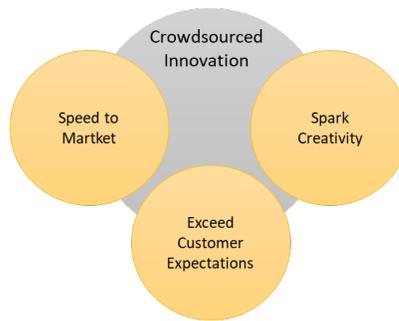


Crowdsourcing

Ohio Deferred Compensation



Ohio DC Requirements

As one of the largest 457 (b) retirement plans in the country, the Ohio Deferred Compensation Program's participant website is accessed by 100,000+ participants. The Program provides participants with educational tools, a diverse set of investment options, flexible savings and withdrawal options, as well as portability when changing jobs within the public sector.



Crowdsourcing is helping hundreds of companies globally in collaborative problem solving creating more powerful results.

Currently, Ohio DC participants are able to manage their individual retirement accounts by accessing the Ohio DC public website Ohio457.org, which has existed for over 20 years. Ohio DC needed to design, develop and launch a modernized website without extensive costs, in an aggressive timeframe.

Requirements

- Modernize existing legacy system and user experience
- Create an updated look and feel/design and prototype for review
- Use a responsive and liquid design (multiple form factor support)
- WCAG 2.0 Level AA and section 508 Accessibility compliance
- Corporate colors and logos
- Improved website navigation based on legacy website research output

Ohio DC Project Scope

- Application design, from wireframes to visual designs to front end prototype
- 144 screens to design and prototype
- Design screens for desktop and mobile
- Develop prototype for desktop and mobile

How Crowdsourcing Helps

Crowdsourcing changes the entire technology development process for organizations. With Crowdsourcing, organizations can gain significant advantages in areas like hours worked, without hiring any new employees. Businesses can also spread out the time required for design and development over a much larger pool of resources. Finally, businesses can try out consumer demand for innovation before investing large sums of money developing it.

Innovation no longer has to be an “in-house” task. Companies and organizations can break the mindset of “we must do it here” and make use of creativity available outside the company. View a quick video about Ohio DC’s use of Crowdsourcing [here](#).

Why Crowdsourcing Worked for Ohio DC



The most successful organizations are the ones that are able to get new ideas to the public first.

A variety of challenges contribute to many companies innovating far less than they need to, when it comes technology. Fortunately, this can be addressed by incorporating the process of Crowdsourcing into the company or organization's innovation efforts. Not only can Crowdsourcing reduce common roadblocks, but it can also allow for quick iteration, and reduced time-to-market.

Cost

For Ohio DC, a 50% cost savings was ultimately achieved, as compared to the original budget allocated to the website development project. This was achieved by using the Crowdsourcing model, allowing Ohio DC to avoid incurring the normal overhead costs associated with using in-house employees.

According to the Society of Human Resource Management, the average business spends thousands of dollars securing and hiring just one new resource. Businesses also need to take into consideration the market value for salary, vacation time and bonuses among other benefits. As the business needs increase, the cost also increases accordingly for every new resource needed.

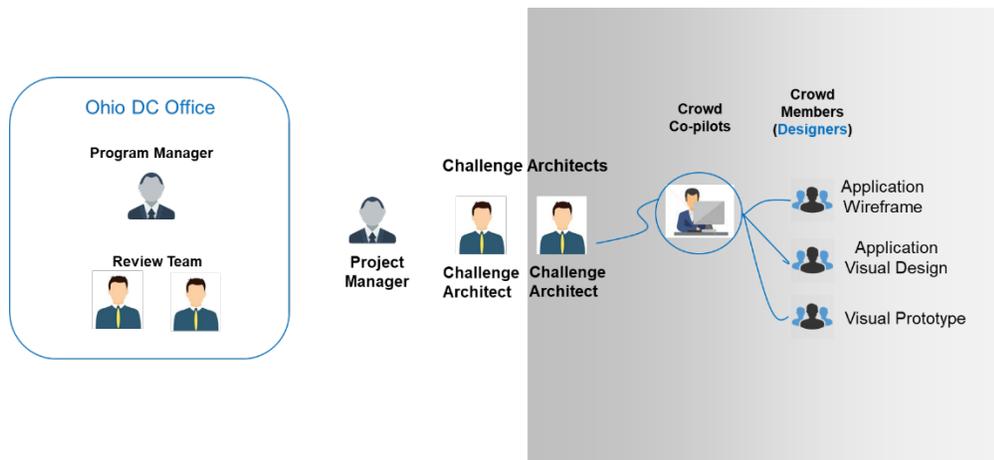
Crowdsourcing offers business owners a way to leverage diverse global pools of talent. Crowdsourcing platforms provide on-demand access to a full spectrum of capabilities as well as project management services, providing business owners with the ability to access a wide variety of options and insight into different phases of the project without being surprised at the project conclusion.

Finding Skilled Resources

It takes a considerable amount of time and effort to find, recruit and on-board an in-house team of designers and developers. If an agency is hired, they often have only a few developers and designers, providing limited options, in terms of design. Furthermore, finding people with the right skillset is difficult and can take up to 90 days to become acclimated to an organization and productive.

Using Crowdsourcing, we were able to leverage hard-to-find expertise and provide on-demand access to a full set of skills. It allowed us to work on a demand-supply model, moving across projects and as per demand of business needs.

Ohio Deferred Compensation retirement system was able to enhance user experience and WCAG 2.0 and section 508 compliance.



By using the Crowdsourcing model, you manage a very small team of in-house resources which will have overall responsibility for reviewing business requirements and validating that they are implemented appropriately.

Time to Market

Time to market is especially important in a time of fast-changing customer demands and rapid improvements in technology. As technology shifts, it drives innovation. Your ability to adapt, quickly innovate, and bring an idea to market faster than your competitors will give you the lead as a company or organization.



For Ohio DC, Crowdsourcing allowed us to design all or our webpages in the span of six months, the number of which almost doubled from an estimated 75 pages to 144.

Ohio DC Webpage Designs

(Full Screen Versions of Web Pages Are Available)

Ohio Deferred Compensation Account Summary Page

View Account Number: 0235875205 (Ohio 457) | Account Manager | My Profile | File Manager

Summary | Statements | Beneficiaries | Contributions | Fund Exchange | Transaction History | Withdrawals

Account Summary

Account Number: **0235875205**
OHIO 457 - STATE OF OHIO

Account Holder: **Mitchel G Starc**

Enrolled Since: **05 Feb 2012**
(5 Years 10 Months)

Smart Plan: **YES** | Auto Rebalance: **YES**

[VIEW DETAILS](#) | [VIEW DETAILS](#)

Fund Allocation

\$124,352.00 (Total Value)
03 Oct 2017 (Till Date)

Fund Name	Percentage	Value
DODHE AND COX STOCK	10%	\$12,500.00
FIDELITY CONTRAFUND	15%	\$2,500.00
FIDELITY GROWTH COMPANY	30%	\$2,500.00
FPA CAPITAL	10%	\$2,500.00
HARTFORD SMALL COMPANY	20%	\$2,500.00
OHIO DC LARGE CAP GROWTH	5%	\$2,500.00
TEMPLETON FOREIGN	10%	\$2,500.00

*Price is based as of previous day of Fund Pricing

Your Past Performance

1st Year	5.60%	3rd Year	19.30%
5th Year	16.80%	10th Year	13.30%

Pre-Tax Contribution: **\$200.00** | YTD Contribution: **\$8000.00**

Pre-Tax Contribution Breakdown

Fund Name	Percentage	Value
DODHE AND COX STOCK	10%	\$1,000.00
FIDELITY CONTRAFUND	15%	\$1,500.00
FIDELITY GROWTH COY	30%	\$3,000.00
FPA CAPITAL	10%	\$1,000.00
HARTFORD SMALL COMPANY	20%	\$2,000.00
OHIO DC LARGE CAP GROWTH	5%	\$500.00
TEMPLETON FOREIGN	10%	\$1,000.00

Account Value Overtime

Period: YTD

(For a total of Year to Date Period)

Ohio Deferred Compensation Account Summary Page - Mobile Responsive

Account Summary

Account Number: 0235875205
OHIO 457 - STATE OF OHIO

Account Holder: Mitchel G Starc

Enrolled Date: 05 Feb 2012
(5 Years 10 Months)

Smart Plan: YES | Auto Rebalance: YES

[VIEW DETAILS](#) | [VIEW DETAILS](#)

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HARTFORD SMALL COMPANY	20%	\$2,500.00
OHIO DC LARGE CAP GROWTH	5%	\$2,500.00
TEMPLETON FOREIGN	10%	\$2,500.00

Account Value Overtime

YTD

Ohio Deferred Compensation Account Manager Page

View Account Number: | Account Manager | My Profile | File Manager

Account Manager

\$355K Total Balance

30%	28%	20%	22%	10%
International Stocks	Small-Cap Stocks	Large-Cap Stocks	Asset Allocation Funds	Bonds

Account Number	Account Type	Employer Suffix	YTD Contribution	Total %	Current Balance	View
023587205	Ohio 457	Name of the Employer	\$4,500.00	50.00%	\$14,500.00	VIEW DETAILS
023587205	Ohio 457	Name of the Employer	\$1,000.00	50.00%	\$1,000.00	VIEW DETAILS
023587308	Ohio 457	Name of the Employer	\$1,000.00	50.00%	\$1,000.00	VIEW DETAILS
023587308	Ohio 457	Name of the Employer	\$1,000.00	50.00%	\$1,000.00	VIEW DETAILS
023587308	Ohio 457	Name of the Employer	\$1,000.00	50.00%	\$1,000.00	VIEW DETAILS
TOTAL			\$18,500.00	100%	\$18,500.00	

Account Manager

\$355K Total Balance

30%	28%	20%	22%	10%
International Stocks	Small-Cap Stocks	Large-Cap Stocks	Asset Allocation Funds	Bonds

Account Number	Account Type	Employer Suffix	YTD Contribution	Total %	Current Balance	View
023587205	Ohio 457	Name of the Employer	\$4,500.00	50.00%	\$14,500.00	VIEW DETAILS
023587205	Ohio 457	Name of the Employer	\$1,000.00	50.00%	\$1,000.00	VIEW DETAILS
023587308	Ohio 457	Name of the Employer	\$1,000.00	50.00%	\$1,000.00	VIEW DETAILS
023587308	Ohio 457	Name of the Employer	\$1,000.00	50.00%	\$1,000.00	VIEW DETAILS
023587308	Ohio 457	Name of the Employer	\$1,000.00	50.00%	\$1,000.00	VIEW DETAILS
TOTAL			\$18,500.00	100%	\$18,500.00	

Account Value Overtime

YTD

Ohio DC Webpage Designs

Ohio Deferred Compensation Enrollment Page

The screenshot shows the 'Step 1: Profile' enrollment page. At the top, there is a navigation bar with links for Home, Investments, Resources, Calculators/Tools, FAQ, About Us, Contact Us, and Help. Below the navigation is a banner with the text 'Welcome to Enrollment Process'. A progress bar contains icons for Profile, Account Type, Investment Methods, Allocation, SMART Plan, Beneficiaries, Online Account, and Review, with 'Profile' being the active step.

The main form area includes the following fields:

- Name:** First Name, Initial, Last Name
- Address:** Enter Address Here, Enter City, Select State, Enter Zip code
- Social Security Number:** Enter Security Number
- Date of Birth:** dd/mm/yyyy
- Gender:** MALE FEMALE
- Personal Phone Number:** Enter Phone Number
- Email ID:** Enter Email Address
- Employer:** Search for Employer (with a search icon)
- Retirement Plan:** SELECT
- Amount to contribute/pay period:** 100
- Pay frequency:** SELECT

At the bottom of the form, it displays: Estimated annual contribution **\$1,200.00** and Maximum annual contribution limit **\$18,000.00**. There are 'PREVIOUS' and 'NEXT' buttons.

On the right side, there is an 'Instructions' box with placeholder text: 'Lorem ipsum dolor sit amet, consectetur adipiscing elit. Aenean euismod bibendum laoreet. Proin gravida dolor sit amet lacus accumsan et viverra justo conmodo.'

At the bottom of the page, there is a footer with links for HOME, CONTACT US, PRIVACY AND SECURITY, LEGAL TERMS, and EMPLOYER WEBSITE, along with social media icons for Facebook and LinkedIn.

Ohio Deferred Compensation Fund Exchange Request

The screenshot shows the 'Request Fund Exchange' page, specifically 'Step 5: Confirm'. At the top, it displays 'View Account Number : 0235875209 (Ohio 457)' and navigation links for Account Manager, My Profile, and File Manager. A menu bar includes Summary, Statements, Beneficiaries, Contributions, Fund exchange (active), Transaction History, and Withdrawals.

The main heading is 'Request Fund Exchange'. Below it is a progress bar with icons for Exchange Type, Exchange From, Exchange To, Review, and Confirm, with 'Confirm' being the active step.

The main content area is titled 'Step 5: Confirm' and features a table with the following data:

Exchange From	From %	Exchange To	To %
INVESTMENT OPTION AAA	5%	INVESTMENT OPTION ZZZ INVESTMENT OPTION VVV	50%
INVESTMENT OPTION BBB	10%	INVESTMENT OPTION XXX INVESTMENT OPTION VVV	50%
INVESTMENT OPTION CCC	5%	INVESTMENT OPTION UUU	50%
INVESTMENT OPTION DDD	10%	INVESTMENT OPTION TTT	50%

On the right side, there is an 'Instructions' box with placeholder text: 'Lorem ipsum dolor sit amet, consectetur adipiscing elit. Aenean euismod bibendum laoreet. Proin gravida dolor sit amet lacus accumsan et viverra justo conmodo.'

At the bottom, there are three buttons: 'PREVIOUS', 'ADD ANOTHER EXCHANGE', and 'FINISH AND CONFIRM'.