



MDRT

The Premier
Association of Financial
Professionals®

Corporate Identity Program

May 2004

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MDRT®

Introduction

1.0

Everything that identifies MDRT should support the organization's position as The Premier Association of Financial Professionals®.

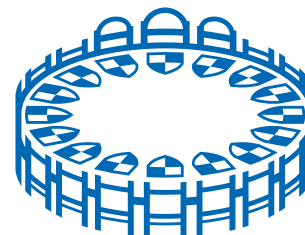
This corporate identity program governs how we display our corporate identity. Fundamentally, it governs how we manage our brand and command recognition from our audiences. Our challenge is to protect our corporate identity, respect its values and incorporate it into everything we do.

September 2004
The Executive Committee
Million Dollar Round Table

The MDRT identification system is designed to help reinforce the qualities, attributes and promises of its brand. Using this program will ensure that communications are consistent and clear, and will increase recognition for the organization among targeted audiences.

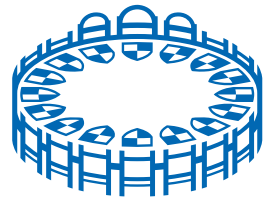
Our distinctive logo, combined with the acronym “MDRT®” and the tagline “The Premier Association of Financial Professionals®” now replaces all other logos and stylized treatments currently used to identify the organization, its various membership levels, programs and joint ventures.

In addition to a flexible system of identifying “signatures,” MDRT’s stationery has been redesigned. Also, there is now a family of distinctive type fonts, a color palette and guidelines for reproduction—all to ensure consistency, simplicity and clarity in our communications materials.



MDRT

The Premier Association of Financial Professionals®



MDRT®

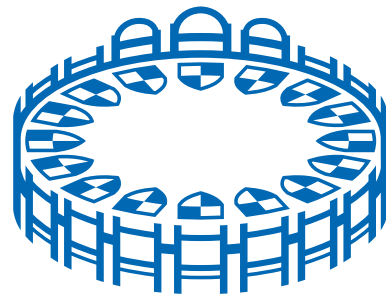
Identification

2.0

The familiar Round Table has been updated and remains as our corporate logo. It represents MDRT's history and tradition, and symbolizes the place where members have always come for inspiration and support, to share

and to learn. It has been simplified to allow for better print reproduction, but retains the basic character its employees, members and the public have come to recognize. It is the **only** logo that is acceptable in

identifying the organization, and should appear on all MDRT communications materials. It will most often be used as part of a standard or brand signature.



MDRT

The Premier Association of
Financial Professionals[®]



The table symbol may be used alone (with discretion) as a decorative or illustrative element.



The Round Table logo combined with a carefully coordinated typographic display of the acronym "MDRT" comprises the standard signature. It is the foundation on which a consistent, yet flexible, identification system is based.

There are only two acceptable versions of the standard signature, and although there are a number of ways in which they can be reproduced (see Reproduction Options 4.2 and 4.3), the typography, and the

relationship of the typography to the logo, may not be altered. To the extent possible, the brand signature should appear on all communications.

Standard Signature



Alternate Standard Signature



The brand signature is the combination of the standard signature and the tagline “The Premier Association of Financial Professionals®.”

There are a number of ways in which the brand signature has been composed, allowing for flexibility in design of communications materials.

All signature configurations are available in an EPS format.

Centered (one-line tagline)



The Premier Association of Financial Professionals®

Centered (two-line tagline)

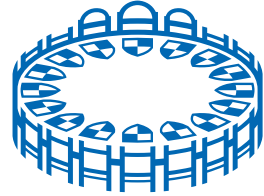


The Premier Association of
Financial Professionals®



MDRT’s tagline may be used independently of the standard signature. The first letter of each word in the tagline is always capitalized: The Premier Association of Financial Professionals®. When used independently, the tagline is followed by the registered trademark (®) symbol. Other than a reference within copy, never use the tagline on a document that does not feature the logo.

Vertical (two-line tagline)



MDRT

The Premier Association of
Financial Professionals®

Vertical (three-line tagline)



MDRT

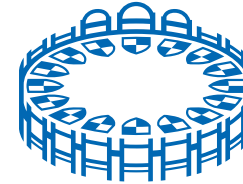
The Premier
Association of Financial
Professionals®

Horizontal (two-line tagline)



MDRT The Premier Association of
Financial Professionals®

Horizontal (three-line tagline)



MDRT The Premier
Association of Financial
Professionals®

Alternate horizontal



MDRT The Premier Association of
Financial Professionals®

Use the alternate horizontal brand signature when the vertical space in a layout is limited, such as trade show banners and other horizontal signing, mastheads and business forms where space is at a premium.

The standard signature and, in particular, the brand signature, should appear in a limited number of sizes throughout all MDRT communications materials. The signatures should never appear

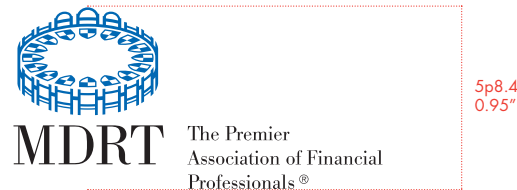
smaller than the minimum sizes shown, which are to be used only when absolutely necessary. The signature sizes used on business cards and stationery should generally be applied to most

marketing communications. The sizing guidelines below apply to any centered, horizontal or vertical signature configuration.

Minimum sizes

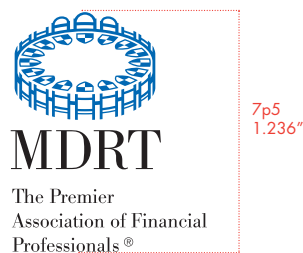


Standard signature



Brand signature

Stationery and collateral sizes




Business cards, smaller brochures and pamphlets




Stationery, 8.5 x 11 brochures, 9 x 12 brochures and folders, and most other print communications formats

Always leave the recommended amount of clear space around the logo, as indicated below. This gives the logo room for prominence and ensures that it will not be obscured by neighbor-


ing elements or typography. To ensure consistency, use the logo configurations in these guidelines on all MDRT communications. No other logo configurations should be used.

 The designated clear space applies to all MDRT logo configurations.


Standard

.25X				
				
.25X				
	.25X	X		.25X


Vertical

.25X				
				
	The Premier Association of Financial Professionals®			
.25X				
	.25X	X		.25X

Horizontal

.25X				
				
	The Premier Association of Financial Professionals®			
.25X				
	.25X	X		.25X

Alternate horizontal (inline)

.25X				
				
	The Premier Association of Financial Professionals®			
.25X				
	.25X	X		.25X

All MDRT communications materials should have an address block with enough information for the end user to easily contact the organization (may or may not contain full address). Note that the full organization name,

“Million Dollar Round Table,” must always appear as the first line of copy within an address block; followed by the street address (with “West” and “Avenue” spelled out); city, state, ZIP, postal code and USA (with

state abbreviation IL); phone; fax; and Web site address. Generally, address blocks appear on the back covers of brochures, folders and other marketing communications, but may appear on the front of business forms and sta-

tionery. Address blocks may be centered or stacked flush left, as shown, depending on layout requirements.

Million Dollar Round Table
 325 West Touhy Avenue
 Park Ridge, IL 60068-4265 USA

Phone: 847.692.6378
 Fax: 847.518.8921
 Web site: www.mdrt.org

Million Dollar Round Table
 325 West Touhy Avenue, Park Ridge, IL 60068-4265 USA
 Phone: 847.692.6378 Fax: 847.518.8921 Web site: www.mdrt.org

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 325 West Touhy Avenue, Park Ridge, IL 60068-4265 USA
 Phone: 847.692.6378 Fax: 847.518.8921 Web site: www.mdrt.org

Joint ventures, membership levels, meetings and events, and other MDRT affiliations must never have their own logos or identification standards. They should also not


appear as official "names" within an address block. The best way to identify these categories is within the title of a communications piece. See examples below.



The nature of some joint ventures may require the use of MDRT's logo along with the logo of the participating company.

Million Dollar Round Table
325 West Touhy Avenue
Park Ridge, IL 60068-4265 USA

Phone: 847.692.6378
Fax: 847.518.8921
Web site: www.mdrdt.org



MDRT
The Premier
Association of Financial
Professionals®


Top of the Table®
Annual Meeting
Exhibitor Prospectus

Million Dollar Round Table
325 West Touhy Avenue
Park Ridge, IL 60068-4265 USA

Web site: www.mdrdt.org

Back showing address block

sample



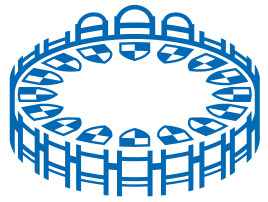
MDRT
The Premier
Association of Financial
Professionals®

MDRT/GAMA International
Joint Mentoring Council

Million Dollar Round Table
325 West Touhy Avenue
Park Ridge, IL 60068-4265 USA

Web site: www.mdrdt.org

sample



MDRT®

Typography

3.0

MDRT’s official type font is Bodoni BE Light. It is the **only** font that should be used for MDRT letters, memos and faxes. It is an elegant typeface that compli-

ments to the MDRT logo and will support our overall corporate identity and position as The Premier Association of Financial Professionals®. At the discretion

of graphic design staff or outsourced graphic professionals, Bodoni BE Light may be used in other marketing communications.



The information about fonts is primarily to help graphic designers make decisions. What is most important to MDRT staff is the information regarding font selection for letters, memos and faxes. Always use Bodoni BE Light.

Bodoni BE Light

ABCDEFGHIJKLMNOPQRSTUVWXYZ
 abcdefghijklmnopqrstuvwxyz1234567890
ABCDEFGHIJabcdefgh1234567890

Bodoni BE Regular

ABCDEFGHIJKLMNOPQRSTUVWXYZ
 abcdefghijklmnopqrstuvwxyz1234567890
ABCDEFGHIJabcdefgh1234567890

Bodoni BE Medium

ABCDEFGHIJKLMNOPQRSTUVWXYZ
 abcdefghijklmnopqrstuvwxyz1234567890
ABCDEFGHIJabcdefgh1234567890

Adobe Futura is the primary sans-serif font family for MDRT marketing communications. It was carefully chosen for its con-

temporary, yet classic, feel, its readability, compatibility and contrast with the primary serif font, Bodoni BE Light. There is a

wide range of weights, plus italics, which designers may use throughout MDRT communications materials.

Futura Light

ABCDEFGHIJKLMNOPQRSTUVWXYZ
 abcdefghijklmnopqrstuvwxyz 1 2 3 4 5 6 7 8 9 0
ABCDEFGHIJGabcdeFG 1 2 3 4 5 6 7 8 9 0

Futura Book

ABCDEFGHIJKLMNOPQRSTUVWXYZ
 abcdefghijklmnopqrstuvwxyz 1 2 3 4 5 6 7 8 9 0
ABCDEFGHIJGabcdeFG 1 2 3 4 5 6 7 8 9 0

Futura Bold

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz 1 2 3 4 5 6 7 8 9 0
ABCDEFGHIJGabcdeFG 1 2 3 4 5 6 7 8 9 0

Times is a good alternative to the Bodoni BE Light font when larger amounts of smaller text is used. Bodoni BE Light remains the preferred font for titles and most larger type applications (i.e.,

brochures, manuals, pamphlets, etc.). Helvetica is widely available and is a good alternative type font if the Futura family is not available. It has numerous weights, plus italics, which are

appropriate for use throughout MDRT communications materials (i.e., certificates, plaques, etc.).

Times

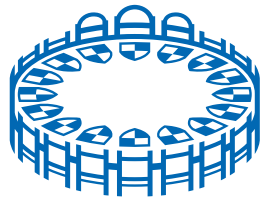
ABCDEFGHIJKLMNOPQRSTUVWXYZ
 abcdefghijklmnopqrstuvwxyz1234567890
ABCDEFGHIJabcdefgh1234567890

Helvetica

ABCDEFGHIJKLMNOPQRSTUVWXYZ
 abcdefghijklmnopqrstuvwxyz1234567890
ABCDEFGHIJabcdefgh1234567890

Arial

ABCDEFGHIJKLMNOPQRSTUVWXYZ
 abcdefghijklmnopqrstuvwxyz 1234567890
ABCDEFGHIJabcdefgh1234567890



MDRT®

Reproduction

4.0

The primary color palette has been carefully considered with the display of MDRT's identification elements in mind. Below are guidelines for consistent display

of the colors in both print (Pantone and four-color process equivalents) and electronic (Web) media.

Primary Colors

Solid Colors



Pantone 293

Black

Pantone 431

Supplementary Colors (used as accent to or with primary colors)



Pantone 295

Pantone 877
Metallic Silver

Pantone 428

Four-color Process

C: 100
M: 57
Y: 0
K: 2

C: 0
M: 0
Y: 0
K: 100

C: 11
M: 1
Y: 0
K: 64

C: 100
M: 57
Y: 0
K: 40

Use Pantone 431 color formula.

C: 2
M: 0
Y: 0
K: 18

Web/Monitor Color

Hexadecimal:
00 33 99

Hexadecimal:
00 00 00

Hexadecimal:
66 66 66

Hexadecimal:
00 33 66

Hexadecimal:
CC CC CC

R: 0
G: 51
B: 153

R: 255
G: 255
B: 255

R: 102
G: 102
B: 102

R: 0
G: 51
B: 102

R: 204
G: 204
B: 204

When only a single color is available, print the MDRT signature in one of the primary colors. Alternatively, the signature may print in black or another single

color that is complimentary to the overall theme of the communication. It may be reversed out of black or another deep color. Foil stamping is acceptable. To the

extent possible foil stamping should be silver. The signature may also reverse to white out of a "clean" area of a photo.



These are samples of logos reversed out of dark colors.

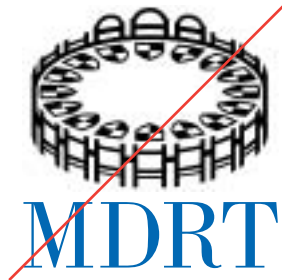
Shown using Pantone 877 Metallic Silver

On a white or light neutral background, the signature may be printed in two colors, with the logo in Pantone 293 and typography in black or dark gray (Pantone 431).

Where appropriate, the signature may be printed in light gray (Pantone 428) or metallic silver (Pantone 428) or metallic silver on one of the background colors shown.



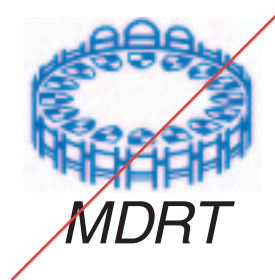
Below are some common misuses of the MDRT logo and signature.



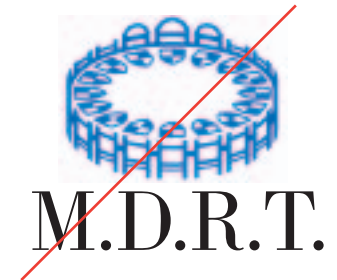
Using unapproved color schemes with signature.



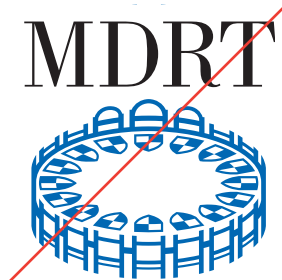
Screening back the color(s) of the signature. (The logo may be screened back only when used as a decorative/illustrative element.)



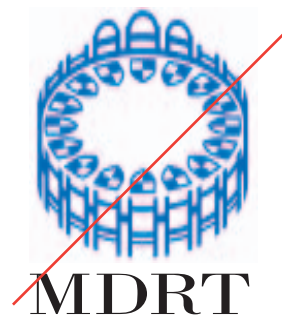
Changing the typeface used in the signature.



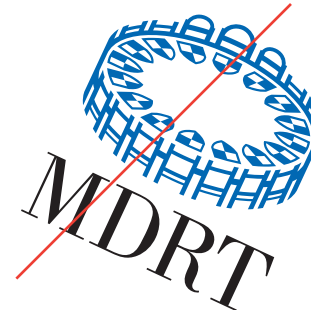
Adding punctuation to the logo type in the signature.



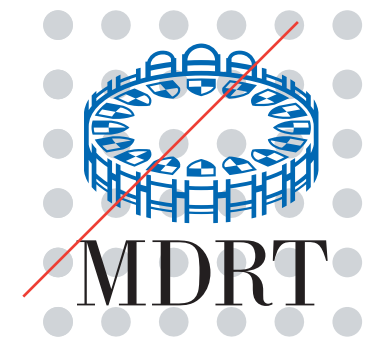
Placing MDRT above the logo.



Altering (scaling) the proportions of any part of the signature.



Angling the signature in any direction.

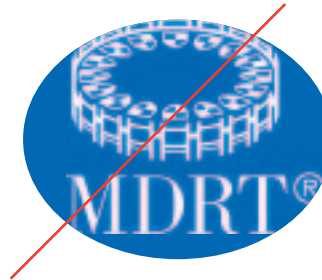


Printing the signature over a competing background pattern, or busy area of a photo.

Continuation of some common misuses of the MDRT logo and signature.



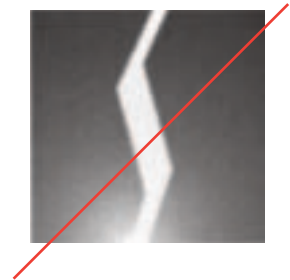
Placing typographic elements on top of the logo.



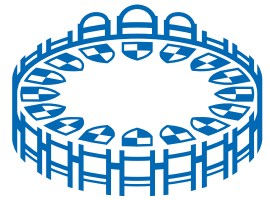
Cropping or containing the signature within another shape.



Creating new logos to "play off" the Round Table logo.



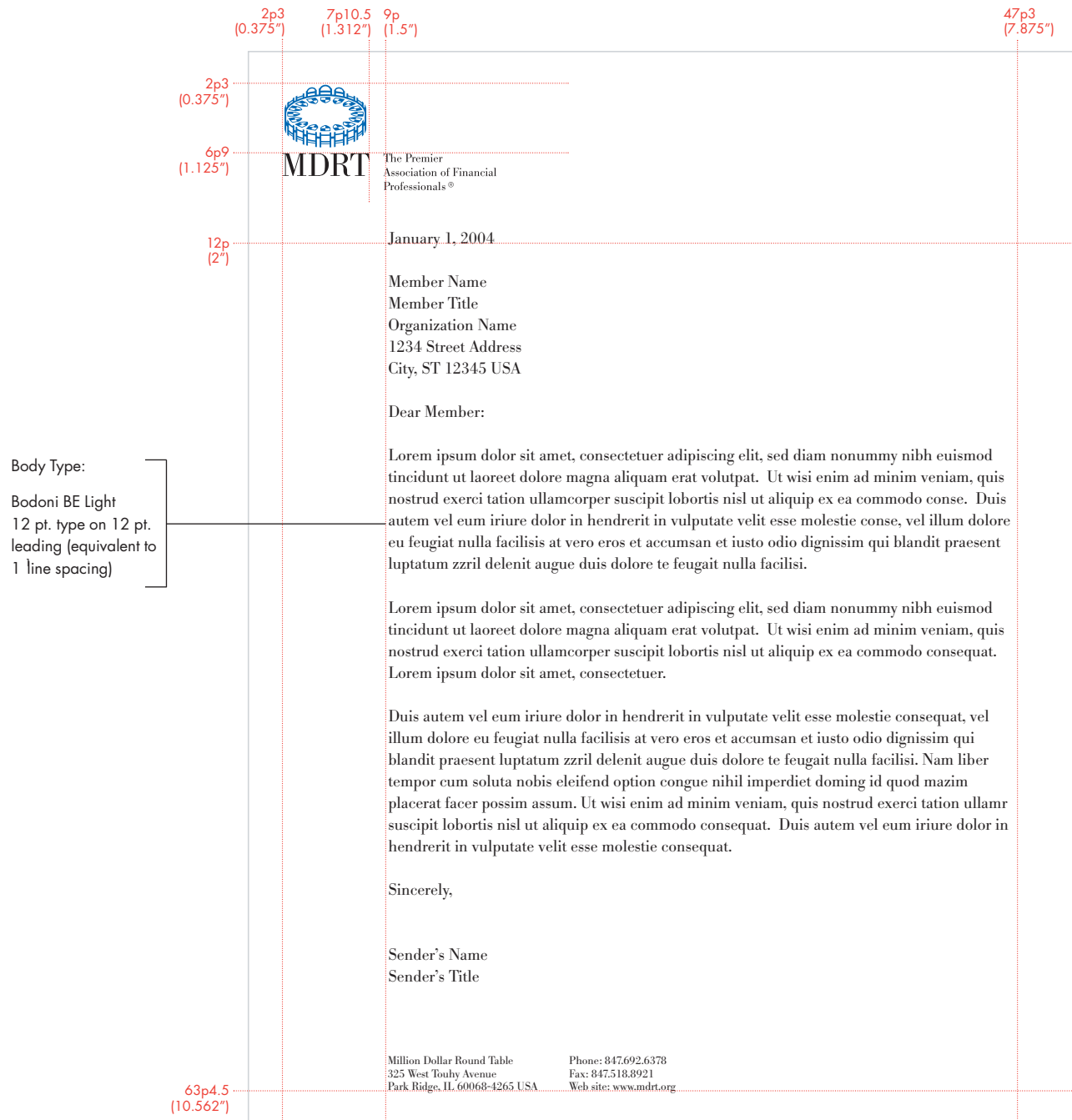
Using an unapproved logo to identify a program or affiliation of MDRT.



MDRT®

Stationery System

5.0



Size

8 1/2" x 11"

Signature

letterhead size
Brand Signature/horizontal

Typography

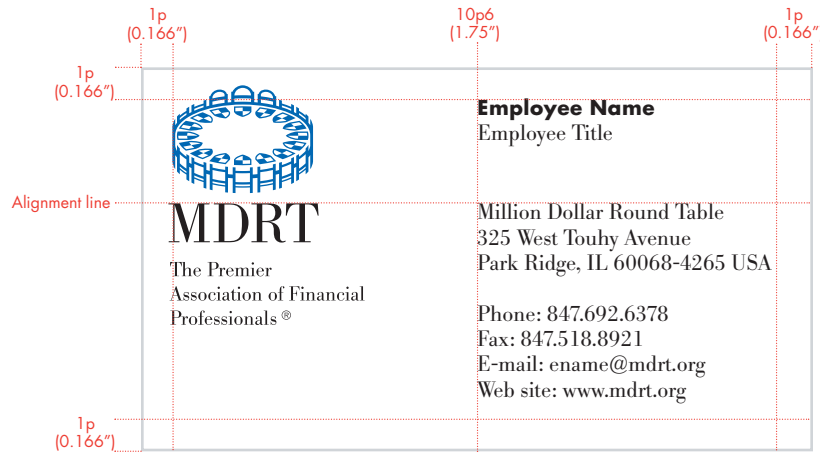
Address Block:
Address:
Bodoni BE Light
8.25 pt. over 9.5 pt.

Color

MDRT Logo mark:
PMS® 293
Logo type, tagline text
and all other typography:
PMS® Process Black

All margins and dimensions are based from the top left corner of paper. Illustration not to scale.

Margins for the text field:
Top: 1.86"
Bottom: 1.5"
Left: 1.5"
Right: 1.0"



5.2

Size

3 1/2" x 2"

Signature

business card size
Brand Signature/horizontal

Typography

Employee Name:
Futura Bold
7.5 pt. over 9.5 pt.

Title and Address:
Bodoni BE Light
8.25 pt. over 9.5 pt.

Color

MDRT Logo mark:
PMS® 293

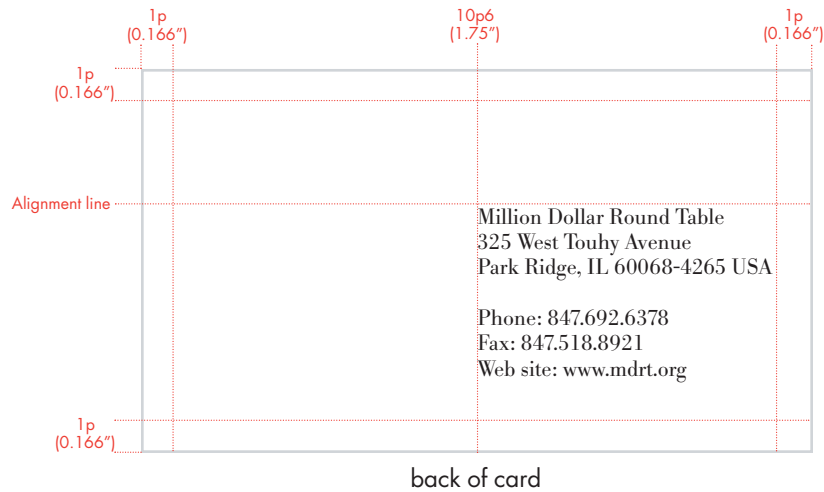
Logo type, tagline text
and all other typography:
PMS® Process Black

*Dimensions are based from
the top left corner of card.*

*Margins are based on card
edges.*

Note:

We typically spell out the state name, because state abbreviations are not always understood outside the U.S.



Size

3 1/2" x 2"

Signature

business card size
Brand Signature/horizontal

Typography

Employee Name:
Futura Bold
7.5 pt. over 9.5 pt.

Title and Address:
Bodoni BE Light
8.25 pt. over 9.5 pt.

Color

MDRT Logo mark:
PMS® 293

Logo type, tagline text
and all other typography:
PMS® Process Black

*Dimensions are based from
the top left corner of card.*

*Margins are based on card
edges.*



Size

Envelope:
9 1/2" x 4 1/8"
commercial flap

Mailing Label:
7" x 3 1/2"

Signature

Both Envelope and
Mailing Label use letterhead size
Standard Signature/horizontal

Typography

Bodoni BE Light,
8.25 pt. over 9.5 pt.

Address Block:

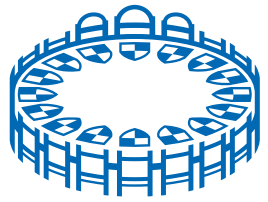
Address:
Bodoni BE Light,
12 pt. over 16 pt.

Color

MDRT logo mark:
PMS® 293

All other typography:
PMS® Process Black

*All dimensions are based from
the top left corner of envelope
and mailing label.*



MDRT®

Sample Applications

6.0



In this example, only two colors from the color palette are used. The Round Table logo is used as a decorative/illustrative element on the front cover. The brand signature/vertical format is used. [Text may not be placed over logo or used as a watermark.] Bodoni BE Light is used in a large display size for the title. The address block is set in a flush left configuration and placed on the back cover.

back cover

front cover



The MDRT® Guide to Estate Planning



Note that the signature reverses out of a "clean" area of the photo.

“MDRT keeps me focused and motivated. It gives me the opportunity to share and give back in a meaningful way.”

Betty Cepeda, Manila, Philippines



Lorem ipsum dolor sit amet, consectetur cing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magnari aliquam sdu tincidunt erat volutpat. Ut wisi enim ad minim veniam, quis nostrud exerci tation ullamcorper suscipit lobortis nisl. Lorem ipsum dolor sit amet, consectetur cing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magnari aliquam.



MDRT

The Premier Association of Financial Professionals®

Million Dollar Round Table
800.123.4567 www.mdr.org



He’s getting million dollar advice. Shouldn’t you?

Lorem ipsum dolor sit amet, consectetur cing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magnari aliquam erat volutpat. Ut wisi enim ad minim veniam, quis nostrud exerci tation ullamcorper suscipit lobortis nisl.

Duis autem vel eum iriure dolor in hendrerit in vulputate velit esse molestie consequat, vel illum dolore eu feugiat nulla facilisis at vero eros et accumsan et iusto od io dignissim qui blandit praesent luptatum zzril.



MDRT

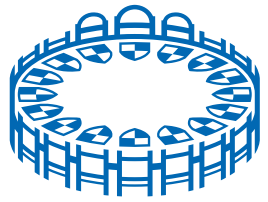
The Premier Association of Financial Professionals®

Million Dollar Round Table
800.123.4567 www.mdr.org

A full-page ad and a single-column ad are shown as examples. Note that the address block may not need to contain the address when appearing in newspaper and/or magazine.

The standard or the brand signature may appear on merchandising, depending on readability. Do not use the logo on merchandise if the logo will be too small. Alternatively, the type-only logo may be used.





MDRT®

Member Identification

7.0

Members are encouraged to use MDRT member logos in combination with their existing marketing and communication efforts.

Proper use of MDRT member identity positions them as a member of The Premier Association of Financial

Professionals® and helps them deliver a clear, consistent message to their clients and the financial services industry.

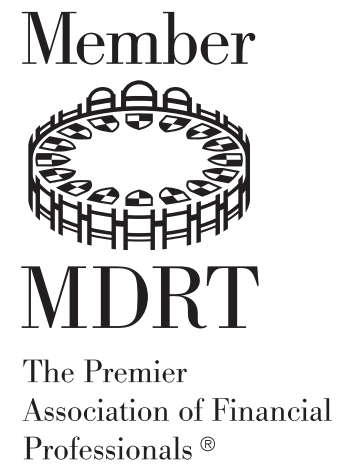
Member Signature



standard



with two-line tagline



with three-line tagline



type-only



alternate horizontal (inline)

Qualifying Member Signature

Qualifying
Member



MDRT®

standard

Qualifying
Member



MDRT

The Premier Association of
Financial Professionals®

with two-line tagline

Qualifying
Member



MDRT

The Premier
Association of Financial
Professionals®

with three-line tagline

Qualifying
Member
MDRT®

type-only

**Qualifying & Life Member
Signature**

Qualifying &
Life Member



MDRT®

standard

Qualifying &
Life Member



MDRT

The Premier Association of
Financial Professionals®

with two-line tagline

Qualifying &
Life Member



MDRT

The Premier
Association of Financial
Professionals®

with three-line tagline

Qualifying &
Life Member
MDRT®

type-only

Life Member Signature

Life Member



MDRT®

standard

Life Member



MDRT

The Premier Association of
Financial Professionals®

with two-line tagline

Life Member



MDRT

The Premier
Association of Financial
Professionals®

with three-line tagline

Life Member
MDRT®

type-only

**Court of the Table Member
Signature**

Court of the Table
Member



MDRT®

standard

Court of the Table
Member



MDRT

The Premier Association of
Financial Professionals®

with two-line tagline

Court of the Table
Member



MDRT

The Premier
Association of Financial
Professionals®

with three-line tagline

Court of the Table
Member
MDRT®

type-only

**Top of the Table Member
Signature**

Top of the Table
Member



MDRT®

standard

Top of the Table
Member



MDRT

The Premier Association of
Financial Professionals®

with two-line tagline

Top of the Table
Member



MDRT

The Premier
Association of Financial
Professionals®

with three-line tagline


Top of the Table
Member
MDRT®

type-only

Only MDRT members in good standing may use a member logo. It may be used on business cards, letterheads, proposals, newsletters, press releases and advertisements. Members are only permitted to use MDRT member logos in conjunction with their company identification.

Members cannot use any MDRT logo that does not clearly identify them as a member. MDRT member logos cannot be used on checks, envelopes or promotional materials that may outlive the term of membership, such as hats, pens, calendars, directories or permanent billboards.

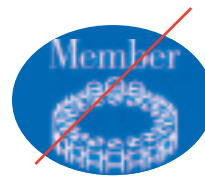
Member logos may be printed in black or another color that is compatible with their existing communications materials. It may be reversed out of black or other deep colors. Foil stamping is permitted.

 Member logos are only for use by members. They are **not** to be used as corporate symbols. Use by anyone other than a member would be an insignia violation.

Common Reproduction and Design Errors



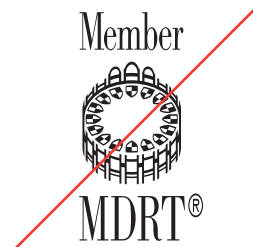
Placing typographic elements on top of the logo.



Cropping or containing the signature within another shape.



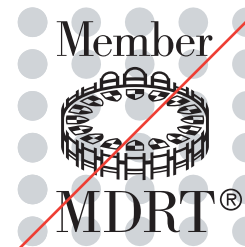
Creating new logos to "play off" the Round Table logo.



Altering (scaling) the proportions of any part of the signature.



Angling the signature in any direction.



Printing the signature over a competing background pattern, or busy area of a photo.

In print communications, the proper phrasing to indicate membership is “Member, Million Dollar Round Table.” Qualifying and Life, and Life members, as well as Court of the Table and Top of the Table may state their classifications.

As MDRT membership is not a professional designation or degree, such as CPA or Ph.D.,

a member may not use “MDRT” following their name.

Here are two alternate phrasing examples:

“John Doe, CLU, is a member of the [YEAR] Million Dollar Round Table (MDRT).” or

“Mary Smith has been approved as a member of the [YEAR] Million Dollar Round Table (MDRT).”

Because a member’s local media may not be familiar with MDRT, below is a description that can be used in conjunction with the member signatures.

Trademark

Always use the registered trademark symbol (®) in conjunction with the trademarked phrase or logo. In a lengthy document, such as a brochure or magazine, it is acceptable to omit the registered trademark symbol (®) in the text as long as a disclaimer identify-

ing the trademarked phrases is published. Following is a sample disclaimer: (Insert trademarked phrases included in publication with the ® after each) are all registered trademarks of Million Dollar Round Table®.

Trademarked phrases are:

Million Dollar Round Table®
MDRT®

The Premier Association of Financial Professionals®

MDRT Foundation®

Court of the Table®

Top of the Table®

FamilyTime®

Official Statement

The following statement is the official current description of MDRT. It may be used in their communications.

Million Dollar Round Table (MDRT) is recognized internationally as The Premier Association of Financial Professionals®. An independent association of more than 27,000 of the world’s leading life insurance and financial services professionals from 70 nations, MDRT members demonstrate exceptional product knowledge, outstanding client service and strict ethical conduct. MDRT membership is recognized internationally as the standard of excellence in the life insurance and financial services business.

Stationery

ABC Life Insurance Company
2468 Any Avenue
Anywhere, ST 60068-4265 USA

Phone: 654.321.9876
Fax: 654.123.4567

January 1, 2004

Lorem Ipsum
Organization Name
1234 Street Address
City, ST 12345 USA

Dear Lorem:

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Ut wisi enim ad minim veniam, quis nostrud exerci tation ullamcorper suscipit lobortis nisl ut aliquip ex ea commodo conse. Duis autem vel eum iriure dolor in hendrerit in vulputate velit esse molestie conse, vel illum dolore eu feugiat nulla facilisis at vero eros et accumsan et iusto odio dignissim qui blandit praesent luptatum zzril delenit augue dui dolore te feugait nulla facilisi.

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Duis autem vel eum iriure dolor in hendrerit in vulputate velit esse molestie consequat, vel illum dolore eu feugiat nulla facilisis at vero eros et accumsan et iusto odio dignissim qui blandit praesent luptatum zzril delenit augue dui dolore te feugait nulla facilisi. Nam liber tempor cum soluta nobis eleifend option congue nihil imperdiet doming id quod mazim placerat facer possim assum. Ut wisi enim ad minim veniam, quis nostrud exerci tation ullamr suscipit lobortis nisl ut aliquip ex ea commodo consequat. Duis autem vel eum iriure dolor in hendrerit in vulputate velit esse molestie consequat.

Sincerely,

Sender's Name
Sender's Title

LOREM IPSUM
Insurance Agent

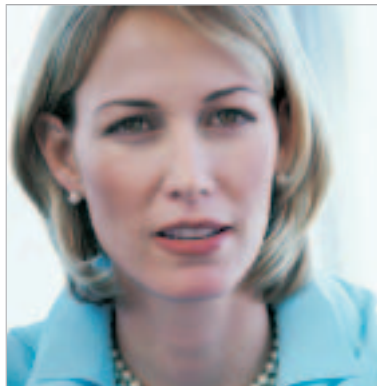
ABC Life Insurance Company
2468 Any Avenue
Anywhere, ST 60068-4265 USA

Phone: 654.321.9876
Fax: 654.123.4567
E-mail: ename@abcinsurance.org
Web Site: www.abcinsurance.org



Advertising

When Making an Investment Decision, You Should Have a Round Table Discussion.



This ABC Insurance Company agent has qualified for the 2004 Million Dollar Round Table, The Premier Association of Financial Professionals®.

A prestigious achievement, MDRT membership is recognized in the industry as the international standard of excellence.

When you want the best in insurance and financial services solutions, turn to a trusted advisor—a Round Table member. All of these highly skilled professionals can provide excellent advice and superior services.

ABC Life Insurance Company

2468 Any Avenue
Anywhere, ST 60068-4265 USA

Phone: 654.321.9876
Fax: 654.123.4567





MDRT®

Editorial Style Guide

8.0

MDRT primarily uses AP style (*The Associated Press Stylebook and Libel Manual*), with some exceptions. In some situations, MDRT style will reflect Chicago style (*The Chicago Manual of Style*, 15th edition). Exceptions to AP style, as well as commonly used AP rules and rules peculiar to MDRT, can be found in this style guide. Use Webster’s (*Webster’s New World College Dictionary*, 4th edition) for proper spelling.

A

AALU	Association for Advanced Life Underwriting
ACAS	Associate of the Casualty Actuarial Society
ACII	Associate of the Chartered Insurance Institute
ACLI	American Council of Life Insurers (formerly American Council of Life Insurance)
Acronyms	Always spell out acronyms (this does not include designations after a person’s name) the first time they are used. Commonly used insurance acronyms are included in this guide under the appropriate letter.
Advocis™	The Financial Advisers Association of Canada
Addresses	Use letters and figures for street names. (i.e., 10th Avenue)
AFA	Association of Financial Advisors
Affect/effect	affect, as a v., means to influence; as a n., it should be avoided; effect, as a v., means cause; as a n., means result
AFP	Associated Financial Planner
AHIA	Association of Health Insurance Agents
AIBAI	Association of Insurance Brokers & Agents in Israel
AICPA	American Institute of Certified Public Accountants
ALIA	American Life Insurance Association (now part of ACLI)
ALUA	Associate, Life Underwriters Association

Annual Meeting	Always capitalize all references to MDRT’s Annual Meetings.
APIC	Advisors Political Involvement Committee
ARIA	American Risk and Insurance Association
ASA	American Society of Actuaries Associate of the Society of Actuaries
ASPA	American Society of Pension Actuaries

B

Bold	See general style notes
Business/ professional titles	Always capitalize professional titles when used in conjunction with proper name. Always capitalize MDRT titles, including President, Chair and Divisional Vice President. However, past President Brian Ashe. Or Presidents Ashe, McKewen and Rabjohns. Ashe, the 2000 MDRT President, is also good. Or instead of “past” you could write “former.”
By-	In general, no hyphen (see AP prefix rules for in-depth discussion).

C

Canada	When naming an area in Canada, use the town, the province (or territory) and the country (Canada).
Capitalization	See general style notes for information on members’ designations, members’ titles, etc. For titles, in general, capitalize prepositions and conjunctions of four+ letters. Capitalize articles, or other words with fewer than four letters, if it is the first or last word in a title.
CEBS	Certified Employee Benefit Specialist
CFP®	Certified Financial Planner® is trademarked in the U.S. CFP® is a registered mark.
Chair	Use “Chair,” not Chairman or Chairwoman

ChFC	Chartered Financial Consultant. This is a registered mark in the United States.
CH.F.C.	Chartered Financial Consultant (in Canada)
CIC	Certified Insurance Counselor
CIRC	China Insurance Regulatory Commission
CLHIA	Canadian Life and Health Insurance Association
CLTC	Certified in Long-Term Care
CLU	Chartered Life Underwriter. In Canada, this designation is trademarked. In the United States, this is a registered mark.
Commas	Don't use serial commas (a comma before "and" or "or") unless a list is unreadable without them.
Court of the Table	Always spell out. Do not use COT acronym.
Courtesy titles	Use the subject's full name in the first reference, then refer to him or her by last name (e.g., Jane Smith, after that, Smith). Never do this differently for men than for women.
CPC	Certified Pension Consultant
Critical illness insurance	No hyphen (industry term)
Cutback	as a v., two words; as a n. or adjective, one word
D	
Database	Always one word
Departments	Capitalize the names of MDRT departments
DipAll	Diploma, Australia Insurance Institute
Disc/disk	Computer reference is disk. All other uses, disc.
Diseases	Don't capitalize disease names unless the name includes a person's name (e.g., cancer, leukemia, but Parkinson's disease)

E	
e-mail	Use lower-case "e" and a hyphen
em-dash	Use a space before and after. Used to show abrupt change in sentence or title.
en-dash	Use between numbers or times (e.g. 1–2 pm)
Ensure/insure	ensure means guarantee; use insure for references to insurance: The policy insures his life.
F	
FAFA	Fellow of the Association of Financial Advisors
Fallout	One word
FamilyTime®	This is an MDRT® concept and program. The idea is to help members spend quality time with their families.
FCAS	Fellow of the Casualty Actuarial Society
FCIA	Fellow of the Canadian Institute of Actuaries
FCII	Fellow of the Chartered Insurance Institute
FIA	Fellow of the Institute of Actuaries
FIIC	Fellow, Insurance Institute of Canada
FILPA	Fellow of the Institute of Life and Pensions Association
Financial services profession(al)	No hyphen (industry term)
FLIA	Fellow of the Life Insurance Association
FLMI	Fellow, Life Management Institute (LOMA)
FLUA	Fellow, Life Underwriters Association
Focus Sessions	Always capitalize
FPA	Financial Planning Association

FSA	Fellow of the Society of Actuaries
FSPA	Fellow of the American Society of Pension Actuaries

G

GAMA	GAMA International (formerly General Agents and Managers Association)
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H

Headquarters	Not a verb. MDRT headquarters (l.c.)
HIAA	Health Insurance Association of America
His/her	Don't assume the subject is a man. First, try to restructure the sentence so you don't need the pronoun. If you can't, use the phrase "his or her."
Holdup/hold up	as a v., two words; as a n. or adjective, one word
Hyphens	See general style notes for more information.

I

IIAA	Independent Insurance Agents of America
IIS	International Insurance Agents and Brokers Society
IMSA	Insurance Marketplace Standards Association
IFCA	Insurance and Financial Communicators Association

J

J.D.	Use periods
Junior	Use Jr. Do not set off with commas.

L

LAMP	Life Agency Management Program (see GAMA)
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LASC	Life Assurance Salesman's Certificate
Late	Use for deceased. The late Joe Murphy...
LCA	Life Communicators Association (see IFCA)
LIA	The Association for Financial Services Professionals (formerly Life Insurance Association)
LIMRA	LIMRA International (formerly Life Insurance Marketing and Research Association)
Life span	as a n., two words
LLIF	LIMRA Leadership Institute Fellow
LOMA	formerly Life Office Management Association (see NAHU)
LPRT	Leading Producers Round Table (see NAHU)
LUAHK	Life Underwriters Association of Hong Kong
LUASA	LUASA (formerly Life Underwriters' Association of South Africa)
LUTC	Life Underwriters Training Council (now part of TAC)
LUTCF	Life Underwriter Training Council, Fellow

M

MAFAC	Managers Association of Financial Advisors of Canada
Main Platform	Always capitalize
Marketplace	One word
Members	Always bold members' names and designations. Always capitalize their MDRT titles and offices. See general style notes for more information.
Million Dollar Round Table	Always use full organization name upon first reference and in address block. When using acronym, first use full name followed by acronym in parenthesis [i.e., Million Dollar Round Table (MDRT)].


Money	\$100,000 (if discussing different currencies, use the appropriate word, such as yen, etc.) \$1 million
Monetary Notations	Example: \$0.00 USD
Months	Always capitalize and spell out. Do not use a comma if a phrase has only a month and a year (March 1967). If a specific date is added, add the comma (March 12, 1967).
MSFS	Master of Science in Financial Services
MSM	Master of Science in Management
MSPA	Member, Society of Pension Actuaries
N	
NAEPC	National Association of Estate Planners and Councils
NAHU	National Association of Health Underwriters
NAIC	National Association of Insurance Commissioners
NAIFA	National Association of Insurance and Financial Advisors. NOTE: The individual states have their own associations, i.e., Illinois Association of Insurance and Financial Advisors. This would be abbreviated as IAIFA.
NAIFAPAC	National Association of Insurance and Financial Advisors Political Action Committee
NAILBA	National Association of Independent Life Brokerage Agencies
NAMLIFA	National Association of Malaysian Life Insurance and Financial Advisors
NASD	National Association of Securities Dealers
NALU	National Association of Life Underwriters (now NAIFA)
Non	Generally, do not use a hyphen unless the word is a proper noun or adding "non" will lead to double

	consonants or a really awkward or unreadable combination.
Numbers	Spell out numbers under 10 (unless it is someone's age or percentage, e.g. 1 percent). Spell out numbers at the beginning of a sentence, unless it is a year. Spell out first through ninth when they indicate a sequence in time or a location (see addresses entry). Use figures for 10th and above. If a number indicates a rating of some sort, use "No." (e.g., No. 1 on the best-seller list). If someone is the second or third (as in people naming their descendants after themselves), do not use a comma (George Foreman II, George Foreman VII, etc.)
NZDiplA	New Zealand Diploma in Life Assurance
P	
Percent	Spell out, even with figures. Only use % in lists or tables.
PIA	Professional Insurance Agents (National Association of)
Practice management techniques	No hyphen (industry term)
Professional/business titles	See business/professional titles entry
R	
Ratio	Use a colon (2:1)
RHU™	Registered Health Underwriter (see NAHU) is also a registered mark in the U.S.
RIA	Registered Investment Advisor
Round Table	Always capped; alternative reference for Million Dollar Round Table. Use with discretion.
Round the Table	A bi-monthly publication of MDRT. Capitalize

S	
Seasons	Lowercase unless part of a formal name (Winter Olympics)
Senior	Use Sr. Do not set off w/a comma.
Set up/setup	as a v., two words; as a n. or adjective, one word
SFSP	Society of Financial Service Professionals
SIR	Society of Insurance Research
SOA	Society of Actuaries
Subheads	Cap first word only
States	Always spell out state names, except in address block. Many of our members live outside the United States and are not familiar with the abbreviations.
T	
TAC	The American College
Temperatures	Use figures for all temperatures except zero. Abbreviate Celsius (C) and Fahrenheit (F). Use a degree sign (30°F).
Time	3 p.m.; 3:30 p.m.; 10 a.m. – 11:30 a.m.
Titles	Put magazine titles in italics. The names of ships are italicized. Book titles, movie titles, television show titles, etc., go in quotes. See separate entries for business and professional titles, as well as the general style notes section.
Top of the Table	Always spell out. Do not use TOT acronym.
Trademark	See guidelines on page 7.8
U	
Under way	Two words
United Kingdom	as a n., spell out; as an adjective, abbreviate (U.K.)

United States	as a n., spell out; as an adjective, abbreviate (U.S.)
V	
Versus	vs.
W	
Web site	Two words, upper-case “W”
Whole Person	Capitalize in all references to the MDRT concept. Originally called the “Whole Man” concept, this concept emphasizes that members ought to be well-rounded and involved in all aspects of life, not just in business. There’s a journal that goes with this concept, and Whole Person Journal should be capitalized.
WIFS	Women in Insurance and Financial Services
Workplace	One word
Work force	Two words
Work site	Two words
Workstation	One word
Y	
Year	Use figures (no commas). Add an “s” w/out an apostrophe to indicate a span of time (1900s). You may start a sentence with a year without spelling it out (2000 was an exciting year.).
Z	
ZIP codes	Only include them in full mailing addresses.

¶ She was MDRT Foundation President.	indent for paragraph	Whole Person philosophy	insert space
Her civic involvement	no paragraph	met for speaker ^{stet} rehearsals	retain
financial industry services	transpose words	we attended the ^{the} Annual Meeting	insert word
she received the award	transpose letters	a member of the MDRT	delete
a fifty-year member	don't spell out	Rothschild, CLU, ChFC	insert comma
⑨ Court of the Table honors	spell out	the speaker's presentation	insert apostrophe
Financial Services Limited	abbreviate	He spoke yesterday OR	insert period
a TOT member	don't abbreviate	long term insurance	insert hyphen
MDRT president Adelia Chung	capitalize	the criteria an ^{OR M} application, fee	insert em-dash
Main Plat form	remove space	2004-2005 membership years	insert en-dash
a Past President of MDRT	lowercase		
Focus Sessions	remove letter and close space		

 Always make edits in red.