Brand Writing Style Guide

Wealth Management Brand | Asset Management Brand

Goals

With our copy and content, we...

Nurture trusting relationships: The reader should be able to say yes when they ask themselves: Does this firm know what they're talking about? Would I trust them with my money? Are they smart? Do they care about me?

Create a clear path for the audience: Make sure we're communicating who we are, what we do, the next steps they should take (or not take), and what their relationship with us will look like—without causing confusion or unnecessary friction. Always ask yourself what comes before and after this step in the customer's journey.

Advance toward our business goals: Writing is fun. But we aren't doing this just for fun. We should be able to explain the business case and purpose behind each piece of writing.

Give the audience a reason to care: What does this have to do with me?

To meet these goals, we write copy/content that is...

Fun and smart: Savvy, exciting, rebellious, human, mildly irreverent, and stands out from what we expect in the financial industry.

Trustworthy: Rooted in facts and/or thoughtful and well-crafted arguments, sourced appropriately, polished, and establishes genuine credibility. Prove that you know what you're talking about without patronizing your reader. Assume your reader is intelligent and is curious to learn more. And if they aren't curious, give them a reason to care.

Activating: Breaks through the noise to capture attention; inspire action, reflection, and a new way of thinking.

Brand-aligned: See brand attributes section.

We are not...

Boring: Don't be too on-the-nose with information you're sharing. Give people a reason to care.

Flashy: We don't chase the latest trend. We don't *capitalize* on the latest trend, either. We aren't annoying. We don't try to mimic whatever slang teens are using, especially if we don't know how to use it.

Stuffy: We don't sit in an ivory tower.

A “get rich quick” solution: There’s no quick and easy way to build wealth. We aren’t trying to appeal to people who are eager to make a ton of money right now and rely on us to do so. Investing in our ETFs or SMAs could make your life easier because you’re paying us to worry about those funds, but when it comes to gains, you’ll need to have patience.

Brand Attributes

Wealth Management Brand Attributes

Credibility: Our professionals are credentialed, experienced, and have deep investment knowledge. With our educational content and management services, we empower investors to make informed financial decisions. Even in our “hard to the hoop” messages, we avoid hype.

Trustworthiness: We’re a reliable source of information to curious investors, and we serve our clients with transparency. We’re SEC-regulated—we don’t make promises we can’t keep. We have a fiduciary responsibility, and we go beyond it. Although we don't take *ourselves* too seriously, we take our clients’ money very seriously.

Commitment to long-term growth: Long-term, buy-and-hold investment strategies reflect our focus on sustainable growth and wealth compounding over time. We aren’t chasing the latest trend or following the crowd on a whim.

We’re fun and smart: Savvy, exciting, human, calculated rebels who stand out from the financial industry status quo.

Principled: We’re steadfast in our high-conviction stock picks and our Quality-seeking process. We don’t take our investing decisions lightly. We’re humble enough to admit when we’ve made a wrong decision and explain how we got there in the first place.

Risk/reward hungry (while minimizing volatility): This is a stock shop. We love to find underrated companies on behalf of our clients, which means we take calculated risks. We aim to attract investors who are more willing to stomach short-term volatility and hold out for potential winners.

Asset Management Brand Attributes

Credibility: Our professionals are deeply knowledgeable about the market, the ETF landscape, and our place within it. Our affiliate company gives us name recognition and demonstrates our longstanding role in the investment industry. Because we’re a regulated entity, we’re held to a higher standard with greater accountability. We offer insightful content, newsletters, and educational events to build trusting relationships with advisors, retail fundholders, and prospects.

Support: We give advisors solutions to better serve their clients, and we provide individual investors with an accessible path to stock investing—plus educational content that helps them make informed financial decisions. We want to make investing less time- and labor-intensive through our products. Efficiency is imperative.

Confidence: We believe in our method and our potential to beat the market. No fuss or frills.

Uniqueness: We track proprietary algorithms, use a proprietary model for active stock picks, and offer a niche that others can't. We're approachable, which isn't always expected in the financial industry.

Commitment to long-term growth: Long-term, buy-and-hold investment strategies reflect our focus on sustainable growth and wealth compounding over time. We aren't chasing the latest trend or following the crowd on a whim.

We're fun and smart: Savvy, exciting, human, calculated risk-takers who stand out from financial industry status quo.

Disruptive: We're different. We're orange. We're a little weird. And we come from the anti-Wall Street industry rebels that changed the landscape of stock investing.

Voice, Tone, and Writing style

First, a note on content versus copy:

Copy is supposed to capture attention and direct the reader toward an action; content is supposed to educate and create trust. The medium and placement of the message informs the variations in tone.

Good copy should evoke a more visceral feeling, while good content should give your reader valuable knowledge.

Wealth Management

Voice

Clients hire *us*. They pay us for our expertise so they don't have to manage their money on their own. We talk to them like we work for them. There's a lot of money on the line and a lot of emotions around it, so we use a voice that's empathetic and mature. In our content specifically, we want to be seen as thought leaders who are grounded in reality.

Tone

Measured: Thoughtful and full of purpose, not overly cautious.

Conversational: More like the conversation you'd have with your smart, older friend or relative than the conversation you'd have with your best buddy. We walk the line between formal and informal. Our audience is generally in or nearing retirement.

Subtle: Not flashy or clickbait-y.

Witty: A bit of humor gives us personality and makes us human. (This applies more to copy than to content.)

Style

We're more verbose than other brands. In part, it's because we write about topics that are difficult to sum up in a few words. If the reader doesn't know what we're talking about, they certainly won't care what we have to say.

Assume the audience is familiar with the basics of stock investing. Avoid jargon and highly technical language.

Be readable. Consider the reader who scans as well as the one reading every word. Don't be afraid to break up lines and use visual cues that make your writing more readable (but don't get too cute—it's distracting).

See grammar and mechanics section for more.

Asset Management

Voice

We give people something special that they can't get anywhere else—easy access to our affiliate company's stock picks and our active ETFs—and we make them available to the masses. We want our audience to feel an unexpected sense of ease and access to high-quality solutions. Because our affiliate company is associated with a truthful court jester, we can lean into that anti-Wall Street ethos and use a voice that reassures investors that we're putting their benefit (or their clients' benefit) over our own. We're like their cheerleaders. We all want to succeed *together*. Everyone is on the same team.

Tone

Accessible: We make topics easy to understand for new investors, without insulting the intelligence of more experienced investors. We're easygoing. We offer a simple investing solution in a complicated market.

Fun: Not flashy or clickbait-y. However, our tone can have a bit more pizzazz than the Wealth Management brand.

(Somewhat) Youthful: As in, our audience is slightly younger than the Wealth Management audience. Think of the tone you'd use with a successful mid-career professional at a casual networking happy hour.

Exciting and optimistic: We're (cool) investing nerds who are passionate about the stock market! We want our audience to feel as excited as we are and look forward to a bright future ahead. We don't take ourselves too seriously.

Witty: A bit of humor gives us personality and makes us human.

Style

Even if there's a wide range of investors we're targeting (i.e. from retail investors who don't know much about ETFs to professional investors with lots of experience), we speak to them like they're smart, because they are! They know that investing in an ETF is probably a smart way to build

wealth, and they want to make wise decisions with their money/their clients' money. We give them the ability to do that through our convenient products.

Avoid jargon and highly technical language for the retail audience. You can use more "industry terms" with the advisor audience, but don't lose the humanity.

Be readable. Consider the reader who scans as well as the one reading every word. Don't be afraid to break up lines and use visual cues that make your writing more readable (but don't get too cute—it's distracting).

See grammar and mechanics section for more.

Grammar and Mechanics for Both Brands

The purpose of grammar, mechanics, and nuance is to help us communicate effectively. It's not just about avoiding looking sloppy. It's about communicating the intended message.

Sometimes the rules need to be broken. Typically, you know when a piece of writing feels or sounds weird. And if you aren't sure, that's where your copywriters come in to help you copy edit.

Capitalization

Use title case in H1 and H2 (titles and main headers), use sentence case in H3-H4 (subheads)

- Example: The Main Heading
- Example: The subheading or section heading

Typically, team names and job titles are capitalized when referring to individuals or entities from one of our brands. You don't need to capitalize the word "team" or "department"

Examples:

- Jane Doe, a Wealth Advisor at Our Brand
- Talk to a Wealth Advisor
- Our team of Wealth Advisors
- The Portfolio Management team
- The Portfolio Managers

For individuals and other entities outside of our company, only capitalize their role when it's in a formal title directly preceding their name

Examples:

- Jane Doe, a wealth advisor at JP Morgan Chase...
- JP Morgan Chase Wealth Advisor Jane Doe
- The portfolio managers at JP Morgan Chase

Misc. words and phrases we capitalize in title case

- Quality and Capital Efficiency are typically capitalized in title case the context of our strategies.

        - Example: Our Quality criteria
        - Example: This fund prizes Capital Efficiency criteria.
    - Four Pillars of Quality

Hyperlinks

Conventional underlined blue text for hyperlinks in emails. No underline needed in web copy.

- Yes: Schedule a call
- Yes: Schedule a call
- No: **Schedule a call**
- No: Schedule a call
- No: Schedule a call
- No: **Schedule a call**
- No: Schedule a call

Use hyperlinks in the context of the rest of the content. Avoid using “click here.”

Think about the logical path for the reader. Don’t just link a word to another page because that page shares the same words. Make sure the linked content is adding value or guiding them to a CTA in a straightforward, compelling way.

Abbreviations and acronyms

Spell out the phrase at first use, then use the acronym throughout the rest of the piece

- First use: A qualified charitable distribution (QCD) is...
    - Alt: A qualified charitable distribution, or QCD, is...
- Second use: QCD

Exceptions

- If you’re writing to an audience that knows what ETFs are, you don’t need to spell out exchange-traded funds.
- Common knowledge abbreviations (you don’t need to spell out United States, just use U.S.)
- Headlines: Use your best judgment about whether to apply the “first use rule” to the headline or apply the “first use rule” to the first use in the body copy.
- Credentials and titles next to a person’s name
    - CIO Jane Doe, CFA®
- Our ETFs
    - The “first use rule” does not need to apply to our ticker symbols. But it’s nice to have at least one usage of the ticker symbol AND at least one usage of the fund’s full name somewhere in the piece.
    - Spelling out the fund’s full name toward the beginning of the piece is a wise practice.

Numbers

Currency

- Only use decimal points if the number of cents is more than zero.
    - Yes: $100
    - Yes: $100.99

        - No: $100.00
    - Dollar amounts greater than $1,000: You can use abbreviations or use all the numerals, just be consistent when it's appropriate.
    - Capitalize K, M, B, T
        - Yes: $750K
        - No: $750k

Spell out numerals under ten.

- Yes: Three
- No: 3
- Exceptions: Headlines, ads, CTA buttons, limited character count/space

Spell out a number when it begins a sentence.

- Yes: Three of us are here.
- No: 3 of us are here.
- Exceptions: Headlines, ads, CTA buttons, limited character count/space

Add comma in numbers over 3 digits.

- Yes: 1,000
- No: 1000

"Or more"

- Both "+" and "over" / "or more" / "more than" are fine.
    - Both of these are correct:
        - When you invest $1M+...
        - When you invest $1 million or more...
    - All of these are correct:
        - We have 2,000+ clients.
        - We have more than 2,000.
        - We have over 2,000 clients.

Percentages

Typically, spell out "percent" when the numeral is less than 10 and use the % symbol for numerals over 10.

This is not a hard-and-fast rule, because if you're comparing several percentages to one another, you can use your best judgment.

- Yes (usually): Three percent, 55%
- No (usually): 3%, fifty-five percent

Punctuation

Commas

- We use the serial comma, also known as the Oxford comma.
    - Yes: You are hilarious, talented, and nice.
    - No: You are hilarious, talented and nice.

Punctuation in bulleted lists

- Typically, you should use a punctuation mark at the end of a bulleted statement if it's a full sentence.
- Don't use commas for a serialized list.
  - Yes:
    - One
    - Two
    - Three
  - No:
    - One,
    - Two,
    - Three
  - No:
    - One.
    - Two.
    - Three.

Punctuation in headings and subheadings

- Punctuation marks should be used when they add "punchiness" to a header, but are not required across the board.
- Only use a period at the end of a subheading if it's a full sentence. Question marks? Those are okay. So are exclamation marks!

Exclamation marks!

- We love them! Don't rely on them too much, though. Use your word choice to convey your excitement.

Ranges and spans

Use an n-dash to indicate ranges of numbers

- Yes: 12–13
- No: 12 - 13
- No: 12-13
- No: 12—13

Use a hyphen for compound words (compounded nouns modifying an adjective)

- Example: Long-term investing

Em- and n-dashes

In our content, we typically use the em—dash.

Dates

Typically, spell them out.

- Yes: Friday, October 12
- Mostly no: Fri., Oct. 12

- Exceptions: Limited space, email subject lines, email preview text

Don't use "st" "nd" "rd" or "th"

- Yes: December 3, 2024
- No: December 3rd, 2024

Footnotes and disclaimers

We use superscripts for footnotes to cite information from outside sources (like this[1]) and asterisks for disclaimers (like this*).

If the footnote or asterisk is at the end of a sentence, include it after the punctuation mark.

- Correct: The S&P 500 had a return rate of five percent.[1]
- Incorrect: The S&P 500 had a return rate of five percent[1].

If there are multiple disclaimers in one piece, use * for the first, ** for the second, and an alternative symbol for the third. (i.e. dagger, crossed dagger, etc.)

Nobody likes to see this***

Time

Time zone: Default to ET, but specify time zone.

Abbreviate time zones.

- Yes: ET
- No: EST

Use lowercase "a.m." and "p.m."

- Yes: 8:00 a.m.
- No: 8:30 am
  - Exception: limited space/character count
- No: 8:00 AM
- No: 8:00 A.M.

Copyright, trademarks, and professional designations

Always use superscript for ® and ™

> Morningstar Essentials contains the required disclosures, trademarks, and other important guidelines for showcasing our Morningstar Rating

When to include a person's credentials

- We typically don't include a person's education credentials next to their name (i.e. M.B.A., M.S.)
- The "Dr." prefix is optional. Use your best judgment and only include it if it makes sense to do so.

- When referring to our employees who have their CFP® or CFA designation, use the credential(s) with their name in marketing materials.

Chartered Financial Analyst or CFA

- The first and most prominent use of the CFA® or Chartered Financial Analyst® marks in text material should include the registered trademark symbol (®).
- It is not necessary to use the ® symbol when the marks directly follow the name of a specific individual.
- The CFA® mark must not be used generically (as a noun) and should only be used as an adjective. The mark becomes generic when it is used as a common name for a category of products or services. References to all facial tissues as Kleenexes, all photocopies as Xeroxes, and all financial analysts as “CFAs” are improper and are considered generic.
  - Yes: Jane Doe, CFA
  - Yes: Jane Doe, Chartered Financial Analyst
  - Yes: Jane Doe is a CFA® Charterholder
  - Yes: Three analysts at the firm hold the Chartered Financial Analyst® designation.
  - No: Jane Doe is a CFA
  - No: Jane is a chartered financial analyst
- More resources at CFA Institute.

CERTIFIED FINANCIAL PLANNER® or CFP®

- Use the superscript ®
- Yes: Jane Doe is a CERTIFIED FINANCIAL PLANNER®
- No: Jane Doe is a Certified Financial Planner
- Yes: Jane Doe, CFP®
- No: Jane Doe, CFP
- Yes: Jane Doe is a CFP® professional
- No: Jane Doe is a CFP
- More resources at CFP website

CPA does not require a trademark symbol

For other professional designations, please search the issuer’s official website for guidance on trademarks, etc.

How we talk about our ETFs

Ads should typically include:

- The fund ticker, if applicable
- Brand logo
- Full name of the firm and/or website

Required disclosure(s)

- There are different disclosures required for an ad, an ad that mentions a specific fund, and an ad that mentions a Morningstar rating. See guidance from Morningstar.
- Whenever a fund is mentioned in a piece, the piece must include at least one usage of the fund’s full name AND at least one usage of the fund’s ticker symbol

Questions? Reach out to Molly!