



*Style & Brand*  
**GUIDE**



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# Our Story

For over 50 years, Missouri LAGERS has helped middle class workers transition into middle class retirees. Dependable monthly income is essential for people to exit the workforce with dignity, and helps them maintain their standard of living throughout retirement.

LAGERS exists solely for the benefit of our members and the people who are dependent upon them. We take our responsibility seriously and strive to ensure the people who keep our communities going can depend on us. The security, flexibility, and portability of our benefits make LAGERS the preferred retirement plan for Missouri's local governments.





## OUR VISION DRIVES ALL THAT WE DO

Our vision is what we hope to achieve; our mission is why we exist; and our values are beliefs we believe are essential for all we do. Our vision is lofty, but it is something toward which we strive every day.



# Writing Guidelines

## GOALS AND PRINCIPLES

- **Empower** by using informative language so people can understand the benefits provided by LAGERS and use the tools we offer to become more financially literate.
- **Educate** by providing readers with content they need to know, not just content we WANT to put forth. We will always strive to provide readers with the opportunity to grow in their LAGERS knowledge without overwhelming them with too much too quickly.
- **Respect** by consistently showing LAGERS values public service workers without patronizing.

### IN ORDER TO ATTAIN THESE GOALS, OUR WRITING MUST BE:

*Useful.* Our purpose for all writing will be obvious. Our audience will be apparent, and content will be created based on the needs of the reader.

*Simple.* We will use simple language as much as possible and avoid abstract language such as LAGERS jargon.

*Appropriate.* We will write dependent of each situation, as if we were speaking with the reader in person. Tone will change according to the situation, such as the person to whom we are addressing and the content of which we are explaining.

*Transparent.* We will use language so as to support the transparency of our agency. Honesty and integrity will propel all words and thoughts expressed in our content.



## *Voice and Tone*

The difference between voice and tone is a little tricky. Voice is something we use all the time to speak. It stays the same. However, tone changes depending on to whom you are speaking. You would not use the same tone when you speak to your friends as you would when you speak to your boss. You wouldn't use the same tone with someone who is crying compared to someone who is laughing.

So, what is LAGERS' voice? Our main purpose in communication is to educate and inform without sounding patronizing or confusing. Therefore, our voice needs to be smart, but not condescending; informal, but not lazy; expert, but not bossy; kind, but not push-over. In addition, we should always communicate in an active voice and avoid passive voice.

As far as tone is concerned, again, our main purpose in communication is to educate and inform, so our tone needs to be more clear than entertaining; more informative than comical; more smart than funny. **HOWEVER**, you must judge your audience, and allow adjustments to your tone.

# Grammar and Mechanics

## BASICS:

We follow the AP Manual for rules of grammar and mechanics. Some rules that are more specific for us are outlined in the next section, "Guidelines." It is important to remain consistent by sticking to the AP Manual and the Guidelines sections.

## GUIDELINES:

### ABBREVIATIONS AND ACRONYMS:

If you do not believe your reader will recognize an acronym, spell it out the first time you mention it. Then you may use the acronym in all other references.

If the acronym is not necessarily related to the full version, you may specify in parentheses after the first time you mention it, then use the acronym thereafter.

- First Use: Missouri Municipal League
- Second Use: MML
  
- First use: Local Government Employees Retirement System (LAGERS)
- Second Use: LAGERS

If an abbreviation or acronym is well known, you do not have to worry about spelling it out upon first use. For example: HTML, SSN, DOB, etc.

**CONTRACTIONS:** Use them as you see fit.

## ACTIVE VOICE:

Use active voice and avoid passive voice.

ACTIVE VOICE: subject does action

- Jessica logged into her myLAGERS account.

PASSIVE VOICE: subject has action done to it

- The myLAGERS account was logged into by Jessica.

**THE EXCEPTION TO USING ACTIVE VOICE IS WHEN YOU WANT TO PUT EMPHASIS ON THE ACTION SUCH AS:**

- Jessica's myLAGERS account was flagged as inactive.

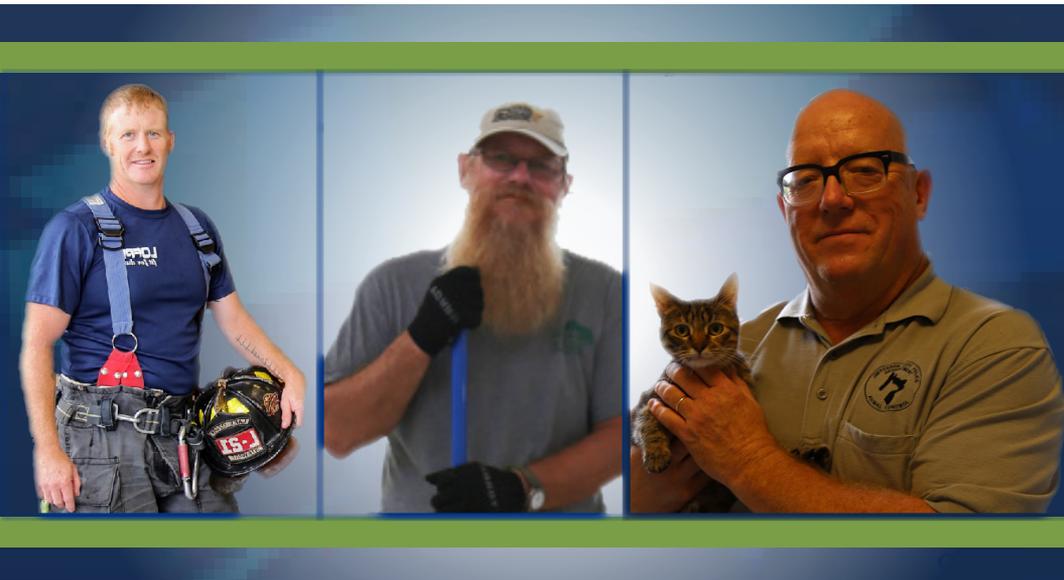
## CAPITALIZATION:

TITLES:

- Capitalize the first letter of every word except articles, prepositions, and conjunctions

EMAIL ADDRESS OR URL:

- Do not capitalize any letters



## NUMBERS:

- Spell out the number when it begins the sentence. Use the numeral in any other case, including ordinals (st, rd, nd, th).
- Use a comma for numbers over three digits.
- Only abbreviate large numbers such as 100,000 (100k) and 1,000,000 (1 mil) ONLY if there are space issues.
- Spell out fractions, unless there is a space issue.
- Use % instead of the word “percent.”
- Telephone numbers: Use dashes without spaces between numbers.
- Time: Use numerals and “am” or “pm” with space after numeral. You do not use minutes for on-the-hour time.
- Time: Use hyphen between times to indicate a time period. No space before or after each time (7am-10:30 pm).

## APOSTROPHE AND LAGERS:

Follow normal AP guidelines.

Use an apostrophe after LAGERS if showing possession.

Do not use an apostrophe after LAGERS if it is part of a title.

- LAGERS' Board of Trustees is made up of . . . - possessive, apostrophe
- To apply for a seat on the LAGERS Board - noun, no apostrophe
- LAGERS' Board of Trustees has two openings - possessive, apostrophe
- A LAGERS benefit consists of . . . - noun, no apostrophe
- To apply for your LAGERS benefit - noun, no apostrophe
- In order to obtain one of LAGERS' higher benefit levels - possessive, use apostrophe
- In order to obtain a higher LAGERS benefit - noun, no apostrophe

## COMMAS:

When writing a list, USE the Oxford comma:

**YES:** Your benefit formula includes how long you've worked, how much you're paid, and your benefit multiplier.

**NO:** Your benefit formula includes how long you've worked, how much you're paid and your benefit multiplier.

If you are unsure about comma usage in any other aspect of your writing, consult the AP Stylebook or at least use common sense; when you find yourself taking a breath in a sentence, you may need a comma.

#### **PERIOD AND QUESTION MARK:**

Place periods and question marks inside of quotation marks, but outside of parentheses if the parenthetical part is just part of the larger sentence. The period or question mark will go inside the parentheses if it can stand alone.

- June said, "I wish to retire when I'm 55."
- Charlie agreed (and I have to agree, too).
- I took a PLUS, and I'm getting a lifetime benefit. (Was this explained earlier?)

Commas go within quotation marks as well.

Leave a SINGLE space between sentences.

#### **EXCLAMATION POINTS:**

You may use exclamation points to add emphasis; however, use them sparingly and never more than one at a time. Placement of exclamation marks when using quotations or parentheses follow the same rules as periods and question marks.

#### **PRONOUNS:**

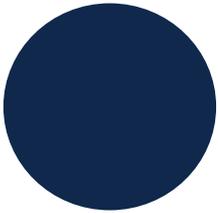
When writing informally, as we will most of the time, it is okay to allow your antecedents to not match your pronouns in number if the sentence still makes sense.

#### **NAMES AND TITLES:**

- Use a person's first and last name when referring to that person the first time, any subsequent mentions, you may use the first name only.
- Capitalize names of departments and teams, but not the actual words "team" or "department."
- Capitalize job titles when referring to a specific role, not in general terms.



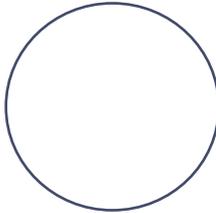
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M:86%  
Y:41%  
K:40%

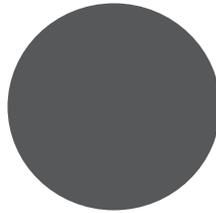
R:18  
G:41  
B:76



#ffffff

C:0%  
M:0%  
Y:0%  
K:0%

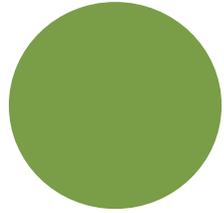
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B:255



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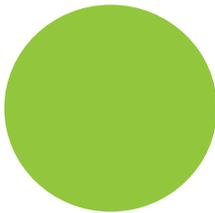
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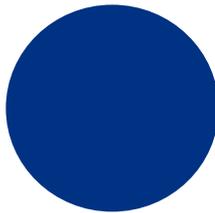
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B:72



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Y:100%  
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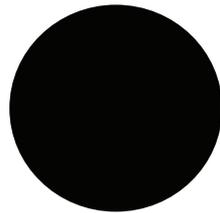
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G:200  
B:62



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M:75%  
Y:35%  
K:21%

R:0  
G:50  
B:131



#000000

C:75%  
M:68%  
Y:67%  
K:90%

R:0  
G:0  
B:0

# Logo

## PRIMARY LOGO



## ALTERNATE LOGOS



Logo-circle: color



Logo-circle: white

## MYLAGERS LOGO



## SOCIAL MEDIA LOGOS



# Fonts

**TRAJAN PRO** - mainly used for titles and used for logo

**TRAJAN PRO REGULAR**

ABCDEFGHIJKLMNOPQRSTUVWXYZ  
ABCDEFGHIJKLMNOPQRSTUVWXYZ  
1234567890 .,:;' "(!?)+ -\*/=

**TRAJAN PRO BOLD**

ABCDEFGHIJKLMNOPQRSTUVWXYZ  
ABCDEFGHIJKLMNOPQRSTUVWXYZ

*Mission Script* - mainly used for titles/headings

*abcdefghijklmnopqrstuvwxyzABCDEFGHIJKLMNopqrstuvwxyz*  
*1234567890.::;"'(!?)+ -\*/=*

**BEBAS NUE** - mainly used for titles and headings

**BEBAS NUE - REGULAR**

ABCDEFGHIJKLMNOPQRSTUVWXYZ  
ABCDEFGHIJKLMNOPQRSTUVWXYZ  
1234567890.,;,:;!{~}+/-/=

**BEBAS NEUE - BOOK**

**BEBAS NEUE - BOLD**



Myriad Pro - mainly used for body text and captions

Myriad Pro - Regular

abcdefghijklmnopqrstuvwxy  
ABCDEFGHIJKLMNPNOPQRSTUVWXYZ  
1234567890.,:;'"/(!?)+ -=

Myriad Pro - Condensed

*Myriad Pro - Condensed Italic*

**Myriad Pro - Bold Condensed**

***Myriad Pro - Bold Condensed Italic***

*Myriad Pro - Italic*

***Myriad Pro - Bold Italic***

**Myriad Pro - Semibold**

# Words/Terms to Avoid

In an effort to reduce industry jargon and increase consistency for the ease of our audience, the following words/terms should be avoided. The words/terms in the second column may be used in place of those to be avoided. In all instances, there may be times use of the jargon words/terms are unavoidable. That is okay. However, try not to use them without an appropriate explanation without the use of the jargon words/terms.



<i>Words/Terms to Try to Avoid</i>	<i>Words/Terms to Use</i>
payout	payment
working after retirement	working in retirement
formula	calculation
program	multiplier
service credit	credited service
portal	myLAGERS account
full time	covered
regular retirement	normal retirement
valuation	cost study
guaranteed	protected
vesting	to become eligible for a future benefit
final average salary	how much you are paid
benefit levels	use the numeric multiplier
(avoid acronyms)	always say or spell out what the acronyms stands for upon first use of the title/term
he/she	remain gender neutral by using the pronoun "they"
one half of one percent	half a percent or .5%
accrue	earn (as in credited service)

<i>Words/Terms to Try to Avoid</i>	<i>Words/Terms to Use</i>
prior service	time worked before employer joined LAGERS
deferred	vested, but leave LAGERS employment before retirement age
the “L” list for programs	may be used in parentheses after the multiplier
retroactive	begins at your start date (refers to upgrades)
annual hours for coverage	hours employees must work to be covered
purchase service	adding non-LAGERS service to your benefit
vesting only service	service that will not be included in your benefit or salary calculation
monthly benefit	monthly retirement income or payment
contributory	requires a 4% employee contribution employee contributory or employee non-contributory
termination	your last day of work
annuity	do not refer to a member’s benefit as an annuity

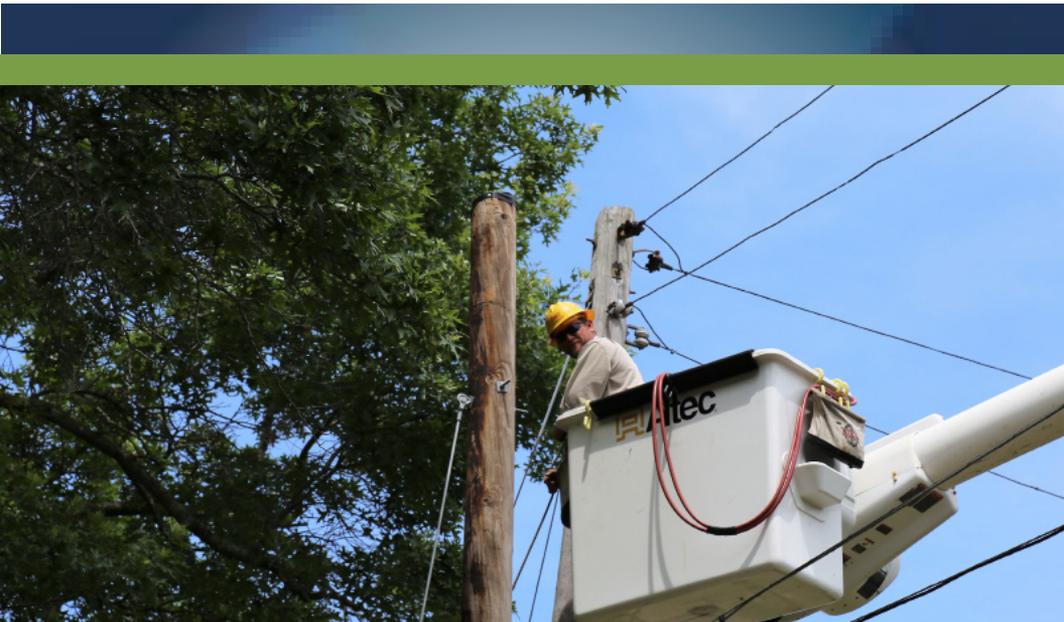
# Best Practice for Presenting Benefit Formula

## HORIZONTAL

Benefit Multiplier x How Long You Work x How Much You Make  
(BENEFIT PROGRAM) (CREDITED SERVICE) (FINAL AVERAGE SALARY)

## VERTICAL

Benefit Multiplier (Benefit Program)  
X  
How Long You Work (Credited Service)  
X  
How Much You Make (Final Average Salary)





MISSOURI LAGERS

*A Secure Retirement for All*