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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.
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.

### Always start with Legal & General America

<table>
<thead>
<tr>
<th>Verbal:</th>
<th>Legal &amp; General America</th>
</tr>
</thead>
<tbody>
<tr>
<td>Written:</td>
<td>Legal &amp; General America</td>
</tr>
</tbody>
</table>

LGA abbreviation is permitted internally or when speaking to a distribution partner, but never with a customer. Always add ‘America’ as ‘Legal & General’ implies the UK.

Always use an ampersand (&) when writing our company name. Do not spell out ‘and’.

### New and existing customers

- Only use Banner Life or William Penn if you’re speaking with a policyholder or offering assistance with a policy.

### Distribution Partners (BGAs, agents, etc.)

- Only use Banner Life or William Penn if you’re talking about pricing or referring to a specific product.

### Examples

- Thank you for choosing to protect your family with a policy from Banner Life Insurance, a Legal & General America company.

- You currently have a policy for $100,000 from William Penn Life Insurance, a Legal & General America company.

- Thanks for joining the webinar with Legal & General America. Our products are issued by Banner Life Insurance nationally, and by William Penn Insurance in New York.

- New rates improve our competitive pricing. Banner Life Insurance comes in at #1 68% of the time against core competitors. William Penn Insurance pricing in NY is even better.

### Subsequent mentions: Banner Life or William Penn

## 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 301-810-XXXX or toll-free at 800-638-8428 xXXXX
Legal & General America, 3275 Bennett Creek Avenue, Fredrick, MD 21704
lgamerica.com

Option 2
FirstName LastName
Title
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

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.

*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.

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.
**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.

![Logo sizing diagrams](image)

**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.

Wordmark don’ts

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.

Don’t use any form of Banner Life as a wordmark.
Don’t use any form of William Penn as a wordmark.
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.
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.

Don’t use the rainbow line.

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

Don’t use the chevron.

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

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.
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 Megan Morris at Memorris@lgamerica.com.

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.
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.](#)
**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
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
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
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
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 infomation:

Legal & General America has a wealth of icons, images and templates at your disposal. You can find additional resources and assets in the Brand Hub by visiting our Brand Hub.

Still searching?
Contact Megan Morris, Brand & Experience Manager
memorris@lgamerica.com