

JG WENTWORTH®

Brand Design & Copy
Style Guide

FEBRUARY 2023 // V01

01

Welcome

The purpose of this guide is to keep a high level of consistency across all JG Wentworth marketing materials and channels, with the overarching goal of creating a unified brand. While formatting and mechanics may change from channel to channel and piece to piece, this document will help us make our brand more recognizable to our customers.

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Our Story

For over 30 years, JG Wentworth has been on a mission to help our customers achieve their financial goals—whatever they may be. Some people come to us experiencing hardship, in need of relief; others come to us with a dream they need help achieving. Regardless of their situation, we offer multiple products and services to help them navigate their journey more easily.



Our Uniquely Personal Touch

One of the greatest assets that our company boasts over our competitors is its personal touch. We aren't like the large banks that shuffle people through frustrating telephone answering systems; anyone who calls us talks to real people who understand that each customer has their own story. In other words, we put the "personal" in "personal finance."

Tailor-Made Financial Solutions

We're better equipped than our competitors to fit the unique needs of any individual who contacts us. If someone doesn't meet the criteria for selling their structured settlement, we might instead offer them a loan. If someone doesn't qualify for a loan, we could build a debt resolution plan for them. We've got a lot to offer!

Brand Love and Nostalgia

Even as the company grows and evolves, we don't shy away from references to our iconic, quirky commercials. Regardless of whether they have a structured settlement, people love to sing our jingle, and they relate to the "It's my money and I need it now" message. (After all, who doesn't want a little extra cash in their pocket?) Our commercials are part of our identity, regardless of the product we're offering.

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Logo

Our logo is our signature; we use it as an official endorsement of the designs we make, the content we create, and the messages we share. When people see our logo, it's like seeing a familiar, trusted face.

JG WENTWORTH®

JG WENTWORTH®

JG WENTWORTH®



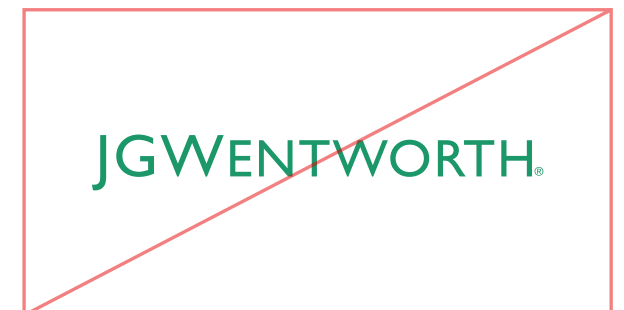
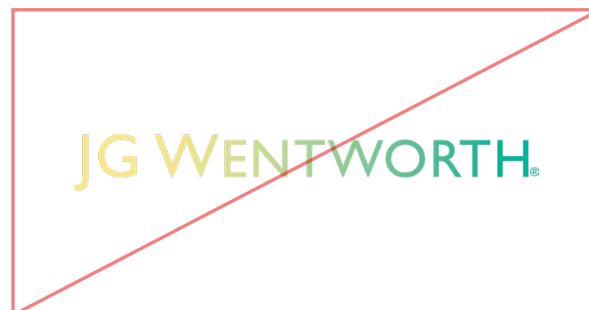
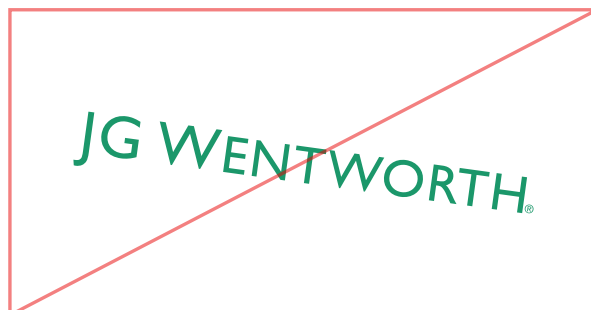
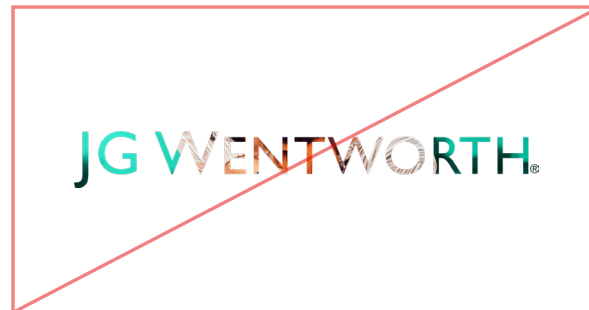
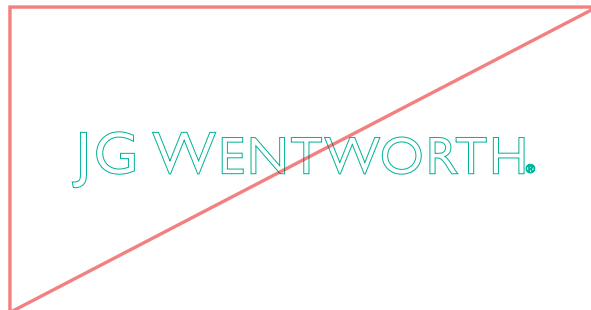
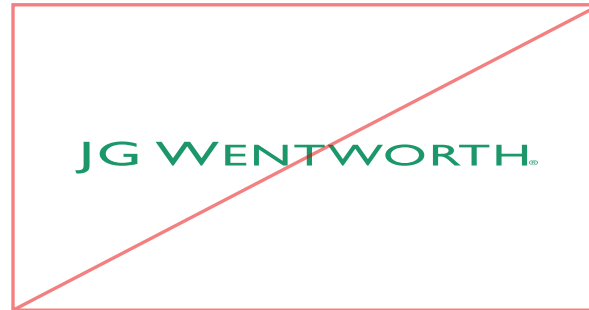
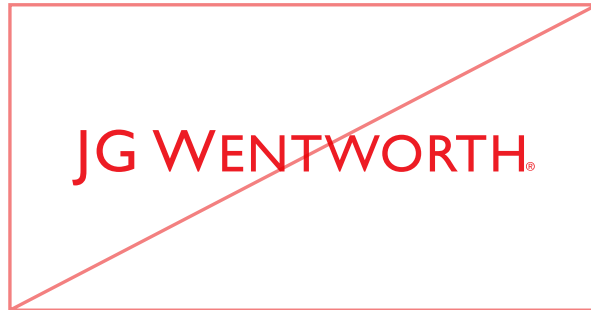
Color Usage

Our logotype can be used in one of four colors: New Leaf green, Contract grey, black, or white.

Clear Space

To allow our logotype to stand out, do not place any objects such as graphics or text in the clear space shown.

Unacceptable Usage



Monogram

Color Usage

Our monogrammed logotype can be used in one of four colors: New Leaf green, Contract grey, black, or white.



JGW®



JGW®



JGW®



Clear Space

To allow our monogrammed logotype to stand out, do not place any objects such as graphics or text in the clear space shown.



Color Palette

Consistent use of our color palette helps the visuals we create make a memorable impact. When people see a splash of New Leaf on a mailer or a glimpse of Spare Change on their news feed, they recognize it's us before they even see our name.



Core Brand Colors



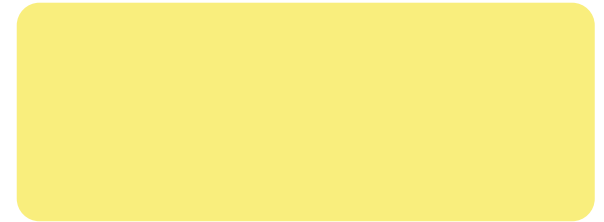
Mr. Wentworth

Hex #006846 CMYK 90, 34, 83, 26
RGB 0, 104, 70 PMS 3425 C



New Leaf

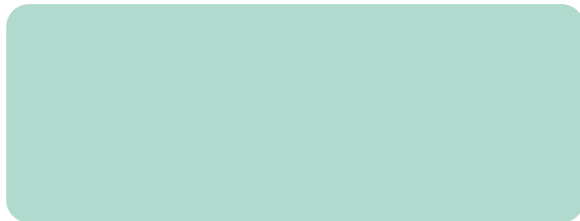
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Coin

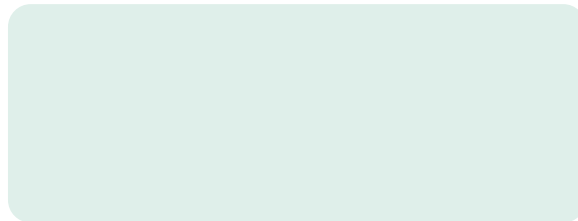
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RGB 225, 249, 122 PMS 3935 C

Secondary Colors



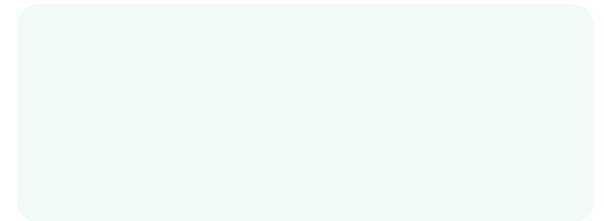
Federal Mint

Hex #ABEAD5 CMYK 31, 0, 22, 0
RGB 171, 234, 213 PMS 331 C



Spare Change

Hex #DDF8EF CMYK 11, 0, 7, 0
RGB 221, 248, 239 PMS 566 C



Nest Egg

Hex #F1FAFA CMYK 4, 0, 1, 0
RGB 241, 250, 250 PMS 7541 C

Neutrals



Contract

Hex #3F4644 CMYK 70, 57, 61, 44
RGB 63, 70, 68 PMS 446 C

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Typography

The typefaces we use are the visual expression of our brand voice. When conveyed in our typographic style, the words we write feel even more familiar.

REGULAR

Aa Bb Cc Dd Ee Ff Gg Hh Ii
Jj Kk Ll Mm Nn Oo Pp Qq Rr
Ss Tt Uu Vv Ww Xx Yy Zz
0123456789

MEDIUM

Aa Bb Cc Dd Ee Ff Gg Hh Ii
Jj Kk Ll Mm Nn Oo Pp Qq Rr
Ss Tt Uu Vv Ww Xx Yy Zz
0123456789

SEMIBOLD

**Aa Bb Cc Dd Ee Ff Gg Hh Ii
Jj Kk Ll Mm Nn Oo Pp Qq Rr
Ss Tt Uu Vv Ww Xx Yy Zz
0123456789**

BOLD

**Aa Bb Cc Dd Ee Ff Gg Hh Ii
Jj Kk Ll Mm Nn Oo Pp Qq Rr
Ss Tt Uu Vv Ww Xx Yy Zz
0123456789**

Poppins

Usage

Poppins is our core brand font. We use it for headlines, subheadings and body copy.

Acceptable font weights include Regular, Medium, **SemiBold**, and **Bold**.

Leading should always be set to 140% or 150% depending on the medium.

Set a tracking value of -20 for headlines and 0 for body copy.

Set kerning to 0, optical.

Type is usually left-aligned or centered. Use justify with last line aligned left only on specific print pieces.

Text should never be hyphenated.

Brand Voice

Our voice is what makes our brand recognizable. It's how our story comes to life. Maintaining a consistent voice across channels and assets is how customers recognize us and grow trust in our brand. While tone might change from piece to piece, our voice will stay the same.

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Supportive

- ✓ Encouraging
- ✓ Compassionate
- ✓ Reassuring

Knowledgeable

- ✓ Informative
- ✓ Easy to skim
- ✓ Never “dumbed down”

Clever

- ✓ Relatable
- ✓ Light
- ✓ Witty

Approachable

- ✓ Friendly
- ✓ Accessible
- ✓ Personal

We're on our customers' side, and our voice reflects that. We're there for them when they're struggling, and we celebrate with them when they succeed. They're on a journey. We're with them for the ride.

As our customers' biggest cheerleaders, we aim to be a resource for them. We break things down into digestible terms to educate customers from all backgrounds about not only our services, but also personal finance basics and useful tips for getting financially healthy.

Our iconic commercials are funny, so it's only right that humor is part of our brand voice. However, when writing, our sense of humor shows in more subtle ways. Jokes are more of a wink than a shout.

To make our customers feel at ease and set ourselves apart from stuffy financial institutions, we talk to them somewhat casually. That's not to say we drop our professionalism when we're writing; instead, we're relating to customers as people.



Brand **Tone**

Because personal finance is a highly emotional subject sometimes associated with feelings of shame, disenfranchisement, anger, etc., context is a major factor in determining tone in any given piece.

For example, a social media post about mental health and finances will have a more serious, sympathetic tone. On the other hand, a post about budgeting strategies might use exclamation points and emojis to draw interest and encourage its audience. An email about the results of our Debt Resolution Program will be direct and positive, while a DM piece utilizing high inflation rates as a hook will appeal more to the emotions of a reader as they struggle to make ends meet.

Using Humor in the Right Moment

Humor can be a great tool for approaching dense financial subjects—and indeed, our sense of humor is a core part of what makes our brand so recognizable to begin with.

Basically, we use humor as an avenue for reminding customers that they are not alone in experiencing financial stress and that we won't judge them for needing help to get back on track. Humor helps us relate to what our customers are going through and make them feel like their financial problems aren't too big to tackle.

Keep jokes witty but inoffensive—the goal is not to put anyone down or scandalize. And definitely don't make a joke out of any traumatic experiences our customers might have had. (This is especially relevant when addressing structured settlement audiences.)

A good rule of thumb is: if someone were telling you about the problem they're facing in a conversation, would you make a joke about it?

General Writing Guidelines

Our marketing materials should aim to be straightforward and honest. We aren't sugarcoating reality with the goal of selling something. The purpose of most of our copywriting efforts is ultimately to help produce quality leads; we should handle our writing with relative transparency, aiming to educate customers.

If someone is looking for the pros and cons of something, we can steer them in the direction of our products while still giving them the pros and the cons. The quality of our products and our customer satisfaction stats speak for themselves; we have no reason to mislead or misdirect potential customers about how our services work. Our goal with any piece should be to show that we're worthy of our customers' trust.

Write for all readers (skimmers and thorough readers alike) by keeping paragraphs relatively short—three to four sentences max, depending on sentence length. When proofreading your own work, think critically about whether you can remove unnecessary words or phrases.

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Grammar & Mechanics

For anything not mentioned here, defer to the AP Style Guide.

Abbreviations

If there's a chance your reader won't recognize an abbreviation or acronym, spell it out the first time you mention it. Then use the short version for all other references. If the abbreviation isn't clearly related to the full version, specify in parentheses.

✓ **First use:** Federal Bureau of Labor Statistics

✓ **Second use:** FBLIS

✓ **First use:** Coordinated Universal Time (UTC)

✓ **Second use:** UTC

If the abbreviation or acronym is well known, like HTML, use that instead (and don't worry about spelling it out first).

Abbreviate "et cetera" to "etc."; "exempli gratia" to "e.g."; and "id est" to "i.e."

Contractions are great; they give our writing a friendlier, less formal tone.

Proper Nouns

The first time you mention a person in writing, refer to them by their first and last names. On all other mentions, refer to them by their first name.

Spell out the names of any state mentioned rather than using abbreviations.

Capitalize the names of departments and teams (but not the word “team” or “department”).

✓ **Marketing team** ✓ **Customer Service department**

Capitalize individual job titles when referencing a specific role. Don’t capitalize when referring to the role in general terms.

✓ **Our new Marketing Manager starts today.** ✓ **All the managers are meeting.**

Capitalize and italicize the titles of any magazines, online publications, or books, like *The Atlantic*.

Capitalize the names of websites or research-gathering entities, like Pew Research Center or Cornell University, as well as the title of the study referenced. If citing an article in the text, put the article title in quotations and capitalize as a title using MLA title formatting guidelines. (The title of a study might be different from the title of an article you pulled that information from.)

You can also shorten the name of a research-gathering organization after the first use if there’s a name it’s known as colloquially.

✓ **First use: Pew Research Center** ✓ **Second use: Pew**

Common phrases to capitalize as a title/proper noun:

- ✓ Debt Resolution Program (or Debt Relief Program)
- ✓ Any generation, e.g., Millennials, Gen X, Boomers
- ✓ Tax-Deferred Option
- ✓ Any culture or ethnicity, or group of people originating from one country/continent, e.g.:
 - Black (when referring to members of the African diaspora in America)
 - Latino/a/x
 - Indigenous, or Indigenous Peoples ([read more here](#))
 - Asian

When **NOT** to capitalize as a title or proper noun: (except at the beginning of a sentence)

- ✓ structured settlement
- ✓ debt relief/debt resolution/debt settlement
- ✓ Any sexual or gender identity (other than “LGBTQ”)
- ✓ The word “white,” as in the racial identity

Punctuation

Periods

Periods go inside quotation marks. They go outside parentheses when the parenthetical is part of a larger sentence and inside parentheses when the parenthetical stands alone.

- ✓ Erik said, "I have a structured settlement."
- ✓ I have a structured settlement (and I need cash now).
- ✓ I called JG Wentworth. (Their phone number is easy to remember.)

Leave a single space between sentences—never two spaces.

Question Marks

Question marks go inside quotation marks if they're part of the quote. Like periods, they go outside parentheses when the parenthetical is part of a larger sentence, and inside parentheses when the parenthetical stands alone.

Exclamation Points

Exclamation points go inside quotation marks if they're part of the quote. Like periods and question marks, they go outside parentheses when the parenthetical is part of a larger sentence, and inside parentheses when the parenthetical stands alone. (Like this!)

Do not use more than one exclamation point at a time!!!! (Like that.)

Punctuation

Quotation Marks and Apostrophes

Use quotes to refer to words and direct quotations.

Periods and commas go within quotation marks. Question marks within quotes follow logic—if the question mark is part of the quotation, it goes within. If you're asking a question that ends with a quote, it goes outside the quote.

- ✓ Who was it that said, "A nickel ain't worth a dime no more"?

Use single quotation marks for quotes within quotes.

- ✓ Randi said, "A wise man once told me, 'A nickel ain't worth a dime no more.'"

Do not use apostrophes to make words or abbreviations plural. However, if trying to make a do/don't list, go with the AP Style recommended "Do's and Don'ts." (Yes, even though the apostrophes are inconsistent.)

Ampersands

Don't use ampersands unless one is part of a company or brand name.

Punctuation

Commas

Use an Oxford comma when listing things. (The exception is when the items you're listing consist of four or more words; see rules on semicolons below.)

Use a comma between two independent clauses combined by a conjunction.

✓ I have a structured settlement, and I need cash now.

Sentence Structure

Treating dependent clauses as sentences by starting them with conjunctions is okay, as long as there is still a verb and subject in the clause.

✓ But there's more!

✗ Because of state regulations.

It's okay to end a sentence with a preposition.

Quotes

When quoting someone in a blog post or other publication, use the present tense.

✓ "JG Wentworth has helped me regain control of my financial future," says Jamie Smith.

Punctuation

Colons, Semicolons, and Em Dashes

Use a colon (rather than an ellipsis, em dash, or comma) to offset a list.

- ✓ Three companies work in this building: JG Wentworth, Stone Street Capital, and Peachtree Financial Solutions.

You can also use a colon to join two related phrases. Include two spaces after a colon to visually differentiate the two parts of the sentence.

- ✓ You're faced with a dilemma: you have a structured settlement, but you need cash now.

If writing a list in which the items consist of four or more words, use semicolons to separate them.

- ✓ There are several pros to debt settlement: a team of negotiators works on your behalf; you could pay off your debt in 24 to 48 months; and you'll be able to look forward to a fresh start.

Use an em dash (—) without spaces on either side to offset an aside. Use a true em dash, not hyphens (- or --). Em dashes may be used similarly to parentheses in positioning a phrase as an aside, but they can also be used to emphasize a point.

- ✓ Selling your structured settlement—a confusing process—is made much simpler with JG Wentworth's help.
- ✓ Debt consolidation loans are a great way to pay off your debt faster—plus, you can build your credit at the same time.

Punctuation

Lists

To make lists easier to scan, all items in a list should follow a consistent, parallel grammatical structure. For example, if a bullet point starts with a verb, all following bullet points should start with a verb.

Correct:

- ✓ Instant quotes
- ✓ Top loan providers
- ✓ Low interest rates

Incorrect:

- ✗ Get a quote instantly
- ✗ We work with top loan providers
- ✗ Low interest rates

Time

Use numerals and lowercase a.m. or p.m., with a space in between; don't use minutes for on-the-hour times.

- ✓ 7 a.m.
- ✓ 7:30 a.m.

Punctuation

Numbers

Spell out any numbers from zero to ten; use numerals for any numbers from 11 up. One exception: spell out any numbers when they begin a sentence. (If the number is big, like 5,753, then rewrite the sentence so that it doesn't start with that number.)

Write out big numbers in full and use commas (100,000), but it's okay to abbreviate them if there are space restraints, as in on an infographic: 1k, 150k.

Spell out fractions: two-thirds, one in ten, etc.

If a percentage is written using numerals, use the percentage symbol (%) instead of the word "percent." If a percentage is spelled out, use the word "percent."

- ✓ Four percent
- ✓ 67%

When writing about decades in the last 100 years, format with apostrophe first, and not as a possessive: "JG Wentworth was founded in the '90s." When writing about decades over 100 years ago, write the full year out and do not use an apostrophe: 1920s, 1890s, etc.

Use the word "to," not a dash, to indicate a range or span of numbers:

- ✓ 24 to 48 months

When writing telephone numbers, use the following format: (xxx) xxx-xxxx.

Punctuation

Dates

Dates can be written in different formats, depending on context and spacing/formatting:

- ✓ MM/DD/YYYY or MM/DD – best for offer expiry dates
- ✓ March 15, 2023 – usually best for long-form pieces

Do not include superscript (-th, -nth, -st, etc.).

When dates are written out, include a comma after the year, unless the year is followed by an end mark, colon, semicolon, or em dash.

- ✓ I went to the race on March 15, 2023.
- ✓ I went to the race on March 15, 2023; however, I didn't stay long.
- ✓ I went to the race on March 15, 2023, after an early flight.

Punctuation

Titles

When writing a title, use [MLA formatting](#). In addition to the first word of the title, capitalize the following:

- ✓ Nouns
- ✓ Pronouns
- ✓ Verbs
- ✓ Adjectives
- ✓ Adverbs
- ✓ Subordinating conjunctions

Do **NOT** capitalize:

- ✗ Articles
- ✗ Prepositions
- ✗ Coordinating conjunctions
- ✗ "To" in infinitives

See the formatting and voice guidelines by channel section of this document for specific instructions on when to use title case.

Legal & Compliance

JG Wentworth does not act as a financial advisor in any capacity; we cannot make recommendations for what someone should or should not do. Rather, we might offer ideas for what people *could* do. In pieces like blogs, social posts, and webpages, we make it clear that there are pros and cons to every approach to personal finance. Everyone's financial situation is different, and choosing how to act is up to the customer.

Because our industry is highly regulated, it's important to be precise with the language we use. The goal is to write content that is truthful, clear, and accurate, leaving little room for interpretation. For the sake of brevity, many things can be expounded on in a disclaimer—but some things are better said up front. When in doubt, check with Legal.

Great ✓

Our customers save an average of 51% of their enrolled debt
We could help you lower your debt and pay it off faster
Pay off your debt in as few as 24 to 48 months
Get the cash you need
Call our Certified Debt Specialists
We make getting your cash quicker/easier/faster
Pay off all your unsecured debt/credit card debt/enrolled debt

Not So Great ✗

Our customers save an average of 51% of their debt
We can help you lower your debt and pay it off faster
Pay off your debt in 24 to 48 months
Get the cash you want
Call our experts
We make getting your cash quick/easy/fast
Pay off all your debt

Approved Taglines and Phrases

(Working List)

Approved:

- ✓ Go debt-free with JG
- ✓ Find your financial fix

Avoid:

- ✗ Financial freedom for all



Writing for Inclusivity

Disability and Hearing

- ✓ Avoid disability-related idioms like “lame” or “falling on deaf ears”
- ✓ Write with person-first language (“people with disabilities”) rather than identity-first language (“disabled people”)
- ✓ When writing about a person with disabilities or a medical condition, don’t use the words “suffer,” “victim,” or “handicapped”—this is particularly relevant in structured settlement-related writing
 - “Handicapped parking” is okay
- ✓ Use “deaf” as an adjective to describe a person with significant hearing loss; you can also use “partially deaf” or “hard of hearing”

Race and Ethnicity

When writing about a culture or ethnicity, capitalize the name. For example, capitalize “Black” as it refers to Americans in the African diaspora, but keep “white” lowercase since “white” refers to the color of a person’s skin and not a group of people tied together by common culture. (Do not use the term “African American” unless that is how someone self-identifies.)

Age

Don’t refer to people using age-related descriptors like “young,” “old,” or “elderly.” “Older” and “younger” are okay, as is “senior.” Using generation names like “Gen X” or “Boomers” is okay.

Gender/Sexuality

- ✓ Don't call groups of people "guys" or women "girls"
- ✓ Avoid gendered terms in favor of neutral alternatives, like "server" instead of "waitress" and "businessperson" instead of "businessman"
- ✓ It's okay to use "they" and "themselves" as a singular pronoun
- ✓ Use the following words as modifiers, but never as nouns. Do not capitalize them (except LGBT)
 - lesbian
 - gay
 - bisexual
 - transgender (never "transgendered")
 - trans
 - queer
 - LGBTQ
- ✓ Don't use these words in reference to LGBTQ people or communities:
 - homosexual
 - lifestyle
 - preference
- ✓ Do not refer to marriage between members of these communities as "same-sex marriage" or "gay marriage"—just use "marriage"

Word List

These are common words and phrases you might use while writing and instructions on how to use them consistently. If a word is not on this list, defer to the **AP Style Guide**.



Words/Phrases to Use ✓

“JG Wentworth” rather than “J.G. Wentworth”

“U.S.” rather than “US”, Avoid “America” (U.S. is more specific), but refer to people living in the U.S. as Americans

add-on (noun, adjective)

add on (verb)

back end (adjective+noun)

back-end (adjective)

bestseller (noun)

best-selling (adjective)

canceling, canceled, cancelation

cash back (noun+adverb)

cash-back (adjective)

cash-out (noun)

cash out (verb)

checkbox

coworker

double-click

drop-down (noun, adjective)

drop down (verb)

email (never hyphenate, never capitalize unless it begins a sentence)

front end (noun)

front-end (adjective)

hands-on (adjective, adverb)

hands on (noun+preposition)

hashtag

homepage

in between (part of phrasal verb and preposition)

in-between (adjective)

in-house (adjective)

internet (never capitalize unless it begins a sentence)

lump sum (noun)

lump-sum (adjective)

login (noun, adjective)

log in (verb)

nonessential

nonprofit

okay

online (never capitalize unless it begins a sentence)

opt-in (noun, adjective)

opt in (verb)

pop-up (noun, adjective)

pop up (verb)

signup (noun, adjective)

sign up (verb)

third party (noun)

third-party (adjective)

toward (preposition)

tweet, retweet (noun and verb)

username

URL

upfront (adjective)

up front (adverb)

website

well-being

Words/Phrases to Avoid ✘

- ✘ **crazy, insane, or similar words to describe people**
- ✘ **best-in-breed**
- ✘ **Silicon Valley/fintech cliches like grind, disruptor/disruption, etc.**
- ✘ **financial freedom** (used by a lot of competitors—try “financial health” or “financial wellness” instead)
- ✘ **trim the fat, financial diet, lose weight, or any other [fatphobic language](#)**
- ✘ **blacklist, whitelist, grandfathered, slave, master, deaf, blind and any other racist or ableist terms**

13

Formatting Guidelines by Channel

Organic Webpages & Blog

Title/Headline Structure

Generally, page titles and headlines should be written in [MLA-style title case](#). See “Titles” section under “Grammar and Mechanics” in this guide for details.

For blogs, all headlines H2 and below should be written in sentence case. Use descriptive, accurate headlines throughout.

At all headline levels, do not use a period to end a headline. Question marks or exclamation points are okay.

CTAs

CTAs should be in all caps. They should be short and descriptive of exactly what happens when you click it. If a CTA leads to a webform offering quotes, something like “GET YOUR QUOTE” would work; if the CTA makes a phone call for the customer, it should be something like “CALL NOW.”

Legal Disclaimers

Legal disclaimers go at the very bottom of the page. Disclaimers should be formatted in one-column layout, page width of 12, background #f2f2f2, all text italicized.

Organic Webpages & Blog

Sources Cited

The “sources cited” header should be written in H3 format.

Use our modified version of the APA citation style. To start off, [Citation Machine helps with formatting](#). Double check that all dates and authors listed are correct according to the actual publication, and make sure UTMs are removed from any links picked up from other sources. Do not include “Retrieved on [date]” in your citations.

List citations numerically and in the order they were referenced in the article.

Webform Text

Hero text for webforms should be written in sentence case. Using a period, question mark, or exclamation point is okay.

The hero text should be something about learning more about the services referenced in the post, while the body should be a sentence or two instructing the potential customer to fill out the form to hear more.

Page Titles

Titles as they appear on the SERP should be written in [MLA-style title case](#). (See “Titles” section under “Grammar and Mechanics” in this guide for details.) Do not end the page title with a period; exclamation points or question marks are fine.

Headline/Hero

Unless they are the title of an informational article, HIs/hero copy on paid landing pages should be written in sentence case. Punctuating hero text with a period, question mark, or exclamation point is okay.

CTAs

CTAs should be in all caps. They should be short and descriptive of exactly what happens when you click it. If a CTA leads to a webform offering quotes, something like “GET YOUR QUOTE” would work; if the CTA makes a phone call for the customer, it should be something like “CALL NOW.”

Subject Line and Preheader

Subjects and preheaders should be written in sentence case, not title case. Emojis are okay to use.

Hero

Hero text should be written in sentence case unless there's a design reason for using title case or all caps. Punctuating hero text with a period or exclamation point is okay.

Body

For debt resolution-related emails, body text should be kept relatively short and to the point. Paragraphs of text are discouraged; brief lists are great. For structured settlement emails, a more detailed body text using paragraphs works well.

CTAs

CTAs should be in all caps. They should be short and descriptive of exactly what happens when you click it. If a CTA leads to a webform offering quotes, something like "GET YOUR QUOTE" would work; if the CTA makes a phone call for the customer, it should be something like "CALL NOW."

Voice/Tone

Debt resolution emails work better using a more friendly tone. Structured settlement emails, on the other hand, perform better when they're more professional and serious in tone.

Social Media (Paid & Organic)

General

If there is an instance where a post requires a title (on Pinterest or YouTube, for example), it should be written in [MLA-style title case](#).

Captions should always be written in sentence case.

In general, sentences should end with a period, exclamation point, or question mark. The exception is when an emoji separates two sentences, in which case you should not use an end mark.

- ✓ Leave the heavy lifting to us. JG Wentworth handles all negotiations with your creditors!
- ✓ Leave the heavy lifting to us 💪 JG Wentworth handles all negotiations with your creditors!

Paid Ads

Outside of the design copy, all text used in a paid social media ad should be written in sentence case, not title case.

End marks are okay but not necessary for headlines and link descriptions.

General

Mailers might be formatted differently depending on the needs and purpose of the piece. The guidelines below are general, but these may need to be tweaked to fit the requirements of a brief.

Hero/Headline Copy

Hero and headline copy should generally be written in sentence case, not title case. Punctuating hero text with a period or exclamation point is okay.

✓ **Correct:** "You've been prequalified!"

✗ **Incorrect:** "You've Been Prequalified!"

Heros/headers can be used to call out a promotion or offer directly, or they can include a clever, eye-catching hook to keep the reader's attention.

Salutations

If using a salutation to write a letter, end the salutation with a comma rather than a colon.

JGW[®]

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