

BRAND MESSAGING AND VOICE GUIDE



Prepared for [REDACTED] by Sarah Monaghan of Connected Copy: www.connectedcopy.co.uk

OUR BRAND MISSION

Proposed

To revolutionise the ways in which the over 60s can secure a home for life and the comfortable retirement they dream of.

Alternatives

- To provide the over 60s with easier options for securing a home for life and the comfortable retirement they dream of.
- To provide the over 60s new paths to securing a home for life and the comfortable retirement they deserve.
- To empower the over 60s to gain more control of their retirement finances via a secure home for life.
- To disrupt traditional routes into home acquisition for the over 60s that provide both the financial security and comfortable retirement they deserve

TALKING POINT

Is 'revolutionise retirement' *specific* enough for [REDACTED]

Retirement, in the dictionary sense, refers to either the lifestyle after working age or the process of ceasing to work in full-time employment.

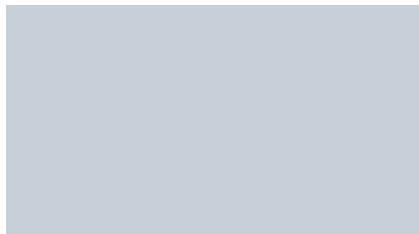
The fact is that, whether via a Lifetime Lease or Lifetime Mortgage, the solution H [REDACTED] provides is bricks and mortar.

H [REDACTED] is revolutionising the property acquisition model through which the over 60s can achieve the physical home in which they'll live out their (independent/outside full-time care) days. The result of the transaction is their greater financial security.

Top 3 tangible positive results of the H [REDACTED] transaction with its customers:

- A secure home for life
- Peace of mind from money worries
- A more comfortable retirement





OUR LONG-TERM GOAL

Ultimately we would like to be seen with the same niche authority and trust factor as SAGA – which is synonymous with the older generation – in terms of the expertise and differentiated product and service range we will offer people over the age of 60 who are looking to secure a home for life.

OUR BRAND VISION

We will develop and differentiate our range of innovative Lifetime solutions to broaden their access to help more people over 60 achieve the security of a home for life and financial peace of mind so they can enjoy their dream retirement.

We will do this by:

- Recognising that as people grow older, their housing and financial needs change
- Offering them choices to secure a home for life via finance mechanisms not traditionally offered by the property marketplace.
- Delivering innovative and extraordinary solutions for ordinary people through our products and services
- Personalising our service to every customer's needs to deliver their best solution
- Using investment models that deliver ethical products

OUR SERVICE:

- **The Home for Life Plan**

OUR PRODUCTS:

- **Lifetime Leases for the Over 60s**
- **Lifetime Mortgages for the Over 60s**

TAGLINE

Current: Inspiring change,
transforming lives

Alternative ideas that may be more specific and value-driven:

- A new lease of life for the over 60s
- A new lease on life for retirement
- Homes for life to make every day count
- Homes to make every day count

OUR 'DNA' VALUES



ELEVATOR PITCH [HOMEWISER IN A SENTENCE]

We offer innovative ways of helping the over 60s overcome their financial limitations to secure a home for life and peace of mind from money worries in retirement.



CURRENT

- **Honest:** We will always give you clear, sensible and honest information, without judgement or assumptions.
- **Originality:** We cherish and nurture creativity, and will always try to find the best solution to any problem
- **Passion:** We really care. Really, we do. We care about our colleagues, our customers and our company.
- **Empowerment:** We give people hope, empowering our customers and our employees with opportunity.

TALKING POINT

Suggested additional values woven in above: professionalism and empathy

ALTERNATIVE

- **Honest:** We are professional and always give our customers clear, sensible and honest information so they can make informed decisions.
- **Originality:** We are proud of our new approach to securing a home for life and we value innovation. We show creativity in finding the best solutions for our customers.
- **Passion:** We believe in the service we provide and the life-enhancing value it brings. We care about our customers and doing what is right by them; about our colleagues; and about our company and its goals.
- **Empowerment:** We practice empathy to understand that every customer's needs are different. We combine our emotional intelligence with a can-do attitude to empower our customers with choices to make their lives better.

OUR BRAND STORY



At **Homewise**, we think that life is for living, not for worrying.

We know that our customers want to enjoy a comfortable retirement and we empower them to make that happen.

There's a firm belief at the heart of everything we do.

It's that a secure home is fundamental to happiness and financial peace of mind.

Family roots

Homewise was established by Reg Neal in the 1970s.

Reg is a down-to-earth man who started out as a greengrocer.

He realised that by thinking differently, there could be a new property solution. It was one that could help ordinary people achieve the home and retirement they dreamed of.

He developed what we now call our Home for Life Plan.

Family is at the core of everything we do at Homewise.

Reg's three sons, Mark, Justin and Sean, now lead the company.

Our team of 70 hardworking and passionate staff all share our family values.

We see our customers as part of the **Homewise** family too. So we treat them with the same care and respect as we would our own.

Perhaps you want to move closer to your children and grandchildren. Perhaps you want to enjoy a dream retirement with your loved one.

As a close family, we understand how important your family may be to you.

Family is **always** at the centre of a **Homewise** home.



**LIFE IS FOR
LIVING,
NOT FOR
WORRYING**



OUR BRAND STORY



**WE
PROVIDE A
ROUTE
THROUGH
THE
FINANCIAL
OBSTACLES
MANY
OVER 60S
FACE IN
GETTING A
SECURE
HOME FOR
LIFE.**

Who wants money worries in retirement?

We believe that security in your latter years should be your right.

So we provide a route through the financial obstacles many over 60s face in securing a home for life.

These might be a shortfall in resources; a limited budget; the inability to be approved for a new mortgage or complicated financial baggage.

By challenging the norm, we're providing practical solutions not normally available in the traditional property marketplace.

They're solutions that work to both secure our customers their ideal home for life and to ease their financial anxieties around retirement.

We're a professional team. We recognise that all our customers have very different financial circumstances and retirement goals.

We're aware too that our work involves significant responsibility in helping you make life-changing decisions.

That's why the solutions we provide are bespoke. They're offered to you only after we have done our due diligence.

This means taking the time needed to understand you and your family, your finances and your retirement aspirations.

All our customers do have this in common though ...

... they want a secure home for life and freedom from money worries.

We help you do that. So you can focus on the most important thing for you ...

... getting the most out of each and every day of your well-deserved retirement.

CUSTOMER DESIRES

(Here's what customers are seeking with [REDACTED])

Customers are age 60+ and a diverse group. Most are retired, over 70 and come to [REDACTED] from a variety of financial and relationship scenarios but they all have these traits in common:

- They want a new home that's theirs for life
- They have a clear vision of the retirement lifestyle they desire
- They want to get the most out of each and every day
- They believe they have the right to a well-deserved retirement
- They believe financial comfort means smart management of the capital assets and income they have
- They want to simplify life with a home that is financially secure and worry-free
- They want to be free from mortgage or rental payments
- They want to enjoy to the full the remaining years ahead of them
- They want to choose a home to suit their circumstances
- They want that home to be secure for their lifetime
- They want the transaction to be straightforward and stress-free
- They want the service to be personalised to their needs
- They want full transparency and honesty from the company they deal with
- They want to have full trust in the company they deal with
- They want to be treated with empathy, kindness and respect

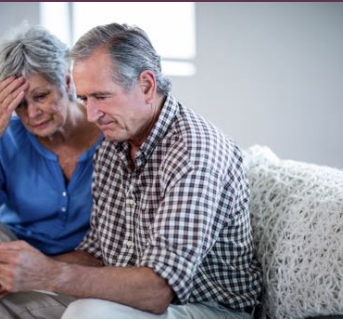


Customer Testimonials

- ***“I’m about to move into my dream home: something I’ve been waiting for all my life.”***
- ***“I know this is my home for life. I am very happy here.”***
- ***“Everyone helped us so much from the viewings to the buying right through to completion. Steph, the lady, that was helping us, kept me going when I got a bit overwhelmed with all the paperwork, things I had to read and sign. I can’t thank all of the team enough.”***
- ***“Charlotte was outstanding – nothing was too much trouble – she arranged and did everything so we had no stress or concerns.”***
- ***“The staff – from beginning to end – were so friendly, helpful and efficient. They kept us informed at all times of the transaction.”***
- ***“Move made simple. [redacted] left no stone unturned in making sure everything about the purchase was correct and risk free.”***
- ***“They work wonders behind the scene. Very friendly, like one of the family. Understanding, and always cheerful.”***
- ***“They have shown great clarity to myself and to my wife in the whole experience of taking on the path we have chosen in going with Homewise to get the property we wanted to live out the rest of our lives together.”***
- ***“Would recommend them to anyone needing to find their forever home.”***
- ***“I knew from the start what it cost so no unexpected expenses: all I had to do was get ready to move. They took the worry out of moving. Thank you everyone at Homewise.”***

AUDIENCE PERSONAS

(Who are you serving? Testimonials Feefo/Google Reviews/Moneysavingexpert Forum)



Mr and Mrs Trapped in Interest-only Mortgage

██████████ were a life saver for us . . . after having an interest-only mortgage and discovering we owed thousands on the house."

- This customer or customer couple is worried and overwhelmed by their interest-only mortgage that's coming to an end.
- They don't know how they are going to pay back what they owe and are worried they could lose their home.
- They are staring down the barrel of a big shortfall and would struggle to secure a new mortgage.
- They want to be freed of their financial worries to live comfortably in a home in which they feel secure for life and to know they are living within their means.



Mr and Mrs Struggling to Manage their Existing Home

"We were able to buy the bungalow we always wanted in the area of our choice and with their help, it was much more affordable. We would not now be so well off without ██████████"

- This customer or customer couple may own their home outright but it's no longer a good fit for them.
- They're struggling on their retirement income to cover its running costs or their household bills.
- They want to be freed of their financial worries and to be able to live in a home in which they feel secure and that's suited to their needs.
- They want to have more financial freedom to enjoy their lives.



Mr and Mrs Expat Relocating to the UK

"With the money we got from selling our property in Spain, we didn't have sufficient funds ... we were looking at property that was beyond our means. Without the help of ██████████, we would have been lost. We wouldn't have been able to afford to buy what we are pleased to in fact be living in as we are now."

- This customer or customer couple has lived abroad, typically in France or Spain, and invested in property abroad.
- They now want to return to the UK for health, lifestyle or family reasons.
- Changing market conditions mean the sale of their foreign property is beyond their means to buy the UK property they would like.



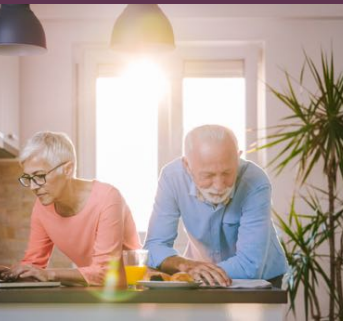
Mr and Mrs Have Substantial Debt or Mortgage Payments

"This was the answer to our financial problems and the staff at ██████████ were informative, pleasant at all times and dealt with our needs with our best intentions in mind."

- This customer or customer couple has heavy outgoings via mortgage payments or credit card, loan or equity release debts.
- They want to relieve themselves of this burden using the equity in their property and to gain the freedom to enjoy their retirement debt-free and worry-free.
- They want to live free of any rental or mortgage costs for the rest of their lives.
- They want to be sure they won't outlive their income and savings.

AUDIENCE PERSONAS

(Who are you serving? Cont'd)



Mr and Mrs Home No Longer Fit for Purpose

"I am living in a wonderful 2-bedroom-2-garden property which is not in a block of flats! Thank you [redacted] and Hannah."

- This customer or customer couple has a home that's no longer the right fit for them.
- It may not be suitable for their physical needs for mobility reasons (stairs etc).
- It could be a park home or may be in the wrong area now for their lifestyle.
- They want a budget boost to move to a better location/property for their long-term needs – perhaps closer to better social and leisure facilities or to friends and family to spend more time with their children and grandchildren.
- They aspire to living in a real house, not in a block of flats.

Mr and Mrs Have Equity and Want to Free Up Funds

"We downsized from a large house to a bungalow, [redacted] were very helpful in enabling us to free up capital, so we can now visit our children and grandchildren worldwide".

- This customer or customer couple has funds locked up in the equity of their home .
- They would like to access this to gift as an inheritance or spend and enjoy on themselves.
- They want to free up some of that money to live more in the moment via their home for life.
- They want long-term security and to be able to use the liberated funds to do things they wouldn't otherwise be able to do, such as holidays, luxuries and new experiences.



Mr and Mrs Have Equity and No Inheritors

"We have no children so inheritance isn't a major concern. We would like to spend our declining years in the best possible house we can get, but do not want leave this world with unused equity."

- This customer or customer couple have no children so inheritance is not a major concern.
- They would like to spend their remaining years in the best possible house they can get and do not want leave the world with unused equity.
- Having a [redacted] supplement what they can afford for a better property means they can really achieve the fabulous retirement lifestyle they dream of.

Mr or Mrs Divorced with Limited Funds

"I don't have the worry of renting and I feel so secure knowing I have my home for life – wonderful."

- This customer has now divorced.
- He or she and has limited financial options after dividing assets with their former spouse.
- A mortgage will be difficult to secure.
- Renting in retirement is not an enticing or viable long-term option because it could mean unexpected rent rises or having to move out if the landlord requires.
- He or she wants a fresh start and a secure home for a new life in a home and location that suits him or her.





Customer Hesitations and Objections

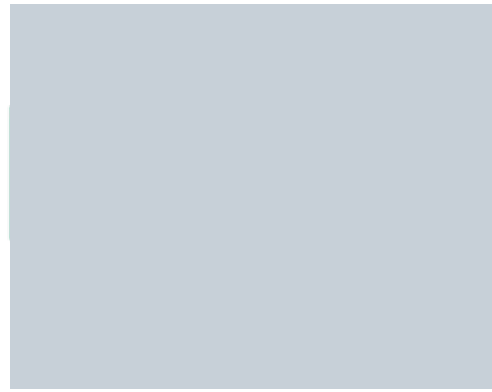
(What are customers most likely to be worried about? Quotes taken from Mumsnet, Google Reviews and Moneysavingexpert Forum)

MOST CONCERNS CENTRE AROUND HOMEWISE BEING A SCAM, BEING UNREGULATED AND THE TRANSACTION NOT BEING IN THE INTERESTS OF THE CUSTOMERS BUT HOMEWISE

- ***"They're con artists – a greedy company preying on the old and gullible"***
- ***"It is a legal gap in the housing market. These people are driving a horse and cart through it."***
- ***"Oh right, what they mean is you pay for most of the house but they own it outright."***
- ***"They're unregulated and not approved by the FSA"***
- ***"You are effectively agreeing an inflated price to rent the property from a landlord until you die."***
- ***"The price the customer paid with property appreciation is sickening when you think they're profiting from the sum total of someone's life."***
- ***"These types of investors are leeches that will leave you with no tangible assets that you can pass on to your family should you wish to."***
- ***"It's throwing money away as the property goes back to the company when you die."***

BRAND BUZZWORDS

Words, concepts and phrases to weave into your copy



Customers

Freedom
Comfortable retirement
Well-deserved retirement
Financial security
Peace of mind
Home for life
Forever home
Stress-free
Enjoy life to the full
Set up for life
The retirement you've earned
Quality of life
Enjoy luxuries
End to money worries
Secure future
You only live once
Life is for living



Professional
Honest
Transparent
Trusted
Sensible
Conscientious
Family-friendly
Family values
Courteous
Kind
Easy
Helpful
Ethical
Friendly
Personal
People-focused
Thorough
Reliable
Attentive
Can-do
Quick
Personalised
Tailor-made to you
Accommodating
Reasonable



THERE ARE EMOTIONAL AND LOGICAL HURDLES HOMEWISE NEEDS TO OVERCOME IN TERMS OF TRUST WITH THE PRODUCT IT SELLS.

For these reasons:

- **Unfamiliarity**

The **Home for Life Plan/Lifetime Lease** is not a financing mechanism customers will be familiar with in the same way as a conventional mortgage or tenancy agreement.

- **Reframe of ideas required**

Initially, understanding what the Lease for Life Plan is, will, for most customers, require a mindshift away from a traditional concept of property ownership. Helping a customer to accept that they won't 'own their home' but will instead have the advantages of secure tenureship (the right to live in it and their name on the deeds at the Land Registry) to the end of their life must be explained carefully.

- **Expectation it will be difficult**

Customers may expect that the process will be complicated and the language and terminology that will be used will be confusing and taxing.

- **Apprehension it will be stressful**

Studies have consistently reported that moving is one of the most stressful life events. The amount of detail and steps involved in moving to a new home can feel overwhelming.

BUILDING TRUST AND OVERCOMING CUSTOMERS' CONCERNS AND DOUBTS IS THE BIGGEST HURDLE.

Being transparent and clear from the start – and making our service sound easy, simple and effortless – is the route to helping them make an informed choice.

Customers just want their interactions with us to be simple and low-effort. The language we use is essential to this.

The **H** customer needs information about what for many are uncomfortable and personal issues.

Subjects like their finances and what will likely be their last home for life. So you should talk about these subjects in a straightforward, accessible and understandable way.

That's quite a challenge but the use of the right language will help you succeed at being gently direct.

It's not enough to tell your audience how good the Lifetime Lease is.

You have to anticipate their objections. And overcome them one by one. You need to re-assure them.

People make decisions for emotional reasons and then justify them with logic.

Good marketing and writing taps into an emotion that the prospect is already experiencing.

For a **H** customer, at heart, their prime motivation will most likely be:

"I want a secure home for life and freedom from my money worries" or "I want a nicer home and a comfortable retirement".

The words we use should give them the reasons that satisfy those feelings. The copy does the 'heavy lifting' so the prospective customer doesn't have to.

Most information the property sector or financial services provides gets delivered in a dry and unengaging way. They often use long boring articles and large amounts of small print.

That means the reader has to work hard to understand what's being said. Worse, they have to 'translate' it to their everyday English.

H can overcome resistance and create trust from the get-go by doing the opposite so the reader doesn't have to 'dig deep'.

By using natural, open, simple language and focus on how easy the process is, it can spark interest and help its customers understand what its products and services are and their benefits to them.



FOR A **H** CUSTOMER, AT HEART, THEIR PRIME MOTIVATION WILL MOST LIKELY BE: "I WANT A SECURE HOME FOR LIFE AND FREEDOM FROM MY MONEY WORRIES" OR "I WANT A NICER HOME AND A COMFORTABLE RETIREMENT".

tone of voice



EVERY
STAFF MEMBER HAS
A RESPONSIBILITY
TO COMMUNICATE
THE SAME 'DNA'
VALUES AS THEY
BUILD
RELATIONSHIPS
WITH CUSTOMERS
AND EXTERNAL
PROVIDERS ACROSS
ALL TOUCHPOINTS.

home
WISE

What is a Brand Tone of Voice Guide?

Getting your brand tone of voice spot on is as vital to your brand as your logo or mission statement.

Your brand tone of voice is the verbal expression of your brand's identity.

So this Tone of Voice Brand Guide should also serve as a motivational tool for everyone in the company.

It is an incentive tool, as well as a writing bible.

It should help staff make sense of and relate to their brand's ethos and values and be a guide for consistency in how they think, behave and communicate.

Every homeWise member has a responsibility to communicate the same 'DNA' values as they build relationships with customers and external providers across all touchpoints.

That's whether you're speaking on the phone, directly to customers or others, in your website copy, social media output and print marketing materials.

This Guide should also be used to onboard new staff members and to pass onto content creators.

Note, this is not a style guide that provides advice about matters such as abbreviations, preferred spellings, words you should put in capitals or not or punctuation standards and acceptable terminology.

For this, homeWise would be advised to commit to a single publisher's style guide and have all staff refer to that for consistency.

I'd recommend either the Economist Style Guide (available only as hard copy) or the free online Guardian & Observer Style Guide: <https://www.theguardian.com/guardian-observer-style-guide>

THIS IS HOW WE ALL SOUND ‘LIKE

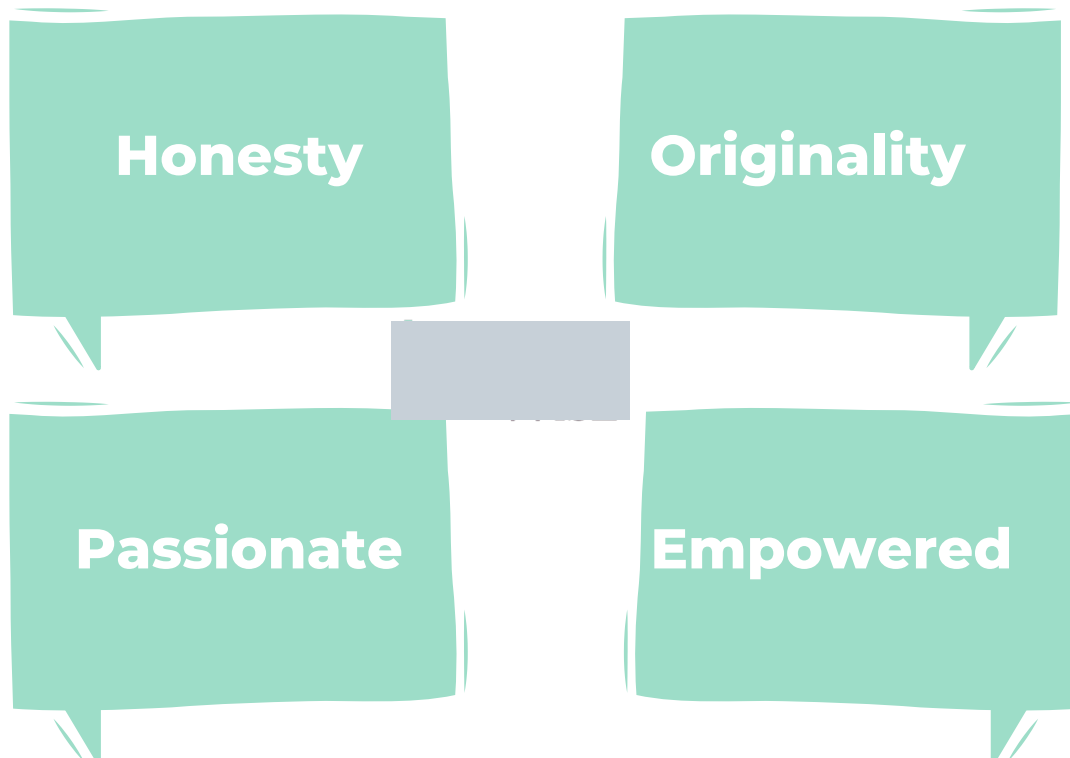
[Redacted]’ ...

The [Redacted] Tone of Voice Guide is how we ‘speak’.

It's the rules or guidelines that help define the way we write and the way we present information.

Let's recap on our ‘DNA’ values. We'd like our tone of voice to match our core brand values: honesty, originality, passion and empowerment.

If you think, when you write or speak as if [Redacted] that you want to sound honest, original, passionate and empowered, it will help you choose the right words.



Think of what you're writing as a direct and honest conversation with the customer...

- That will help you sound professional yet to write more naturally and persuasively.
- Don't search for complicated sounding words. They can make it sound as if you're hiding something.
- Don't use legalese. The words we use every day to explain something are by far the best to use.
- Keep paragraphs and sentences short. That's done to make reading easier. Our brains take in information better when it's broken into small chunks.
- You should still follow the best practices of grammar, like good use of punctuation.
- But contractions are fine. 'We're', 'you're' and 'it's' help us feel natural, down-to-earth and conversational. And we can start sentences with 'and', just like this one.
- Or 'but'. You might not have done it all school. But today it's more effective and engaging to write how we speak. For example: It doesn't seem possible. (...). But it is.
- It's our Lifetime Lease. And it's a different approach to securing your home for life.
- Avoid exclamation marks. At Homewise, we're calm and professional. So we don't need to make jokes or over-emphasise a point.
- Question marks are fine though. They show that we try to answer questions to present answers.
- For example: Who do we help? "Most of our customers are aged 60 and over."
- Don't overdo the rhetorical questions though. That just makes us look like we're trying to be superior. And that's not helpful at all.
- The best way to test your content out is to read what you've written, out loud.
- Are you stumbling over a phrase or running out of breath? Then see where you'd naturally pause and add a comma. Or break the sentence into two.
- And if you spot a word you've written that's not easy to say naturally – change it for one that's simpler.

We're original because what we are doing is innovative in the retirement property space....

- We feel positive, energetic and optimistic about this at Homewise.
- So this needs to come over in how we write.
- We know we can be a force for good to our customer's lives, and in the over 60s demographic, as a whole.
- Our brand, and our can-do tone, is our fuel to make our brand succeed.
- Our energy, positivity and enthusiasm keep us focused on making our vision a reality. And committed to the future success of our brand, and the benefits it brings.
- For our customers and our company. We never write in a condescending way, using 'elder speak', but in a friendly, respectful and helpful way.
- We also keep it down-to-earth. We're operating in a market where we have to work hard to build trust and a genuine connection with our customers.
- Information, not hype, is what sells, influences and engages.
- So write in a 'calm' way so it doesn't veer towards breathless marketese or sound promotional.
- Often, using bullet points to say what you want to say, can help you sound more professional.
- Bullets are also easier to scan read than sentences of text.
- Another way to write with energy is to avoid using adverbs. (Words that end with "-ly"). Use a verb instead.
- Author Stephen King claims "the road to hell is paved with adverbs". Why? Adverbs are largely redundant.
- Instead of using a verb plus an adverb, you can use a stronger verb in the first place.
- For example: "He drove quickly down the motorway" could become "He sped down the motorway".
- Isn't that more energetic and more original?

Our passion about what we do should come through in what we say and how we say it....

- We try to add life. We use active words, with a tempo to what we say.
- Help your reader imagine what it will be like to use your new product.
- Use vivid words.
- People prefer active sentences, when they speak, listen or read. They're easy to listen to and understand.
- Active language clearly identifies the action and who's doing what. What we're not is passive, bland or unnecessarily complicated.
- A lot of financial copy is in the passive voice. It gives documents a wordy, bureaucratic tone.
- The simplest way to remember this active/passive approach is make *people* – our customers, or even us – the subject (they're the important bit after all).
- Here's an active example... "Reg Neal's three sons, Mark, Justin and Sean, now lead the company."
- See how much better the example above sounds than this passive one: "The company today is ably managed by Reg Neal's three sons, Mark, Justin and Sean."
- So we avoid the passive writing approach like this: "Additional information (the 'subject') can be obtained (the 'action') from our website". Yawn.
- We use the active writing approach to say the same thing: "You (the 'subject') can find (the 'action') more information on this (the 'object') here".
- You can't always use the active voice, but you should when you can.
- One other way to make sure we sound passionate and energetic is to keep sentences shorter. It makes the copy crisper, sharper.
- It also forces us to make a point. Ideally stick to one point or idea per sentence.
- So try to keep your average sentence to around 12 words. It's better that way.

We want to empower the over 60s to gain more control of their retirement finances via a secure home for life ...

- Firstly, explaining anything to do with a person's financial situation can be difficult.
- Nobody likes discussing money – even more so when they're discussing the transaction that will most likely be their final home.
- So we are understanding and non-judgmental. Because it's simply the facts as they stand today. And we're there to help our customers.
- We don't hedge around the issues. That's why qualifying and filler words, such as very, some, just, little, various, rather etc, add nothing to your meaning.
- They can make you sound less honest and like you're exaggerating or trying too hard to convince.
- For example: It is very important to basically avoid fluff words because they are rather empty and sometimes a little distracting.
- We keep it simple and we're can-do and optimistic.
- We talk about the ways that we can help. It's at the heart of what we do, and who we are.
- We want to make things better for our customers in their retirement years and to make the process of doing that easy for them.
- You can do this by *focusing your copy on the reader*.
- Use the word 'you' more often than Homewise and its services or products.
- When you find yourself starting a sentence with 'we' or 'Homewise', ask would it be more effective to turn the sentence around to make the customer the subject of it?
- For example, you might write: "We have 40 customer service agents." But why should your customer care? Give it a meaning for the customer. Instead, say: "There's always someone available to take your call. We have 40 customer service agents."
- Your customers don't want to hear about you. They want to hear about *themselves* – about *their* problems, about *their* needs, about *their* futures.

TONE OF VOICE CHECKLIST



- We always spell-check our writing and get someone to read it too.
- Mistakes say detail doesn't matter to us.
- We make things simple, easy to understand.
- We use direct language: 'You' not 'Our/Homewise customers'
- Our tone should be warm, approachable and optimistic.
- We're efficient with language. So we prefer shorter, crisper sentences. We aim for 12 words in each sentence – 20 maximum.
- We have one idea in each sentence, so messages are easily delivered.
- We keep punctuation simple and straightforward.
- We avoid exclamation marks.
- We avoid using modifier 'filler' words and phrases that don't add much like these: really, very, unique, just, basically, essentially.
- We prefer natural, everyday words.
- We describe the benefit of what we do.
- We talk about what we can do together, not what's expected of you.
- We believe in being effective, explaining how we help, open about who gets what.
- We take the time to avoid lazy writing and sector clichés.
- We edit ruthlessly. So we shorten, delete, and rewrite anything that does not add to the meaning.

Tip: Put your text through the desktop version of the free Hemingway app: www.hemingwayapp.com This online app highlights lengthy, complex sentences, use of passive voice and common errors you might miss. It gives you a readability grade too. Aim for under 10.

Tip: To make editing easier, break your writing into three steps: 1) Write the entire text. 2) Set your text aside for a few hours or days. 3) Return to your text fresh and edit.

Tip: *That*. If a sentence still makes sense after removing "that," delete it. Eg. "This is the best blog post that I've ever read." can be: "This is the best blog post I've ever read."

Subheads and layout

Customers will scan your content for keywords, rather than read each page from beginning to end.

You can take advantage of this by using regular, clear subheads. They should break up your text and make it easy to jump to the appropriate section.

So break it into chunks

Then customers will be more inclined to slow down and read properly. Be sure also to make your subheads specific, rather than using bland, general wording.

So '40 years in the business' is better than 'Our experience'. Combined, your subheads should tell the story

The terms and phrases we do use in our writing and marketing materials – and those we don't

- **Our service is the Home for Life Plan.**
- **Our product is the Lifetime Lease for the over 60s.**

- **We talk about “our customers”; not “our clients”.**

Why? Clients sounds more formal than we want to be and makes it sound more of a business transaction rather than a lifestyle transaction.

- **We prefer to talk about a “home”; not a “property”.**

Why? Home has more positive emotional connotations. Property is a term investors would use and by not using it, we are emphasising our caring side.

- **We talk about: “securing” your new home not “buying or getting or purchasing” your home.**

Why? This is to avoid any confusion about ownership. They're not buying the home; they're buying the lifetime lease.

- **We talk about our customers being the “lifetime occupant” of their home, not the “lifetime owner”, “lifetime occupier” or “lifetime resident”. (TBC)**

Why? “Lifetime owner” is not the case in legal terms. “Lifetime occupier” has ‘illegal’ overtones of foreign occupation of territory or can be synonymous with ‘squatter’. “Lifetime resident” has temporary connotations and is often used to describe those living in an old people’s home.

- **We never talk about “discounts” or “money off” or “price cut” or “mark down” from the property price.**

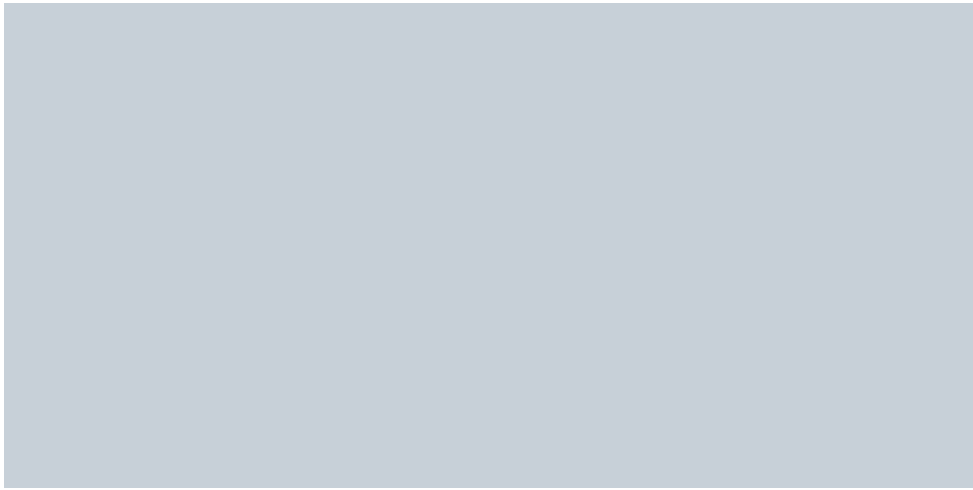
Why? First, it would be misleading advertising. Second, we are all about stressing the lifestyle benefits we bring. Instead, we say “we can help you with the extra funds you need” or “the shortfall you need” or “help you increase your budget” by “helping you to secure the lifetime lease”. Then explain that “this way you're realising a saving on the cost of the market value of the property” or “A lifetime lease costs less than the market value of the property”.

- **We say: “you can stay in your home until the end of your life” or “you can live securely in your home for your lifetime” rather than “until you die”. In some circumstances: “pass away” is acceptable. But “until the end of your life” is better and less harsh.**

Why? It's factual but gentler. No one wants to be reminded of death.

- **We say: “until you choose (or decide) to go into fulltime care” rather than “until you go (or have to go) into fulltime care”.**

Why? Introducing the idea of choice makes it gentler.



Back cover