



Our language programme

**Changing the language
of our organisation**

Executive summary

In 2011 we wanted to change how customers thought and felt about long term savings and investments. We repositioned our brand and visual identity to help people look forward with confidence and optimism. People had become disengaged from saving for their future. And we believed a large part of the reason why was because our whole industry used dry, difficult language.

How could we expect people to think and feel differently about something they were struggling to understand? So as a crucial part of the repositioning, we launched a comprehensive brand language programme. Three years on, we have successfully established:

- ▶ A single style of communication across the whole organisation, in all languages
- ▶ A brand framework for naming all products, services and propositions

This is a substantial feat in itself. But the brand language programme has also helped us to break down silos within our organisation, helping our teams to understand the work of colleagues in other departments – and encouraging us to work more collaboratively across the organisation.

The Marketing Star Awards 2013

Category

1. Strategic Category
 - 1.1 Brand development

Authors

Nicola Thomson, Standard Life
Liz Doig, Wordtree

Word count: 2230

Challenges

For consumers

For many people, retirement seems a long way off, and pensions and long term investments seem dull, difficult and irrelevant.

We had to make long term saving and investment relevant, and the benefits of our products absolutely clear and to deliver this message throughout all of our written and spoken communications.

For us internally

Like many large corporations, we had developed silos – areas of the business that operated in their own way, and that often had their own styles of language.

On top of that, the styles of our internal communications usually reflected the department that had written them – including HR, legal, procurement, IT, actuarial and secretarial – rather than one consistently expressed Standard Life style or tone.

Creating the Standard Life tone of voice

We engaged the specialist brand language consultancy Wordtree to help us devise and roll out the brand language programme. We worked together to create and implement all the stages involved in doing this.

Our first job was to create a tone of voice – a style of communication that would consistently express the Standard Life personality and values.

While we wanted our communications to be simple to understand, we didn't want them to be overly simplistic. Our customers and potential customers are intelligent people. They just don't have the time to digest complex financial jargon. And why should they?

Our new tone – Frank and Supportive – was designed to work equally well online and in print. It's an economical style that strips out waffle, so that we make the best use of our readers' precious time. It also encourages us to write more like we speak, in a professional context.

It promotes natural communication, without crossing the line into "informal" or "chatty". We're an organisation that looks after our customers long term savings and investments, so it's not appropriate for us to communicate in the same style as a fruit smoothie company.



Example

Before	After
<p>18. Charges</p> <p>The charges payable by you depend on the mutual funds you chose to invest in and hold units in your ISA and/or Investment Funds. You can obtain information on the charges applicable to you (which will be made up of some or all of the charges described in this section, depending on the holdings in your ISA and/or Investment Funds) by contacting us or from the fund factsheets available on the FundZone platform or at www.standardlife.co.uk. Initial charges may be less than stated in the fund factsheets. Please contact us for information on any discount in charges which may apply. Any discount may not continue if you appoint a financial adviser. Our contact details are provided in section 30 (How to contact us). Please refer to section 18.1 to obtain further information on your initial charge.</p> <p><i>ISA and Investment Funds</i></p> <p><i>From Standard Life through Standard Life Client Management</i></p> <p><i>Key Features</i></p> <p>This paragraph contains 138 words – and one sentence of 53 words and five messages. It's a challenge for the reader.</p>	<p>18. Charges</p> <p>The charges you'll pay depend on the Mutual Funds you invest in. You'll then hold Units from these funds in your ISA and/or Investment Funds. You can get information on the charges that affect you by contacting us – or from the Fund Factsheets. These are available from FundZone or www.standardlife.co.uk. Your initial charges may be discounted – please contact us for details. However, if you appoint a financial adviser this discount may not continue.</p> <p>There are now only 73 words, and the text is less dense and easier to read.</p>

Volume control

As well as creating guidelines that were stocked with examples of our new tone of voice, we introduced a mechanic that would allow us to adapt our communications style to every circumstance.

This meant our tone of voice could easily stretch from serious communications – like terms and conditions and writing to bereaved customers – through to marketing materials.

Frank and supportive

Terms and conditions	Product descriptions	TV and press ads
Bereavement	Guides	Welcome letters
Debt	Adviser website	Internal comms
Legal notices	Letters to customers	Headlines
	Introduction packs	Some online collateral
	Key facts	Industry press



Low

- ▶ fewer contractions
- ▶ simple sentences
- ▶ don't be too 'clever' with words

Medium

- ▶ more contractions
- ▶ increase pace and energy with punchy statements
- ▶ challenge, ask questions

High

- ▶ punchier still
- ▶ increase use of questions and statements
- ▶ increase use of 'spoken' language

Embedding the tone of voice - training

Having guidelines was great, but we knew that for the tone of voice to become part of business as usual we needed to embark on a wholesale training programme. This would give our people the opportunity to practice the new style and ask questions.

We decided that for this new tone to be adopted, it would have to be demonstrated from the very highest levels in the organisation. So our executive team were amongst the first to be trained.

3000+

The number of Standard Life staff in the UK, Ireland, Germany, Hong Kong and Canada who have attended writing workshops

800+

Who've completed and passed the e-learning unit

1200+

Who have come to awareness sessions

We then devised:

- ▶ A three hour workshop for people who wrote any kind of collateral as part of their job – including freelance writers, creative and digital/SEO agencies
- ▶ A one hour awareness session for people who didn't write, but needed to be aware of the new style
- ▶ An e-learning unit for people who'd find it difficult to leave their desks (mostly, our customer services teams)
- ▶ Writing surgeries where Standard Life staff could book an hour with Wordtree to go through their first pieces of work in the new tone



Liz Doig

Director of Wordtree

“Running so many workshops meant we could pick up on any concerns people had about being able to implement the tone of voice, and make the Brand Team aware of them.

People also let us know about any barriers they thought might prevent them using the tone of voice in their department. We'd let the Brand Team know about these too and they'd work with the department to overcome them.”

Embedding the tone of voice - specialist guidelines

Some areas of our business use more complex and nuanced language than others. We worked alongside these teams to develop language guidelines that were very specific to the types of communications they create. These were supported with training sessions.

Specialist guidelines have so far included:

- ▶ Legal writing
- ▶ Corporate communications such as Shareholders News
- ▶ Social media and blogging



Steven Doherty
Brand Manager

“We scheduled the specialist tone of voice guidelines and training 18 months into the programme.

At this point we knew where particular challenges were, and worked with the areas of the business to address them.

Legal language in particular can be a challenge in any organisation – and it’s of huge credit to our legal team that they’ve worked so creatively to speak in the Standard Life tone of voice.”

Embedding the tone of voice - train the trainer

To make this wholesale change in our style of communication permanent, we knew we'd need to bring language training skills in house. We trained a number of people to be able to present on our tone of voice and we created materials and resources that could be adapted and tailored for their areas of the business.

Translating our tone of voice

Standard Life operates in countries including Ireland, Canada, Germany and Hong Kong.

We ran dual language French/English training in Canada, and we worked with our colleagues in Germany and Hong Kong to transcreate the tone of voice guidelines.

We created translation guidelines for our colleagues, emphasising the personality that needed to be conveyed.

We have now successfully translated Frank and Supportive into:

- ▶ German
- ▶ French
- ▶ Traditional and simplified Chinese

Communications in these markets have been created in a Frank and Supportive, klar und konstruktiv, or franc et serviable tone of voice for the last two years.



Nicola Thomson

Senior Manager, Brand Team

“Some organisations just pay lip service to tone of voice and end up with a nice set of guidelines, but only patchy, superficial change.

At Standard Life, tone of voice has been fundamental to conveying our brand values and personality and transforming the business.

Our investment in language has been substantial. And we have seen an enormous return on it.

Over the past two years our communications have become less wordy and much, much easier to read and engage with.

And importantly, they're differentiated.”

A brand framework for naming

In 2012, our next stage was to tackle the way we named new products, services and propositions. While we'd made serious inroads with Frank and Supportive, the process for using language to create names was still ad hoc and sometimes veered away from the brand story.

So we created a consistent approach to creating names throughout Standard Life. This was formalised into a tool that guides the user through the naming process.

Nine areas of the business have so far used our naming framework – including HR and marketing to financial advisers.

Results

Language is a core element of our brand, and of our organisation's culture. We are all now extremely conscious of making our communications work from our customers' point of view. We no longer fall into the trap of many financial services organisations and describe internal processes rather than what's important to our customers.

The style and structure of our communications – and even the names of our new products and services – are all conceived with the customer's experience front of mind.

Our customers love it. Just a few weeks after the new style of writing launched, the response to an annual mailing jumped from 1% to 23% – and our qualitative feedback has been impressive too.

The next few pages show some of the feedback we've received.

Summary

By treating language as a vehicle to reposition our brand - and to help achieve organisational change - we have succeeded in helping our customers to understand some of the most important decisions they will ever have to make.

And in doing so, we have truly differentiated Standard Life.

What Standard Life people say

“My team was visibly buzzing after their training session. Frank and Supportive has become part of the way we work, and we’ve done a great job of writing our new websites for employees of workplace pension clients. Writing in the new way has become second nature.”

Andy Weir
Workplace Marketing

“It’s been refreshing to hear colleagues in legal and compliance saying, “Let’s change that text - it’s not putting the customer first.”

Claire Sinclair
Marketing Communications

“We changed a spreadsheet so that it was written in the Standard Life tone of voice. It’s much more user friendly and is more likely to help the user get it right first time.”

Alan Penman
Actuarial Development

“I rewrote information about the Staff Pension Scheme. It’s no longer as wordy, more to the point and chunked down into little sections to make it easier to pinpoint what you’re looking for.”

Samantha Grant
Customer Service Representative

“Our solicitors have specialist language guidelines and they’re now leading work on how they can implement tone of voice in our terms and conditions.”

Stuart Lister
Group Legal

“Improving our written and verbal communications is the key to creating a far stronger customer experience. And it’s helping us to build loyalty, retention and recommendation from our customers.”

Stephen Ingledew
UK Managing Director, Customer and Marketing

What our customers say

“The new version of the statement is a vast improvement and is easy to read.”

“I find the statements pretty straightforward, and easy to understand. There’s very little jargon, if any at all.”

“I think the information is easy to navigate and understand and puts across the information exactly as I need in order to make an informed decision.”

“I’m not inundated with irrelevant information - it just tells me what I need to know.”

“It’s consistent and clear and easy to work out.”

“It’s good and to the point!”

“I received a useful brochure on future financial planning which I thought was well designed and written in an engaging style with some interesting and relevant ideas.”

“They give only the information I need and do not use jargon.”

“Easy to understand and straightforward to follow.”

“Easy for a non experienced person to understand. Defines action when required.”

**Got any questions, please contact
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