

# US Brand Guidelines



# Contents

**3** Intended uses and audience

## **Who we are and where we're going**

**5** How to talk about Legal & General America

## **Details**

**8** Logo

**10** Size and clear space

**12** Logo sizing

**13** Logo and wordmark don'ts

**15** Colors

**17** Retired brand assets

**18** Typography

**22** Color boxes

**24** Photography

**26** Iconography

**28** Illustrations

## **Intended uses and audience**

The purpose of these US brand guidelines is to provide a clear understanding of the Legal & General America brand. This document tells an abridged story about our brand and clarifies our relationship with Banner Life Insurance Company and William Penn Life Insurance Company of New York. It's intended as a tool for employees and agents to communicate properly with our customers and partners. It also offers guidance on how to talk about Legal & General America and its subsidiaries to ensure consistent standards.

# Who we are and where we're going

Our parent company, Legal & General Group, was established in London in 1836 and is one of the UK's leading financial services groups and a major global investor.

Legal & General Group leveraged its expertise and long history to expand its reach. In 1981, the group welcomed Banner Life Insurance Company aboard with a flagship position in the US; in 1989, we continued to spread our wings by purchasing William Penn Life Insurance Company of New York.

In 2011, after operating for many years under the Banner Life and William Penn names, we consolidated our identities into one unified US brand: Legal & General America. Banner Life and William Penn operate as the twin engines of the Legal & General America machine, continuing to administer and deliver the highest level of products and customer service. Both companies have grown together with a shared success – today we're a national carrier and licensed in all 50 states plus the District of Columbia.

At Legal & General America, our mission has always been simple: Protect American families and businesses, provide outstanding service, offer competitive pricing and make life better. Today we're proud to be a part of the eighth-largest insurer in the world. And you're an important part of that legacy.



## How to talk about Legal & General America?

While our parent company is recognized globally as Legal & General, we use the name “Legal & General America” when referencing our U.S. insurance division. In some cases, you may need to mention our sub-brands. This chart will help you determine when, where and how to communicate.



### How to answer a common question:

*Are you Banner Life, are you William Penn, or are you Legal & General America?*

We're all three. In 2011, Banner Life and William Penn united under the Legal & General America umbrella. Banner Life and William Penn are part of Legal & General America — and Legal & General America is the one name we all go by. Legal & General America is proudly a part of the world's eight-largest insurer, Legal & General Group.

## Email signature

The Legal & General America email signature is an extension of our visual identity and should be used consistently across the business. Our digital default font for email is Arial and it should be used not only in the email signature but also within the body copy of your email. Please update your personal email signature and set your default font to Arial [here](#).

### Option 1: LGA standalone

Best for those who primarily communicate with internal audiences and/or vendors. Limited communication with customers.

### Option 2: Banner Life | William Penn

Best for those who communicate directly with policyholders, general agencies, advisors, etc.

### Option 1

**FirstName LastName**  
Title

[email@lgamerica.com](mailto:email@lgamerica.com) 301-810-XXXX or toll-free at 800-638-8428 xXXXX  
Legal & General America, 3275 Bennett Creek Avenue, Fredrick, MD 21704  
[lgamerica.com](http://lgamerica.com)



### Option 2

**FirstName LastName**  
Title

[email@lgamerica.com](mailto:email@lgamerica.com) 301-810-XXXX or toll-free at 800-638-8428 xXXXX  
Legal & General America, 3275 Bennett Creek Avenue, Fredrick, MD 21704  
[lgamerica.com](http://lgamerica.com)



**These sender names are for external communications. We still expect normal emails will be sent from individual inboxes.**

**To/From:** Legal & General America

**To/From:** Legal & General America | Banner Life and William Penn

**To/From:** Legal & General America | Banner Life

or

Legal & General America | William Penn

# Details

The following pages outline specific instructions and usage of the components that make up our brand: logo, color palette, typography, photography and graphic elements.

## Primary logo

Our iconic umbrella has been given some attention. Redrawn to be symmetrical, it has been given a new handle, and the colors have been updated to work with our new color palette.

Our logo is our most distinctive asset, and wherever possible we use our full-color masterbrand logo. However, there are other versions available if the full color version is not applicable.

Full color white logo, mono black and mono white versions are available on the U Drive and on the Brand Hub.





## Sub-brand logo

Our sub-brand logo uses the primary umbrella logo with our sub-brand names locked up below.

This logo can be used in situations where additional clarifications around our sub-brands are needed. For example:

- Direct mail to customers
- Email signature logo to GAs/agents or customers
- Online quoting platforms
- Application websites
- Distribution partner websites



### When referring to specific sub-brands with customers by phone or email:

1. Banner Life Insurance, a Legal & General America Company.
2. William Penn Life Insurance of New York, a Legal & General America Company.

\*Versions of the logo for Banner Life or William Penn are available upon request

## Size and clear space

Our primary logo needs an exclusion zone to provide clarity and breathing space around our mark. This clearspace is equivalent to the height of the letter L from the logotype, around all sides of the logo.

The minimum width for our logo is 10mm for the full logo.



10mm  
0.3937"

Our sub-brand logo needs an exclusion zone to provide clarity and breathing space around our mark. This clearspace is equivalent to the height of the letter L from the logotype, around all sides of the logo.

The minimum width for our sub-brand logo is 24.5mm.



25.4mm  
1"

## Logo sizing

Our logo should always have a proportional relationship with the application it appears on and be given enough prominence and visibility. While this can usually be achieved by eye, we have provided some guidance for a few common application sizes.

The size of our logo is worked out by using the diagonal of the application, dividing it by the length of the logo.



A5 logo size is 1/11th of the diagonal.



A4, A3 and A2 logo sizes are 1/13th of the diagonal.



A1 logo size is 1/12th of the diagonal.



6 and 16 sheet logo sizes are 1/12th of the diagonal.

## Logo positioning

To help create dynamic layouts, our logo can be positioned in any of the four corners on an application. However it is preferable to be placed in the top left or right corners for visibility.

The positioning should follow the document margins, which should be twice the height of the 'L' in the logo.



## Logo don'ts

Here are some examples of what not to do with the Legal & General America logotype. Always use the master artwork and never attempt to recreate the logotype.

Never use the standalone umbrella. The umbrella must always be used with the 'Legal & General' wordmark.



- ✗ Don't use the old Legal & General logo.



- ✗ Don't use the Legal & General America logo.



- ✗ Don't alter the wording of Banner Life Insurance Company.



- ✗ Don't alter the wording of William Penn Life Insurance Company of New York.



- ✗ Don't use the former Banner Life logo.



- ✗ Don't use the former William Penn Life Insurance of New York logo.

## Wordmark don'ts

**BANNERLIFEINSURANCE  
COMPANY**

**BANNERLIFEINSURANCE**

**BANNERLIFE**

- ✗ Don't use any form of Banner Life as a wordmark.

**WILLIAM PENN LIFE INSURANCE  
COMPANY OF NEW YORK**

**WILLIAM PENN OF NEW YORK**

**WILLIAM PENN**

- ✗ Don't use any form of William Penn as a wordmark.

**WILLIAM PENN LIFE INSURANCE  
COMPANY**

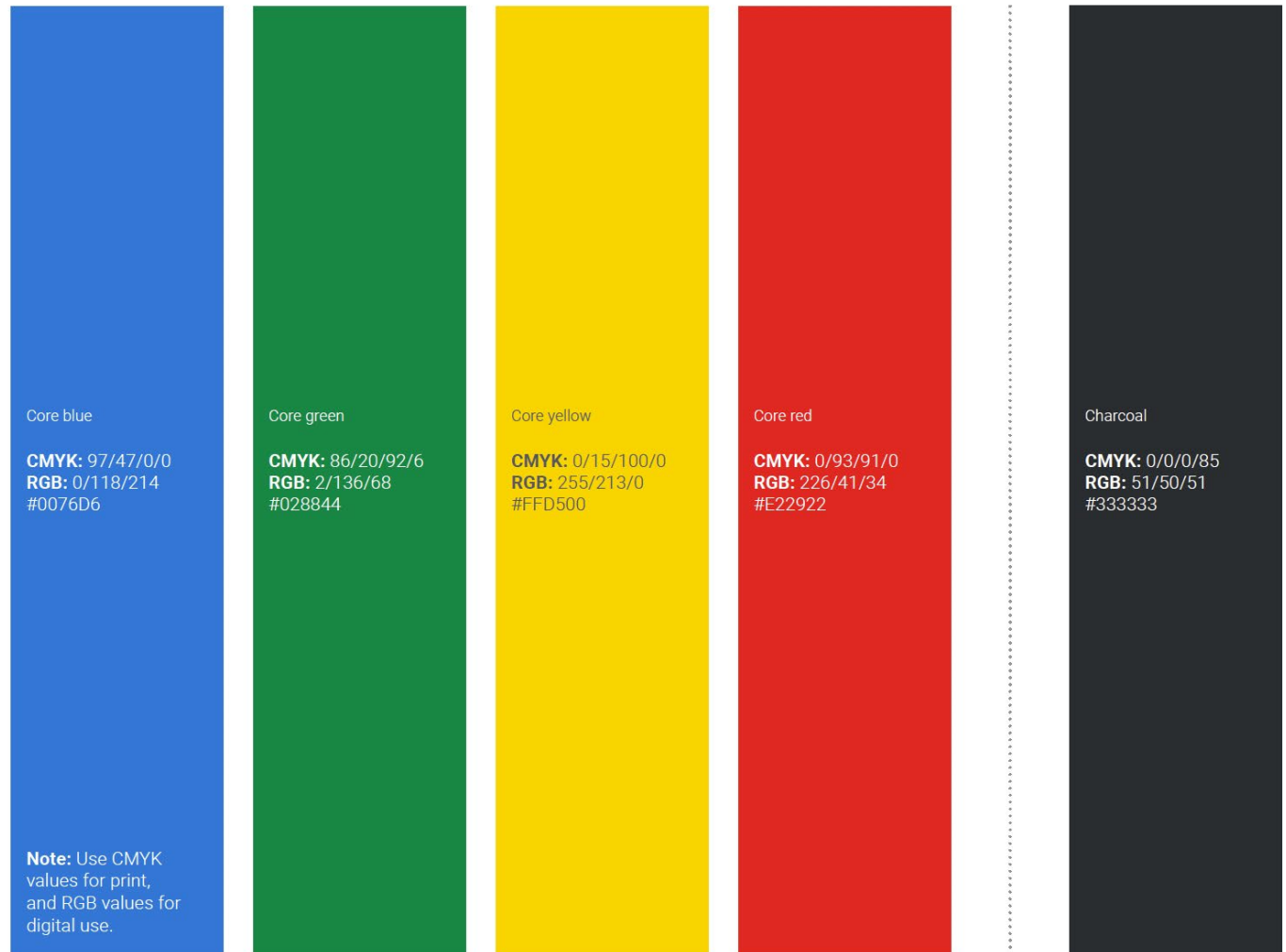
## Our core colors

Color is an integral part of our identity and tool kit. We're a bright and colorful brand, and we don't shy away from it. Our palette represents our core colors, drawn from our umbrella.

Our applications will always use one or more of the core colors as the foundation for the application's palette.

**Note:** Use the referenced values for each color.

Don't color convert between color profiles. Use the CMYK reference for print, and RGB reference for digital.



**Note:** Use CMYK values for print, and RGB values for digital use.

## A world of color

The rest of our color palette expands on the four core colors. We no longer use tints, and instead use complementary lighter and darker colors to create variation and definition, particularly in illustration and data visualization.

Our black and grey palette is mostly reserved for typography, with the lightest grey being used to add warmth to backgrounds.

**Note:** Ensure you are using the referenced values for each color. Do not color convert between color profiles. Use the CMYK reference for print, and RGB reference for digital.

**Always start with the core colors.**



## Don't use retired assets

The rainbow line, chevron, rounded corner holding device and rainbow gradients are no longer used as a design elements.

✗ Don't use the rainbow line.

**Easy for customers.  
Easy for agents. Appassist**

Have you tried our industry-applauded teleapp program?

**Legal & General**

Don't use the rainbow line.

**Life Insurance**

Let us do the protecting when you can't

From the UK's No.1 Life Insurance provider  
legalandgeneral.com

**Legal & General**

Don't use the rainbow line or rounded corner holding device.

**A-LIST TERM™**

**FEATURES**

- High death benefits:** up to \$3 million based on group size (restrictions apply). Higher amounts considered. Maximum determined by multiplying covered lives by \$20,000 for groups of 10-24; by \$30,000 for groups of 25 or more. \$50,000 minimum face amount per life.
- Low participation minimums:** two options: 10-24 covered lives; 25 or more covered lives; \$75,000 minimum salary.
- Easy issue:** 10-24 lives: Simplified issue for all ages (age last birthday). Underwriting will include review of MIB, WVR and prescriptions. 25 or more lives: One medical question for ages 25-70; simplified issue ages 71-75 (age last birthday).
- Competitive rates:** age and gender distinct; no distinction for tobacco use.
- Guaranteed rates and guaranteed renewable rate schedule:** guaranteed for first three policy years.
- Less taxable income:** imputed income is usually lower because in virtually every case A-LIST TERM premiums are less than Table I.
- Beneficial rate structure:** low annually increasing premium schedule; eliminates problems associated with paying in advance.
- Individual term life policies:** can provide significant advantages over traditional group life plans.
- Portability:** is portable at termination of employment or retirement at same rate schedule.
- Increasing Death Benefit Rider:** provides coverage increases in sync with salary increases; each rider carries its own 3-year rate schedule guarantee.
- Free Accelerated Death Benefit:** early partial payment of death benefit for qualifying terminal illness in approved jurisdictions.
- Convertible:** to quality universal life plan from Banner or William Penn.
- Administration quality:** administrator with experienced account managers.

Don't use the chevron.

Term life insurance gives you **PEACE OF MIND** at a price you can afford.

[▶ LEARN MORE](#)

Don't use the cut-out chevron or gradients.

It's easy to accept your **pre-approved coverage offer** for accidental death insurance:

- Follow the simple instructions.
- Complete all requested information.
- You'll receive your policy in the mail.

[▶ ACCEPT NOW](#)

**EVERY DAY MATTERS.™**

Legal & General America life insurance products are underwritten and issued by Banner Life Insurance Company, Lakewood, CO and William Penn Life Insurance Company of New York, New York. Banner products are distributed in 49 states and in DC. Banner does not solicit business in NY. The Legal & General America Accidental Death Insurance product is issued by Banner Life Insurance Company. Policy form # 6022 (7/17) and other variations. Issue ages 20-65. Not available in all states. For the complete terms and conditions apply. All benefits payable are subject to verification and limitations and may vary by state. Please refer to policy for terms and conditions. Not available in all states. For the Banner Life Insurance policy referenced, refer to your policy for full disclosure of benefits and limitations. LAG002 10/16

**Legal & General**

Don't use "Every Day Matters" tagline.

## Our system typeface

We use Arial as our primary system typeface in Microsoft applications such as PowerPoint, Word Excel and email.

### Arial Regular

This typeface is used for body copy in our Charcoal color for most general applications.

### Arial Bold

This typeface is used for headlines, and for highlighting words and sentences that need prominence.

A large, bold, black 'A' and 'a' are displayed side-by-side. The 'A' is a simple, geometric sans-serif capital letter. The 'a' is a lowercase sans-serif letter with a rounded top and a thick, curved tail.

Arial Bold

**ABCDEFGHIJKLMNOPQRSTUVWXYZ  
abcdefghijklmnopqrstuvwxyz  
0123456789**

Arial Regular

ABCDEFGHIJKLMNOPQRSTUVWXYZ  
abcdefghijklmnopqrstuvwxyz  
0123456789



## Our headline typeface

We use Lyon Display for headlines and titles. It's designed for optimal legibility in onscreen and print applications and in large and small sizes.

All weights of the typeface include an extensive set of glyphs, including nonaligning numbers. Use the default nonaligning numbers wherever possible.

We use two weights of Lyon Display, plus italics for each.

### Lyon Display Bold:

For headings and headlines. Our titles are always written in sentence case, never in all caps.

### Lyon Display Regular:

Used for secondary titles, intro copy paragraphs and supporting information.

If you need a font license for Lyon, please contact Kaitlen Ajamian at [kajamian@lgamerica.com](mailto:kajamian@lgamerica.com)

A large, bold, black letter 'A' followed by a large, bold, black letter 'a' in the Lyon Display font style.


Lyon Display Bold

ABCDEFGHIJKLMNOPQRSTUVWXYZ  
abcdefghijklmnopqrstuvwxyz  
0123456789  
0123456789

Lyon Display Regular

ABCDEFGHIJKLMNOPQRSTUVWXYZ  
abcdefghijklmnopqrstuvwxyz  
0123456789  
0123456789

**Note:**  
Lyon's F-L ligature can sometimes be a little hard to discern. If you find it stands out too much, it can be worth adding a little space between the letters to break the ligature.

A small graphic showing the letters 'f' and 'l' together. On the left, they are joined as a single ligature 'fl'. An arrow points to the right, where they are shown as two separate characters 'f l' with a small space between them.

## Our secondary typeface

We use the Google Free Font Roboto as a secondary typeface. It's a contemporary sans serif font that's available and accessible to everyone.

### **Roboto Bold:**

Used for secondary titles within body copy.

### **Roboto Light:**

Use for body copy. Use the font in charcoal or in white on a colored background. Highlighted copy, secondary information or pull-out quotes can be set in a color from the color palette, if desired.

**Note:** In applications where Lyon is not available, we use Roboto for everything. Please contact the brand team to obtain a license for Lyon Display.

[Download Roboto here.](#)

A large, bold, black uppercase letter 'A' and a lowercase letter 'a' are displayed side-by-side. The 'A' is a simple, geometric sans-serif shape. The 'a' is a lowercase, rounded sans-serif character with a thick stroke.

Roboto Bold

**ABCDEFGHIJKLMNOPQRSTUVWXYZ  
abcdefghijklmnopqrstuvwxyz  
0123456789**

Roboto Regular

ABCDEFGHIJKLMNOPQRSTUVWXYZ  
abcdefghijklmnopqrstuvwxyz  
0123456789

## Hierarchy

Our typographic style relies less on colors to establish hierarchy, and more on the distinctive contrast between the character of Lyon Display and the neutrality of Roboto. Using our two typefaces — and their various weights — creates a clear and concise hierarchy in our layouts.

While headline size can vary, please adhere to the general styling established here:

- 1:** Lyon Display Bold
- 1B:** Lyon Display Bold — color headline
- 1C:** Lyon Display Bold — color boxes
- 2:** Lyon Display Regular
- 3:** Roboto Bold
- 4:** Roboto Light

- 1. **Primary title**
- 2. Secondary title – or supporting information
- 3. **Secondary title**  
Lorem ipsum dolor sit amet, ea sit paulo labores. An veniam praes dissentiet vim, ex tempor riden mei. Te sit dicat nullam tractatos, mel dictas iuvaret repudiare. Quo ad alia dolor aliquip. Ut diam constituam conclusionemque pro.
- 4.

- 1B. **Primary title**  
Secondary title – or supporting information
- Primary title**  
Secondary title – or supporting information
- Primary title**  
Secondary title – or supporting information

- 1C. **Alternative primary title**
- Alternative primary title**
- Alternative primary title**
- Alternative primary title**
- Alternative primary title**

## Color boxes

### Hierarchy

A key visual identity element is our use of color boxes that house our main headlines. Our overlaid color boxes are used as backgrounds for titles across digital and print communications. In addition to being graphically strong, they ensure legibility and accessibility.

In combination with our other visual identity elements (logo, photography and use of white space), color boxes are key to making our layouts recognizably from Legal & General.

**1: Headline** – Lyon Display Bold

**2: Body copy** – Roboto Light

**3: CTA** – Roboto Bold/Light

The advertisement features a photograph of a family sitting on a couch. The father is on the left, wearing a blue patterned shirt and jeans. The mother is in the middle, wearing a yellow top and jeans. A child is on the right, wearing a white top and jeans. The father's legs are crossed, and the child is sitting on his lap. The mother is holding the child's hand. The scene is set in a living room with a grey carpet.

**Legal & General**

**We're here every step of the way**

The thought of not being around to take care of your loved ones can be scary. But with **Life Insurance** from Legal & General, you can help protect them financially from as little as £6 a month\*\*.

Visit [legalandgeneral.com](http://legalandgeneral.com) or speak to your financial adviser

1

2

3

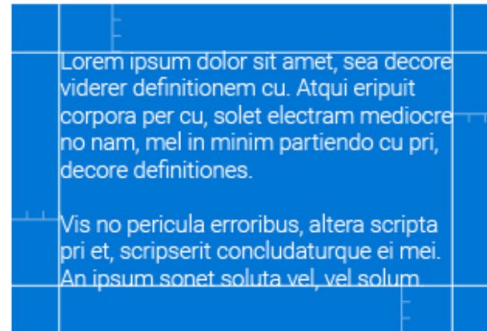
## Body-copy margins

Our overlaid color boxes can also house body copy. Similar to our headlines, the margins for body copy are determined by the size of the type: three times the cap height of the given body-copy type size. If it contains a mix of a Lyon Display sub heading and Roboto body copy, it should still follow the same rule.

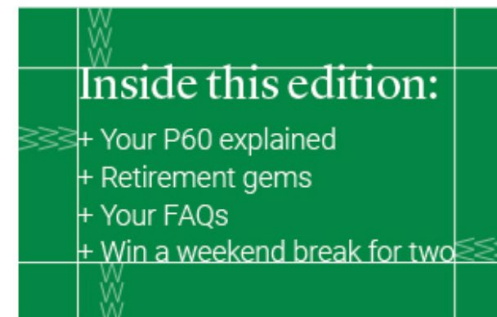
**1: Body copy margin** – three times the cap height of Roboto body copy

**2: Subhead & body copy margin** – three times the cap height of Roboto body copy

1



2



## Margins

The margins around our color box headlines use the cap height of the Lyon Display headline on all sides, except the bottom. The bottom margin uses the cap height increased by 120% (measured from the last baseline) to evenly frame the headline.

**Top margin** — Cap height, based on the headline cap height

**Left margin** — Cap height, based on the leftmost line

**Right margin** — Cap height, based on the longest line

**Bottom margin** — 120% of cap height, based on the baseline



The image shows a family of four sitting on a couch. A blue headline box is overlaid on the right side of the image. The headline text is "We're here every step of the way". The box is annotated with white lines and arrows to show margins: a horizontal arrow on the right side is labeled "100% of headline cap height", and a vertical arrow on the bottom side is labeled "120% of headline cap height". The Legal & General logo is in the top left corner of the image area.

**Legal & General**

**We're here every step of the way**

100% of headline cap height

120% of headline cap height

The thought of not being around to take care of your loved ones can be scary. But with **Life Insurance** from Legal & General, you can help protect them financially from as little as £6 a month\*\*.

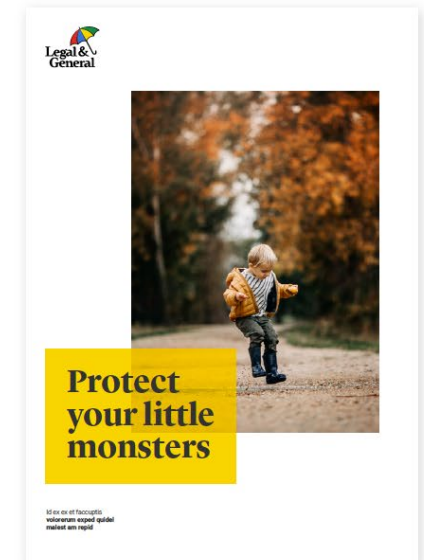
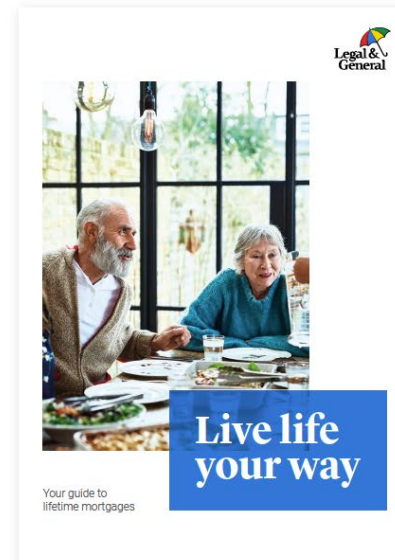
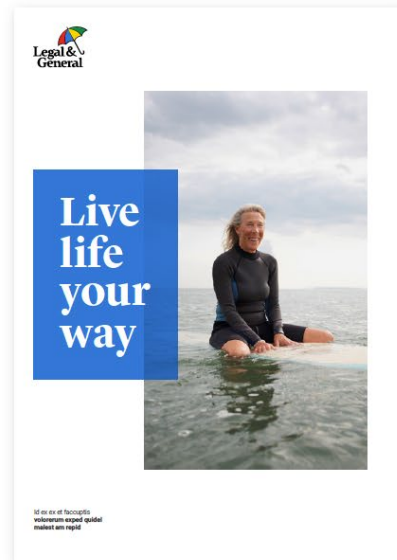
Visit [legalandgeneral.com](http://legalandgeneral.com) or speak to your financial adviser

## Layout examples

Examples of our dynamic and flexible visual identity elements implemented on brochure covers, demonstrate the variety our layouts offer.

The color choice for the boxes has been influenced by the content of the associated photograph they interact with, showcasing that at times, the link can be subtle (the small yellow trucks in the aeroplane image for example).

Although this use of color is eye-catching, it's an approach that shouldn't be overdone. Our images should appear natural, rather than obviously staged. For example, having multiple items colour matching in one image looks overly contrived.



## Photography

Our photography adheres to a set of principles to ensure a strong sense of consistency. Our imagery is always color and shot with natural lighting. They often feature people (real in appearance - rather than models), and they capture their subjects personality in an authentic way.

Our photography is always color should appear as natural as possible. Our subjects should always appear 'real' life. Candid, believable and unstaged. The people we choose to feature are like our customers themselves: diverse and from all walks of life (race, gender, sexuality, disability, age).





## Photography don'ts

Here are some examples of what not to do with our photography.



Do not show overly staged or cheesy situations — it should always feel real.



Do not use photography with awkward angles.



Do not use photography with obvious models.



Do not use photography that is too dark.



Do not use photography that lacks color or appears washed out.



Do not go overboard with color control — color use should always appear natural.

## Icons

These suites of icons are what we would primarily use in our infographics or to illustrate statistics.

Our iconography comes in two versions:

- A mono suite for smaller sizes and colorful backgrounds. The stroke color can be changed to suit the colours of the application if needed.
- A color suite, taking cues from the illustration style by adding the half-tone pattern. This is intended for larger-scale use on white or light grey backgrounds.

### Mono icons



**Minimum size:** 40px x 40px  
Line weight scales to 1px

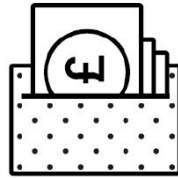
### Color icons



**Minimum size:** 48px x 48px  
Line weight scales to 1px

## Icon don'ts

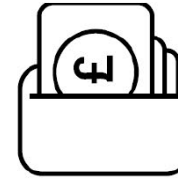
Here are some examples of what not to do with our iconography.



- ✗ Do not use the illustration dot pattern to create icons.



- ✗ Do not use the darker colors from our palette in our icons.



- ✗ Do not use overly rounded corners on the icons.



- ✗ Do not use the UI icons for illustrative purposes – they are reserved for functional navigation only.



- ✗ Do not use a different color family on the icons to the typography.



- ✗ Do not use the mono or color icon style for navigational or UI purposes.



- ✗ Do not change the stroke weight relative to the icon size.



- ✗ Do not fill an entire icon with color.

## Illustrations

Our illustration style is made using line work, overprinted color shapes and half-tone dot patterns.

The line work is in black, with our colors and complementary colors used for infills and as descriptive overprinted shapes (such as a yellow circle to represent the sun).

### Our illustration style

Illustrations can help show complex things well, but they can also be small and modest – however, they are always more than just a simple icon.

And unlike our icons, they can have personality and emotion where required.

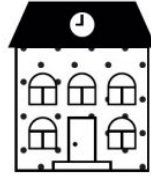
This can be achieved through our use of people, expressions, and details incorporated within them (such as a child's balloon or toy).

Illustrations offer us the ability to communicate or show things in ways photography cannot.



## Illustration don'ts

Here are some examples of what not to do with our illustration style.



- ✗ Do not use the wrong pattern size for the wrong illustration size.



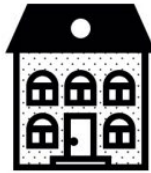
- ✗ Do not change the stroke color from black.



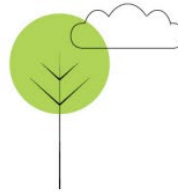
- ✗ Do not use our icons as a replacement for illustration.



- ✗ Do not use an illustration when photography could tell the story better.



- ✗ Do not set the stroke weight of the illustration too thick or too thin.



- ✗ Do not use a tapered stroke.



- ✗ Do not place illustrations on colored backgrounds.



- ✗ Do not draw faces with too much detail.

# For more information:

Legal & General America has a wealth of icons, images and templates at your disposal. You can find additional resources and assets in the by visiting our [Brandfolder](#).

## **Still searching?**

Contact Kaitlen Ajamian, Design & Brand Strategist  
[kajamian@lgamerica.com](mailto:kajamian@lgamerica.com)