

The NFP Editorial Style Guide

April 2024

The NFP Editorial Style Guide ensures that internally and externally facing written communications are consistent, clear and professional.

When in Doubt, Check These Sources:

- [The Associated Press Stylebook](#)
The AP website is very helpful if you have a subscription. Otherwise, the @APStylebook twitter account has a sizable amount of current information.
- [Merriam-Webster Online](#)
This dictionary informs most (but not all) NFP spelling and grammar decisions.
- [Purdue Online Writing Lab](#)
For writing improvement or grammar explanations, Purdue OWL is an excellent, free guide. However, it focuses on MLA, APA and Chicago styles, without including AP style.
- [AI Tool Usage Guidelines \(nfp.com\)](#)
Guidance and examples for engaging with AI while upholding NFP's security and our goals of accuracy and authenticity.

Where rules differ, defer first to the NFP guide and then to AP and Merriam-Webster.

For other NFP style or grammar questions, please email jazlyn.kraft@nfp.com.

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Grammar Guide

Basic Guidelines

- Use Arial or Calibri in a readable font size (no smaller than 10).
- Insert only one space after punctuation.
- Never underline.
- Use bold sparingly for emphasis.
- Use italics for some titles and to highlight foreign or unfamiliar words on first use.
- Don't use capitalize common nouns.
- Don't use more than one exclamation point after a word, and only use exclamation points for true exclamations.
- Use Arabic numbers (1, 2, 3) for footnotes and endnotes. If there's only one, use an asterisk (*).
- Note that while citations are important, they do not supersede copyright law — more detail under "Citations and Notes."

Proper Nouns vs. Common Nouns

Proper nouns should be capitalized in all instances, while common nouns should be capitalized only at sentence start.

- A **proper noun** is the name of a unique, specific person, place or thing.
- A **common noun** is the name of a generic type of person, place or thing.

For example, Wealthspire Advisors is capitalized, because it's a specific, unique business name. However, "wealth advisory firm" is lowercase because there can be many different wealth advisory firms — we aren't pointing out one specific one. In the same way, words like "producer" and "the state" are lowercase, as they're pointing to a general category. Even if we're talking about one particular member of that category (for example, "John is a producer" or "The state of California"), the unique member of the group ("John" and "California") is the part that's capitalized, rather than the category overall.

So, the simplest way to distinguish proper and common nouns is to ask yourself: is there only one in the whole world? If so, it's a proper noun. If you can name multiple people/places/things that would fit the name, it's a common noun.

Note: Capitalization is a grammatical norm, not a value judgement. Just because something is lowercase, doesn't mean it's less important! We often have the urge to capitalize the things we care about and work with every day because they matter to us. The rule above should help you distinguish when your capitalization is unnecessary.

Fonts

While NFP's corporate brand font is Myriad, much of NFP's day-to-day client communications take place in the Microsoft ecosystem (PowerPoint, Word, Excel, Outlook), where the Myriad font is not supported by default.

For a number of practical reasons, we generally recommend the Arial font family as an alternative to Myriad in client-facing documents produced in Microsoft formats (like PowerPoint). Calibri, the default font in Outlook, is also a perfectly good workhorse font for day-to-day communications.

Materials produced for ongoing marketing purposes should use the Myriad font family. Any publications, advertisements, brochures, flyers and core identity (business cards, letterhead, etc.) materials are covered by this. The common denominator is that these are most commonly produced within the Adobe

Creative Cloud applications that support Myriad by default, and are either physically produced or distributed via PDF files, which do not require native fonts on the local computer.

Abbreviations and Acronyms

Write out a term at first mention. Place the acronym or abbreviation in parentheses directly after the term. Use the acronym or abbreviation thereafter. In general, don't include the acronym or abbreviation if it isn't referred to again in the document.

Example: The Department of Labor (DOL) released new rules. The DOL will release more in September.

Exceptions: COBRA, ERISA, FINRA, HIPAA, IRS. These terms do not need to be spelled out. (Note: *Compliance Corner* has its own list of abbreviations, which do not need to be spelled out in the context of that newsletter.)

To make an acronym or abbreviation plural, add an "s" without an apostrophe.

Correct: Hybrid VULs offer all the benefits of variable universal life products.

Incorrect: Hybrid VUL's offer all of the benefits of variable universal life products.

Citations and Notes

Beyond the ethical aspects of attribution, references have a practical side. Functionally, citations should help readers:

- Easily find background and context.
- Verify any facts you've drawn on.

In NFP style, citations can live in-line or in reference notes (endnotes or footnotes). If possible, use permalinks instead of URLs. (These can be found by copying the link from a "share" button.)

Note on copyright. Online and off, almost everything can be referenced and used to inform new content, but very little can be reused without approval from the publisher.

If you have copied text or images from another source, you are still likely violating copyright law even if you cite where the original was published.

Most organizations that publish news stories, data or studies have a section of the site dedicated to reprints and/or permissions that will clarify how content can be used. Often, these pages will include information on who to contact for reprint permissions, or how to purchase licenses to use certain content for commercial use. Even in the case of a small individual-run blog, the content is protected for our purposes until permission is granted by the copyright holder. There are certain cases where a work isn't protected by copyright, but for our purposes as a business, copyright is always a factor to consider.

In-line citations. These can be used for newsletters and more casual monthly publications or social media. These are casual source attributions, or passing attributions that should be used when you've quoted someone directly or paraphrased. They can also be used to attribute something "in the air" – a current, ongoing media focus or conversation or a key source.

Casual Sources

Compliance Corner: Sources are listed at the bottom of each article as hyperlinks to the specific form or ruling referenced.

Note also that when discussing NFP publications (such as whitepapers or brochures) use NFP as an adjective, rather than using the possessive.

Preferred: Read the NFP whitepaper “Domestic Partner Benefit Considerations.”

Not preferred: Read NFP’s whitepaper “Domestic Partner Benefit Considerations.”

In the Air

For example: “Elon Musk’s recent tweet has generated new controversy about humanity’s destiny in space, and the world of privatized space travel is rapidly changing.”

Common knowledge doesn’t need to be attributed — but that doesn’t include stories that have been re-reported many times.

If you’re writing based on facts from another article, find the original press release or story and work from there. **Cite the original piece of journalism.** If you aren’t sure whether you’re reading the first story, google the story and look for the earliest date. Read that article and cite it in good faith.

Notes. Use notes for whitepapers, case studies, brochures and other more formal or fact-heavy publications to include fuller citations or explanations.

Endnotes. Placed the end of the document. Generally preferred over footnotes in marketing collateral. Collect any in-text citations here, except “in the air” attributions.

Footnotes. A reference, explanation or comment at the end of a page. Footnotes should be numbered unless there is only one in a document, in which case you should use an asterisk.

In-text superscript numbers or asterisks of footnotes and endnotes **follow** all punctuation except dashes, unless a note is on a sentence that is entirely within parentheses.

Rarely, footnotes can also be used to add explanations, or clarifications that only a limited audience might need. Important information should be incorporated into the body of the text, not relegated to fine print. Wherever possible, notes should have paragraph breaks between them, not just line breaks, for increased readability.

Our reference notes use a simplified version of MLA citation. Include author (or authorial entity), title and *container* (here, usually a website, journal or newspaper). Full URLs should be included only as hyperlinks. The date, if it can be found, should be included.

Examples:

Jonathan Rockoff and Joseph Walker. “[Amazon's Pharmacy Deal Threatens Retail Drugstores](#),” Wall Street Journal, 2018.

Official Guide to Government Information and Services. “[Going Green](#),” USA.gov.

For more information on citations, see Purdue Owl.

Notes in Compliance White Papers. In general, Compliance publications will use endnotes rather than footnotes (placed at the bottom of the last page of text before the About NFP boiler section, but not deliberately on a separate Endnote page).

Endnotes 1 through 9 will be “numbered” as follows:

- Endnotes 1 through 3 will use asterisks (*, **, ***).
- Endnotes 4 through 6 will use superscript dagger (†, ††, †††).
- Endnotes 7 through 9 will use superscript double dagger (‡, ‡‡, ‡‡‡).

Lists

Vertical Lists

Vertical lists can be started with a **header and no colon**, a **“tag” intro**, a **full sentence and colon**, or a **sentence start and a colon**.

There are two main types of lists.

1. Lists with phrases or full sentences (phrasal lists), typically to instruct or explain.
 - For example:
 - Do not go gentle into that good night.
 - Don't go chasing waterfalls.
 - Don't jump to conclusions.
 - Phrasal lists should end with sentence punctuation.
 - If introduced by **header and no colon**, a tag, or a **full sentence and colon**, a each item should be a full sentence.
 - If preceded by a **sentence start and a colon**, each list item should complete the sentence.
 - For example:
 - Take care that:
 - Each item completes the sentence.
 - Every bullet has a period.
 - Every line starts with a capital letter.
2. Lists itemizing a collection of things (itemized lists).
 - These should not have periods, and can be introduced by a header and no colon, a sentence and a colon or a “tag” intro. At times, items may become long enough to warrant considering as phrases. In these cases, use best judgement of clarity and consistency with the rest of the document to format or recast.
 - For example:
 - Boats
 - Cars
 - Planes

Note that lists introduced by a brief tag intro (such as “For example:”) can be treated any of these three ways as long as they're internally consistent and consistent with the rest of the piece they appear in.

Further Guidance on Vertical Lists

- Never use just one bullet. One item is not a list. When a document is made up of a series of lists, or contains multiple contiguous sections with lists, a list may be one bullet for consistency and visual appeal.
- Begin each item in the list with the same verb tense and part of speech (keep the list parallel). For example, “improved,” “modified,” “solved.”
- Use an initial capital letter for the first word **ONLY** in each item of a list.
- Use bullets instead of numbers when creating lists.
 1. Use numbers only if there is a priority or sequence to the list items.

In-Paragraph Lists

Use Arabic numerals, not Roman numerals or letters, with closing parentheses.

Example: The plan must 1) render the advice as to the value of securities, 2) do so on a regular basis and 3) ensure that such person will render investment advice based on the needs of the plan.

Names, Titles and Formalities

Academic degrees. Other than in agendas and speaker headings, avoid abbreviations such as B.A., M.A., LL.D., JD, Ph.D. and MBA when possible, and use the complete phrase instead. Use appropriate periods between letters if you abbreviate. “Master’s” or “bachelor’s” may also be used informally.

Preferred: Jim Smith received his doctorate in business administration in 1987.

Acceptable: Jim Smith received his Ph.D. in 1987.

Don’t use an apostrophe in Bachelor of Arts or Master of Science.

Correct: He has a Master of Science in finance from Harvard.

Incorrect: He has a Master’s of Science in finance from Harvard.

Correct: She has a bachelor’s degree. He has a master’s in psychology.

Incorrect: She has a Bachelor’s of Art. He has a Master’s of Psychology.

Don’t capitalize an academic subject area unless it’s a proper noun.

Correct: She has a Bachelor of Arts in finance.

Correct: She has a Bachelor of Arts in English.

Incorrect: She has a Bachelor of Arts in Finance.

Party Affiliations. For politicians, abbreviate states in political party affiliations using zip code abbreviations and party initial.

Example: Sen. John Barrasso, R-TX.

Professional Titles. Professional titles should be capitalized when used directly before a person’s name like an honorific (as in “Doctor John Smith” or “President Jane Doe”), but should be lowercase when used after the name, instead of a name, or as an adjective before a name (instead of as a title; for example, “King George has arrived” vs “The British king George has arrived”).

Occupational titles like “manager,” “advisor” and “head” are not capitalized in body text and should not be used directly before names like an honorific.

These guidelines also apply to formal political titles, such as “president,” “senator,” “representative” and “prime minister,” and to religious titles and courtesy titles. Honorifics should be capitalized when styling the person, but not capitalized when used like job titles in running text. Honorifics may be dropped on second use. “Representative” and “senator” can be abbreviated on first use when used as honorifics.

Examples:

Correct: Their search is underway for a chief executive officer.

Incorrect: Their search is underway for a Chief Executive Officer.

Correct: She’s our head of Sales.

Correct: Our head of Sales, Samira Devi, arrived earlier.

Incorrect: She's our Head of Sales.

Incorrect: Head of Sales Samira Devi arrived earlier.

Correct: Meet our newest advisor, Brian.

Incorrect: Meet our newest Advisor, Brian.

Incorrect: Meet Advisor Brian, our newest team member.

Correct: President George Bush was at the gala. Bush wore a light grey suit.

Incorrect: The President, George Bush, was at the gala. Bush wore a light grey suit.

Correct: The senators worked hard today.

Incorrect: The Senators worked hard today.

Correct: Her speech was attended by Pope Francis.

Correct: Her speech was attended by the Pope.

Titles as part of a signature-style listing should be capitalized (title case). For prominent positions in our international offices, the country can be appended to the title with an en dash when needed for clarity.

Examples:

Account Manager

NFP

President - Canada

NFP

Listing Names. List names in alphabetical order by last name.

Numbers

Generally, write out numbers zero to nine; use numerals for 10+.

In sequences, write out first through ninth, and use numerals for 10th and above. Do not superscript "th" or other suffixes.

Spell out all numbers that start a sentence, except years.

Formats to follow in numerical situations:

Addresses: 6 Maple Street

Notes on addresses: In general, use abbreviations for Road (Rd.), Avenue (Ave.), Boulevard (Blvd.), etc., with a numbered address.

Preferred: 715 S. Alfred St.

Don't abbreviate road, street or others if they're not part of a numbered address.

Correct: His office is just down the street.

Incorrect: His office is just down the St.

Ages: A 4-year-old child. A 4-year-old house. She was 89 years old. He's in his 20s.

Cents: 5 cents

Dollars: \$7 – Don't use extra zeros with sums of money. "\$7" not "\$7.00."

Notes on Dollars: Do not use the dollar sign (\$) and the word "dollars" together, but do not omit the designation as implied.

Correct: They had \$500 to invest.

Correct: They had USD 500 to invest.

Correct: They had 500 dollars to invest.

Incorrect: They had \$500 dollars to invest.

Incorrect: They had USD \$500 to invest.

Use commas in dollar amounts with more than four numerals: "She invested \$1,000."

For sums in the following format, do not write out numerals unless the figure comes at sentence start:

Correct: The litigation cost him \$1 million.

Incorrect: The litigation cost him one million dollars.

Dates: June 6, 2010

Note: In text, a comma should follow the year when the full date is written out, except before parenthesis. "It was from June 6, 2015, to June 7, 2018 (you may remember differently)."

Dimensions: He's 6 feet tall.

Fractions: Write out amounts less than one, except in recipes: two-thirds, three-quarters

Trillions, /millions/billions/thousands: "M," "B," and "T" may be used to express millions, billions and trillions. The abbreviation should be placed directly next to the numeral, with no space. "Millions," "billion" and "trillion" may also be written out. Do not use "K" for thousands; write out the three zeros.

Correct: They made \$4 billion on that deal.

Correct: They made \$4B on that deal.

Incorrect: They made \$4 B on that deal.

Incorrect: They made \$4,000,000,000.

Correct: We have 50,000 clients.

Incorrect: We have 50K clients.

Percentages: 40%. Never spell out “percent” with a number, but spell out “percentage.”

Speed: 7 miles per hour

Temperature: 72 degrees

Online and On the Line

Email Addresses. Put all email addresses in lowercase, even when they contain proper names or titles.

Example: nancy.drew@nfp.com

Example: technologyservices@nfp.com

URLs. Full URLs should be limited to hyperlinks. URLs should be copied exactly. Note that not all URLs start with “www.” Do not add “https://” at the beginning of a URL except for secure sites to show the reader that the site is safe.

Phone Numbers and Fax Numbers. Use periods to separate each element: 800.880.0080. Do not use a 1 in front of a toll-free number. When representing phone and fax numbers on the website, use P and F without colons. NFP’s International Insurance Solutions preferred format is 1.512.697.6250, with a 1 at the beginning.

- **Option/Options.** Spell out and capitalize when referring to options in our automated phone system. Example: Contact Trading Support at 800.880.0080, Options 1, 2.
- **Extensions.** Precede with “Ext.”

Places

Do not capitalize compass directions (such as *north*, *south*, *northeast*) or sections of a city or state (*western Texas*) except in the context of a regional name, such as “the Northeast” or “Northern California.”

Except in press releases, where AP style should be followed, second mention of a state should take the postal code abbreviation.

City and state names should be separated by commas and the state separated from the sentence with another comma.

Example: They drove north to Austin, TX, for vacation.

Punctuation and Symbols

Ampersand (&). Use “and” except when it’s part of a company name or an official title. Otherwise, do not use “&” in place of the word “and.” Some exceptions can be made. For example, to save space in the title of an agenda.

Example: He sells property and casualty insurance for NFP’s Property and Casualty division.

Apostrophes. Use to make a noun possessive, not plural. Also used to contract words and dates. It is shaped like a 9, or single curly end-quote. For details, see AP.

Brackets. Use to indicate you’ve added a word to a direct quotation. Should not be used to replace a word in a quotation.

Colons. Primarily, use colons to introduce lists that start at the end of an independent clause. That is to say, the part of the sentence before the colon must make sense on its own. For lists that start part-way through a sentence, don't use a colon. The same is true for bulleted lists. If you're not sure whether your clause is independent, consult the OWL Purdue.

Correct: Getting started takes supplies: a raincoat, a shovel and a flashlight.

Incorrect: Getting started takes: a raincoat, a shovel and a flashlight.

Commas. Less is often more.

Common issues:

Do not use the serial comma (aka Oxford or Harvard comma) to offset each item in a series, except as necessary to clarify meaning.

Correct: apples, oranges and bananas

Incorrect: apples, oranges, and bananas

Use commas to separate adjectives of equal importance (if you reversed their order, the sentence would mean the same thing.)

Correct: She wore a cheap fur coat. (No comma: the fur is a defining element.)

Incorrect: She wore a cheap, fur coat.

Incorrect: She wore a fur, cheap coat.

Use a comma before "but" only if the sentence after "but" could stand alone.

Example: I will smoke the salmon, but she will lay the plates.

Use a comma before "including" and "such as."

Example: There are more movies, including *The Matrix* and *Mary Poppins*.

Contractions – Use consistently through a document. Contractions may help convey informality.

Dashes. Use spaces on both sides of a dash.

An em dash (—) is used to signal an emphatic phrase or sudden turn.

Example: We can make this company great — if we work together.

If you use an em dash to separate independent clauses (full sentences), don't capitalize the first word after the dash unless it's a proper noun. A dash continues a sentence with a twist; it doesn't end the sentence.

Example: Be prepared — it'll take your breath away.

An en dash (–) is used to set off a thought or phrase in the middle of a sentence. It's stronger than parentheses.

Example: He listed the qualities – intelligence, honesty and independence – he wants in his employees.

An en dash (–) can also be used for ranges in more graphic layouts (for example, when expressing time in an agenda), but using "to" is preferable in paragraph for increased accessibility. See the note under

point number three at the following link: [Making Accessible Links: 15 Golden Rules For Developers — SitePoint](#)

Ellipses/Suspension Points. Generally, avoid except to indicate omitted words in a quote.

- Use three periods with a space after the preceding word and after each period:
 - “It was a long . . . day at the office.”
- Suspension points (used to indicate a pregnant pause or trailing speech) should be avoided. Usually, either delete or replace with a dash.
- For PR, follow AP style.

Hyphens. Use this to join modifiers (example: pass-through entity). Don’t hyphenate adverbs ending in “-ly” or starting with very (example: carefully planned project; very good job).

Percent Sign (%). Use the % sign when paired with a numeral, with no space, in most cases. Use “percentage,” rather than “percent,” when not paired with a number.

Quotation Marks. Place periods and commas inside quotation marks. Place semicolons and colons outside quotation marks. Use double quotation marks (“”) instead of single (‘’) unless it’s a quote within a quote. Italics, not quotation marks, should be used for unfamiliar or unique terms. Any general terms should not be offset by quotation marks. Do not use quotes around a block quote.

Section Symbols. Use the section symbol, §, when referring to sections of a legal document within a citation, like this: PPACA § 9002(b). To refer to multiple sections, use two with no space in between: §§. In text, when referring to specific sections of a legal document spell out and capitalize the word “section.” In document primarily concerned with a legal circumstance, the section symbol may be used after the first reference.

Example: As background, Section 105(h) nondiscrimination applies to self-insured plans.

Semicolons. Use a semicolon in a series with internal commas or to combine related thoughts. When in doubt, break a longer sentence into two or more shorter ones. Limit semicolons to two per page, except when needed to clarify a list with internal commas.

Slash. Avoid using a slash to indicate “or” unless it is the clearest way to express your meaning, or if space is very limited.

Trademark Symbols (®), (™) and Service Marks (SM). For NFP products and services, use the appropriate symbol on first use only. Generally, no trademark symbols are necessary for non-NFP products. If a trademark is registered, it should carry the registered trademark symbol (®).

The NFP logo is a registered trademark.

- Do not use more than one mark at a time.
- Do not bold marks, even in titles.
- Marks should precede punctuation.

Time and Dates

Years. Never spell out years. Apostrophes may be used to contract a “19” or “20” at the beginning of a year, but not before the “s” at the end. Take care to use an apostrophe, not an opening quote. A mnemonic for year apostrophes: “If it looks like a 6, you’ve got to fix. If it looks like a 9, you’re doing fine.”

Correct: It was built in the 1990s. It was built in the ’90s.

Incorrect: It was built in the 1990’s.

Fiscal Years. When abbreviating, write FY 2015, with a space.

Quarters. Spell out fiscal quarters when they're expressed as nouns.

Example: The company experienced gains during the first quarter of 2010.

Hyphenate when they modify nouns.

Example: The speaker discussed the company's first-quarter profits.

Abbreviate to Q# in graphs/tables or when space is limited.

Example: Q4 2015 earnings

Seasons. Lowercase spring, summer, fall, winter and derivatives such as "springtime." Capitalize only in part of a formal name, like the "Winter Olympics."

Months. Capitalize month names in all uses, and use full month names unless necessary for space saving in charts or titles, or when characters are limited, as in a tweet. In running text, short versions should be numeric: "11/12" may be used instead of "November 12." In visual documents, flexibility based on aesthetic considerations is acceptable. Work with Design as needed and be consistent within your document.

Days.

Don't use date numbers with st, nd, rd or th.

Correct: July 1

Incorrect: July 1st

Don't use a comma after a month when only month and year are used.

Correct: The meeting is in April 2009.

Incorrect: The meeting is in April, 2008.

Use a comma before and after the year when a date consists of a month, date and year.

Example: On December 16, 2008, several firms met in Austin, TX.

Use a comma after a day and date sequence.

Example: The meeting will be on Friday, October 31, in Austin, TX.

Time of Day. Use a.m. and p.m. Always include minutes in this format.

Example: The boat leaves at 6:00 a.m.

Always use numerals for time except for noon and midnight. Lowercase noon unless it starts the time sequence.

Example: Noon – 2:00 p.m.; 11:00 a.m. – noon

In a time range where both times are before noon or after noon, designate only once. In agendas, this rule may be broken for visual balance. In sentences, use a.m./p.m. only once unless needed for clarity.

Example: The party will be from 1:00 to 2:00 p.m.

For time ranges, use an en dash in more visual formats, such as agendas or when standing alone on a line in an email. Within the paragraph, however, using “to” is preferable to using the en dash for web, as this is clearer for screen readers. For consistency, use “to” in paragraph for print and web materials.

Time Zones. Corporate and company-wide communications should default to ET, as we are headquartered in New York.

Regional and local communications should be given local time. For communications where the audience may span time zones, times may be given in the originating time zone and ET. For situations where the time will be the same in all zones (for example, at 3:00 p.m. whether in PT or ET) designate “local time” instead of any time zone abbreviation.

Use the abbreviations ET, CT, PT and so on.

Do not use a comma to set off a time zone.

Do not use Standard and Daylight indications.

Titles

Most titles/headers/subheaders/etc. at NFP are set in **title caps**, but not all. Here are a few general principals to consider:

- Main headers/headlines of documents will almost always be title case, except in unique cases as determined in collaboration with Design. (See below for our house title caps style.)
- Typically, subheadings within a document will be set either in all caps or in title caps. Again, there may be unique cases as determined in collaboration with Design.
- Increasingly, collateral such as ads or web content and subheadings in print-style collateral feature **sentence-case titles**. As guidelines emerge, they will be added here.

Note: When sentence case is used, a period or other end punctuation must accompany it. When title caps are used, periods should be omitted, but other end punctuation (typically, question marks) should be used where appropriate.

Title Caps.

Capitalize:

- The first and last words of a title
- The first word after a dash or colon
- The second part of a hyphenated word or description
- Nouns
- Pronouns
- Verbs (including “to be” verbs such as “is” and “are”)
- Adverbs
- Adjectives
- Any word five letters or more

Don't Capitalize:

- Articles (a, an, the)
- Prepositions four letters or fewer (with, than)
- Conjunctions three letters or fewer
- Words trademarked in lowercase (like “iPhone”)

Italics. Typically, titles of larger works should be italicized:

- Internal publications and newsletters
- Court cases
 - Note that “v.” is used for court case titles, not “vs.”
- Books
- Newspapers, journals and magazines
 - When making a title plural or possessive, italicize the title only.
 - Some newspapers have “The” as an official part of the name. For example, The New York Times. Keep unless it must be dropped. For example, “He shared a *New York Times* article with us.”
- Conference names
- Television shows (series name) and movies

Quotes. Shorter works or sections of a larger work should be put in quotes:

- Articles
- Pages within a website
- Seminars, webinars talks and speeches
- Mobile and desktop apps
- Brochures
- Reports and studies
- Podcast episodes (each episode’s title)
- White papers (Example: The independent research firm produced a white paper called “RIA Technology Integration,” which was commissioned by NFP Advisor Services.)
- Website tabs (for example, “Click on the ‘Information’ tab.”)

No Italics or Quotes.

- Online group names or group pages (such as Workplace group names)
- Laws and acts
- Podcast series titles (entire podcast)
- The titles of reference works and holy books
- Titles of recipes, exercise moves or other less formal titles need no offsetting.
- Titles of forms and instructions to forms. Example: “I filled out form 4506-T, also known as the Request for Transcript of Tax Return form.”
- Website titles should not be offset, even when they correspond to a print title that would be. Example: “Go to the Wall Street Journal site and pull up the article.”

Note: Cross references to NFP publications within NFP publications (such as Benefits Compliance white papers) should be set in bold, and colored NFP green (or another accent color from the piece).

Company Information

Company Identity: NFP, an Aon Company

External NFP materials should showcase our relationship with Aon as part of our core branding.

The Aon-endorsed brand should appear in these two core areas:

1. The NFP Brand
 - Corporate platforms, channels, profiles
 - Advertising
 - Collateral and editorial
 - Promotional items
 - Company correspondence
2. Individuals Operating Under the NFP Brand
 - Individual correspondence

This means that all corporate web presence, ads and personal or corporate marketing materials should prominently establish NFP as an Aon company. Note that “company” should be treated as a common noun and only capitalized in title case.

This does not mean that every mention of NFP in public-facing text should be presented as “NFP, an Aon company.” The first mention of NFP should include Aon; any subsequent mentions should be added based on content relevance.

At this time, independent brands of NFP do not need to include an Aon mention. This format includes:

1. Non-NFP-branded firms
2. Existing brand exceptions
 - “An NFP company” treatment
 - “Powered by NFP” treatment
 - Dual branding
 - Lockups
3. Membership groups
4. Products and programs
5. Sponsorships and partnerships
6. Ventures and portfolio companies

Disclaimers and Disclosures

Disclaimers and disclosures allow us to communicate the limitations of information communicated by NFP, provide legally necessary company details, and ultimately protect our company.

All company materials must include appropriate disclaimers and/or disclosures before being shared publicly. Any personalized/customized collateral should retain the disclaimers and disclosures used within the original document produced by the Marketing team.

The Editorial team keeps a record of all currently circulating language. If unsure what legal language a piece may need, or if you feel a current disclaimer/disclosure may need to be adjusted for relevance, contact the Editorial team before proceeding. The team can make adjustments or offer alternative disclaimers from the records and will coordinate with Legal as needed for approvals.

Business Lines and Capitalization

Our current business lines are Property and Casualty, Benefits and Life, and Wealth and Retirement. These pillars of the company should appear in this order when referenced together, as in boilers.

Each business line should be capitalized, and team names should also be capitalized. For teams that include the word “department” in their name, “department” should be lowercase.

Example: Voluntary benefits are a staple of NFP’s Benefits and Life strategy. Our Executive Benefits team also recommends life insurance.

Example: The IT department sent a memo out this morning. The department has been working hard.

Subgroups of the company with formal, branded names, should always be capitalized; e.g. “Wealthspire” should be capitalized in all uses.

Property and Casualty Business Terminology

On the Property and Casualty side, our expertise is divided into industry groups and risk practices, as outlined below.

- **Industry groups** know a particular industry extremely well, have a deep understanding of the specific and unique challenges clients in that industry face and have access to the solutions to help address those challenges.
 - Construction and Infrastructure (C&I)
 - Real Estate
 - Private Equity
 - Law Firms
 - Financial Institutions
 - Energy and Marine
 - Life Sciences and Healthcare
 - Sports and Entertainment
- **Risk practices** provide technical broking, advisory resources and product/coverage expertise, working collaboratively with industry groups and regions to address specific risks.
 - Management, Cyber and Professional Liability
 - Complex Risk (Casualty, Property, Actuarial/Modeling, Captives, Claims, Loss Control)
 - Carrier Management
 - Commercial Surety (managed by C&I)
 - Environmental
 - Aviation
 - Multinational
 - Small Business Unit (SBU)

Note that the previous language of “specialties” and “verticals” is outdated and should not be used.

Retirement Business Terminology

Depending on context, the retirement business at NFP may be referred to as our Retirement Plan Advisory, or as NFP’s Retirement Division.

Retirement Plan Advisory

Use when speaking of the business line falling under the “Wealth and Retirement” business segment. Should be used as an overarching descriptor of that portion of our business.

Use for collateral, website, boilers, deck, etc.

NFP’s Retirement Division

Use when informality is appropriate (similar to “P&C” usage) or when referencing someone’s role within the retirement business.

Use when describing leadership titles, in communications and/or for PR.

NFP. Use NFP, not “NFP Corp.,” in all text except legal/compliance documents and statements. In those cases, use the company’s legal name, NFP Corp. When you refer to a division of NFP, use NFP. Avoid discussing “the field.”

NFP should not be directly added to the front of a business unit name. Except when necessary to use as a legal name (for example, “NFP Property and Casualty” within the P&C disclaimer), do not use constructions such as “NFP Canada,” “NFP Auto” or “NFP Retirement,” as it creates the impression of a sub-brand or independent business unit within the company. For the names of tools, apps and platforms such as NFP Connect, however, the construction is acceptable.

Incorrect: NFP Retirement attended the conference.

Correct: NFP’s Retirement team attended the conference.

Do not capitalize “firm” unless it’s part of the firm’s name. Avoid using “firm” to refer to NFP’s offices.

Do not capitalize “company” when referring to NFP.

Incorrect: NFP continues to grow. The Company has acquired a new member firm.

Correct: NFP continues to grow. The company has acquired a new member firm.

Offices, Partners and Affiliates. Affiliates are owned by NFP but not branded NFP, and are referred to by their own name followed by “an NFP company.”

Example: Sontag Advisory, an NFP company, announced a new managing director.

Our partners are Benefits Partners and PartnersFinancial; do not use “NFP” before member firm names.

Owned firms should be called “NFP offices” and “our offices” except in documents with technical/legal weight. The employees at these firms are NFP employees; former firm names are not retained.

Regions. Capitalize the names of the NFP regions, but do not capitalize “region” when it’s used.

Example: The West region. The Atlantic region.

These are our company regions:

- Canada
- Central
- Atlantic
- Northeast
- Puerto Rico
- Europe
- West

Referring to NFP in Other Countries

In every country, NFP maintains the same company identity. For example, our Canadian offices should be identified as NFP offices located in Canada, in parallel to the way we would discuss NFP offices located in the Northeast or the United Kingdom.

Example: Canada

- The phrase “NFP Canada” will not be permitted as a language construct or graphic device (“NFP Canada” will be permitted **only** as approved for use in social media account handles).

- Constructions such as “NFP in Canada” are acceptable, but a more organic phrasing is often possible and preferred.
- Titles (as in email signatures, for example) should only have NFP on the company line. Where necessary to distinguish positions as international, the country name can be appended to the title line, for example:
President - Canada
NFP

Key reference points for approved usage:

- NFP in Canada: permitted as a copy phrase, but not as a trademarked unit
- Strive for organic phrasing:
 - “NFP ... in/across/from Canada”
 - Correct: NFP boasts #employees across Canada
 - Canadian as an adjective
 - Correct: NFP’s Canadian employees may register; NFP has a strong presence in Canadian markets

This is not an exhaustive list of approved phrases, but rather a framework for writing about the relationship between NFP’s offices outside the US and NFP overall.

Terms by the Letter

This list provides definitive style where our style is different from AP or Merriam Webster, or where those resources don't provide a ruling on a term. This list also responds to frequently miss-styled terms.

If there is no note, the term is simply included to show proper spelling, capitalization and hyphenation.

The terms should be used as written in the body of a text. That is, capitalized terms should always be capitalized, lowercase terms should be lowercase except in titles and at sentence start. Abbreviations are included in parentheses.

-

401(k) – no space between 1 and k

401(k) Compass

7-pay target

24/7

A

Actuarial Guideline 38 (AG38)

adjusted gross income (AGI)

Advanced Sales Resources – Use when referring to the NFP team.

adviser – Spell with an “e” when referring to a non-person entity. See “registered investment adviser.”

advisor – Spell with an “o” when referring to a person.

Example: Contact your advisor for more information.

afterward – Not afterwards.

after-tax (adj. before n.)

aka

alternative minimum tax (AMT)

and/or – avoid unless certain this is the most accurate, least ambiguous way to phrase.

applicable federal rate (AFR)

auto plan (n.), auto-plan (adj. before n.)

B

baby boomers

bank-owned life insurance (BOLI)

benefits – lowercase unless part of a proper noun, such as Benefits Partners

Benefits Integration Group – NFP program

best-in-class/best-of-breed (adj. before n.)

board, board member, board of trustees

Example: They are members of the NFP Board of Directors.

Example: The board members met yesterday.

broker-dealer

builder's risk insurance

business owners insurance/policy

buy-sell agreement

buyback

buyout

bypass trust – Preferred over B trust.

C

C corporation

Cadillac plan

cafe

cannot – Never “can not,” but “can’t” is typically preferred.

carve-out plan

charitable lead annuity trust

charitable lead trust

charitable lead unitrust

check-in (n./adj.), check in (v.)

Checkout (n./adj.), check out (v.)

claims-made – hyphenate only as an adjective before a noun, as in “claims-made policy.”

Client Central

closely held

cloud, cloud computing, cloud server file

cofounder, cofounded (use MW preferences on co- words)

coinsurance

congressional – Lowercase unless part of a proper name.

Correct: His article was published in *Congressional Quarterly* in January.

Correct: There will be a congressional hearing next week.

consumer driven health plans (CDHPs)

copay, copayment

Core carrier, NFP

Corporate Benefits Training and Education

corporate-owned life insurance (COLI)

cost-sharing (n./adj.)

court – lowercase unless part of the official court name, lowercase on subsequent mentions. Example: “US Court of Appeals for the Federal Circuit” would be capitalized, but “court of appeals” or “court” in subsequent mention should be lowercase. Exception: the Supreme Court of the United States may be called “the Court” on subsequent reference. Where no other supreme courts are involved (for example, “Supreme Court of California”) it may be referred to as “the Supreme Court” on first reference.

credit shelter trust (CST)

cross-sell (v.), cross-selling (n./v./adj.)

Crummey powers, Crummey clause

cyberattack (n./adj.)

cybersecurity (n./adj.)

D

death benefit only plan

decision-making process, decision-maker

departments – Capitalize department name but not the word “department” or “team.”

Example: the Compliance department.

Example: Contact the Marketing Communications team.

designations – Should be trademarked (CFP®, CIMA®, AEP®); degree designations should not be trademarked.

dine arounds

directors and officers

drop-down menu

dynasty trust

E

e.g. – Not preferred, but acceptable. Avoid by using “for example” or “such as,” or otherwise rewriting.

e-learning

email

employer mandate

etc. – Do not use except when referring to a previously specified, closed list. It is vague and often does not add meaning.

exchange (as in state health insurance exchange) – Lowercase except in a formal title.

F

family limited partnership

federal – Lowercase as an adjective (“federal taxes”); uppercase as part of a formal name (“the Federal Trade Commission”).

Federal Register

fee-for-service (adj. before n.)

FINRA – do not use NASD

fintech

first in, first out – Can be abbreviated FIFO in accounting contexts.

fixed income market

flexible spending account (FSA)

follow up (v.), follow-up (n./adj.)

Fourth of July

fundraising

G

generation-skipping transfer tax (GST or GST tax)

green card

H

HB – Use for “House bill” at all times. Example: “HB 657 was introduced.”

healthcare

health reimbursement arrangements (HRAs)

health savings account (HSA)

HighCap

high-deductible health plan (HDHP)

high net worth

high-quality (adj. before n.)

Example: We offer high-quality services.

Example: We offer services of high quality.

high-yield bonds

Highland Capital Brokerage (HCB) – Don't shorten to Highland Capital or Highland.

high-level (adj. before n.)

Highlighted carrier, NFP

highly compensated employees

homeowners insurance

home page

HRtech

HR Technologies & Benefit Administration services

human resources (always plural)

I

idea-sharing (adj./n.)

i.e. – Not preferred, but acceptable. Remove, rewrite or replace with “in other words,” “that is” or similar.

in-house

Inc. and Ltd. – Consult the company to find out whether it uses a comma before Inc. or Ltd. Don't use on second use. Capitalize only the first letter of each. Avoid referencing in newsletters.

income-tax-free (adj. before n.)

index, indexes – Prefer “indexes” to “indices.”

in-force (adj. before n.)

Examples: The policy is in force. What in-force coverage do you offer?

in network (n.), in-network (adj.)

insurtech

Internal Revenue Code (IRC) – In citations write like this: IRC § 212.

International Benefits Consulting

internet

intranet

Investment advisor representative

J

K

key person (or “key employee”; not “key man”)

keynote

L

last in, first out – Abbreviate as LIFO in accounting contexts.

life settlement(s) – Lowercase unless part of a title or business.

log in (v.), login (n./adj.)

Example: Log in to the site. Your login is 1234. Your login information is attached.

Long-term care (LTC)

low income (n.), low-income (adj.)

M

mergers-and-acquisitions (adj.)

midsized – Do not use “midsized.”

modified endowment contract (MEC) – Preceded by the article “a.”

moneys – Preferred over “monies” for multiple funds, sums of money, streams of revenue or currencies.

mortgage-backed securities

multicarrier

multidiscipline

multi-disability

multiemployer

multigenerational

multi-life disability

multiple employer welfare arrangement (MEWA)

mutual fund

N

Nasdaq

NFP Education & Development – Replaces NFP Talent Development.

National Financial Services LLC – Known as National Financial. Do not use “NFS.”

NFP IndeSuite – Include service mark at first reference.

NFP International Benefits Consulting

NFP Insurance Services, Inc. (NFPISI)

NFP logos – Logos should carry the registered (®) sign rather than a simple trademark (™). See brandcentral.nfp.com for more details on how and when you may use the NFP logo.

NFP Print Center

NFP Property and Casualty (NFP P&C) – Abbreviate on second reference, but spell out after a person’s title. Full legal name is NFP Property and Casualty Services, Inc.

NFP Training & Education

no-lapse guarantee products

nonadmitted

noncorrelated

nondiscrimination (testing or policy)

nonexempt

non-grandfathered

nonmedical

nonprofit

nonqualified plans

nonregistered (adj.)

nonresident, nonresident alien

nontraded REIT

O

Onboarding/exit process – procedures for employee hire and separation

off-site/on-site – Physical locations.

one-on-one

online

open architecture platform

out-of-pocket expenses

P

PartnersFinancial – Do not shorten to Partners in formal communications.

PartnersFlash

PartnersVoice

pass-through entity

Patient Protection and Affordable Care Act (PPACA) – Preferred over ACA, always spell out at first use.

percent (%) – Use the word “percentage” without a number, and the percent symbol (%) when accompanying an number. See Punctuation and Symbols.

PeopleFirst

policyholder

policyowner

point of sale (n.), point-of-sale (adj.)

post-tax (adj.)

pre-existing condition

premium leveraging arrangement

pretax

preventive care (not “preventative care”)

principal, NFP

Private Client Group – Not part of NFP Property and Casualty.

ProductExpert

professional employer organization

Q

R

Rabbi trust

recordkeeping (adj. before n.), recordkeeper (n.)

recurring – Do not use “reoccurring.”

registered investment adviser (RIA) – Refers to an entity; see advisor.

registered representative

reinsurance

Retirement Investment Committee

risk management solutions, risk management strategy

risk transfer solutions

robo-advisor

rollup (n.), roll up (v.)

roundtable

S

S corporation

safe harbor

SB – Use for “Senate bill” at all times. Example: “SB 657.”

School of Excellence – Don’t use SOE acronym.

Select carrier, NFP

self-insured health plan

short-term care, short-term disability – Do not use STD.

single(k) plans

small business owner

smartphone

Social Security – Capitalize when referring to the US system.

SPARQ – Submission Portal & Archive Repository of Questions

split-dollar

stepparents

stop-loss

sub-account

summary plan description

Sure Start – NFP program.

T

takeaways

target-date fund

tax deductible (after n.), tax-deductible (adj. before n.)

Examples: Is that plan tax deductible? There is a tax-deductible plan.

third-party administrator (TPA)

top hat plan

toward (not “towards”)

town hall

TRICARE

trust owned health insurance

turnkey

tweet

Twitter

Type 1/Type 2 diabetes

U

UConnect

UK

ultra high net worth (n., adj.)

UnderwritingExpert – NFP program.

United States/US

universal life

username

V

voicemail

Voice Over Internet Protocol (VoIP)

W

wall – As in Facebook wall; do not capitalize.

Washington, DC

webcast, webcam, webmaster

WebEx

web page – Lowercase “w,” use two words, no italics or quotation marks. A segment of a larger website.

website

website tabs

well-being – Avoid “wellness.”

whole life

Wi-Fi

wirehouse

workers' compensation

work-life balance

wrap up (v.), wrap-up (n.)

Y

year-end (adj., n.)

year on year, year over year (hyphenate only as adj. before n.)

Common Acronyms

AGI – adjusted gross income

ALU – Academy of Life Underwriting

AUM – assets under management

BGA – brokerage general agency

BOLI – bank-owned life insurance

CAGR – compounded annual growth rate

CDHP – consumer-driven health plan

CIMA – Certified Investment Management Analyst

CLU – Chartered Life Underwriter

CLT – charitable lead trust

CLAT – charitable lead annuity trust

CLUT – charitable lead unitrust

CMS – Centers for Medicare & Medicaid Services

COLI – corporate-owned life insurance

CRM – content relationship management

CSO – Commissioner's Standard Ordinary mortality table

DI – disability insurance

DRIPs – dividend reinvestment plans

E&O (coverage) – errors and omissions

EAP – employee assistance program

ERISA – Employee Retirement Income Security Act

ETFs – exchange-traded funds

FIFO (and LIFO) – first (last) in, first out (accounting)

FINRA – Financial Industry Regulatory Authority

FLMI – Fellow, Life Management Institute

FLP – family limited partnership

FLSA – Fair Labor Standards Act

FMLA – Family Medical Leave Act

FSA – flexible spending account

GAAP – generally accepted accounting principles

GDP – gross domestic product

GST or GSTT – generation-skipping transfer tax

HCE – highly compensated employee

HR – human resources

HRA – health reimbursement arrangement

HAS – health savings account

ILIT – irrevocable life insurance trust

IRA – individual retirement account

IRC – Internal Revenue Code

IPS – investment policy statement

LLC – limited liability corporation

LTC – long-term care

MEC – modified endowment contract

MEWA – multiple employer welfare arrangement

NASDAQ – National Association of Securities Dealers Automated Quotient

NPCI – net payment cost index

NYSE – New York Stock Exchange

OPEB – other post-employment benefits

P&C – property and casualty

PEO – professional employer organization

PPLI – private placement life insurance

RIA – registered investment adviser

SEC – U.S. Securities and Exchange Commission

SEP – simplified employee pension SERP – supplemental executive retirement plan

SIMPLE IRA – savings incentive match plan for employees

SSA – Social Security Administration

SOLI – stranger-owned life insurance

TOHI – trust-owned health insurance

TPA – third-party administrator