



Voice & Tone

From Here Forward

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WHAT IS VOICE + TONE?



VOICE

Voice can be described as our brand personality as expressed by language. The words we choose, the way our sentences are constructed, and the method in which we deliver our messages are all a part of what creates our voice.

Voice should always be consistent in the Edelman Financial Engines brand experience no matter what form the experience takes; our *tone* may change depending on the experience, but our *voice* remains constant throughout.

TONE

Tone is appropriate to the experience a person is having at that moment. Tone is how we create feeling and connection, so that even relatively simple statements can evoke complex and rich emotion.

Within a proscribed range, we can speak in a variety of tones. We thoughtfully paint with this palette in order to create different experiences and emotions for our end user.

VOICE

Empathetic

We champion the Hardworking American who's striving to provide for their family's future while managing all of today's financial decisions. We serve people just like us. We get you. We understand you. Because this is who we are too. Out of this foundation of empathy and respect, we are:

- **Familiar**

We're human. So we talk like one. We don't deliver monologues. We're inviting, warm, and establish an easy rapport. We're confident and knowledgeable without being condescending, stuffy or resorting to clichés.

- **Clear**

We cut to the chase. We say things in a way that's easy for everyone to understand. We don't oversimplify complex ideas, but we're mindful of saying only what needs to be said - and stopping.

- **Positive**

We don't paint a needlessly rosy picture, but we believe that there's always a path forward. We start from a place of respect because feelings about, and histories with, money can be complicated. Our voice helps to spark movement, reframe narratives and combat stagnation and procrastination.

- **Patient**

We take the time to understand you first, and to demonstrate that understanding in our voice. We understand that you may have concerns and confusion because financial planning is not your area of expertise. That's why our voice is measured, invites reciprocity and makes each client feel that our focus is purely on educating them, not selling to them.

- **Brave**

Unlike others in our category, we have a strong point of view on every financial planning topic. Sometimes that point of view is unconventional, but we're not afraid to take a stand for what we believe is right and true. This point of view serves as a beacon for our clients. Sometimes our voice is the lone one in a crowd, but our confidence doesn't waver.

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VOICE / *Is. Is Not.*



■ Is.

Familiar

Empathetic

Clear

To. The. Point.

Positive

Biased toward action

Patient

Listening first

Brave

Confident

■ Is Not.

Folksy

Curt

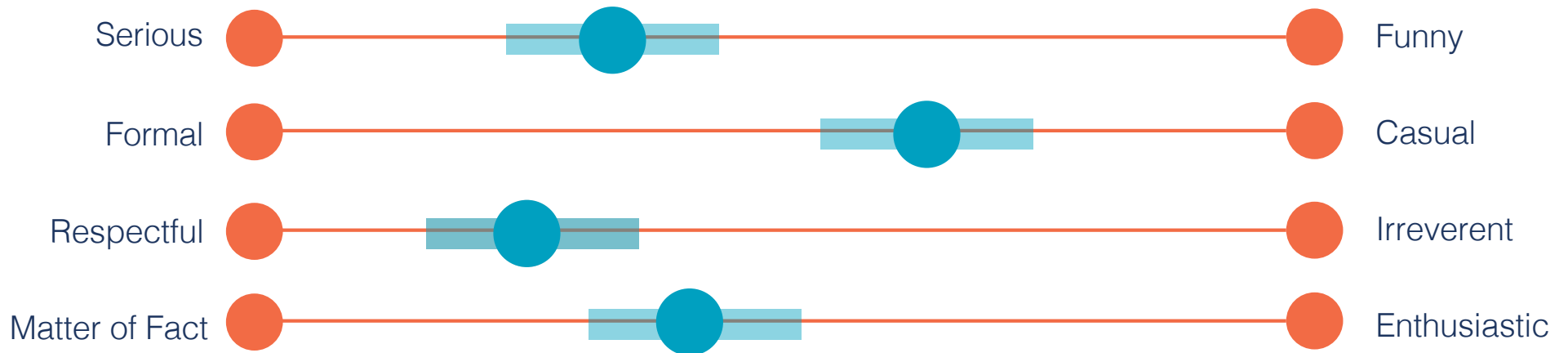
Motivational speaker

Passive

Reckless

TONE

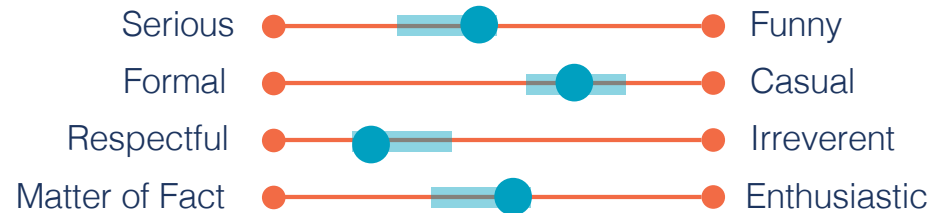
TONE



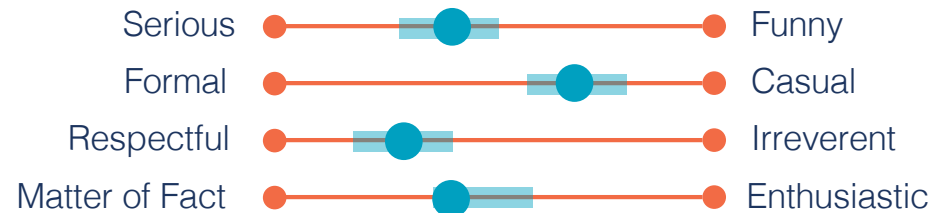
Calibrating Tonal Range



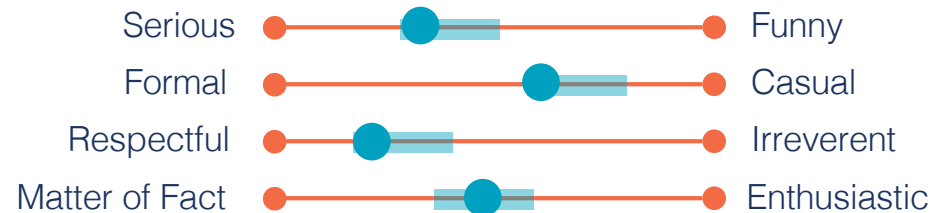
Inviting someone into a
relationship with us



Informing a client about their
account status



Sharing information about a
problem with a situation



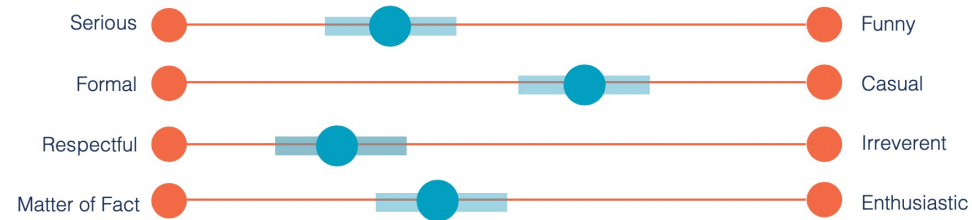
Putting pen to paper

How this comes to life



Voice: Empathetic, Familiar, Clear, Positive Patient, Brave

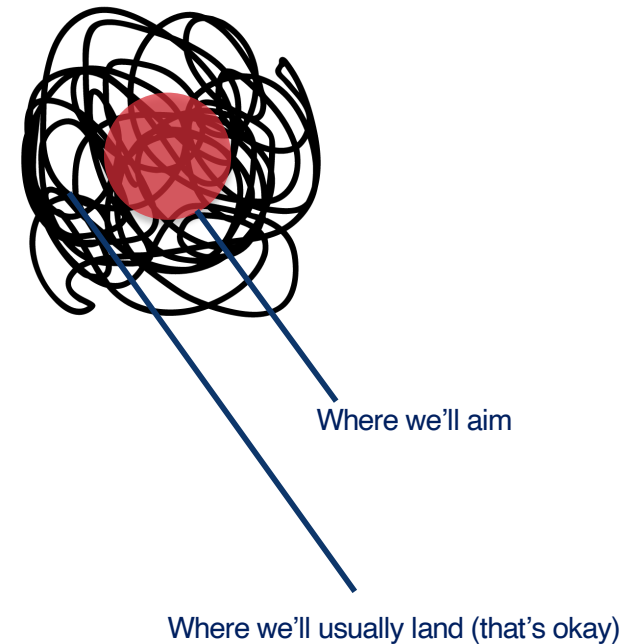
Tone:



Progress, not perfection.



Aligning on the key principles that define our voice and tone isn't just a way for us to bring our values (and brand) to life: it also allows us to infuse **cohesion and consistency** into the way our brand speaks – no easy feat when more than a hundred different content creators are speaking as one.



Flexing Our Voice
(Tools, not rules)

Tools (not rules).



Familiar

- Use conversational language and syntax (think: contractions) but avoid colloquialisms, clichés and jargon
- Intentionally select words that feel comfortable, warm and inviting
- Where appropriate and logical, create a sense of mutuality by using words like *us*, and *we* over *you*, and create a sense of collaboration and momentum by using words like *together* or *let's*
- Don't let brevity get in the way of creating a connection. Not all sentences should simply be about getting information across. Using depth and context to develop rapport is an important part of the way we talk

Tools (not rules).



Clear

- Keep copy crisp and succinct
- When appropriate, utilize bullets to efficiently convey information
- Organize information in shorter clusters under headers instead of in long, expository paragraphs
- Know the power of punctuation – and use it wisely
- Remember that clarity isn't always about brevity. Our goal is to be straightforward and easy to understand. If you need four sentences to do that instead of one, use four

Tools (not rules).



Positive

- Be thoughtful about punctuation (especially hard stops like periods) that can sound harsh, curt or negative
- Avoid using the passive voice
- Where possible/appropriate, avoid using negative words (i.e reframe “do not hesitate to contact us” to “please contact us). Be encouraging without promising specific outcomes
- Where appropriate when talking about sensitive topics, diffuse with humor or casual language
- Be straightforward but stop short of being pessimistic or alarming; using words that are warm, asking questions and choosing upbeat phrasing can help to disarm a difficult message

Tools (not rules).



Patient

- Ask questions and invite dialogue. Using rhetorical devices like parallel structure can help guide your reader through key pieces of information and increase their ability to engage and retain
- Anticipate the questions and reactions your reader might have – what require further explanation? What might they wonder while reading it?
- Avoid jargon and take the time to explain complex ideas and terms (there are no stupid questions)
- We don't want to be redundant, but we also may want to sometimes serve up the same information a few different ways, patiently, so that if one form doesn't work for someone there's another way to access that information that does

Tools (not rules).



Brave

- Speak in bold declarative sentences (but remember that subtlety has power too – carefully chosen single words or subheads can pack as much punch as a strong statement out of the gates)
- Don't be afraid to be a little bit vulnerable – being courageous is about showing a part of who you are and what you believe, even though it might not be easy
- Don't equivocate. Avoid “weasel words” and aim for openness and transparency. Let the power of what we say stand on its own merits

Appendix/Examples

Examples of “Familiar”



ORIGINAL	UPDATED WITH NEW V&T PRINCIPLES
<i>“Previous studies, including one at Texas Tech University, show that fluid intelligence decreases as you age — a phenomenon known as cognitive decline. This research shows that we tend to lose cognitive skills at the rate of about 2% per year after age 55.”</i>	<i>“Previous studies, including one at Texas Tech University, show that our ability to reason and solve problems decreases as we age — a phenomenon known as cognitive decline. This research shows that we tend to lose cognitive skills at the rate of about 2% per year after age 55 - a scary thought for those of us growing older.”</i>
<i>“At this point in your life, you’re probably not thinking about retirement. We get it. But the sooner you start planning for it, the more you could have waiting for you someday.”</i>	<i>“So stop us when we’re getting warm: you’re balancing getting your career started with having a life and maybe paying off college loans. You’re not ready to talk about retirement. We get it.”</i>
<i>“You’re holding in your hands a copy of the latest issue of Inside Personal Finance, the most comprehensive information source you’ll find to help you achieve your financial goals.”</i>	<i>“IPF makes the scary topics discussable. And digestible. And hopefully less intimidating as well.”</i>

Examples of “Clear”



ORIGINAL	UPDATED WITH NEW V&T PRINCIPLES
<i>“Ford wants you to have the best chance of retiring well. The Ford retirement savings plan recently received a “Best in Class” 401(k) award from PLANSPONSOR magazine, a leading 401(k) industry publication. Make sure you are taking full advantage of what it offers.”</i>	<i>“[SPONSOR] and Financial Engines want your financial future—and your life-- to be all that you’ve dreamed it would be. It doesn’t matter how much money you’ve saved. It doesn’t matter how “investment smart” you are. You know what you want to do. With more than 30 years of helping people, we know how to get you there, no matter how (or how often) your dreams change, or what life throws at you.”</i>
<i>“So (cue trumpets) you’re not getting dumber at all — well, at least not to the degree believed previously — because you can rely on your crystallized intelligence as your fluid intelligence wanes.”</i>	<i>“So even though your fluid intelligence will wane as you age, you’ll be able to rely more on your crystalized intelligence.”</i>
<i>“This forecast assumes that your risk level will remain constant over time, because we won’t know whether you’re rebalancing your portfolio. You can see a forecast that assumes your risk will decline as you approach retirement by signing up for Online Advice or Professional Management.”</i>	<i>“Our forecast assumes your risk level will stay the same, because we don’t know if you’re adjusting your portfolio based on our advice. With our advice, your portfolio will become less risky as you get closer to retirement. To see how this changes what you might have, log in to Online Advice or become a Professional Management client.”</i>

Examples of “Positive”



ORIGINAL	UPDATED WITH NEW V&T PRINCIPLES
<i>“Upgrade to Professional Management, and we'll keep a watchful eye on your allocations.”</i>	<i>“Gain peace of mind by letting us manage your employee retirement account.”</i>
<i>“Balancing college and retirement: you may not have enough money for retirement if you're not careful about how you save for college. You should increase your 401(k) contribution.”</i>	<i>“Balancing college and retirement: you're losing free money by not meeting your company's 401(k) match. You can borrow for college but not for retirement, so consider increasing your 401(k) contribution.”</i>
<i>“See what saving a little more today can mean for tomorrow. Even a small increase in your savings can impact your retirement income—your future self will thank you.”</i>	<i>“If you increase your savings rate, you'll be able to have enough money to have the retirement you want.”</i>
<i>“This is why I've often warned you to be on guard when you make financial decisions once you've entered your 60s — because you're not likely to manage your money as well as you might have during your 40s and 50s.”</i>	<i>“This is why I want you to be on guard when you make financial decisions once you've entered your 60s — because you're not likely to manage your money as well as you might have during your 40s and 50s.”</i>

Examples of “Patient”



ORIGINAL	UPDATED WITH NEW V&T PRINCIPLES
<i>“Invalid login information. Please try again.”</i>	<i>“To log in, enter your Social Security Number. Need help? Contact us.”</i>
<i>“You may not have enough money for retirement if you're not careful about how you save for college. You should increase your 401(k) contribution.”</i>	<i>“You're losing free money by not meeting your company's 401(k) match. You can borrow for college but not for retirement, so consider increasing your 401(k) contribution.”</i>
We do the work, you get a personalized plan and professionals to talk to We design and send your retirement plan. We'll tailor it to your investments. We put your plan into action and help you stay on track. We work with Fidelity Investments to handle any transactions. We keep you informed and answer your questions. We monitor your account and make changes as needed. Create steady income for retirement. As your life changes, so should your investments. If you're expecting to need retirement from your AT&T account within the next 5 years, we can make additional adjustments to create steady, long-lasting income (if you have a different goal in mind, just let us know). After you're retired, we can even help turn your savings into monthly payouts that could increase over time and last for life.	Achieve your financial goals with a proven investment strategy Enroll in Professional Management Save time and gain peace of mind Unbiased—in your best interests Proven approach Low fee What you'll get when you upgrade Ongoing management of your investments Monthly reviews of your portfolio to ensure you're on track Adjustments to your portfolio as things change How it works We'll make trades in your account for you (this may impact any company stock you have) Fees are paid directly from your <Plan> account: your take-home pay doesn't change You'll still have Investments customized to your personal goals and situation Advisors to talk to when you have questions

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Examples of “Brave”



ORIGINAL	UPDATED WITH NEW V&T PRINCIPLES
<i>“Let’s talk about your future. Your retirement evaluation is on its way.”</i>	<i>“Retirement is the last thing you want to talk about right now. Financial Engines makes it easier to put that conversation off.”</i>
<i>“Schedule a free portfolio review with a Financial Engines advisor. It's your no-obligation opportunity to get professional guidance on how you're doing with your current strategy.</i>	<i>“Go beyond contributing. Get help.” “Your retirement plan is your future. Don’t just park your money. Take control of it.”</i>



WHERE WE'RE ALREADY BEING BRAVE (THANKS, RIC)

"Budget. That dreaded 'B' word. Everybody thinks they need one. Many try to make one, and a few actually manage to follow it. But here's what I want you to do: Throw it away. Forget budgeting. It just doesn't work."

"Mortgages are bad, many people say, because the bigger the mortgage, the lower your equity. They're wrong, and here's why."

"Supporting adult children can be detrimental to your retirement."