

**Our tone
of voice.**



**Profile
Pensions.**

Our mission

Our mission is to help people better understand their pensions and ultimately help them to be 'better off in retirement'. Our ethos is clear - pensions help and advice shouldn't be limited to high net worth individuals. It should be accessible to everyone. We exist to champion the millions of people who are being ignored or forgotten by the financial industry. The way we speak to our customers, be it in writing or in a conversation should reflect this.

Our tone of voice

How we communicate with customers, regardless of where you sit in our business, is critically important in how we are perceived as a business. Whether that is in the paper we send out (direct mail, terms of business, closure letters), our website, or in digital channels (e-mail, social webchat) the way we write defines us.

The key is being clear

The key to everything is providing absolute clarity in our communications without the need to write excessive words. We don't want to bombard people with irrelevant complicated messages or information, only the things that are important to them in a simple and friendly way. If this sounds realistic just look at the feedback on our delighted channel and Trustpilot to see the difference it can make to someone when we get it right.

These aren't a set of rules, and they shouldn't be used as a tick box exercise. They should be thought about in every day writing to ultimately get across a positive and approachable style, rather than a stuffy over wordy style.

There are four principles that we adhere to in all our written and voice communications and not surprisingly these align to our brand values.

Simple

We're as clear and concise as possible, whilst getting across all the relevant detail.

We understand that pensions can feel complex. We explain everything in layman's terms. We avoid jargon.

Human

We're warm, friendly, polite and conversational.

We speak our audience's language.

Empowering

We give customers all the information they need to make a decision. We use optimistic language to trigger a positive response. We're not afraid if people do not choose to continue to use our service and do not hard sell.

Responsible

We're open and transparent with our customers and tell them factual information in an honest and sincere way. We're proud to be FCA regulated and take our responsibilities seriously.

We keep it simple.



We make the complicated simple. Our communications should always aim to ensure customers understand their pensions better. The people we're speaking to are sometimes mistrustful of financial companies, and often overwhelmed by pension complexity. This means we should always be open and transparent. And we need to make sure that it doesn't take an age to explain what we mean.

Keep sentences short. If you need to adopt bullet points to explain something aim to use 3 bullet points and never use more than 6, otherwise it really is too complex!

Be concise, and use clear, straightforward language. If something is complicated, explain it using images, infographics or icons.

Don't use jargon; translate everything into layperson's terms before communicating it.

Only explain relevant information. Don't overwhelm the customer with the details.

Remember that we will nearly always skim read before reading fully – ensure key facts are highlighted in an eye-catching way.

Never be patronising; simple doesn't mean talking down to our customers.

Jargon busting

It's easy when writing for business, to fall into the trap of using more formal language without thinking about it. There are certain words often used in business but almost never used in conversational English. Put yourself in the customer's shoes and use everyday language that they would use. Some common examples are listed below.

Formal tone	Conversational tone
Assist	Help
However	But
Commence	Start
Gain	Get
Optimum	Best
Enable	Let
Ensure	Make sure
Require	Need
Provide	Give
Request	Ask
Regarding	About
Indicate	Show
Eliminate	Get rid of
Discuss	Talk about

We're human too.



We want to have an ongoing relationship with our customers built on trust. And to build trust we need to talk in an honest, approachable way. A lot of financial services communication is dry and distant; we want to adopt a more equal, conversational tone – whilst always keeping it on a professional, expert level.

Always talk to the customer as an individual (but don't use first-name terms in the first instance).

When you talk or write to a customer, use any insights you feel would be relevant to them. Personal stories from previous customers are effective, as are facts, figures and useful statistics.

Use everyday language, but no slang or text-speak – always keep it professional.

Put the human benefit of our services upfront and foremost, not the mechanics of how we help people.

Top Tip

One way that we like to keep our copy conversational and give it a more human tone is to use contractions ***“we’re”, “you’re”, “isn’t” “aren’t” etc..”***

The best way to spot where you can use contractions is to read your copy aloud, as we’re most likely to use contractions when we speak.

We empower.

A thick, horizontal, light blue line with a hand-drawn, textured appearance, positioned below the text 'We empower.'

We want our customers to feel able to make the best choices available to them. Using facts and figures, we can bring home the importance of their pensions, and of course, help them to understand things better. We want to give our customers the confidence to engage with their pension, and ultimately feel empowered to act.

We're always open about how our service works and if possible, we'll even tell customers how they can do things themselves! But this process can be long and complicated. We're here to simplify this process for the customer and we'll then advise them on how they can make the most out of their retirement.

Give enough information to allow customers to make the best decision for them.

Try to inform the customer; tell them something they may not be aware of, like how much high charges can affect a pension, or how many people are paying over the odds. Knowledge is power.

Keep facts short and engaging.

We do not hard sell.

Frame the issue in a way that our customers will care about. Always make it relevant to them and their life.

Use active, optimistic language to trigger a positive response.

We're responsible.



We always endeavour to do the right thing and help our customers – and how we give our advice should reflect this.

We're proud to be FCA regulated,
and we take our responsibilities
around conduct and risk
compliance very seriously.

We're always open, honest
and transparent.

We reference any materials or
quotes we have used clearly,
providing full source information.

Use an active rather than passive
tone of voice, to show that we
are responsible. For example:

PASSIVE

“Your pension does not meet the current criteria under which it can be reviewed”

ACTIVE

“Your pension doesn’t meet our current criteria under which we are able to review it”

We’re responsible for the criteria and the review!

PASSIVE

“If you decide to switch to another pension, that’s when you’ll be charged”

ACTIVE

“If you decide to switch to another pension, that’s when we’ll charge”

We charge the customer for this service!

PASSIVE

“We’re delighted to let you know that your pension funds have been successfully switched”

ACTIVE

“We’re delighted to let you know, we have successfully switched your pensions funds”

The funds didn’t switch themselves, we did this as the customer asked us to!

And finally, some things to avoid

There's a few things that we need to make sure we avoid in all of our communications (and be especially wary of when we're having a conversation).

1

Avoid using language often used in scamming activity. Sadly pensions have become an area frequently targeted by scammers (also known as con-artists, thieves, cheats, and we have some other choice words for them which we won't write in here). We don't want to be mistaken for scammers and our tone of voice and words we use must give our customers confidence that we have their best interests at heart.

The term 'free pension review' – Scammers often use the offer of a 'free pension review' as a hook to contact people and get them to part with their life savings.

The term 'Limited offer' – Another term used by scammers to pressure people into making a quick decision to move their pension funds. Moving large sums of money is a huge decision and we would never put any pressure on anyone to do this.

The term 'free' should never be used on its own to describe our service, as 'free' is generally an overused word when it comes to scamming activity. Whilst our work finding pensions and the advice we give does not have a cost associated with it, simply saying that it's 'free' does not feel like it fits with our brand value of being responsible. We must always make sure that we state that there's no obligation. In the spirit of transparency, we must also always make sure that when talking about the parts of our service that are free we also highlight parts of the service have a cost associated with them. We can either do this by directly mentioning the 2.95% fee, or by linking out to our 'What it costs' page if the communication is online.

EXAMPLE

“The advice you’ll receive is free with no obligation. It’s only if you decide to switch your pension (and that decision’s completely up to you) that we’ll charge a fee of 2.95% of your pension pot”.

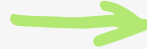
EXAMPLE

“The advice you’ll receive is free with no obligation. It’s only if you decide to switch your pension (and that decision’s completely up to you) that we’ll charge a fee”

2

This is one to be especially wary of when we're having a conversation - the only people who are approved to give personal pensions advice or recommendations are our pensions advisers. We need to make sure that in all of our communications with our customers and potential customers we don't offer up advice or personal opinions.

Make inadvertent personal recommendations



EXAMPLE

"I would suggest/recommend..."
– anything that infers something.
The only people who can make recommendations or give advice are our pensions advisers who are all approved by the FCA.

Offer opinions or overgeneralisation



EXAMPLE

"Final salaries are great!"
– is both an opinion and a generalisation

3

If we 're using a source to support our communications then in the spirit of our values of both being responsible and of being empowering, we should state our source so that our customers can go and find out more information if they wish to.

Unreferenced or imprecise references

- If we're using stats or quotes, give credit where credit's due.

4

Finally, we know we've referenced this a few times already in our tone of voice guidelines but it's one our customer promises and it really is at the heart of our mission to make pensions accessible to everyone allowing them to be more informed and ultimately better off in retirement.

Technical jargon – avoid this.

And if it's unavoidable, explain the term in simple, human language to the customer and ensure they understand it. Pensions are complicated, but how we talk about them needn't be.

Profile Pensions.

For any questions please contact:
siobhan.smith@profilepensions.co.uk