![MDRT The Premier Association of Financial Professionals ®]

MDRT Editorial Guidelines
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Contents

1. Writing for the Web

These guidelines are designed to ensure a consistent voice throughout the website and to help MDRT content creators organize their work for online use. Some of these suggestions are basic to any good writing; others are specific to web writing or MDRT's specific needs.

Content creation for user-centered design

The key to effective content creation can be summed up simply as: "users first." Focus your content organization and tone on users, not on MDRT. Structure writing in a way that will help users find what they need quickly and intuitively. Clearly communicate how users will benefit from what MDRT has to offer.

User-centered organization

Content organization can make or break a website. Writing that is structured intuitively will eliminate user frustration and encourage return visits.

- Write for the space.
    - Remember that people scan when they're reading a screen.
    - Users don't respond to heavy blocks of text or copy that requires excessive scrolling.
    - People read 25 percent more slowly online. Write half as much.
    - Users rely on bullet points, subheadings, and other visual cues to make information more manageable.

- Write for the task-oriented user.
    - Users should know immediately that they'll be able to find what they need in a timely manner.

- Recognize the order of information.
    - Don't bury important information at the bottom of an article or bullet-point list. Think journalism: conclusion first, then supporting information.

- Cut repetitive or unnecessary material.
    - This is more than just a space consideration. Repetition can be condescending.

- Write clear, concise headlines and subheads.
    - This lets readers know at a glance what they can expect from each section and subsection.
    - Headings should be descriptive. Catch phrases and word plays are useful only if they are meaningful.

2. Voice and Tone

Voice and messaging: Editorial philosophy

- User benefits: Evaluate content for inclusion on the site based on its ability to help your key target audiences identify and complete the task at hand.

- User-centered organization: Information on the website should be easy to find. Users are more likely to return to a site if they feel it respects their time constraints. Likewise, nomenclature, navigational and instructional copy, and core content should be accessible, concise and engaging.

- Education: At every level, content should educate users on the value of the site's offerings.

- Relevant content: All messaging on the site must be seamlessly integrated into highly functional, user-centered content.

- Avoid assumptions about a user's identity: Talk to users, not about them. Address users in a way that supports self-definition (e.g., use "Latino," not "Hispanic"). Take care not to alienate or exclude users by unconsciously feeding stereotypes about cultures, people or places.

- Consistency of voice: Maintain consistency in voice between editorial content and corresponding product offerings where applicable.

Tone

Effective Web writing rests on three basic rules:

1. Be clear.
2. Be respectful of users.
3. Understand the objectives, voice and character of the site.

All the rest is commentary:

- Be consistent in nomenclature, tone and language across the site.

- Be concise.
    - Text on the screen is less inviting than text on the page, and users have short attention spans.
    - Short sentences hold users' interest and generally provide clearer information.

- Be active. Use active language and non-passive sentence structure.
    Don't write: "Active verbs and sentences should be used."
    Do write: "Use active verbs and sentences."

- Resist rhetorical questions.

- Keep users on task. Choose language that prompts users and offers clear guideposts along a "path to action."

- Show, don't tell. Let your content speak for itself. Don't tell users that MDRT is "inspiring"; give them tangible examples.

- Avoid marketing jargon to enhance your information's credibility. Users are wary of hype and hyperbole. They should feel that their needs come before marketing concerns.

- Don't be condescending. Don't give the impression that you know more about users' lives or needs than they do.

- Don't make assumptions about who will be reading your material. Write to as global an audience as possible. This means being attentive to language that may be biased toward ethnicity, race, gender, age or physical ability.

- Write in second person. The audience is "you," MDRT is "we." This creates a feeling of a human dialogue in your content.

- Be explicit about the benefits of MDRT programs or information. What may seem obvious to you may not be to the user.

MDRT online brand guidelines

Writing on the site should convey MDRT's core brand attributes.

- MDRT **is** professional.
  MDRT is a high-quality organization that represents top-tier financial practitioners. Members, aspirants, and the public should feel that they are reading content that is highly relevant and inspiring to them. When members and nonmembers leave the site, they should feel moved and empowered by the work of the association.

- MDRT **is** global.
  MDRT's reach is international and encourages the exchange of ideas between members across the world. As a diverse, inclusive organization, MDRT presents content that is relevant to both its U.S. and non-U.S. members.

- MDRT **is** leading edge.
  MDRT is not only up to date, but also innovative. Members and nonmembers alike can count on MDRT to provide current information that will keep them abreast of the latest expertise in the financial services field.

- MDRT **is** trusted.
  MDRT is a reliable and dependable source of information that inspires confidence, provides facts as well as context, and presents material in a meaningful way.

- MDRT **is** premier**.**
  MDRT is the leading source of information among financial services associations. As a proactive participant in the industry, MDRT provides thoughtful, compelling content.

- MDRT **is** member oriented**.**
  MDRT focuses on the needs of its members, providing relevant, transforming and empowering information.

3. Audience

The primary audience for the site is current members. The secondary audience is prospective members because we are always trying to prove our value. Through good navigation, design and editorial principles, we want to encourage visitors to the site to absorb as much information as possible.

Member diversity

As a global association, MDRT serves members from all over the world. Don't use images or words that may reinforce ethnic, national, racial, gender, religious, sexual preference or other stereotypes.

Avoid the use of "he or she," "he/she," "him or her" and other indecisive pronouns. Instead, where possible, use plural nouns or pronouns.

Plain language

Write conversationally. Use the pronoun "you" to address users in a friendly, informal way.

Try to avoid buzzwords and jargon. Don't use formal or long words where shorter words will do:

- Cognizant of (use "aware of" or "knows")
- Collaborate (use "working with")
- Empower (use "enable" or "allow")
- Facilitate (use "help")
- Impact (as a verb, use "affect")
- Impact on (use "affect")
- Implement (use "begin" or "carry out")
- In order to (don't use, always superfluous)
- Innovative (instead, describe the outcome of the innovation)
- Is aware of (use "knows")
- Subsequent to (use "after")
- Utilize (use "use")

Some areas on the site may require more technical content, such as those that target financial information. Present complicated information simply so both U.S. and non-U.S. users will understand it. If you must use technical terms, always explain them in plain language. Remember, members outside the U.S. may have a harder time understanding this type of information — or it may need to be translated.

Follow these general rules to simplify content translation:

- Shorten long sentences
- Reduce sentence complexity
- Remove idiomatic expressions
- Eliminate grammatical errors
- Remove unnecessary words
- Focus on one thought per sentence

Metadata: Headings, tagging and descriptions

Most people look for information through an internal or external search engine. If they can't find your page, chances are they won't be reading your content.

Help users find your content by using the same vocabulary they use, starting with your page title, summary and first paragraph. Use tools like Google Trends to figure out the most popular search terms: For example, is "business continuation" or "business continuity" more popular? (It's "business continuity.")

Where possible, help your audience decide what they want to see without actually requiring them to dive in first. Metadata — "information about information" — can help give them a taste of the content before they take the trouble to access it.

Once you know the most popular keywords for the different areas on your site, use them in:

- Titles and subheads
- Tabs
- Introductions
- Metadata descriptions
- Tags

Tagging

The Resource Zone uses tags to label articles, podcasts, videos and other content. Tags let people find other content with similar themes. However, if you apply tags in a haphazard manner — for example, if different people tag different videos "rain," "raining," "rainy day" — the viewer will never find all the related videos. It's a good practice to keep a list of common tags so that whoever is tagging can choose from an established list, rather than randomly assigning tags.

Descriptions

Under each content type in the Resource Zone — for example, magazine articles, presentation transcripts, videos — there should be a short description of the item, so prospective viewers have an idea of what it is before they click on it. The description may also entice people to explore content they had no intention of exploring previously.

Video title:	Embracing the Why
Don't write:	"Have you ever wondered why you are in financial services"
Do write:	"Pierce explains how a simple exercise changed his life."

4. Accommodating Accessibility, Mobile and Translation Needs

It is important to understand how people with various abilities and disabilities use a site. The power of any website is in its universal accessibility. Associations that provide accessible experiences to their site visitors are seen as socially responsive and more open to diversity. **Following these guidelines will result in content that is also more effective for mobile users, as well as easier to translate.**

Sight

People with limited or no vision need information to be converted to a format they can understand with assistive technologies, such as an audio format. However, that cannot happen unless the content is designed for accessibility.

Some examples of sight accommodations include:

- Add alt text to images — and only use images that add to the discussion.
- Use short content with minimal links.
- Avoid terms like "click here," which don't make sense to people using a screen reader.
- Avoid low-contrast color combinations that are difficult to read for people with low vision (for example, blue links on black backgrounds, or red text on green backgrounds).
- Avoid text within graphics, which cannot be enlarged without special software.

Hearing

Websites increasingly include video and multimedia content. Accommodations for people with hearing loss may also help people uncomfortable with English:

- Provide transcripts and captions for videos, podcasts and other audio content.
- Offer options to view transcripts in other languages to cater to an international audience, or those for whom English is a second language.

Touch

Some people cannot use a standard keyboard and mouse or track pad to access a website. People with tremors or poor fine motor control may prefer a trackball or rely on the keyboard (as those who are blind do).

Examples of ways to help people with motor disabilities include:

- Allow users an unlimited amount of time to complete tasks.
- Simplify controls for media players and any other kind of time-dependent content.
- Simplify search, because people with motor disabilities may have trouble finding the right key for search terms.
- Avoid an excessive amount of data entry.

Many of these accommodations also simplify tasks for people on mobile phones and tablets.

Meaning

Because it is impossible to know exactly who your audience is, it is best to use plain language and to explain any background information that users may not know. For example, with a global

membership, what may be obvious to American members may not be clear to Asian or Latin American members.

Supplement text with audio, video, infographics and other alternative formats because people who have difficulty with one format may have better comprehension with another.

5. Style

For MDRT-specific style questions, please refer to the MDRT Style Guide at a Glance.

Headers

The first two levels of headers should contain keyword phrases for search engine optimization (SEO) purposes. Check Google Trends to see the most popular search terms, and use them consistently throughout your site.

Make headers grammatically parallel. For example, if three of the subheads on a page are "Reach new heights," "Emerge as a leader," and "Make a difference," the fourth shouldn't be "*Round the Table* magazine." To make it grammatically parallel, write something like "Discover *Round the Table* magazine."

Avoid writing questions or using punctuation in headers.

Length

Web content should be shorter than print content. People scan rather than read on the Web.

To accommodate user needs:

- Focus on one main idea per paragraph.
- Include no more than three to five short sentences per paragraph.
- Write sentences of 15 words or fewer.
- Write paragraphs of 40-65 words on average.

Since the site will also be used on phones and tablets, shorter content always works best.

Links

Search engines analyze links to determine the relationships between Web pages. They look at the link text, the surrounding content and the target page. That's why including keywords in links can be very important. If you use generic text such as "Read more" or "Click here," you miss an opportunity and risk stranding the user.

A good experience with an internal link:

- Uses keywords that make it clear where the link will take the user
- Limits the number of links per page
- Uses words, not an image or a URL, as a link

Lists

List items should all be structured the same way. For example, if one list item is a noun, they should all be nouns. If one list item starts with a verb, they should all start with verbs.

Don't use commas or semicolons after items in a list, or the conjunction "and" before the last item on a list.

Use numbered lists where the list items need to follow a specific order in a sequence.

Use lettered lists when items don't need to follow a specific sequence, but users may need to refer to specific items in the future. If you mention the letter from the list later in the text, enclose it in parentheses.

Use bullets for lists that are not in hierarchical or chronological order. If possible, put items in some kind of order, such as alphabetical order, if that makes sense with the subject matter. Capitalize the first letter.

6. Resources

Every website has a go-to resource. MDRT has a style guide with a complete MDRT set of guidelines, and uses a modified Associated Press style for general usage.

Here are some other useful resources:

Websites
Government Web Content Guide: https://pages.18f.gov/content-guide/

Books
- *BrandSimple* by Allen P. Adamson and Sir Martin Sorrell
- *Clout: The Art and Science of Influential Web Content* by Colleen Jones
- *Content Everywhere: Strategy and Structure for Future-Ready Content* by Sara Wachter-Boettcher
- *Don't Make Me Think* by Steve Krug
- *Letting Go of the Words* by Ginny Redish
- *Nicely Said: Writing for the Web with Style and Purpose* by Nicole Fenton and Kate Kiefer Lee