June 2021 | Version 1.1

Our guide to help use Pension Wise

Pension Wise

A service from MoneyHelper

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Introduction

Welcome to Pension Wise guidelines.

Pension Wise is a free and impartial service from MoneyHelper that helps people understand the options for using their pension pot.

The service is available to over 50s with a defined contribution (personal or workplace) pension.

Since the service launched in 2015 we have helped over half a million people make the most of their pension.

You will find everything you need to know for designing and producing your communications in this document.

For any queries please contact
brandandmarketing@maps.org.uk

Positioning

Pension Wise is a well-known and trusted service and it's important we build on the equity the service already has.

However, Pension Wise is now part of MoneyHelper and it's essential consumers know who provides it and where to go to get it.

Therefore, Pension Wise will be clearly positioned as a 'service from MoneyHelper' in all communications (not a separate brand or sub-brand).

A service from

MoneyHelper

The Pension Wise mark has been updated into the new MoneyHelper branding as has the rest of its identity, including the colours, font and photography. These guidelines are therefore a sub-set of the full MoneyHelper brand guidelines.

The Pension Wise service is on the MoneyHelper website at **moneyhelper.org.uk/pensionwise**

Our brand architecture

Corporate brand
- Speaks with employees, partners and stakeholders

Money & Pensions Service

Consumer brand
- Speaks directly with consumers

Money Helper

Top level categories

- Money Helper Debt & borrowing
- Money Helper Savings
- Money Helper Work
- Money Helper Pensions
- Money Helper Homes
- Money Helper Life & family
- Money Helper Everyday life

Products or services

Pension Wise

Audience

Our audience is broadly split between two groups – those more engaged with their pension (segments 3-5) and those less engaged (segments 1 & 2)

Segments 1 & 2

Non-starters:

Retirement/pension access not in their thoughts, inert and fatalistic, low retirement provision, low confidence in financial dealings, feel guidance/advice/ pension services not aimed at them, think pensions happen automatically, unaware of options.

Avoiders:

Annoyed/worried about their circumstances and pension arrangements, responsibilities racking up (returning children/grandchildren) which may prevent retirement, more confident with day-to-day finances but low retirement provision and various reasons for not engaging with pensions/retirement, don't think there are options for their pot sizes.

Audience

Segments 3, 4 & 5

Cautious planners:

More engaged, reaction to previous bad experiences/ media stories is to focus on what they know/understand, better retirement provision but not extensive, very low trust in financial services/advice, keen to preserve what they have, use internet to look for reassurance – I want to be in control.

Trusting triangulators:

Most engaged, better retirement provision resulting from better workplace pension arrangements/higher earnings, not necessarily hands-on but feel they have what's needed in place, tend to stick with providers/ advisers they know, cross-referencing between information sources gives them confidence in their arrangements.

Self-starting optimists:

Most engaged, successful employees or self-employed, widest retirement provision, various investments, hands-on, embracing a level of risk, have a plan/strategy, do their own research and will use advice, perhaps prone to overconfidence.

Our logos

Pension Wise service mark

Pension Wise

This mark clearly establishes the service we're offering. It's been updated into the new MoneyHelper branding and will also continue to be used as a signpost by pension providers.

MoneyHelper logo

A service from

Money Helper

This logo quickly establishes the brand that is providing the service. It will clearly sign off all communications.

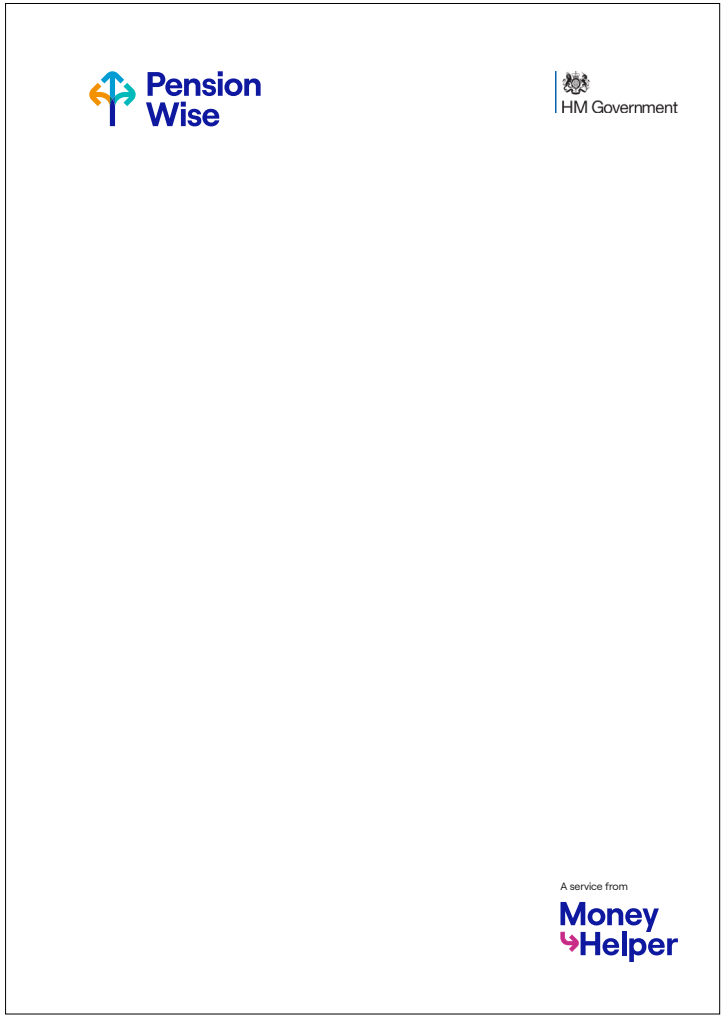
Endorsement logo

HM Government

Her Majesty's Government (HMG) logo adds further trust and credibility and needs applying to all communications.

How these logos work together

Pension Wise service mark leads to signpost to consumers the service being communicated.



The HMG logo's preferred position should be to the right of the Pension Wise service mark where possible (usually top right). You need to follow HMG guidelines for spacing and positioning too.

https://gcs.civilservice.gov.uk/publications/hmg-identity-guidelines/

The 'A service from MoneyHelper' logo should always be placed as a sign off to the communication, preferably at the bottom right to make it clear who the service is from. Only exception is the website or when MoneyHelper is communicating about a range of services, where the MoneyHelper logo will lead (i.e. seen first).

Category logos are not needed on Pension Wise communications.

Pension Wise is the exception to the rule that we don't lock-up an icon and service name together.

Our Pension Wise service mark

Positive

Pension Wise

Negative

Pension Wise

Our mark comes in two formats. The primary and preferred option is the positive version.

Usage of Pension Wise service mark

Just a few rules to help you use our mark

Exclusion zone

To help make sure our mark has maximum impact, we like to have a clear zone where other assets shouldn't enter. The space is measured using the 'P' height from 'Pension'.

Minimum size

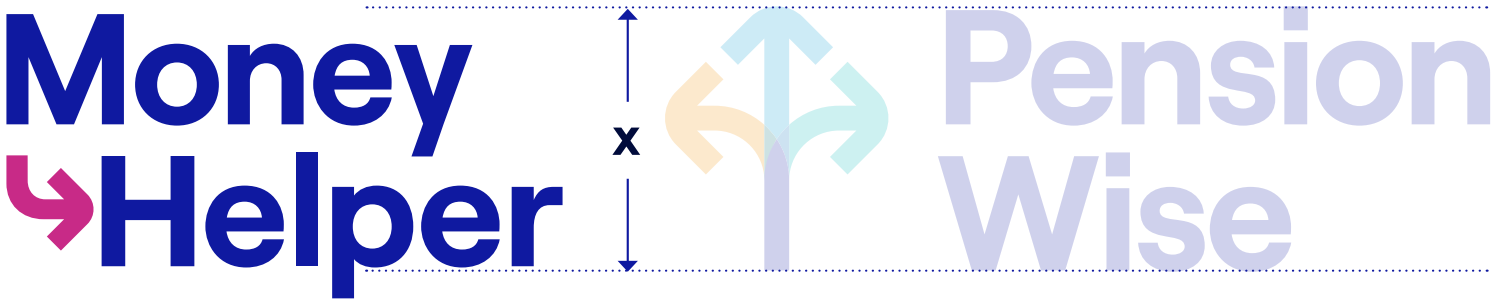
Print: 25mm width

Digital: 70px width

There may be situations where there is limited space. To cater for this, the mark can be scaled down to these minimum sizes.

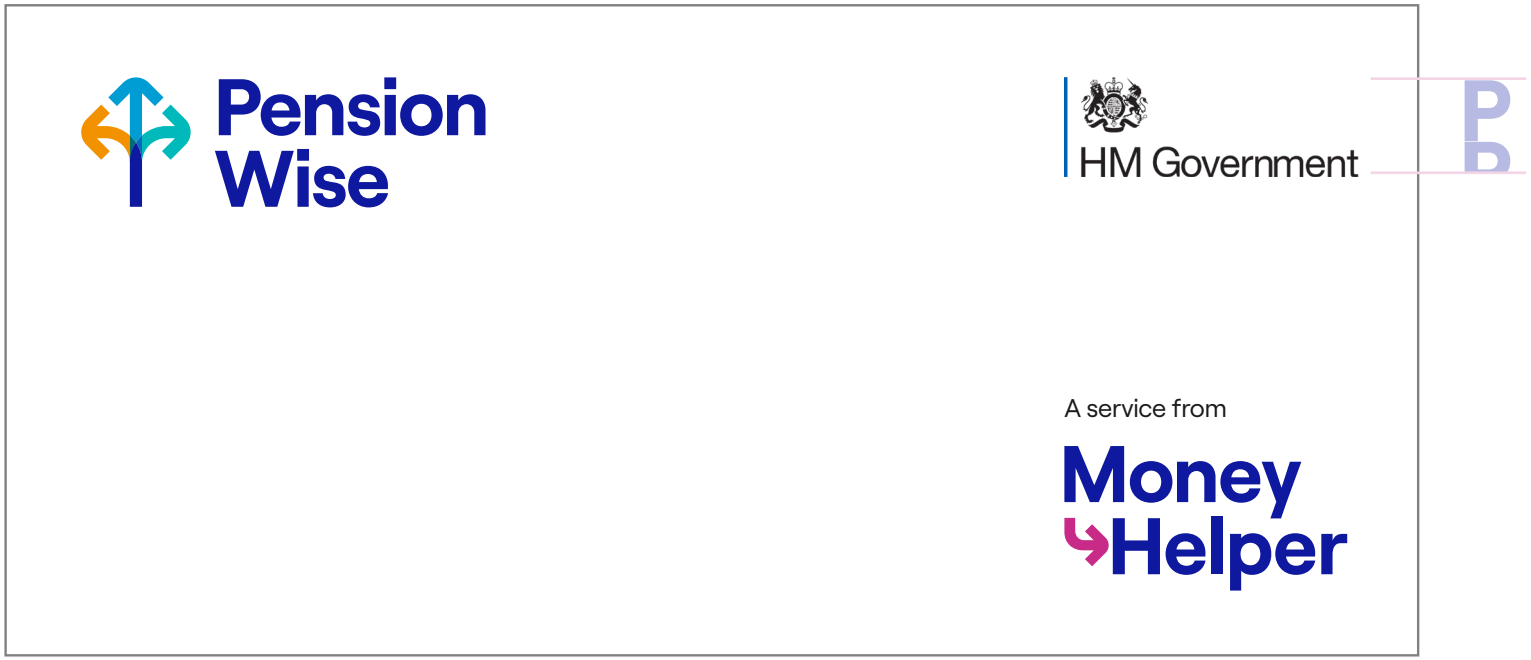
Relationship between marks

A service from



The relationship between the Pension Wise service mark and the MoneyHelper logo works best when they are equal. The MoneyHelper logo should always be preceeded by 'A service from' on Pension Wise collateral.

Endorsement



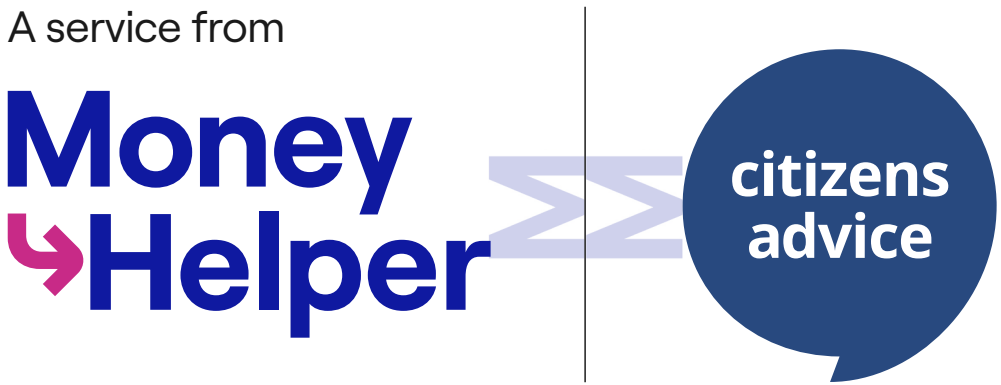
We always use the HMG logo as an endorsement on consumer comms, and this is not different when communicating Pension Wise.

HMG acts as an endorsement and provides gravitas and trust for our consumers.

The HMG logo preferably should be positioned to the right of the Pension Wise service mark where possible (usually top right). You need to follow HMG guidelines for spacing and positioning too.

The maximum size of the HM Government logo should be between 1 and 1.5x P's (from the Pension Wise service mark) in height.

Our logo co-branding



When Pension Wise is leading a co-branding exercise, MoneyHelper is locked-up with the other brand logo. The logos should be separated with the space of two 'M's and a dividing line (50% black) inbetween. The dividing line should the height/ width of the tallest/widest logo. MoneyHelper should always lead.

Main branding elements

Our colour palette

Primary colours

MoneyHelper Blue
C:**100** M:**91** Y:**0** K:**2**
Pantone **2736C**
R:**15** G:**25** B:**160**
#0F19A0

MoneyHelper Magenta
C:**20** M:**90** Y:**0** K:**0**
Pantone **240C**
R:**200** G:**42** B:**135**
#C82A87

Secondary colours

MoneyHelper Yellow
C:**5** M:**0** Y:**84** K:**0**
Pantone **394C**
R:**240** G:**240** B:**90**
#F0F05A

MoneyHelper Teal
C:**44** M:**0** Y:**17** K:**0**
Pantone **3242C**
R:**111** G:**216** B:**216**
#6FD8D8

MoneyHelper Blue Black
C:**100** M:**72** Y:**0** K:**73**
Pantone **282C**
R:**0** G:**11** B:**59**
#000B3B

MoneyHelper Purple
C:**52** M:**99** Y:**0** K:**0**
Pantone **2070C**
R:**145** G:**0** B:**148**
#910094

Primary colours

We have two primary colours that should be present on all communications. MoneyHelper Blue should be the key colour. MoneyHelper Magenta should be used only for arrows and elements of text.

Secondary colours

We have a range of secondary colours to support the primary colours. These are used to help highlight and pull out elements.

For full guidelines contact **brandandmarketing@maps.org.uk**

Our typeface

Primary typeface

Roobert

Light *Light Italic*

Regular *Regular Italic*

Medium *Medium Italic*

SemiBold *SemiBold Italic*

Bold *Bold Italic*

Heavy *Heavy Italic*

Secondary typeface

Calibri

Primary typeface

We use Roobert as our primary font. The family has multiple weights, the main ones used being Regular for body copy and bold for headlines.

Secondary typeface

Our secondary typeface Calibri is used where Roobert is unavailable. Examples of this are office documents like Word or PowerPoint and emails.

Our tone of voice

Tone of Voice Guidelines can be provided upon request

Our words help people move on with their lives. We have one tone of voice for all sides of the Money and Pensions Service. Each of our brand principles should be present in all our communications, but can be adjusted to suit your audience and channel.

They're the basis of our information and guidance. They're vital to realising our vision.

We want to see everyone in the UK making the most of their money and pensions.

We have four key principles:

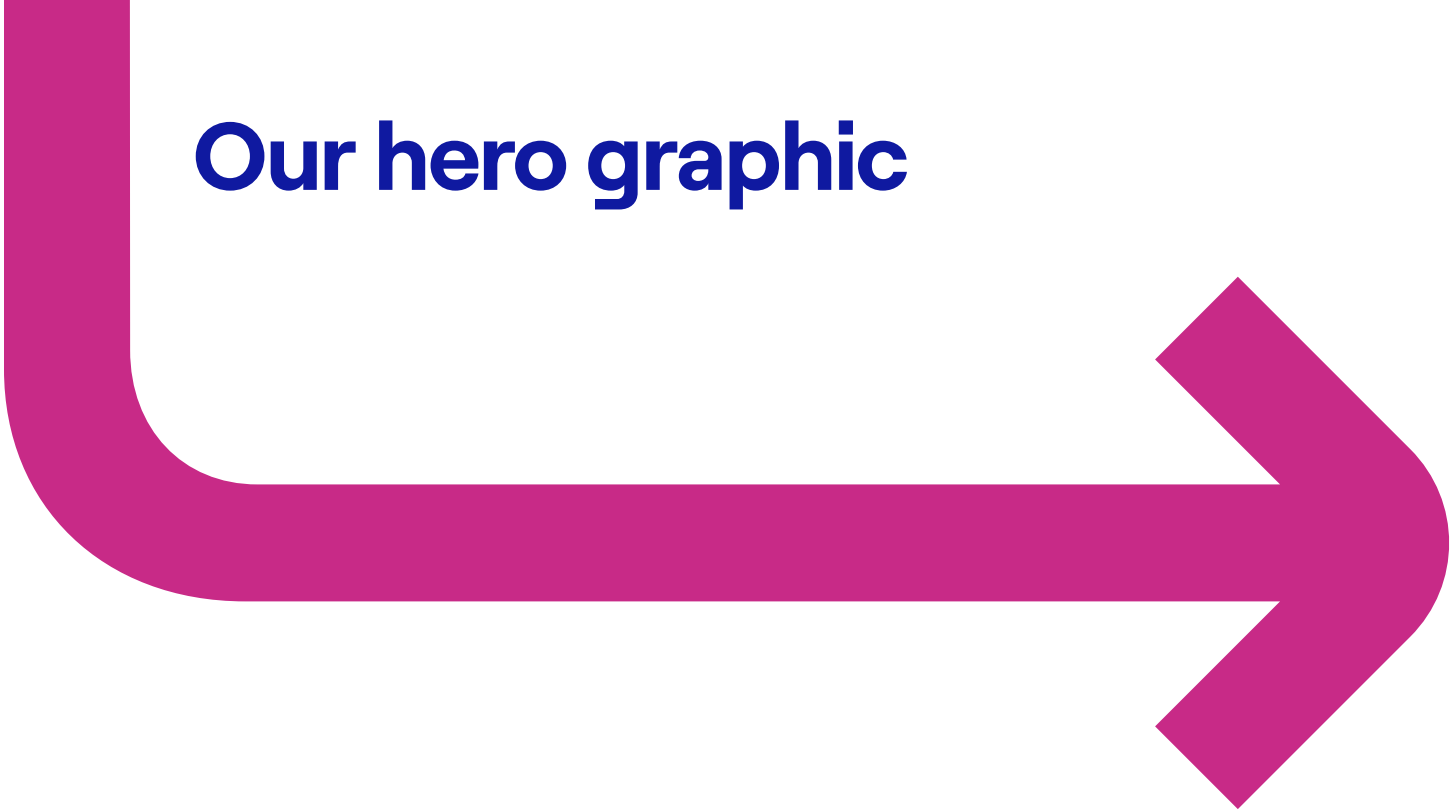
Clear
MoneyHelper gives people the confidence to take control and move on with life

Real
MoneyHelper hits the nail on the head

Positive
MoneyHelper says 'you can now' and shows you how

Supportive
MoneyHelper is an expert on your side

Our hero graphic



To create ownable communications, and help consumers recognise the brand, we have a distinct hero graphic. This graphic is taken from our logo. It can be as versatile as you need it to be, and can help bring a communication to life.

The arrow should have a specific purpose to help the reader highlight an important element.

We have a few pointers to help you use it on the following page.

Using our hero graphic

100% tint

50% tint

30% tint

The larger the arrow, the lower the tint (E).

Arrows are used to direct to something, or show a journey (A, B, C, E, F and G).

Only use straight arrows: from top to bottom or from left to right (E and G) or arrows with one curve (A, B C and F), starting from the top and curving to the right. Minimum tint 30%.

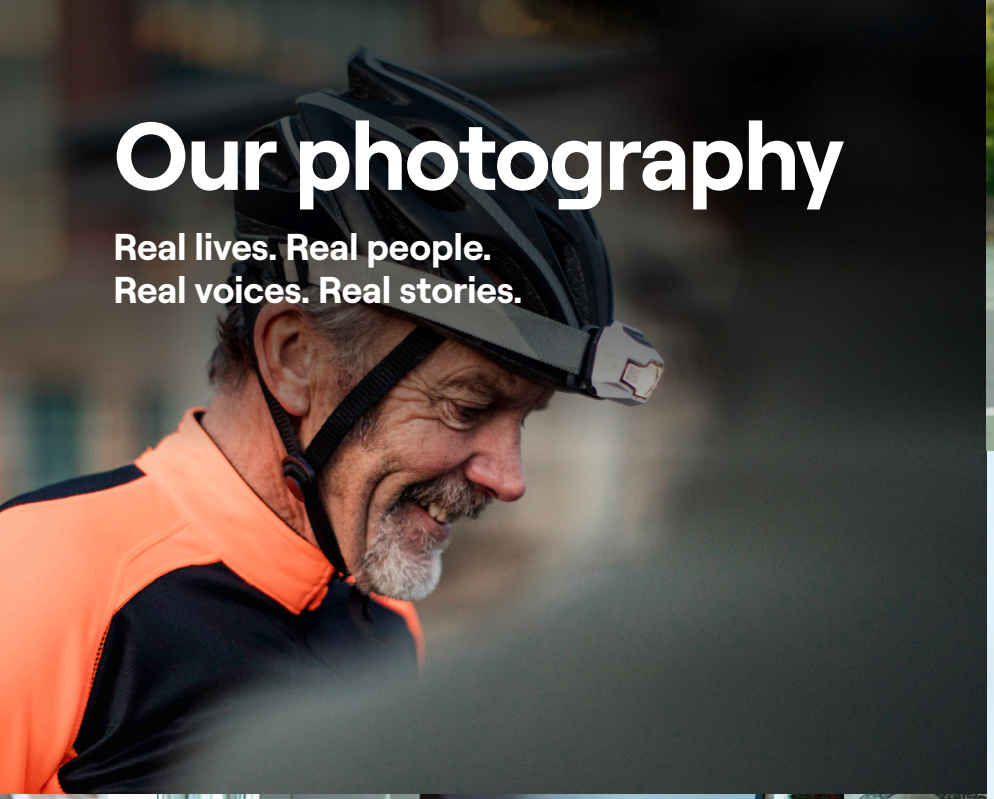
The beginning of the arrow is always cropped, either by page, image or box.

The shape of the arrow can be used large to hold text and images (see D and H).

Please use original artwork, and only adjust the length of the stroke leading into the arrow head.

Our photography

Real lives. Real people.
Real voices. Real stories.



Approach

Our photography is based around the principles real lives, real people, real voices and real stories. We steer away from staged images, and lean towards 'in the moment' candid shots.

Our imagery must always be authentic and candid showing real people in real situations, in real moments of their lives. Imagery should never look staged but reflect the real world we live in and represent the inclusive and diverse world we live in.

Importantly, our photography should be optimistic and positive in tone with a sense of empowerment, confidence and suggest an idea of progression and the idea of moving forward.

For Pension Wise we need to make the photography relevant to the audience. That means reflecting people over 50. We need to be careful not to show people who already look like they might have retired.

Contact us if you need any photography to support your communications at **brandandmarketing@maps.org.uk**

Our photography

Principles

- It's important that we represent our consumers through cultures, race, religion, age, disabilities and other diversities.
- As we are giving people a nudge, and helping people move on, so the photography should have a feel of movement and motions. Whether that's an activity, or a job.
- We want to show that people are in control of their situation so a confident and positive tone in the situation and activity of the shot.
- With close- up shots, it's important the image is not too stock library.
- Clear space within images is a must, not for all images though. This will help on the homepage and brochure covers in the placement of copy.
- Subjects should be shot in the number of directions e.g. facing right in frame, the direction of the arrow. Although, there will be certain circumstances where this rule needs to be skipped, for example on the website, so the person is looking at the message, rather than off the screen.
- The hues for the images will become important. They must be rich, subtle with colour and to feel slight gritty, documentary in flavour to make the images feel real and not stock shots.

Our examples

Key points about fee-free basic bank accounts

Whether this is the right option for you depends on your circumstances such as:

- your age
- your income
- how much money you want to release your plans for the future.

When releasing equity, it's tempting to focus on the immediate boost you will get from the money you unlock, but you need to look at how it will affect your future choices and financial situation in later life.

Some equity release schemes can leave you with little or no equity in your property when you come to sell. Consider how you would pay for long-term care if this were the case.

moneyhelper.org.uk

5

Can I open a fee-
basic bank accou

Releasing equity involves either borrowing against the value of your home or selling part of your home, both of which can prove costly in the long term and will almost always involve the sale of your property at the end of the arrangement.

If you need money, think about these options first.

- **Downsizing.** Selling your current home and buying a smaller propert is a way of keeping full ownership o your home and avoiding expensive interest. The type of property you enjoy living in now might not alwa meet your needs, and downsizin might be an opportunity to 'fut proof' your home, cut househo bills and reduce household maintenance.

How it all comes together

Preparing for your appointment

You'll get the most from your appointment if you:

- know how much is in your pension pot(s)
- know if your pension has any special features, like a guaranteed annuity rate
- have a state pension statement
- have thought about how much money you'll need in retirement.

You should bring only your most recent paperwork – this will give us more time to discuss your pension options andnext steps.

Next steps

After your appointment, you'll receive a written summary of what you discussed along with suggested next steps.

These may include:

- talking to your pension provider about questions you may have
- speaking to a financial adviser
- meeting with organisations like Citizens Advice for help with debt, benefit, housing or employment issues.

How to book a Pension Wise appointment

You can speak to us over the phone or in person in hundred of locations across the UK.

Phone **0800 138 3944** or go to **moneyhelper.org.uk/pensionwise** to book your appointment.

Pension Wise

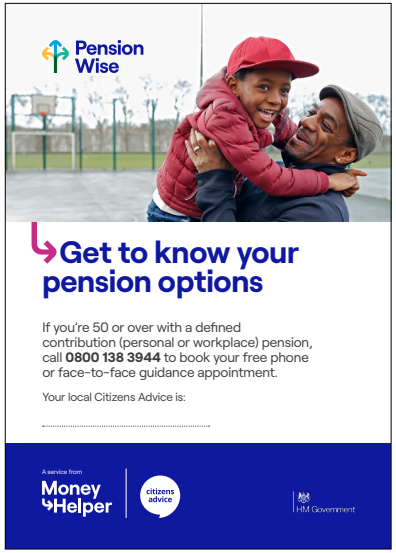
Ref: MH_RSD010

Pension Wise

HM Government

Your guide to Pension Wise

A service from Money Helper



Pension Wise

Get to know your pension options

If you're 50 or over with a defined contribution (personal or workplace) pension, call **0800 138 3944** to book your free phone or face-to-face guidance appointment.

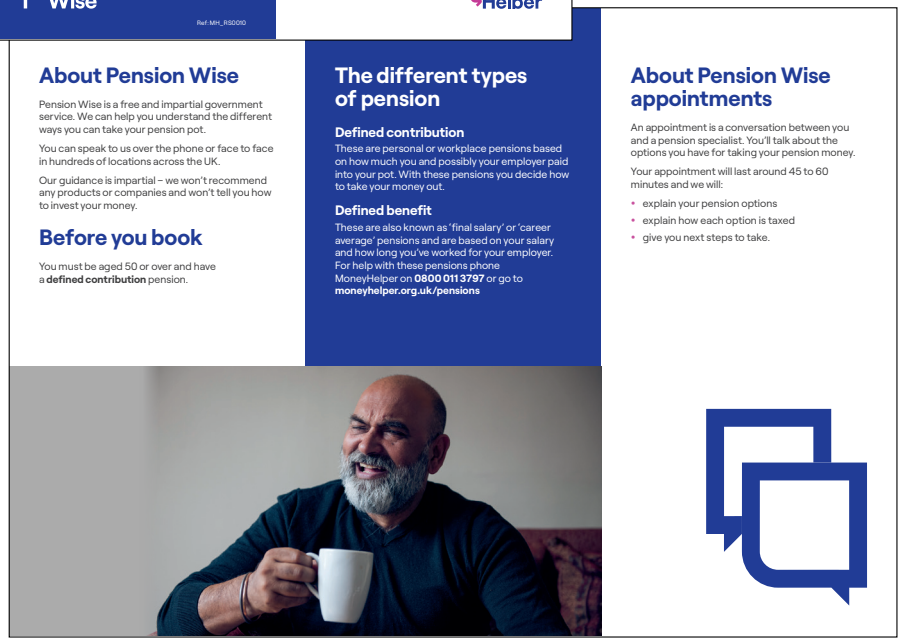
Your local Citizens Advice is:

.....

A service from Money Helper

citizens advice

HM Government



About Pension Wise

Pension Wise is a free and impartial government service. We can help you understand the different ways you can take your pension pot.

You can speak to us over the phone or face to face in hundreds of locations across the UK.

Our guidance is impartial – we won't recommend any products or companies and won't tell you how to invest your money.

Before you book

You must be aged 50 or over and have a **defined contribution** pension.

The different types of pension

Defined contribution

These are personal or workplace pensions based on how much you and possibly your employer paid into your pot. With these pensions you decide how to take your money out.

Defined benefit

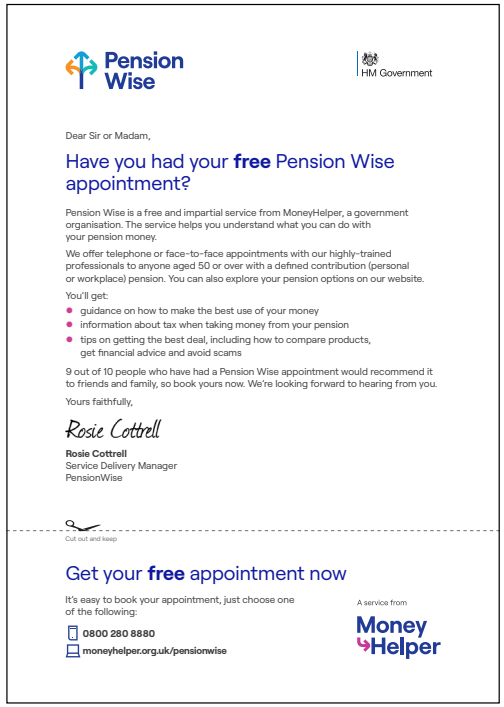
These are also known as 'final salary' or 'career average' pensions and are based on your salary and how long you've worked for your employer. For help with these pensions phone MoneyHelper on **0800 011 3797** or go to **moneyhelper.org.uk/pensions**

About Pension Wise appointments

An appointment is a conversation between you and a pension specialist. You'll talk about the options you have for taking your pension money.

Your appointment will last around 45 to 60 minutes and we will:

- explain your pension options
- explain how each option is taxed
- give you next steps to take.



Pension Wise

HM Government

Dear Sir or Madam,

Have you had your **free** Pension Wise appointment?

Pension Wise is a free and impartial service from MoneyHelper, a government organisation. The service helps you understand what you can do with your pension money.

We offer telephone or face-to-face appointments with our highly-trained professionals to anyone aged 50 or over with a defined contribution (personal or workplace) pension. You can also explore your pension options on our website.

You'll get:

- guidance on how to make the best use of your money
- information about tax when taking money from your pension
- tips on getting the best deal, including how to compare products, get financial advice and avoid scams

9 out of 10 people who have had a Pension Wise appointment would recommend it to friends and family, so book yours now. We're looking forward to hearing from you.

Yours faithfully,

Rosie Cottrell

Rosie Cottrell
Service Delivery Manager
PensionWise

Cut out and keep

Get your **free** appointment now

It's easy to book your appointment, just choose one of the following:

0800 280 8880

moneyhelper.org.uk/pensionwise

A service from Money Helper

When creating communications, it's important to remember MoneyHelper Blue is our main colour and should have the most presence when used with secondary colours. The secondary colours should only used for pulling out key information or for infographics.

Messaging

Essentials

What we need to say in all comms

What	Message
For appeal	It's free
For trust	It's impartial (+ use HMG logo)
Who it's for	It's for over 50s with a defined contribution (private or workplace) pension
What it covers	It helps you understand the options for using your pension pot
The key benefit	It helps you make the most of your pension pot
How to get it	You can book an appointment online at moneyhelper.org.uk/pensionwise or on 0800 XXX XXXX

Supporting lines

Messages to develop interest and desire (where room)

- You'll get to know all your pension options so you can choose the best one for you
- You'll get clear and simple pension guidance
- You'll get step by step guidance on your pension options
- You'll get clarity on the tax payable with each option
- You can check your retirement plans for free
- You'll learn how to avoid pension scams
- You'll know how long your pension pot needs to last
- You can avoid being worse off by choosing the best option for you
- Everyone over 50 is entitled to an appointment at no cost
- We'll help you feel confident and take charge of your financial future

Additional messages for reassurance (where room)

- 9 out of 10 customers would recommend us to their friends and family OR 97% of customers recommend our service
- We can cover everything that's important to you in under an hour
- Our pension experts/highly trained professionals are all UK based

Targeted messages

When you know who you're talking to

Unengaged

- **Don't pay too much tax on your pension**

  Be smart on your options with Pension Wise

  Make the most of your money with Pension Wise

  Make your money work harder with Pension Wise

- **Cut the tax you pay on your pension**

  Be smart on your options with Pension wise

Engaged

- No matter the size of your pension pot we'll help you make the most of it

- **Small, medium or large**

  Whatever you've got in your pension pot, make sure you make the most of it with Pension Wise

- **Get on top of your pension pot**

  Whatever you've put away for retirement, make sure you make the most of it with Pension Wise

Messaging snapshot

Communicate prominently:

- Free and impartial
- Understanding your pension options
- Making the most of your money
- For over 50s
- Call to action

Supporting copy should:

- Communicate simplicity and ease
- Give people a sense of confidence and control
- Help place a value on the service
- Communicate the benefits

Where possible:

- Tailor the copy to the segment
- Use questions to draw people in and help the audience self-identify
- Show the benefits of an appointment

Don't:

- Use 'sales' speak
- Use jargon e.g. not 'retirement fund' but 'pension pot'
- Trivialise the decisions being made
- Talk down to people

Pension provider signpost messaging

Suggested example to signpost Pension Wise

Pension Wise

Pension Wise from MoneyHelper

This free and impartial service helps you understand your pension pot options so you can choose the right one for you.

Provided by MoneyHelper, a government organisation, it offers clear and simple guidance online or over the phone.

To find out more visit **moneyhelper.org.uk/pensionwise** or call **0800 138 3944.**

Pension Wise

A service from

Money Helper

Digital style guides can be provided upon request.

If you have any questions, please contact our brand team at:

BrandandMarketing@maps.org.uk

Provided by

Money & Pensions Service