# SBLI
— SINCE 1907 —

The SBLI
Brand Platform

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A strong SBLI brand will facilitate a connection with our customers, prospects, agents and partners, deepening our relationships and enabling us to engage with greater effect. These brand guidelines, to be used by SBLI employees and approved vendors, explain our brand strategy and demonstrate how we put it at the core of everything we say and do. We bring our brand to life through the consistent implementation of our brand look, feel and voice.

Those who do business with SBLI are looking to protect their families with a company they trust. When they understand our brand, it helps secure and foster that trust. It is essential that all SBLI employees and partner agencies understand what stands behind our brand and what brings it to life.

Designers, communicators and those approving communications should use these brand guidelines to create and evaluate all types of materials, from transactional to promotional, and for all media, from print to digital to speeches.

Please note, the examples shared throughout this document are notional. Communications must always be reviewed by Compliance prior to external use.
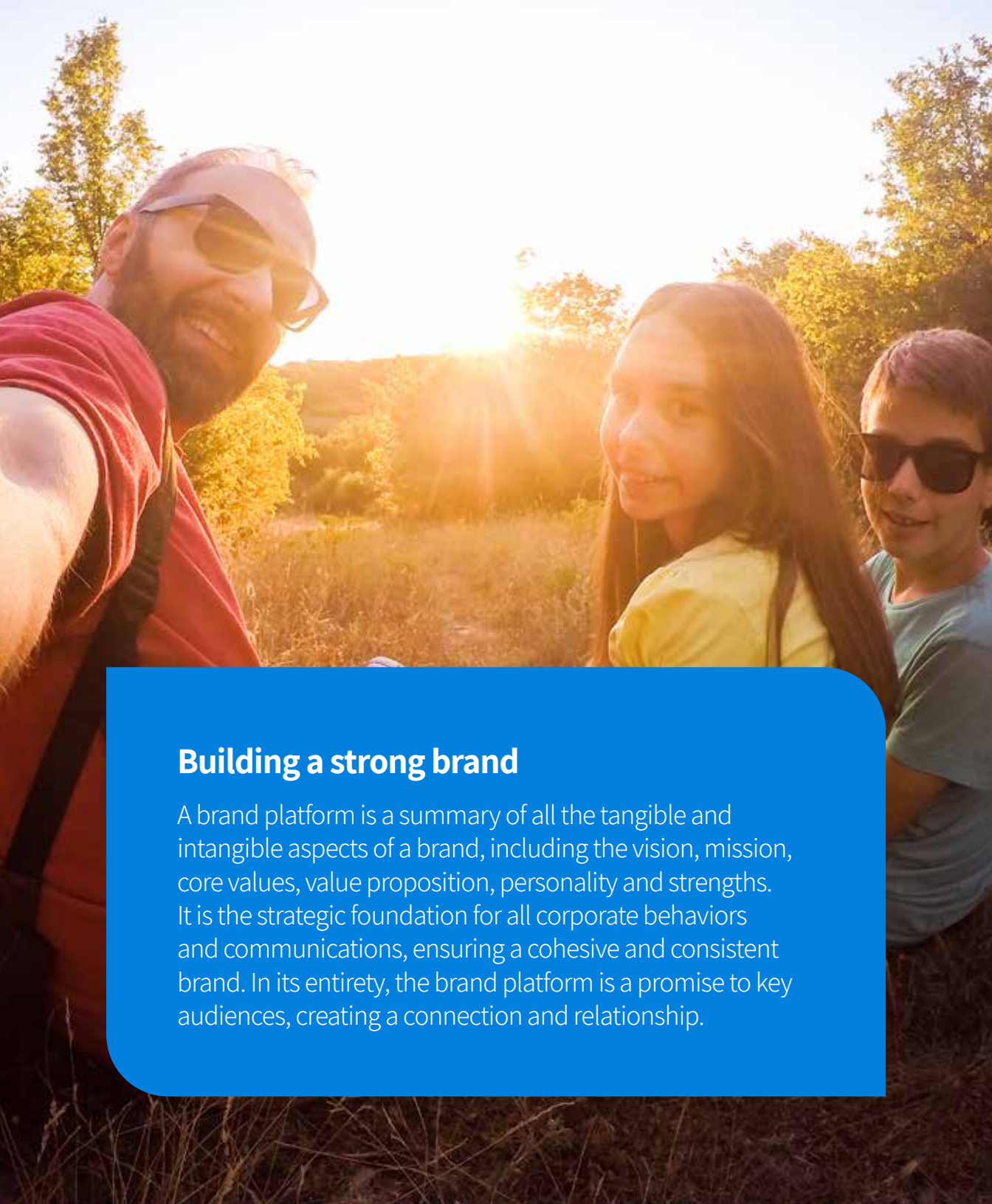
Building a strong brand

A brand platform is a summary of all the tangible and intangible aspects of a brand, including the vision, mission, core values, value proposition, personality and strengths. It is the strategic foundation for all corporate behaviors and communications, ensuring a cohesive and consistent brand. In its entirety, the brand platform is a promise to key audiences, creating a connection and relationship.

Our vision

We will set the standard as the most customer-focused life insurance company that's there whenever our customers and partners need us.

Our mission

Make our customers feel confident and positive about protecting their families' financial future.

Our core values

As SBLI employees, we always:

- Place our customers' needs first
- Treat customers, colleagues and partners with kindness, compassion and respect
- Conduct ourselves with the highest ethical standards
- Embrace innovation to advance the company's mission
- Measure our success by the satisfaction of our customers and partners
- Manage our resources prudently and ensure the company's financial health

Our value proposition

Since 1907, SBLI has been devoted to the idea that every family deserves not only straightforward financial protection at a fair price, but always to be treated with kindness, compassion and respect.

Our promise

We're devoted to providing every family with straightforward financial protection at a fair price.

Why SBLI?

Since 1907, we've always treated our customers with kindness, compassion and respect.

The SBLI brand. It's not simply a logo or tagline.
It's not just a color palette or type treatment. It's an experience.

SBLI's brand is formed with every single interaction an individual or group has with our company. Whether it's a landing page, a direct mail package, a phone call with an agent, a confirmation letter, a billboard, or even an error 404 message. In short, it is a multifaceted experience that can nurture trust and loyalty among all who do business with SBLI—but only when it is applied faithfully and consistently.

The goal of these brand standards

The brand standards presented here have been created to support a cohesive, high-impact customer experience by:

⎪ Reinforcing our brand positioning and personality

⎪ Ensuring all communications consistently reflect the essence of our brand

⎪ Streamlining communications development by providing a single, accessible reference for designing in all media

⎪ Training new employees and external partners on the proper application of our brand standards

⎪ Creating a standard, highly recognizable visual identity across all SBLI business units

Part 1
Brand Strategy
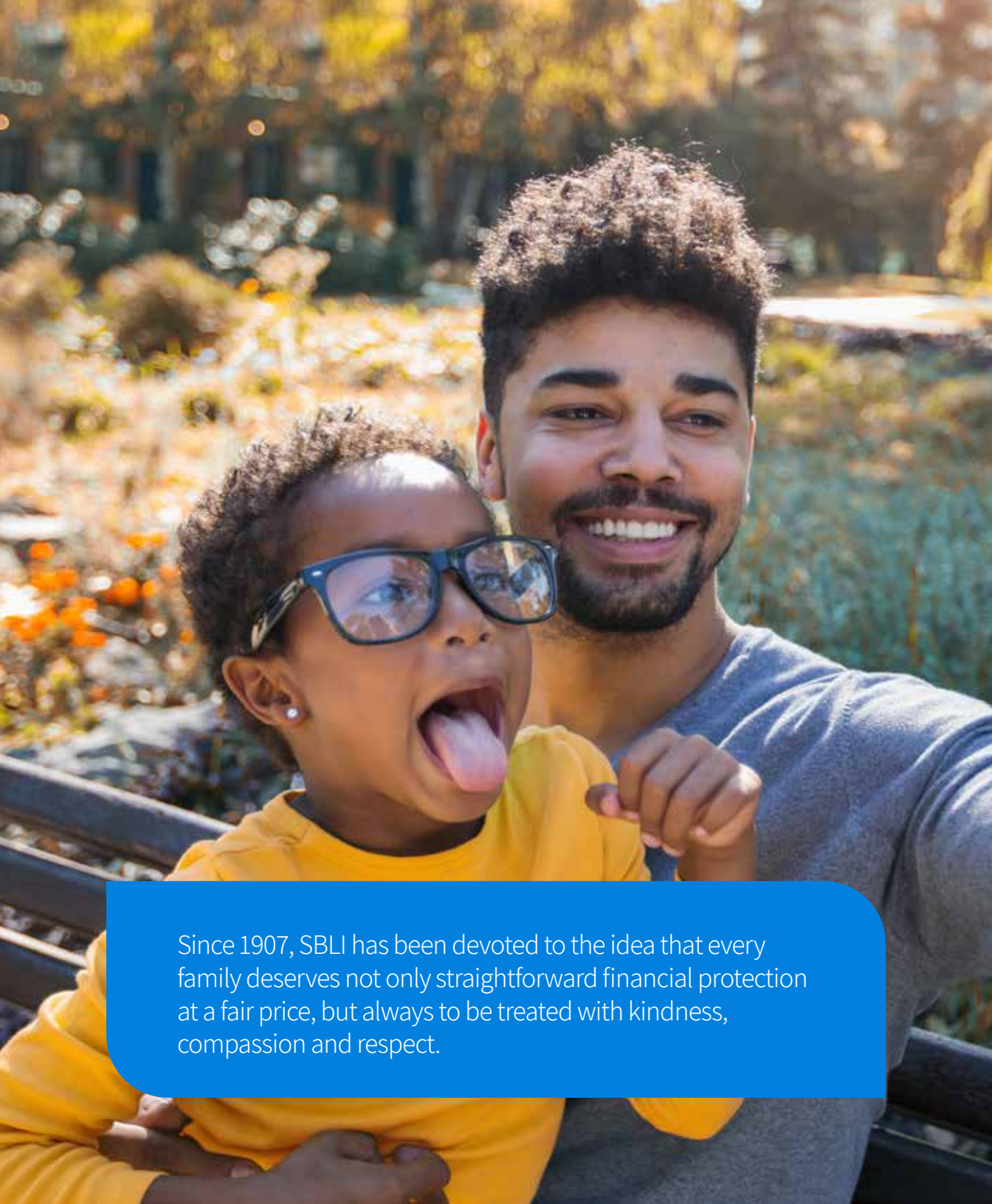
Since 1907, SBLI has been devoted to the idea that every family deserves not only straightforward financial protection at a fair price, but always to be treated with kindness, compassion and respect.

Since 1907

For more than 110 years, we've earned the trust of over one million families.

Devoted

As a company owned by our policyholders, our business practices are always aligned with the interests of our customers.

Every family deserves

Dependable protection and human decency shouldn't be exclusive privileges of the wealthy.

Straightforward financial protection

No gimmicks, no hassles, no high-pressure sales tactics. Just a fast, easy process and practical life insurance solutions that provide the protection your family needs and inspire confidence in the future.

Fair price

We never cut corners and we don't do cut-rate coverage. This means we may not always have the lowest price. But we promise our prices will always be highly competitive and reasonable.

Always

In everything we do—every phone call, every email, every time we interact with a customer, prospect, intermediary or partner—we'll always embody the ideals of kindness, compassion and respect.

Kindness, compassion and respect

The three values that anchor the SBLI promise to everyone we do business with. We keep this promise by:

> Maintaining a thoughtful, empathetic and caring culture and extending it to our customers

> Cultivating partnerships that share SBLI's purpose and core values

Supreme Court Justice **Louis Brandeis**

Stability

We've always stood firm, protecting those who turn to use with unwavering financial stability.

Heritage

Since our founding by Supreme Court Justice Louis Brandeis in 1907, we've upheld his vision of dependable life insurance for every American.

Prudence

We always act in the interest of those who count on us, with wisdom and preparedness for the future.

Integrity
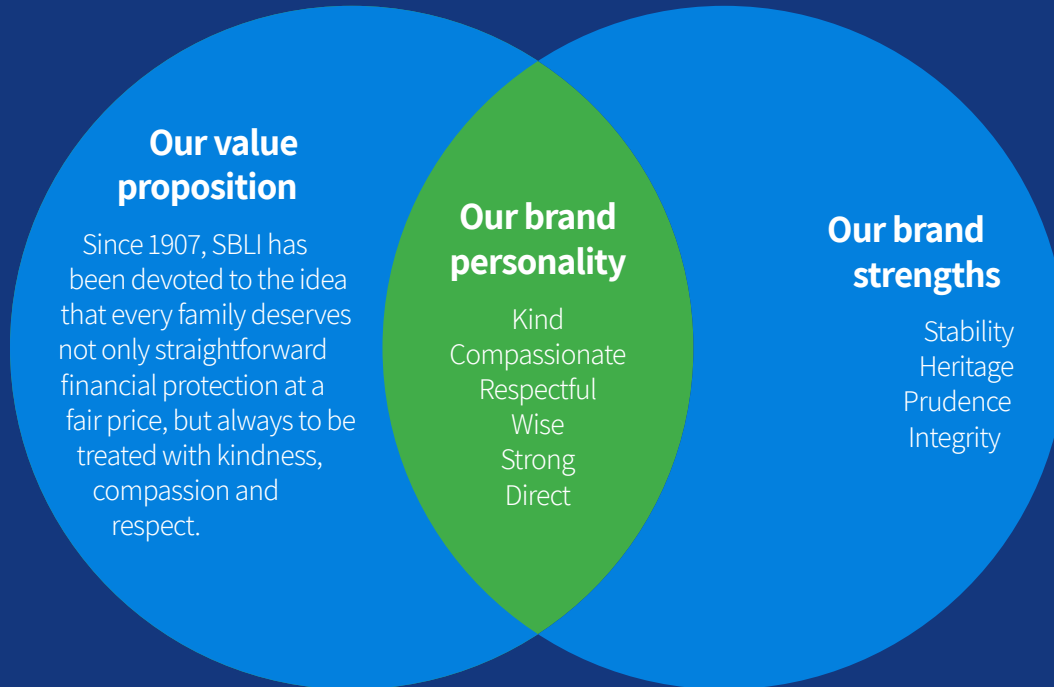
We maintain only the highest ethical standards in everything we do. We always act with honesty and transparency.

Our brand is built on our core strengths

Our core strengths are the very foundation of who we are as an organization. They are what make SBLI different from our competitors. We believe that leading with our strengths will help us put our customers and partners first.

Where our value meets our strengths, our personality shines through.

Our value proposition
Since 1907, SBLI has been devoted to the idea that every family deserves not only straightforward financial protection at a fair price, but always to be treated with kindness, compassion and respect.

Our brand personality
Kind
Compassionate
Respectful
Wise
Strong
Direct

Our brand strengths
Stability
Heritage
Prudence
Integrity

Our organization has a personality unlike any other. This knowledge lives within each of us who comprise the SBLI family. We feel this on an individual, personal, emotional level. Part of a brand's job is to make sure our customers, prospects and partners feel it as well. Reflecting our brand personality in every interaction we have with those who do business with us is essential to supporting our brand.

Finding a balance

Our six personality attributes always coexist and everything we create must remain true to all

of them. That doesn't mean we always exhibit them all equally. Numerous factors affect which personality attributes take the lead in any given piece of communication—from audience to subject matter to medium to timing.

For example, a transactional letter might primarily reflect our direct and respectful nature. The other four personality attributes aren't absent from the communication—they simply play a supporting role in a letter of this nature.

A web video about how SBLI has helped families find financial stability might stress the kind, compassionate and wise aspects of our personality. The other three attributes still can come across, however, in our choice of voiceover talent, imagery, word choice, music and tone.

Our brand personality

Kind
Compassionate
Respectful

Wise
Strong
Direct
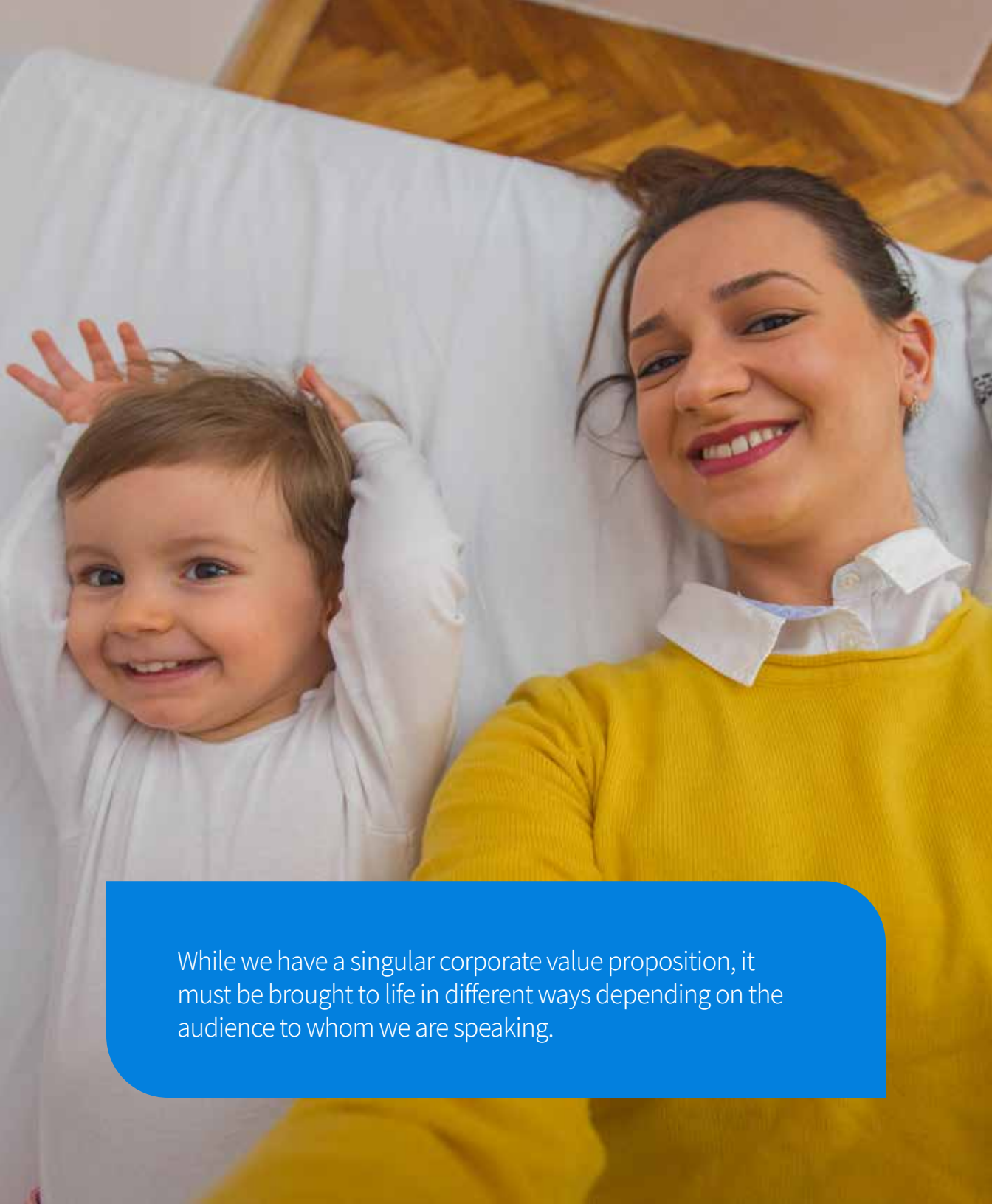
While we have a singular corporate value proposition, it must be brought to life in different ways depending on the audience to whom we are speaking.

Our customers

When you choose SBLI to protect your family, you can expect more than simply a life insurance policy. You can expect to always be treated respectfully and with compassion. You can feel confident that those you love will have our unyielding support and empathy, no matter the circumstance. You can be assured that you're choosing a company that will never fail to do the right thing. Because since 1907, we've built our business by treating people better.

Our independent distributors

When you recommend SBLI, you can be confident that you'll end up looking good in the eyes of your customers. That's because we'll work hard to earn their trust, as we have for the last 110 years — by never failing to give them respect, compassion and straightforward products their families can count on at a very competitive price.

Our partners

For partners, our devotion to providing straightforward and competitively priced protection and always acting with kindness, compassion and respect meshes perfectly with their commitment to their customers. By partnering with us, they can be assured that client experiences with SBLI will reflect positively on their brand, reinforcing their purpose of building strong and profitable relationships.

Part 2
Brand Voice

While our *tone of voice* may change according to our audiences and communication objectives, our brand voice never does.

Quite simply, our brand voice is how we communicate with each of our diverse audiences. It's what we say. It's how we say it. When combined with our brand look and feel, brand voice makes a powerful impression. Together, they communicate our personality, our attitude and our relationship with customers.

No matter what the medium, communication objective, audience or tactics, our voice must remain true to itself—and to the brand attributes that underpin it. This brings us to the main point of this section: *While our tone of voice may change, our brand voice never does.*

Two examples of companies that do brand voice right:

woot.com

Amazon's subsidiary, Woot.com, had been known by its loyal customers for its irreverent wit, playful, human attitude and obsessive focus on low prices. When Amazon acquired the company in 2011, the company realized the value not just of Woot's business model, but of its brand, as well. So how does this Amazon-owned site describe itself?

> "Woot! is a lifestyle. Woot! is a vision. Woot! is a pungent aroma that never apologizes for what it is. Woot! is the hope in the eyes of a child when that child realizes you don't have to pay List Price for cool stuff. Woot! is an ever-evolving deal maelstrom churning around a tornado circling a mystery. If you haven't seen Woot! since yesterday, you haven't seen Woot!."

The Ritz-Carlton

Known as the epitome of luxury, service and sophistication, The Ritz-Carlton Hotels focus on a singular purpose statement: "Ladies and gentlemen serving ladies and gentlemen." Staying true to that mission and speaking as respectfully to employees as it does to guests, the Ritz helps create an environment of respect and engagement. How does The Ritz-Carlton introduce its "Service Values" to employees?

> "At The Ritz-Carlton, the Gold Standards are the foundation of how we do business. Each of the standards is a key part of our values and philosophy. As a lady or gentleman, you're a part of something bigger than yourself, you're a part of the respect, honesty, trust and integrity that makes The Ritz-Carlton legendary."

And one that doesn't:

Dodge Ram

Despite spending millions on running TV spots that feature screaming heavy metal guitars and fairly drip with testosterone, Dodge Ram's brand voice is nowhere to be found for customers who actually own their vehicles. What kind of brand voice awaits those who read the 2019 Dodge Ram 1500 owner's manual? None at all.

> "Dear Customer, congratulations on selecting your new vehicle. Be assured that it represents precision workmanship, distinctive styling, and high quality… This Owner's Manual describes all versions of this vehicle. Options and equipment dedicated to specific markets or versions are not expressly indicated in the text."

Our brand voice doesn't exist in a vacuum. It's linked to our brand personality attributes—the human attributes that define who our brand is and how it behaves. These, in turn, are connected to the objectives that guide every aspect of our business operations.

That means we say what we do and we do what we say. Every time we speak to our audience, we're making a promise to follow up our words with actions.

Who we are	What we do	How we speak
Kind	Go out of our way to ensure the needs of our customers are always met	Take the effort to make our customers feel good
Compassionate	Remain thoughtful and empathetic at all times	Acknowledge their needs, situation and concerns of others
Respectful	Treat our customers the way we ourselves would want to be treated	Be polite and mindful of our audience's time
Wise	Guide our customers toward a place of greater financial protection	Be sensible, deliberate and helpful
Strong	Back every policy we sell with stability and financial strength	Express confidence and optimism
Direct	Be honest, clear, and easy to do business with	Say it as it is using plain, concise language

Creating compelling messages

The most effective communication efforts never rely solely on the rational to make their case. Nor do they focus exclusively on the emotional. By using a combination of the two, we can create the kinds of messages that truly reach the hearts and minds of our audience.

The SBLI brand gives you the tools to do just that. Our brand strengths and brand personality attributes have been designed to work together to form a complete rational/emotional picture of who we are and what we do.

Emotional	Rational
What we want our audience to believe	Why they should believe it
Brand personality attributes	Brand strengths
Brand voice	Brand strategy

Effective messages

Kind

Being kind means we demonstrate that we genuinely care about the families we protect. When writing in a kind voice, we must communicate warmth, humanity, empathy, optimism and approachability, without sounding artificial or inauthentic.

What does it mean to be kind?

"Kind" is not a word many people associate with the life insurance industry or financial services in general. But when you're a company like SBLI, founded by Louis Brandeis expressly to provide everyone, rich or poor, with affordable, dependable life insurance, kindness is truly in our DNA. As such, we always need to prove to our customers that we're here for them— whatever they may need, even if it's simply a sympathetic ear.

Kind is:

Warm
Considerate
Service-oriented
Customer-driven
Reassuring
Friendly
Optimistic
Thoughtful
Generous
Pleasant

Kind is not:

Clinical
Mechanical
Transaction-oriented
Impatient
Irrelevant
Aloof
Fear-mongering
Unheeding
Self-centered
Frivolous

How do we write kindness?

On-brand

"We'll take the time to explain the entire process and to help you prepare for your upcoming paramedical exam."

✓

✓ **Thoughtful**	Offers help and support
✓ **Reassuring**	Uses a calm and positive tone
✓ **Service-oriented**	Talks about specific ways to help the customer

Off-brand

"A paramedical exam will need to be completed before we can continue processing your application. Please contact our partner APPS at your earliest convenience to schedule a an exam."

✗

✗ **Clinical**	Dry and technical
✗ **Aloof**	Written in a detached, passive voice
✗ **Transaction-oriented**	Speaks to the process, not to the customer

Showing kindness: Don't push too far

Showing kindness in our writing is an essential way to embody our brand in communications with our audiences. If we want to convey kindness in a believable way, we always have to be sure not to cross the line into maudlin emotionality. If we push too far, our audiences won't be convinced.

Over-the-top emotion:

"We cannot tell you how sorry we are to hear about the tragic loss you recently suffered. Our hearts are with you."

✗

Believable kindness:

"Please accept our condolences on your loss. We'll do whatever we can to help in this difficult time to make the claims process as easy as possible. If you need any assistance, please don't hesitate to contact us."

✓

Compassionate

Being compassionate means speaking to our audiences in a way that demonstrates we understand their needs and point of view. When writing in a compassionate voice, we must communicate empathy, sensitivity and concern without sounding condescending or insincere.

What does it mean to be compassionate?

In our line of work, being compassionate means taking the time and care to genuinely understand what issues are likely to be top of mind for our audiences. This involves understanding who we are talking to and speaking directly to them personally and not treating them as a potential source of revenue.

Compassionate is:

Empathetic
Relevant
Understanding
Helpful
Approachable
Considerate
Personable
Relatable
Likeable
Responsive

Compassionate is not:

Callus
Detached
Reductive
Uncaring
Distant
Aggressive
Robotic
Academic
Arrogant
Inactive

How do we write compassion?

On-brand

> "Hi Jane,
> My name is Steve Vaphiades and I'd like to thank you for getting a term life insurance quote from SBLI. I know getting life insurance can feel like a big deal, so I'm here to help you every step of the way and make sure your entire experience is flawless."

✅

- ✓ **Relevant** — Speaks to the reader's current need
- ✓ **Understanding** — Acknowledges likely concerns
- ✓ **Approachable** — Uses a friendly, inviting tone

Off-brand

> "Dear Jane,
> My name is Steve Vaphiades. I'll be calling you shortly to help you understand why term life insurance from SBLI is the best choice for you. I know you'll love being one of our policyholders."

❌

- ✗ **Aggressive** — Goes right to the transaction
- ✗ **Arrogant** — Assumes the sale is already made
- ✗ **Callus** — Ignores any concerns the customer may have

Showing compassion: Avoid the inauthentic

We should be demonstrating our empathy in real, believable ways every time we interact with a customer. That means we must always be careful not to project false empathy.

False empathy:

> "We completely understand how frustrating it can be when you're faced with all the intrusive questions that a life insurance application asks."

❌

Authentic compassion:

> "We realize your life insurance application may seem daunting at first, but please know we're here to help if you have any questions at all."

✅

Respectful

Being respectful means always treating every member of our audience as if they are the single most important person to us. We recognize their individuality, make things as easy as possible and demonstrate that they are the reason for our company's existence.

What does it mean to be respectful?

Being respectful doesn't simply mean speaking in a way that is deferential and polite. It means understanding that our customers' time is valuable and their tolerance for lack of concision and responsiveness is growing more limited all the time.

Respectful is:

Courteous
Attentive
Sensitive
Unpretentious
Helpful
Customer-centric
Flexible
Professional
Restrained
To-the-point

Respectful is not:

Rude
Distracted
Cold
Self-serving
Difficult to work with
Product-centric
Rigid
Overly casual
Loud
Verbose

How do we write respect?

On-brand

"If you've gotten a tax refund this year, there are probably a lot of things you might want to use it for. One thing to consider is using some of it to protect the ones you love most."

✅

✅ **Courteous**	Doesn't suggest the reader isn't smart
✅ **Restrained**	Doesn't demand that the reader buy life insurance
✅ **Flexible**	Acknowledges the reader's options

Off-brand

"There's no shortage of things you can do with your tax refund. But not all of them are equally smart. So do something smart with your refund—use it to get life insurance for your family."

❌

❌ **Self-serving**	Is overtly asking for the reader's money
❌ **Rude**	Suggests the reader may not be smart
❌ **Product-centric**	Speaks to the product, not the benefit

35

Showing respect: Our needs come second

By showing our customers we always have their best interests in mind, we not only demonstrate that we're thinking of them, but that we genuinely respect them and their needs.

Putting our needs first:

"Please complete your application at your earliest convenience so we can issue your policy."

❌

Putting the customer's need first:

"The sooner you're able to complete your policy, the sooner your loved ones will be protected by SBLI life insurance."

✅

Wise

Being wise means demonstrating that we have the experience, expertise and insight to guide our customers to smarter life insurance solutions that truly meet their unique needs.

What does it mean to be wise?

Wisdom is a critical attribute for us to embody if we expect customers to follow our lead and make intelligent decisions about protecting their families. In every piece of communication we place before our audiences, we must show—not just say—that we have the wisdom to guide them to a clear path to financial stability.

Wise is:

Intelligent
Long-sighted
Patient
Deliberate
Expert
Experienced
Careful
Logical
Meaningful
Reasonable

Wise is not:

Academic
Faddish
Hurried
Slapdash
Salesy
Superior
Long-winded
Condescending
Trivial
Complex

How do we write wise?

On-brand

"Raising a child typically costs between \$212,300 and \$454,7002. This can sometimes place parents under a lot of pressure. Finding a way to cover this financial liability can really help."

✓

- ✓ **Intelligent** — Demonstrates our knowledge of relevant facts and and our understanding of how they affect our audience
- ✓ **Logical** — Structured in an easy-to-follow way
- ✓ **Meaningful** — Puts information in a form readers can understand and relate to

Off-brand

"Rearing a child is an expensive proposition. The need to cover a child's related expenses—which in 2015 ranged from \$212,300-\$454,7002—places particular funding pressures on parents. At a minimum, this can sub-optimize the healthiness of the child's environment, and in a worst case scenario, this can create a chaotic childhood experience. There is a need to cover this liability."

✗

- ✗ **Complex** — Hard-to-follow logic
- ✗ **Long-winded** — Uses excessive verbiage
- ✗ **Academic** — Sounds like an economic lecture

Showing wisdom: Don't be a know-it-all

There's a fine line between showing our experience and wisdom and coming across as a know-it-all. Sharing our knowledge without crossing that line means avoiding sounding superior or condescending.

Condescending tone:

"You may not realize why it's more affordable to get life insurance coverage when you're young. We'll explain it to you."

✗

Helpful tone:

"One reason to consider getting life insurance today rather than waiting: the younger you are when you get your coverage, the lower your rates will be."

✓

Strong

Being strong means showing customers we have the confidence and ability to provide life insurance solutions like no one else in the marketplace. This means writing in an active voice that is clear and assertive without being bossy or demanding.

What does it mean to be strong?

When we speak, the strength of our long history must shine through. We should speak in a way that not only gets our audience to believe us, but demonstrates that we honestly believe in ourselves, without uncertainty or excessive qualification.

Strong is:

Confident
Stable
Measured
Authoritative
Knowing
Reliable
Positive
Concrete
Modest
Decisive

Strong is not:

Haughty
Slow
Bullying
Overbearing
Pretentious
Uncertain
Unrealistic
Vague
Boastful
Wishy-washy

How do we write strong?

On-brand

"Our Accelerated Underwriting process is designed to get you your policy quickly, easily and without a medical exam. It's just another way we work hard to give you the best possible experience."

✓

✓ **Confident**	Self-assured about the benefit we can provide to the customer
✓ **Authoritative**	Makes its point without qualification
✓ **Positive**	Focuses on a customer-oriented benefit

Off-brand

"Our best-in-industry Accelerated Underwriting process may help you get your policy more quickly, easily and without a medical exam. It's just another way we try to give you an experience no one else in the industry can match."

✗

✗ **Boastful**	Takes every opportunity to talk about us
✗ **Wishy-washy**	Uses excessive qualification
✗ **Unrealistic**	Uses unsupportable superlatives

Showing strength: Avoid the boast

By projecting strength, we're sending a clear signal to customers that they can trust us to be there for them when they need us most. When we speak, it should be with the force of over a century's experience behind us—but without a hint of boastfulness or bullying.

Boastful:

"With more than a century's experience providing great life insurance to American families, there's no doubt we're an excellent choice to protect your loved ones."

✗

Confident:

"Since 1907, we've worked hard to earn the trust of our policyholders, by maintaining strong financial ratings and building our business with prudence and care."

✓

Direct

Being direct means we don't expect our customers to have to work to understand what actions to take in their own best interests. It means being clear and concise, deliberate and thoughtful, simple and audience-specific.

What does it mean to be direct?

In a world filled with more options and the potential for information overload, it's essential to cut through the clutter by giving our audiences the information they need quickly and clearly, in a format they can easily digest. It means avoiding euphemism, verbosity and obfuscation. We should always be perfectly clear about what we have to offer and why customers should choose us.

Direct is:

Concise
Honest
Human
Simple
Scannable
Transparent
Declarative
Conversational
Clear
Engaging

Direct is not:

Longwinded
Inaccurate
Unfeeling
Complex
Dense
Confusing
Hesitant
Overly technical
Jargon-laden
Dry

How do we write direct?

On-brand

"Our Accelerated Underwriting process is now cloud-based, which means independent agents can submit their business to SBLI more easily."

✓

✓ **Concise**	Far less wordy
✓ **Human**	Speaks to what's relevant to the reader
✓ **Clear**	Doesn't bury the benefit

Off-brand

"Our Accelerated Underwriting process is underpinned by iGO Drop Ticket, an intelligent, rules-based short form, used by producers and call center support staff for insurance application processing. iGO Drop Ticket runs on iPipeline's SSG Digital platform, which integrates directly with over 1,350 websites within the US. The result mitigates the extended decisioning period associated with traditional underwriting."

✗

✗ **Jargon-laden**	Filled with terms the average reader wouldn't recognize
✗ **Dense**	Written in a difficult to parse manner
✗ **Dry**	Speaks about the process rather than benefits to the reader

Showing directness: Get to the point

We sell products that touch upon on customers' mortality—which sometimes leads us to talk around the core issues. Circumlocution, euphemism and vagaries will only confuse our customers and give them the sense we're trying to hide something.

Too wordy:

"Sometimes, life can throw us a curveball that we don't expect and may not be prepared for. If something were to happen that left your family without its primary breadwinner, a life insurance policy could help bridge any financial gaps that might arise."

✗

To the point:

"Life is unpredictable. But life insurance can help your family in case you're no longer around to provide for them."

✓

A multitude of faces

Our audience is anything but homogeneous. Our direct, Brokerage and internal audiences all have distinct needs, motivators and pain points. It would be a mistake to address them all in an identical manner. After all, the concerns of a prospective term life policyholder are likely worlds away from those of a GA decision-maker.

One voice. Many tones.

Despite speaking to many different audiences, it's crucial that we always maintain our singular brand voice. SBLI must always communicate the attributes of KIND, COMPASSIONATE, RESPECTFUL, WISE, STRONG and DIRECT. What does change, however, is our tone of voice. That is, the degree to which we dial up or dial down any particular brand personality trait to fit the audience we're addressing.

A little common sense

While it's helpful to understand the general mindset of each type of audience, don't forget to carefully consider the communication objective of your assignment. For example, speaking to a 28-year-old new parent looking for a first term life policy is a very different matter than speaking to a 60-year-old grandparent seeking final expense protection.
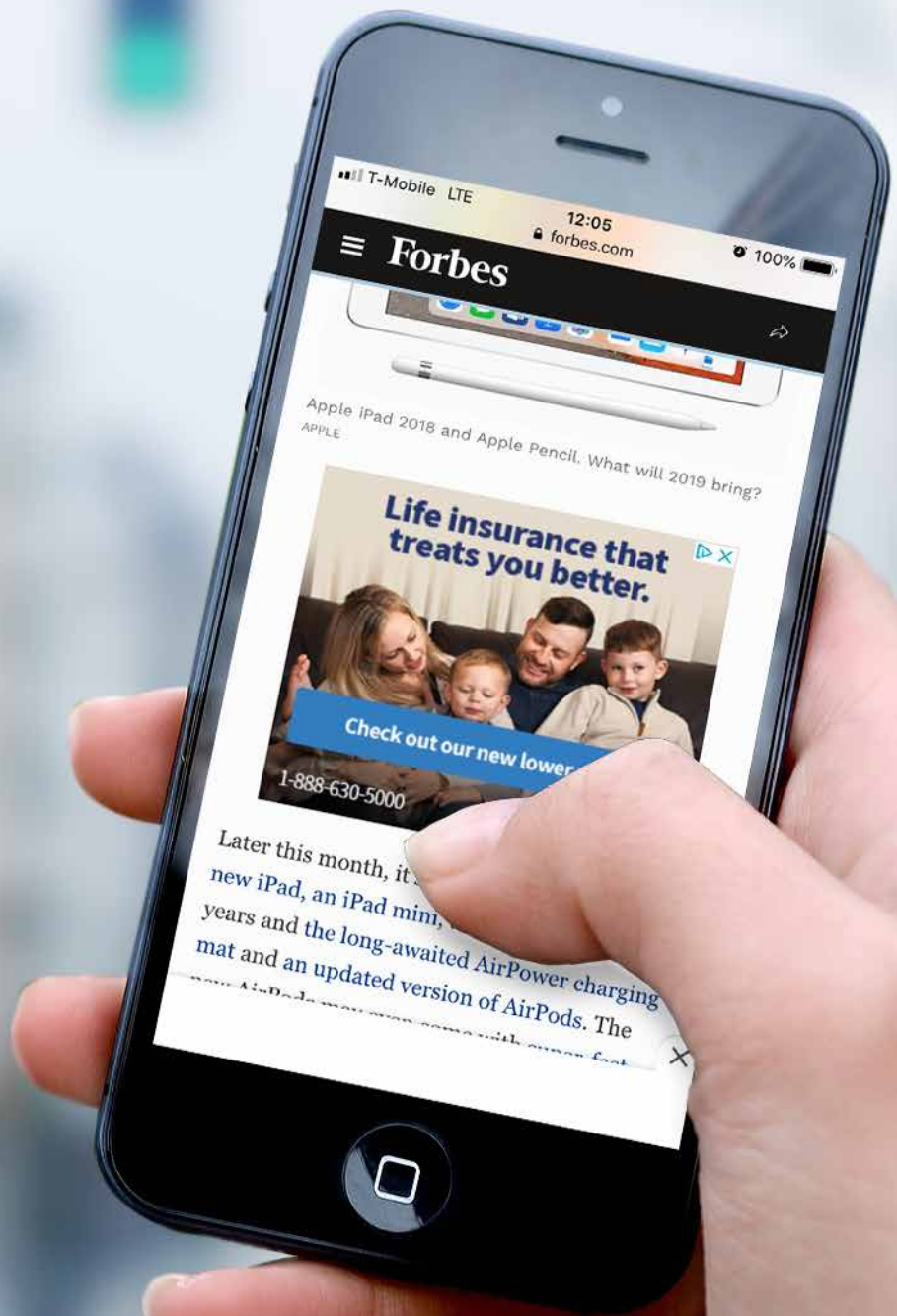
Material considerations

Just as our audience informs the tone of voice we use, the communication medium and nature of the messaging affect the way we speak. The following pages provide a quick overview of key considerations to keep in mind when writing for a variety of external, internal, marketing and transactional applications.

The importance of the call-to-action

If your goal is to have your reader take action, be sure to include a call-to-action that is:

- Prominent
- Clear
- Concise
- Multi-channel (e.g., online, phone, email)
- Reiterated throughout the communication piece
- Definitive
- Benefit-oriented

Never make your audience work hard to figure out what to do next.

One-to-One

- Letters
- Emails
- Self-mailers

With one-to-one communications, it's essential to establish a connection with the reader from the outset. The copy should be personal, focused, highly relevant and easily scanned. A concise and easy-to-act-on call-to-action is indispensable.

Mass Market

- Print ads
- Posters
- Video/TV
- Out of home
- Web banners
- Radio

Mass market communications have only seconds to engage the audience. Since you typically don't know where or when the reader will encounter these formats, it's important to be attention-getting, concise, clear, resonant and direct.
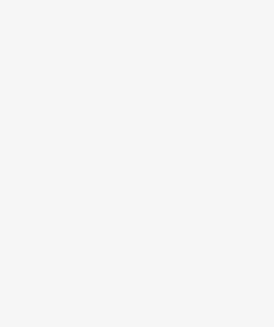
Live/Online

- Presentations
- Webinars
- Speeches

When presenting live (or online), demonstrate our wisdom. Make the subject matter engaging. Show, don't tell, and remember that more words are usually not better.
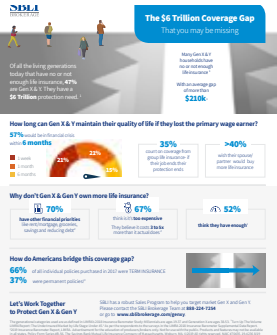
Long-Form

- Collateral
- White papers
- Fact sheets
- Policy information materials

Just because long-form communications give you more real estate, doesn't mean you should necessarily use it. Don't overwrite, overcomplicate or overshare. Be sure the story you tell is cohesive and engaging.

Web

- Landing pages
- Websites

When writing for the web, inform but don't overwhelm. Be concise and compelling. Keep calls-to-action and topline information "above the fold"—that is, high enough on the page that no scrolling is required. Make sure the information architecture and navigation complement your copy. Always give the reader a reason to act.
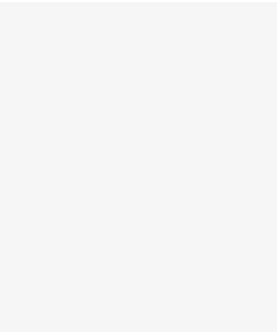
Editorial

- Articles
- Blog posts
- Newsletters
- PR releases

Editorial communications give us the chance to showcase our wisdom. But be sure to keep it approachable, engaging and personable. Avoid being overly academic, arcane, stilted or longwinded.

Social Media

- Twitter
- Facebook
- LinkedIn
- Instagram

Even microblog formats can be used to showcase our brand. Be personable, relevant and concise. Responsiveness is the name of the game in building relationships, so listen carefully and respond wisely.

Transactional

- Letters
- Emails
- Online applications
- Legal communications
- Forms
- Statements

Transactional communications such as confirmation emails, statements and plan details are often neglected opportunities to highlight our brand personality. Keep the copy clear and human. Even a privacy policy can be an opportunity to let our customers know we care about them and protecting their personal information.

Part 3
Design Standards
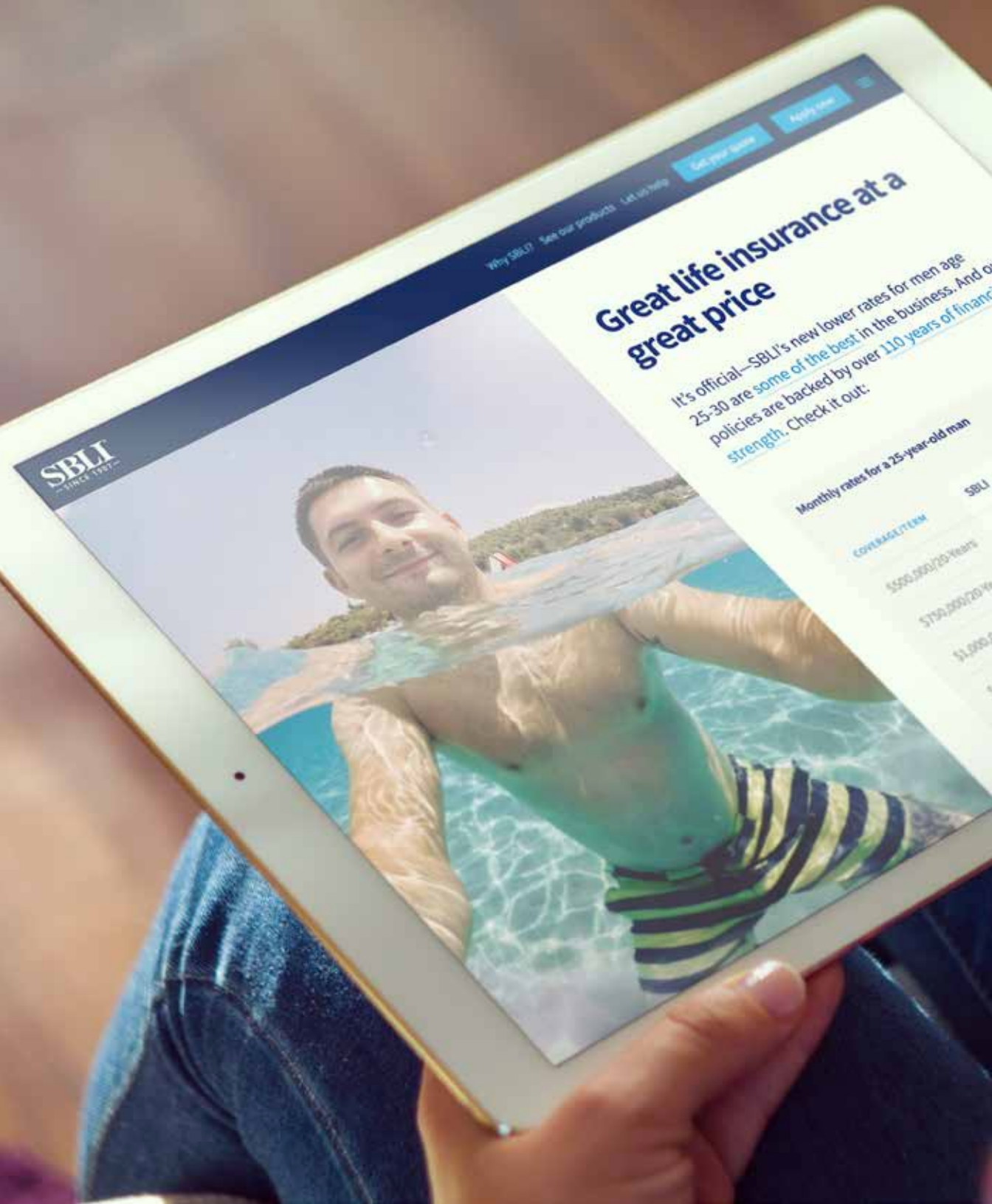
A distinctive and unifying visual identity system builds recognition in the marketplace, helps shape perceptions of our company and gives extra strength to our marketing efforts.

How we use colors, type, imagery and other graphics together with our corporate logo is inspired by what our brand stands for, and the personality we want to project.

The purpose of these design standards is to provide a clear and constructive framework for designers and communicators to bring the SBLI brand to life in a thoughtful and consistent way without putting limits on creativity.

The SBLI logo is the primary visual representation of our organization—and everything that our brand stands for. Adhering to the following guidelines will ensure our logo is always given the opportunity to work as hard as it can.

Clear space

Give the logo plenty of breathing room. Always make sure there is room for the SBLI "S" on all sides of the logo.

Logo colors

There are 2 colors for the logo: white and blue. Use the blue logo against a light background. Use the white logo against a dark background. Never re-color the logo or edit the logo artwork. Make sure the logo is always clearly legible.

Logo blue

HEX: #365888
RGB: 54,88,136
PANTONE: 294U
CMYK: 87,69,23,6
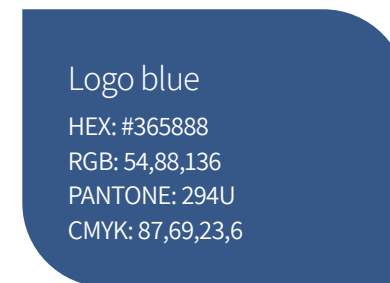
Logo position

Always anchor the logo in a corner of a piece (being sure to use proper clear space). Avoid centering it or leaving it to float.

Logo size

When using our logo, be conscious of its size and legibility. A logo that is too small will be illegible and a logo that is too big can throw the piece off balance, disrupting effective eye flow.

Generally, our logo should never appear less than 0.75 inches across in printed materials, and no less than 60 pixels across online.

Small format logo

This streamlined version of the logo is designed for better legibility on mobile phones and small digital projects like banner ads. It is only for use when the logo needs to be so small that "Since 1907" is not clearly legible. Use carefully and sparingly.

Secondary colors

HEX: #00C1F1
RBG: 0, 193, 241
PANTONE: 2995C
CMYK: 67, 0, 1, 0

HEX: #00B098
RBG: 0, 176, 152
PANTONE: 7465C
CMYK: 77, 4, 51, 0

HEX: #E3BD4B
RBG: 227, 189, 75
PANTONE: 142C
CMYK: 12, 24, 84, 0

Accent colors

HEX: #11254D
RBG: 17, 37, 77
PANTONE: 2768C
CMYK: 100, 90, 40, 40

HEX: #853840
RGB: 133, 56, 64
PANTONE: 697C
CMYK: 34, 84, 65, 29

HEX: #114D41
RBG: 17,77,65
PANTONE: 3305C
CMYK: 88, 46, 71, 43

HEX: # 6F7A84
RGB: 111,122,132
PANTONE: 44C
CMYK: 60, 45, 39 ,8

HEX: #64BCFE
RBG: 100, 188, 254
PANTONE: 292C
CMYK: 51, 14, 0, 0

HEX: #EAA45D
RBG: 234, 164, 93
PANTONE: 7411C
CMYK: 6, 40, 72, 0

HEX: # B2E34B
RGB: 178, 227, 75
PANTONE: 374C
CMYK: 34, 0, 87 ,0

HEX: #C7C8CA
RBG: 199, 200, 202
PANTONE:428C
CMYK: 22, 16, 16, 0

HEX: #365888
RGB: 54, 88, 136
PANTONE: 653C
CMYK: 87, 69, 23 ,6

HEX: #886761
RGB: 136, 103, 97
PANTONE: 8021C
CMYK: 43, 57, 55, 17

HEX: #00827B
RBG: 0, 130, 123
PANTONE: 562C
CMYK: 86, 29, 54, 8

HEX: #F8F8F8
RBG: 248, 248, 248
PANTONE:7541C
CMYK: 2, 1, 1, 0

The SBLI color palette was chosen to present a cohesive array of colors that represent our brand while allowing sufficient range to consistently create visual interest.

Primary colors

HEX: #0380DE
RGB: 3, 128, 222
PANTONE: 2727C
CMYK: 80, 46, 0, 0

HEX: #0F2F6F
RGB: 15,47,111
PANTONE: 2757C
CMYK: 100,91,28,16

Assistant Extra Light

Assistant Light

Assistant Regular

Assistant Semi Bold

Assistant Bold

Assistant Extra Bold

71

Our primary font: Assistant

Our primary font has been chosen to convey a modern and strong yet friendly feel while allowing for clean legibility in a wide variety of contexts.

Formatting

- Assistant Bold or Extra Bold is preferred for headlines

- Assistant Light or Regular is preferred for body copy

- Body copy should not be smaller than 10.5 point in print and 18px online

- Do not all cap headlines: all caps can be used sparingly as subheads

Alternative to Asssistant: Calibri

When working in Microsoft Word, PowerPoint and other Office applications, Calibri may be substituted for Assistant. This will help reduce incompatibility when editable documents are opened on PCs that don't have Assistant installed.

Calibri Regular

Calibri Bold

This headline uses Assistant Bold

This copy is set in Assistant Regular ✅

This headline uses Calibri Bold

This copy is set in Calibri Regular ✅

Merriweather Light

Merriweather Regular

Merriweather Bold

Merriweather Black

Our accent font: Merriweather

Our secondary font has been chosen to convey a reliable and trustworthy feel. Merriweather should be used sparingly, in callouts and as subheads; never as body copy, a headline or title.

Formatting

Merriweather should only be used as an accent font

Merriweather Black works well in call outs or as a subhead

Do not use Merriweather for body copy, headlines or titles

Do not all cap text set in Merriweather

Alternative to Merriweather: Georgia

When working in Microsoft Word, PowerPoint and other Office applications, Georgia may be substituted for Merriweather. This will help reduce incompatibility when editable documents are opened on PCs that don't have Merriweather installed.

Georgia Regular

Georgia Bold

This call out uses Merriweather Black ✅

This call out uses Georgia Bold ✅
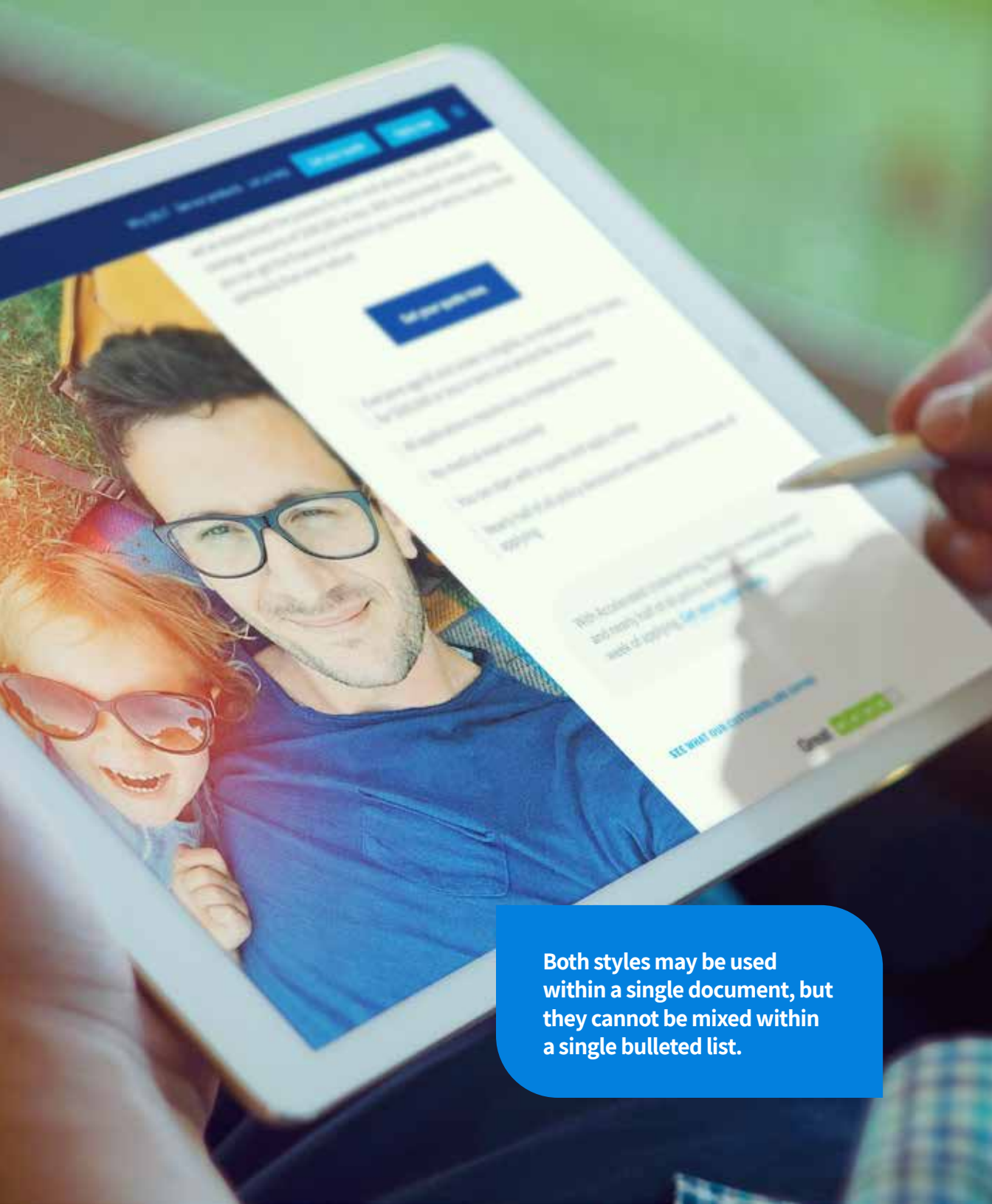
Both styles may be used within a single document, but they cannot be mixed within a single bulleted list.

Bulleted lists

Bulleted lists should be used, when applicable, to make copy easily scanable. Bulleted copy should always be as concise as possible. Two styles of bullets are used depending on content.

Bar-style bullets

Bar-style bullets should be used when accompanying six or fewer items that comprise no more than two lines of text.

▎Bulleted text should be indented around 10% of its line width

▎The bullet point should be as tall as the accompanying line of text, and roughly the width of one capped character

▎There should be space the width of one capped character between the bullet point and the text

▎There should be roughly one line of extra space between lines of bulleted text

Point-style bullets

Point-style bullets should be used when accompanying more than six items that comprise more than two lines of text.

○ Bulleted text should be indented around 5% of its line width

○ The bullet point should be an open circle, 1/3 of the height of a capital letter, centered within the cap height

○ There should be space the width of one capped character between the bullet point and the text

○ It's preferred that there is one line of extra space between lines of bulleted text; a minimum of a half line space for long lists

The SBLI Frame

To give SBLI an ownable graphic style and to aid in creating effective visual hierarchy, we use a two-rounded-corner box known as the "SBLI Frame."

Using the SBLI Frame

The rounded corners of the SBLI Frame are always opposite one another. Frame orientations are presented below. Content within the SBLI Frame should be kept concise and high-impact.

The SBLI Frame: clear space

Content in the frame needs plenty of breathing room. Leave a space that is twice the character height of the headline on all sides.

5 Questions to Ask Before Buying Life Insurance

A buyer's guide from SBLI

The SBLI Frame: usage

The SBLI Frame is highly flexible, but should always be used in accordance with the guidelines below.

- Horizontal or vertical orientation may both be used
- Do not exceed a 1:5 aspect ratio (5:1 vertically)
- Do not make an illustration out of Frames
- Do not have empty SBLI Frames
- Do not rotate the SBLI Frame
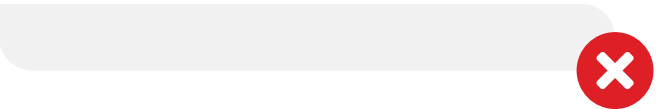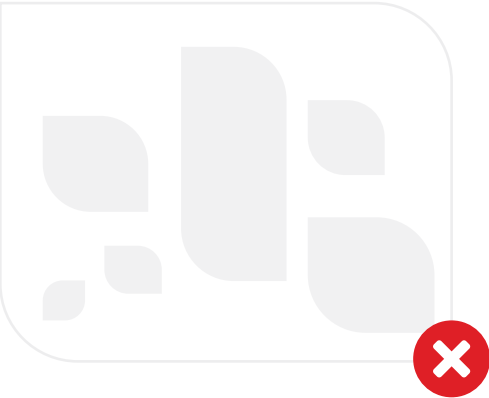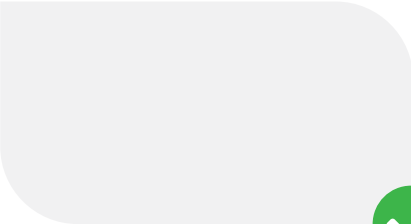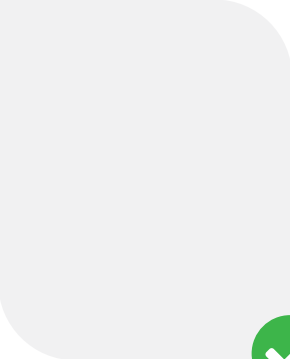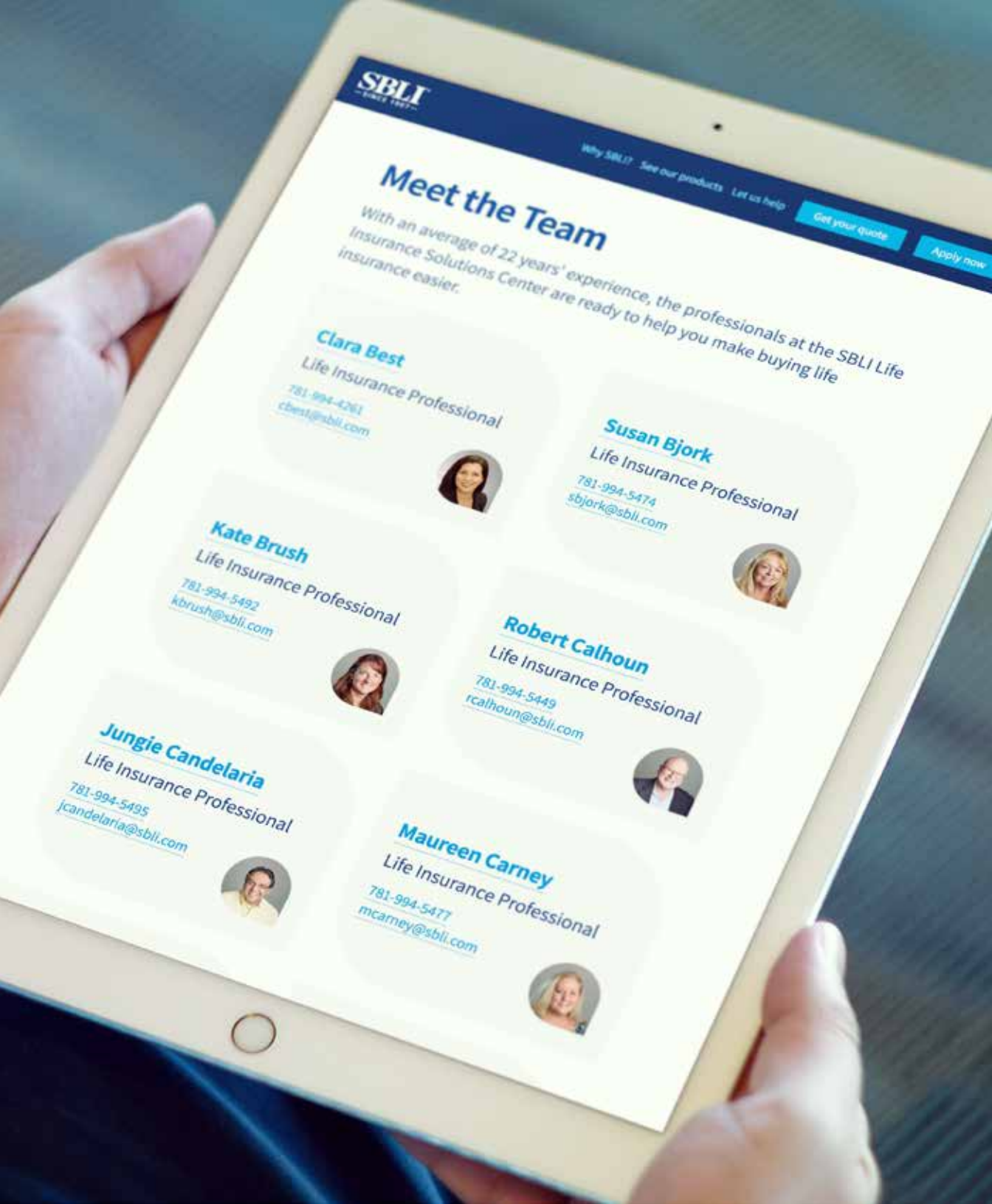
The SBLI Frame: color

We always want to create a sense of cohesion between all the materials we produce. That's why working within our primary and secondary **color palettes** is essential.

The SBLI Frame: photography

Photography may be used within the SBLI Frame.

Get your FREE Personalized Coverage Analysis now!

(With absolutely no pressure—we promise!)

81
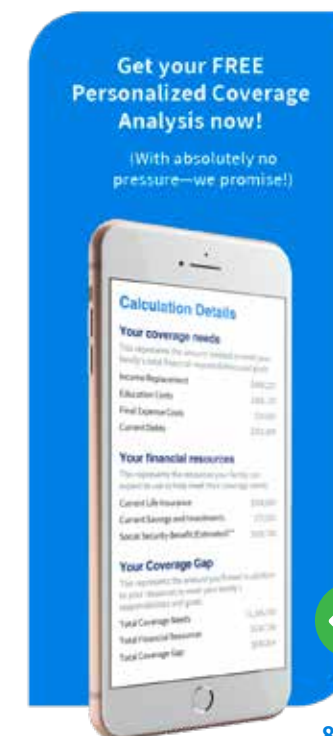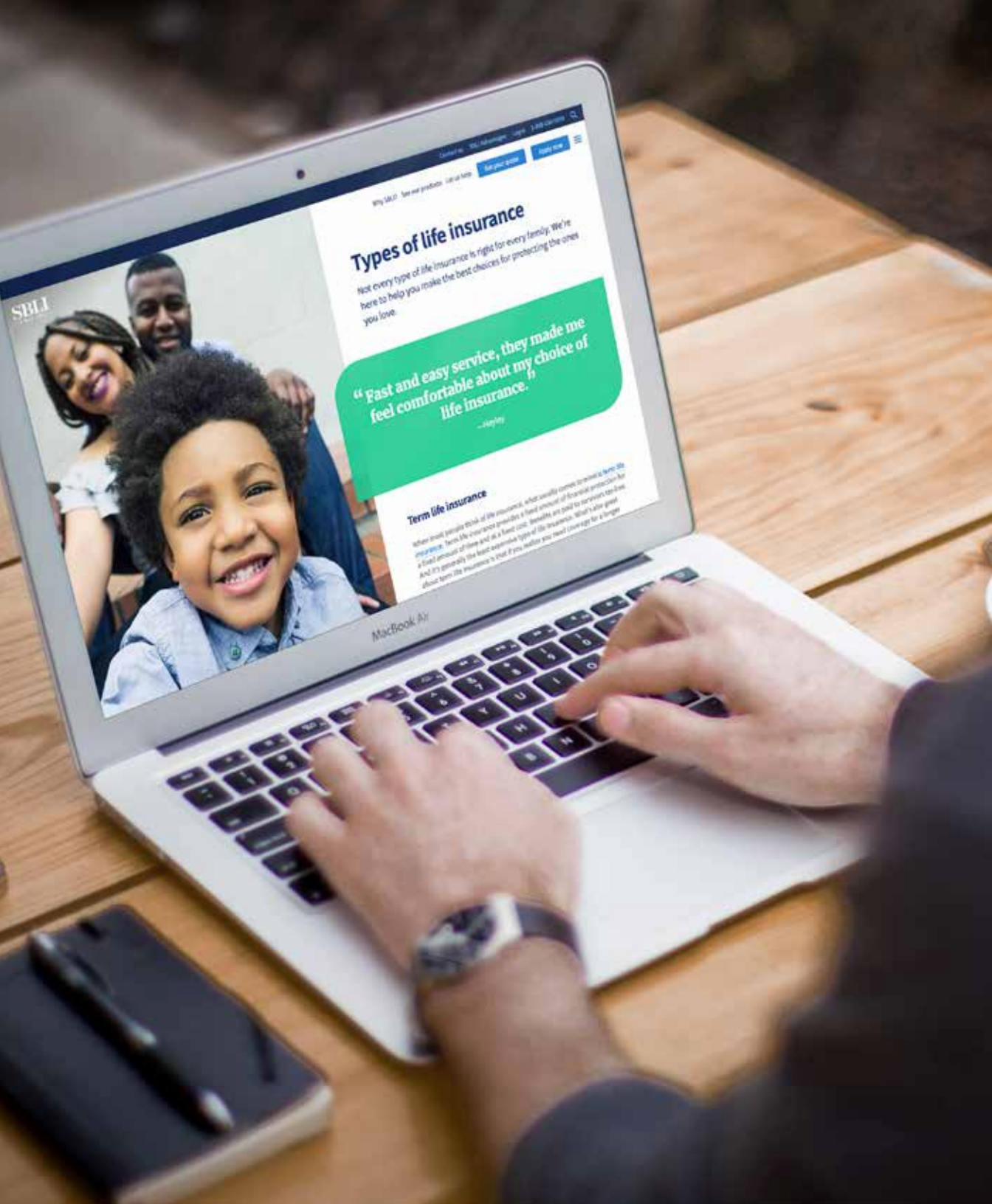
The SBLI Frame: corners

Apply the curve to 2 opposite corners. The curves should always be symmetrical.
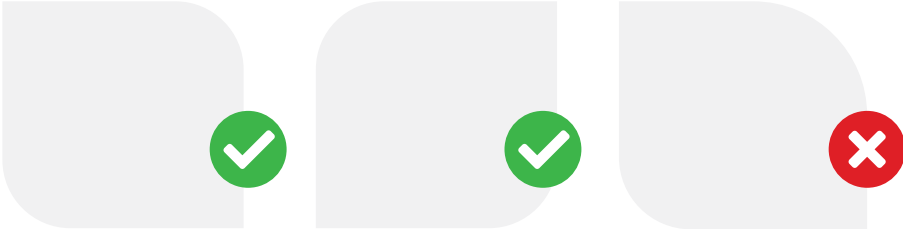
In general, the curve of the shape's corner should be 10% percent of its width. For example: if the shape is 5" across, the corners would have a curve of .5". This does not have to be exact—use your eye.
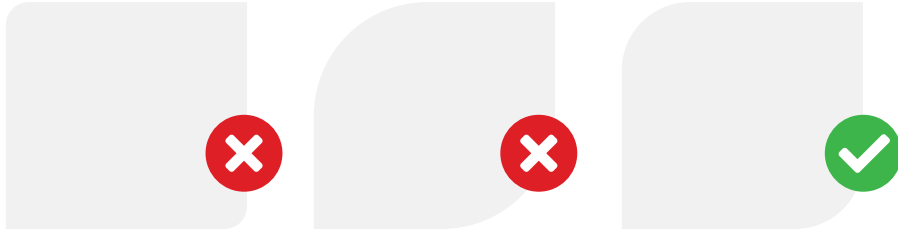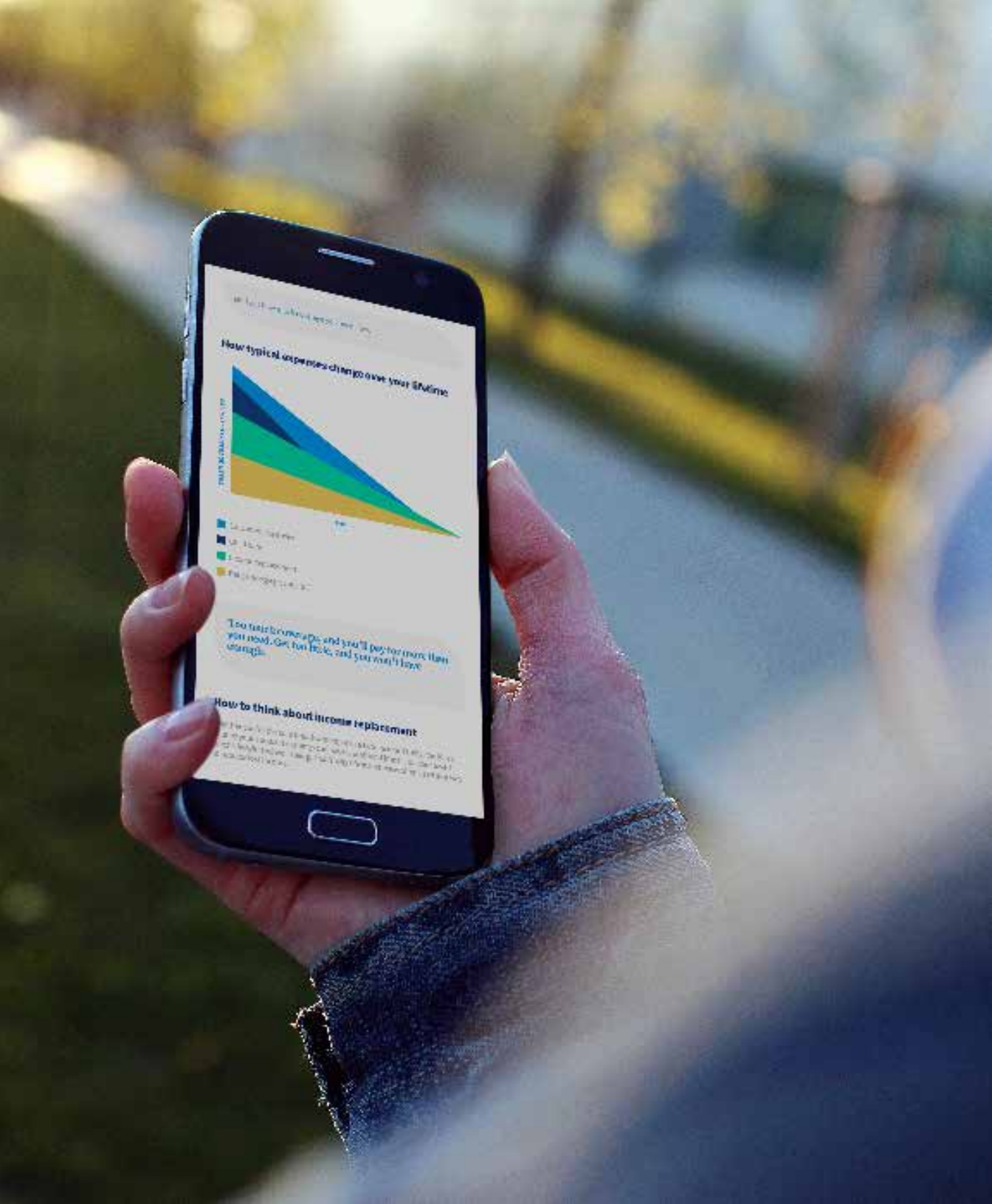
Charts, graphs & infographics

Charts, graphs and infographics are often an effective means to convey complex or conceptual information quickly and simply. We use these graphic elements frequently when describing how life insurance products work.

Color

Our primary **color palette** should be used for most elements. Secondary colors can draw attention to important information. Keep things light and avoid heavy borders—black screened to 10% is recommended.

Legibility

Charts, graphs and infographics can easily become dense and difficult to read. By keeping these graphics simple and using plenty of breathing room, we convey information far more effectively.

85
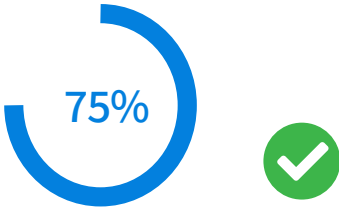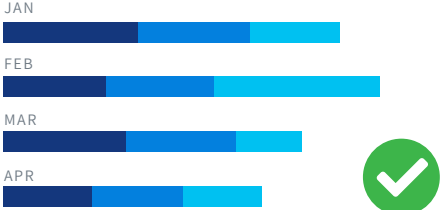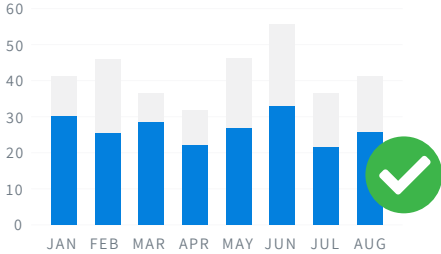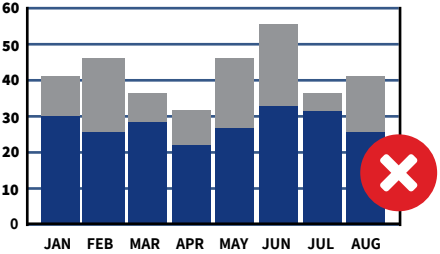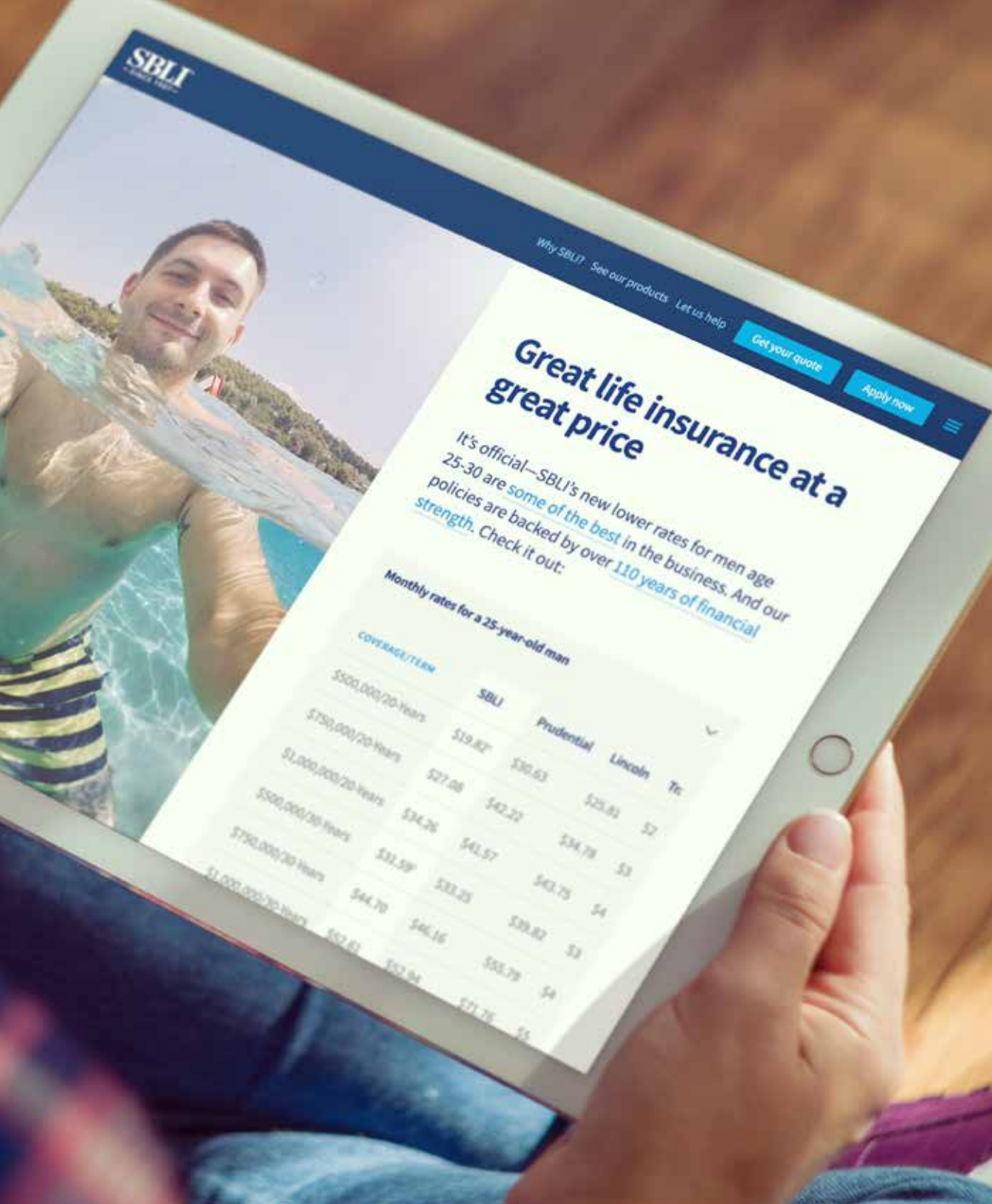
Tables

Tables should be designed simply and should avoid harsh color blocking. Sophisticated and clean are the operative words here.

- Use silver as a highlight color or to differentiate rows

- Use borders sparingly and colored lightly: black screened to 10% works well

- Use plenty of padding to keep information from becoming too dense

Product	ECAccumulate Fixed Annuity
Premium	$25,000+
Guaranteed Base Rate for 5 Years	**4.0%**

Silver
HEX: #F8F8F8
RBG: 248, 248, 248
PANTONE:7541C
CMYK: 2, 1, 1, 0

Product	ECAccumulate Fixed Annuity
Premium	$25,000+
Guaranteed Base Rate for 5 Years	4.0%

COVERAGE/TERM	SBLI	Prudential	Lincoln
$500,000/20-Years	$19.82[3]	$30.63	$25.41
$750,000/20-Years	$27.08	$42.22	$34.78

87
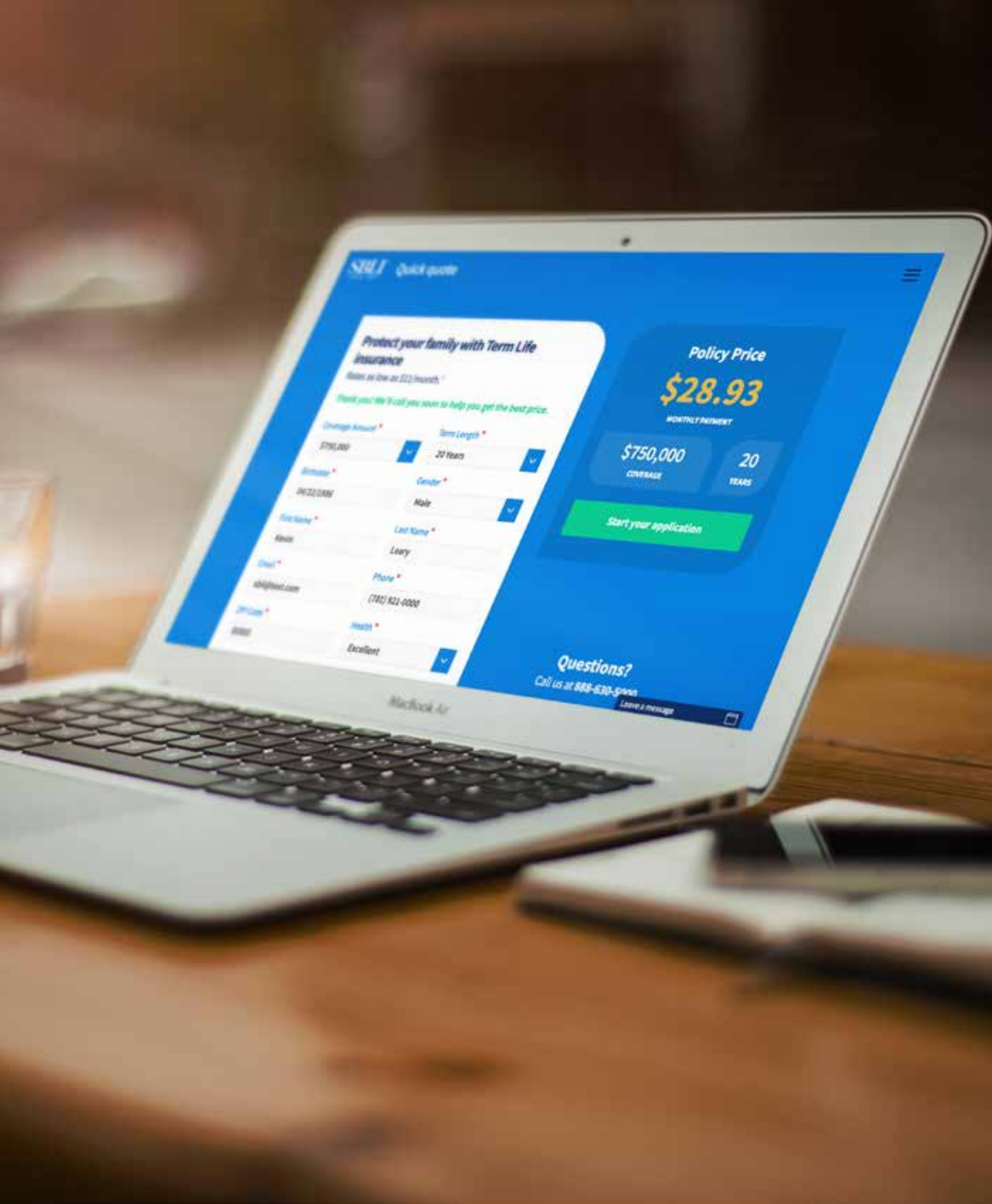
Digital elements

Designs for the digital space should follow the guidelines laid out above. However, some elements are unique to online executions.

Buttons

Using a consistent look and feel for buttons in digital applications is essential for positive user experience and optimal response.
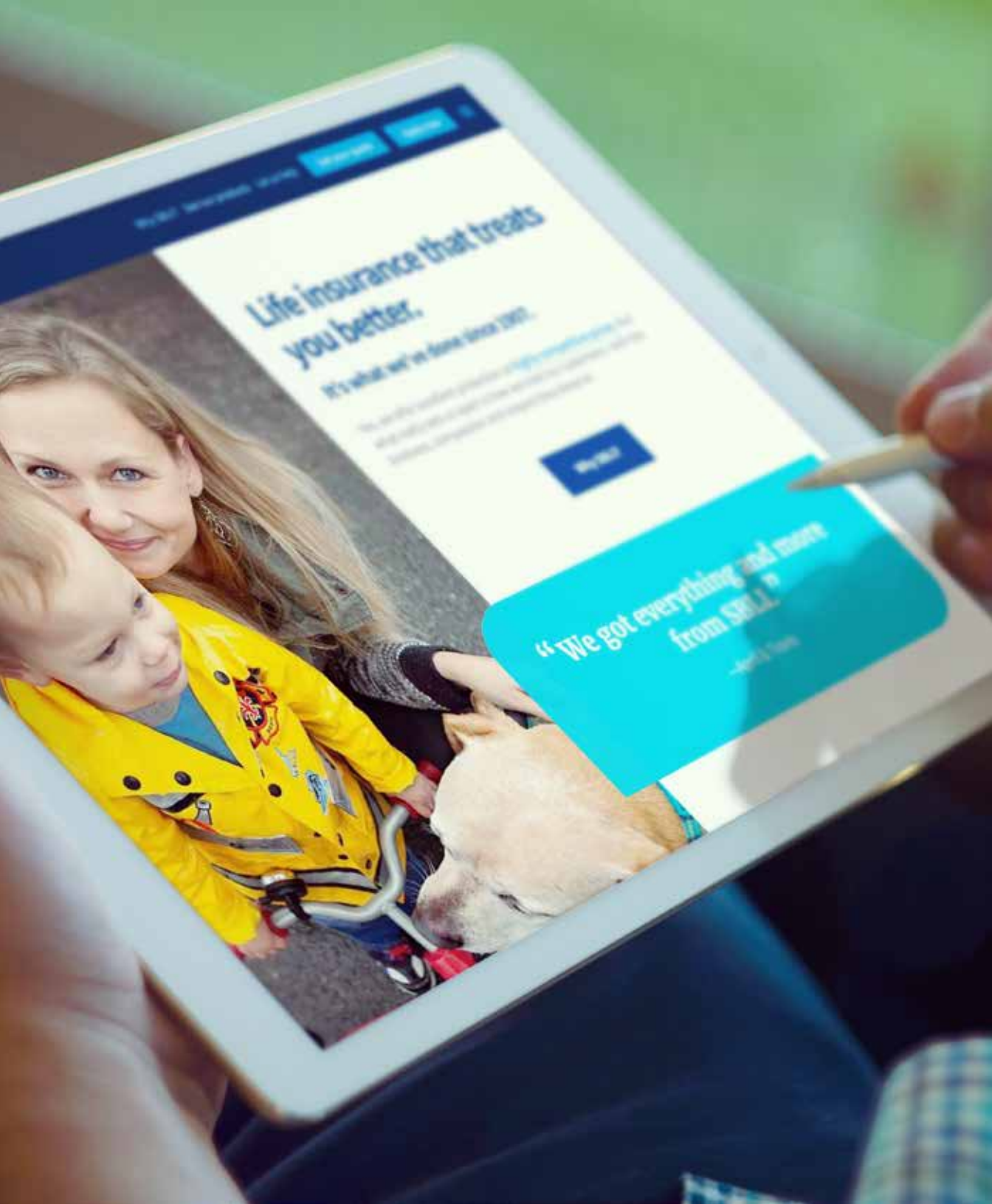
- Button text should follow the typography guidelines

- Our primary color palette should be used for most buttons

- Buttons should have a border radius of 3px

Primary button

Secondary button

Small button

Buttons: clear space

Buttons should always have clear space 4 characters in width to the left and right of the text, and 1 character in height above and below the text.

P
PPPP Primary button PPPP
P

In addition, there should always be clear space one button in height above and below a button. If you have multiple buttons, there needs to be clear space of 1 character in height between them in addition to height of 1 button above and below the first and last button.
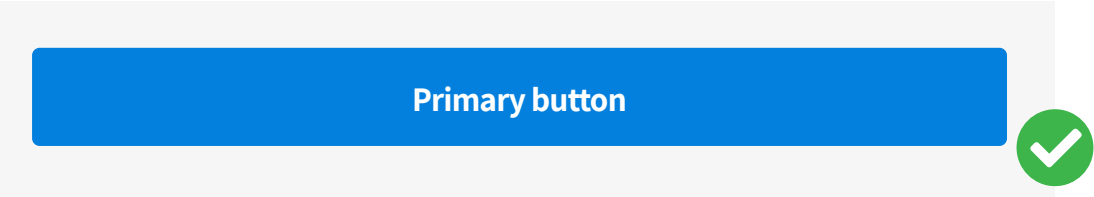
Button

Button

Button

Button

Button

B
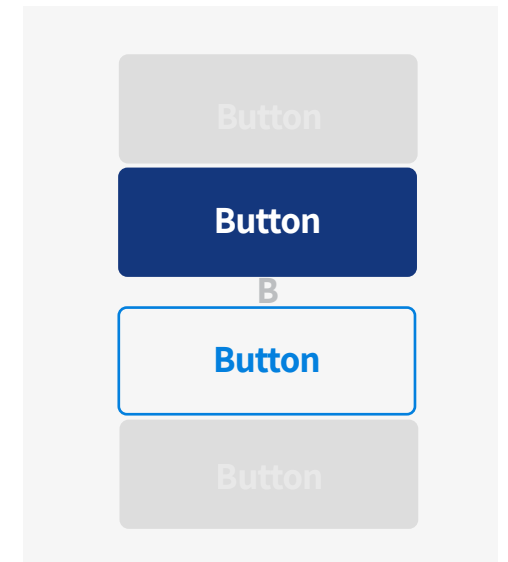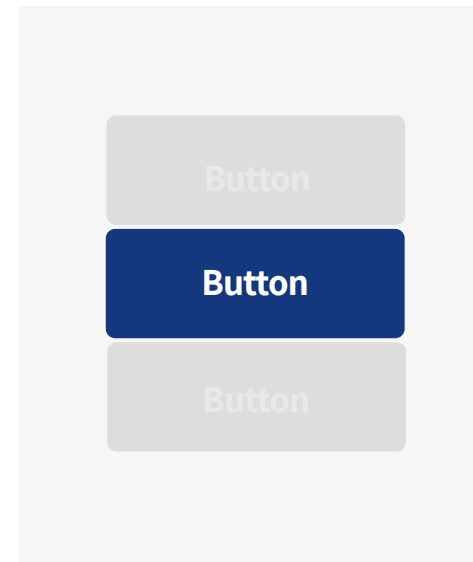
Button

Button

Button position

Center buttons within the frame or viewport to ensure they stand out.

| Primary button | ❌ | Primary button | ✅ |

Button position on mobile devices

On a mobile device, primary and secondary buttons should fit to the full-width of the screen to provide a larger target for fingers on either hand.
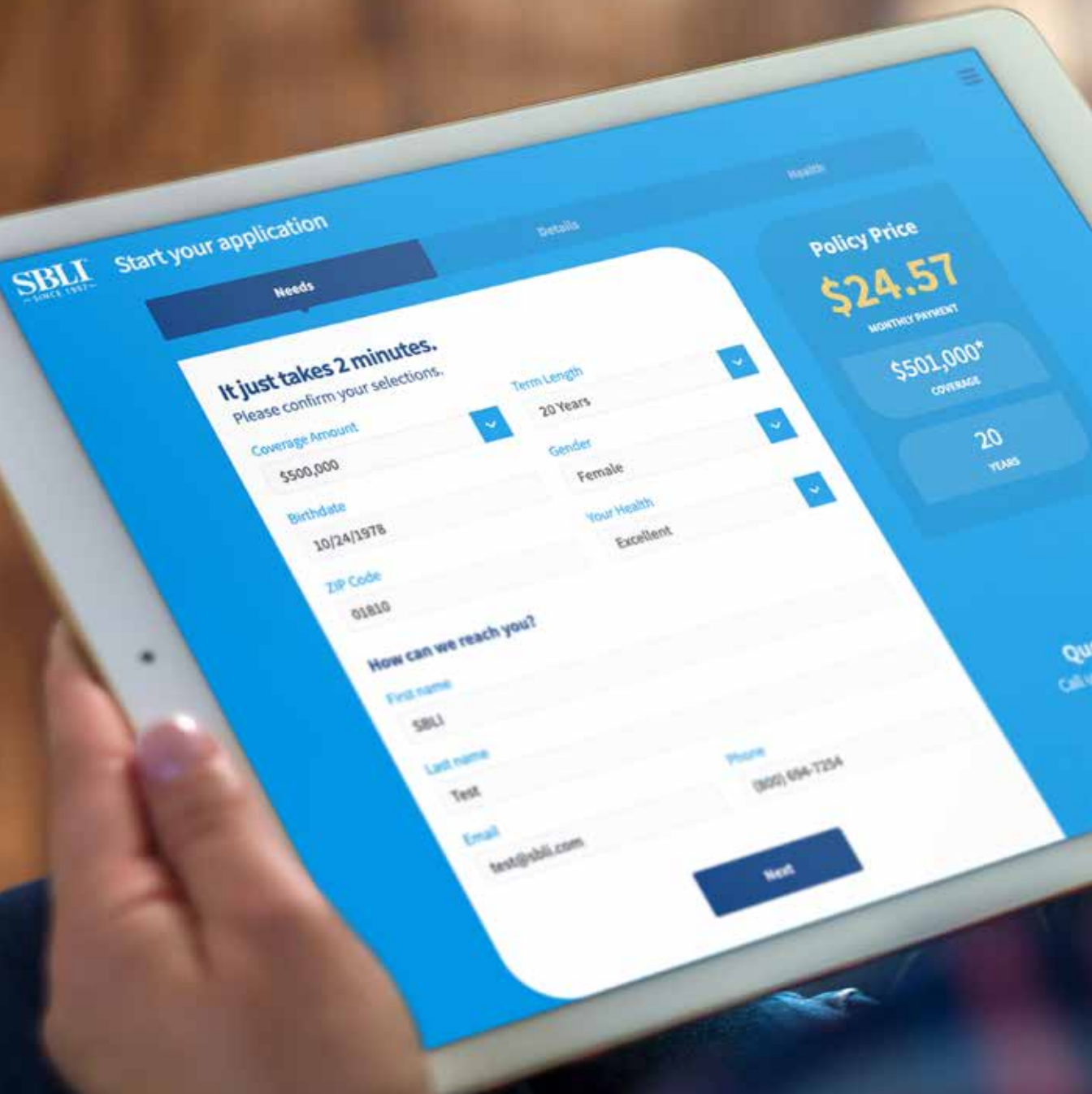
| Primary button | ✅ |

In-process buttons

For certain purposes, such as indicating the next step in a process, a green button may be used. It should be used sparingly, however, and only when a button click is required to continue a process.

Button Green
HEX: #0BB356
RBG: 11, 179, 86
CMYK: 79, 0, 92, 0

Start your application

Forms

Creating clean, easy-to-use form fields is essential for online conversion and a positive user experience.

Form fields have a background of Form Gray, a border radius of 3px, and a 2px border of Black screened to 10%

Form labels are be Assistant Regular in Blue

Form text inputs are Assistant Semibold in Input Gray

Form hint text is Assistant Semibold in Black screened to 20%

Active fields have a white background, a 2px border in Blue and text in Assistant Semibold in Blue

Form labels

Field with hint text

Active field

Field with input

Blue
HEX: #0380DE
RGB: 3, 128, 222
CMYK: 80, 46, 0, 0

Input Gray
HEX: #2C353D
RBG: 44, 53, 61
CMYK: 78, 66, 55, 52

Form Gray
HEX: #FBFBFC
RBG: 251, 251, 252
CMYK: 1, 1, 0, 0

Nothing is more important to SBLI than those families we protect. And our photography reflects this fact. When selecting photographs, images from SBLI's photo library should be used when possible. If stock photographs are needed, follow the guidelines listed below to ensure the images you use remain true to our brand.

Perfect imperfections

Our photography approach is summed up with the phrase "perfect imperfections." Think of it as a selfie aesthetic: while framing isn't perfect, exposure is variable and real life intrudes into the frame, the images always convey vibrance, joy and spontaneity.

Look for photos that are:

- Vibrant
- Joyful
- Family-focused
- Natural

Avoid photos that are:

- "Stocky"
- Heavily filtered
- Staged
- Conceptual

Always avoid clip art and illustrations in place of photography.

Photos of people

At its heart, our business is about people. That's why a majority of the photography we use should be of people—customers, partners or SBLI associates. In the spirit of "perfect imperfections," we avoid images that are posed or overly composed. We should always be mindful of the diverse nature of our customer base and choose photographs that reflect that diversity.

Photos of objects

While we recommend using images of people whenever possible, occasionally the context in which an image appears will demand a photograph of an object or objects. When using objects, the same principal of "perfect imperfections" applies. Use interesting framing, eye-catching POV, selective focus and natural environments. Avoid staged, conceptual or digitally altered images, or seamless white shots.

When we are creating materials for SBLI sub-brands (e.g., SBLI Brokerage; The SBLI Foundation), the brand guidelines as presented above should be used. The following exceptions apply.

Sub-brand logos

The corporate SBLI logo should be replaced with the applicable sub-brand logo. **All size, color and clear space guidelines (presented above) still apply.**

Using a sub-brand logo with the SBLI logo

Don't use two different SBLI logos within the same piece. The only exception: the SBLI corporate logo may always be used on the back cover of a multi-page piece of collateral, even if a sub-brand logo is used throughout.
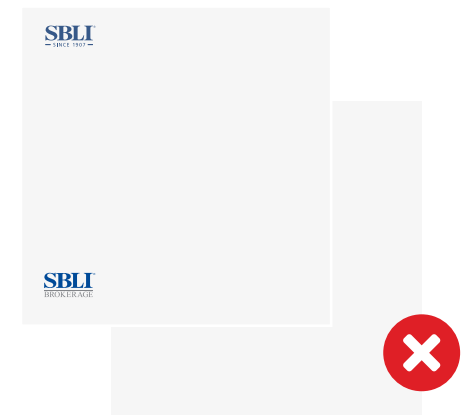
When we produce co-branded materials with partners, SBLI design guidelines should be adhered to. This includes all photography, color, typography and graphic elements.

Working with two logos

The SBLI logo specifications always apply for co-branded applications. The following guidelines also apply:

- Give each logo equal weight
- Anchor each logo in a corner of the piece
- Do not place the logos side by side

Display ads employ the same general guidelines as other print and digital materials, except when size requirements dictate otherwise.

Display ad elements

The following guidelines apply specifically to display ads.

The logo

Place the logo in a corner. Because ads can be size-constrained we can forgo the clear space rules for the logo. Use the small format logo as needed.
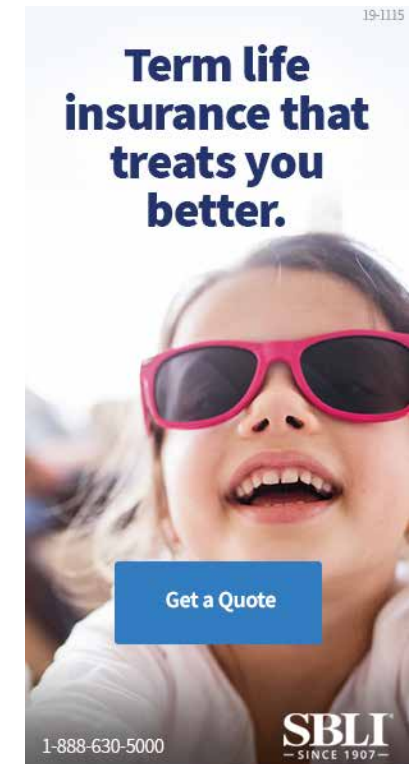
1-888-630-5000

Since the primary call-to-action is a click, not a call, the phone number should be placed in a corner and kept small and unobstrusive.

Compliance code

The code should be discreetely placed in a corner. 12px font size and 70% opacity works well.

Call to action

The CTA should be prominent, clickable, and usually a button. Because ads can be size-constrained we can forgo the clear space rules for buttons.

Part 4
Appendix