Writing for The Standard brand

Introduction

This manual provides guidance on how to use language to effectively communicate our brand in external marketing materials and internal communications produced throughout StanCorp Financial Group subsidiaries, referred to here as The Standard. Follow these guidelines to ensure that you use brand style, corporate and industry terms, service marks and other writing standards accurately and consistently in all communications.

For questions about external communications, please contact creatsvcs@standard.com. For internal communications, contact CorpComm@standard.com.

General Guidelines (these also appear in our Brand Style Guide)

The tone of our communications speaks volumes about who we are and how we want our customers to feel. When you're writing, keep in mind how your tone should:

- educate and inform
- demonstrate that we’re open to new ideas
- be encouraging and straightforward
- show compassion and empathy

Be helpful. Educate and inform your readers. Do the heavy lifting for them, calling out key information to make it easier to find and understand.

Be honest. Always tell your readers exactly what they’ll be getting. Check the facts and provide context for statistics — don’t mislead or make claims or promises we can’t substantiate.

Be clear. Use simple language that your audience will understand. Traps to avoid:
- marketing lingo (e.g., hottest ever, state of the art, cutting edge/leading edge)
- jargon/insider lingo
- excessive use of acronyms

Be concise. Cut needless words. Don’t rely on adjectives and adverbs; pick better verbs and nouns instead. Our customers don’t have time to wade through lots of complex content. Help them understand quickly.

Be empathetic. Remember that your readers may be suffering, struggling, indifferent or busy. Some of them may even be dealing with the death of a loved one.

Be readable. Give your audience a break. Whenever possible, use subheads and bullet points to interrupt columns of text. Better yet, use graphics to make your point visually.

Be accurate. Do your best with complex legal language, using proper punctuation to break up long sentences. Whenever possible, work with our Legal department to find a better solution.

Be active. Avoid the passive voice. Using direct language underscores our commitment to transparency and integrity.

Be straightforward, especially in headlines. At The Standard, our headlines tell readers exactly what they’re about to read. Don’t be cute or clever — stick to simple product- or benefit-focused titles.
Break up large blocks of text. It’s important to give readers a break from column after column of text. Whenever possible, add entry points such as bulleted lists. In marketing materials, consider using infographics and icons to present material visually. Here’s a before-and-after example from a Vision insurance flyer:

Before:
The Standard offers three comprehensive Vision plans that allow you to easily balance costs, features and employee needs. Flexible options to fit your workplace include a choice of nationwide provider networks that undergo a rigorous membership screening process to ensure the highest quality eye care, coverage for spouses and children to meet the needs of your employees and their families and complete COBRA administration.

After:
The Standard offers three comprehensive Vision plans that allow you to easily balance costs, features and employee needs. Flexible options include:

- Choice of nationwide provider networks that undergo a rigorous membership screening process to ensure the highest quality vision care
- Coverage for spouses and children
- Complete COBRA administration

Use descriptive headlines. A headline on a flyer or a brochure should use straightforward, descriptive language, usually including the product or service. Keep the headline concise and use the subhead to further describe the product or service. When applicable, headlines should convey the most important benefit that the product offers the customer or the problem it solves. Avoid vague phrases like “More than just income protection” that undermine the product’s value.

Launch Your Voluntary Benefits With Ease
Local Service and Support at Every Step

Group Long Term Disability Insurance
Income Protection With a Return-to-Work Focus

Tailor your headlines and subheads to the audience:

For Employers:

Travel Assistance
Security That Travels With Your Employees

For Employees:

Travel Assistance
Security That Travels With You
Know Your Audience

At The Standard, our audiences vary by business and by communication. We sell through channel partners — including brokers, producers, advisors and MGAs (Master General Agents), who in turn sell to employers who offer our products to their employees. In some cases, such as Individual Disability Insurance, the channel partner sells directly to the individual. In internal communications, our key audience is employees of The Standard, because our people embody our brand.

Not only is it important to clarify which audience the communication is intended to reach, it is also essential to understand the target customer within each audience — including their attitudes and motivations — and weave those insights into our communications to ensure we’re speaking to them in a way that’s meaningful.

Customer Segmentation

In general, our communications should focus on one of our target customers: Collaborative Performers who represent our commercial customers (brokers, advisors, producers, MGAs and employers) or Engaged Expediters who represent employees and individual policy holders. These two segments are part of a larger customer segmentation that represents our customers based on their core motivations and key attitudes, which give us insights into their values, feelings around finances and benefits, decision making and more.

Collaborative Performers (Commercial Segment) Summary

This segment includes brokers, advisors and MGAs, as well as employers

Core Motivation: Maximize performance through partnership and collaboration.

Key Attitude: Solutions come from shared investment and outcomes.

Collaborative Performers: Beliefs and Values

<table>
<thead>
<tr>
<th>Inspire me</th>
<th>“Always present the clients with every available option and pick the best plan or situations that are the right fit for them. Never worry about a commission. Do what’s best for them and not what’s best for anyone’s pocket is our motto.” — Broker</th>
</tr>
</thead>
<tbody>
<tr>
<td>Collaborate</td>
<td>“It is very important to partner with the right carriers and have a good relationship with our reps. We will bring them out from time to time so we can put two heads together and think of the best way to handle a certain situation.” — Employer</td>
</tr>
<tr>
<td>Do the right thing</td>
<td></td>
</tr>
<tr>
<td>Share in the outcome</td>
<td></td>
</tr>
<tr>
<td>Make a difference</td>
<td></td>
</tr>
</tbody>
</table>
Engaged Expediters (Consumer Segment) Summary
Upper-middle/high-income, pragmatic households who are especially mindful of their finances and investment management.

Core Motivation: To rely on others’ expertise and facilitation to reduce risk and more easily and effectively make considered decisions.

Key Attitude: I rely on the wisdom and expertise of others to make better decisions more quickly.

Engaged Expediters: Beliefs and Values

<table>
<thead>
<tr>
<th>Family driven</th>
<th>“This is so important to my family that I look at it as a type of relationship. I want to be informed and guided to the right decisions efficiently. I feel grateful and empowered to have these benefits to take care of my family.” — Customer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Honest and resourceful</td>
<td></td>
</tr>
<tr>
<td>Comfort over luxury</td>
<td></td>
</tr>
<tr>
<td>Experts are crucial</td>
<td></td>
</tr>
</tbody>
</table>

Note: Not all current or prospective customers fit into these profiles. Additional customer personas for both commercial and consumer customers can be found on Brand Central (Q1 2016).
Communicating Using Brand Strategy

The Standard’s brand strategy, including our brand promise and our eight brand associations, was developed specifically for our target customers (Collaborative Performers and Engaged Expediters). Our brand promise — Focused on helping you move forward. Every day. — is a single statement that illustrates what makes us different, relevant and credible to those customers. It represents our unique position in the market and helps us align our actions, decisions — and communications — to best serve them.

By doing so, we thoughtfully and intentionally create positive and meaningful perceptions of our brand in the minds of our customers. That’s what drives them to select us, stay with us and advocate for our brand. Our communications should illustrate how we’re delivering on our brand promise — and also inspire internal audiences to continue delivering on it every day.

When writing, consider the brand associations you’re focused on and how to demonstrate them through what you communicate, whether you’re talking about a product or service, or sharing news or other information. Our communications should be supportive and reassuring. They should help people understand. They should be simple and clear, with key takeaways that are easy to find. The brand elements in this document (and those called out in the Resources section below) will help you create communications that express our brand.
**Tips for Brand Strategy Alignment**

Before creating any form of communications, especially marketing materials, ensure you have enough information about the target audience before you get started. The following questions can help align internal communications with our brand values:

- Does the creative brief clearly identify the target customer?
- Are there relevant insights about the target customer that will inform this communication? What will be credible to them? What will be differentiating? What will be meaningful?

While you’re writing:

- Review the persona and other detailed information on the target customer as needed (see Resources listed below).
- Think about what you want the customer to think, feel and believe about The Standard. This should help guide how you translate customer insights and the definitions of the brand associations you’re focused on into meaningful messages for the customer.

Test your writing to see if you’re in alignment with the target customer and brand strategy:

- Is your writing clearly targeted at a specific customer segment?
- Does your writing reflect specific customer insights such as the target segment’s values, attitudes and motivations?
- Does your writing help the customer understand how The Standard is helping them to move forward?
- How does your writing make the audience feel? What will they think? What will they believe? Is this in alignment with one or more of The Standard’s brand associations?

Note: You may find this exercise more effective if you ask a co-worker to review and respond to the questions listed above.

**Resources**

Visit [Brand Central](#) to find more detailed information about our brand and target customers. Questions? Contact Beth Daniels at bdaniels@standard.com
Communication Guidelines

Business writing guidelines for employees of The Standard

Note: For additional details on writing style and for questions not covered in this guide, refer to The Associated Press Stylebook.

The numeric references below are industry-specific. Unless otherwise indicated, they must be written as shown regarding use of uppercase- or lowercase, parentheses, numbers and use or omission of hyphens and spaces.

10-K — Usually written as “Form 10-K”; a financial report that must be filed annually with the Securities and Exchange Commission (SEC) by all publicly traded companies.

10-Q — Usually written as “Form 10-Q”; a financial report that must be filed quarterly with the SEC by all publicly traded companies.

12b-1 — Lowercase letter, hyphen, no spaces.

401(k) plan — Lowercase letter within parentheses, no spaces. Use the preferred term “retirement plan” whenever possible.

Definition: A defined contribution plan established by an employer that enables employees to make pre-tax contributions by salary-reduction agreements.

403(b) plan — Use the preferred term “retirement plan” whenever possible.

Definition: A retirement plan similar to a 401(k) plan but one that is offered by nonprofit organizations, such as universities and some charitable organizations, rather than corporations.

404(c) — See ERISA 404(c).

457 plan — Use the preferred term “retirement plan” whenever possible.

Definition: A tax-exempt deferred compensation plan made available to employees of state and federal governments and agencies. A 457 plan is similar to a 401(k) plan, except there are never employer matching contributions and the IRS does not consider it a qualified retirement plan. Also known as 457(b) plans.

457 tax-exempt plan — A deferred compensation plan that nonprofit organizations can set up in addition to their 403(b) plan. These nongovernmental plans are limited to a group of highly compensated employees. Money deferred into these plans may not be rolled into any other type of tax-deferred retirement plan. Also known as “top hat” or 457(f) plans.

5500 — See Form 5500.
A.M. Best; Best's Review

abbreviations/acronyms — Generally, use abbreviations and acronyms sparingly, particularly with employee audiences. Spell out at least on first reference; acronym can be used in subsequent references but spelling out terms increases readability and makes content more friendly. Avoid abbreviations if they’re only going to appear once or twice in the text. In some cases, abbreviations should be kept internal; for example, “GOLD” for Retirement Plans’ online loans and distributions functionality. Do not show the abbreviation or acronym in parentheses immediately following the first reference. See the Associated Press Stylebook for more information.

Example: Annuity Contribution Benefit, then ACB. However, a widely recognized abbreviation/acronym may be used on first reference: FBI, NATO, SEC. (Although our producer and employer audiences know what LTD and STD mean, we always use the full name first.)

Absence Management Services — Use initial capital letters and include “Services” when referring to The Standard’s offering.

Definition: An in-house platform that enables employers to outsource their leave management to The Standard by integrating the intake, management and reporting of Short Term Disability, Family Medical Leave and other types of leave.

Accidental Death and Dismemberment — Use full name with initial caps for first reference of this product; use “AD&D,” with ampersand, for subsequent references.


addresses — For the address block in marketing materials, do not use a comma between city and state:

Portland OR 97204

In letters or other company stationery, the comma applies:

1100 SW Sixth Avenue
Portland, OR 97204

AdminEASESM plan administration tools — One word, last four letters uppercase; include the superscript SM on first reference along with “plan administration tools” description; OK to omit SM on subsequent references. In external materials, include “plan administration tools” or “tools” when the SM is used.

Administrative Services Only agreement — Use initial capital letters and spell out on first reference. OK to say “ASO” subsequently.

Definition: This solution may be offered to customers, typically large employers, who self-fund their own short term disability benefits and want to use The Standard’s expertise in the claims management process. The Standard makes claim decisions and pays and manages claims. An ASO agreement is not insurance.

Advice to Pay agreement — Use initial capital letters and spell out on first reference. An option for employers who self-fund short term disability benefits. The Standard advises on claims decisions and manages approved claims. The employer pays the claims. An ASO agreement is not insurance.
**adviser/advisor** — Preferred term for referring to channel partners such as registered investment advisors, brokers, employee benefits specialists, etc. Use “adviser” only when referring to StanCorp Financial Group subsidiary StanCorp Investment Advisers, Inc. and its products and services. Use “advisor” in all other instances, such as “financial advisor.”

**affect/effect** — Do not use these words interchangeably.

- **affect:** verb meaning “influence”
  
  Correct: The amount of premium collected will affect bottom-line earnings.

- **effect:** verb meaning “cause” or noun meaning “result”
  
  Correct: v. — He will effect many changes in the company.
  
  Correct: n. — The effect was felt companywide.

**after-tax** — Hyphenate.

**agent** — Avoid using this term when referring to people who sell our products; use “producer,” “partner” or “broker” in internal and external communications.

**a.m./p.m.** — Lowercase, with periods.

**AMG** — See Asset Management Group

**Ameritas** — In marketing materials, use “the Ameritas Dental Network” when referring to the dental network available through The Standard’s dental insurance. On second reference, OK to say “dental network.” Note: We no longer call our dental network a PPO. Use “dental provider” instead of “dentist.”

Example: Ameritas Group, a division of Ameritas Life Insurance Corp., is The Standard’s partner for dental insurance. The Ameritas Dental Network is one of the largest in the nation with more than 360,000 provider access points for quality dental care.

**ampersand (&)** — Do not use an ampersand in place of the word “and” unless it is part of a company’s formal name, such as O’Grady & Associates or Standard & Poor’s.

**Exception:** Use an ampersand when abbreviating Accidental Death and Dismemberment as AD&D.

**annuitant** — Lowercase.

**annuitization/annuitize** — Lowercase.

**annuity** — When referring to an investment option, use the preferred “investment option” instead of annuity or variable annuity.

**Definition:** A contract sold by an insurance company designed to provide payments to the holder at specified intervals, usually after retirement. Fixed annuities guarantee a certain payment amount; variable annuities do not but have the potential for greater returns. All capital in the annuity grows tax-deferred. An early withdrawal penalty often applies.

**Annuity News** — Initial cap. Electronic newsletter for MGAs and other agents promoting The Standard’s Individual Annuity products.

**annuity policyowner** — Preferred term for an annuity contract owner.
asset(s) — See usage guidelines under asset allocation and asset classes.
Definition: The valuable resources, property rights and properties owned by a person or company, such as cash, investments, money due, materials and inventories. A retirement plan's assets usually consist of cash and investments.

asset administration/asset management — Use “asset administration” when referring to the services provided by Standard Retirement Services, Inc.

asset allocation — Use as needed. Consider alternate phrases such as “mix of retirement plan investments” or “investment mix” when possible — lowercase when used as a generic reference.

Asset Allocator portfolios — Uppercase when referring to the service provided by Retirement Plans; however, “portfolio” should be lowercase.
Definition: These legacy portfolios are composed of six pre-mixed portfolios. While we do not offer Asset Allocator portfolios to new plan sponsors, some existing plan sponsors may still have them in their plan.

asset classes — Use the preferred “investment categories” or, alternately, “types of investments” whenever possible; uppercase when referring to the names of asset classes: Mid Cap, Large Growth, etc.
Definition: A group of securities that have similar financial characteristics, behave similarly in the marketplace and are subject to the same laws and regulations. The three main asset classes are equities (stocks), fixed income (bonds) and cash equivalents (money market instruments).

Asset Management Group — One of our two primary business groups; the other is the Insurance Services Group. These terms are not typically used externally with the exception of Investor Relations communications such as earnings releases and the annual report.
Spells out on first reference; AMG is OK internally on subsequent references. AMG includes:
• Standard Retirement Services, Inc.
• StanCorp Equities, Inc.
• StanCorp Investment Advisers
• StanCorp Mortgage Investors
• Individual Annuities

asset reallocation — Avoid using this term whenever possible. Use instead the preferred term “rebalancing.” See rebalancing.

assure/ensure/insure — Do not use these words interchangeably.
assure: verb meaning “to inform with certainty and confidence”
Correct: I assure you that the vehicle’s mileage is accurately recorded.

ensure: verb meaning “to make certain without condition; to guarantee”
Correct: Many products help ensure financial security.

insure: verb meaning “to provide or obtain insurance”
Correct: You should insure your new home against theft, fire and natural disaster.
automatic contribution arrangement — Lowercase.
Definition: A provision within the Pension Protection Act of 2006 that automatically reduces an employee’s compensation by a fixed percentage and contributes the amount to the employer’s retirement plan. Also known as an automatic deferral, automatic enrollment, a negative election or a default election.

Automatic Rebalancer — Uppercase when referring to the service provided by Retirement Plans.
Definition: An optional service offered by The Standard that will periodically transfer the assets in a participant’s account to keep them in line with the participant’s current investment directives. These transactions occur quarterly, semiannually or annually in accordance with the participant’s preference.

Balanced investment option — Uppercase when referring to an asset class; avoid referring to “Balanced Fund.”
Definition: A portfolio allocation and management method aimed at balancing risk and return. Such portfolios are generally divided equally between equities and fixed-income securities. Also an asset class that is halfway between the income and growth investment categories.

benefits — Use lowercase when referring to employee benefits in general or to monthly benefit payments, etc. Use initial capital letter when referring to a specific benefit that is included in one of The Standard’s insurance products. For example:

Employee Benefits
  Youth Organized Sports Benefit
  Family Care Benefit
  Health Maintenance Screening Benefit
  Reasonable Accommodation Expense Benefit

IDI
  Total Disability Benefit
  Automatic Increase Benefit
  Residual Disability Benefit
  Recovery Benefit

Bensinger, DuPont & Associates — See Employee Assistance Program and Life Services Toolkit.

boilerplate — For Employee Benefits, Annuities and IDI materials, contact creatscvs@standard.com for the current brief company descriptions, also known as boilerplates, that are required on the back page of marketing brochures, proposal booklets and similar multi-page pieces. Be sure to use the correct version — joint, SIC or SNY — for employees or employers. For Retirement Plans, contact the Compliance section of RP Legal.

bond — Uppercase when included in the proper name of an asset class. In general refer instead “investment option.”

broker — Lowercase. Be aware of audience-specific usage.
For Employee Benefits: a person or organization that represents employers and solicits bids for insurance coverage on their behalf from competing insurers, such as The Standard.
**For Standard Retirement Services, Inc. and StanCorp Equities, Inc.**: a person who assists an employer in selecting a company to administer its retirement plan. A retirement plans broker may work independently or be affiliated with a brokerage (also called “broker firm”). In most cases, “advisor” is the preferred term.

**For Individual Annuities**: a person who solicits business on behalf of The Standard (and, most often, other entities as well).

**broker/dealer** — Use a slash between the words, not a hyphen. A broker/dealer is an individual or firm licensed to sell both registered securities and insurance. The Standard must enter into a formal selling agreement with a broker/dealer before the broker or dealer may sell our products. StanCorp Equities Inc. is a broker/dealer for The Standard.

**Broker General Agent** — OK to use BGA on second reference.  
*Definition:* An individual or business entity contracted with The Standard’s Individual Disability Insurance division to solicit applications from producers. BGAs conduct less business with The Standard than Master General Agents and have a different level of contract.

**building** — Lowercase when used with Center or Plaza to denote The Standard’s office buildings in downtown Portland. Capitalize Center Building Auditorium.

**bullets** — It’s important that we use them consistently and with consistent punctuation:

- If the bulleted items are made up of complete sentences, start with capital letters and end with a period.
- If the bullet is an incomplete sentence or phrase, don’t use a period.
- If there is more than one sentence in a bullet point, use a period at the end of the bullet as well. Or, use a semicolon to connect two phrases in a single bullet.
- Maintain a consistent style within a series of bullets: either make all the bullets complete sentences that end in a period, or make all the bullets phrases without a period.
- When using a lead-in sentence with a series of bullets, do not use punctuation at the end of bullets because each bullet is a phrase, not a sentence.

Note: In external marketing materials, bullets should begin with capital letters, regardless of whether they are incomplete sentences, complete sentences or completing a lead-in sentence. Elsewhere, only capitalize bullets if they are complete sentences; otherwise lowercase. No periods unless complete sentences.

**business unit** — For internal reference only; see AMG or ISG.

**buy/sell** — Used when referencing a sale agreement between business owners.

**buyout** — Avoid using this term when referring to a sale between business owners; use the preferred term “buy/sell agreement” in internal and external communications.
capitalization — Avoid unnecessary capitalization and follow the rules of English grammar:

**product names:** Capitalize product names when you use the names of actual products.
For example:
- Group Long Term Disability insurance
- Group Life insurance
- Group Dental insurance
- Group Accident insurance
- Group Critical Illness insurance
- Group Disability, Life, Dental, Vision, Accident, Critical Illness and Hospital Indemnity insurance (always include “insurance” but use lowercase )
- Life insurance coverage is flexible

*Note:* For Employee Benefits products, only capitalize “Insurance” in titles or headlines, e.g., “Flexible Options for Group Long Term Disability Insurance.” In body copy, “insurance” is lowercase, even when used with the full product name. Always include “Group” and use initial cap on first reference to a group product name or list of products in marketing materials; use lowercase for subsequent references. See “IDI” for when to capitalize product names.

**proper nouns:** Use an initial cap for nouns that uniquely describe an individual person, place or thing.
Examples: Greg Ness, Portland, Seattle’s Space Needle

**proper names:** Capitalize common nouns — such as “company,” “street” or “national park” — only when they are used in the proper name for a person, place or thing.
Examples: Standard Insurance Company (but not “the Company”), Main Street (but not “the Street” unless you are specifically referring to Wall Street on a second reference)

Sequoia National Park (but not “our National Parks system”)

**common nouns:** In general, do not capitalize when they are used in plural construction.
Examples: Main and Washington streets, Sequoia and Yosemite national parks

Capitalize words that are derived from a proper noun and depend on it for their meaning.
Examples: American, English, French

However, a word derived from a proper noun that doesn’t depend on it for its meanings should be lowercase.
Examples: french fries, quixotic, pasteurize

Capitalize the first letter of the first word of a sentence. (This format is called “initial cap.”)

**headlines:** Use headline-case style in titles and headlines and initial-cap style for subheads in internal and external newsletters, marketing materials and online. Headline case means to capitalize the first word and other principal words, including prepositions and conjunctions of four or more letters.
Do capitalize:

- pronouns: He, She, It, They, Our, etc.
- forms of the verb “to be”: Are, Is, Was, etc.
- prepositions and conjunctions of four or more letters (including “with”)
- the second word in a hyphenated word: “Employer-Paid”

Do not capitalize:

- articles — the, a, an — or a word with fewer than four letters (initial cap articles only if used as the first word in a title.)
- coordinating conjunctions (for, and, nor, but, or, yet, so)
- prepositions (fewer than four letters: on, at, to, from, by, etc.)
  Exceptions: Capitalize prepositions such as “in, on, up, by” when used as part of a verb: “Cash In on Benefits,” “Drop In on Us,” “Log On Now,” “Stop By the Office,” “Pick Up the Materials,” etc.

Examples:

[Flyer] Peace of Mind for Dental Professionals

[Brochure] Voluntary Employee Benefits

  Income Protection That Makes a Difference for Your Employees

[Brochure Subhead] 3 Tips for Moving the Dial on Retirement Readiness

  Identify the Plan Design Best-Suited for Your Employees

[Newsletters] 7 Keys to Underwriting in the Fast Lane

  Going the Distance With Deferred Annuities

  Step Up Your Giving This Year

Capitalize the principal words in composition titles, such as the names of books and movies.

Examples: Vivian Leigh’s performance in “Gone With the Wind,” Mozart’s “Salzburg Symphonies,” Maya Angelou’s poem “On the Pulse of Morning.”

Names of most websites and apps are capitalized without quotes: Facebook, Foursquare.

Capitalize titles when used immediately before a person’s name, but lowercase them otherwise. See job titles.

Correct: Vice President Scott Hibbs; Greg Ness, chairman, president and chief executive officer.

cash balance — Lowercase.

  Definition: A hybrid defined benefit retirement plan that has the appearance of a defined contribution plan, complete with individual accounts and interest credits. The accounts are hypothetical, however, and participants make no investment decisions and take no investment risk.

Cash Equivalents — Uppercase when referring to an asset class.

  Definition: Highly liquid, very safe investments that can be easily converted into cash, such as Treasury Bills and money market funds.
**compound interest** — Avoid using the term “compound interest,” which refers strictly to interest earnings on fixed income investments. Use instead the preferred “compound returns,” which refers to earnings that occur when returns remain in an account and begin to earn their own return.

*Definition:* The concept of adding accumulated interest back to the principal, so that interest is earned on interest from that moment on. The act of declaring interest to be principal is called compounding (i.e., interest is compounded).

**child care** — Two words.

**claimant** — Minimize use in external communications and marketing materials. Use appropriate preferred terms (individual, employee, insured employee, insured individual, insured person, covered individual, eligible employee, eligible individual, etc.) unless “claimant” is needed for clarity or brevity.

**co-branded** — Lowercase, hyphenated.

**co-insurance** — Lowercase, hyphenated.

**commas** — The Standard does not use the serial, or Oxford, comma. If you have three or more items listed in a sentence, there’s no comma between the “and” and the last item:

- eggs, bacon and cheese
- insurance, investments, retirement and advice

*Exception:* Use a comma before the concluding conjunction in a complex series.

Example: The main goals retirement plan sponsors need to keep in mind are helping participants reach retirement readiness, meeting standards for fiduciary responsibility, and following ERISA guidelines and other relevant DOL and IRS rulings.

**Company Store** — Two words, capitalized when referring to The Standard’s internal site for ordering branded promotional items and gifts.

**companywide/corporatewide** — One word, no hyphen.

**complement/compliment** — Do not use these words interchangeably.

*complement:* noun meaning “a quantity or amount that completes,” or a verb meaning “something that completes or perfects”

Correct: n. — The celebrity was accompanied by a full complement of fans and hangers-on.

Correct: v. — Her scarf complements her sweater.

*compliment:* noun meaning “an expression of courtesy or praise” or verb meaning “to praise or pay a token of esteem”

Correct: n. — Our top producers deserve compliments for their hard work.

Correct: v. — I compliment you on your excellent choice.

**Compliance Data Review** — Capitalize when referring to The Standard’s online tool for RP clients. Do not use “CDR.”

**compliance review** — Lowercase unless using the complete name: Mass Communications Compliance Review.

**compound returns** — See *compound interest.*
contract owners — Avoid using this term when referring to individual annuity contract owners. Use the preferred term “policyowner” in external communications.

contractions — Use them freely, but not excessively, to make copy conversational, straightforward and easy to understand.

Examples: It’s comprehensive and flexible. We’re excited to help you start selling.

contribution — Use as preferred term instead of “deferral.”

Definition: A contribution arrangement of an employer-sponsored retirement plan under which participants can choose to set aside part of their pre-tax compensation as a contribution to the plan.

coordinating conjunctions (and, but, nor, or) — It’s OK to occasionally begin a sentence with a coordinating conjunction for emphasis, but avoid using this construction regularly.

copay — One word, no hyphen.

copayment — One word, no hyphen.

copyright — One word, no hyphen.

Note: Be careful that you do not violate copyright law. Review The Standard’s Copyright Compliance Policy. Original creative works (e.g., print, electronic and video) are protected by copyright laws in the United States even if they are not registered with the U.S. Copyright Office and even if they do not carry the copyright symbol (©). Copyrighted works include, but are not limited to: articles from printed publications, World Wide Web pages, TV and radio programs, videotapes, CDs and DVDs, musical performances, photographs, training materials, manuals, documentation, software programs and databases.

For a helpful guide to obtaining permission to use copyrighted material, visit the Copyright Compliance site on StandardNet: http://home.standard.com/pres_staff/pac/copyright.html

corporatewide — See companywide.

co-worker — Hyphenate (this deviates from AP style).

cybercrime or cyberattack — One word, no hyphen.

daosh — We use two types of dashes in our communications:

An em-dash (—) is the longest of the dashes. A pair of em-dashes can enclose a parenthetical remark or mark the ending and the resumption of a statement. The em-dash can also replace a colon. Use a space on each side of an em-dash, except before the start of a paragraph.

Example: First — turn on your computer.
Second — log on using your password.
Example: The Insurance Services Group — consisting of Employee Benefits and Individual Disability Insurance — is one of our two primary business units.

Example: It was blue — blue like the sea in late summer.

An *en-dash* (–) is half the length of an *em-dash* but longer than a hyphen. It means “up to and including” and is used to connect two dates, times of day, etc. Use a space on either side of an en dash.

Example: We’re open 10 a.m. – 6 p.m.
Example: the 2010 – 2011 school year
Example: Drop by between 9 – 11 a.m.

database — One word.

date — Always use Arabic figures, without st, nd, rd or th. Capitalize the names of months in all cases. When a month is used with a specific date, abbreviate only Jan., Feb., Aug., Sept., Oct., Nov., Dec. Spell out when using alone or with just a year. When a phrase lists only a month and a year, do not separate the month and year with commas. When a phrase refers to a month, day and year, set off the year with commas.

Example: January 1972 was a cold month. Jan. 2 was the coldest day of the month. His birthday is May 8. April 14, 2010, was the target date.

In tabular materials, use these three-letter forms without a period: Jan, Feb, Mar, Apr, May, Jun, Jul, Aug, Sep, Oct, Nov, Dec

Years: use figures without commas: 1975. Use an “s” without an apostrophe to indicate spans of decades or centuries: the 1890s, the 1800s. Use a backward apostrophe (’) to indicate numerals left out of the year: “the ’60s.”

dealer — See broker/dealer.

decision-maker — Hyphenate; compound noun.

deferral — Use preferred term “contribution” whenever possible when used in context with AMG materials.

defined benefit/defined benefit plan — DB is OK in subsequent references only in internal materials.

*Definition:* A company retirement plan, such as a pension plan, in which a retired employee receives a specific amount based on salary history and years of service, and in which the employer bears the investment risk. Contributions may be made by the employee, the employer or both.

defined contribution plan — Lowercase. Avoid term in general usage. Instead use “retirement plan.” The term can be included when referring descriptively to defined contribution plans such as 401(k) plans, 403(b) plans and 457 plans. DC is OK in subsequent references only in internal materials.

*Definition:* A defined contribution plan is a type of retirement plan that sets aside a certain amount of money each year for an employee. The specific contributions made to the individual participant’s retirement account are specified under the terms of the plan.

deferred annuity — Lowercase.
department — Lowercase when used independently or generically; capitalize when used with the full name of a department.
   Example: She was a manager in the Benefits Department.

direction — Use as preferred term instead of “directive” or “deposit election” when referring to investments.

directive — Consider using alternate “direction” in common usage when appropriate.

different from/different than — You will almost always be right with “different from.” You will almost always be wrong with “different than.”

disabled/disability — The inability to pursue a full-time occupation due to a sickness or injury, the terms of which are specified within a disability insurance policy. Use these terms to describe a condition, not a person.

DI — All uppercase, no periods; used internally for “disability insurance” or “disability income insurance.” Do not use in consumer communications.

distribution — Use as technical term as needed. Term used on all statements to refer to benefits paid from a plan (lump sum, return of excess contributions, installment payments, etc.).

diversification — An essential term that is used frequently but can be confusing to participants. Whenever possible, include a brief definition or explanation, such as: “mix of retirement plan assets” — “spreading assets over many investments to avoid excessive exposure to any one source of risk.”

division — This term fell out of use when the Insurance Services Group and the Asset Management Group were established. It is currently a term of convenience used internally and should not appear in writing. When referring to Employee Benefits, Retirement Plans or any of the other businesses within the groups, use initial caps and refer to them as businesses generally (not as part of their name).
   Example: Employee Benefits had a good quarter and sales are going strong for this business.

drives — Write as a capital letter followed by a colon, as in “J: drive.” For internal use only. Also see network drives.

drop-down box — Hyphenate “drop-down” only.

due diligence — Lowercase when referring to the due diligence process.

---

Earn & Learn — Quarterly earnings call sessions hosted by Corporate Financial Services; use the ampersand.

EBSSO — All uppercase. This is the internal abbreviation for employee benefits sales and service office. Do not use in external communications. See employee benefits sales and service office.

e-business/e-commerce/e-learning/e-services — Hyphenate. Both letters are lowercase unless the word begins a sentence or is used in an upstyle headline (where all words are initially uppercase).

Example: A new e-business application is being introduced today.

Example: The E-Services Administration Application Is Now Available.

e.g., — Lowercase, period after each letter, no space between and followed by a comma. Common Latin abbreviation primarily for footnote and parenthetical references; use sparingly or use preferred substitute “for example” in external communications.

e-mail — One word, no hyphen; lowercase unless the word begins a sentence or is used in an upstyle headline (all words capitalized).

Example: I can use my cell phone to check email while I’m on the road.

Example: Email provides a quick means of communication.

Employee Assistance Program — Use initial capital letters; spell out on first reference, but “EAP” OK after that.

Note: Often included with The Standard’s Group Disability insurance (also sold separately), the Employee Assistance Program is not insurance. Services are provided through an arrangement with Bensinger, DuPont & Associates. In customer-facing materials, refer to The Standard’s Employee Assistance Program and EAP services. Contact: creatscvs@standard.com for the appropriate disclaimer and correct way to reference BDA in marketing or other materials.

employee resource groups — Lowercase; spell out on first reference, but “ERG” OK after that.

elder care — Two words.

Employee Benefits — Use initial caps when referring to the business within the Insurance Services Group, part of Standard Insurance Company.

employee benefits sales and service office — Use lowercase and use full name on first reference to employee benefits field offices. OK to use “sales and service office” on subsequent references. Do not use EBSSO in external communications. Use initial caps only when used with a city name to refer to a specific office:

Example: For more information, contact the employee benefits sales and service office for your area at 800.633.8575.

Example: Contact the San Diego Employee Benefits Sales and Service Office for more information.

ensure — See assure/ensure/insure.

equity — Use preferred term “stock” where possible; uppercase when referring to an asset class.

Equity-Indexed Annuity — Do not use in reference to any Individual Annuity products.

ERISA 404(c) — First five letters uppercase; lowercase letter within parentheses, no space. Should always include reference to ERISA.

effective communications— When writing or editing personal communications from our executives to employees that will be sent as an email or note directly from the leader, take care to maintain that leader’s voice and style. Make best efforts to apply proper grammar and the rules of the company’s style guide but allow for flexibility for personal style and authenticity. Communications sent as personal emails should not leave the impression they have been professionally produced. For example, some leaders might use the “%” symbol rather than spell out the word in a personal note. Another example is the preference of spelling out months as part of a date rather than using the style guide abbreviation.

extension — OK to use abbreviation in internal communications: “ext. xxxx.”

FAQ — All uppercase, no periods, not followed by an “s”; abbreviation for “frequently asked questions.”

farther vs. further — “Farther” refers to physical distance. “Further” refers to ideas or to indicate a greater extent or degree.

fewer/less — Use “fewer” when referring to items that can be counted; use “less” when referring to a degree or amount (“less” is used with singular nouns).

fiduciary — Lowercase.  
Definition: Plan fiduciaries include anyone who exercises authority with regard to the management of plan assets. These fiduciaries must act prudently and solely in the interest of participants and beneficiaries.

FINRA — All uppercase. Acronym OK even on first use. 
Definition: Largest independent regulator for all securities firms doing business in the United States. Many of our employee-facing retirement plans materials are reviewed by FINRA before widespread distribution.

First Rate Annuity — An annuity product name. Use initial caps when referring to product name. May use FRA subsequently.

Fixed Income — Avoid use of term if possible; use preferred terms “bond” or “cash equivalent” instead. Uppercase when referring to an asset class or the business within the Asset Management Group.

Flexible Premium Deferred Annuity — An annuity product name. Use initial caps when referring to a product name; use lowercase for general purpose. May use FPDA subsequently.

flier, flyer — Flier is the preferred term for an aviator or a printed announcement; flyer is the proper name of some trains and buses.
Focused Growth Annuity — An annuity product name. Use initial caps when referring to a product name. May use FGA subsequently.

Footnotes — If you have only one footnote, use an asterisk: *; otherwise, use superscript numerals. Note that the footnote indicator follows the punctuation and also that superscript is not used in the actual footnote. Do not use a period unless the footnote is a complete sentence.

Footnotes with URLs — In cases where electronic is the primary distribution channel, use short URLs (e.g., www.washingtonpost.com) and make the link to the content in question clickable. For printed pieces, the entire link should be visible, as in this example: www.washingtonpost.com/health/insurance/storytitlehere_id?12345.html

Foreign Stocks — Avoid use. Use preferred term “International Stocks” and use initial caps when referring to an asset class.

Form 5500 — Initial cap. A report that ERISA retirement plans must file each year with the IRS and Department of Labor regarding their financial condition, investments and operations.

Fund/mutual fund — When possible, use “investment option” instead.

Futures — Quarterly newsletter for The Standard’s retirement plan participants. This newsletter is distributed with the quarterly account statements.

G

Gold — Internal-only term for Personal Savings Center functionality that allows RP participants to go online for loans and distributions. Use “online loans and distributions” for external communications.

group — No longer used when referring to the Employee Benefits product unit.

Group (in product names) — Always use Group in the title of collateral cover pages and in the first reference in the body copy for applicable Employee Benefits insurance products. Initial cap “Group” when used as part of a product name.

Example: [title/headline] Group Life Insurance
[copy] The Standard’s Group Life insurance products include the Life Services Toolkit.

Group Office — Obsolete; use “employee benefits sales and service office.”

group annuity contract/group variable annuity contract — Lowercase, no hyphen. Note: The Standard no longer sells group variable annuities but maintains legacy plans.

guided portfolios — Lowercase for all uses.

Definition: Five pre-mixed portfolios composed of conservative, moderately conservative, moderate, moderately aggressive, aggressive, bond, equity and cash equivalent investment options. Retirement plan participants take an investor profile quiz that directs them to one of the five portfolios that is appropriate for their tolerance for risk and timeline until retirement.
Guided Planner — Uppercase.

Definition: The Guided Planner is a user-friendly, online tool that can help participants take action and make the choices that are right for their circumstances, risk tolerance and timeline until retirement. Note: Guided Planner is referred to as “Retirement Planner” on PSC.

he/she — Pronouns; avoid gender-specific notation unless unavoidable or cumbersome. If necessary, use “he or she” in external communications. Make sure to match singular or plural nouns with appropriate pronouns.

Correct: When addressing prospective clients, please be aware that they may not be familiar with our products.

Incorrect: When addressing a prospective client, please be aware that they may not be familiar with our products.

Incorrect: S/he will be contacted by our representative at a later date.

Incorrect: She/he will not be the representative for our council.

Unnecessary use of gender: If he or she has not designated a preference, the funds will be placed into The Standard’s default portfolio.

Preferred: If the participant has not designated a preference, the funds will be placed into The Standard’s default portfolio.

headquarters — Lowercase.

Health Advocate™ — Initial cap and include TM on first use. See Health Advocacy Solution for correct usage.

Health Advocacy Solution — Use initial caps and always include “Solution” when referring to the service The Standard offers as an add-on (for a fee) to another service/insurance product.

Definition: Provided through a partnership with Health Advocate™, a leading health care advocacy and assistance company, the Health Advocacy Solution provides Personal Health Advocates to help employees and their covered family members manage their health care needs and related paperwork and billing issues.

Note: The Health Advocacy Solution is not an insurance product. Contact creatscvs@standard.com for the appropriate disclaimer to use.

health care — Two words.

health plan — Two words.
**home office** — Two words, lowercase. Refers to The Standard’s offices in downtown Portland, Oregon. Home office can also be used with Tanasbourne; see *Tanasbourne home office*.

**hyphen** — Hyphens ( - ) are used to connect compound words.

Example: Short-term goal, pre-existing condition, tax-sheltered annuity.

However, specific product names like Short Term Disability and Long Term Disability are not hyphenated.

Use suspensive hyphenation to punctuate a range of years, choices, etc., separated by “to,” “and,” “or.” Use a hyphen and space after the first item, and hyphenate the second item.

Examples: The Standard offers flexible Group Life insurance that can be employer- or employee-paid.

Fund returns remain below median over the one-, three- and five-year time periods.

---

**IDI** — Abbreviation for individual disability income insurance. Also can refer to a business unit at The Standard: Individual Disability Income Insurance. Initial cap when referring to the business unit or as part of product names. Lowercase for generic use. May use IDI on second reference after using the full product name as outlined below:

- Use Individual Disability Income Insurance when referring to: Platinum Advantage, Protector Platinum™, Protector Essential™ or Protector+™ alone.

- Use Individual Disability Insurance when referring to: the Protector Series™, which includes Protector Platinum™, Protector Essential™ and Protector+™, as well as Business Protector and Business Equity Protector.

- Use Individual Disability Insurance when referring to: Business Protector and Business Equity Protector alone.

Guaranteed Standard Issue Individual Disability Income Insurance may be abbreviated as “GSI” or “GSI IDI” after first reference. Note: The correct name now includes a “d” (Guaranteed) and “Standard” before “Issue.”

**i.e.,** — Lowercase followed by a comma, period after each letter, no space between. Latin abbreviation meaning “that is” or “in essence”; often confused with *e.g.*, which means “for example.” Use sparingly or use preferred substitute “this is” or “in other words” in external communications.

**immediate annuity** — Lowercase.

**Inc.** — Only needs to be used on first reference for SFG names. On first reference, a comma comes after if used before it in the name of the business. No comma after “Inc.” if business name does not include a comma before it.


Example: Google Inc. was founded in 1998 by Larry Page and Sergey Brin.
income annuity — Lowercase.

index/indices — Use singular and plural forms in lowercase unless referring to a specific index or indices.

Index Growth Annuity — An annuity product name. Use initial caps when referring to product name. May use IGA in subsequent references.

Individual Annuities — A business unit within the Asset Management Group. Initial cap on first reference; OK to use Annuities internally after that.

in force — Two words, no hyphen unless used as a modifier. “In force” refers to insurance policies that have been issued and current coverage that has not expired or been canceled.

Examples: lives in force (refers to covered individuals)
in-force coverage

in-house — Two words; hyphenate when used as a compound modifier.

investment option — Preferred term for a cash equivalent, bond or equity fund in external communications.

Insurance Services Group — One of our two major business groups consisting of the Employee Benefits (group insurance) business unit and the Individual Disability Insurance business unit. Can be referred to internally as ISG.

See also Asset Management Group.

insured — Avoid using as a noun when referring to the person being insured, other than in legal documents. Use “customer” or “client” instead. OK to use internally. OK to use “insured” (or warmer term “covered”) as an adjective (insured employee, insured individual, insured person, covered employee, covered individual) as appropriate.

Correct: The insured individual can rely on The Standard for financial protection in the event of a disability.

Correct: The covered employee is required to sign and date the agreement.

Incorrect: Insureds should consult a tax advisor for information.

interest rate — Hyphenate when used as a modifier: “low interest-rate environment.”

internet — Lowercase.

International Stocks — Use as preferred term instead of “Foreign Stocks” and initial cap when referring to an asset class.

intranet — Lowercase.

Invesmart — A national retirement and financial services firm acquired by StanCorp Financial Group in 2006. Note: no “t” following the “s.”

IRA — All uppercase. Use “Individual Retirement Account” or “Individual Retirement Annuity” on first reference. OK to use IRA thereafter.

Definition: A self-directed, tax-deferred retirement investment account established by employed workers who earn a salary, wage or self-employment income. An IRA can be with a bank, mutual fund, insurance company or another trustee. Deposits for traditional
IRAs are tax deductible and the investment earnings in the account are not taxable until withdrawn. Different rules apply depending on the type of IRA.

**ISG** — See *Insurance Services Group*.

**IVR** — All uppercase; internal reference for “interactive voice response” system.

---

**job titles** — Use an initial cap on formal titles that precede an individual’s name; otherwise, use lowercase for titles that serve as occupational descriptions. See also *titles*.

Correct: Chairman, President and CEO Greg Ness

Note: Use this style sparingly, as excessive capitalization can make text harder to read.

Correct: Greg Ness, chairman, president and CEO

Correct: John Smith, senior compliance analyst in Employee Benefits, earned a promotion.

**joint annuitant** — Lowercase.

---

**LRP** — Do not use “LRP” in external communications. See *Local Regional Partner*.

**LTD** — See *Long Term Disability*.

**Large Cap/Large Cap Stocks** — Uppercase when referring to an asset class. No hyphen in the title but apply when used generically.

*Definition:* A large-cap stock is the stock of a company having a market capitalization of more than $10 billion (although criteria for what makes a large-cap stock tend to vary). Large-cap stock is often called blue chip stock; it is the stock of the largest companies, such as IBM, Microsoft and 3M.

Examples:
Fidelity Large Cap Growth Enhanced Indexed Fund
In 2015, the fund’s larger allocation to large- and mid-cap securities dragged on performance.

**market cap** — spell out “capitalization” on first reference

**Life Services Toolkit** — Use initial caps and lowercase “the” when referring to this package of services: “the Life Services Toolkit.” OK to use it without “the” as a modifier: “Life Services Toolkit resources”

*Definition:* The Life Services Toolkit for employees and beneficiaries allows access to online content

Contact cr@etsycs@standard.com for the appropriate disclaimer and correct way to reference BDA in marketing or other materials.
**Local Regional Partner** — Initial cap when referring to this Employee Benefits program or to firms or brokers who participate in it. Do not use “LRP” in external communications.

**login/logon/logoff/logout** — When used as a noun, one word, no hyphen. When used as a verb, two words.

**long term/long-term** — Hyphenate when used as an adjective; two words when used as a noun.

Correct: She was a long-term employee.

Correct: Over the long term, this stock should perform well.

**long term care** — Three words, lowercase; no hyphen when referring to a type of disability insurance.

**long term disability/LTD** — Three words, lowercase; no hyphen when referring to disability insurance. Capitalize when referring to The Standard’s product. OK to use “LTD” on subsequent reference.

---

**mailing addresses (on envelopes)** — Per USPS directions, no comma between city and state: Portland OR 97204

**Mainspring Managed** — The Standard’s active account management program in which retirement plan participants delegate the management of their savings and investment plans to StanCorp Investment Advisers, Inc.

**Mainspring Retirement Plan Solutions℠** — A line of retirement products. Use initial caps when referring to product name.

**managed disability** — Use preferred term “claims management services” in external communications.

**market cap** — Use “market capitalization” on first reference.

**marketing name disclosures** — Legal requirement for most printed and online materials. For Employee Benefits, Annuities and Individual Disability disclosures, contact creatsvcs@standard.com for current disclosures and legal guidelines for use in joint, single company, print and digital materials. For Retirement Plans disclosures, boilerplate language for Guidelines for Using Advertising Disclosures can be found at: Compliance Library on SharePoint, Advertising Disclosures.

**Mass Communications Compliance Review** — Also called MCCR or compliance review. A compliance review is necessary when the communication, whether written or electronic, is going to more than one individual outside the company. Internal MCCRs are required if the communication is going to all employees or a large subset of employees (excluding department communications).

**Master General Agent** — Use initial cap when referring to contracted entities; use lowercase for general purpose. OK to use “MGA” subsequently in materials created for MGAs. Plural:
MGAs. Also see *Broker General Agent.*

**Definition:** An individual or business entity contracted with The Standard’s Individual Disability Insurance or Individual Annuities divisions to solicit applications from producers. MGAs must maintain a certain level of business to retain the MGA status and contract terms.

**management committee** — Lowercase. Senior executives who report directly to the CEO at The Standard.

**Meiji Yasuda** — A mutual life insurance company based in Japan that acquired StanCorp Financial Group on March 7, 2016. At that time, StanCorp Financial Group, Inc., became a wholly owned subsidiary of Meiji Yasuda Life Insurance Company and became its primary U.S. presence and partner. Initial cap; do not refer to as only “Meiji” and do not abbreviate to MY.

**member** — Contractual term used to define who may become insured under a group insurance policy. Externally, use preferred term “employee” with modifier such as “eligible,” “covered” or “insured,” unless “member” is appropriate, as in a member of the California Teachers Association or when the term “employee” doesn’t fit.

  Correct: The eligible employee has access to many benefits under this policy.

  Correct: Covered partners of the firm and retirees may be eligible.

  Incorrect: As a member of this group policy, you will have access to a local dental network.

**member of StanCorp Financial Group, Inc.** — Avoid using this phrase when referring to StanCorp Financial Group, Inc.’s subsidiaries; use preferred term “subsidiary” in external communications. See *subsidiary.*

**Mid Cap/Mid Cap Stocks** — Uppercase when referring to an asset class. No hyphen in the title but apply when used generically.

**Definition:** Stocks of medium-sized companies, which are generally considered to be companies whose total outstanding shares are valued between $1 billion and $10 billion.

**mobile experience** — Refers to mobile-friendly responsive design, such as standard.com and RP’s Personal Savings Center. These sites will automatically detect and then reformat to fit a computer, tablet or smart phone. This term is not to be confused with an app.

**money market fund** — Lowercase. Avoid use of term whenever possible; use preferred and capped “Cash Equivalents” instead.

**Definition:** A fund that seeks to maintain a stable net asset value of $1 per share. Money market funds are generally considered to be conservative; however, they are not guaranteed by the U.S. government and can lose value.

**money purchase plan** — Avoid use of term whenever possible. Instead, use the preferred term “retirement plan.” Also known as 401(a).

**Definition:** A type of defined contribution plan in which employer contributions are mandatory and based on a percentage of employee compensation.
month — See date.

more than/over — “More than” refers to quantities, “over” refers to a position in space and time.

multimedia — One word.

mutual fund — Avoid use of this term whenever possible; use preferred “investment option” instead.  

Definition: A mutual fund is a professionally managed type of collective investment scheme that pools money from many investors and invests it in stocks, bonds, short-term money market instruments and/or other securities.

mutual fund companies — Lowercase. Also referred to as “mutual fund partners” when discussing firms with whom The Standard contracts to offer investment options to retirement plan clients.

National Marketing Agreement — Use initial cap when referring to contracted entities; use lowercase for general purpose. An NMA is a contract IDI and Individual Annuities offer to an entity helping us sell and market our products.

National Marketing Organization — Use initial cap when referring to contracted entities; use lowercase for general purpose. An NMO is the top contract Individual Annuities offers to an entity helping us sell and market our products. Plural: NMOs.

National Partner — Use initial cap when referring to The Standard’s highly successful model for business generation.  

Definition: A program where The Standard partners with a firm that aligns with our strategic priorities, culture and values. The resulting relationship helps The Standard remain competitive, maintain access and accelerate our growth by reserving our spot on their “carrier of choice” list.

nationwide — One word, no hyphen.

NAV — Net asset value; preferred term to “trust” when distinguishing the group variable annuity from the group annuity in retirement plans. See open architecture.

network drives — Write as a capital letter followed by a colon, as in “J: drive.”

newStand — Lowercase n, uppercase S, italic. The Standard’s weekly online company newsletter.

nondiscrimination — One word, no hyphen.

nonexempt — One word, no hyphen.

nonprofit — One word, no hyphen.

Northwestern Mutual — Spell out on first reference and preferred reference after. OK to use
NM in internal documents after spelling out. It is no longer Northwestern Mutual Life or NML.

**numbers/numerals** — Generally spell out numbers less than 10; use numerals for 10 or greater. Do not start a sentence with a numeral; spell it out, except when referring to a year. Always use a number in conjunction with “percent.”

Exceptions: Never spell out numbers in charts or headlines.

**nursing home** — Two words, no hyphen.

**NYSE** — New York Stock Exchange. Spell out on first reference; NYSE is OK on subsequent references.

**OK** — Do not use “okay.” Also OK’d, OK’ing, OKs.

**online** — One word, no hyphen.

**one-on-one** — Do not use “1:1” to describe face-to-face meetings.

**on-site** — Two words, with hyphen.

**open architecture** — Two words, no hyphen even when used as an adjective. Refers to retirement plan design. See NAV.

**Organizational Priority** — capitalize when referencing The Standard’s; lowercase when generic.

**orphan** — The last word in a paragraph when it occurs on a line by itself at the top or bottom of a column or page. Avoid when possible.

**overweight** — One word, no hyphen, when referencing pounds or investments.

Example: An overweight allocation to Energy in 2014 also had a negative effect on returns.

**Pacific** — See time zones.

**participant** — An individual enrolled in an employer-sponsored retirement plan. When possible, use “employee” instead of “participant,” particularly in employee-facing materials.

**Participant Data Management** — Initial cap. Do not use “PDM” externally.

*Definition:* Internet site for retirement plan clients of The Standard.

**Participant Reports Online** — Initial cap. Do not use “PRO.”

*Definition:* Web-based tool accessed throughout the PlanNet and Participant Data Management sites.
payer — Not “payor.”

payout annuity — Lowercase.

pension — Usually refers to a defined benefit or money purchase plan, not a 401(k) plan.

Pension Estimator — Initial cap. Online calculator offered to retirement plan clients with both full-service defined benefit and defined contribution plans at The Standard. Allows participants to model alternative pension income scenarios based on different assumptions and variables.

pension plan — Two words, no hyphen.

percent — Spell out in text; use the symbol “%” in tables and charts.

Personal Choice Retirement Account® — Use full name on first instance; PCRA subsequently.

Definition: Schwab’s self-directed brokerage account option available to retirement plans using a trust investment platform.

Personal Health Advocate — Initial cap. See Health Advocacy Solution for correct usage.

per-pay-period — Hyphenate when used as an adjective (per-pay-period deductions) but not when used as an adverb ($50 per pay period).

Personal Savings Center — Standard Retirement Services, Inc., website for participants. OK to write PSC internally but do not abbreviate in external communications or use “the” before it.

phone numbers — Use the preferred dot convention in external communications. Do not separate with hyphens. Do not add the 1- dialing prefix. Ensure that phone numbers are treated consistently throughout families of documents.

Correct: You can contact us at 888.666.4275.

Incorrect: To contact one of our representatives, call (800) 321-7000.

Incorrect: Our representatives are standing by at 800-824-8363.

Incorrect: Call toll-free 1-800-555-1212.

PIN — All uppercase; abbreviation for “personal identification number.” Do not use “PIN number.”

PlanNet® — Website for retirement plan sponsors. One word, uppercase P and N, no space. Use only as an adjective, not a noun when using the registered mark: The PlanNet® website for plan sponsors... Include the superscript ® on first reference; OK to omit on subsequent references.

plan administrator — Lowercase.

plan sponsor — Sponsor of a retirement plan or Administrative Services Only group. The preferred term is “employer” in Standard Retirement Services, Inc., and StanCorp Equities, Inc., unless referring specifically to the responsibilities of a plan sponsor role.

PLANSponsor magazine — All caps and italics.
**Definition:** This monthly industry publication is targeted to retirement plan sponsors seeking guidance in navigating the complex world of plan design and strategy on behalf of their employees. Affiliated with the magazine is a daily e-newsletter, website, and webcast and conference programs.

**policy inserts** — When inserting blocks of text from company policy into external communication, use quotation marks at the beginning and the end to denote the policy language. Do not use italics.

**policyholder** — One word, no hyphen. “Employer” is generally preferred unless “policyholder” is needed to emphasize that the employer must be insured for the benefits to apply.

**policyowner** — One word, no hyphen. Use only in reference to Individual Disability Insurance and Individual Annuity clients. Use “employer” to reference clients of the Employee Benefits business unit.

**portfolio** — Term used in statements and on other enrollment and marketing materials for retirement plans. Consider using “investment mix” or “mix of investment options” instead.

**PPO** — Do not use this term or “Participating Provider Organization.” Use “the Ameritas Dental network.” See *Ameritas*.

**predisability** — One word, no hyphen.

**pre-existing** — Usually two words hyphenated; one word with no hyphen when using as a contract term.

**pre-tax** — Hyphenate (this deviates from AP style).

**Principal Growth Annuity** — An annuity product name. Use initial caps when referring to the product. May use “PGA” subsequently.

**Principal Guarantee** — An annuity product feature. Use initial cap when referring to product feature; use lowercase for general purpose.

**producer** — Can be used interchangeably with “broker.” Do not use to refer to retirement plans advisors or partners.

**Producers Online** — Initial cap. A secure website with online services provided to Employee Benefits producers, brokers or sales representatives contracted with The Standard. Do not use internal abbreviation POL in external communications.

**product names** — Names of Employee Benefits products may be listed in whichever order best suits the message or focus of a marketing piece. However, in boilerplates, use approved wording and order. See also *capitalization* and *boilerplates*.

Examples:
- [boilerplate] Group Disability, Life, Dental, Vision, Accident, Critical Illness and Hospital Indemnity insurance (always include “insurance” but use lowercase)
- [newsletter article] Group Accident, Critical Illness, Hospital Indemnity, Dental, Vision, Disability and Life insurance

**Profile Portfolios℠** — Pre-mixed portfolios that are designed and named by outside investment advisors and provided to their clients with retirement plans at The Standard.
profit sharing plan — No hyphen.

PSC — See Personal Savings Center.

Q-and-A — Do not use an ampersand.

QDRO — Qualified Domestic Relations Order. Use full name on first use. OK to use QDRO subsequently.

Definition: A legal order, entered as part of a divorce or legal separation, that splits and changes ownership of a retirement plan to give the divorced spouse a share of the asset or pension plan.

Qualified Automatic Distribution Arrangement — Use full name on first reference; QADA subsequently.

Definition: A type of ACA (see Automatic Contribution Arrangement) that must provide a specified schedule of automatic contributions, an employer contribution and notices to retirement plan participants describing the plan provisions.

Qualified Default Investment Alternative — Use full name on first reference; QDIA subsequently.

Definition: An outcome of the Pension Protection Act of 2006, QDIAs provide fiduciary relief for retirement plan sponsors who automatically place participants without investment directives into alternatives such as target date funds, balanced options or premixed portfolios.


reallocate/reallocation — One word, no hyphen.

rebalancing — One word, no hyphen.

Definition: Transferring assets among investment options in order to rebalance the account according to a desired investment mix.

recordkeeping — One word, no hyphen.

recordkeeping only — A service level for Retirement Plan clients. Despite the name, recordkeeping only (or “RKO”) plans receive all services that full-service plans would get with the exception of testing, Form 5500 filing and others that the plan’s third-party administrator would provide.

registered investment adviser services — Lowercase. Services provided by an investment advisory firm such as StanCorp Investment Advisers, Inc., that is registered with the Securities and Exchange Commission or a state’s securities agency. Often referred to by the RIA acronym. Do not use “advisors.”
registered marks — See Trademarks, Registered Marks and Service Marks at end of this section.

representative — Spell out; do not use the abbreviation “rep” in external communications.

RetireReady Tracker — Plan-level assessment tool developed by Retirement Plans. “RetireReady” is one word with two capital Rs.

Retirement Plans — A business within the Asset Management Group. Use initial caps. Internal use only. Use Standard Retirement Services, Inc. or The Standard for external use. See Asset Management Group.

retirement plan — Lowercase when used generically; “plan” is lowercase when not used as part of a proper noun. Additionally, plan types are not capitalized, such as employee stock ownership plans, money purchase plans, etc.

return — Use when referring to the increase or decrease in the value of an investment due to investment performance.

return to work/stay at work — Lowercase, no hyphens unless modifying another word, e.g. “return-to-work plans.” See Workplace Possibilities™ program.

risk — Use when referring to the chance that the value of an investment could decline in the marketplace.

risk tolerance — Use when referring to the ability to accept risk in investments.

rollover/roll over — Noun or adjective is one word; verb or adverb is two words. Consider using the more common term “transfer” when possible.

adjective use:
Correct: We will credit interest for the full rollover amount, for the period held.

verb use:
Correct: The penalties and taxes charged will leave 80 percent of your distribution to roll over into another plan or IRA.

Roth — Capitalize and always use with “IRA,” “401(k) account” or “403(b) account.” Do not say “Roth plan,” preferred term is “Roth option.”

Definition: After-tax retirement plan account option.

safe harbor — Lowercase. A 401(k) plan design in which employers must satisfy certain contributions, vesting and notice requirements in order to automatically meet nondiscrimination values for election deferrals and matching contributions.

salesperson — One word.

sales and service office — See Employee Benefits sales and service office.
**Sarbanes-Oxley Act of 2002** — Use the complete name of the legislation on first reference. On subsequent references, “Sarbanes-Oxley” is appropriate. “SOX” is commonly used in spoken references and in internal communications such as emails, but it is not acceptable for external communication.


**SEC** — All uppercase. Abbreviation for Securities and Exchange Commission. SEC is OK on second reference.

**Secured Rate Annuity** — An annuity product name. Use initial caps when referring to product name. May use “SRA” subsequently.

**security** — Use if necessary as a general term for stocks, bonds and cash equivalents. Use preferred “investment options” or specific references to “stocks,” “bonds” and “cash equivalents” when possible.

**self-directed brokerage account** — Lowercase and only hyphenate “self-directed.” Option selected by plan sponsors that allows participants to invest in universe of mutual funds. The Standard offers this option through Ameritrade on group annuity side and Schwab on NAV side.

**service marks** — See Trademarks, Registered Marks and Service Marks at end of this section.

**set up/setup** — Two words when used as a verb; one word when used as a noun or adjective.

**SFG** — StanCorp Financial Group’s ticker symbol on the New York Stock Exchange. Use only when referring to the stock symbol; do not refer to the holding company with these initials in internal or external documents.

**shareholder** — One word, no hyphen.

**short term/short-term** — Hyphenated when used as an adjective. See *long term/long-term* for examples of use.

**short term disability/STD** — Three words, lowercase; no hyphen when referring to disability insurance. Capitalize when referring to product name. OK to use STD in subsequent references but use sparingly as an acronym in employee-facing materials.

**SIA** — All uppercase. Internal abbreviation for StanCorp Investment Advisers; do not use in external communications. See *StanCorp Investment Advisers*.

**SIC** — All uppercase. Internal abbreviation for Standard Insurance Company; do not use in external communications. See *Standard Insurance Company*.

**Single Premium Immediate Annuity** — An annuity product name. Use initial cap when referring to product name; use lowercase for general purpose. May use “SPIA” subsequently.

**Skillsoft** — One word, lowercase the second s. A vendor used by HR for management training. Management is phasing out the use of this term; prefer “e-learnings” or “e-learning library.”

**Small Cap/Small Cap Stocks** — Initial cap when referring to an asset class. No hyphen in the title but apply when used generically.
smartphone — One word, no hyphen.

SMI — All uppercase; internal abbreviation for StanCorp Mortgage Investors; do not use in external communications. See StanCorp Mortgage Investors.


Social Security number — Initial caps for “Social Security,” lowercase “number.” Do not use “SSN.”

Stable Income Annuity — An annuity product name. Use initial caps when referring to product name. May use SIA subsequently.

Note: Take care not to use Stable Income Annuity “SIA” abbreviation in conjunction with “SIA” acronym for StanCorp Investment Advisers.

StanCorp Equities, Inc. — A subsidiary of StanCorp Financial Group, Inc. The registered broker/dealer for The Standard and distributor of its retirement plans products. All Retirement Plans sales personnel are StanCorp Equities Inc. employees. Use the full legal name of the company on first reference; “StanCorp Equities” is acceptable on subsequent references. Do not use “SEI” in external communications.

StanCorp Financial Group, Inc. — Pronounced “Stan-core”; the holding company for:
- Standard Insurance Company
- The Standard Life Insurance Company of New York
- Standard Retirement Services, Inc.
- StanCorp Equities, Inc.
- StanCorp Mortgage Investors, LLC
- StanCorp Investment Advisers, Inc.

Use the full legal name of the company on first reference; note that both “S” and “C” are uppercase.

Do not:
- Use SFG externally as an abbreviation for StanCorp Financial Group. Use “The Standard.” (StanCorp is the holding company for the subsidiaries that are marketed as The Standard.)
- Say “StanCorp employees.” Instead, use “employees of The Standard.”

StanCorp Investment Advisers, Inc. — A registered investment advisor; provides investment advisory services. Use the full legal name of the company on first reference; note that “Advisers” is spelled with an “e.” “The Standard” or “StanCorp Investment Advisers” is acceptable on subsequent references. Do not use “Standard Investment Advisers.” Do not use SIA in external communications as an abbreviation.

StanCorp Mortgage Investors, LLC — A commercial mortgage lender business, including StanCorp Real Estate, within StanCorp Financial Group. Use the full legal name of the company on first reference. “StanCorp Mortgage Investors” is acceptable on subsequent references. Do not use “The Standard” or “Standard Mortgage Investors.” Do not use SMI in external communications.
  Note: As of November 2008, there is no separate URL for the New York branch of the company.

Standard & Poor’s — Use ampersand between the words; note apostrophe in “Poor’s.”

Standard Insurance Company — Use the full legal name of the company on first reference; use the marketing name “The Standard” in subsequent references.

  Do not use any of the following:
  • SIC as an abbreviation in external communications
  • Standard (except in legal contracts and forms)
  • Standard Insurance
  • The Standard Insurance
  • The Standard Insurance Company

See also The Standard.

StandardNet — One word, italicized, uppercase S and N. The intranet for StanCorp Financial Group, Inc.

Standard Retirement Services, Inc. — Do not use in external communications (except in specific business communications referring to the administrative and support functions of the Retirement Plans business unit). OK to use internally; SRS OK on subsequent internal references. In external and marketing materials, refer to The Standard.

Standard Select℠ group products — Initial caps and use service mark on first reference. Do not use with SNY. Standard Select products are available only from SIC. (Note: “The” is no longer part of the product name.)
  Definition: A line of group insurance products that enables small-business owners with fewer than 15 eligible employees to offer Group Life/AD&D, STD, LTD and Dental insurance coverage, with a Vision option as an add-on to Dental insurance. These products can be offered alone or combined to create comprehensive employee benefits packages.

Standard Stable Asset Fund — This is the official name of the Retirement Plans product; no “The” in front. Do not abbreviate in external documents.

state names — Spell out state names in headlines and when used in sentences in the body copy. Abbreviate state names in long lists, tables, charts, etc. Use two-letter postal abbreviations in complete mailing addresses with zip codes: OR, NY, etc.

Statutory Disability Insurance — Initial cap and spell out on first reference; SDI is OK for subsequent use.
  Definition: A disability product required by statute for certain covered employees in New York and New Jersey. It is frequently purchased in conjunction with other group insurance products for an employer’s New York- and New Jersey-based employees.

stock — Use as preferred term instead of “equity” whenever possible. Uppercase when referring to an asset class.

subsidiary — Preferred term when referring to subsidiaries of StanCorp Financial Group, Inc. (For a list of subsidiaries, see StanCorp Financial Group, Inc.):
Correct: As a subsidiary of StanCorp Financial Group, Inc., Standard Insurance Company provides insurance to individuals and groups.

Incorrect: A member of StanCorp Financial Group, Inc.

**Substantially Equal Periodic Payments** — An annuity product feature. Use initial caps when referring to product feature, use lowercase for general purpose. May use SEPP subsequently. Do not use SWO or Systematic Withdrawal Option.

**SWEAT Shop** — The Standard's Weight Exercise and Training Shop; two words, all caps on SWEAT but no periods.

**SWO** — See **Substantially Equal Periodic Payments**.

**Tailored Income Annuity** — An annuity product name. Use initial caps when referring to product name. May use TIA subsequently.

**Tanasbourne home office** — The Standard’s home office building in Hillsboro, Oregon, 11 miles west of our downtown Portland offices. Mailstop reference: THO.

**tax deferral** — Two words, no hyphen.

**target date fund** — Lowercase, no hyphens. A mutual fund in the hybrid category that automatically resets the asset mix in its portfolio according to a selected time frame that is appropriate for a participant’s life event (e.g., retirement).

**tax-deferred** — Two words. Hyphenate when used as a compound modifier, such as “tax-deferred status.” Do not hyphenate when used as an adverb, as in “Your contributions are tax deferred.”

**tax-deferred annuity** — Hyphenate.

**tax-free** — Hyphenate.

**tax-sheltered** — Two words, hyphenated. Reserved for TSA (tax-sheltered annuity) marketing only (not interchangeable with “tax-deferred”).

**tax-sheltered annuity** — Hyphenate; OK to use TSA on second reference.

**terminal condition** — Two words, no hyphen unless used as a compound modifier. Replaces “terminal illness.”

**The Standard** — The marketing name that is used internally to reference employees of all StanCorp Financial Group subsidiaries and externally to reference:

- Standard Insurance Company
- The Standard Life Insurance Company of New York
- Standard Retirement Services, Inc.
- StanCorp Equities, Inc.
StanCorp Investment Advisers, Inc.
• StanCorp Mortgage Investors, LLC (Note: This subsidiary is part of The Standard, but do not use “The Standard” to refer to it separately. See entry for StanCorp Mortgage Investors, LLC.)

Note: In single-company marketing materials, the complete company name (either Standard Insurance Company or The Standard Life Insurance Company of New York) must be used in the first sentence. OK to use “The Standard” thereafter. In joint marketing materials, refer to “The Standard” (include the double dagger symbol ‡ on first use: The Standard‡). Contact: creatscvs@standard.com for the appropriate disclosures for single or joint materials.


Notes:
• URL: www.standard.com. (We have retired www.standard-ny.com.)
• Do not use SNY as an abbreviation in external communications.
• Do not use SLICNY.
• Note how the full name is preceded by “The” and mentions “Life,” as opposed to our name outside of New York.

third-party administrator — An entity that provides certain administrative services for retirement plan clients in conjunction with The Standard. TPA can be used on second references in internal communications.

time frame — Two words.

time zones — Capitalize Eastern and Pacific to clarify which time zone you’re referring to. Do not use parentheses; no need to state if it’s standard or daylight saving time.
Example: The President’s Forum will be held noon to 1 p.m. Pacific.

titles (books, magazines, published works) — Use initial caps for the principal words, including prepositions and conjunctions of four or more letters; use italics for the names of all such works except the Bible and books that are primarily catalogs of reference material. See also capitalization and job titles.
Note: Write out “vice president,” “second vice president,” etc. in copy; do not use “VP” or “2VP.”

toll-free — Hyphenate.

touch point — Two words, not hyphenated.
trademarks — See Trademarks, Registered Marks and Service Marks at end of this section.

Note: Follow rules below when using symbols with punctuation:
- Trademarks: place before punctuation
- Footnote numbers: place after punctuation*
- Double-dagger: place after punctuation*
  *(unless there is a parenthetical statement or dashes involved)

Travel Assistance — Use initial capital letters and the term “Travel Assistance” when referring to the travel assistance services The Standard includes with our group Life insurance policies.

Note: Travel Assistance is not insurance. Services are provided through an arrangement with UnitedHealthcare Global, the marketing name for FrontierMEDEX, Inc. Contact: creatscvs@standard.com for the appropriate disclaimer to use when referencing Travel Assistance in marketing or other materials.

trust — Lowercase when using in reference to investment platform offered by Retirement Plans. Preferred term is NAV or net asset value.

unit — Use the term “share” instead when referring to portions of stock fund pools that are measured in “units” by The Standard.

UnitedHealthcare Global — See Travel Assistance.

username — One word, no hyphen.

voice mail — Two words; no hyphen, except as compound modifier, as in “voice-mail message.”

variable annuity — Use “investment option” instead of annuity or variable annuity when referring to investment option.

vesting — Use when referring to degree of participant ownership of employer contributions to a defined contribution plan.

vesting schedule — Use when referring to a table showing the percent of ownership for each year of service.

vesting balance — Use when referring to a portion of the participant's account balance that is vested.

Vision — Capitalize when referring to The Standard's Vision insurance. When referring to coverage, features or benefits, use “vision” instead of “eye care.” OK to say “eye doctor.”

volatility — Use when referring to the tendency of an investment to experience price swings in a short period of time.
**voluntary** — Do not include “voluntary” in product names. Use lowercase for general use and category. Capitalize only when used to describe The Standard’s suite of group products, as in “The Standard has added Accident, Critical Illness and Hospital Indemnity insurance to its existing suite of Group Voluntary products.”

---

**W**

**web** — Short form of World Wide Web; lowercase.

**webcast** — One word, lowercase.

**webinar** — One word, lowercase, except as needed for a title.

**website** — One word, lowercase.

**web addresses** — “http://” is not necessary except for unusual URLs. Web address should be bold within printed text; for hyperlinks, substitute a descriptive word or words, rather than using the full web address.

Example: (print): To read *newStand*, visit home.standard.com/newstand/. (Not http://home.standard.com/newstand.)

Example: (hyperlink): You can read *newStand* online every Monday. (“newStand” links to the web address.)

**web page** — Two words, “W” lowercase. A single HTML (hypertext markup language) document on the Internet, an intranet or an extranet.

**well-being** — Two words, hyphenated.

**White Plains, New York, Office** — Use “The Standard Life Insurance Company of New York Office” in external communications. Externally, never refer to this office as a regional office. In internal communications, it’s OK to use Eastern Regional Claims Office.

**who and whom** — “Who” is used when referring to the subject of a sentence; “whom” is the object. For marketing materials, avoid using “whom” whenever possible.

**widow** — A single word as the last line of a paragraph. Avoid this unless it is a long word in relation to the width of the column.

**withdrawal** — Use when referring to in-service withdrawals (those made while the participant is still employed, such as hardship withdrawals).

**workflow** — One word, no hyphen.

**Workplace Possibilities℠ program** — Use SM in first reference. Name of The Standard’s return-to-work/stay-at-work program, included with Group Disability insurance products. For more details go to: workplacepossibilities.com
year-end — Two words, hyphenated.

ZIP code — Two words, all-cap ZIP, lowercase “code.”
Trademarks, Registered Marks and Service Marks

When referring to an item with a trademark, service mark or registered mark, use the ™, SM or ® notation (in superscript format and at least two font sizes smaller), respectively, on first reference. If the symbol is used in a headline or subhead, it’s not necessary to use it in the body copy.

Below is a list of the company’s most commonly used service marks and registered marks. It is not an all-inclusive list. Before using these marks in communications, please check with Marketing or your legal department.

Company Name Use

The following phrases are both company names and trademarks (used to describe products and services). When using the phrase to refer to information about the company rather than products or services, this trademark policy does not apply and the phrase can be used as a noun and in the possessive form. Do not use the symbols when using the phrase as a company name:

- Standard Insurance Company
- The Standard Life Insurance Company of New York
- StanCorp Investment Advisers, Inc.
- The Standard
- StanCorp Mortgage Investors, LLC
- The Standard Benefit Administrators
- StanCorp Financial Group, Inc.
- StanCorp Trust Company
- Standard Retirement Services, Inc.
- StanCorp Equities, Inc.

Examples: Use as a company name (trademark policy does not apply):
The Standard employs approximately 2,700 people.
Standard Insurance Company’s home office is in Portland, Oregon.
The Standard’s Workplace Possibilities™ program can help improve productivity.

Active Registered Marks

Business Overhead Protector®
Compassionate Care Benefit®
Compassionate Care®
Digital Identity Archive®
401(k) on the Brain®
Mainspring®
Personal Choice Retirement Account® (offered through Schwab)
PlanNet®
Standard Insurance Company®
StanCorp Investment Advisers®
StanCorp Mortgage Investors®
The Standard®
TPA Focus®
Workplace Possibilities™ program®
Active Service Marks

AdminEASE<sup>SM</sup> plan administration tools
Balanced Care<sup>SM</sup> dental coverage
Balanced Care Vision<sup>SM</sup>
Banner Dental Care<sup>SM</sup>
E-Contract Documents<sup>SM</sup> online document retrieval tool
Executive Benefits Income Protection<sup>SM</sup> policy
High/Low Optima Care<sup>SM</sup> dental coverage
Just One Step<sup>SM</sup>
Mainspring Retirement Plan Solutions<sup>SM</sup>
Max Builder Flex<sup>SM</sup>
Optima Care<sup>SM</sup>Dental
PolicyLink<sup>SM</sup>Dental + Vision Plan
Profile Portfolios<sup>SM</sup>
Reports Online<sup>SM</sup> claims management reports
Standard Select<sup>SM</sup> group insurance products
The Standard Advisor<sup>SM</sup>
The Standard Connection<sup>SM</sup> site
The Standard SecureCard<sup>SM</sup> benefit payment option
Protector<sup>SM</sup>
Protector Essential<sup>SM</sup>
Protector Platinum<sup>SM</sup>
Protector Platinum<sup>SM</sup>Guaranteed Standard Issue
Protector<sup>+</sup><sup>SM</sup>
Protector<sup>+</sup><sup>SM</sup>Guaranteed Standard Issue
Protector Series<sup>SM</sup>
Business Equity Protector<sup>SM</sup>

Notes: Use the service-mark symbol, <sup>SM</sup>, in the first or most prominent use in the brochure, flier, web page, or whatever you’re working on. (In Word: Highlight “SM,” then pull down the Format menu. Click Font. Check “Superscript” and “Small caps.”)

Service marks are adjectives modifying the noun that follows:

Incorrect: Banner Dental Care™ offers access to dentists in the Ameritas Dental network.

Correct: Banner Dental Care™ insurance plans offer access to dentists in the Ameritas Dental network.

Incorrect: AdminEASE™ makes plan administration simple.

Correct: AdminEASE™ e-services make plan administration simple.

Exception: The incorrect usages above are OK in a headline as long as they are used correctly in the main text.

Don't make a possessive out of a service mark:

Incorrect: “Reports Online’s™ features are useful.”

Correct: “Reports Online™ e-services feature useful tools.”
Don’t make a plural out of a service mark:

Incorrect: “The Standard SecureCards™ give disabled employees an easy way to receive benefits.”

Correct: “The Standard SecureCard™ stored-balance card gives disabled employees an easy way to receive benefits.”

Service marks and punctuation:

The mark always precedes the punctuation: Compassionate Care Benefit®, LensCrafters®, Target Optical®.

Guidelines for Marketing Materials

Note: This section contains guidance specific to writing content for marketing materials. See also The Standard Brand.

boilerplate — For Employee Benefits, Annuities and IDI materials, contact creatscvs@standard.com for the current brief company descriptions, also known as boilerplates, that are required on the back page of marketing brochures, proposal booklets and similar multi-page pieces. Be sure to use the correct version — joint, SIC or SNY — for employees or employers. For Retirement Plans, contact the Compliance section of RP Legal.

double dagger symbol—In joint marketing materials, include the double dagger symbol after the first use of “The Standard” and footnote with the correct marketing name disclosure.

Example: The Standard‡ offers flexible and family-friendly plans.

marketing name disclosures — Legal requirement for most printed and online materials. For Employee Benefits, Annuities and Individual Disability disclosures, contact creatscvs@standard.com for current disclosures and legal guidelines used in joint, single company, print and digital materials. For Retirement Plans disclosures, boilerplate language for Guidelines for Using Advertising Disclosures can be found at: Compliance Library on SharePoint, Advertising Disclosures.

Retirement Planning (RP) — Don’t use this in New York collateral.