

MDRT Style Guide at a Glance

Last updated: July 2019 (MD)

AP Style: We use modified Associated Press style. See the back of our “Corporate Identity Guide” for a complete MDRT set of style guidelines. Please contact Mike or Katie with questions.

Common terms:

401(k)

& – Always spell out unless facing space constraints

advisor (not adviser) – Preferred term for MDRT members, encompassing all aspects of their work with clients and autonomy. “Producer” refers more strictly to selling and income/commission/production levels. “Agent” indicates someone is a representative of a company.

app – Acceptable on first reference when pertaining to a program that runs inside another service

baby boomers or boomers

Bahasa Indonesia (not Bahasa Indonesian when pertaining to translations)

bestselling

best-seller

Boovertirement – Remove all references

bottom-up – Hyphenate in adjectival form

broker-dealer

businessperson/businesspeople (one word)

buy-sell agreement

CEO – Unnecessary to spell out on first reference

CH.F.C. (pertaining to Canadian members)

ChFC (pertaining to U.S. members)

ConneXion Zone®

Court of the Table – Never “COT”

Dip/Cert designations – Always follow with space

e-blast

email

e-newsletter

FamilyTime – Remove all references

fundraising, fundraiser

Gift of Life Insurance program – the life insurance gifting program of the MDRT Foundation.

global grant programs

health care

held – Use “will take/takes/took place” when pertaining to an event, both to mitigate passive voice and avoid problems with translations

high net worth – Hyphenate as a modifier (*He is a high-net-worth client.*)

high-tech

holistic (not wholistic)

IRA – Spell out as individual retirement account

J.D.

Jr./Sr. – Do not set off with commas

login (n.); log in (v.)

long-term care

MCC – Membership Communications Committee

The MDRT Academy

MDRT Connect – MDRT’s twice-monthly e-newsletter

No. 1 – Never “#1”

non-industry-related – Hyphenate as a modifier

nonprofit

nonmember

off-site and on-site – Hyphenate in all cases

Online Membership Application System

People’s Republic of China – Not “China”

Ph.D.

profession – preferred term instead of “industry” when describing financial services

Quality of Life Grant program

Regional Chair – not Region Chair

Resource Zone – The preferred URL for the Resource Zone is *mdrtresourcezone.org* (not *rz.mdr.org*)

retirement planning – Do not hyphenate, even as a modifier

Republic of Korea or South Korea – Not “Korea”

robo-advisor, robo-advice

Singapore – Use as listed when referring to the city, not as: Singapore, Singapore

spacing – *Never* use a double (or triple, or quadruple, etc.) space after a sentence

sponsor – Do not capitalize

that, which –

- Use that for essential clauses, important to the meaning of a sentence, and without commas: *I remember the day that we met.* (Note: In many cases, “that” can be removed altogether without obscuring meaning)
- Use which for nonessential clauses, where the pronoun is less necessary, and use commas: *The team, which finished last a year ago, is in first place.*

Top of the Table – Never “TOT”

top-down – Hyphenate in adjectival form

U.K. – Acceptable on first reference (no periods in address blocks)

upon – “On” and “upon” are generally interchangeable, the choice being governed by idiom, sentence rhythm, etc.

website – But capitalize Web when used separately

Whole Person concept – Do not initial cap “c”

Worldwide Grant program

ZIP code

MDRT meetings:

- MDRT Annual Meeting
 - Session types: Main Platform, MDRT Speaks, Cornerstone Presentations, Special Sessions, Focus Sessions, Echo Sessions
- MDRT EDGE – not “EDGE meeting”
 - Session types: Anchor Sessions, Track Talks, Workshops
- MDRT Global Conference – members-only meeting begun in 2019
 - Session types: Main Platform, MDRT Speaks, Cornerstone Presentations, Special Sessions, Focus Sessions
- MDRT Experience and Global Conference – a meeting for members and nonmembers that was discontinued in 2018
- Top of the Table Annual Meeting
 - Session types: Main Platform, Top of the Table Speaks, Focus Sessions, Open Sessions, Guest Sessions

MDRT publications:

- *Round the Table*
- MDRT Blog
- MDRT Podcast
- MDRT Presents
- MDRT Connect, Top of the Table Connect, Court of the Table Connect

MDRT Academy key terms:

- Performance Guides
- MDRT Academy Webcasts
- MDRT Academy Assessment
- the Connect section
- the Goals hub

Comma usage:

- Use commas to separate elements in a series, but do not put a comma before the conjunction in a simple series: *The flag is red, white and blue.*
- Use commas to separate a series of adjectives equal in rank. If the commas could be replaced by the word and without changing the sense, the adjectives are equal: *a thoughtful, precise manner.*
- *Introductory statements:* Always include comma after introductory statement unless dealing with a very short sentence or phrase, e.g., *Last year, MDRT enjoyed record attendance at the Annual Meeting.*

Departments: Capitalize all MDRT departments, e.g., *Emerging Media department*

Designations: Include up to two designations for each member, in the exact order they are listed in Aptify.

Ellipsis: (...) Leave one regular space on both sides of ellipsis, no space between periods; use sparingly.

Financial services membership organizations: Refer to Corporate Identity Guide for full list of common membership organizations and abbreviations.

Formatting:

Do not capitalize subheads in MDRT communication (except for the first letter or a proper name).

Hyphens and Dashes:

- en dash: (–) Used to connect values in a range (only pertaining to lists; in body copy, always spell out “to”) or for stylistic attribution
 - PC shortcut: Alt + 0150
 - Mac shortcut: Option + shift

- em dash: (—) Used to denote an abrupt change in thought in a sentence or an emphatic pause; can act in place of a comma or parenthesis
 - o PC shortcut: Alt + 0151
 - o Mac shortcut: Option + shift + -
- Place one space on either side of an em dash (—), but no space on either side of an en dash (–).
- hyphen: (-) Used to join words in compound constructions, e.g., *self-evident*, *high-net-worth client*

MDRT Foundation:

Tagline: Financial Professionals Changing Lives Worldwide™

The term “nonprofit organization” does not clearly translate in countries outside the U.S. Use “charitable organization” (or NGO) in lieu of “nonprofit.”

MDRT Foundation Knight – always capitalize this donor level, e.g., “Bronze Knight,” “Excalibur Knight,” etc.

When a city/state accompanies a member, spell out the full state name.

If a member is from Canada, the entire city/province/country is spelled out: Vancouver, British Columbia, Canada.

MDRT Store

Trademark Court of the Table and Top of the Table in MDRT Store marketing materials as follows:

For short pieces, use the ® on first reference. No legal disclaimer needed.

Member information: Aptify is the accurate source for all membership information. It includes each member’s:

- Name spelling, *exactly* as it appears in their “Name on Certificate” field
- Designations
- Membership years
- Hometown (city, state, country)
- Membership level (Qualifying, Qualifying and Life, and Life)
- Court of the Table (3x production requirement) and Top of the Table qualifications (6x production requirement)
 - o When a member qualifies for TOT, they are entered into Aptify as also qualifying for COT. However, for the year a member qualifies for TOT, we do not include their COT qualification. *For example, if a member has 11 COT and 10 TOT qualifications, they are identified in our marketing*

materials as having one Court of the Table and 10 Top of the Table qualifications.

- When a member has multiple COT honors but only one TOT honor, separate to avoid awkward wording. *Ex/ “Blind Willie McTell, a 12-year MDRT member with 10 Court of the Table qualifications and one Top of the Table honor...”*
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- Volunteer history
- Foundation contribution history

Member names:

Bold all member names and designations. Include only two designations after each member’s name. *e.g., **Julian H. Good Jr., CLU, ChFC**, is MDRT First Vice President.*

After the last designation in a member’s name, **do not bold** the comma (***Ralph Antolino, CLU, ChFC**, is Top of the Table...*).

Do not bold former member names.

Bold dead MDRT members and use the following style: “The late 53-year MDRT member **Ben Feldman**, of Richfield, Ohio, ...”

NAIFA – When a member belongs to a specific NAIFA chapter, use: NAIFA–Central Virginia. Hyphenate with an en dash but without spaces on either side of dash.

Money: For U.S. currency, use **USD** except *Round the Table* magazine and content exclusively developed for U.S. markets, which use \$

Months: Spell out the names of months (January 23, 2008)

Numerals: Per AP Style, spell out numbers one through nine, using figures for 10 and up (exceptions: money, ages, scoring, dimensions, military units)

Past Presidents: There are two ways to identify an MDRT Past President:

- MDRT Past President **Philip E. Harriman, CLU, ChFC**
- 2007 MDRT President **Philip E. Harriman, CLU, ChFC**

Phone numbers: Within text: +1 (847) 993-4989

In a list: +1 847.993.4989

Time: In lists (such as the Annual Meeting Program Book): 1 p.m. – 5:30 p.m.

Within text: 5–7 p.m.

Time zones: Spell out “Eastern time,” etc. Do not use abbreviations such as “EST” and do not mention Standard Time or Daylight Saving Time.

Titles:

- Quotes around books, TV programs, movies, radio shows, articles and presentation titles
- Italicize magazines, newspapers and other periodicals

Proofreader’s marks: See the back of the Corporate Identity guide for the appropriate proofreader’s marks to use when editing a document.

Web addresses: mdrt.org

- No need to include http:// or www.
- In web uses, hyperlink the text so it is blue and underlined. An easy way to do this is by typing the full web address first then hitting the space bar. The text will automatically become hyperlinked. After that, you can delete just the initial “www” and the link will remain.
- In print uses, simply use italics. There is no need for the text to be hyperlinked, colored or underlined.

Other style considerations:

Commonly used terms/words in Annual Meetings and similar events:

Booth numbers – Capitalize “Booth” when pertaining to a specific exhibitor, e.g., *MDRT Foundation Booth*

Session/event descriptions:

Avoid “will” in session descriptions and try to keep active tense: “*Antolino shares strategies for...*” rather than “*Antolino will share strategies...*”

Do not include business information for MDRT-member speakers — just membership years and city, state.

Rather than starting descriptions with the title of the speaker, begin with what attendees will learn or some kind of statement to suggest why someone should attend the session.

We only include up to two designations, exactly as listed in Aptify. Ignore what you find on any websites or what the speaker/member speaker may submit in an abstract or bio.

In session descriptions, try to explain to potential attendees what they will get out of the presentation, takeaways they can immediately implement when they return home, techniques, etc.

Unusual usage:

The following grammar/punctuation examples contain unusual style elements but would otherwise be difficult to verify:

When ending a sentence with a composition title that itself ends with a question mark, don't use a period: *The film isn't as good as "They Call Me Bruce?"*

For a yes/no sentence:

Example #1: *If you just say no, you'll never know what you missed.*

AP: You can use quotes for emphasis or use without here.

Example #2: *She said "yes" to the proposal.* OR I'd like to say "yes, I can help."

AP: Both are correct as written.

Address formats (specifically in Annual Meeting materials):

These address blocks typically appear below a speaker's bio. Use the abbreviated Blvd., St. and Ave. with a numbered address — spell out the rest.

BMI Consulting
15520 Rockfield Blvd., Suite G
Irvine, CA 92618
Phone: 949.900.0099
Email: guy@btagroup.net

Maritime Wealth Management
2579 Windsor St.
Halifax, Nova Scotia, Canada, B3K 5C4
Phone: 902.444.7000
Email: corry@maritimewealth.com

Anand Associates Ltd.
10 Glentworth St.
London, NW1 5PG, England, UK
Phone: 44 20 7486 5486
Email: bhupinder@anandassociates.com

Atkinson Bolton Consulting Ltd.
Cheveley House
Fordham Road
Newmarket, Suffolk, CB8 7XN, England, UK

Phone: 44 163 856 4230
Email: sjg@atkinsonbolton.co.uk

CANA Financial Services Ltd.
P.O. Box 18205, Glen Innes
Auckland, New Zealand 1743
Phone: 64 9 527 0168
Email: nadia@cana.co.nz