

eMoney

Brand Guidelines

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emoneyadvisor.com



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What are Brand Guidelines?



Brand guidelines, also known as brand style guides or brand manuals, are essential documents that provide a comprehensive set of rules and guidelines to ensure consistency in how a brand is presented and represented across all its communication channels. The primary purpose of brand guidelines is to maintain and reinforce a strong and cohesive brand identity. Here are some key purposes of brand guidelines:

CONSISTENCY

Brand guidelines ensure that all brand elements, such as logos, colors, typography, imagery, and tone of voice, are used consistently in all marketing materials, advertising campaigns, websites, social media, and other brand communications. This consistency helps to establish brand recognition and trust among the target audience.

BRAND IDENTITY

Brand guidelines define the unique personality and visual identity of the brand. They outline the core values, mission, vision, and positioning, which help to differentiate the brand from competitors and create a lasting impression on the client.

DESIGN DIRECTION

These guidelines provide specific design direction and specifications for the use of the brand's visual assets. For instance, they may dictate clear rules on logo placement, sizing, spacing, and color combinations to maintain a cohesive and professional appearance.

MARKETING

Brand guidelines offer guidance on how the brand should be portrayed in various marketing campaigns. They ensure that the brand's messaging is aligned with its overall identity and resonates well with the target audience.

COLLABORATION AND COMMUNICATION

Brand guidelines act as a reference tool for all stakeholders involved in brand communication, including in-house marketing teams, external agencies, vendors, and partners. By following these guidelines, everyone can collaborate more efficiently and achieve a unified brand presentation.

BRAND EQUITY PROTECTION

Consistent use of brand elements and guidelines helps protect the brand's equity, preventing dilution or misrepresentation of the brand in the marketplace.

NEW EMPLOYEE ONBOARDING

When new employees join a company, brand guidelines can serve as a valuable resource to familiarize them with the brand's identity, values, and style. It helps ensure that everyone in the organization is aligned with the brand's vision and mission.

ADAPTABILITY

Brand guidelines can address different scenarios and platforms, allowing the brand to maintain its identity while being flexible enough to fit various communication channels and media.

About eMoney

eMoney is an established and respected name. Our brand, which is essential to the eMoney experience, reflects our mission of helping people talk about money, and our vision of financial peace of mind for all.

To achieve our mission and vision, we provide financial professionals with technology that transforms how they deliver advice and value to their clients. Our planning-led wealth management technology meets the diverse needs of financial professionals across firms of all sizes. We help them build stronger, more collaborative relationships with their clients and deliver financial advice at scale.

Our branding efforts play a large role in helping bring that mission and vision to life for our clients, our employees, and the industry.

In this guide you'll find the elements of the eMoney brand. Our visual brand represents our client-first approach, our commitment to integrity in all we do, and our passion to lead through innovation.

When we consistently apply the elements of our brand across the work that we do, we can infuse the eMoney story into each touchpoint we have with our clients and help secure the equity in our name.



Brand Mission

Helping people talk about money



Brand Vision

Financial peace of mind for all



Brand Attributes

The characteristics below are the ones that our clients believe are important and could strongly affect their purchasing decisions.

AMBITIOUS

OPTIMISTIC

AGILE

COLLABORATIVE

ENTREPRENEURIAL

INNOVATIVE

ADVISOR-FOCUSED



Brand Elements

What are the elements that make up our brand identity?

Our brand identity is made up of the words and visuals we use to tell the eMoney story.

We've created a unified visual system, the Brand Palette, for communicating eMoney's brand identity. Comprised of core elements including logo, color, type, and icons, as well as extended expressions including treatments, gradients, graphics, and textures, this wide range of tools is designed to be flexible and expandable—so you can use your creativity to innovate across all media.

To effectively define the eMoney brand experience, these core elements must be aligned across every touchpoint.



Core Elements

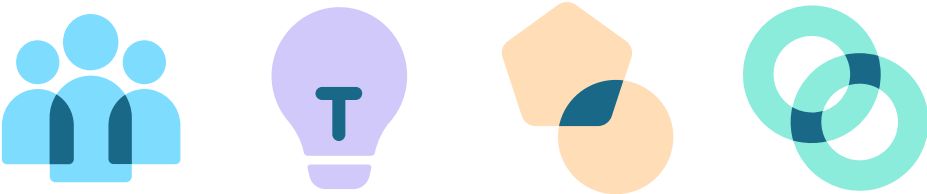
Colors



Fonts

P22 Mackinac Pro
Lexend

Icons



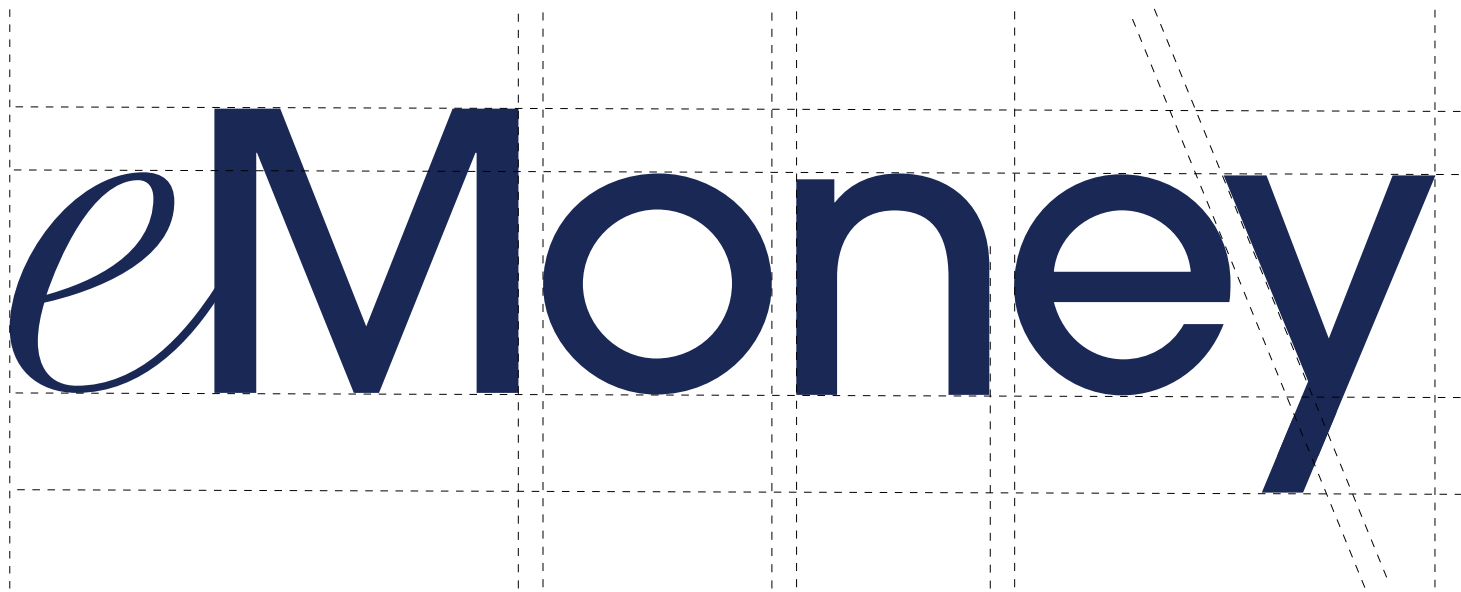
Brand
Identity

Logo Usage

The eMoney corporate logo serves as a consistent foundation for the brand, reinforcing leadership, confidence, and reliability. What’s great about this logo is its versatility, as it works well across all media. Thanks to a flexible approach to palettes and logo staging, the eMoney logo can be adapted to any environment, giving it renewed spark and energy.

To ensure that the eMoney logo remains a perfect fit for any context, a system has been created that includes a PANTONE® color, an extended palette of solid colors, as well as reversed logo treatments. This way, whether the logo appears on the web, in print, in a video, in a presentation, or on swag, it can be adapted to the appropriate design context.

When choosing a color for the logo, there are two key questions to consider. Firstly, which color would provide the most contrast and legibility for this application? And secondly, which color visually matches the rest of the layout and composition? By taking these factors into account, the perfect color fill for the eMoney logo can be chosen every time.



Preferred Logo Palette



Logo Color Builds



eMoney Dark Blue
CMYK 100/92/37/32
RGB 26/80/46
HEX #1A2856
PMS 2758 C



eMoney Bright Blue
CMYK 72/15/0/0
RGB 0/170/231
HEX #00AAE7
PMS 2191 C

The “e” Mark



White Reversed



Logo Clearances

It’s important to keep in mind that the eMoney logo requires a specific amount of clear space around it to create maximum impact. This clear space should be free of any imagery, graphics, folds, or other elements that could interfere with the clarity of the brand. The space needed is measured by the width of the “e” in the eMoney logo, and the minimum reproduction size is 1.25” in length. By following these guidelines, you can ensure that the eMoney logo is always displayed in a way that represents the brand accurately and effectively.

Logo Sizing

The sizing of the eMoney logo should be carefully considered for each individual case, taking into account the specific context and requirements. It is essential to strike a perfect balance, where the logo neither overshadows nor appears too insignificant. Whenever feasible, the full logo should be utilized to ensure the most impactful representation of our brand.

However, in certain situations where a smaller size or specific spatial constraints are present, the use of the ‘e’ icon may be more appropriate than the full logo. The ‘e’ icon should be reserved for instances where it becomes essential to maintain brand recognition and fits better within the available space.



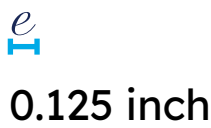
Minimum Size

To ensure that the eMoney logo reproduces legibly at smaller scales, the minimum width that the logo should be used is at one inch.



For logo representation at a smaller size than one inch, use the ‘e’ icon.

Minimum Width : 0.125” or the size of the ‘e’ when the full logo is at minimum width.



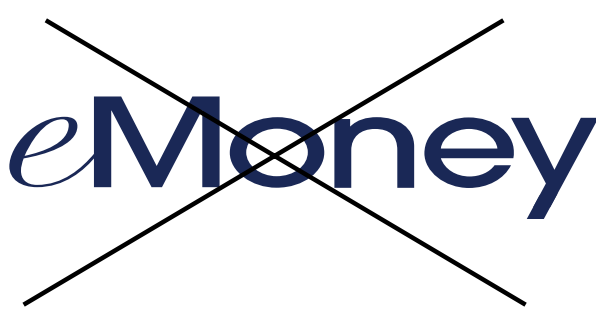
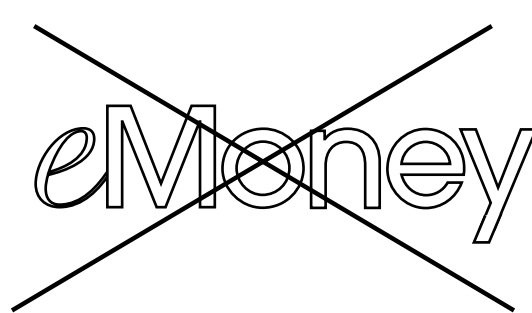
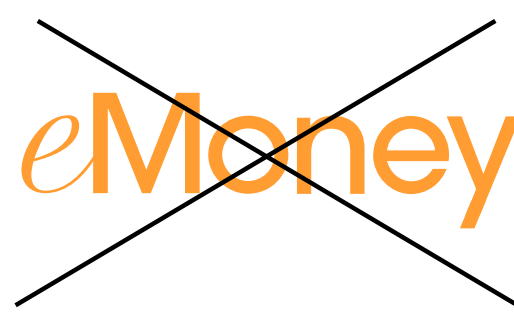
Incorrect Logos

eMoney has revised the brand several times since it was established in 2000. Below are some of the logos no longer in use. If you see one of these in use, please report it, and replace it with the most current logo.



Obsolete
Do not use.

Strictly avoid altering the logo’s proportions, colors, or elements, and refrain from placing the logo on a cluttered background that compromises its readability. Below are just a few examples of how not to display the eMoney logo.



Color Palette

Color is a fundamental and powerful tool for creating or expressing a mood or feeling. Color brings our brand to life. Color used simply and with balance can communicate clarity, consistency, and modern sophistication. Vivid highlights and contrasting subtlety turn ordinary into extraordinary.

Primary Colors

eMoney hero colors serve as a foundational palette that works universally across all of eMoney. Made up of the classic eMoney dark blue and contrasting hues, these colors will anchor and balance color expressions when used with extended primary and secondary palettes.

Preferred and supplemental base colors span the color spectrum. These colors have been selected as a foundation from which to build and evolve secondary palettes.

Secondary Colors

Supplemental colors work best as a foundation for highlights or accents. They should not be used as a dominant color.

Note: eMoney Orange should be used sparingly and with definite purpose.

Tertiary Colors

Tertiary colors should only be used for our icons and social media brand standards.

Primary



eMoney Dark Blue

CMYK 100/92/37/32

RGB 26/40/86

HEX #1A2856

PMS 2758 C

AAA AA AAB AA AAA



eMoney Space Blue

CMYK 89/52/32/19

RGB 26/104/135

HEX #1A6887

PMS 7690

AAA AAA



eMoney Bright Blue

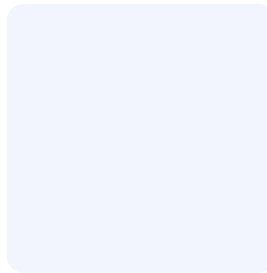
CMYK 72/15/0/0

RGB 0/170/231

HEX #00AAE7

PMS 2191 C

AA



eMoney Pale Blue

CMYK 4/2/0/0

RGB 242/245/253

HEX #F2F5FD

PMS 656 C

AA AA AAA AAA

Secondary



eMoney Mint Green

CMYK 66/0/41/0

RGB 72/191/172

HEX #48BFAC

PMS 3258 C

AA



eMoney Lime Green

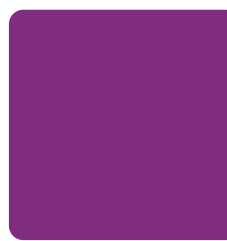
CMYK 34/8/100/0

RGB 181/197/52

HEX #B5C534

PMS 382 C

AAA



eMoney Purple

CMYK 60/98/13/2

RGB 127/44/129

HEX #7F2C81

PMS 2602 C

AAA AAA



eMoney Orange

CMYK 0/46/89/0

RGB 255/157/50

HEX #FF9D32

PMS 1375 C

AA

Tertiary (Colors used for icons and social media)



eMoney Sky Blue

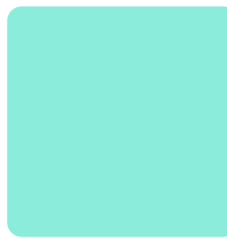
CMYK 42/0/0/0

RGB 126/221/255

HEX #7EDDFF

PMS 297 C

AAA AA



eMoney Turquoise

CMYK 39/0/21/0

RGB 140/236/220

HEX #8CECDC

PMS 3242 C

AAA



eMoney Lavender

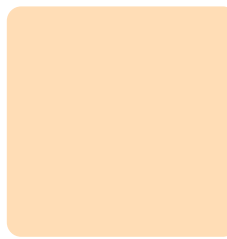
CMYK 16/20/0/0

RGB 209/201/250

HEX #D1C9FA

PMS 2635 C

AAA AA



eMoney Peach

CMYK 0/14/29/0

RGB 255/221/182

HEX #FFDDB6

PMS 475 C

AAA AA AA

**Each color combination has been tested for accessibility purposes. Please only use the color combinations listed above.*

USING THE eMONEY COLOR PALETTE

The eMoney palette should be used with careful consideration.

WHITESPACE

Whitespace is of utmost importance. The eMoney brand should be described as “white, bright, clean, and sleek” by its audiences. Even hero colors should be applied in small doses, e.g. in thin bands or lines.

COLOR FLOODS

Color floods—areas that are fully covered in color—should only occur sparingly and for content that signifies a change in subject. For example, a flood could be the transition slide between two topics in a slide deck. Simply put, color floods help the reader to separate sections or refocus topics by visually contrasting the rest of the white, bright, layout.

Brand Typography

Type tells a story. The right typeface, used consistently, builds character. The eMoney corporate fonts are P22 Mackinac Pro and Lexend.

P22 Mackinac Pro typeface

is a contemporary serif typeface. It combines traditional serif features with a modern twist, striking a balance between a timeless appearance and contemporary design sensibilities. This blend gives it a versatile personality.

Lexend typeface

is a sans serif typeface with a contemporary, clean, and straightforward design. It doesn’t have ornate or decorative elements, which makes it a functional and practical choice for digital content.

Note: Do not use P22 Mackinac or Lexend for any of the Microsoft Suite applications and Eloqua. Please see following page for web-safe standards.

Fonts

P22 Mackinac Pro is our primary typeface. It should be used for headlines, sub-headlines, quotes, and callouts.

P22 Mackinac Pro Book
abcdefghijklmnopqrstuvwxyz
0123456789

Lexend is our secondary typeface. It should be used primarily for body copy. It can occasionally be used as a subheader where needed.

Lexend Family
abcdefghijklmnopqrstuvwxyz
0123456789

Lexend Regular
abcdefghijklmnopqrstuvwxyz
0123456789

Lexend Medium
abcdefghijklmnopqrstuvwxyz
0123456789

Lexend Semi Bold
abcdefghijklmnopqrstuvwxyz
0123456789

Lexend Bold
abcdefghijklmnopqrstuvwxyz
0123456789

Eyebrow	WEALTH MANAGEMENT
H1	Planning for Every Possibility
H2	Improve efficiency
H3	Build stronger client relationships
Body copy	Save time and money with one centralized product. Whether it’s generating reports, updating plans, or reviewing client assets—make quick adjustments, speed up data entry, and increase accuracy with eMoney.
Bullet point	• Insights and data • Industry-leading account aggregation • Powerful integrations

The hierarchy of text is the visual organization of text on a page to indicate the relative importance of its different elements. Three major sections make up a visual hierarchy of text. These are the headline, subheading, and body which make the design more visually appealing and easier to navigate. The above example shows our brand typography in different hierachy scenarios.

Typography for Microsoft Suite and Eloqua (web-safe)

When using any of the Microsoft Suite apps or Eloqua, Arial and Garamond should be used as substitutes. These cases may include digital applications such as HTML emails, Word documents, or digital presentations (such as PowerPoint) that cannot embed fonts.

Garamond typeface

is a serif typeface widely used for its appearance of elegance, in addition to its readability.

Arial typeface

is a sans-serif typeface regularized to be more suited to continuous body text and to form a cohesive font family.

Fonts

Garamond Bold is our primary web-safe/ Microsoft Suite-safe typeface. It is a universal font commonly available on most platforms and operating systems. Garamond Bold should be used for headlines, sub-headlines, quotes, and callouts. Garamond Bold must be used as Garamond Regular tends to be too light in weight and can be hard to read.

Garamond Bold
abcdefghijklmnopqrstuvwxyz
0123456789

Arial is our secondary web-safe/ Microsoft Suite-safe typeface. It should be used primarily for body copy. It can occasionally be used as a subheader where needed. Both Arial Regular and Bold may be used.

Arial Regular
abcdefghijklmnopqrstuvwxyz
0123456789

Arial Bold
abcdefghijklmnopqrstuvwxyz
0123456789

Eyebrow	WEALTH MANAGEMENT
H1	<i>Planning for Every Possibility</i>
H2	Improve efficiency
H3	Build stronger client relationships
Body copy	Save time and money with one centralized product. Whether it's generating reports, updating plans, or reviewing client assets—make quick adjustments, speed up data entry, and increase accuracy with eMoney.
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The hierarchy of text is the visual organization of text on a page to indicate the relative importance of its different elements. Three major sections make up a visual hierarchy of text. These are the headline, subheading, and body which make the design more visually appealing and easier to navigate. The above example shows our web-safe typography in different hierachy scenarios.

Graphical Elements

Our core brand patterns and shapes enhance the foundation of our visual identity.

Patterns and lined elements

Our wave pattern is a subtle and abstract visual element that should be used minimally and selectively. It represents the changing moments of life particularly focusing on the client journey in a fluid and adaptable way. There is energy and constant movement. This pattern is available in four different colors: pale blue, space blue, dark blue and plum.

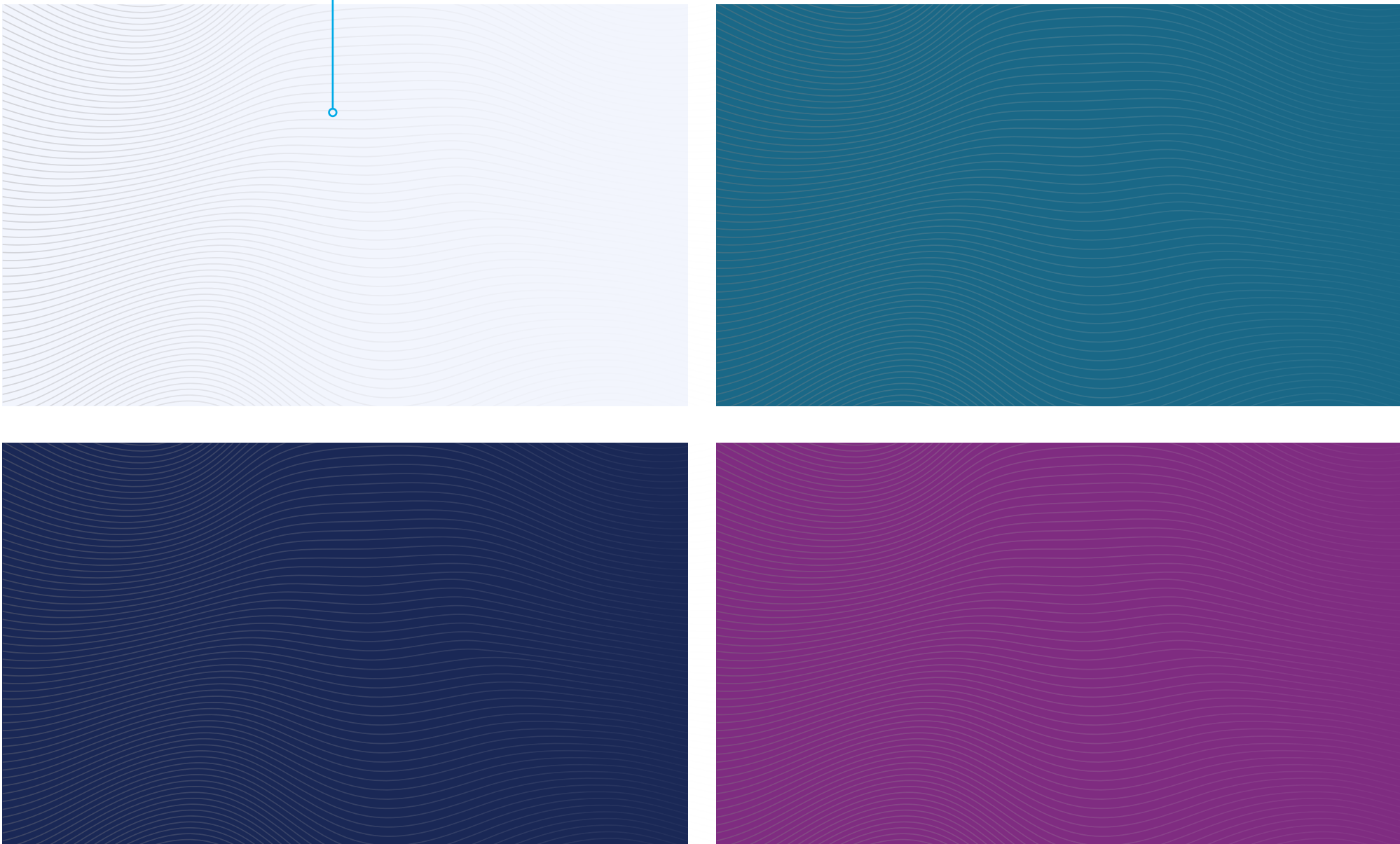
Our single wave element is available in two different colors: dark blue and space blue. This element should be used full-width and preferably at the bottom of a layout design.

Our lined circle element is available in two different colors: dark blue and space blue. This element can be cropped and used anywhere on a layout design.

Shapes

We have 3 distinctive shapes. These are primarily used in our design layouts as anchors for headlines. The colors are not interchangeable.

Wave pattern on four different colored backgrounds



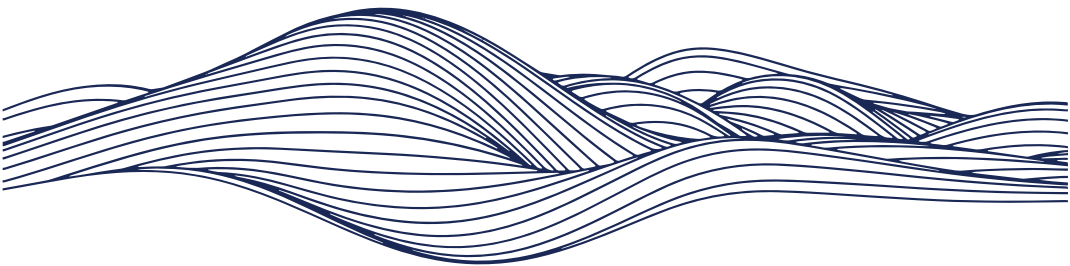
Bright blue rectangle shape



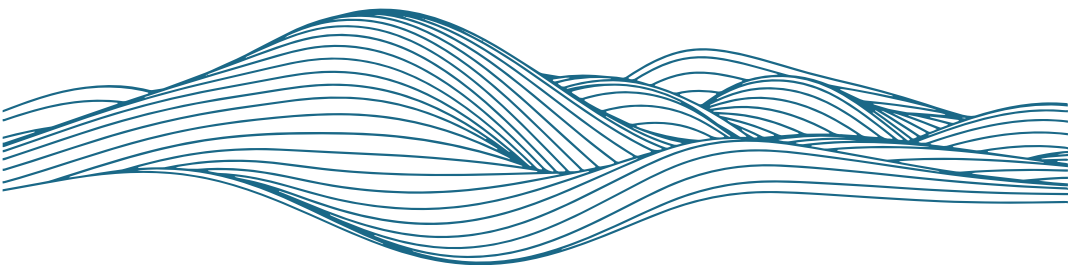
Bright blue and dark blue progress bar shape



Space blue bar shape



Single wave lined element available in two different colors



Note: If using a dark background, wave may be used in white for contrast.



Lined circle element available in two different colors



Note: If using a dark background, lined circle may be used in white for contrast.

Guidelines for Charts and Graphs

We utilize many charts and graphs to represent and communicate data across many different channels. We've created standards around the visual representations for these:

There are 10 different colors in our palette to choose from when creating graphs and charts:

Color palette for charts and graphs

For our donut percentage charts, we gray out any data that is not represented on a chart. For example, to highlight a certain percentage, 42% might be colored in while the rest of the chart will be filled in with gray using the hex color #d4d4d4.

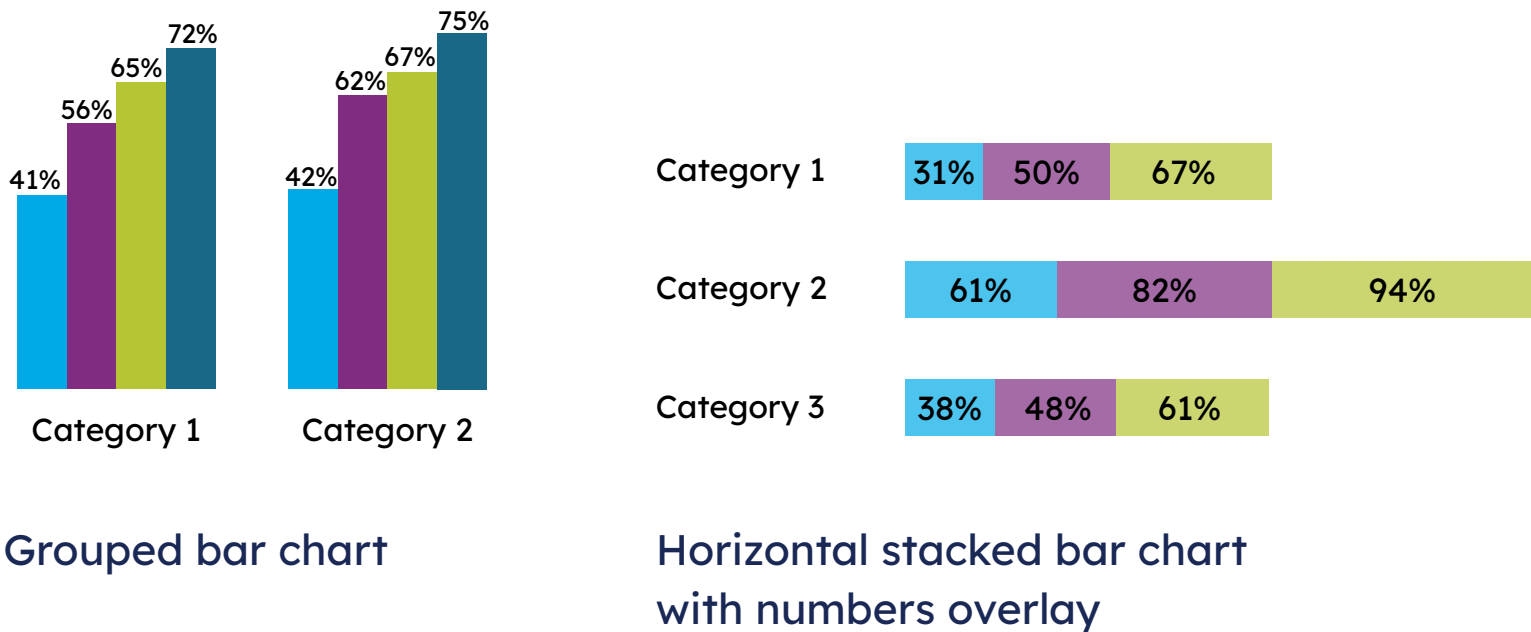
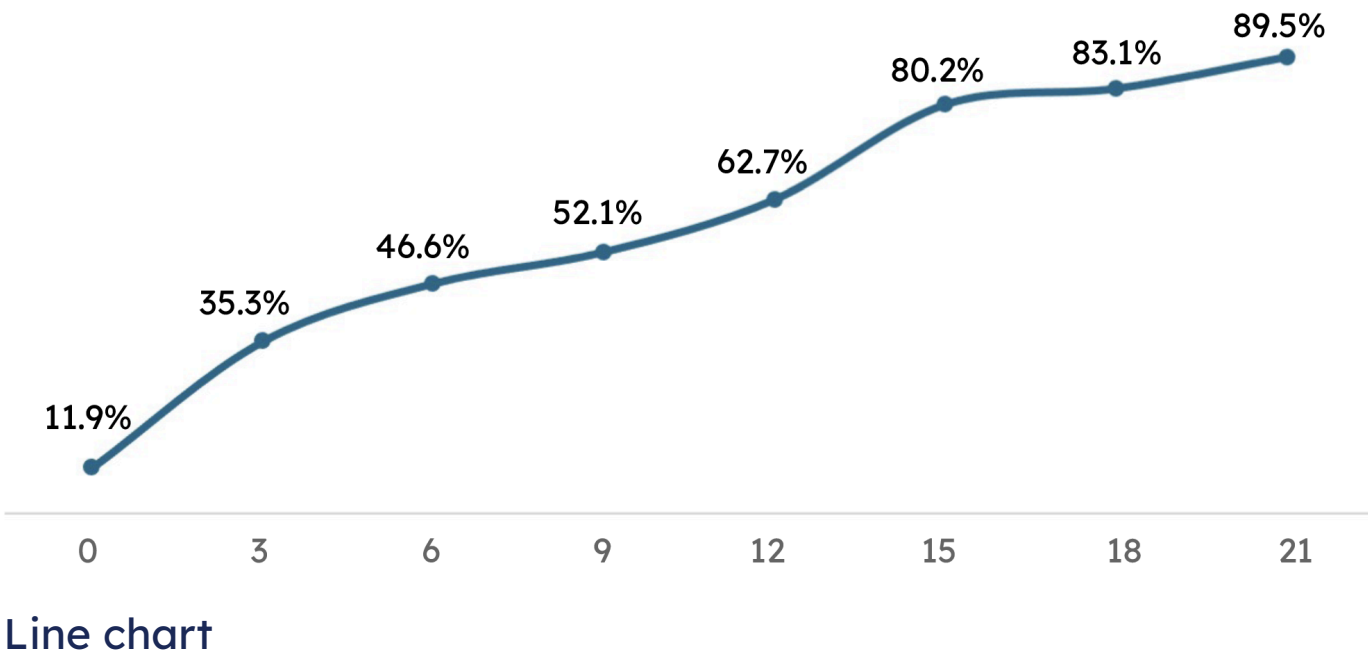
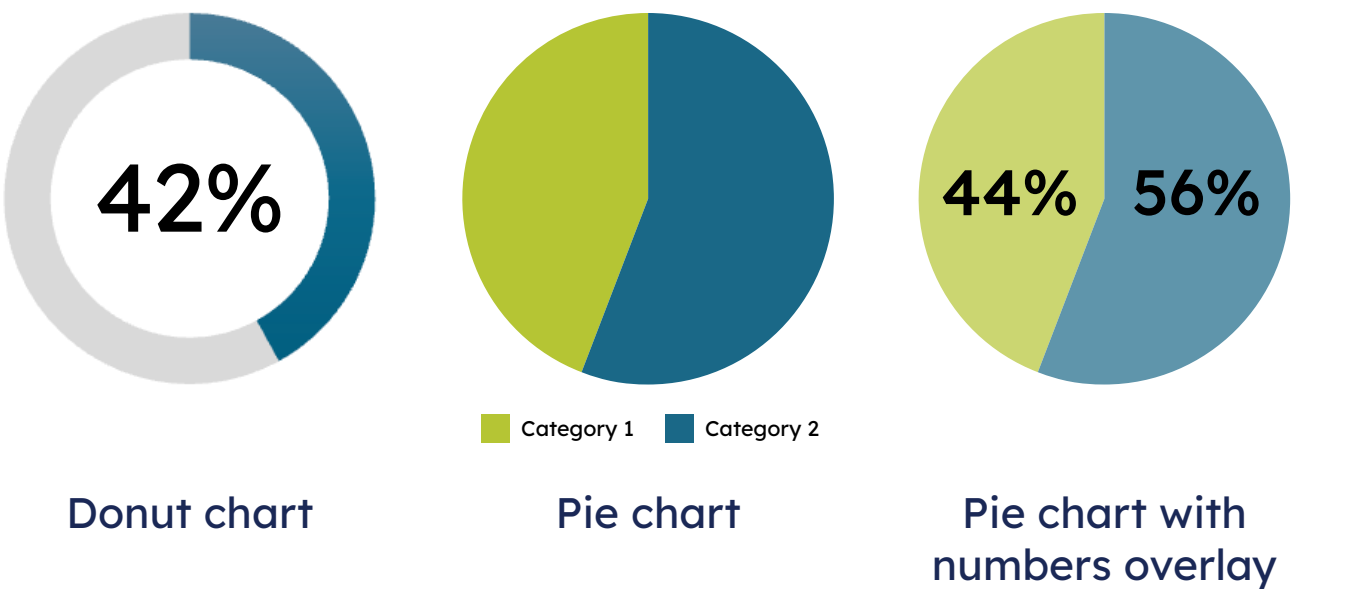
All numbers must be in Lexend font for our standard collateral and in Arial font for our Microsoft Suite applications. The font can be either in true black or eMoney dark blue.

If a number, percentage, or text is to be overlayed on top of a chart or graph, certain colors of the chart or bar must be set to 70% opacity. This rule applies to the following colors in our palette as they are too dark to provide enough contrast against black or navy overlayed text:

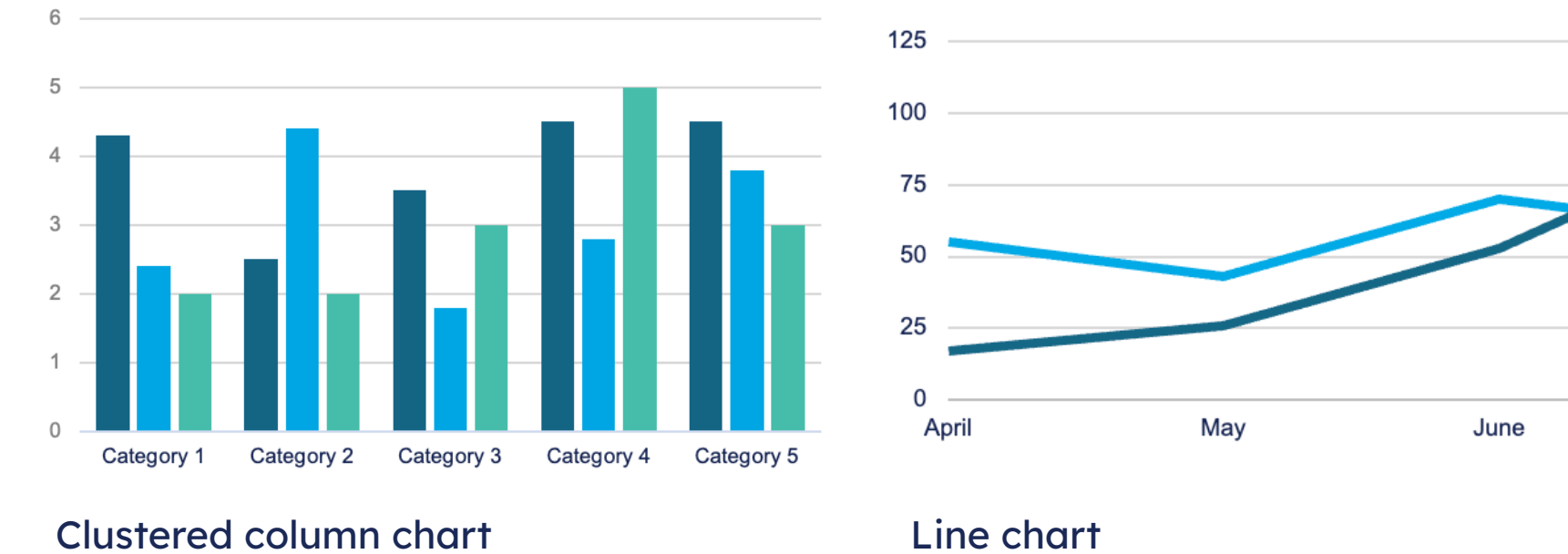
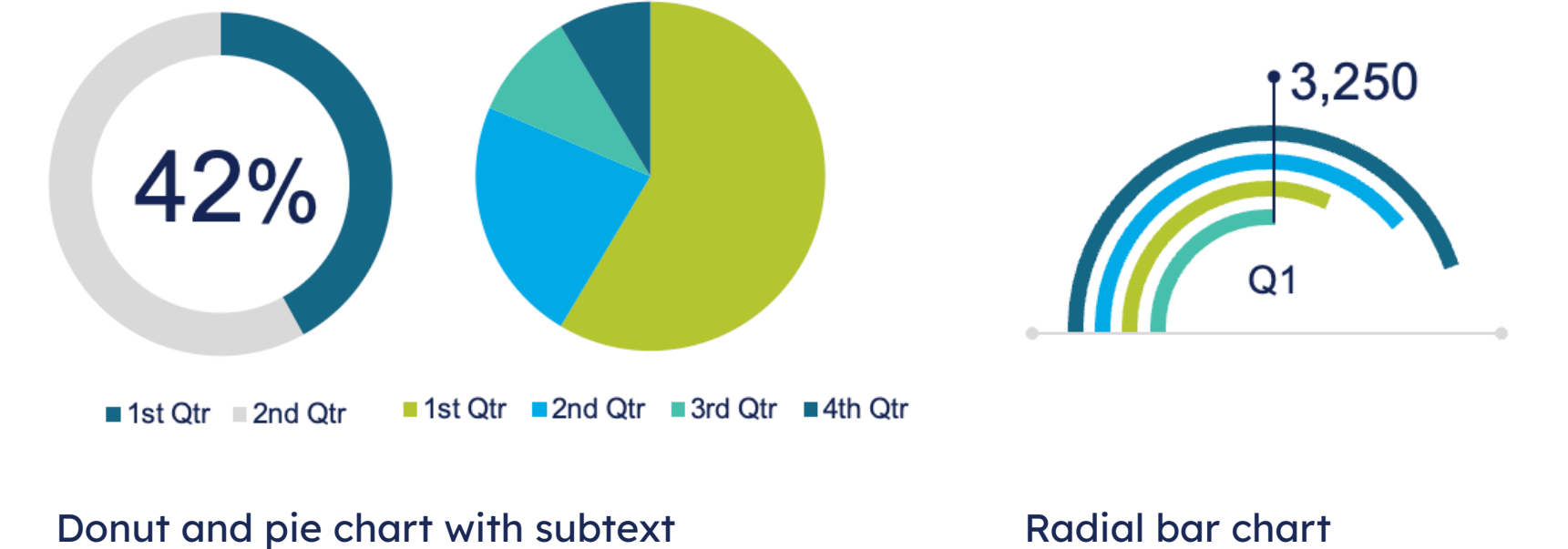
100% opacity

70% opacity

Standard Charts and Graphs



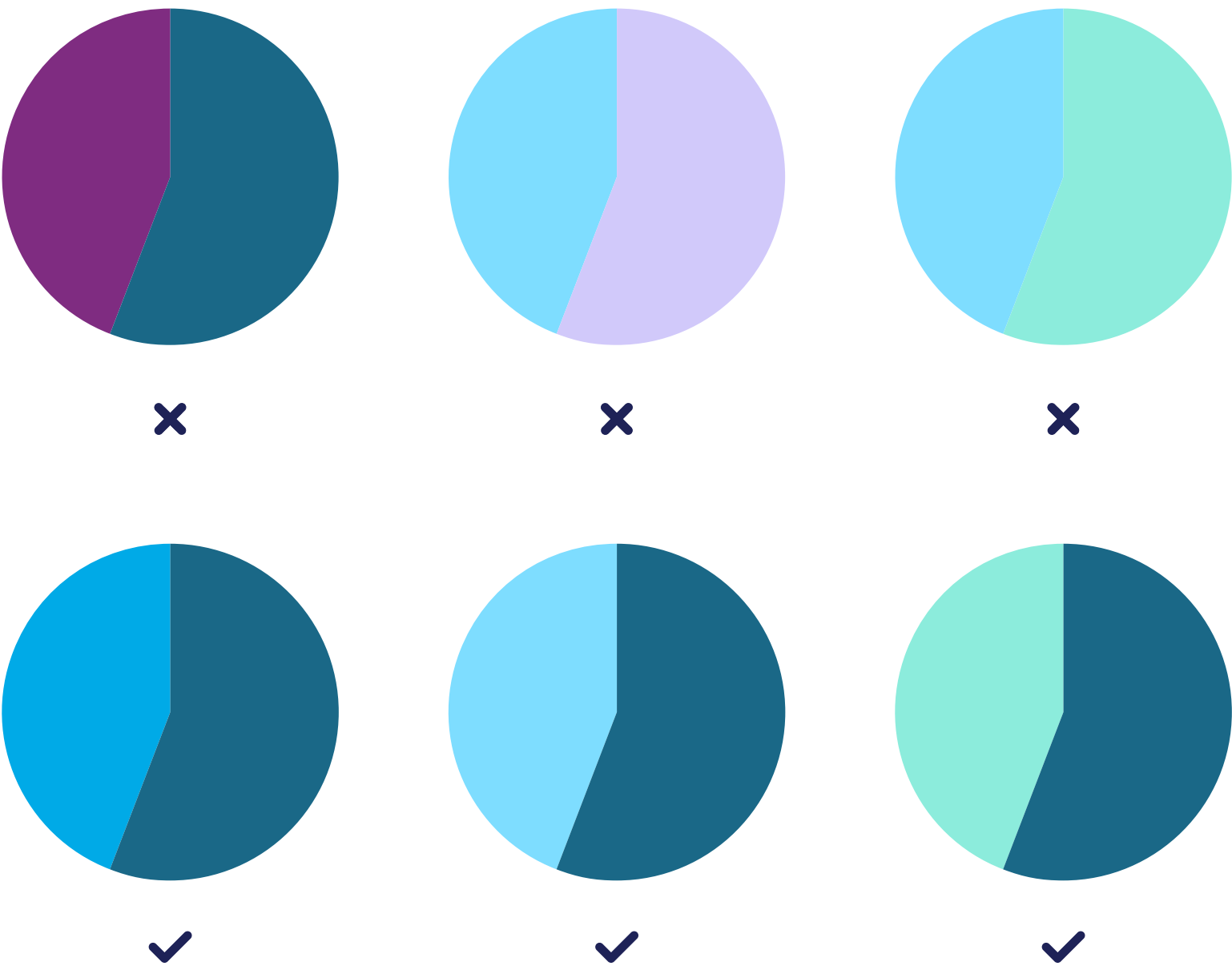
PowerPoint Charts and Graphs



Charts and Graphs: The Color Dos and Dont's

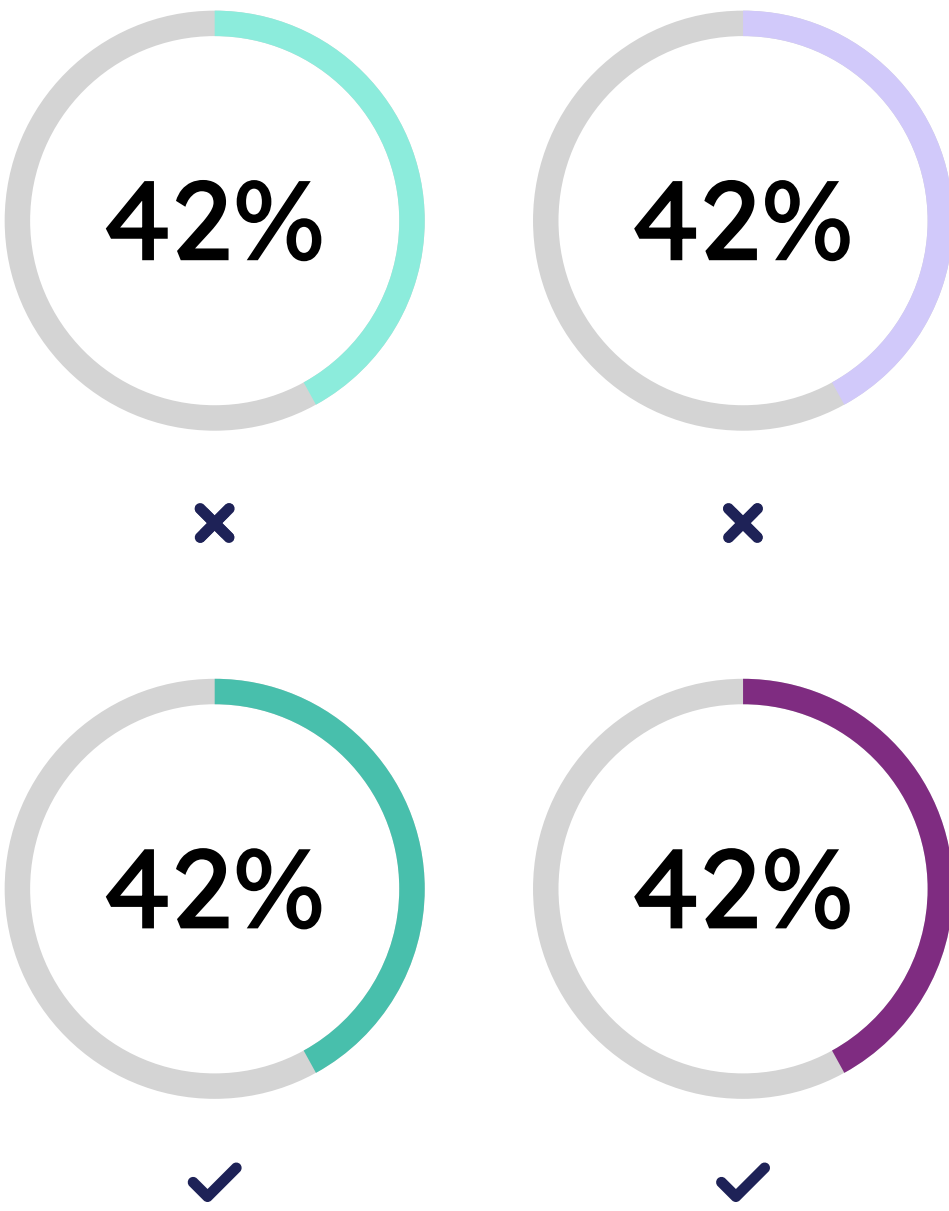
As always, we strive to adhere to ADA compliance rules. When placing colors next to each other, we make sure they have the most contrast as not to confuse the viewer.

Bad Color Combinations



Please do not use the color combinations on the top row as they do not provide enough contrast. Instead, try the combinations on the bottom. Our pastel colors contrast very well with our space blue. This applies to any chart or graph, not just pie charts.

Donut Charts



Our pastel colors do not contrast well with the color #d4d4d4. Please do not use the color combinations on the top row. On the bottom row are some examples of contrasting color combinations that would be appropriate to use in a donut chart.

Icons

The eMoney icons are an ever-evolving set of symbols used to represent different concepts and ideas. They can be used to add visual interest to a project or further drive ideas home.

Our current icon library consists of four sets of colors that you can use in various ways: icon blue, icon teal, icon lavender, and icon peach with space bue accents (please refer to page 10 for specific color values). Icons may only be used in these specific color combinations—please do not adjust icon colors.

We have presented a small sample of our full icon library, which can be found in full on the Intranet. Click the button below to go to the Intranet and view the full icon library in four different colors.

If you don’t see an icon you need, please reach out to the Creative team. We’ll be happy to help!

When placing an icon on a darker background, the icon must always be placed within a circle in either eMoney pale blue or white.



Note: The icons to the right are shown in blue for consistency. For more color options, please click button below to download the full set.

[ACCESS THE FULL ICON LIBRARY](#)

eMoney Mission, Vision, Core Values, and Other One-offs

Note: These icons may NOT be used for anything else unless otherwise stated. *For instance, the “University Program” icon can also be used to represent “Education” or “Tuition Assistance”. Colors may still be changed as needed.



Mission



Vision



People-First



Creativity



DEI



Collaboration



Knowledge Base Podcast



API



University Program*



Emerging Leaders Training Program

Marketing and Advertising



Target



Advertising



Goal



Strategy 1



Strategy 2



Money Strategy



Structure / Org Chart



Solution



Retention



Idea

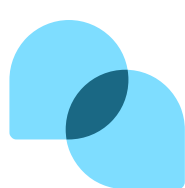


Hashtag

Communication and Customer Service



Customer Service



Communication



Email



Call



Notification



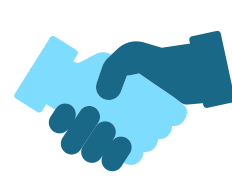
Send



Love



Thumbs Up



Handshake



Listen



Professional

Resources, Training, and Education



Document



Webinar



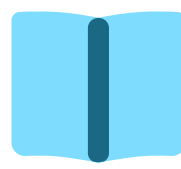
Media Coverage



Blog



Press Release



eBook



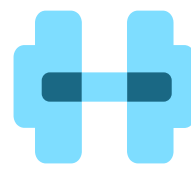
Case Study



Guide



Podcast



Training



Certificate

Photography Overview

Photography plays a crucial role in telling our brand story. It has the meaningful ability to capture the essence of our team, visually represent what we do and whom we do it for, and connect with our audience in an impactful way.

eMoney's photographic imagery expresses lifestyle scenarios. From advisors collaborating with clients to our internal employees living the eMoney values: collaboration, creativity, people-first, and diversity, equality, and inclusion.

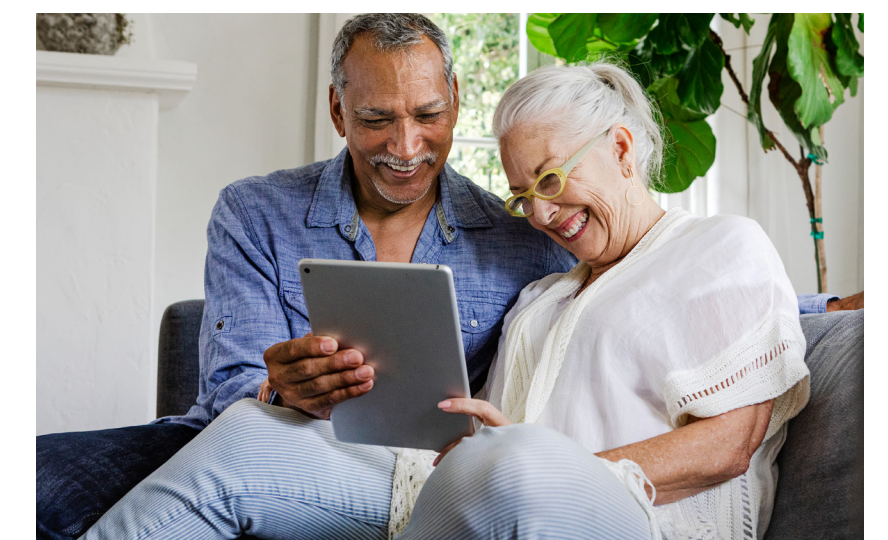
Our photography creates an engaging, emotional connection between our brand and our customers and brings our mission to life: helping people talk about money.

Through our photography, we show people using our technology and products which helps us stand apart from competitors in the financial space.

General Photography Guidelines

Our audience is our fellow advisors, both current and potential as well as their clients. The people in our photography represents diversity in gender, age, and ethnicity.

Our imagery is bright, joyful, and optimistic. The subject in the photograph is approachable and friendly.



Photography Guidelines

What Makes an eMoney Photo?

Does it feel...

- ✓ Welcoming
- ✓ Personal
- ✓ Natural / Candid
- ✓ Warm

Is it...

- ✓ Taken from eye level
- ✓ Using adequate environmental lighting
- ✓ Showing diverse experiences
- ✓ Free of flattened text
- ✓ Diverse in race, age, gender, disability, sexual orientation, and ethnicity

Color examples

- ✓ Images should be full color, use natural lighting, and include minimal visual effects
- ✓ Color should feel warm, but not soft

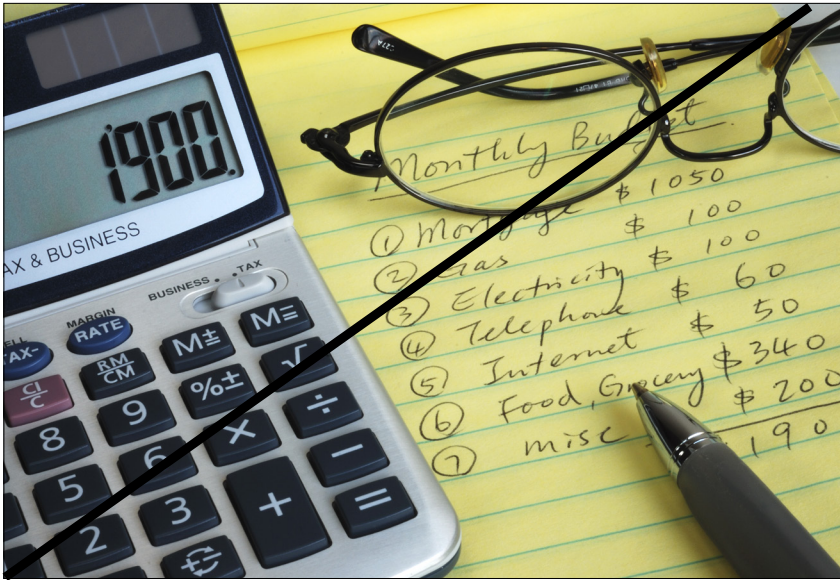
Photography to Avoid



Avoid overly posed and staged images. They are not natural.



Avoid business meeting clichés such as shaking hands or high-fives.



Avoid using photographs with out-dated or irrelevant props.



Avoid special effects such as user interface.



Avoid treating photography with effects, filters, or overlays.



Avoid using photographs with metaphoric concepts.



Note: If placing headlines directly onto the photography, be sure to use a photo with enough contrast for legibility. Avoid busy backgrounds.

Cropping Photography Guidelines

Once the right image has been selected, the next step is to place it in our collateral templates using the right cropping guidelines. We avoid cropping in too closely to people, as this can make the image feel crowded. The subject doesn't always have to be directly in the middle. Subjects can be off to one side to give the design more breathing room, or they can be cropped in a way that enhances storytelling.

We use the following guidelines when cropping our images for our collateral templates:

Use cropping to tell your story

Cropping can be very useful to help us get our story across. We do this by cropping out unnecessary details from the shot that may distract from the intended message of the image.

Use the 'rule of thirds' as a guide

When cropping, maintaining balance is important. This doesn't always mean symmetry, but rather ensuring that no area of the image overpowers the others unless it's intentional.

The rule of thirds is a composition guideline that places the subject in the left or right third of an image, leaving the other two thirds more open.

Leave copy space in your crops

Many times, we leave large areas uncropped with the intention to place text on top of the empty space.



Original image



The right cropping can focus the viewer on a specific subject.



Do not crop so that the subject or context of the photo is lost. For example, we now lose the computer and the person on the right hand side.



Vertical cropping



Square cropping



Header cropping

Platform Dashboards

One Platform for Every Possibility

eMoney offers a large suite of financial planning services for advisor firms and enterprises. Our comprehensive financial planning software empowers advisors to provide personalized, comprehensive guidance to their clients.

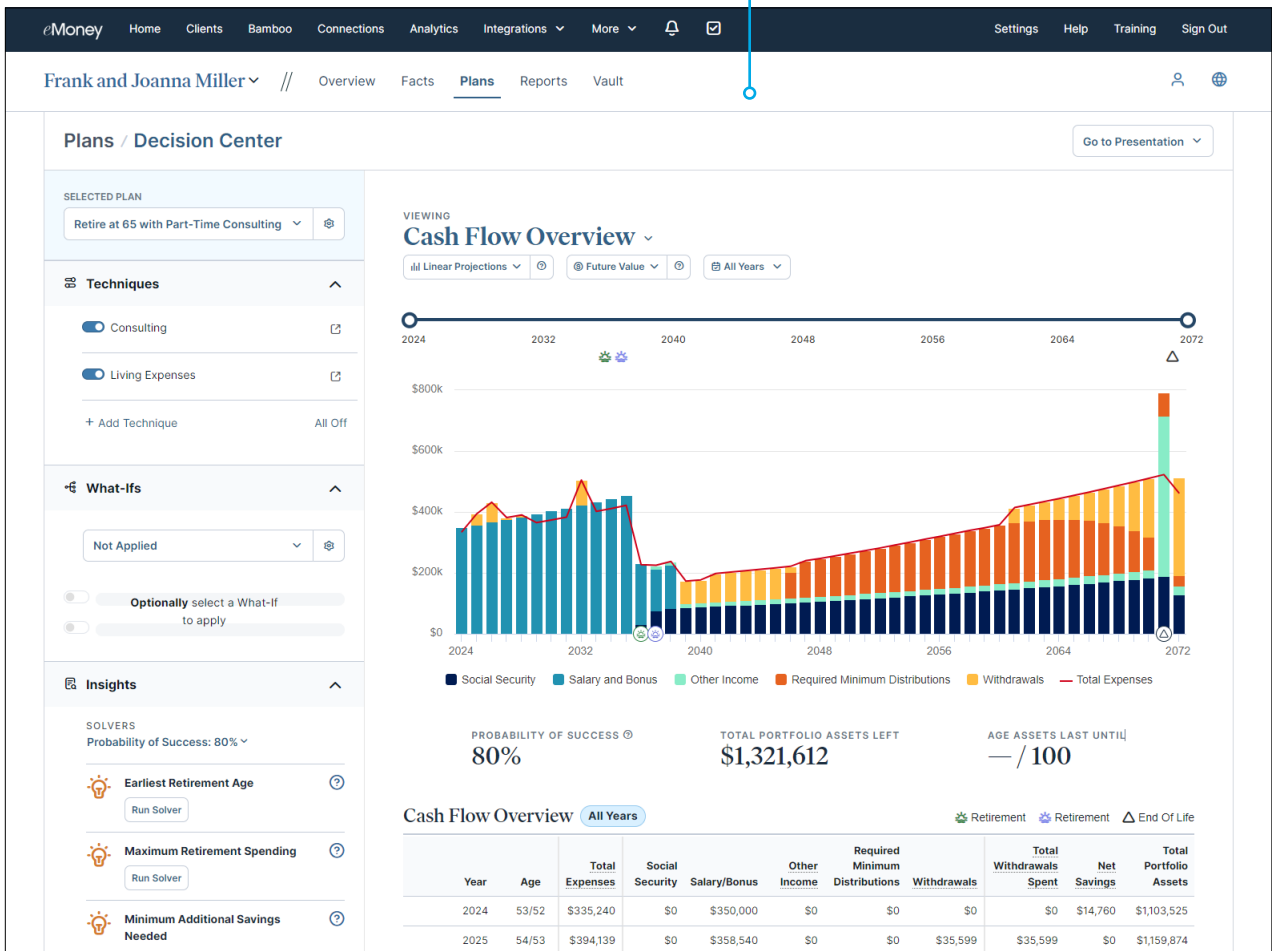
General Platform Guidelines

Our eMoney platform uses the Simple Premium brand principles and style guide.

The “Simple” in Simple Premium refers to a low/contrast/ light weight modern feel with plenty of negative space, minimal user interface elements and line icons. The “Premium” in Simple Premium refers to attention to detail and craftsmanship with high quality icons and photography. The main typeface has a professional and classic feel to pay homage to our roots as the industry leaders in the financial space.

Outside of real-life environments, our dashboards should always be placed in minimal, thin-lined mockup devices.

Screenshot of our platform dashboard



Platform dashboards in real-life environment

When using our platform dashboards in real-life scenarios, they should be mocked-up in photographs using the same principals from our photography standards. The real-life settings should involve real people or with natural props that suggest human activity. The focus should be to show diverse users interacting with the platform.



Let's hop into the app!

eMoney

Mockup device with screenshot of our platform dashboard

Headshots Guidelines

The following style should be applied to headshots in both internal and external communications.

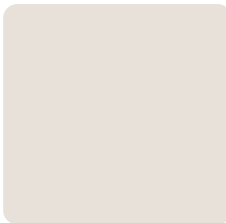
Key principles for our headshots

- Photos should appear human, natural, friendly and warm
- Keep the same proportions across all images so everyone looks equal
- All headshots should be taken at a high-resolution saved at a minimum resolution of 300 dpi
- Ensure that the file size of the saved photo is at least 1MB, as photos with file sizes lower than this (e.g., in KB) will most often be too small



Primary Headshot style

The background of our corporate headshots is simple and uncluttered, allowing the focus to remain on the subject. All our headshots are masked out and placed on our tan colored background.



eMoney Headshot Tan

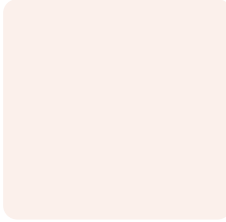
CMYK 8/9/12/0

RGB 232/225/217

HEX #e8e1d9

Case Study Headshot style

Headshots for our various case study formats differs. The quote modules on both our corporate site and our downloadable PDF document versions are made up of a rectangular peach banner with the headshot placed on the far right in a square.



eMoney Case Study Peach

CMYK 1/5/5/0

RGB 251/240/235

HEX #fbf0eb

Presenters



Sasha Grabenstetter, AFC®, BFA™
Senior Financial Planning Education Consultant, eMoney



Chris Grant
Manager, Group Product Management, eMoney



Connor Sung, CFP®, BFA™
Director, Financial Planning, eMoney

Headshots on all our PowerPoint presentations



Susan McKenna
CEO



Joanne Del Signore
Head of People Experience

Headshot on our leadership page on our corporate website

Speakers



Christine Simone
CEO
Caribou



Joe Buhrmann, MBA, CFP®, CLU®, ChFC®
Advisory Financial Planning Practice Management Consultant
eMoney

Headshots on our webinar registration page

“When I started, my clients were mainly concerned about cash flow. But in just a few years, their financial situations became much more complex, and eMoney could handle that evolution.”

Eric Roberge, CFP®
Beyond Your Hammock

READ CASE STUDY



Case study headshot module with quote on our corporate website

“eMoney allows us to devote Doyenne time to what Doyenne does best.”

Kate Donaldson, CFP®
Managing Director, CFO



Case study headshot module with quote on our downloadable PDF document

Co-branding Guidelines

Co-branding is the marketing of a product or service under two or more brand names. Using two or more brands together symbolizes partnership.

Logos come in all shapes and sizes, and our partners may have rules for how we use their logo. To accommodate that, we have two lock-up template options. Our horizontal and our slick layout templates. These co-branded templates should feel balanced.

eMoney has developed templates and guidelines for items that we frequently co-brand with our partners such as:

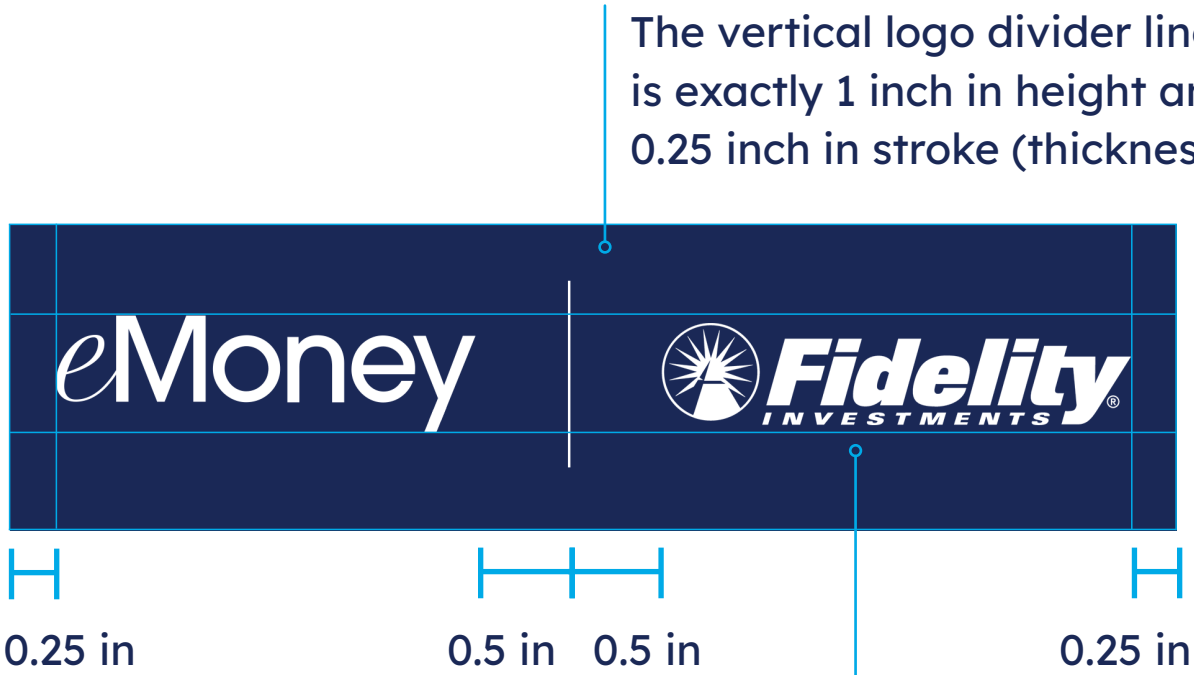
- Case studies
- Slicks
- Promotional webinars
- PowerPoint webinars
- Email headers
- Event signage

Key principles for our co-branding

- Make sure eMoney logo is always first
- Brand partner logo should never exceed the eMoney logo in height
- Use logos in a horizontal position when possible

Horizontal Layout of Co-branded Logos

When another brand logo or entity is being associated with the eMoney logo, they need to be separated by a vertical divider line between them. See below for specific measurements.

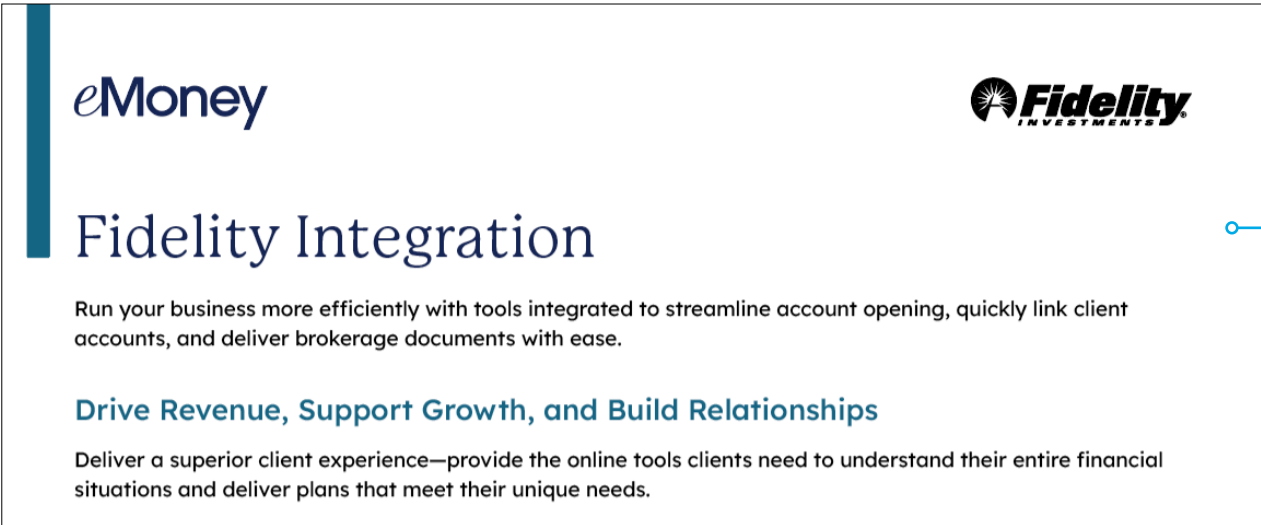


Slick Co-branded Logos

Our slick template uses a different style. The eMoney logo is always positioned at the top left of the slick next to the anchored space blue bar. The partner logo sits directly on the same line of the eMoney logo positioned to the right of the slick.



Named Account PowerPoint with partner logo



Slick with partner logo

Product Branding Guidelines

eMoney is a comprehensive financial planning platform that helps individual advisors, firms, and enterprises meet their clients' evolving needs—from basic to complex.

Individual advisors, firms, and enterprises can choose a package that aligns to the type of planning they offer. We have four different packages: Plus, Pro, Premier and Enterprise.

For the logo itself, the rounded rectangle “pill” shape with the product name should always have a corner radius of .5rem, or approximately 8.59 pixels.

eMoney Product Logos



eMoney Pro

eMoney Premier

eMoney Enterprise

eMoney Plus

A streamlined, goals-based financial planning solution for building more planning relationships and delivering more plans to more clients.

Perfect for advisors who need:

- ✓ to be able to quickly create a plan
- ✓ a solution to serve clients with basic planning needs
- ✓ a scalable, personalized client experience

Learn more →

eMoney Pro

The most comprehensive cash flow-based financial planning solution for addressing clients' most complex planning needs.

Perfect for advisors who need:

- ✓ to support clients who have complex planning situations
- ✓ robust tools that match the high level of planning provided
- ✓ interactive planning technology to help clients visualize the impact of their decisions

Learn more →

eMoney Premier

Goals-based and cash flow planning solutions in a single platform that enables planning for all clients regardless of financial situations.

Perfect for advisors who need it all.

Best value

Plus + Pro

Learn more →

eMoney Enterprise

We empower enterprises to expand their financial planning capabilities for clients at every stage of the client journey, to leverage data across their organization through APIs and aggregation tools, and to create customized yet scalable client experiences.

Learn More →



Writing
Style

Brand, Style, and Tone

eMoney Description

When describing the eMoney offering, refer to it as a ‘wealth management platform.’ ‘Wealth management solution’ is an alternative to reduce repetition. Avoid referring to the platform as a tool, application, or software because eMoney encompasses integrations, training, services, and support.

- **Example:** eMoney is an integrated platform to build and sustain long-term client relationships through financial planning.
- **Example:** eMoney offers financial planning solutions to keep you [advisors and financial professionals] at the forefront of the industry.

eMoney Mission

HELPING PEOPLE TALK ABOUT MONEY

- **Example:** eMoney aspires to transform the future of financial advice. We empower advisors and financial professionals to help their clients achieve their financial goals.

eMoney Vision

FINANCIAL PEACE OF MIND FOR ALL

- **Example:** eMoney is motivated to continue serving as an educational resource for our advisors, their clients, and the industry, and engage in meaningful efforts to achieve ‘financial peace of mind for all’—starting with supporting the financial wellness of our own employees.

eMoney Boilerplate

eMoney Advisor, LLC (“eMoney”) provides technology solutions and services that help people talk about money. Rooted in comprehensive financial planning, eMoney’s solutions strengthen client relationships, streamline business operations, enhance business development and drive overall growth. More than 109,000 financial professionals across firms of all sizes use the eMoney platform to serve more than 6.6 million households throughout the U.S.

Note: For “About eMoney” statistics, see the ‘By the numbers” section of our “About” page.

[ACCESS THE ABOUT PAGE](#)



Brand, Style, and Tone

Brand Attributes

Innovative

Ambitious

Agile

Optimistic

Entrepreneurial

Empathetic

Collaborative

Brand Voice

Trustworthy – We’re experienced and knowledgeable, but not autocratic or condescending. We understand our clients and industry and what it takes for advisors, and their clients, to succeed.

Collaborative – We want to share our expertise with firms and advisors so they can serve their clients and develop plans for financial security.

Optimistic – Our passion for and dedication to the success of firms, advisors, and investors creates excitement for our solutions.

Tone

Friendly, conversational, professional, knowledgeable, and, when appropriate, humorous, and a little irreverent. Never condescending. Use colloquialisms (common slang) but avoid clichés because these overused phrases do not provide a specific meaning or create a memorable contribution to your writing.

Use positive language rather than negative language. One way to detect negative language is to look for words like “can’t,” “won’t,” and “don’t” etc.

- **Yes:** To get a donut, stand in line.
- **No:** You can’t get a donut if you don’t stand in line.

In addition, take a customer-centric point of view, rather than “we do…” write with “you.”

Voice Characteristic	Description	Do	Don’t
Trustworthy	We’re experienced and knowledgeable. We understand our industry and what it takes for firms, financial professionals, advisors, and clients to succeed.	Express our point of view. Use a strong, familiar voice—share our experience and expertise. Make it clear that we have the reader’s best interests at heart.	Cast too broad a net by promising benefits to audiences that are a poor fit for eMoney. Avoid claims that promise specific financial returns or performance.
Collaborative	We want to share our expertise with financial professionals so they can serve their clients, from Millennials to Baby Boomers, and develop plans for financial security. We are dedicated to promoting successful financial planning based on meaningful relationships between financial professionals and clients.	Understand the reader’s perspective and communicate benefits that resonate. Make advisors, home office managers, planners, support users, and executives feel they’re part of the eMoney community. Sell our unique value proposition.	Condescend. Never “talk down” to the reader or make a conversation one-sided.
Optimistic	Our passion for advisor and investor success creates excitement for our solutions.	Use language (and verbs) that convey passion, create excitement, and drive the reader to act.	Use negative expressions. Avoid “can’t,” “won’t,” and “don’t.” Avoid the passive voice.

Brand, Style, and Tone

Referencing eMoney

(COMPANY, PRODUCT)

Company Name

Whenever possible, rewrite a sentence to avoid beginning with a name that starts with a lowercase letter, for example: eMoney, eBay.

- **Avoid:** eBay was founded in September 1995 to provide a trading platform where practically anyone can trade practically anything.
- **Rewrite:** Founded in September 1995, eBay provides a trading platform where practically anyone can trade practically anything.

Note: If rewriting the sentence is not an option, then begin these names with a capital letter, however **eMoney should always be written with the lower case “e” even at the beginning of a sentence.**

For headings with the company name, use the company’s preferred capitalization, regardless of whether the company name starts with a lowercase letter or not.

Possessive Use of eMoney

Avoid using the possessive form of eMoney when referring to product features. Instead, use eMoney as an adjective.

- **Yes:** the eMoney Client Portal, the eMoney Decision Center, eMoney Digital Lead Capture
- **No:** eMoney’s Client Portal, eMoney’s Decision Center, eMoney’s Digital Lead Capture

Note: examples of exceptions...

- eMoney’s commitment to diversity has created a more collaborative workplace.
- This new feature is a big step in eMoney’s initiative to better serve enterprises.
- Serving this adjacent market will contribute to eMoney’s growth strategy.

Rationale: Using the possessive form of brand names and trademarks prevents “Brand” and “Feature” from becoming a holistic entity. Here’s why Brand Thing is better than Brand’s Thing:

It’s the difference between being something and owning something.

When a name is linked to a proper noun (“eMoney Decision Center”), the words are inextricably bonded. The name is elevated into something unique, official, and branded. The whole becomes more valuable than the sum of the parts.

In a state of possession (“eMoney’s Decision Center”), the brand or trademark becomes a passive, and perhaps temporary, owner. It lacks permanence, authority, and singularity. The possessive form weakens the association between the words.



Brand, Style, and Tone

eMoney Audience

Platform Version/Configuration

EMA or ‘the standard eMoney configuration’ is eMoney’s “off the shelf” financial planning platform and functionality for advisors and their end-clients, which is sold to individual financial professionals, firms, and enterprises. Use ‘the standard eMoney configuration.’ Avoid referring to ‘the eMoney Street version.’

Rationale: Street version is internal eMoney shorthand that clients may or may not be familiar with.

- **Standard eMoney Configuration** speaks to the functional arrangement of eMoney to suit an advisor’s specific needs. eMoney offers three configuration packages that support the most requested configuration use cases. These include branding, security, and investment assumptions. By leveraging eMoney’s standard configuration options a client can create a user experience that includes the functionality that’s important to them. Configuration is done at an office level for a client’s firm and is referred to as a “Configured Office.”
- **Configured Office** is an eMoney client firm that has elected to tailor the eMoney experience by leveraging configuration offerings implemented by Client Implementation, and with whom eMoney maintains a home office relationship. Configured offices can exist in any eMoney installation and can be sold by either Enterprise Sales via an enterprise contract or by Advisor Sales via configuration package offerings.

Enterprise or Partner Platform refers to enterprises or institutions that require or request a completely separate platform installation. These installations often include a mix of standard and custom configurations.

Client Versus Customer

Use ‘client’ rather than ‘customer’ when referring to our financial professionals, advisors, users, and buyers. A firm, advisor, or enterprise who has a contract with eMoney is ‘a client.’

Rationale: A customer relationship is oriented around a single transaction with the buying decision often based on price. Customer relationships are more transient and usually B2C. Think about buying a simple product like laundry detergent—a big box store is likely to have customers rather than clients for these types of sales.

A client often has a more complex problem and may engage in multiple transactions over a longer term. The client’s investment in a solution is usually larger. The relationship between client and vendor is usually B2B with the vendor acting as a trusted advisor or partner. The advisory firms that use eMoney are clients because they have a long-term need for our solution. With eMoney, they can offer a sophisticated planning experience that solves a range of problems for their clients.

End Client Versus Investor

As eMoney is leading the industry to a planning-led model of sustainable revenue and growth, we refer to the people that our financial professionals and advisory firms serve as ‘end clients’ rather than as ‘investors.’

Rationale: The term ‘investor’ denotes that the relationship between our [financial professional] clients and their clients is based on portfolio management and investments rather than on financial planning.

Financial Professional not Advisor

The term ‘financial professional(s)’ is preferable in place of ‘advisor(s)’—particularly for any client-facing collateral that will be used and/or viewed by their end clients.

Rationale: All our clients are financial professionals but depending on their registration with the SEC they may not all be advisors. Regulation Best Interests (in effect as of June 30, 2020) is intended to tighten the guidelines surrounding client care and particularly how financial professionals represent themselves. Although Regulation Best Interests does not expressly prohibit the use of the terms “advisor/adviser”, SEC guidance is cautioning use of the term(s).



Brand, Style, and Tone

Style Dos and Don'ts

Active Voice

Use the active voice. Avoid the passive voice.

In active voice, the subject of the sentence does the action. In passive voice, the subject of the sentence has the action done to it.

- **Yes:** Marti logged into the account.
- **No:** The account was logged into by Marti.

Words like “was” and “by” may indicate that you’re writing in passive voice. Scan for these words and rework sentences where they appear.

Benefit Versus Feature

For top of funnel and middle of funnel copy, emphasize the benefit over the feature. A good benefit should capture the reader’s attention because it addresses a need or pain. The feature that delivers the benefit is less important to the reader.

- **Yes:** Erase your mistakes with our handy eraser fitted to the end of our pencil.
- **No:** The eraser at the end of the pencil will allow you to erase your mistakes.

In subject lines, headings, and bullet lists, lead with the benefit and follow with the feature.

Handy tip: Start the sentence or bullet with a verb. If the sentence starts with a noun, then you’re most likely leading with the feature.

- View the most-relevant data via a fully customizable dashboard.
- Visualize your data through custom and pre-built charts.
Filter information by advisor, client, age, net worth, and much more.
- Measure advisor performance and client engagement levels.

Allows you to...

Avoid using ‘allows you to’ in a sentence.

- **No:** Decision Center allows you to model different scenarios.

While this is active voice, it puts the reader in a passive role. In this example, Decision Center is permitting the user to do something, rather than the reader actively using the tool to do something.

Use alternative sentence structures to put the reader in a more active role.

- **Yes:** With Decision Center, you can model different scenarios.
- **No:** Decision Center allows you to model different scenarios.



Brand, Style, and Tone

References and Citations

Footnote Reference

All claims, statistics, and quotes must be cited from a reputable, recognized source in a footnote.

To cite a specific word, see example 1 below. To cite the entire sentence, see example 2. Note the superscript should only come after the period if the whole sentence is a fact, in the case where it is not, the superscript should immediately follow the appropriate word or phrase being referenced.

- **Example 1:** This is some text¹ in a sentence. (punctuation on the outside for word)
 - The eMoney survey¹ was conducted in March 2021 to discover the desire for planning.
- **Example 2:** This is some text.¹ (punctuation on the inside for sentence)
 - Over 75 percent of Millennials have a retirement account.¹

Citations

Use the Chicago style. Here's an easy-to-use, online citation builder from NC State University: lib.ncsu.edu/citationbuilder.

As a general rule, use italics for complete published works, and use quotation marks for titles that refer to parts of complete published works. When possible, in your citations of online material, include not only the date on which the material was posted to the internet but also the date on which you accessed the material.

- **Example 1 online article:** Name of author [if known], "title of article," date of posting [if known], <URL>, accessed on date.
- **Example 2 report:** 1 Name of author, "title of report," author's company or sponsoring organization, place, date, page number.
- **Example 3 interview:** Name of person interviewed (title or affiliation if appropriate), personal interview, date.



Brand, Style, and Tone

Punctuation and Grammar Rules

Abbreviation

The first instance of an abbreviation should be spelled out in full in the body copy. After the first mention, consider how often the reference appears in the text.

- **Yes:** The Department of Labor (DOL) fiduciary rule (“DOL Rule”) ...
- **Yes:** Chartered Financial Analyst® (CFA®) are financial analysts with college degrees ...

Abbreviations should only be used when space is a consideration—in titles, headings, and on short social posts. If you cannot write out the name of a state, be sure to use the state abbreviation, not the postal (two letter) abbreviation. For a number abbreviation, the number and letter should appear side by side:

- **Yes:** Total U.S. student loan debt tops \$1.48T.
- **Yes:** 44.2M Americans struggle with student loan debt.

Note: thousands should be abbreviated ‘K’; millions should be abbreviated ‘M’; billions should be abbreviated ‘B’; trillions should be abbreviated ‘T’)

Ampersand (&)

Use the ampersand when it is part of a company’s formal name or composition title: House & Garden, Procter & Gamble, Wheeling & Lake Erie Railway.

The ampersand should not otherwise be used in body copy in place of “and,” except for some accepted abbreviations: B&B, R&B.

Brackets

Brackets may be used within quoted passages for clarification and capitalization.

- **Example:** The president stated that he “will not sign the bill they [members of the House] have been talking about.”
- **Example:** According to the terms of his employment contract, his “[p]erformance-based stock options shall not vest until December 31, 2015.”

Capitalization

You should always capitalize the start of a sentence, the start of a full quotation, and when using proper nouns. See specific usage around capitalizing eMoney.

PROPER NOUNS / TITLES

Always capitalize people’s names. The names of cities, states, countries, languages, religions, and political parties are also proper nouns.

- **Example:** We experienced some beautiful Southern California weather last fall when we attended a Saturday afternoon wedding in San Diego.
- **Example:** Matthew had a degree in finance and Spanish; however, he spoke primarily English.

For job titles, capitalize the job title when it comes immediately before the name or in a formal context. It’s generally not capitalized if it comes after the person’s name, or if there is a “the” before it.

- **Title Example:** Gilbert Stuart painted the portrait of President George Washington that is seen on the U.S. one-dollar bill.
- **Title Example:** Mr. Waters, vice president of operations, will make an announcement today.

There are certain words that can be used as proper nouns or adjectives, and in the noun form should be capitalized.

- **Yes noun:** Baby Boomers and Millennials have different financial planning needs.
- **No adjective:** Most social networking groups are dominated by the millennial generation.

HEADING CAPITALIZATION

Capitalize the first word and each subsequent word in a heading except for coordinating conjunctions, definite articles, indefinite articles, and short prepositions.

Handy capitalization tool (choose Title Case): capitalizemytitle.com.

- **Coordinating Conjunctions:** and, but, for
- **Articles:** a, an, the
- **Prepositions that are less than five letters long:** at, by, from

COMMAS (OXFORD/SERIAL COMMA)

Use commas to create a natural pause in your sentence. Use the Oxford (or serial) comma, the comma after the penultimate item in a list.

- **Yes:** Bring me a pencil, eraser, and notebook.
- **No:** Bring me a pencil, eraser and notebook.

CONTRACTIONS

Use contractions, when appropriate, to create an informal, friendly tone.

Brand, Style, and Tone

Punctuation and Grammar Rules

E.G. AND I.E.

Both terms are Latin abbreviations, but they are different. E.g. for “for example,” and is used to give one or more possible examples. I.e. for “in other words” or “that is,” it clarifies you are providing precise information.

Both are lowercase when in the middle of the sentence, periods are recommending after both letters in both abbreviations.

- **E.g.:** To vastly improve your lead quality, use a marketing automation platform: e.g., HubSpot, Marketo, or Eloqua.
- **I.e.:** To improve your lead quality, use the automation tool of small businesses—i.e., HubSpot.

Ellipsis

An ellipsis is a set of three periods (...) indicating an omission. Ellipses should generally be avoided as we shouldn’t assume the reader will understand the omission. However, quoted passages often need ellipses. When used within quotes, there should be no spaces between the periods, but there should be spaces between preceding and following words as the ellipsis represents missing words. Ellipses placed at the end of a sentence should include an additional period (four periods).

- **Example quote:** “I learned ... that if one advances confidently in the direction of his dreams, ... he will meet with ... success....”
- **Example sentence:** He will put some things behind and will pass an invisible boundary....

Em Dash

This is an em dash—there are no spaces before or after it. It is used to emphasize a clause or phrase within a sentence. It’s very versatile and can take the place of commas, parentheses, or colons, depending on its use.

It is however best to limit to two appearances per sentence.

- **Example:** When the car was finally delivered—nearly three months after it was ordered—she decided she no longer wanted it.

En Dash

This is an en dash—there are no spaces before or after it. It is slightly longer than the hyphen but not as long as the em dash, use ‘symbols’ to insert in writing. It connects things that are related to each other and can be a substitute for “through.” It’s commonly used with dates and numbers.

- **Example:** The 2010–2011 season was our best yet.

Exclamation Points

Use exclamation points sparingly, and never more than one at a time. They’re like high-fives. A well-timed one is great, but too many can be annoying.

Hyphens

This is a hyphen—which is used to join words or parts of words. Hyphens generally are used to join two words or parts of words together while avoiding confusion or ambiguity. Use hyphens with most words that begin with a prefix (self-, ex-, non-, re-, all-).

If you have a question on whether something is a compound or a hyphenated compound, check a dictionary.

COMPOUND MODIFIER

Use a hyphen in a compound modifier when the modifier comes before the word it’s modifying. If the noun comes first, leave the hyphen out.

- **Example:** Many advisors embrace a planning-led approach in their practice.
- **Example:** The up-to-date information helped the Client Site significantly.
- **Example:** My ten-year-old is now five-feet tall.

HYPHENATED COMPOUND WORDS

Hyphenated compound words are the obvious ones with a hyphen between words. If you have a question on whether something is a compound or a hyphenated compound, check a dictionary.

- **Example:** The editor-in-chief wrote the opening letter.
- **Example:** Drivers must yield the right-of-way to pedestrians at crosswalks.
- **Example:** Advisors prefer follow-up with their end-clients to come from them, not eMoney.

HYPHENATED COMPOUND WORDS IN HEADLINES, SUBHEADINGS, AND TITLES

When writing headlines, subheadings, or titles, capitalize the first element and all major words in a hyphenated compound. Subsequent elements are capitalized if they are nouns, proper adjectives, or verbs; they are lowercased if they are articles, prepositions, coordinating conjunctions, or prefixes/suffixes.

- **Example:** Well-Known Author Releases New Book
- **Example:** State-of-the-Art Technology Advances
- **Example:** Work More Efficiently with Client-Led Scenarios in Plan Explorer

Brand, Style, and Tone

Punctuation and Grammar Rules

Lists

Lists are useful to emphasize select information. Lists can be created within a sentence or can be separated out on a page. When building a list, be cognizant of the order you are presenting. Is there a hierarchy to the items listed? If so, consider leading with your strongest points. Are the items listed in a sequential order? If so, then be sure to follow the known pattern. If all the items in a list are equal (for example U.S. states you have visited), then consider alphabetizing to give the reader a logical order. Make list items parallel in phrasing (nouns, verbs) and make sure that each item in the list reads grammatically with the lead-in.

IN-SENTENCE LIST

Use a colon to introduce the list items only if a complete sentence precedes the list. Make the list occur at the end of the sentence. Punctuate the in-sentence list items with commas if they are not complete sentences; with semicolons if they are complete sentences.

- **Example:** I have everything I need to create a financial plan: eMoney platform, client data, and staff support.

BULLETED LIST

Use bulleted lists for items that are in no required order. Use sentence-style capitalization on list items. Punctuate only if they are complete sentences. No periods are needed after short phrases in a list if the introductory statement is grammatically complete (see example below) or if the listed items are like those on an inventory sheet or shopping list.

- **Example:** The laptop computers in this price range offer the following features:

- Windows 10 Home 64
- 7th Generation Intel® Core™ i7 processor
- 8 GB memory; 1 TB HDD storage
- Intel® HD Graphics 620

NUMBERED LIST

Use numbered lists for items that are in a required order (such as step-by-step instructions) or for items that must be referred to by item number. Use sentence-style capitalization on list items. Punctuate only if they are complete sentences.

- **Example:** Accessing a Client Site will occur in three easy steps:
 1. You will receive an email with the login page.
 2. Click the link you receive and use your email address as the login.
 3. Choose a secure password to access your Site.



Brand, Style, and Tone

Punctuation and Grammar Rules

Numerals and Percentages

Spell out zero, one, two, three, four, five, six, seven, eight, and nine. Use figures for numerals above 10 e.g. 20. Always spell out a numeral that starts a sentence. Write out large numbers in full (e.g. one million dollars) abbreviate them if space is a consideration (e.g. \$1M), in tweets, for example. When numbers run to four or more figures, use commas to separate thousands, hundreds of thousands, and millions, etc., in whole numbers.

- **Yes:** Three inches of snow fell on January 22. The film festival included 14 Italian movies.
- **Yes:** 1,908 | 149,103 | 7,983,677 | \$388,408

DATES / YEARS

Capitalize the names of months in all uses. Spell out when using alone, or with a year alone. Abbreviate only the following months if space is a consideration: Jan., Feb., Aug., Sept., Oct., Nov., and Dec. When a phrase lists only a month and a year, do not separate the year with commas. When a phrase refers to a month, day, and year, set off the year with commas.

To create a plural year, append an ‘s’ to the numeral.

Examples:

- January 2016 was a cold month.
- January 2 was the coldest day of the month.
- The 2000s were a busy time for professionals in Silicon Valley.
- February 14, 2013, was the target date.
- It was Friday, December 3, when the accident occurred.

DECIMALS AND FRACTIONS

Spell out fractions. Use decimal points when a number can’t be easily written out as a fraction, like 1.375 or 47.2. Unless the decimal places are significant, round up to the nearest unit.

- **Yes:** During a daily run she clocked nearly 16 miles.
- **No:** During a daily run she clocked 15.82 miles.
- **Yes:** Approximately two-thirds of households prioritize budgeting.
- **No:** It is estimated that 2/3 of households prioritize budgeting.

PERCENTAGE

% - write out ‘percent.’ Use the percentage symbol ‘%’ in tables, and statistical or technical material. Percentage symbol % is more commonly used in PowerPoint slides and email but is not to be used in body copy.

- **Yes:** Forty-five percent of planners are using video conferencing with their clients.
- **No:** It is estimated that 80% or four in five adults hit a snooze button in the morning.

TELEPHONE NUMBERS

Use dashes without spaces between numbers. Use a country code if your reader is in another country.

- **Yes:** 555-867-5309
- **Yes:** +1-404-123-4567
- **No:** 555.867.5309

TEMPERATURE

Use the degree symbol and the capital F abbreviation for Fahrenheit: 98°F.

TIME AND TIME ZONES

Indicate time using the 12-hour system with the figures a.m. and p.m. Use a colon between the hour and minutes.

Indicate time zones using the following abbreviations when the abbreviation is used with a clock time:

- ET - Eastern Time; CT - Central Time; MT - Mountain Time; PT - Pacific Time
- **Yes:** The meeting will start at 11:20 a.m. ET.

ON DEMAND VS. ON-DEMAND

On demand is an adverb phrase that describes something that happens or is provided when requested: e.g. View the recording on demand.

On-demand is an adjective to describe something that is available at any time; e.g. Netflix is an on-demand streaming service.

To distinguish between what’s live and what is previously recorded, be consistent. See examples below:

- Live and on demand can be used together.
- Live webinar and on-demand webinar can be used together.

Title and subtitle use—Capitalize ‘Demand’ in the adverb phrase, capitalize both words in the adjective:

- **Example:** Watch the Webinar on Demand
- **Example:** Watch the On-Demand Webinar

Corp Site Usage—There will be unique uses on the corp site, depending on web design:

When On Demand appears by itself—such as in a content type filter, label, or accompanied by an icon—capitalize “On Demand.”

If either version is used in an all-caps phrase—such as on webinar landing pages—continue to use all caps “ON-DEMAND WEBINAR” or “WEBINAR ON DEMAND.”

Brand, Style, and Tone

Punctuation and Grammar Rules

Periods

PERIODS AND PARENTHESES

If only part of the sentence is parenthetical, then put the final punctuation outside of the parenthesis. If the entire sentence is parenthetical, then you put the punctuation inside the parenthesis.

- **Yes:** I enjoy breakfast (sometimes).
- **Yes:** (The test happened later that day.)

PERIODS AND BULLETED LISTS

Use periods after independent clauses, dependent clauses, or long phrases that are displayed on separate lines in a list. No periods are needed after short phrases in a list if the introductory statement is grammatically complete.

Also use periods after short phrases that are essential to the grammatical completeness of the statement introducing the list e.g. introductory statements that end with a preposition.

- Please send me the year-end figures on:
 1. Domestic sales revenues.
 2. Total operating costs.
 3. Net operating income.

PERIODS AND RUN-IN HEADINGS

Use a period after a run-in heading (one that begins a paragraph and is immediately followed by descriptive text) unless some other punctuation mark, like a question mark, is needed. Omit the period if the heading is free standing—displayed on a line by itself.

- **Yes: Insuring Your Car.** Automobile insurance is actually a package of six different types....
- **No: Insuring Your Car.** Automobile insurance is actually a package of six different types....

Plurals and Possessive

Plural means more than one, which requires adding an “s” at the end of most words. There is no apostrophe here. If it is an irregular plural form, then there is still no apostrophe if the meaning is just more than one.

Possessive means ownership, which requires inserting an apostrophe before the “s.”

- **Yes:** Books and movies are always abundant at Grandma’s house.
- **Yes:** The lawyer’s fee was outlined in the contract.
- **No:** His business was one of the best plumber’s in the area. (best plumbers in the area)

ORGANIZATIONAL AND COMPANY NAMES

Treat organizational and company names as singular.

- **Yes:** Brooks & Rice has lost its lease. It is now looking for a new location.
- **No:** Brooks & Rice have lost their lease. They are now looking for a new location.

PLURAL ACRONYMS

To create a plural acronym, append an ‘s’ to the acronym. Use an apostrophe to create the possessive form of a word or acronym.

- **Yes:** CFAs are financial analysts with college degrees.
- **No:** CFA’s are financial analysts with college degrees.

PLURAL POSSESSIVE

In the case where more than one has ownership, handle the plural first then adjust for the possessive. Add the apostrophe by itself after the “s”.

- **Yes:** I saw the twins’ parents at the convention.
- **Yes:** There was a companywide outage affecting clients’ accounts.

Note: This can be tricky when using “client’s” versus “clients’”; remember, it comes down to the meaning, are you speaking about a single client, or all our clients?



Brand, Style, and Tone

Punctuation and Grammar Rules

Prepositions

A preposition is a word such as with, by, on, in, at, along, to, and about. Prepositions are a class of word used to express the relationship between the elements of a sentence or clause. A preposition connects a verb, noun, or adjective to a noun or pronoun and is typically, but not always, found before the noun or pronoun in a sentence or clause.

- **Yes:** Paul ran along the street. (The preposition ‘along’ connects the verb ‘ran’ with the noun ‘street.’)
- **Yes:** Hilda is angry with them. (The preposition ‘with’ connects the adjective ‘angry’ with the pronoun ‘them.’)

ENDING A SENTENCE WITH A PREPOSITION

It’s acceptable and correct to end a sentence with a preposition if it reads naturally. There are four main types of situations in which it is more natural to end a sentence or clause with a preposition:

1. Passive structures: She enjoys being fussed over.
2. Relative clauses: They must be convinced of the commitment that they are taking on.
3. Infinitive structures: Tom had no one to play with.
4. Questions beginning with who, where, what, etc: What music are you interested in?

Sentence Spacing

Use a single space between the period at the end of one sentence and the capital letter at the start of the next sentence.

Specific Rules

This next group represents some common hang-ups at eMoney that we’d like to call out...

CYBER WORDS

The prefix “cyber” is used to modify many nouns: attack, criminal, and threat among others. To ensure consistent usage, the rule is to treat these as compound words, without a space or a hyphen.

- **Yes:** cyberattack, cybercriminal, cyberthreat, cybersecurity
- **No:** cyber attack, cyber-criminal

FEWER VERSUS LESS

Fewer refers to number and is used with plural nouns. Less refers to degree or amount and is used with singular nouns.

- Fewer accidents [a smaller number] were reported than we expected.
- Less effort [a smaller degree] was put forth by the organizers, and thus fewer people [a smaller number] attended.

- The recipe called for fewer eggs [a smaller number] and less sugar [a smaller amount].

THAT AND WHICH

Use *that* and *which* in referring to inanimate objects and to animals without a name. Use *that* for essential clauses, important to the meaning of a sentence, and without commas: I remember the day *that* we met. Use *which* for nonessential clauses, where the pronoun is less necessary, and use commas: The team, which finished last a year ago, is in first place.

VERSUS

Abbreviate as “vs.” only in headings, ads, banners, or tabular usage. Otherwise always spell out in regular text.

WHO AND WHOM

Who is the pronoun used for references to human beings and to animals with a name. Write the person *who* is in charge, not the person that is in charge. *Who* is grammatically the subject (never the object) of a sentence, clause or phrase: The woman *who* rented the room left the window open. *Who* is there? *Whom* is used when someone is the object of a verb or preposition: The woman to *whom* the room was rented left the window open. *Whom* do you wish to see?

Quotation Marks

The convention is generally to use double quotation marks, reserving single quotation marks for quotes within quotes. Use double quotation marks when something is said, using single quotation marks when something is thought or referenced.

- “Clients really love that feature,” explained the CEO Bill.
- ‘The opportunity to meet in person was few and far between’ she wrote in her journal.



Brand, Style, and Tone

eMoney Reference Guide

Copyright and Trademark

COPYRIGHT ASSERTION

Copyright law applies to nearly every piece of content we create at eMoney, from our website to our blog posts to our marketing collateral. We display proper—and prominent—copyright notices at the bottom of our website and any other content we produce.

Our copyright notice reads: “© [YEAR OF CREATION] eMoney Advisor, LLC.

eMONEY TRADEMARKS

To note that something is a trademark, the trademark should be displayed with an appropriate symbol. The trademark symbol should appear as close to the mark as possible in the upper right-hand corner of the mark, for example: eMoney®.

Here are the various trademark symbols and when to use them:

- For unregistered trademarks of goods, use ™
- For unregistered trademarks of services, use SM
- For trademarks granted registration by the U.S. Patent and Trademark Office (USPTO), use ®

Note: Using ® on marks that haven’t been registered with the USPTO can be considered fraud; if you’re not sure if a trademark is registered, don’t use ®. Contact the eMoney Legal Department for guidance.

Trademark ™ and Registered Trademark ® symbols should be used in the first instance within the body copy, but do not have to appear in subsequent instances. These should not be used in headings.

Here are the eMoney trademarks:

- eMoney®
- eMoney Advisor®
- Financial EDU – use ® with the logo
- Bamboo®
- Incentive®
- Advisor Assurance™
- Fidtech™
- Fiduciary Framework™
- FlexGen AdvisorsSM & Rise of The FlexGenSM
- Heart of AdviceSM

HEART OF ADVICE USAGE

- “The Heart of Advice” (title case) must appear in full and include SM in the first usage in the body copy. The service mark abbreviation doesn’t need to appear in headings.

- **Example:** Getting to The Heart of AdviceSM means delivering a client experience based on current needs and expectations, and constantly assessing client preferences and adjusting as needed. To create an exceptional client experience with the Heart of Advice, advisors need a wealth of job knowledge, authentic engagement, and client-centric technology.
- **Note:** Heart of Advice is also the name of the eMoney blog: emoneyadvisor.com/blog.

PROFESSIONAL TRADEMARKS

Here is a brief list of some of the frequently used professional trademarks in financial services:

- CERTIFIED FINANCIAL PLANNER™ or CFP® awarded by the CFP Board
- Chartered Financial Analyst® (CFA®) awarded by the CFA Institute
- Chartered Financial Consultant® (ChFC®) awarded by The American College of Financial Services
- Certified Divorce Financial Analyst® (CDFA®) certified by the Industry of Divorce Financial Analysts

COMPLIANCE

Since our primary audience is financial professionals (who may be under regulatory obligations by the SEC or FINRA), and at times we prepare communications on their behalf that are

distributed to end-clients there are a few compliance guidelines to be cognizant of:

1. Avoid statements or terms that may seem promissory or lack basis, such as:
 - a. Expert
 - b. Experienced (Waddell & Reed has expressed concern)
 - c. Unbiased (LPL has expressed concerns)
 - d. Promotion of life insurance (LPL has expressed concern)
 - e. Government engagement (Mass Mutual has expressed concern)
2. Avoid drawing comparisons or references (through imagery or words) that may appear promissory about the financial professionals’ abilities, services, results, etc., such as:
 - a. Dollar signs and money imagery
 - b. References to gambling, forecasting with a crystal ball, etc.
3. Avoid statements or imagery (graphs) that may lack basis, for example:
 - a. If you make statements about market performance, you may need to state the time horizon you are looking at and what index you are comparing against.
 - b. Do not exclusively use line graphs with positive slopes. Some enterprises have requested fluctuation in the graph.

Brand, Style, and Tone

eMoney Reference Guide

Product Names and Usage

PRODUCT REFERENCES

Whether in an email, a training document, or within a press release you will be writing about eMoney products and features. Avoid using the product names below as adjectives to describe nouns like solution, tool, or feature. Use the product names as nouns. Therefore, the number one consistency rule is when talking about eMoney products, make sure to capitalize them so they become a known “thing” to our audience. See Possessive Use of eMoney for further detail on this concept.

- **Example Yes:** To connect AirPods, open case, hold near unlocked iPhone, then follow onscreen instructions.
- **Example Yes:** To adjust the branded logo within Bamboo you will need to adjust the settings in your Advisor Dashboard.

When including a CTA or closing that directs folks to learn more at eMoney we should be using the URL: eMoneyadvisor.com. Please note we have dropped the inclusion of www.

- **Example Yes:** Learn more at eMoneyadvisor.com or call us at 888-362-4612.

WRITING IN-APP INSTRUCTIONS

When writing instructions or how-tos, you want to both cue the reader on the important items and deliver it in the simplest manner possible to enhance readability and understanding. For writing in-app instructions we prioritize simplicity and thus try to keep formatting options around the text to a minimum.

Here are a few guidelines to keep in mind, for additional see eLearning Team Style Guide:

- When referencing a specific field/tab/page/etc., make sure to mirror the proper capitalization of that area within the app.
- **Example:** Enter the name of the Beneficiary. (And then later on it is not necessary to continue capitalizing the term Beneficiary.)
- When possible, organize the instructions into a bulleted or numbered list (encourage numbers when there is more than two).
- **Click vs. Select:** Use the word “Click” when referring to a specific button/tab/page/etc. Use the word “Select” when referring to items in a drop-down menu.

Below are a few distinct examples of how to use bolding OR italics in a text, but please never use both. Whichever style you choose for your [email / blog / user guide / slick] communication, keep it consistent throughout for your audience.

Bold Style Example: Blended Rate

- From the Client profile, click **Reports** and then click **All Reports** to view all of the available reports with your eMoney subscription.
- From the Client Overview page, click **Facts**, and then click **Goals**.
- Click the **Assets** tab to select assets owned by the GRT. Select the asset from the drop-down and then click **Add Asset**. Click **Done**.
- Note: Goals displayed on this page can be reordered for presentation purposes by using the drag and drop functionality on the page. **The Retirement** goal is always presented first and **Leave to Heirs** will always be last. Both cannot be moved in the list.

Italics Style Example: Annuity Income

To update the market indices across your advisor assumptions:

1. Select *More*, then *Investment Assumptions*.
2. Click on *Model Portfolios*.
3. Select the *Market Indices*.
4. Click *Compare/Update Indices*.
5. Select either *Update Advisor Assumptions* or *Update All My Clients*.



Brand, Style, and Tone

eMoney Reference Guide

Product / Feature List

Account Aggregation gathers financial information in one place to help financial advisors support clients’ holistic planning needs, identify growth opportunities such as assets held away, and seamlessly share valuable insights across their organization.

Analytics help financial professionals capitalize on opportunities, increase efficiency, and grow their business by uncovering insights.

Advanced Planning provides end clients with in-depth, personalized views of their financial situations through advanced planning techniques and what-if scenarios.

Advisor Assurance enables office managers and compliance officers to supervise the activities of financial professionals and their end clients.

Advisor Dashboard provides customized views so financial professionals can easily see client activities to help plan their daily tasks and run their businesses.

Bamboo a planning-led marketing solution helping financial professionals attract, convert, and retain clients with a complete marketing toolkit, all from within the eMoney platform. Formerly known as Advisor Branded Marketing (ABM).

Client Portal enables clients to monitor account activity, track progress toward goals, evaluate spending, and much more across their financial portfolio.

Connections represent the eMoney data aggregation feature, which pulls real-time data from financial institutions.

Decision Center helps financial professionals collaborate with clients to understand the financial impact their decisions have on their plans with features like interactive cash flow planning, retirement planning, and tax calculations.

Digital Advice Platform supports planning needs within a single, fully-integrated solution that easily evolves as end clients’ needs grow from automated to collaborative service.

Goal Planner provides end clients with a clear picture of how well they are positioned to reach their goals.

Facts is the data-gathering section where financial professionals input essential client information used to build and analyze financial plans, such as account details, income, expenses, and assumptions.

Financial Feed appears on the Advisor Dashboard, providing real-time alerts, reminders, and updates about client activities and important platform news to help advisors stay informed.

Foundational Planning focuses on the essentials needed to create a financial plan while providing a consolidated end-to-end planning experience, from data gathering through plan presentation.

Integrations provide access to the technology clients’ need, when and where they need it, through integrations with the industry’s leading software providers.

Knowledge Base is the eMoney resource library, which offers articles, videos, and how-to guides to help financial professionals effectively use the platform and support their clients.

Lead Capture provides a simple, automated way to attract and qualify leads from within the eMoney platform.

Monte Carlo Simulations are statistical simulations within the financial planning tool that model the probability of different outcomes in a process that can’t be easily predicted due to the intervention of random variables.

[Monte Carlo] Longevity Risk Analysis enables you to quickly identify the probability of success of a client being able to fund their cash flows over a broader spectrum of years, providing a comprehensive picture of how sensitive a client’s plan is to the risks of longevity.

[Monte Carlo] Confidence Age represents the oldest age where the client’s probability of success is in the highest probability of success range.

Multi-View is a feature in Decision Center that lets advisors create custom dashboards of multiple reports. These templates make it easy to switch views based on client goals or planning needs.

My Advisor is a tab within the Client Portal where advisors can showcase their brand and highlight material they want clients to engage with, such as branded educational content, blogs, website highlights, scheduling capabilities, and more.

My Plan displays a client’s financial plan in a personalized ribbon at the top of the screen organized by topics—Overview, Profile, Income, Balance Sheet, Retirement, and other goals—ensuring ease of use and navigation.

Brand, Style, and Tone

eMoney Reference Guide

Product / Feature List

Needs Analysis runs through common financial scenarios including, retirement, insurance, college planning, and income protection, without having to build a comprehensive plan.

Premium Client Portal is an upgrade to the Client Portal that offers additional features that enhance client engagement and foster deeper relationships.

Explore: A section where users can independently explore relevant financial topics to gain insights without impacting their existing plans, while you benefit from valuable information.

Personalized Homepages: Create a strong first impression by highlighting the most important data to your clients and allowing them to customize their homepage.

Mobile: Offer an app to your clients that has an intuitive installation process with a streamlined interface for a user-friendly experience.

Reports show clients they have options to reach their financial goals through a variety of professional and compelling reports.

Solvers are automated tools in Decision Center that quickly analyze and solve for key planning variables, such as retirement age or spending levels, based on a client's financial situation.

Techniques are specific plan adjustments, such as changing retirement age or adding accounts, that can be toggled on or off to show how different strategies impact a client's plan.

The Learning Center is the eMoney training hub, which offers webinars, courses, and videos to help financial professionals learn and master the platform's features.

Vault provides unlimited digital document storage to securely share and access files whenever and wherever advisors or clients need them from a single location.

What-Ifs helps advisors to test financial plans against hypothetical scenarios, such as market downturns or unexpected life events, to assess the plan's resilience.



Brand, Style, and Tone

eMoney Reference Guide

SERVICES LIST

eMoney Access enables financial organizations to use eMoney their way—to leverage the power of eMoney’s proprietary financial planning technology to deliver customized advisor and client experiences.

eMoney Accelerate is an in-depth consultative engagement led by our team of tenured CFP® professionals to enhance a financial service team’s use of eMoney to effectively incorporate interactive financial planning into their business.

eMoney Summit is an annual professional development and networking opportunity for financial and industry professionals. Refer to the annual eMoney user group conference as either the eMoney Summit or [YEAR] eMoney Summit.

Communications Resource Center (CRC) is an on-demand tool for partner firms and enterprises, designed to empower home offices and communications teams looking to drive success and adoption of the eMoney relationship.

Data Migration Services enlist expert setup and maintenance of your clients on the eMoney system. Our highly skilled specialists enter your client data in a secure work environment, ensuring client information is protected and confidential.

Getting Started Program designed exclusively for new clients to kick-start their eMoney experience. This program teaches everything new users need to know to efficiently get up and running with the eMoney platform.

Success Coaching is one-on-one learning with a dedicated eMoney expert to explore optimizing one’s experience with eMoney, including topics like these: aggregation, rolling out the Client Portal, building and presenting a plan, and more.

eMoney Sales

eMONEY PACKAGES

Individuals and firms should be aware of a few packaging and pricing models. These packages are built on the EMA platform, which includes the Advisor Dashboard, Client Portal, and Vault.

Core: A targeted, topical planning solution that helps clients make informed decisions on what matters most—quickly and without extensive data.

- Includes Platform, Analytics, and Needs Analysis

Plus: An intuitive, streamlined solution for financial professionals looking to build planning-led relationships and deliver more plans to more clients.

- Includes Platform, Analytics, Needs Analysis, and Foundational Planning

Pro: The most comprehensive set of advanced planning capabilities available to accommodate complex financial needs.

- Includes Platform, Analytics, Needs Analysis, and Advanced Planning

Premier: A fully integrated solution that enables planning for all clients regardless of their financial situations.

- Includes Platform, Analytics, Needs Analysis, Foundational Planning, and Advanced Planning

Note: Do not say 360, Capstone, emX, emX Select, or emX Pro, those are dated packages from eMoney.



Brand, Style, and Tone

eMoney Reference Guide

CONNECTIONS VERSUS INTEGRATIONS

- **Connection(s)**—allows for the linking of client accounts to eMoney for the purpose of displaying account information in the Advisor Dashboard and Client Portal.
- **Custodial Integration**—an integration between eMoney and a third-party source (Schwab, NFS, Pershing, etc.) of custodial data for the purpose of data aggregation.
- **Advisor Integration**—an integration between eMoney and a third-party system that allows for enhanced functionality (e.g., single sign-on between eMoney and third-party system, file upload to the Vault, etc.) and data aggregation.
- **Data Aggregation**—the act of gathering data from disparate sources within financial planning software to deliver a single, holistic view of a client’s financial situation. eMoney aggregates data three ways: bulk file, API, and screen scraping.

CONFIGURATION VERSUS CUSTOMIZATION

- **Configuration**—the functional arrangement of eMoney to suit a client’s specific needs. By leveraging eMoney’s standard configuration options a client can create a user experience that includes the functionality that’s important to them.

- **Customization**—eMoney sells a Software as a Service (SaaS) product, meaning we leverage the same software for all clients. While eMoney is not a custom development shop, customization is required if a client wants eMoney to develop a new feature or functionality that currently doesn’t exist within eMoney. This work would require a statement of work (SOW), which is a legal document agreed by the client and eMoney specifying development work requirements, project-specific activities, deliverables, timelines, and costs for eMoney to provide development services to a client.

LAND AND EXPAND / NAMED ACCOUNTS

The term “land and expand” refers to expanding our footprint with an organization through Advisor Sales. Typically, eMoney has landed a contract with an enterprise (LPL Financial or MassMutual) or named account who is the centralized buyer. That buyer puts our product on a list of eligible technology for advisor purchase. We then must coordinate promotion and events with the home office to encourage adoption, but the organization’s advisors will go through Advisor Sales to sign up. In some instances, the home office will manage expansion and promotion.



Brand, Style, and Tone

Appendix

eMONEY TERMS, SPELLINGS, AND ACRONYMS (ALPHABETICAL ORDER)

- 401(k)
- ABR: Account Based Revenue
- advisor not adviser
- Advisor Assurance (eMoney feature)
- API: Application Programming Interface (eMoney product: integrations)
- ARR: Annual Reoccurring Revenue
- Baby Boomer (born between 1946 and 1964) or “Boomers”
- BI: Business Intelligence
- broker-dealer
- CFP®: Certified Financial Planner™
- CI: Competitive Intelligence
- CJM: Customer Journey Mapping
- Client Portal (eMoney feature)
- CLT: Core Leadership Team (internal eMoney)
- CMA: Capital Market Assumptions (eMoney feature)
- CPA: Certified Public Accountant
- CRM: Customer Relationship Management System (e.g. Salesforce, Goldmine, Outlook)
- CS: Client Support (internal eMoney)
- Cyberattack not cyber-attack, not cyber attack (e.g. cybercrime, cybercriminal, cybersecurity, cyberthief, cyberthreat)
- decision-making
- DOL: Department of Labor and “DOL Rule” not DOL rule
- DSS: Data Support
- ETF: Exchange Traded Fund
- eBook
- email
- FCCS: Fidelity Custody & Clearing Services (or Solutions)
- FI: Fidelity Institutional
- FIAM: Fidelity Investment Asset Management
- FIITS: Fidelity Institutional Investment & Technology Solutions
- FINRA: Financial Industry Regulatory Authority
- fintech not FinTech
- FP: Foundational Planning
- FPG: Financial Planning Group (internal eMoney)
- Generation X (born between the 1961 and 1981) or “Gen X,” “Gen Xers”
- Generation Y (born between the 1981 and 1996) or “Millennials”
- Generation Z (born between the 1997 and 2012) or “Gen Z,” “iGen”
- goals-based
- The Heart of Advice
- HENRY: High Earning, Not Rich Yet
- HNW: High Net Worth. As a compound adjective high-net-worth individual.
- IAR: Investment Adviser Representative
- IBD: Independent Broker Dealers
- ICP: Ideal Customer Profile
- IS: Internal Systems
- investable refers to an asset that can be used to make an investment. In ordinary usage, cash is investable but not investible.
- investible refers to an asset in which an investment can be made. Shares are investible but not investable
- lifecycle
- log on (v.) e.g. Users log on to computers.
- login, logon (n.)
- Internet
- Intranet
- KPI: Key Performance Indicator
- LDR: Lead Development Representatives (internal eMoney)
- LOI: Letter of Intent
- LT: Live Training
- MAS: Managed Account System
- MC: Monte Carlo simulation (eMoney feature)
- MFO: Multi-family Office
- Millennial (born between the 1981 and 1996) or “Gen Y”. Capitalize the noun, but the adjective should be lowercase.
- MQLs: Marketing Qualified Leads
- MT: Multi-Tenant
- OA/AA - Office Analytics / Advisor Analytics
- online (not on-line)
- PI: Personal Investing
- playbook
- plugin
- PPC / PPL: Pay per click or pay per lead
- PX: People Experience (eMoney internal: HR)
- RBD: Regional Broker Dealers
- RIA: Registered Investment Advisor (less regulation/compliance)
- Roadmap
- SC: Success Coach
- SDR: Sales Development Representative
- SEC: Securities and Exchange Commission
- SEO: Search Engine Optimization
- SF: Salesforce
- SFO: Single-family Office
- SLA: Service Level Agreement
- SOW: Statement of Work
- SSL: Strict Seat Licensing
- SSO: Single Sign On
- TAM: Total Addressable Market
- TAMP: Turnkey Asset Management Provider
- TAP: Total Advisor Platform
- TQLs: Total Qualified Leads
- Tech Stack: Technology platforms used by advisors/enterprises for all their technology needs (e.g. financial planning software, security trading platform, marketing software, clearing, etc.)
- Touchpoint (one word)
- Web (short for “World Wide Web”)
- Web browser
- Website: location on the Web
- Well-being
- white paper
- wirehouse

Brand, Style, and Tone

Acronyms (grouped in logical order)

FINANCIAL PROFESSIONAL TERMS

- IBD: Independent Broker Dealers
- RBD: Regional Broker Dealers
- RIA: Registered Investment Advisor (less regulation/compliance)
- MFO: Multi-family Office
- SFO: Single-family Office
- HENRY: High Earning, Not Rich Yet
- HNW: High Net Worth
- UHNW: Ultra High Net Worth

FIDELITY TERMS

- FI: Fidelity Institutional
- FC: Fidelity Charitable®
- FCFE: Fidelity Center for Family Engagement
- FIAM: Fidelity Investment Asset Management
- FIITS: Fidelity Institutional Investment & Technology Solutions
- FCCS: Fidelity Custody & Clearing Services (or Solutions)

INTERNAL TERMS

- CLT: Core Leadership Team
- FPG: Financial Planning Group (internal eMoney team)
- IS: Internal Systems
- PX: People Experience (HR)

MARKETING AND KEY PERFORMANCE INDICATORS (KPIs) TERMS

- ARR: Annual Reoccurring Revenue
- ABR: Account Based Revenue
- BI: Business Intelligence
- CI: Competitive Intelligence
- CRM: Customer Relationship Management System (e.g. Salesforce, Goldmine, Outlook)
- CJM: Customer Journey Mapping
- HOA: Heart of Advice
- ICP: Ideal Customer Profile
- MQLs: Marketing Qualified Leads
- PPL: Pay per Lead
- PPC: Pay per Click
- SEO: Search Engine Optimization
- TAM: Total Addressable Market
- TQLs: Total Qualified Leads

TECHNOLOGY TERMS

- **Digitalization:** the use of digital technologies to change a business model and provide new revenue and value-producing opportunities; it is the process of moving to a digital business.
- **Digitization:** the process of changing from analog to digital form.
- **Tech Stack:** Technology platforms used by advisors/enterprises for all their technology needs (e.g. financial planning software, security trading platform, marketing software, clearing, etc.)
- AMP: Automated Managed Platform
- MAS: Managed Account System
- TAP: Total Advisor Platform





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