

# Global Guidelines for Voice

# Contents

## **1. Introduction**

---

1.1 The Case for Change

---

1.2 Our Brand Strategy

---

1.3 The Role of Voice

---

1.5 Validating Our Evolved Expression

## **2. Our Brand Voice**

---

2.1 Our Creative Philosophy

---

2.4 Our Voice Principles

## **3. Adapting for Local Markets**

---

3.1 The Need to Translate and Adapt

---

3.2 Implications Across Key Markets

---

3.3 Now It's Your Turn!

## **4. Voice in Action**

---

4.1 Before & After Examples

---

# The purpose of this document

These guidelines give our global teams a consistent way to express the MetLife brand. They help us ensure that, through language, we show up as one company with a unified voice. Enabling all of our audiences to understand what we stand for and why.

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## These guidelines do...

Provide high-level guidance, considerations and tactics for communicating on-brand.

Contain a range of examples to show our brand in action across different audiences and channel types.

Provide inspiration for the language, constructs and syntax that we can use in our writing.

## These guidelines do not...

Outline a content strategy for the use of marketing materials by channel/touchpoint.

Include detailed guidance for individual markets—rather, regional teams should adapt this document.

Contain actual in-market copy. While the copy examples can serve as inspiration, they shouldn't be lifted verbatim. And we shouldn't use internal definitions (of our voice principles or messaging themes) as external copy.

Serve as prescriptive guidelines for leadership communications. While they might influence remarks, our leaders should speak and sound like themselves as individuals.

# 1. Introduction

- 1.1 The Case For Change
- 1.2 Our Brand Strategy
- 1.3 The Role Of Voice
- 1.5 Validating Our Evolved Expression

The Case for Change

# We are moving toward becoming a truly customer-centric organization

At MetLife, we are uncovering new ways to put the customer at the heart of everything that we do.

By leveraging detailed and scientific research, we've prioritized the customer segments most critical to our business and uncovered shared drivers and pain points across them.

We created a global brand strategy that reflects our enterprise objectives and demonstrates our commitment to fulfilling our customers' needs.

Now we're combining these elements of research and strategy to craft an approach to capture the hearts and minds of those customers.

Our Brand Strategy

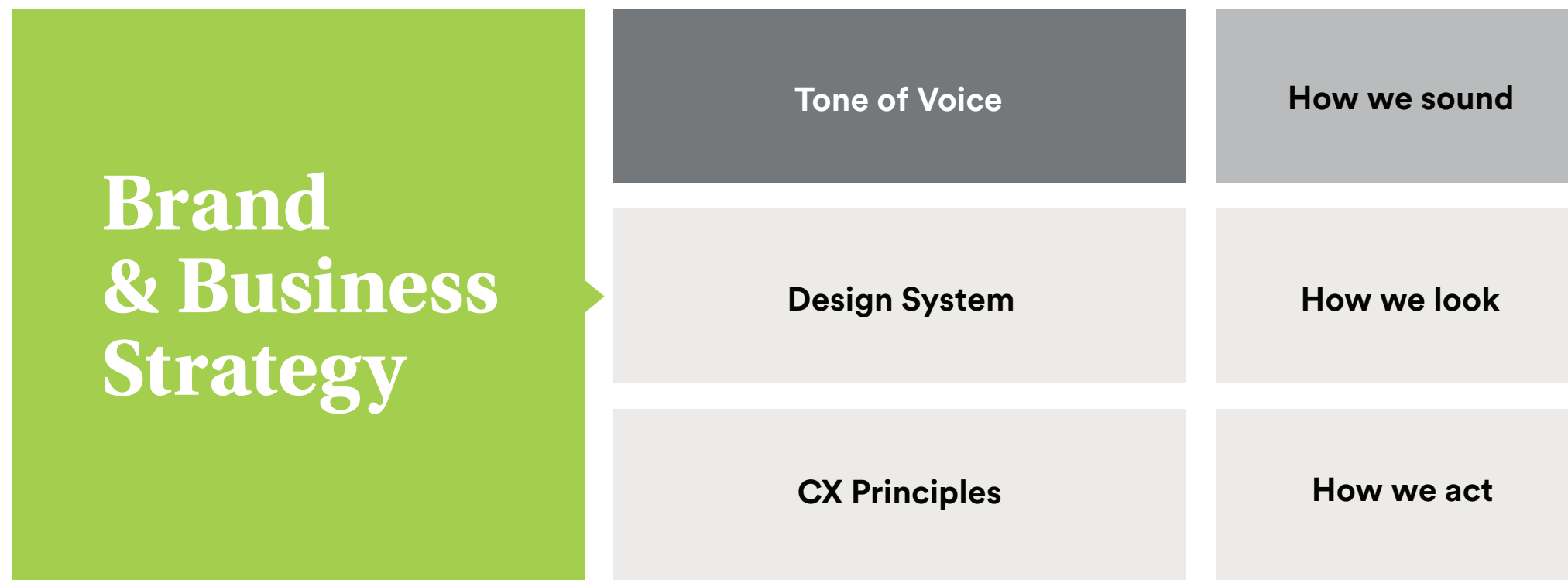
# Our global brand strategy is based on key customer insights

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<b>Purpose</b>	Always with you, building a more confident future
<b>Customer Context</b>	The world is changing faster than ever before
<b>Global Promise</b>	Trusted partner to help navigate my changing world
<b>Core Benefits</b>	<p><b>Simple</b> Customers want ease and simplicity without the hassle they've come to expect from financial services.</p> <p><b>On my side</b> Customers want to feel supported - confident that we always have their best interests at heart.</p> <p><b>Expertise</b> Customers want an intelligent partner to guide them, particularly through life's critical moments.</p> <p><b>Flexes with me</b> Customers want coverage that is flexible and adaptable to their needs throughout their lives.</p>

The Role of Voice

# Our tone of voice defines how we sound to our customers



The Role of Voice

# A closer look: defining voice

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## Voice

How we speak

Where it comes from

Our personality and organizational DNA

What it informs

Our expression style, including language, syntax, pacing, rhythm, etc.

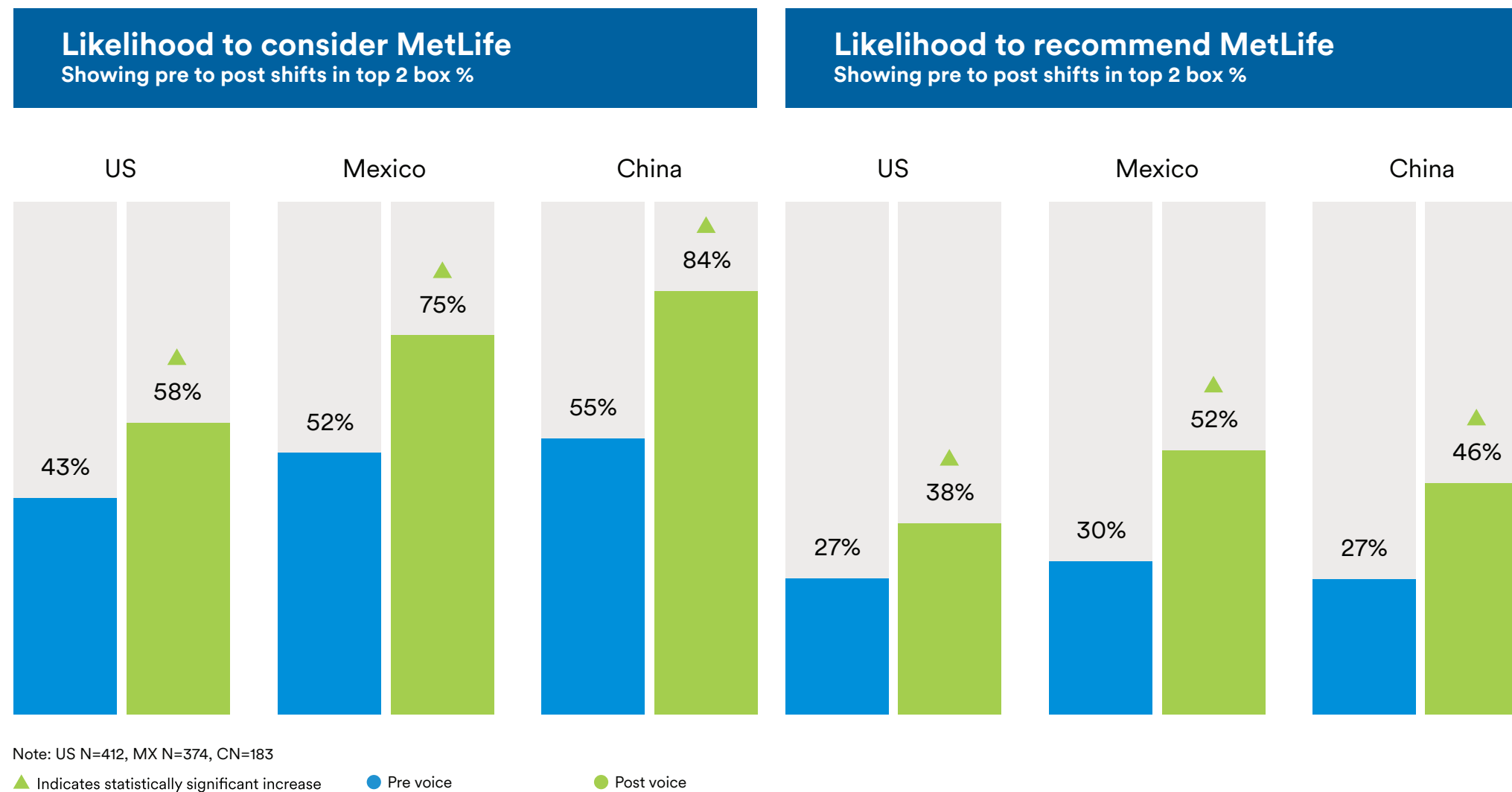
How it flexes

While our voice should be consistent across our brand, it flexes for different moments and is adapted globally to reflect the cultural and linguistic nuances of our markets.



Validating Our Evolved  
Expression

# In testing, we found that our evolved approach drove higher consideration and recommendation across markets



## 2. Our Brand Voice

2.1 Our Creative Philosophy

2.4 Our Voice Principles

Our Creative Philosophy

# Our creative philosophy guides how we look and feel in-market

# Clearly Human

Our communications are modern, relevant and engaging, creating clarity and understanding for our customers.

We approach communications from a human perspective, based on our understanding of what our customers want and need.

We deliver Clearly Human through  
visual and verbal guidelines

Verbal guidelines

**Tone of Voice**

Visual guidelines

**Design System**

Focus of this document

Our Creative Philosophy

# Our first step is to delve into the Clearly Human mindset

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What does  
Clearly Human  
mean?

**Think of the delight and relief** when something is much simpler than you thought it would be.

**Think of the a-ha moment** when you figure out something you've been struggling with.

**Think of the comfort** of having constant support at your side, now and into the future.

**Think of the feeling of unexpected connection** when you strike up a conversation with someone you've just met.

**Think of the satisfaction** of tracking your progress against a big goal —and then finally reaching it.

**Think of the pleasure** of someone taking the time to remember your name and your story.

Our Creative Philosophy

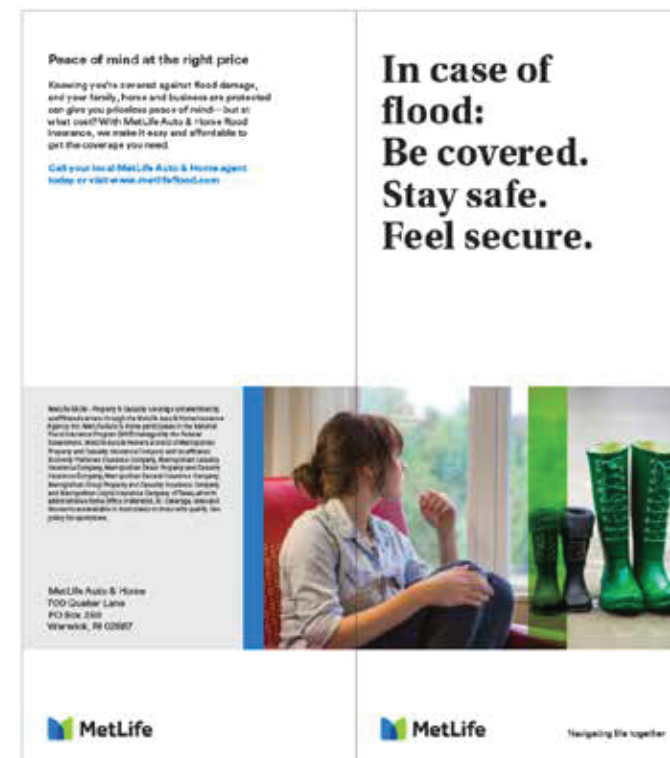
# Our philosophy has a big impact on how we look and sound

FROM

TO

Taking us from sounding like a corporation...

...to speaking and engaging as people.



Our Voice Principles

# Our four tone of voice principles

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Creative Philosophy

# Clearly Human

**Tone of Voice:**  
How we speak

**We are Simple**

By using straightforward and human language

**We are Empathetic**

By showing that we care and understand

**We are Insightful**

By incorporating relevant expertise

**We are Forward-Thinking**

By focusing on our customers' future possibilities

Voice Principle 1

# We are Simple

By using straightforward and human language

## Do

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- ✔ Define complex industry terms in everyday language so audiences feel like they're learning but not being taught
- ✔ Use approachable—but not overly casual—and direct language to make customers feel like they're speaking with a peer
- ✔ Keep sentences short enough to easily read and digest, using punctuation to break up ideas
- ✔ Acknowledge that insurance can be complicated but pivot quickly to show how we're making it simpler
- ✔ When relevant, show how we've made experiences better or simpler for our customers

## Don't

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- ✘ Talk down to our audiences or explain terminology in childish terms (e.g., "Imagine you're having a lemonade stand and you put away all of the money you earned...")
- ✘ Commiserate with our customers about the current state or have a pessimistic tone talking about our processes or industry ("We know that this is the last thing you want to focus on right now, but we'll help you make the best of it.")
- ✘ Oversimplify our language to the point that we aren't providing audiences with enough detail to move forward ("Learn. Choose. Enjoy. It's that simple.")
- ✘ Use regional or national colloquialisms that make our expressions overly conversational or may not translate to our audiences

Voice Principle 1

# We are Simple

By using straightforward and human language

These illustrative examples show the right and wrong ways to deliver on our voice principles

## Do's in action

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“If you're proactively preparing for retirement, an annuity can be a good investment decision—with options to receive it immediately when you stop working or defer it for a later age.

“But they can be complicated. To help, we make it easier to learn about different annuity types, understand the fine print, and help you make the right decisions.”

## What's working

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- ✔ Defines an industry term (annuity) in human language
- ✔ Uses approachable and direct language (“a good idea,” “maxed out,” “fine print”)
- ✔ Keeps sentences short and direct
- ✔ Acknowledges that insurance can be complicated
- ✔ Shows how we've made experiences simpler (“To help, we're making it easier...”)

## Don'ts in action

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“We know learning about annuities is complicated. But hopefully we can make it a bit simpler for you to understand.

“An annuity is kind of like an allowance that you receive after you retire. And by setting it up now, you can let it grow over time. There are different kinds of annuities—from Index-Linked Annuities to Variable Annuities—so it's important to pick the one that speaks to you.”

## What's not working

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- ✘ Commiserates with our audience (“Learning about annuities is complicated.”)
- ✘ Talks down to our audience with a childish and insubstantial metaphor (“an allowance”)
- ✘ Oversimplifies language and glosses over key details (“...pick the one that speaks to you”)



Voice Principle 2

# We are Empathetic

By showing we care and understand

## Do

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- ✔ Start pieces with an emotive statement that showcases that we understand our customers' goals, then quickly segue to how that informs our approach
- ✔ Find moments to be candid and honest (e.g., "Actually, many people spend too much on their policy and could better use their investment.")
- ✔ Use inclusive language to show we're on this journey with them to give them confidence in their decisions
- ✔ Use anecdotes to talk about milestones in the context of people's lives and their loved ones (e.g., "Whether you're saving to support culinary school or poetry classes...")
- ✔ Quantify and attribute our understanding to make it real (e.g., "After talking with over 1,000 customers...")

## Don't

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- ✘ Depict a negative or pessimistic view of the customer's current state (e.g., "Each day, you face tremendous challenges in preparing for your future.")
- ✘ Spend too much time establishing understanding—rather, make a connection and quickly move on to the solution
- ✘ Assume we know things about our customers or make sweeping generalizations (e.g., "You're probably thinking about having children soon.")

Voice Principle 2

# We are Empathetic

By showing we care and understand

These illustrative examples show the right and wrong ways to deliver on our voice principles.

## Do's in action

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“We know how special your home is. Our homeowners insurance plans are designed to protect your home from the unexpected cost of damage or theft. With customizable coverage, plans without depreciation deductibles and 24/7 support, we'll help you replace what's lost and support you at every step of the way.”

## What's working

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- ✔ Starts with an emotive statement (“We know how special your home is.”)
- ✔ Finds moments to be candid and honest
- ✔ Uses inclusive language (“we,” “our,” “every step of the way”)

## Don'ts in action

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“Damage and theft can leave you feeling isolated and lost. Whether a natural disaster damaged your home or you were victim to a burglary of a meaningful or high-value item, you're probably having trouble taking the first step to rebuild what you've lost. However, you don't have to worry—because at MetLife, our homeowner insurance policies can get you back on track.”

## What's not working

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- ✘ Depicts a pessimistic point of view
- ✘ Spends too much time establishing understanding
- ✘ Makes assumptions about how our customers are feeling

Voice Principle 3

# We are Insightful

By incorporating relevant knowledge

## Do

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- ✔ When incorporating data or research learnings, find the “anchor” point that’s truly relevant to your audience, and contextualize it for their needs and life
- ✔ Reframe a challenge or situation to underscore our differentiated value and new perspective (e.g., “We like to think of deductibles as.” or “When choosing voluntary benefits, it’s helpful to focus on three main decisions...”)
- ✔ Use a simple and approachable play-on-words (e.g., “Benefit plans that benefit you—and your employees”) to create a moment of insightful connection with audiences

## Don’t

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- ✘ Overwhelm audiences with a multitude of data or statistics without showing which are the most important for them
- ✘ Use jargon or technical terminology that makes it difficult to understand a data point or perspective
- ✘ Simply state that we are experts or leaders—rather, demonstrate our expertise through our insightful approach and perspective
- ✘ Use an authoritative or overly commanding tone or insinuate that our customers have to follow our advice rather,—we provide our expert perspective, but our customers make the choice that’s right for them

Voice Principle 3

# We are Insightful

By incorporating relevant knowledge

These illustrative examples show the right and wrong ways to deliver on our voice principles.

## Do's in action

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“Even as more Americans get back to work, many still feel pessimistic about our financial futures, according to our latest study.

“The good news for employers is that employees are looking to put down roots to create stability, and offering the right benefit choices is one of the ways you can foster strong and healthy relationships within your workforce.”

## What's working

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- ✔ Anchors on a data point from a larger research document
- ✔ Pivots to talk about the upside for employers (“The good news is...”)
- ✔ Uses a play-on-words (“roots, “fostering strong and healthy relationships”)

## Don'ts in action

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“As leaders in employer-employee research, we've released our Employee Benefits Trends Summary, which reveals compelling insights about the state of the 21st century workforce and how employers can capitalize on the latest changes to advance their businesses.

“In contrast to decreasing unemployment numbers, the study finds that American workers remain pessimistic about their financial futures. Less than half feel in control of their finances and, compared to last year, even fewer expect their situations to improve in the next year (46% in 2015 compared to 52% in 2014).”

## What's not working

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- ✘ Explains too much, gives too much context
- ✘ Runs the risk of overwhelming audience with too many data points
- ✘ Uses jargon and formal language to give the appearance of expertise
- ✘ Says that we are experts vs. demonstrating our expertise

Voice Principle 4

# We are Forward-Thinking

By focusing on our customers' future possibilities

## Do

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- ✔ Remain focused on the positive; for example, instead of focusing on the possible impacts of floods, focus on how we help customers create a flood insurance plan that keeps them prepared and protected
- ✔ Break down processes into manageable and clearly divided steps to show progress and how their time and energy is helping customers advance towards their goals
- ✔ Use punctuation, pacing and sentence length to infuse a sense of energy and momentum into our writing
- ✔ Inject unexpected language that's action-oriented to transfer our confidence to our customers ("Let's jump right in and get this started for you.")

## Don't

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- ✘ Boast about our innovations or initiatives—always keep the messaging focused on what it means for our customers
- ✘ Be overly optimistic or energetic, particularly when dealing with sensitive or serious subject matters
- ✘ Promise more than we can actually deliver to our customers ("Personalize your policy in only two minutes.")
- ✘ Talk about the future as an abstract concept ("You never know what the future holds.") Instead, talk about the future in concrete or meaningful ways for our customers

Voice Principle 4

# We are Forward-Thinking

By focusing on our customers' future possibilities

These illustrative examples show the right and wrong ways to deliver on our voice principles.

## Do's in action

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"In case of flood: Be covered. Stay safe. Feel secure. It's not top of mind. But it should be. Floods are more common than you think—in fact, they're the most common natural disaster. But surprisingly, most homeowners' insurance policies don't cover flood damage. We'll keep you covered, as we offer flood insurance as part of the National Flood Insurance Program. Let's start better protecting your home—today."

## What's working

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- ✔ Remains focused on the positive ("Be covered...")
- ✔ Breaks it down into manageable steps to give the audience the confidence to get started
- ✔ Uses punctuation, pacing and sentence length to create rhythm ("Be covered. Stay safe. Feel secure." and "It's not top of mind. But it should be.")
- ✔ Uses active, energetic language ("Let's start better protecting your home")

## Don'ts in action

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"Rain, rot, irreversible damage, oh my! Floods can cause catastrophic damage to your home and business; and, unfortunately, a lot of insurance policies don't cover flood damage. Luckily, we're breaking the mold with one of the industry's most advanced flood insurance policies. Not only is it customizable to your needs but, most importantly, it ensures your complete protection from costly flood damage. Bring on the rain!"

## What's is not working

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- ✘ Boasts about our accomplishments ("breaking the mold" and "the industry's most advanced flood insurance policies")
- ✘ Is overly optimistic for the subject matter ("rain, rot, damage, oh my!" and "Bring on the rain.")
- ✘ Overstates our capabilities ("completely customizable") and the customer outcome ("ensures complete protection")

# 3. Adapting for Local Markets

- 3.1 The Need to Translate and Adapt
- 3.2 Implications Across Key Markets
- 3.3 Now It's Your Turn!

# Global guidelines need to be adapted and translated for writers in local markets

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## Global guidelines

### Global voice

Based on:  
Global brand strategy  
AV customer insights  
Top global competitors

**Define the unified global direction for the voice of the MetLife brand.**

## Market-level guidance

### Market-level voice

Adapted for:  
Local language & culture

**Ensure that the voice is translated and adapted for local market nuance.**



# We've already translated our voice for Japan

Voice principles	What it means in English	What it means in Japanese		Call-outs
<b>Empathetic</b>	<p><b>Empathy isn't sentiment, it's action.</b> We show customers respect by communicating in meaningful ways that show how we understand what's important to them.</p>	<p>実行できる共感 敬意を払う 意味のある</p>	<p>(actionable empathy) (respectful) (meaningful)</p>	<p>Voice principles in Japan are directly tied to our global principles and brand strategy.</p> <p>We worked with language experts to identify key translations (full translation not included).</p>
<b>Insightful</b>	<p><b>We get to the heart of the matter.</b> Never wasting time on trivial information, we inspire customers to see a wider perspective through clarifying guidance.</p>	<p>本質的 気づきを与える 明確にする</p>	<p>(getting to the essence) (inspiring) (clarifying)</p>	
<b>Forward-Thinking</b>	<p><b>We believe that the future is bright.</b> With optimism and a forward-thinking approach, we envision what's possible for every customer and create the future together.</p>	<p>未来を描く 前向きな 共創する</p>	<p>(envision) (optimistic) (create together)</p>	
<b>Simple</b>	<p><b>Life is complicated.</b> That's why we're upfront with customers, giving them selected tools and resources that help provide a clear understanding of exactly where they stand.</p>	<p>選び抜かれた 簡潔明瞭 公正で率直</p>	<p>(selected) (clear and definite) (honest and upfront)</p>	

# Now its your turn!

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## Requirements for adapting to your market

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**1**

**Ensure that the global brand and voice**

is accurately translated for and adapted to local markets.

**2**

**Consider key local market requirements**

when developing your market's articulation of the global voice.

## Some important advice to help you along the way

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**3**

**Work closely with language experts in your markets**

to ensure the MetLife brand and voice principles are translated accurately.

**4**

**Develop local language linguistic and tonal**

**guidance** to help writers deliver on the voice principles.

**5**

**Identify market-level proof points** that MetLife can communicate.

# 4. Voice in Action

## 4.1 Before & After Examples

# Before & After Examples

**Audience:**

Consumers

**Topic:**

Helping customers enhance their policy

**Before**

A variety of policy riders are available for an additional cost on permanent life insurance policies, including options for a lifetime of guaranteed monthly income for your beneficiaries and the ability to waive premiums if you're disabled and can't work.

**What could work better**

This "Before" example feels a bit clinical and cold and misses an opportunity to tell a higher-level story about our portfolio and the flexibility that we provide to our customers.

**Mapping our voice**

-  Simple
-  Empathetic
-  Insightful
-  Forward-Thinking

**After**

**Personalize your policy for a better fit. Pick from custom options, such as a guaranteed monthly income for your loved ones or the ability to waive premiums if you're unable to work.**

**Audience:**

Consumers

**Topic:**

Homeowners insurance  
brochure

**Before**

Our homeowners insurance policies protect you if you have to rebuild your home and replace lost or damaged property, with no surprising costs or gaps in coverage, customizable coverage and 24/7 support.

**What could work better**

This piece lacks empathy and warmth regarding a potentially sensitive subject matter and fails to elevate our messaging to show that we partner with and care about our customers.

**Mapping our voice**

-  Simple
-  Empathetic
-  Insightful
-  Forward-Thinking

**After**

**If you need to rebuild your home or replace lost items, we'll be there at every step of the way with customizable coverage, 24/7 support—and no surprising costs or gaps in coverage.**

**Audience:**

Consumers

**Topic:**

Guaranteed Advantage  
Universal Life

**Before**

Being able to protect your loved ones, even after death, is one reason so many people turn to life insurance. The comfort this assurance gives can be immeasurable. Life insurance provides a death benefit that can be used to help:

- Replace lost income for beneficiaries
- Pay for funeral and estate settlement costs
- Provide for a child's college education
- Help transition a business

**What could work better**

While this example finds a nice balance between being emotive and practical, it's a bit lengthy and word choices are unnecessarily formal.

**Mapping our voice**

-  Simple
-  Empathetic
-  Insightful
-  Forward-Thinking

**After**

**Each day, you work to secure your family's future. With the right life insurance, you can protect them even after you're gone. Find out how we can help you:**

- Replace lost income for your beneficiaries
- Pay for funeral and estate settlement costs
- Provide for a child's college education
- Help transition a business

**Audience:**

Consumers

**Topic:**

Small business owners  
introduction letter

**Before**

Dear <First Name>,

As a business owner, countless decisions need to be made. We know how hard you work to grow your business. We want to help make sure your business is working just as hard to help you reach both your personal and business goals.

This is where my guidance can make a real difference. Working together, we will review your goals and objectives and work to design a tailored business strategy to meet your unique needs. I'll be your single point of contact to our team of experienced specialists who bring different points of view to create a comprehensive financial strategy.

Let's discuss how we can build a tailored strategy that will help meet your needs. I will be reaching out to you to set up an appointment, but if prefer to reach out to me, please call me at 1-XXX-XXX-XXX to get started.

**What could work better**

This piece is generally human and emotive but could be simpler, more conversational and more succinct.

**Mapping our voice**

-  Simple
-  Empathetic
-  Insightful
-  Forward-Thinking

**After**

**Dear <First Name>,  
We know it's hard to run a small business. And with everything you have on your plate, building a financial plan for the future can be a challenge.**

**That's why I'm here. Working together, we'll design a plan that's as simple as possible while providing you with the protection you need, now and into the future. While I'll be your single point of contact, I'll connect you to a diverse team of experts to ensure you always get the answers you're looking for.**

**I'll reach out to you to set up an appointment. In the meantime, please feel free to call me directly so we can get started.**



**Audience:**

Employers

**Topic:**

Term Life record-keeping brochure

**Before**

When a change in benefits occurs, this can be a confusing time for your employees that creates more work for you. MetLife's Conversion and Portability Transition solution can ease your administrative burden while guiding employees to make time-sensitive decisions.

**What could work better**

While empathetic, this copy feels formal and unnecessarily complex. It also misses an opportunity to underscore our commitment to making this process simpler for our customers.

**Mapping our voice**

-  Simple
-  Empathetic
-  Insightful
-  Forward-Thinking

**After**

**Changing a benefits plan can be confusing. With the MetLife Benefits Change Manager, your employees are guided through a step-by-step process—which means it's simpler for them and less work for you.**

**Audience:**

Employers

**Topic:**

Group benefits

**Before**

The benefits landscape is changing significantly due to economic challenges, rising health-care costs and health-care reform.

MetLife has the deep expertise and wide range of benefits solutions to help you meet employee and retiree needs while managing costs.

**What could work better**

This piece feels complex and slightly pessimistic in nature and doesn't go far enough to connect the challenges that customers face to our capabilities in a compelling way.

**Mapping our voice**

-  Simple
-  Empathetic
-  Insightful
-  Forward-Thinking

**After**

**When choosing your employees' benefits, you need to balance responding to economic challenges, delivering against rising costs and keeping employees happy.**

**With diverse solutions and deep expertise, we'll help you do what's right for your people—and for your bottom line.**

**Thank you.**