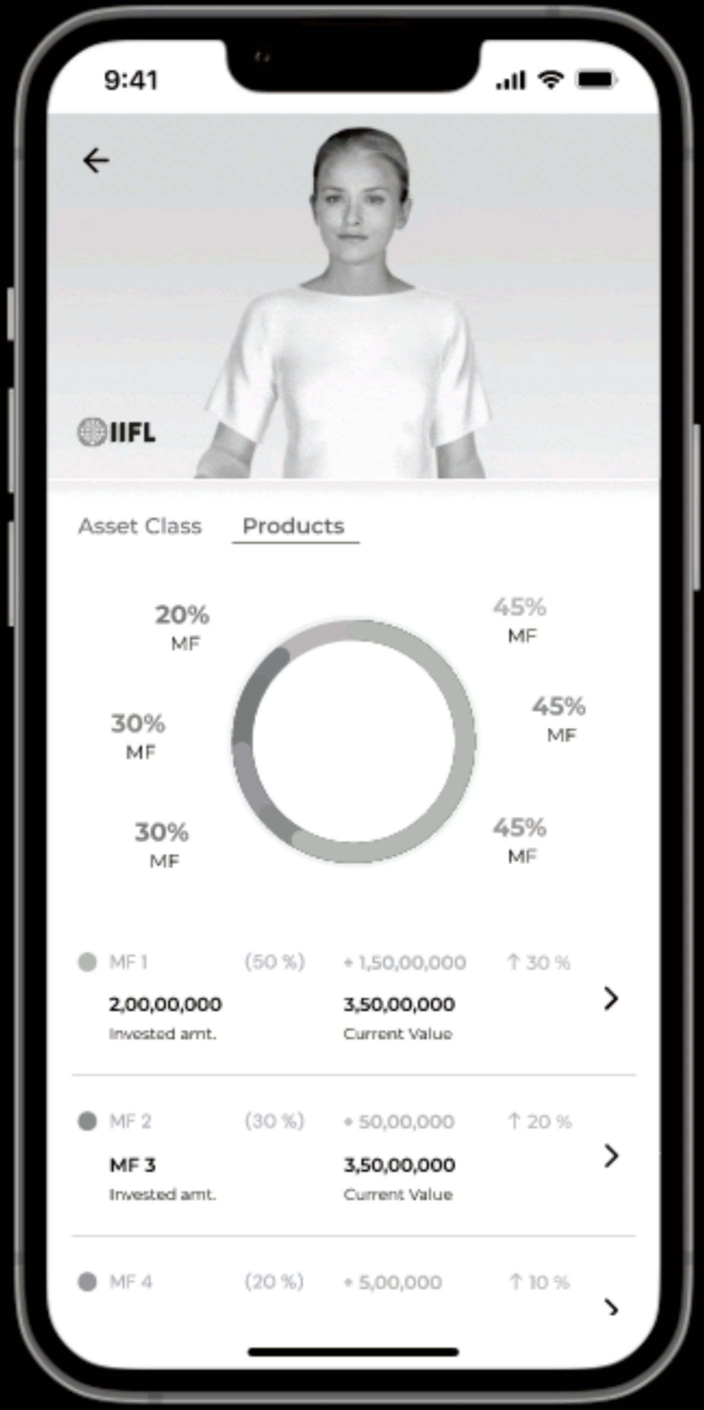
Key Features:

Personalisation:
Digital advisor will guide and advise the HNI clients during exploration phase and also help creating a goal, explaining products, mitigating risk, recommending trending investment options, tracking investment, and having insights into potential portfolios.

Diversification:
Suggest diversification and allocation based on asset class percentage and product holding percentage.

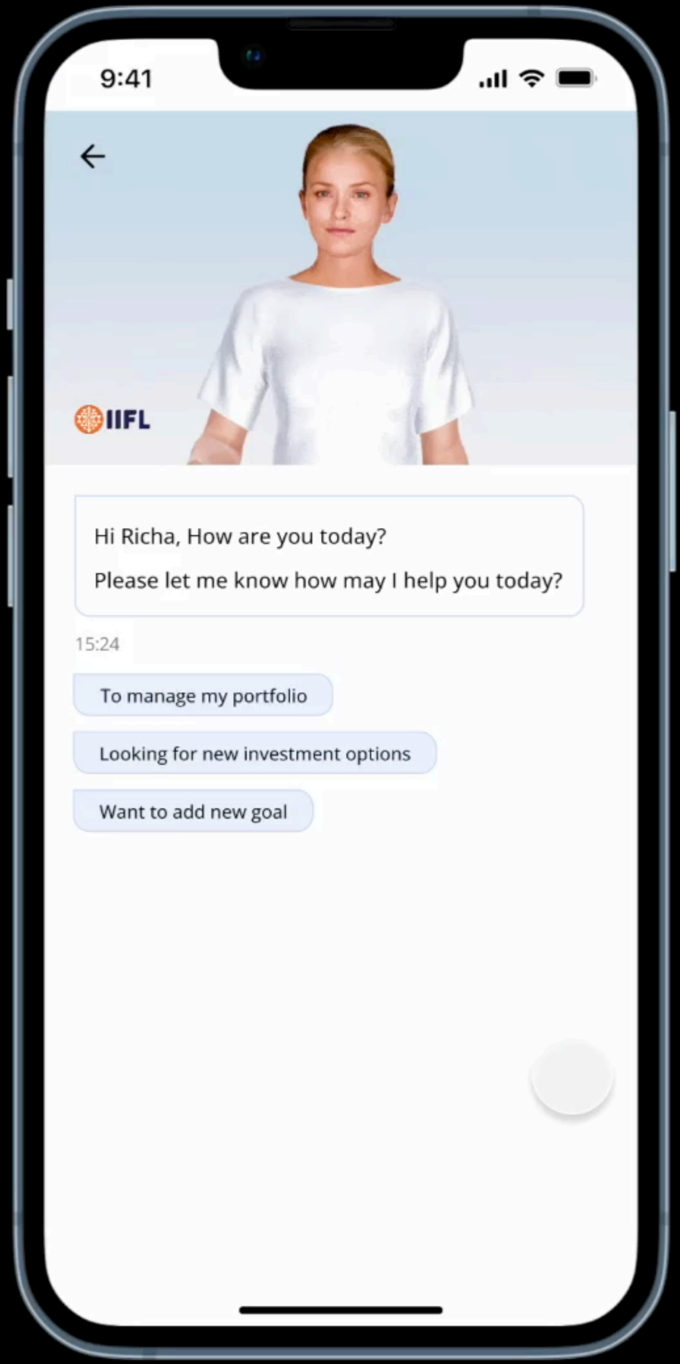
Product details:
Help clients understand investment details with the profit and loss details at their convinience with no-human interaction.





PROTOTYPE- DIGITAL COMPANION

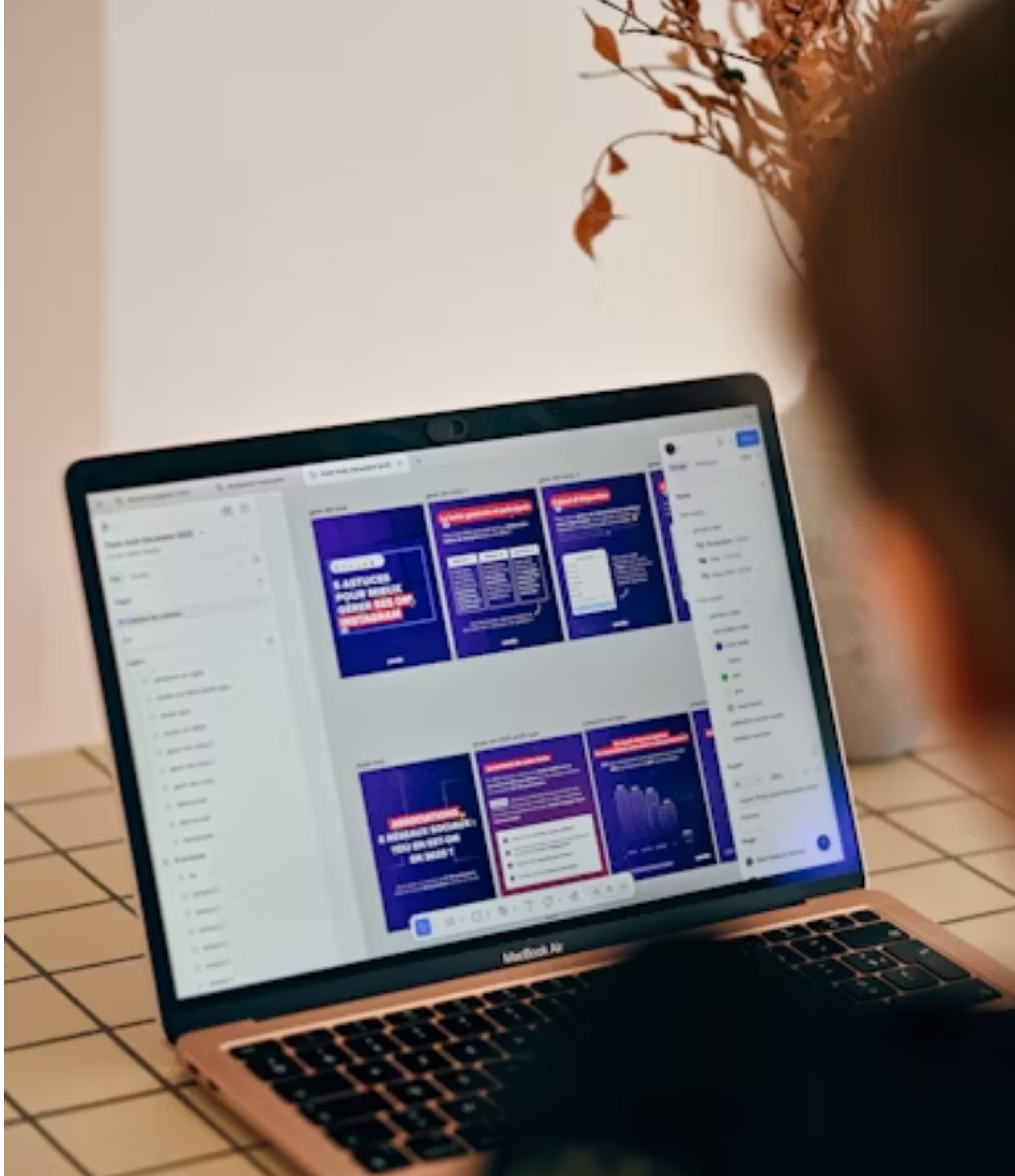
The Digital Companion was the start feature for the premium client segment having newt worth of >$3.5M



DETAILED DESIGNS

Visual Designs Strategy

- Clean, high-contrast UI with both light and dark themes.
- Tap-friendly design, optimized for one-handed use.
- Subtle animations for cash flow tracking and milestone celebrations.
- Luxury-inspired visual language (serif fonts, premium iconography, rich transitions).



DESIGN GUIDELINES

Logo

AURION Investments

AURION Investments

Color Palette

Primary
R-221, G-107, B-55

Secondary
R-29, G-30, B-62

Secondary
R-246, G-193, B-58

Neutral
R-77, G-77, B-77

Typography

Trebuchet

The typeface's letterforms have a large x-height, along with clean lines that will allow for easy legibility, even at small sizes.

Primary

Aa Regular

Aa Bold

Cambria

Cambria font is a serif typeface that is a mixture of old and modern style fonts.

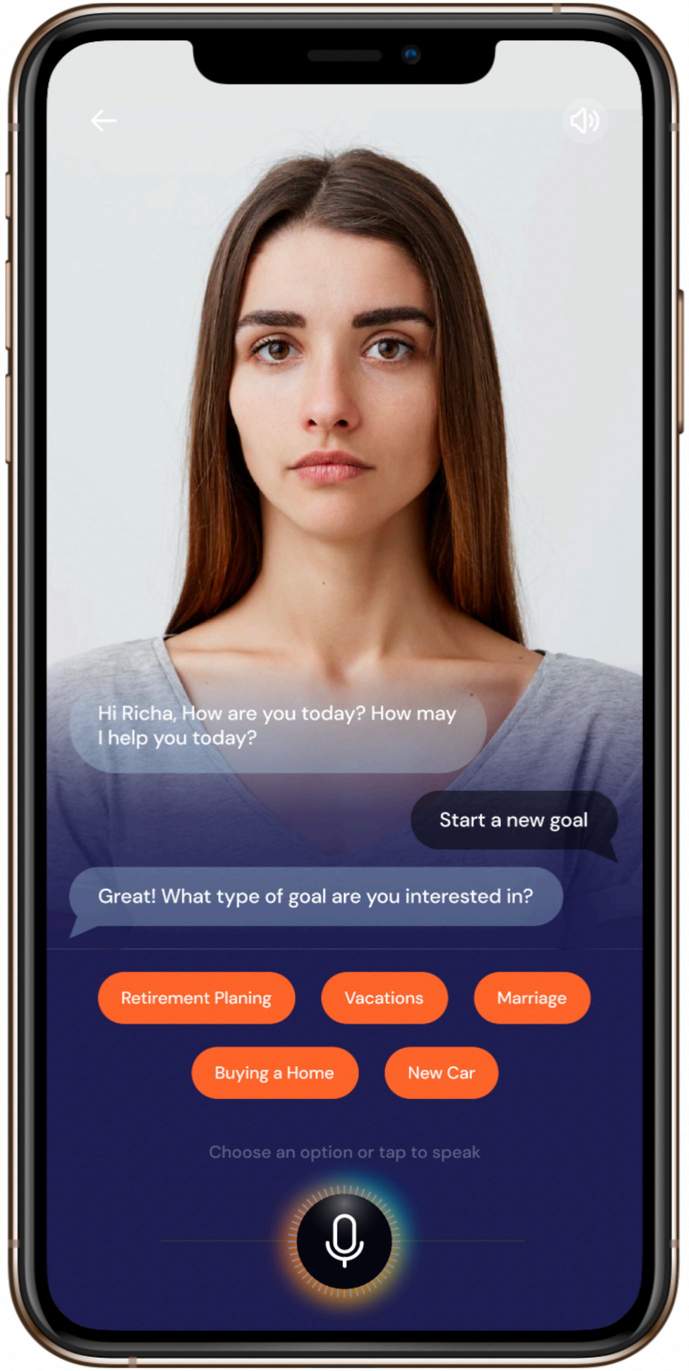
Secondary

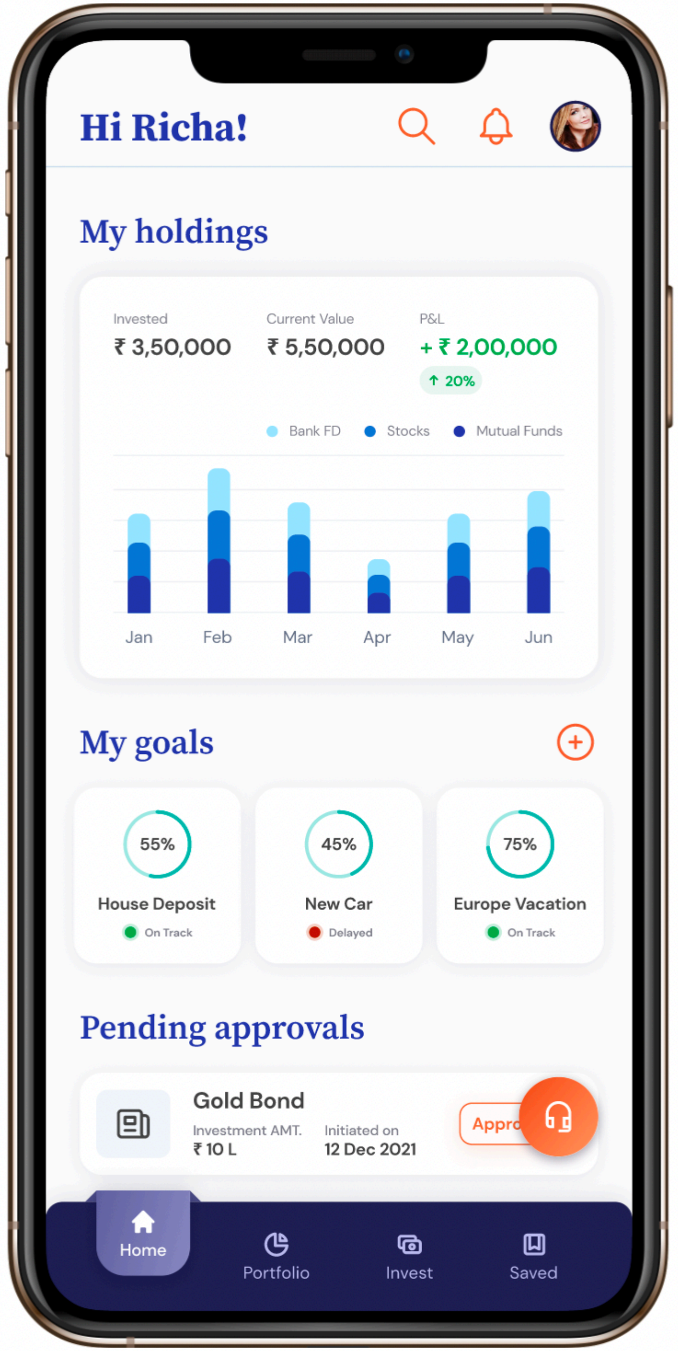
Aa Regular

Aa Bold

VISUAL DESIGNS

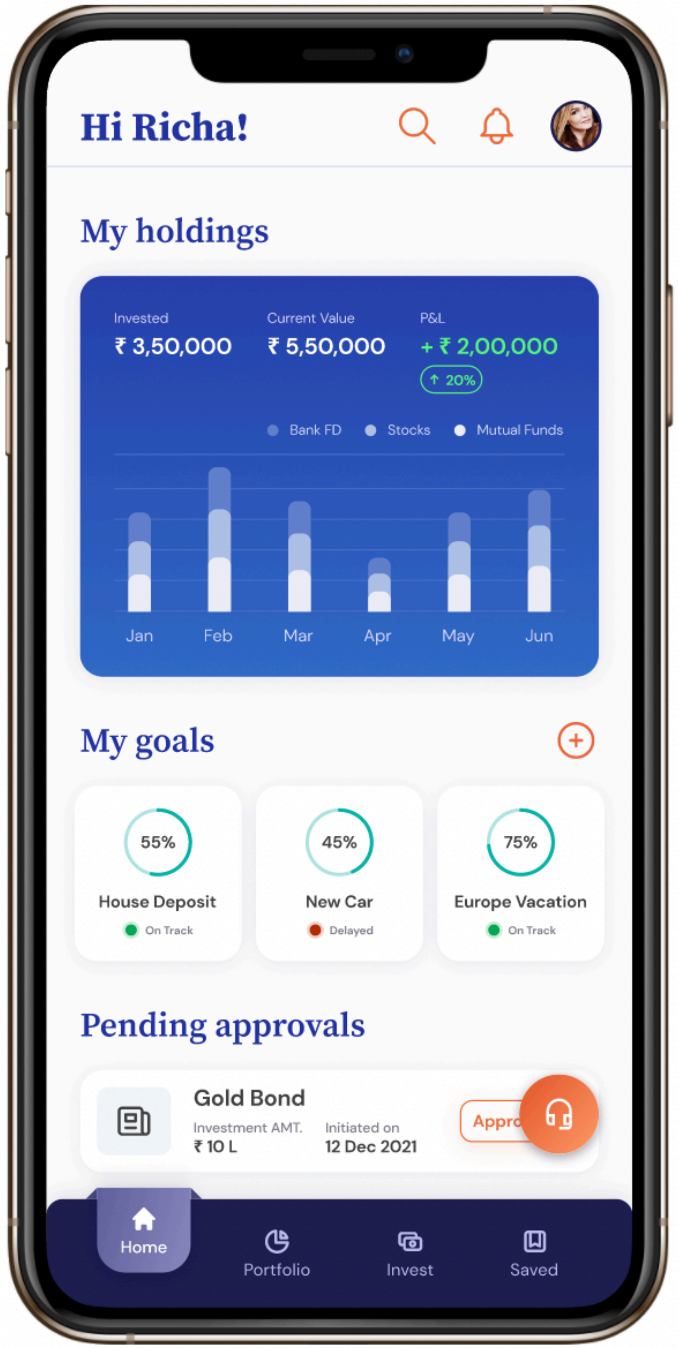
- Smart Alerts & Nudges
- Digital Companion (Advisor)
- Portfolio Dashboard

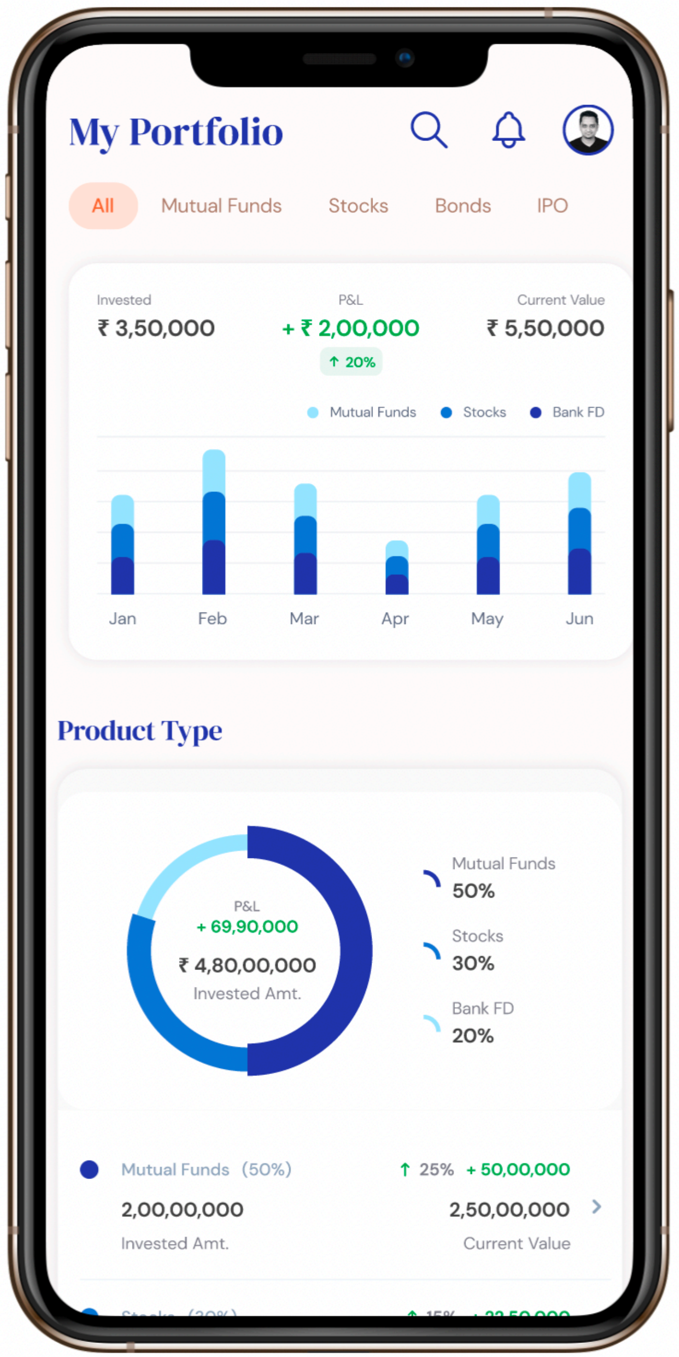




VISUAL DESIGNS

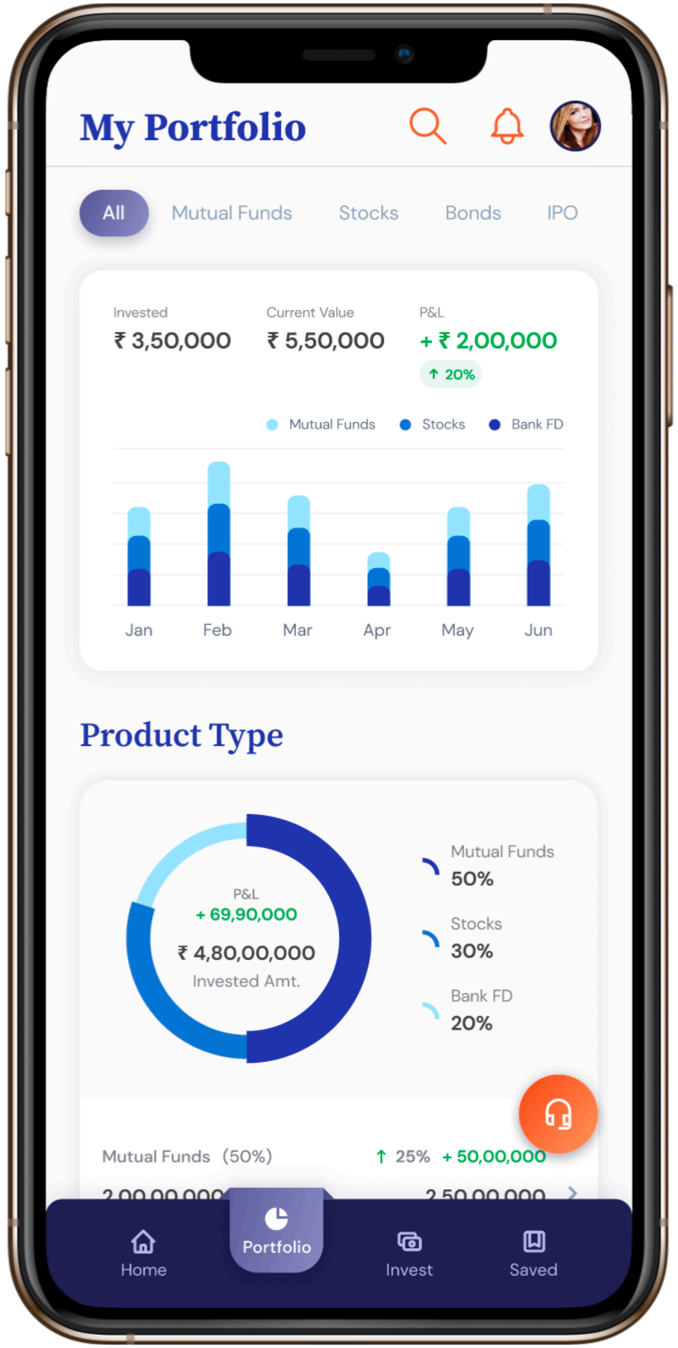
- Dashboard
- Data Visualisation

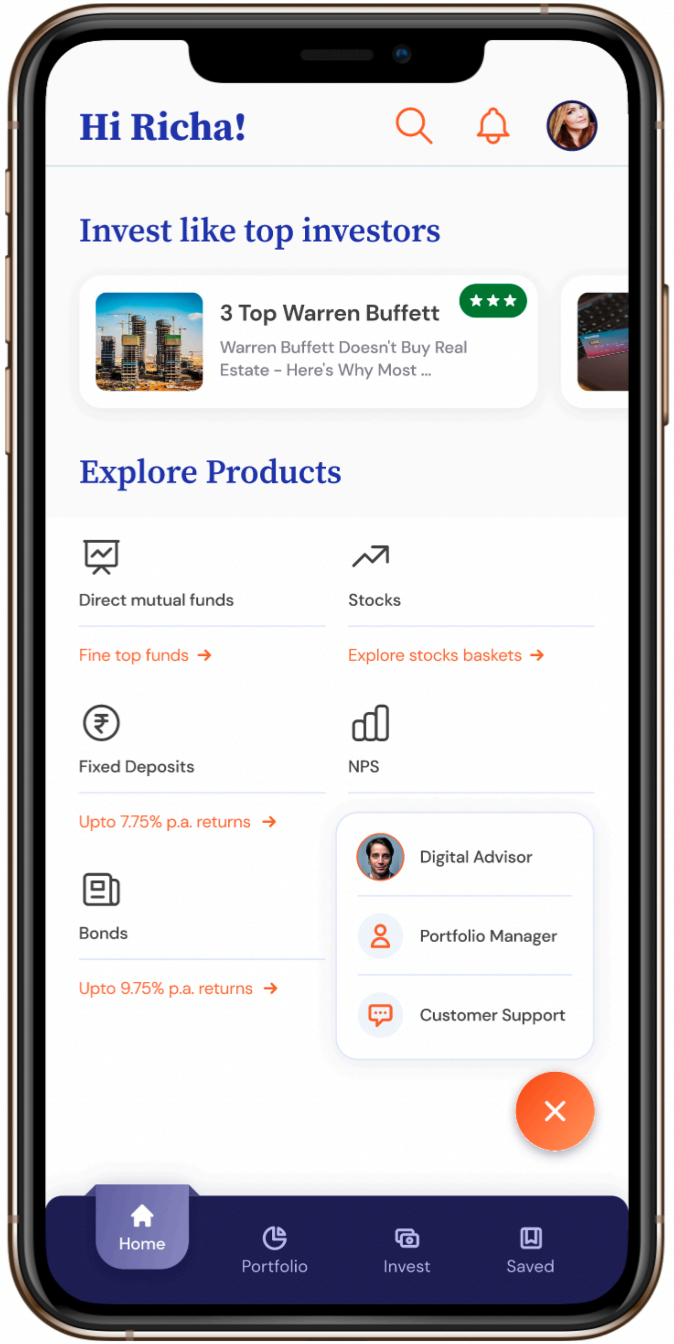




VISUAL DESIGNS

- Portfolio Screen
- Explore Product





UX Impact

This project demonstrates how **human-centered design**, paired with a clear understanding of evolving client behaviors, can deliver **transformative digital experiences**.

By focusing on a niche but growing user segment **HNIs on sabbatical** - and addressing their unique financial and emotional needs, we helped the client:

- Strengthen loyalty with a premium experience
- Reduce RM operational load
- Grow AUM with goal-based digital investing

As UX team, we ensured not to just built **another app**, but a true **digital companion** that instills confidence, delivers clarity, and respects the lifestyle of valuable users.

Thank you!