

# OLD MUTUAL **DIGITAL BRAND GUIDELINES**

FEBRUARY 2015  
**VERSION 2**



**OLDMUTUAL**

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# INTRODUCTION

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## 01.1

# WHAT'S IN THIS DOCUMENT

This document defines the brand assets which make up Old Mutual's digital presence.

It goes on to show them in action, as well as serve as a guide to their correct use.

The document itself is not exhaustive, however it does detail the core

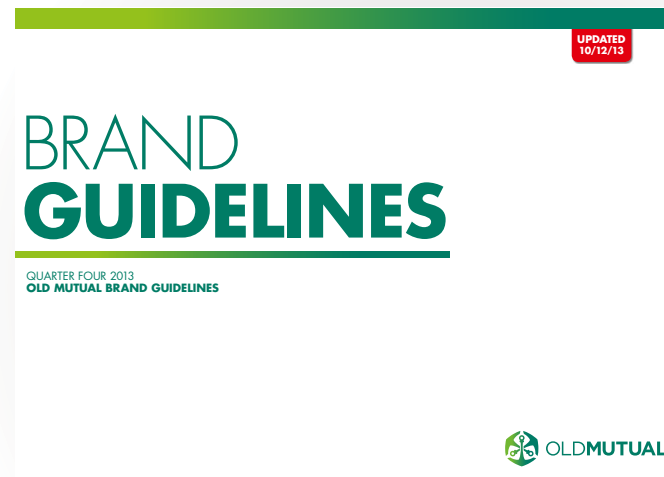
capability and design elements that should be considered should you be embarking on a new online proposition or a change to your existing space.

## 01.2

# OTHER PARTNERING DOCUMENTS

These digital guidelines should be read in partnership with the brand guidelines and the two documents together should drive your online proposition.

*Download the brand guidelines on the Old Mutual Group Intranet*



# OUR BRAND

02.1 Our brand promise

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07

# OUR BRAND PROMISE

Our brand promise is core to everything we do, and our websites need to reflect:

## MOST ACCESSIBLE

- Own "financial advice" on search engines
- One stop shop for consolidation
- Only ask once for information (pull through data)
- Available on the web, mobile and tablet
- Consistent online and offline integration
- Digital means 100% digital (ie. digital signatures)
- Customer experience on line that is easy, valued, peace of mind\*
- Plain english and visual clarity

## BEST FINANCIAL ADVICE

- Best web content on financial planning
- Best online tools
- Find an advisory network
- Advisor integrated with self service offering
- Peer to peer forums
- Best online financial planning process

## SOLUTIONS THAT DELIVERS

- Clear, outcome based, financial planning and illustrations
- Most reliable digital services (secure, up to date, 24/7)
- Easy access to funds / claims through digital channels

## ADVISOR

- Best integrated platform
- Integrated web-presence capability for advisors
- Online training / accreditation for advisors
- Access to client information online and in one place

## COMMUNITY

- Link to Foundation, community and sponsorship micro sites



# USER **EXPERIENCE**

03.1 Overview

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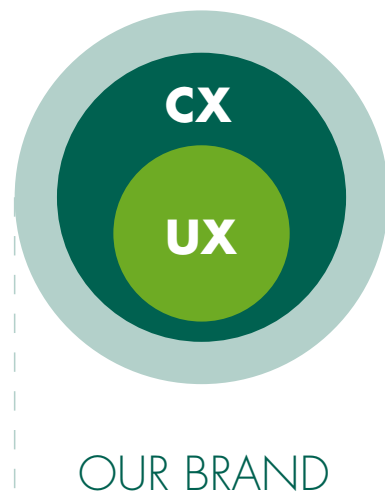
09

# OVERVIEW

## WHAT IS USER EXPERIENCE (UX)?

User experience is the process of enhancing customer satisfaction and loyalty by improving the usability, ease of use, and pleasure provided in the interaction between the customer and the product.

UX is part of the customer experience, and both are part of the company's overall brand experience.



## WHY IS UX IMPORTANT TO US? INCREASED CUSTOMER SATISFACTION.

The better experience you create for our customers, the happier they will be. And the opposite is also true: the worse experience we provide to our customers they will become more and more frustrated with what we are providing them.

## REDUCED COST OF OWNERSHIP AND SUPPORT.

If we produce a product that has an easy-to-learn (and easy-to-use) design, you will have to support that product less. Good design also reduces your total "cost of ownership", in that you will need less documentation, a smaller support staff, and less salespeople.

## INCREASED SALES.

Happy users share their happiness with their circle of friends and family. They also review your offering online. Providing a good experience helps build positive word of mouth, and increases sales. It also often results in increased customer loyalty and therefore repeat business.

## WHAT IS A GOOD USER EXPERIENCE?

A good user experience meets the exact needs of the customer, without fuss or bother, simply giving customers what they want. UX is the *what*, *when*, *where*, *why*, *how*, and *who* of a product or service. It is practically everything that affects a customer's interaction with our organisation.

At the core of UX is

ensuring that users find value in what you are providing to them.

- **USEFUL** Your content should be original and fulfil a need.
- **USABLE** Your site or app must be easy to use.
- **DESIRABLE** Image, identity, brand, and other design elements are used to evoke emotion and appreciation.
- **FINDABLE** Content needs to be easy to navigate, both onsite and offsite.
- **ACCESSIBLE** Our content needs to be accessible to people with disabilities.
- **CREDIBLE** Customers must trust and believe what we tell them.

## WHAT ROLE DOES UX PLAY?

Customers do not only buy products because of the features but also because of the *experience delivered*.

Products are seen as vehicles to construct and deliver an experience for the user, making it one of the most important factors in a product's success. The purpose of a UX vision, or strategy, is also its primary benefit: a human-centered approach, or roadmap, to a product or service that an entire enterprise can rally around and work to achieve. This includes marketing, development, sales, and executives.

UX design means taking your users' needs into account at every stage of your product lifecycle. This

# OVERVIEW (CONTINUED)

would be from usability of your website's home page, to buying an investment product and receiving email correspondence.

## WHEN DOES UX COME IN TO PLAY?

UX comes into play at the beginning of the launch of a new platform, campaign or online service, just after the idea has been conceived. This is where UX can start influencing the direction of the delivery in a positive way, leading to project cost savings and ultimately a better outcome for Old Mutual and our customers.

## UX BASICS

Start with needs. Use research to identify real user needs and design around those.

## DESIGN WITH DATA.

Use real world behaviour and user testing to aid the development process.

## DO THE HARD WORK TO MAKE IT SIMPLE.

With great power comes great responsibility - very often people have no choice but to use our services.

## ITERATE.

Then iterate again. The best way to build effective services is to start small and iterate.

## BUILD FOR INCLUSION.

Accessible design is good design. We should build a product that's as inclusive, legible and readable as possible.

## UNDERSTAND CONTEXT.

We need to think hard

about the context in which they're using our services. Are they in a library? Are they on a phone? Are they only really familiar with Facebook?

## MAKE THINGS OPEN: IT MAKES THINGS BETTER.

We should share what we're doing whenever we can, with colleagues, with users, with the world.

## BE CONSISTENT, NOT UNIFORM.

Wherever possible use the same language and the same design patterns - this helps people get familiar with the services.

## SIDENOTE

### UX GUIDELINES

We are preparing a full UX guidelines document, which will also be used to update content in this section. In the interim, please contact Robert Hermanie ([rhermanie@oldmutual.com](mailto:rhermanie@oldmutual.com)) or Susan Clements ([susan.clements@skandia.co.uk](mailto:susan.clements@skandia.co.uk)) for more information on UX at Old Mutual.

# DIGITAL **COMMUNICATION**

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# DIGITAL COMMUNICATION STRATEGY

A digital communications strategy formalises your communications across all digital platforms.

By examining what your goals are with your communications, you can best determine who your audience is, and what the best way of communicating with them is. It documents which channels will be used and who is responsible for maintaining those channels.

A strategy helps you communicate as effectively as possible. If you haven't thought about what the purpose of each of your communications is, you won't be communicating as well as you could be.

Having a digital communications strategy in place makes sure that your efforts are co-ordinated, that the correct channels are used and that your audience can be assured that they are dealing with an official channel rather than a rogue member who has decided to simply start something up without consulting the board.

## HOW DO YOU CREATE A COMMUNICATIONS STRATEGY?

### 1. SET GOALS

First of all, determine what you hope to achieve through your communications. What is the tangible outcome that you are aiming for? Are you trying to:

- source new members?
- increase attendance at events?
- attract donations?
- find potential applicants for a program?
- source more volunteers to help with a local project?
- find partners for an international project?

### 2. DEFINE YOUR TARGET AUDIENCE

Once you know what your goals are, then you can determine who exactly are the people that you want to reach to achieve them.

You should consider:

- How does your target audience like to communicate?

- Are they from a specific country or culture?
- What is the best way of reaching them?
- What motivates them?
- What's in it for them?

### 3. DETERMINE WHICH TOOLS TO USE

When you know who you want to communicate with and where to find them, then you can determine which is the best tool, or set of tools, to use to reach them.

For example, if your goal is to increase attendance at an event, your tools may include:

- your website (which has detailed information about the event)
- a Facebook event (to

keep in touch with attendees)

- your Facebook page (for periodic reminders about why the event will be worth attending)
- Twitter, for brief reminders in the lead up, with regular updates during the event
- sporadic opt-in email updates for those that don't use Facebook or Twitter, which refer to the web page for full details

### 4. ASSIGN RESPONSIBILITY

After you have selected the platforms you will use, then you can determine who is responsible for the communications on each of those platforms.

# CREATING ENGAGING WEB CONTENT

## 1. KNOW YOUR AUDIENCE

Before you create any kind of content you need to think of who you are writing it for. Do you have a broad target audience or one that's more specific? It's very important that your content can be understood by users of all abilities within your target audience.

## 2. KEEP IT CONCISE

Users are impatient and will often skim read content. If your page is a solid block of text you can expect a user to click back straight away. Due to several factors such as screen glare, small text, and varying contrast with displays, reading content on a screen is not as comfortable as print. Be sure to break things up

with headings, shorter sentences, paragraphs, and bulleted lists.

## 3. INTERESTING TITLES

This is the first thing your users will read, and often may be a deciding factor for whether they read on. It also might be what users see in their RSS feeds, a catchy title may just be the factor to direct people to your page.

## 4. CLEAR LANGUAGE

It's called the World Wide Web for a reason. You need to bear in mind that users could be visiting your site from anywhere in the world. Make sure you write with the correct grammar and spelling. International users may not understand your local slang or abbreviations

## 5. CHECK YOUR FACTS

Most users of the internet are very sceptical about what they read. If you display any facts, figures or statistics be prepared to back them up with references or links. Make sure you are knowledgeable on your subject and that everything you say is correct before you publish.

## 6. KEY WORDS AND SEO

Be sure to include keywords relating to your topic to improve search engine results for your content. Bear in mind that you are writing for people, and not exclusively for search engines. Ensure you find the right balance so that your content is still clear, concise and engaging.

## 7. IMAGES

Inserting images relating to your content can improve the look and feel straight away. Users are more likely to remain on your page if the content is visually appealing and it will assist in getting your message across.

## 8. LINKS

If any of your content relates to other areas of your site, then link it! It will help the user discover more of your site. Your links should be named appropriately. Just linking the words "click here" really doesn't mean much when you look at it and it's also not very accessible for screen readers. Let the user know where they are going before they click a link and don't make it a guessing game.

## 9. REVIEW

You may have spent a while creating your page, but don't be in too much of a hurry to publish it. Proof read, and have it checked through

by somebody else who also has editing privileges on your site. They may pick up mistakes that you missed!

## 10.UPDATE

When you have published your page, don't forget about it. Some of the links on the page may become broken over time, and facts or information may also change. Occasionally reviewing your content keeps it tidy and will minimize inaccuracies.

# COPY TONE

All copy should be written in line with our brand promise, and our websites need to reflect:

- **Individualism**, talk to me as an individual and recognise that my needs are unique.
- **Connect with me** in the channels that I want and build Trust, deliver on your promises, do what you say, become somebody I can rely on.
- **Social responsibility**, I want to see that you are a good corporate citizen.

Our style needs to reflect our values. So the way we write needs to be honest and transparent, using clear crisp sentences and avoiding jargon where possible.

The first requirement of good writing is that it should be readily understandable: clarity of writing follows clarity of thought.

## OUR STYLE SHOULD ALSO BE

- Bold but not arrogant.
- Adult (treating the audience as intelligent) but simple.
- Accessible but not patronising.
- In the first person rather than the third person where possible (ie use „we“, „our“ and „us“ rather than „the Company“, „its“ and „their“) but avoiding too much use of „I“.
- Crisp and uncluttered – using short sentences and short, simple words.

→ Active, not passive (eg „we decided“ rather than „it was decided“ – it’s more dynamic, and indicates clearly who was responsible).

→ Engaged, not remote (eg „we delivered sales growth of X“ rather than „sales grew by X“ – it didn’t just happen, we made it happen).

→ Positive, aspirational language and imagery – celebrating the best of who we are without being boastful.

## IT SHOULD AVOID

→ Unnecessary words (eg „regularly“ rather than „on a regular basis“, „we see no need at present“ rather than „we do not think there is a need at the present time“).

→ Excessive use of acronyms, which can make text look dense and unapproachable – avoid them unless you’re sure your audience knows what they stand for.

→ Jargon wherever possible (if essential then define).

→ Formality in naming our people: we want to be seen as accessible, so use “Julian Roberts”, not “Mr J Roberts”.

## SIDENOTE

### OUR LOGO IS MORE THAN A TRADEMARK

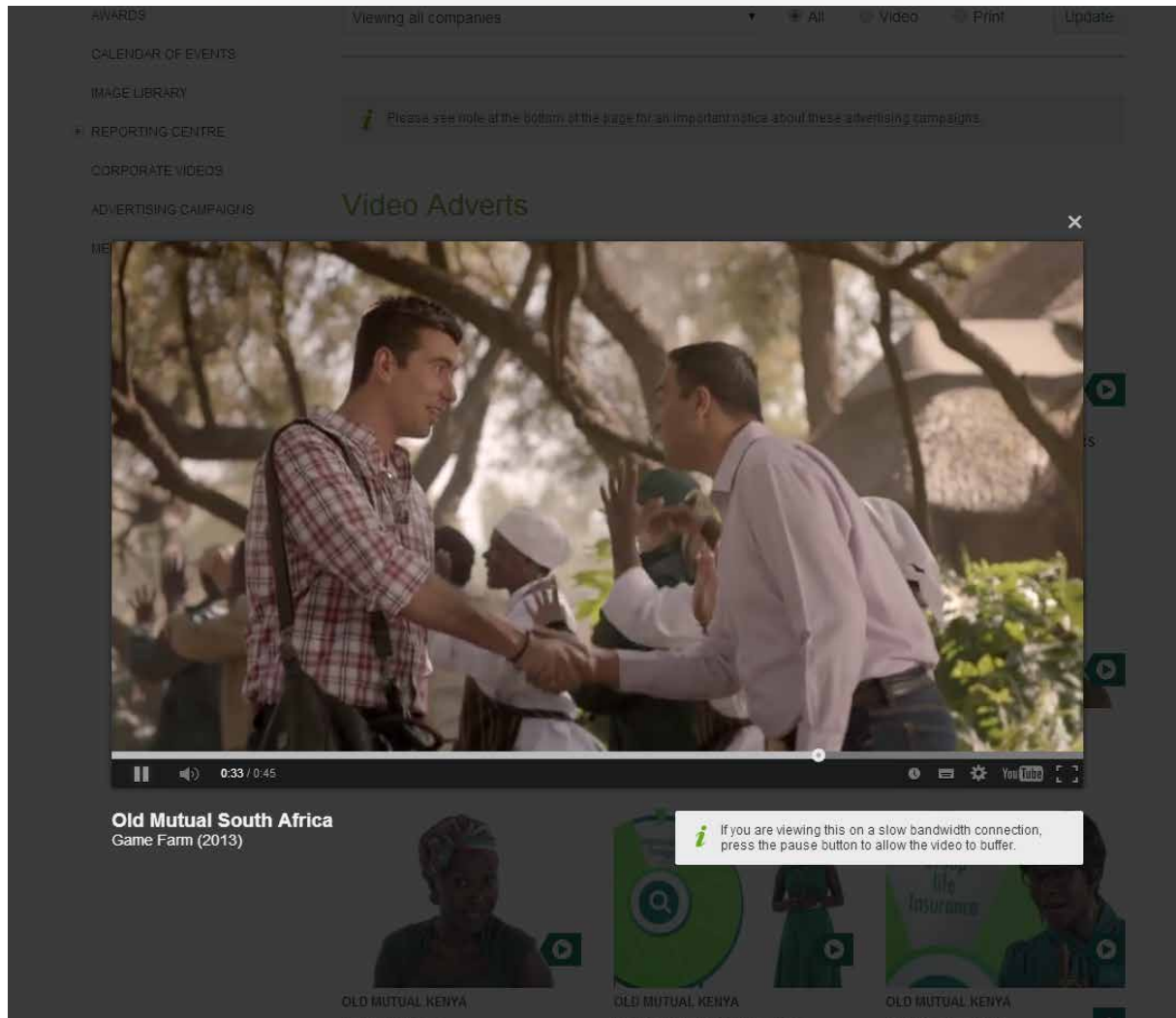
It is a trustmark. Every piece of communication we produce needs to be responsible for enhancing the trust our customers and stakeholders have in us.

### AND ALWAYS

Write out Old Mutual in full (do not write OM) and do not split over two lines. It is our company name and we need to be proud of it.

## 04.4

# VIDEOS



Video is gaining popularity with the improvements of bandwidth availability. Use video on your site to create a real, personable impression of your business.

### → **QUALITY IS KEY**

Ensure your video is high resolution with a clear audio track but optimise for your audiences bandwidth limitations.

→ Shoot video with professional equipment

### → **KEEP IT SHORT**

Keep video length under 2min30seconds.

### → **BE PROFESSIONAL**

If using video of staff, ensure they are dressed professionally and speak clearly.

### → **NO ADVERTS**

If you use YouTube to deliver your video online, do not allow YouTube to display adverts over your video (do not monetise your content).

### → **ACCESSIBILITY**

When selecting video platform, consider if it is available to staff internally

### → **YOUTUBE**

We recommend using the Youtube channel to embed your videos from.

# COMMON INFORMATION

## About the Old Mutual Group



We provide investment, savings, life assurance, asset management, banking and property & casualty insurance in Africa, Europe, the Americas and Asia. We have over 16 million customers and approximately 57 000 employees.

Old Mutual Worldwide

## About the Old Mutual Group

### Our Vision

Our vision is to be our customers' most trusted partner about helping them achieve their lifetime financial goals.

We provide investment, savings, life assurance, asset management, banking and property & casualty insurance in Africa, Europe, the Americas and Asia. We have over 16 million customers and approximately 57 000 employees.

### Our History

Founded in 1845, we have expanded from our roots through organic growth and strategic acquisition to become a global financial services group listed on the London and Johannesburg stock exchanges, since 1999.

### Our Vision

Our vision is to be our customers' most trusted partner - passionate about helping them achieve their lifetime financial goals.

### Our Brands

We operate through market-leading international brands including Old Mutual, Nedbank and Mutual & Federal. We operate under the Skandia brand in the UK; Italy; France and Colombia.

### Our Strategy

Growing and transforming our business to lead in a responsible and sustainable way:

- 1. In South Africa we will be the leading and most trusted financial services Group through driving increased alignment between OMSA, Nedbank and Mutual & Federal
- 2. In the Rest of Africa we will continue towards becoming an African Financial Services Champion while growing our other emerging market businesses
- 3. In the UK we will build the best Retail Investment business through growing and transforming Old Mutual Wealth



It is important that our businesses identify themselves as part of the larger Old Mutual Group, and to achieve this common Old Mutual information needs to be installed on all websites in the About section.

For the latest copy of the common information contact Graham Beverley at [graham.beverley@omg.co.uk](mailto:graham.beverley@omg.co.uk)

# SEARCH ENGINE OPTIMISATION

By using the correct keywords within your content, you can channel more users to your page through search engines.

- Ensure H1, H2, H3 follows correct **HIERARCHY** (reference page 41).
- Pages should have **CORRECT META DATA** (keywords and description) for search engine indexing.
- Ensure your site contains a **ROBOTS.TXT** file.
- Consider using a reputable consultant to assist with **SEARCH ENGINE OPTIMISATION** on your site.

## CASE STUDY

iWYZE, the South African short-term insurance business, uses up to 25 keywords per page on their website. These keywords are based on research into what customers are searching for using search engines, such as Google. The SEO challenge is writing content so that it makes sense after you include all the relevant keywords in the body copy. Adding these keywords into your content improves your page ranking on search engines which in turn gives you more volume/ traffic coming to your page.

Adding these keywords into your content improves your page ranking on search engines which in turn gives you more volume/traffic coming to your page.



OLDMUTUAL

**iwyze**  
valuable**insurance**



# WHAT IS ACCESSIBILITY

Online accessibility means that people with disabilities can perceive, understand, navigate, and interact with our online spaces.

Web accessibility also benefits others, including older people with changing abilities, such as eyesight, due to aging.

We are committed to being inclusive and are, in some countries, required by law to be accessible.

Old Mutual websites should adhere to a minimum of Level A accessibility compliance as defined by the W3C.

Businesses must also ensure they comply to local territory accessibility regulations, e.g. in the UK all websites must be at least Level A accessible.

For more in depth information about accessibility, see the different sections:

→ **COLOUR** - page 36

→ **TEXT USAGE** - page 40

→ **NAVIGATION** - page 54

→ Basic **CODING** accessibility standards - page 69

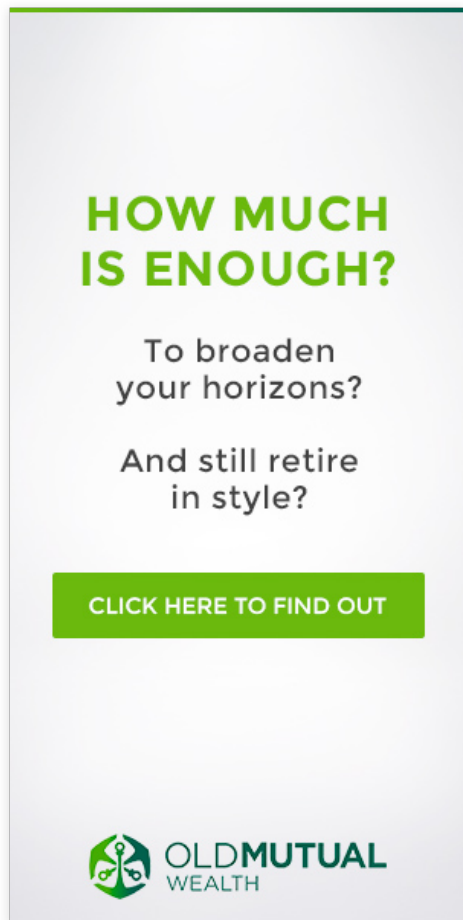


# ONLINE MARKETING

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## 05.1

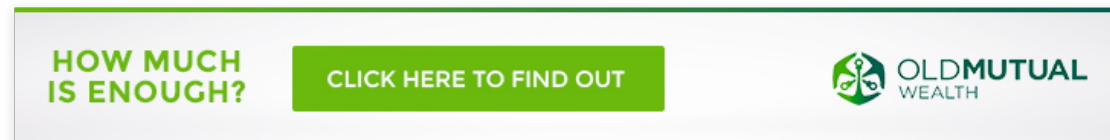
# BANNER ADVERTISING



→ 300x600



→ 300x250



→ 728x90



→ 216x36



→ 168x28



→ 120x20

Banner advertising can be created and placed on various websites, such as news websites or financial advice websites (e.g.

[www.moneyweb.co.za](http://www.moneyweb.co.za) or [www.fin24.com](http://www.fin24.com))

- Use Google's advertising service to deliver your banner and advertising content.
- Ensure a strong call to action in your display advertising

## 05.2 SOCIAL MEDIA



Social media marketing refers to the process of gaining website traffic and engaging with customers through social media sites.

- **PRO-ACTIVELY LISTEN** – this allows you to understand what people say about you, your competitors and the wider landscape.
- **ALLOW NEGATIVE COMMENTS** – this improves your reputation by being transparent
- **HAVE A PROCESS IN PLACE TO RESPOND TO SOCIAL MEDIA QUERIES** – this needs to be fast and professional.
- **ENSURE YOUR ORGANISATION HAS A SOCIAL MEDIA POLICY IN PLACE** – only official, trained, representatives should be speaking for the company.

# PAID SEARCH

Paid Search looks at search advertising programs and how to most effectively use them.

CPC (cost-per-click) advertising involves selecting a set of keywords and writing an ad to appear when someone searches for that keyword in the major search engines. CPC advertising requires you to set a cost that you are prepared to pay for a click.

Here are a few guidelines to make your paid search campaigns worth while:

## SHOW WHEN IT COUNTS

Adjust your campaign to consider user peak times. If your target audience is primarily searching for your products between 7 a.m. and 7 p.m. on weekdays,

then only show your ads during these times.

## CHOOSE KEYWORDS CAREFULLY

Various tools will help find specific keywords or phrases that are being used by your audience. You can pay to use tools such as Keyword Discovery, but a free and easy way to find out is to use Google's Keyword Tool.

## SELECT LONGER TAIL TERMS

Longer Tail terms are ones that appeal to users searching for very niche or specific items.

## GO NEGATIVE TO BE POSITIVE

Adding negative keywords is an ideal way to exclude your campaigns from areas that are not relevant to you and enquiries you cannot fulfill.

## THINK SEASONAL

Some products/websites are going to be more or less popular depending on certain times of the year due to holidays, weather, or major events. It may be worth upping your spend in the months leading up to high-demand times to reap the extra traffic.

## AD COPY IS KEY

To help improve your copy, try Google's Dynamic Keyword Insertion Tool. Try to use distinctive, even quirky, verbiage to catch your prospect's eye. Include a major call to action; if you have a unique selling proposition or new offer, say so.

## BACK IT UP

Don't think of your other promotions, be they offline or online, as separate entities. If they typed your

latest marketing slogan into a search engine, would a recognisable CPC ad appear for your company taking them to your site for more information? Make sure your ads are appearing when someone is searching for you by name.

## GO VERTICAL

Another option for reaching a more focused, relevant audience is vertical search engine advertising. Because of their more segmented nature, vertical search engines reach a very targeted audience, and often produce far better quality traffic at the same or smaller spend levels than you'll find with their general search engine counterparts.

## GO LOCAL VERSUS INTERNATIONAL

Is your business local or international? If it's

international, you may need to set up campaigns on a country by country basis and tailor your keywords and ads to the various languages, time-zones, product variations, specific landing pages, etc.

## USE CPC MANAGEMENT TOOLS (GOOGLE ADWORDS)

In addition to Google's keyword tool, there are two others that are particularly helpful. The first is AdWords Editor. It's a free tool that offers you great control over multiple and/or large campaigns. The second tool is Google's Search Query Performance Reports. These reports show you what people are searching for to trigger your ads, which you can then use to adapt both your CPC words and the content on your site for SEO.

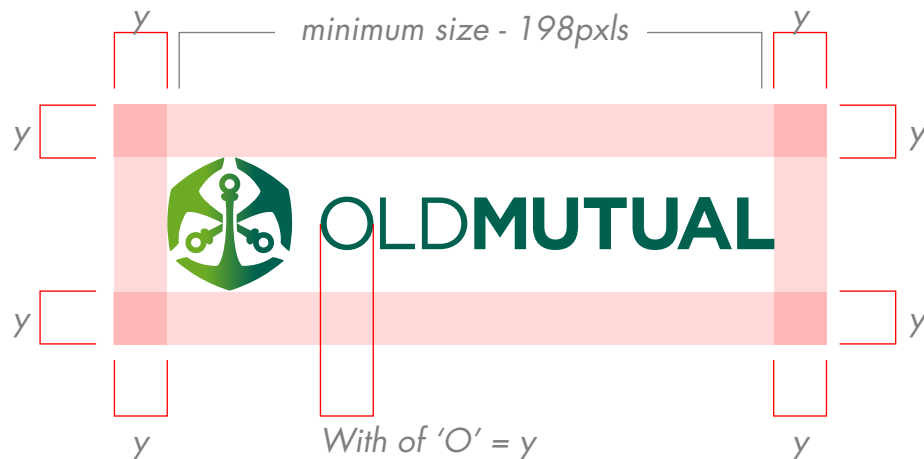
# DESIGN.

# **OLD MUTUAL LOGO**

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# HORIZONTAL LOGO

## ON SCREEN



- Always use the digital version of the logo online (RGB) – the colours for digital and print logos are different.
- Minimum size on all digital applications: 198 pixels wide



Source digital versions  
of the logo from  
Graham Beverley

Ensure that for all digital applications the correct **digital (RGB)** version of the logo and our colours are used.

The preferred logo layout is horizontal with clearly defined spacing.

Sub brands are accommodated with clear spacing. Reference the Brand guidelines for more logo rules.

### → THE REVERSED OUT WHITE LOGO

should be used in exceptional circumstances where the full colour format isn't applicable, for example use the white logo on applications using a dark background.

- The logo is always surrounded with **CLEAR SPACING**, taking reference from the width of the 'O' of 'OLD MUTUAL'.

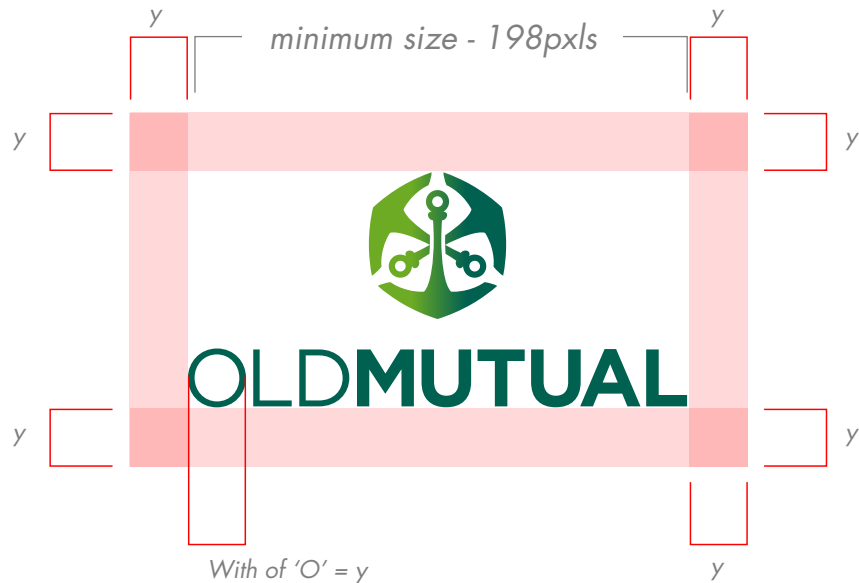
## SIDENOTE

### DIGITAL APPLICATIONS INCLUDE

- Television
- Monitor
- Projector
- Tablet
- Smart phone
- PDF files created to be read on screen
- or any other display technology

Digital values also refer to the greens for the vignette and all greens and colours used on your intended digital application.

# STACKED LOGO



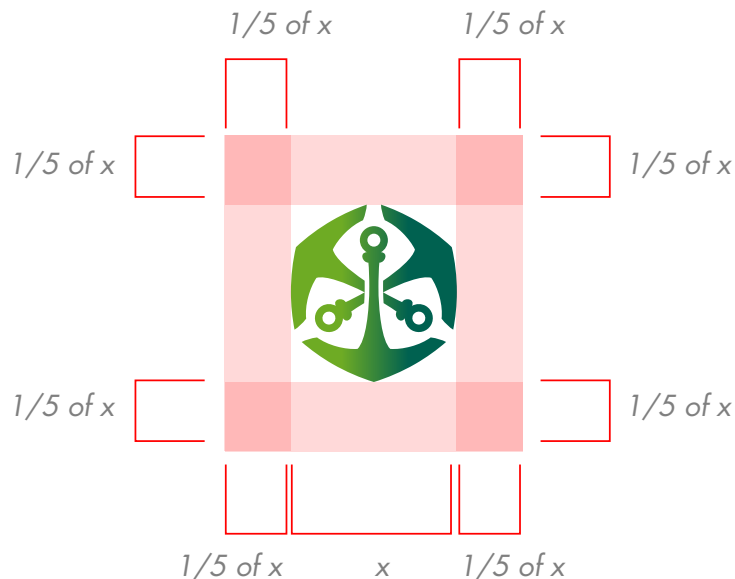
- Minimum size on all digital applications: **112 PIXELS** wide
- The logo is always surrounded with **CLEAR SPACING**, taking reference from the width of the 'O' of 'OLD MUTUAL'.
- Logo mark is always **HORIZONTALLY CENTRED**
- The reversed out white logo should be used in **EXCEPTIONAL CIRCUMSTANCES** where the full colour format isn't applicable, for example use the white logo on applications using a dark background.

The stacked logo is the secondary version of the Old Mutual brand. This is used as an alternative, where the application requires it.

This logo should only be used when the primary version can't be used. For example, on extreme formats such as narrow banner adverts or other vertical layouts.

## 06.3

# THE OLD MUTUAL BRAND ICON



Minimum size  
for standard Old Mutual  
icon: 36 pixels wide



16 x 16 pixels icon: for  
website favicons and small  
icons. This favicon has no  
white space included in  
the .ICO file.

→ Minimum size for  
standard Old Mutual  
icon: **36 PIXELS**  
wide.

→ An **ADDITIONAL  
ICON** must be used  
for smaller sizes, for  
example the website  
favicon which uses a  
16 x 16 pixel size.

→ The brand icon is  
always surrounded  
with **CLEAR  
SPACING**, using  
1/5 of the width of  
the Old Mutual icon.

→ The Old Mutual  
brand icon is **NEVER**  
used reversed out  
white on a dark  
background.

The Old Mutual brand  
icon is the visual  
representation of the  
Old Mutual brand.  
This is used as the  
brand persona in  
social media and on  
small places where  
icons are used.

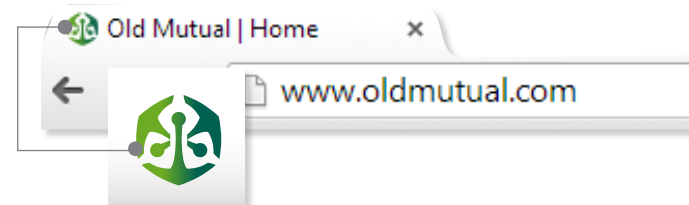
This logo should only  
be used when the  
application requires small  
spaces. For example, on  
extreme formats such as  
browser favicons or on  
small square spaces ie.  
Facebook profile area.

## 06.4

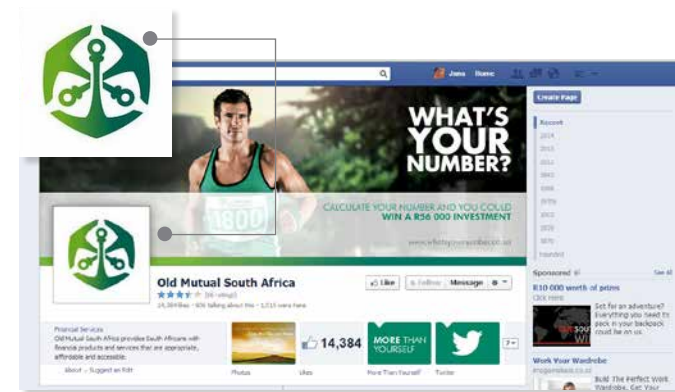
# EXAMPLES OF USING THE LOGO IN A DIGITAL SPACE



→ Old Mutual logo on website



→ Browser favicon



→ Old Mutual brand icon in Social media

06.5

# OUR SUB-BRANDS



→ Sub brand name is left aligned underneath the logotype



→ These rules apply across all three sub brand logos.

→ **DO NOT ADJUST** our logos, always use the artwork supplied and never create your own version.

→ Always use the **RGB** version for all **DIGITAL APPLICATIONS**.

→ Logotype and sub brand lock-up is **VERTICALLY CENTRED** against the logo mark.

These are the new sub brand logos. There are two arrangements of these logos, but these are the primary, preferred versions. Always try to use these versions on all of our collateral.

This logo should only be used when the application requires small spaces. For example, on extreme formats such as browser favicons or on small square spaces ie. Facebook profile area.

06.6

# INCORRECT USAGE



→ Do not distort the logo



→ Do not alter the proportions of the logo



→ Do not change the colour of the logo



→ **DO NOT** obscure the logo and do not place the Old Mutual logo on busy backgrounds, images or colours other than our primary palette

Do not use the print logo in any digital application. Ensure that for all digital applications the correct **digital (RGB) version** of the logo and our colours are used.

# DESIGN. **BRAND ELEMENTS**

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# COLOURS FOR DIGITAL APPLICATION

Please ensure that for all digital applications the digital (RGB) version of the logo and our colours are used.

## PRIMARY COLOUR PALETTE

**HERITAGE GREEN**  
#006150  
R 0, G 97, B 80

**FUTURE GREEN**  
#6EAB24  
R 110, G 171, B 36

**WHITE**  
#FFFFFF  
R 0, G 0, B 0

OLD MUTUAL DARK GREY | #333333 | R 51, G 51, B 51

→ **HERITAGE GREEN AND FUTURE GREEN** are used to create impact, complemented by the crispness and clarity of white space.

→ **VERY DARK GREY** (#333333) is used for body copy only.

→ **MID AND LIGHT GREYS** can be used in backgrounds to create definition and bring attention to specific detail on a page. It is important that this is used minimally and subtly, and should never be used for text

→ Hyperlink in body copy -  
**#027864**

## SIDENOTE

### DIGITAL APPLICATIONS INCLUDE

- Television
- Monitor
- Projector
- Tablet
- Mobile
- PDF files created to be read on screen
- or any other display technology

Digital values also refer to the greens for the vignette and all greens and colours used on your intended digital application.

# COLOURS FOR DIGITAL APPLICATION (CONTINUED)

## SECONDARY COLOUR PALETTE

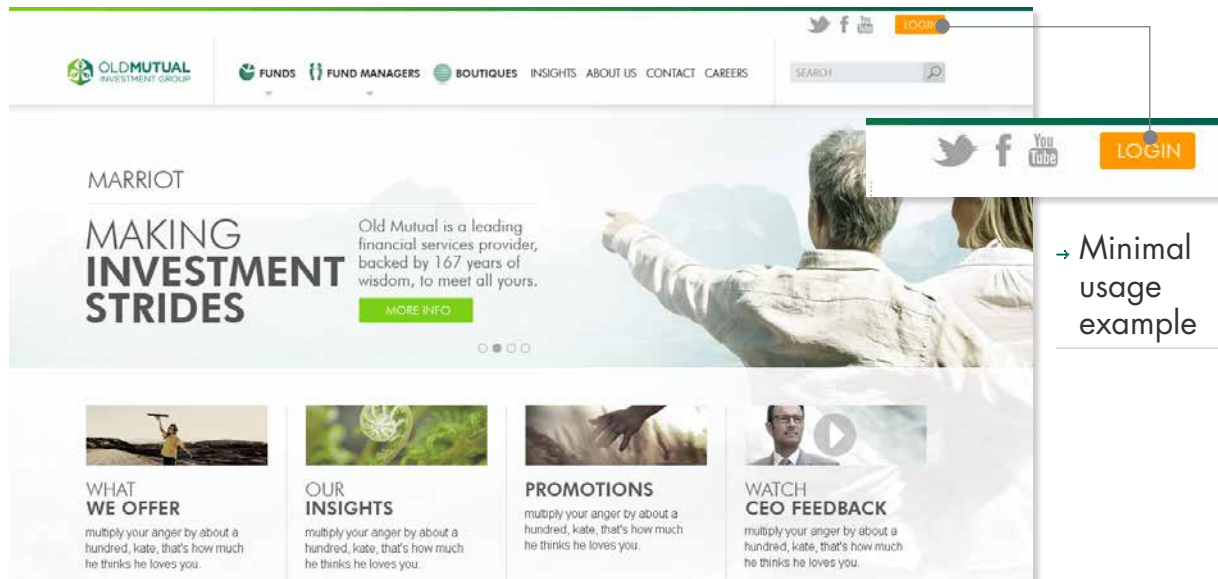
**DEEP RED**  
#830051  
R 131, G 0, B 81

**FRESH ORANGE**  
#FF9900  
R 255, G 153, B 0

**VIBRANT BLUE**  
#00A7CA  
R 0, G 167, B 202

Our secondary colour palette has been modified to complement the greens and white within our primary palette. Our secondary palette consists of:

- **DEEP RED**
- **FRESH ORANGE**
- **VIBRANT BLUE**



The secondary colours are only used in applications such as graphs, bar-charts, pie-charts or login buttons. Use of these should be kept to an absolute minimum.

# THE DIFFERENCE BETWEEN RGB & CMYK

## HERITAGE GREEN

RGB  
0, 97, 80  
#006150

## FUTURE GREEN

RGB  
110, 171, 36  
#6EAB24

## HERITAGE GREEN

CMYK  
100, 30, 70, 0

## FUTURE GREEN

CMYK  
50, 0, 100, 0

### RGB IS BASED ON LIGHT

Red (R) light plus Green (G) light plus Blue (B) light all projected together create white. Black is encoded as the absence of any color. Colours made out of light is used for digital screens only.

Always use the RGB colour versions  
of our logo and colours for the  
digital applications.

### CMYK IS BASED ON INK

Superimpose Cyan (C) ink plus Magenta (M) ink plus Yellow (Y) ink, and you get black, although this format also encodes Black (K) directly. White is encoded by the absence of any color. Ink is used for printing purposes only.

#### SIDENOTE

##### ACCESSIBILITY

In line with your brand promise of “Most accessible, face-to-face and digital”, we always make sure that visitors with vision challenges are not limited by the colours we use. See page 52 for an expanded description.

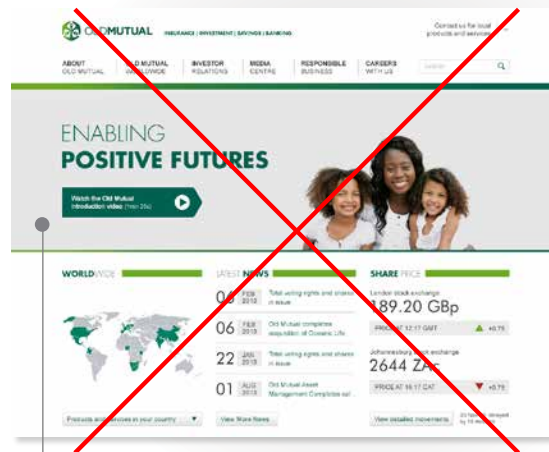
Consideration should be given to the use of colour in any online space.

- Colours that are very light in contrast should be **AVOIDED** for text as they can be difficult to see on a device screen, even without any visual impairment of the user.
- **NEVER** reference colour as interactive visual cues on account of visually impaired users.
- Ensure the contrast of your text colour to its background is high to ensure **LEGIBILITY**.

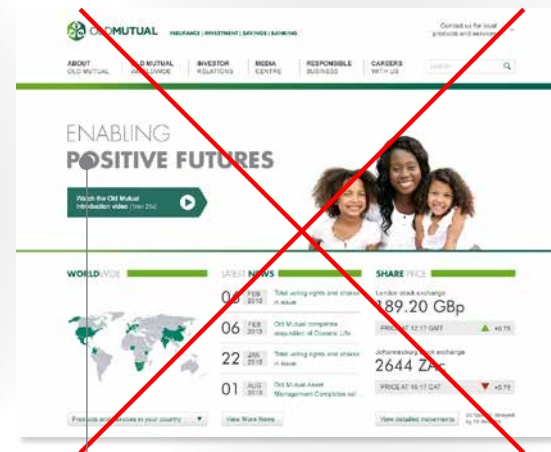
# INCORRECT COLOUR USAGE



→ Do not stray from the Old Mutual Brand colours



→ Do not use excessive grey on backgrounds. Always use white



→ Do not use grey headlines

# INTRODUCTION TO OLD MUTUAL DIGITAL FONTS

Aa

ABCDEFGHIJKLMNOPQRSTUVWXYZ  
abcdefghijklmnopqrstuvwxyz  
(.,:;!\$&@\*) 0123456789

**FUTURA LIGHT,  
HEADLINES  
17 - 40PX**

Aa

ABCDEFGHIJKLMNOPQRSTUVWXYZ  
abcdefghijklmnopqrstuvwxyz  
(.,:;!\$&@\*) 0123456789

**FUTURA BOLD, HEADLINES  
17 - 40PX**

→ Old Mutual's **PRIMARY FONT** is Futura. We use two primary weights, light and bold to maintain a consistent approach that is visually linked to our logo. The Futura font is mainly used for heading styles in the Old Mutual signature Heritage Green #006150 or Future Green #6eab24 colours.

Old Mutual's logo has a distinctive typographic style in the wordmark, using a combination of light and bold weights of the same font.

This typographic style is an ownable and unique visual asset for our brand, and has been applied to our visual identity, and digital applications.

Aa

ABCDEFGHIJKLMNOPQRSTUVWXYZ  
abcdefghijklmnopqrstuvwxyz  
(.,:;!\$&@\*) 0123456789

**ARIAL REGULAR,  
HEADLINES & BODY 14 -  
27PX**

Aa

ABCDEFGHIJKLMNOPQRSTUVWXYZ  
abcdefghijklmnopqrstuvwxyz  
(.,:;!\$&@\*) 0123456789

**ARIAL BOLD,  
HEADLINES & BODY 14  
- 27PX**

→ Old Mutual's **WEB SAFE FONT** is Arial, and is used as a secondary font on digital applications. It is used with a minimum height of 14px, using hex colour #333333 to ensure clear legibility.

# HEADING **STYLES**

**HEADING ONE FUTURA BOLD  
(H1 27PX)**

Heading two Arial regular 27px (H2)

Heading three Arial regular 24px (H3)

Heading four Arial regular 20px (H4)

Heading five Arial regular 17px (H5)

Heading six Arial regular 14 px (H6)

**HEADING SEVEN ARIAL BOLD 14PX (H7)**

## SIDENOTE

### ACCESSIBILITY

In line with your brand promise of “Most accessible, face-to-face and digital”, we always make sure that visitors with visual challenges are not limited by the typography we use. See page 52 for an expanded description.

- Whilst we design our digital spaces to a set text size, the user should have the option of adjusting this either via an on-page tool or through their browser settings directly.
- In doing so we need to consider this within our page designs, particularly around reducing the amount of important text that we place within an image, as image text will not re-size.

# PARAGRAPH **STYLES**

This is an illustration of the maximum allowed size for use in paragraph text. (24px)

Over here we have the medium allowed size for use in paragraph text. (18px)

Body style (14 px) most commonly used text for general reading text. Please note that any of the text sizes may be linked, *italicised*, **bolded** or underlined. Other special characters are allowed. Footnotes look like this<sup>2</sup> (14 px)

Text at this size is only to be used in secondary text or link groupings and fine print. (12px)

## Block quote

*“Block quotes are used to highlight a significant piece of copy . It can also be used to pull quotes from individuals who can then be referenced in the fineprint at the base of the quote. Thjis text does not have to be in italics. However, italics do work well for people quotes”*

— sub descriptor for a person’s Name

# UNDERLINED HEADINGS & **LISTS STYLES**

Underlined heading (can be applied to all headings)

---

## Lists

### Unordered

- Lorem ipsum dolor sit amet
- Consectetur adipiscing elit
- Integer molestie lorem at massa
  - Facilisis in pretium nisl aliquet
  - Nulla volutpat aliquam velit
- Phasellus iaculis neque

### Ordered

1. Lorem ipsum dolor sit amet
2. Consectetur adipiscing elit
3. Integer molestie lorem at massa
4. Facilisis in pretium nisl aliquet
5. Nulla volutpat aliquam velit
6. Consectetur adipiscing elit

The underlined heading style can be used to emphasise important information.

# TYPOGRAPHY

## SIGNATURE STYLE

YOUR FUTURE  
**OUR INSIGHT**

YOUR VISION  
**OUR FUTURE**

TODAY **TOMORROW**

~~YOUR VISION  
OUR FUTURE~~

~~**YOUR VISION**  
OUR FUTURE~~

**YOUR VISION**  
OUR **FUTURE**

Old Mutual's distinctive typographic style derived from the wordmark, is used mainly on web banners, main headings, or advert banners.

Our new logo has a distinctive typographic style that is ownable and unique for Old Mutual. This is our typographic 'signature style' that complements our modern and contemporary look and feel.

- **DON'T MIX** colours and weights in the same heading.
- **KEEP THE SAME COLOUR** for the whole line, and only change the weight. Different colour can be used but be consistent.
- Always make the **KEY WORDS BOLD**

# BRAND DEVICE – THE LINE

## PRIMARY VIGNETTE LINE



20% of overall length



20% of overall length



1/3 of v

Our brand device, the line, has been created to add a distinctive element to the visual identity that is ownable to Old Mutual.

- It can be used in a **VARIETY OF WAYS**, for example to frame web banners or separate copy to add clarity and focus to layouts.
- When using two lines, use **DIFFERENT DEPTHS** with the deepest positioned at the top of the layout.
- When setting the line depth make sure its **NOT TOO HEAVY** within the overall layout.
- The primary vignette line should always have **20% FUTURE GREEN AND 20% HERITAGE GREEN** of the overall length at the end before the vignette is applied.
- When using the vignette lines to frame images or text, the bottom line height is **ONE THIRD** of the top line's height.

# IMAGE USAGE

## PEOPLE



→ Cut-out / deep etch where possible (white background)



→ Context

## LIFE



→ Details



→ Human touch

## THE IMAGES SHOULD

- enable positive futures, achieving lifetime goals
- have a sense of contentment, security and confidence
- portray our customers and our partnerships

We have two image categories: 'People' and 'Life' to support our brand positioning. The images reflect our brand promise of 'Enabling positive futures' and express our personality 'Genuine Guiding Growing'. Our photography style is fresh and modern with content that reflects the brand.

For more guidance, see the Old Mutual Brand Guidelines and your business unit guidelines.

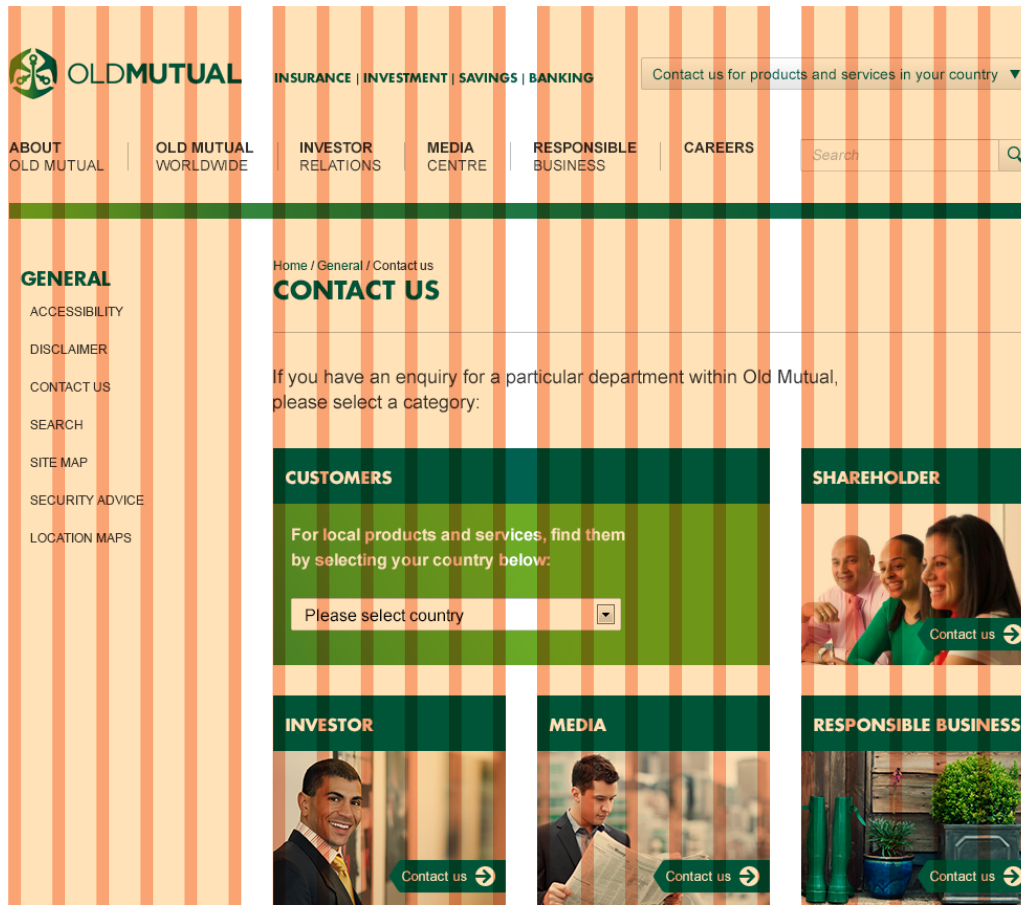
## OUR STYLE IS

- Future positive
- Contemporary and vibrant
- Guiding and uplifting
- Human and genuine
- Bold and dynamic
- Fresh and crisp white backgrounds.
- Desaturated warm natural tones with a crisp focal point

## OUR STYLE IS NOT

- Old fashioned and dull
- Dreamy
- Cluttered
- Staged
- Bright and showy
- Nostalgic
- Overtly colourful

# THE GRID



The grid is utilised as a structural foundation for a website. It takes the guess work out of deciding where to place elements on a page. It also creates standard proportions which become the underlying visual language of any Old Mutual website.

The grid can be a useful tool when finding solutions to visual and organizational problems. They help in the following ways:

## CLARITY/ORDER

Grids bring order to a layout making it easier for visitors to find and navigate through information.

## EFFICIENCY

Grids allow designers to quickly add elements to a layout because many layout decisions are addressed while building the grid structure.

## ECONOMY

Grids make it easier for other designers to work and collaborate on the design as they provide a plan for where to place elements.

## CONSISTENCY/HARMONY

Grids lead to consistency in the layout of pages across a single site or even several sites creating a structural harmony in the design.

## 07.8 TABLES

### London Stock Exchange (LSE)

Country of Registration	England & Wales
Country Code	GB
Country of Registration	England & Wales
Reg No.	3591559
Date of Incorporation	26 June 1998
LSE code	OML.L
ISIN	GB00B77J0862
SEDOL	B77J086
Segment	SET1
Sub-sector	Life Assurance
Listing Date	12 July 1999

Tables should be used for tabular data only.

- The first row of the table should contain the **COLUMN HEADINGS** for the data in the table. Use the <TH> tag to indicate header cells.
- Use **ALTERNATING BACKGROUND COLOURS** when necessary to create a visual hierarchy and group information within a table.

#### Performance comparison: 01/10/2013 - 31/03/2014

	Yield	First	Last	High	Low
Old Mutual (LSE)	+7.48 %	187.10	201.10	204.80	171.10

#### Latest trades

Time (BST)	Price (GBP)	Volume
11:03	201.60	25,368
11:02	201.50	914
11:02	201.55	1,242
11:02	201.55	622
11:01	201.50	9,653
11:01	201.50	7,941
11:01	201.53	4,660
10:59	201.60	816
10:55	201.65	16

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[View Disclaimer](#)

# ICON STYLES

## ACTION ICONS



## HEADING ICONS



## SOCIAL MEDIA ICONS



→ Active state example



→ Hover state example

OR



→ Active state example



→ Hover state example

Social media elements are for sharing the main content of the page.

- The share icons should appear **UNDERNEATH** other information components on the page
- Before starting a social media activity, ensure your business has a **SOCIAL MEDIA POLICY** with allocated resources to ensure the presence is properly managed.
- All navigational buttons and links must have clearly contrasted **NORM AND OVER STATES**.
- Icons can be **COLOURED** with reference to our colour guide.

## ICONS COMMUNICATES THE CONTENT ESSENCE

With icons you can quickly sum up what your text is about. Sometimes, icons can even be enough to communicate content, which makes reading additional text unnecessary. A great approach to relevant icons are metaphors. One of the most important things about icons is that you choose metaphors people can relate to, like a cart or an old fashioned letter.

## ICONS CAN DRAW ATTENTION

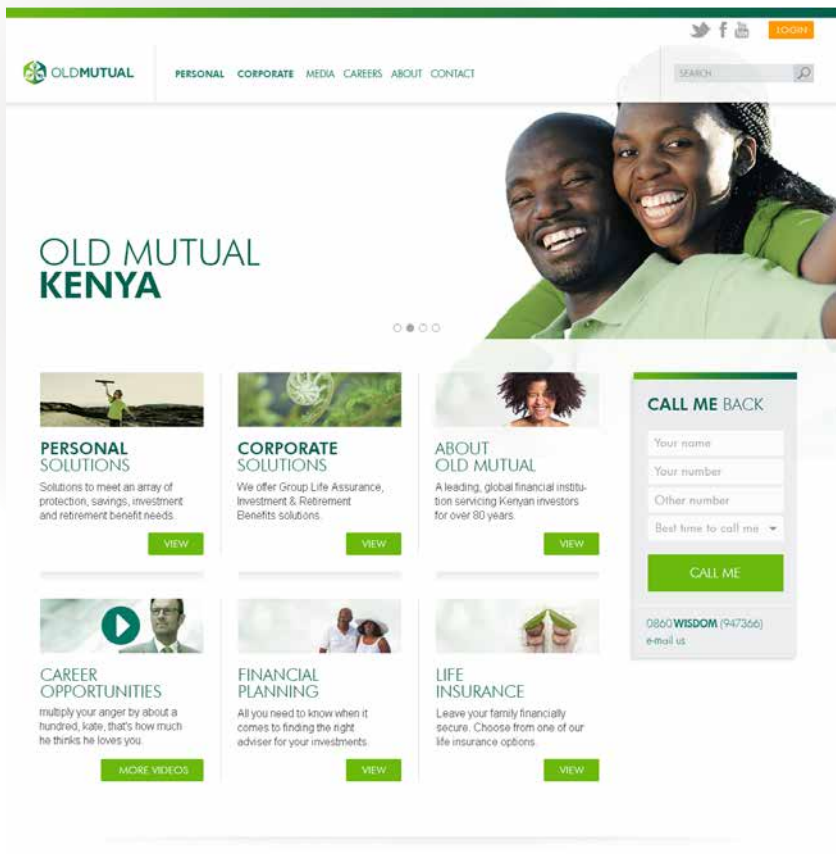
Pictures are worth a thousand words. So are icons. Websites without icons and pictures can be boring. Imagine a newspaper without any images. Besides catchy headlines, images draw our attention to certain content, which is why we tend to read articles showing an appealing image first. Icons can draw attention, but at the same time they can help you structure content and separate different functions or services.

- Clearly illustrate **ICON PURPOSE**.
- Use a **CONTRAST** of green and white
- **AVOID** complicated shapes or using a multitude of colour shades.
- Icons need to be **BOLD AND STRIKING**.
- Icons can be **COLOURED** with reference to our colour guide.

07.10

# WEB PAGE EXAMPLES

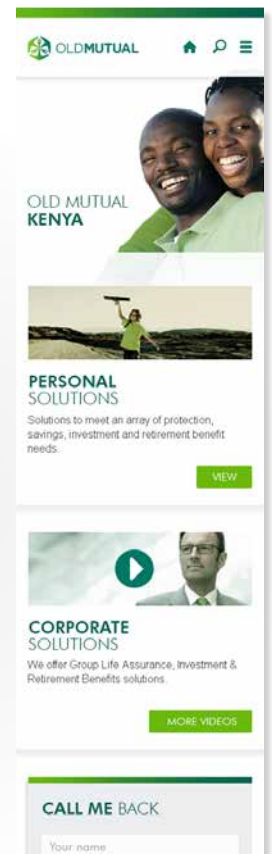
## DESKTOP



## TABLET (PORTRAIT)



## MOBILE

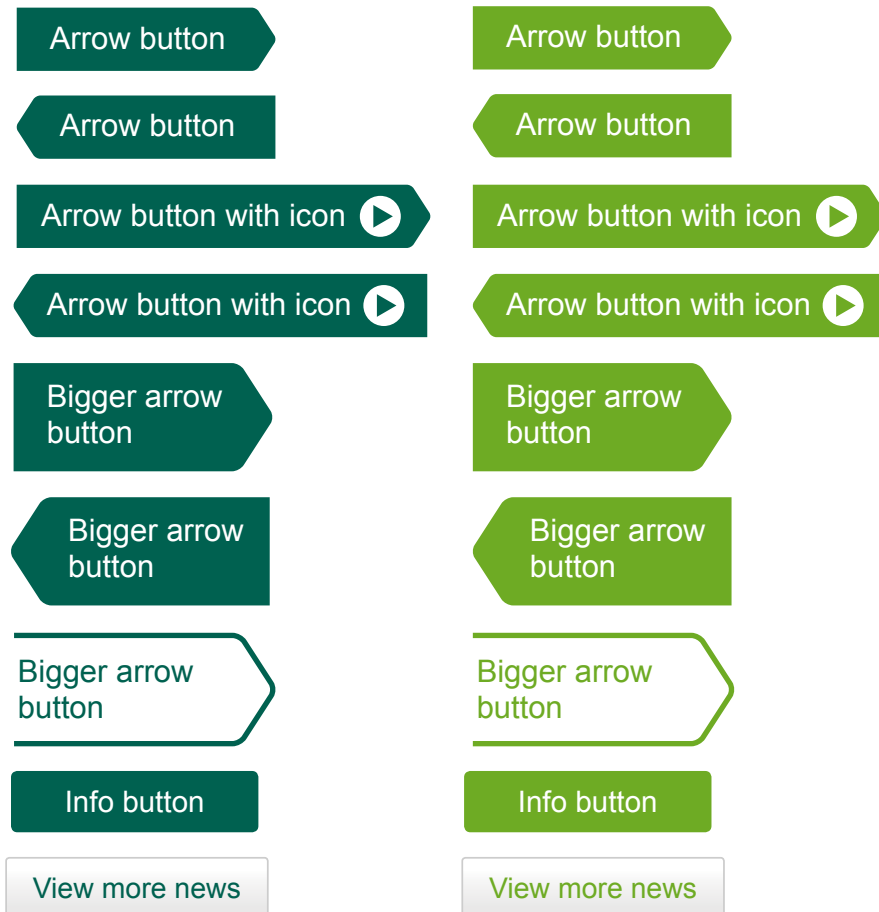


# DESIGN. **FUNCTIONAL ELEMENTS**

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# BUTTON & TEXT LINK STYLES

## BUTTON STYLES



## BUTTON STYLES



The arrow button style's are strong call to actions. The dark green draws the eye of the user to primary function on a page. Because these buttons are so imposing, they must be used sparingly. No more than two of these should be used on a page.

- Use **HERITAGE OR FUTURE GREEN** for static or hover states.
- **ARROW BUTTONS** bring attention to the core call to action on a web page.
- All navigational buttons and links must have clearly contrasted **NORM AND OVER STATES**.
- **INFO BUTTONS** can be used for additional information requests.
- **BREADCRUMBS** have links to the previous level.

# BUTTON & TEXT LINK STYLES (CONTINUED)

## TEXT LINK STYLE EXAMPLES

In content [links](#)

→ Normal state - text colour #027864; line colour #dadada

In content [links](#)

→ Hover state - #6eab24; line colour #dadada

> Promotion Text link – Sub promotions

→ Normal state

> Text links – Sub promotions

→ Hover state

## BREADCRUMBS STYLE EXAMPLES

[Bread crumb](#) / Bread crumb (Normal) 10px

→ Normal state

[Home](#) / [Media Centre](#) / [Group profile](#) / [What we do](#)

→ Normal state

[Bread crumb](#) / Bread crumb (Mouse Over)

→ Hover state

A new link colour (#027864) is incorporated to make the link stand out from the rest of the dark grey text.

## SIDENOTE

### ACCESSIBILITY

In line with our brand promise of “Most accessible, face-to-face and digital”, we always make sure that visually challenged visitors are not limited by the interactive elements we use. See page 52 for an expanded description.

→ Hyperlinks need to be contextual and indicate to the user what their action will return. E.g. use “View our contact information” rather than “click here”.

→ Never use “click here” as an action.

# NAVIGATION

## MAIN NAVIGATION



→ **MAIN, HORIZONTAL NAVIGATION** should be in Arial and have a text size of at least 14px / 0.875em

## SECONDARY NAVIGATION

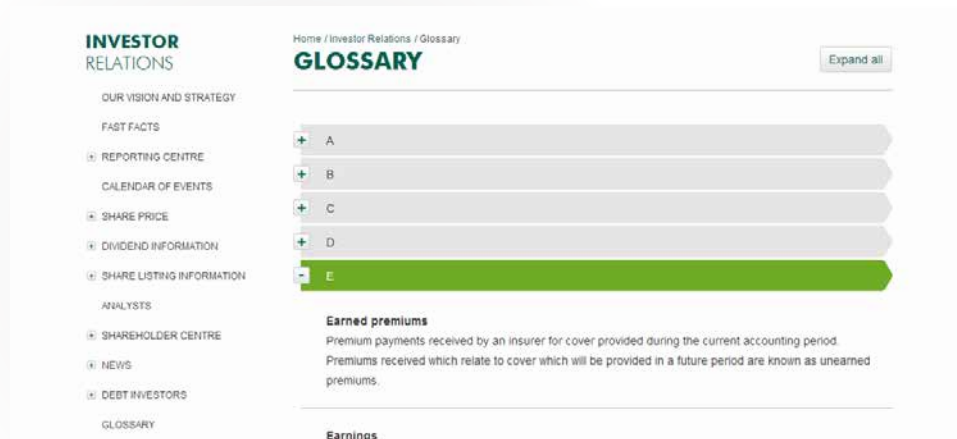


→ **SECONDARY, SECTION-SPECIFIC LEFT-HAND NAVIGATION** should be in Arial and have a text size of at least 12px / 0.75em

→ **USE + AND - SIGNS** to indicate expanding navigation items

# NAVIGATION (CONTINUED)

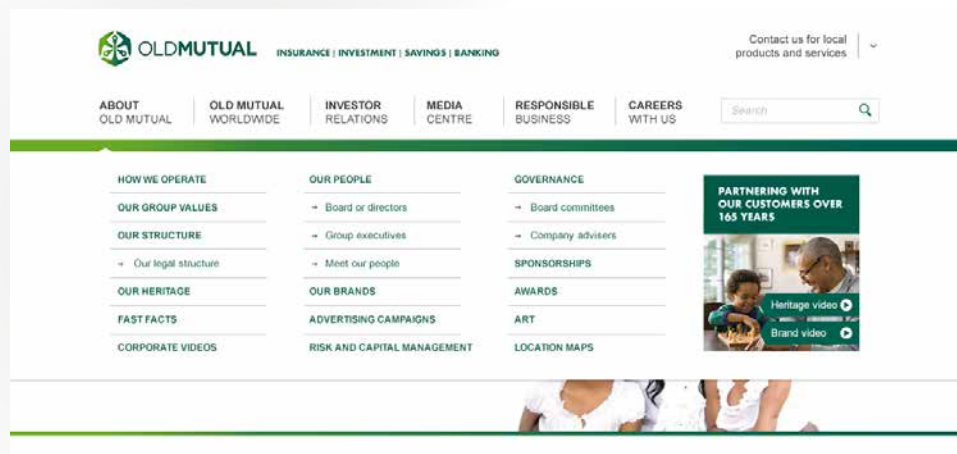
## ACCORDIANS



Although developing concise body copy is recommended, if there is a large amount of copy on one page, an accordion structure can be used.

- Content can be **EXPANDED OR COLLAPSED** depending on what the customer is interested in reading.
- The title for each section must **CLEARLY DESCRIBE** the content that will be revealed when it is expanded.
- A section is **COLLAPSED** either by clicking the section title or by clicking on a different section title.

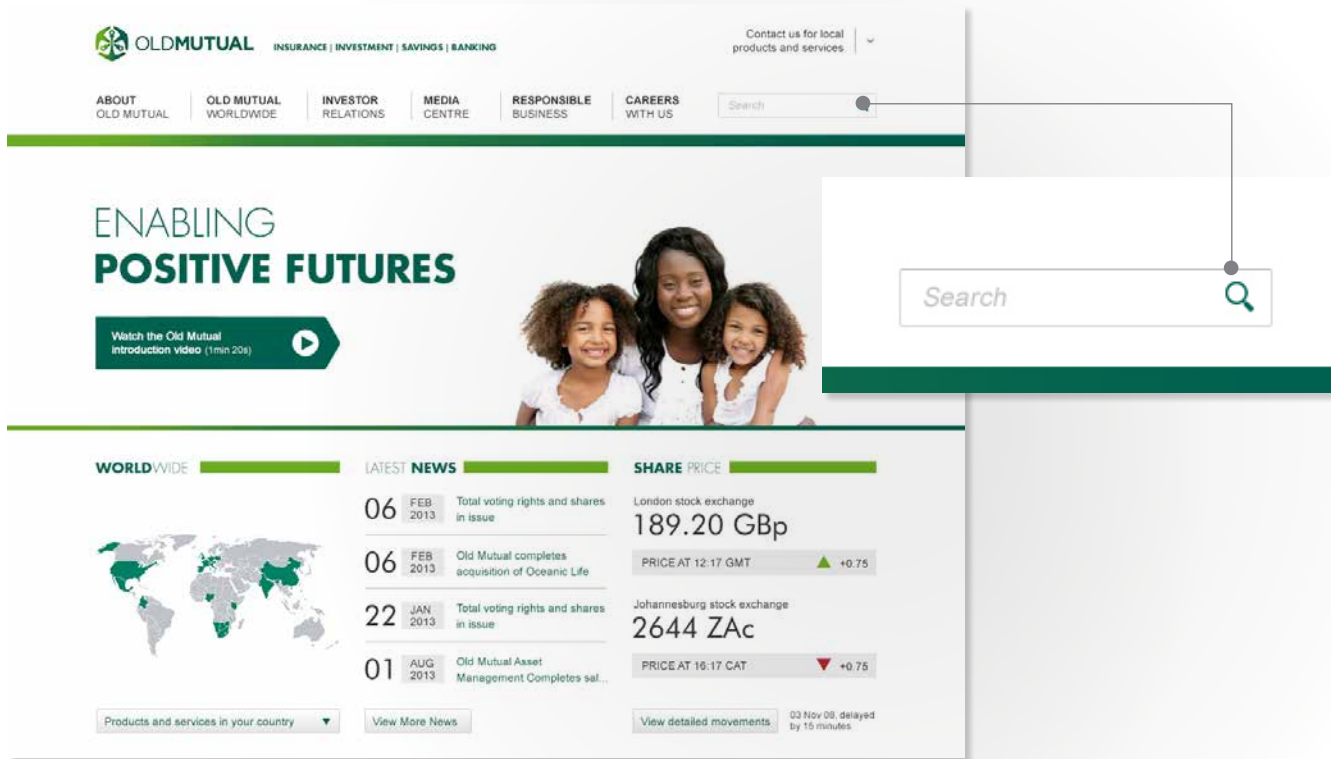
## MEGA MENUS



- **SECONDARY MEGAMENU NAVIGATION** should be in Arial and have a text size of at least 12px / 0.75em.
- The mega menu helps users **ACCESS SPECIFIC PAGES FASTER** by minimising the amount of interactions required.

## 08.3

# SITE SEARCH



The search component on a website should be globally available in a predictable location.

→ For heavy content or documentation sites you should incorporate a **SEARCH FACILITY**.

→ Search facility consists of a **INPUT FIELD AND SEARCH BUTTON** (in the shape of a magnifying glass) to commence search.

# LINKS TO OUR BUSINESSES GLOBALLY

Include links to other global group websites in the header section of your website – see [www.oldmutual.com](http://www.oldmutual.com) for an example and the full list of businesses worldwide.

**OLDMUTUAL** INSURANCE | INVESTMENT | SAVINGS | BANKING

Contact us for local products and services ✓

**CONTACT US FOR PRODUCT AND CUSTOMER SERVICES** BY SELECTING A COUNTRY BELOW

South Africa	United Kingdom	Austria	Bermuda
Botswana	China	Colombia	France
Germany	Ghana	India	Ireland
Italy	Kenya	Malawi	Mexico
Namibia	Nigeria	Singapore	Swaziland
Switzerland	United Arab Emirates	United States Of America	Uruguay
Zimbabwe			

**CONTACT** OTHER DEPARTMENTS IN OLD MUTUAL

<b>CUSTOMER QUERIES</b>	<b>SHAREHOLDER QUERIES</b>	<b>INVESTOR RELATIONS</b>	<b>MEDIA CONTACTS</b>	<b>RESPONSIBLE BUSINESS</b>
-------------------------	----------------------------	---------------------------	-----------------------	-----------------------------

06 FEB 2013	Total voting rights and shares in issue	London stock exchange <b>189.20 GBp</b>
06 FEB 2013	Old Mutual completes acquisition of Oceanic Life	PRICE AT 12:17 GMT ▲ +0.75
22 JAN 2013	Total voting rights and shares in issue	Johannesburg stock exchange <b>2644 ZAc</b>

# 08.5 FORMS

OLD MUTUAL INVESTMENT | SAVINGS | INSURANCE | BANKING

ABOUT OLD MUTUAL | OLD MUTUAL WORLDWIDE | INVESTOR RELATIONS | MEDIA CENTRE | RESPONSIBLE BUSINESS | CAREERS

Home / Investor Relations / Request an Annual Report

## REQUEST AN ANNUAL REPORT

To request a printed copy of an Annual Report please fill in the form below.

*\* Indicates a required field. Form validation uses reCaptcha.*

Full Name \*

Organisation Name

Address \*

Postal Code \*

City \*

Country \* United Kingdom

Daytime Phone \*

Email Address \*

Please send me an \*

Security check \* ? 2260958 100

Enter the words above:

(Please expect our order confirmation within 24 hours)

Submit

Used for gathering data online, web forms offer convenience and speed for both the user and the form owner.

Web forms can be used to: Capture data (visitors' information), communicate with website visitors, conduct surveys, respond to user questions, generate online sales and receive online feedback.

→ In-line validation message example

Here are a few guides to create well functioned forms:

- Clearly **HIGHLIGHT** required fields.
- Provide **IN-LINE VALIDATION** messages.
- Provide **USER-FRIENDLY AND DESCRIPTIVE** validation messages.
- **DON'T CLEAR** existing fields after validation fails.
- **POINT OUT LABEL FIELDS** where possible so that they are clearly understandable.
- Show users the **PROPER INPUT FORMAT**. ie. Date: dd/mm/yyyy.
- **AVOID** too many required fields and keep the form short and simple.
- Provide **LINKS AND HINTS** to fill fields where necessary.
- **OPTIMISE FORMS** for mobile and ensure auto suggest is disabled.

## 08.6

# CAROUSEL BANNERS



Use carousel banners to showcase your current key campaign or messages. These should change at least once a month.

### PROMINENCY

Generally, this component is the largest element of the homepage and should be static content.

### USE VARIETY

Up to 3 revolving messages should be used.

### GIVE TIME TO OBSERVE

5 second time delay to each transition.

### GET THE MESSAGE ACCROSS

The headline messages should be clear, with minimal text .

### CALL TO ACTION

A prominent call to action button must be used to direct visitors to further information.

# PROMOTIONAL ELEMENTS

## LATEST NEWS

- 01 MAY 2014 Total voting rights and shares in issue
- 11 APR 2014 Total voting rights and shares in issue
- 11 APR 2014 Final Dividend for the year ended 31...
- 01 APR 2014 Annual Financial Report 2013 and Annual...

[View more news](#)

## SHARE PRICE

LDN stock exchange

206.40 GBp

PRICE AT 14:06 BST

▲ +0.60p

JHB stock exchange

3607 ZAc

PRICE AT 15:05 CAT

▲ +16c

[View detailed movements](#)

12 May 14, delayed by 15 minutes

Promotional elements are secondary, smaller banners or pieces of information.

- On the home page, promotional components are used to **MESSAGE OTHER PRODUCTS** that are not featured in the main carousel promotion area.
- Promotions are normally related to products, but if there are not enough products to fill the space, then **INFORMATIONAL CONTENT** can be used instead.
- This component can be populated with a **STATIC** image and text.
- A **SMALL AMOUNT OF COPY** can be used to elaborate on the headline.
- A **CALL TO ACTION BUTTON** can be used or a secondary text link, depending on the page of placement.



## PROMOTIONS

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Fusce consequat lacus.

[VIEW](#)



## OUR INSIGHTS

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Fusce consequat lacus.

[VIEW](#)

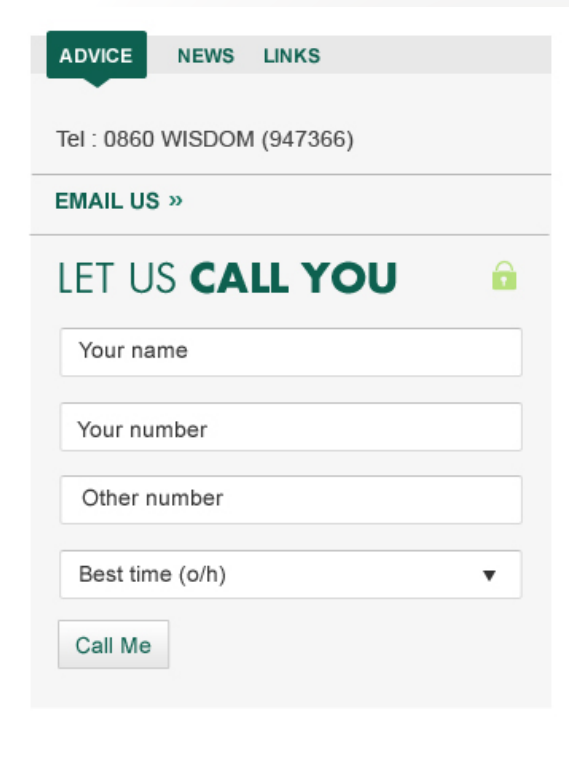
# INFORMATION / CALL TO ACTION ELEMENTS

Information components provide useful information that is often not necessarily product-related.

→ These components appear in the **RIGHT COLUMN** and can appear throughout the site.

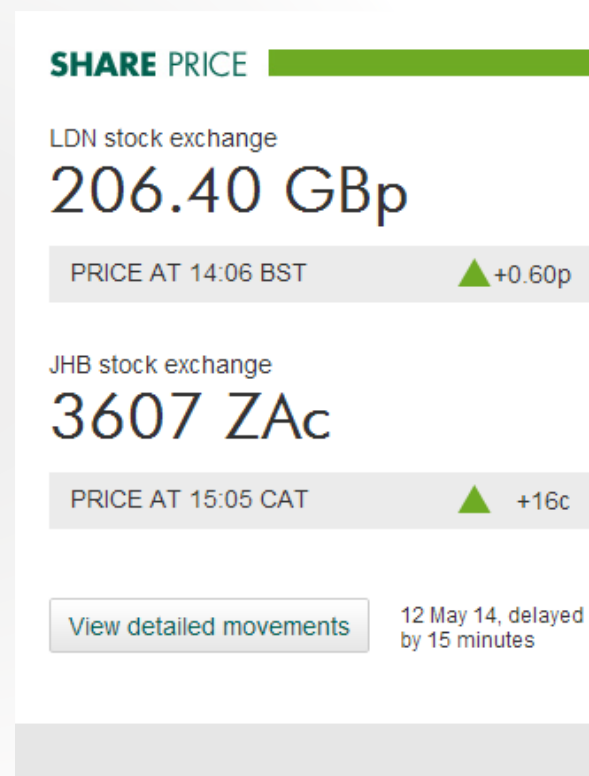
→ The headline of the element should be a **CLEAR SIGNPOST** of what it contains. E.g. "Advice" clearly offers the user a form to get advice.

→ The form must be **EASY TO USE** with a clear point to submit.



A call to action form titled 'LET US CALL YOU' with a lock icon. It includes a header with 'ADVICE', 'NEWS', and 'LINKS' tabs. Below the header, it displays 'Tel : 0860 WISDOM (947366)' and an 'EMAIL US »' link. The form contains four input fields: 'Your name', 'Your number', 'Other number', and 'Best time (o/h)' with a dropdown arrow. A 'Call Me' button is at the bottom.

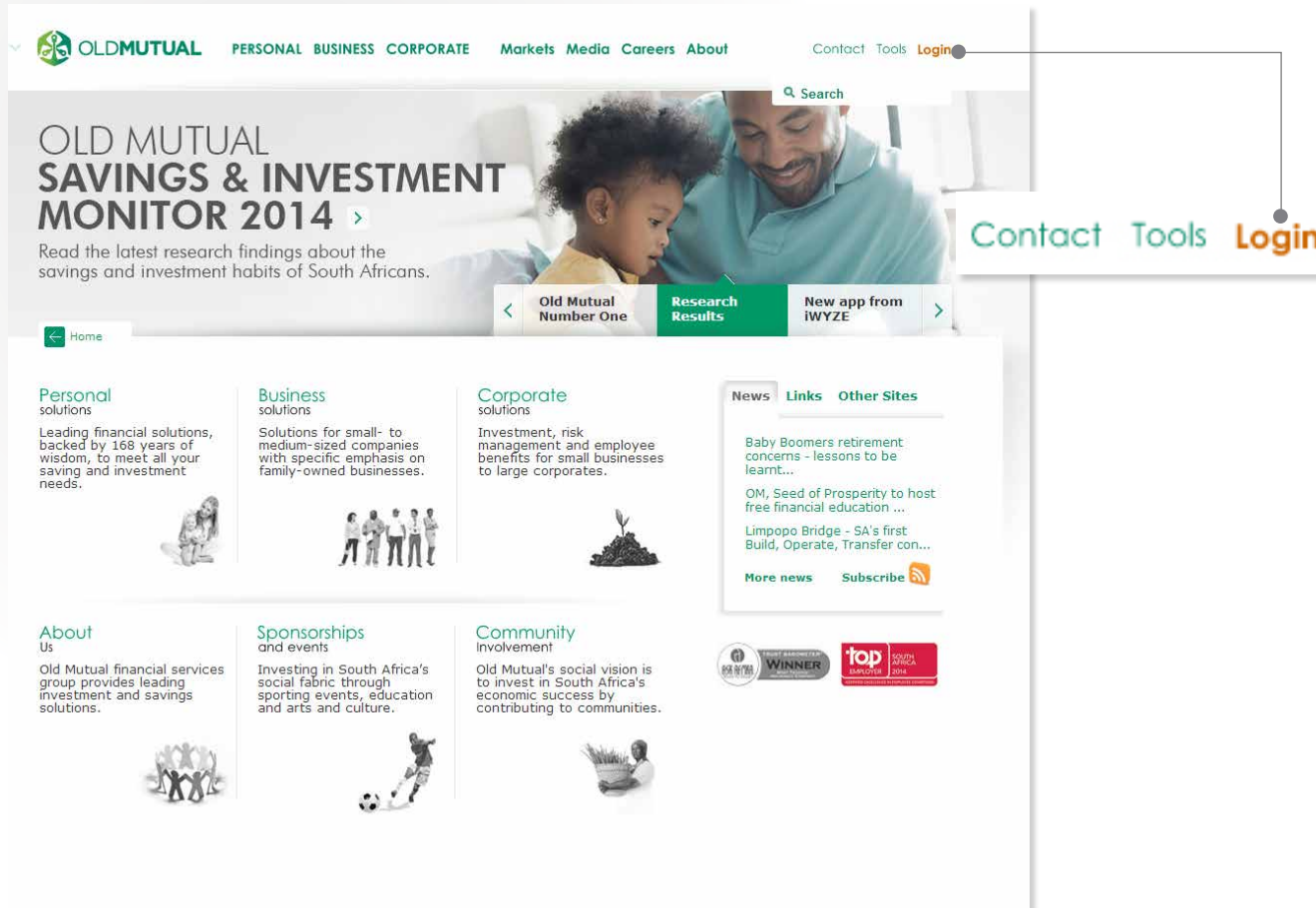
→ Call to action



An information element titled 'SHARE PRICE' with a green bar. It shows 'LDN stock exchange' with a price of '206.40 GBp' and a green upward arrow indicating a change of '+0.60p'. Below this, it shows 'JHB stock exchange' with a price of '3607 ZAc' and a green upward arrow indicating a change of '+16c'. A 'View detailed movements' button is present, along with a note '12 May 14, delayed by 15 minutes'.

→ Information element

# LOGIN FACILITY FOR TRANSACTIONAL PAGES



For transactional websites, ensure the login facility is positioned near the top right of your website's home page. This should at all times be clear, large and visible.

→ Refer to page 37 for **COLOUR SPECIFIC GUIDELINES**

# DEVELOPMENT

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# CROSS-BROWSER TESTING & COMPATIBILITY



Internet users have wider choice of browsers when it comes to surfing the net. It is our responsibility to ensure that websites we've created are compatible for most of the commonly used browsers these days.

Taking your usage statistics into account, ensure your website supports the latest 3 browser versions for:

→ **FIREFOX**

→ **CHROME**

→ **SAFARI**

→ **INTERNET EXPLORER 8 AND UP**

It's almost impossible to install all different browsers in one machine. But thanks to some tools and web services out there, finding out how your website looks like in other browsers is possible.

Use one of the following cross-browser testing tools:

→ Browser Shots (free)

→ BrowserStack (subscription)

→ Virtual Box (best for extensive Internet Explorer testing)

Taking your usage statistics into account, ensure your website supports the latest 3 browser versions

# CSS NAMING CONVENTIONS

Cascading Style Sheets is a style sheet language used for describing the presentation semantics of a document written in a markup language.

When writing CSS it is a good idea to follow a naming convention right from the start. This will involve a little thought in the early design stages but can save significant time when maintaining the finished code. It's less important which exact conventions you choose to follow - but this page has a few suggestions.

## NAMES

Name CSS Class selectors and ID selectors in lowercase and use dashes to separate words  
`.social-header {...}`

When choosing a name don't describe the values that the selector will apply (color, position etc) as these may change in a future redesign.

When writing CSS rules, it is good for performance to minimise the number of selectors (at most 3 selectors in each rule). To facilitate this you may wish to add additional; more specific; Classes or IDs to the HTML markup:

```
/* Bad */
header nav ul li a {...}
```

```
/* Good */
.social-link {...}
```

Place any vendor-prefixed properties before the non-prefixed property in the style sheet. This ensures that when a browser starts to support the official W3C property then the W3C property will take

precedence. (the last style definition wins).

## PUNCTUATION

Include one space before the opening brace of declaration blocks

```
my-style {width: 3000em;}
```

Include one space after the colon in each property  
`width: 3000em`

End all declarations with a semi-colon

```
width: 3000em;
```

(semicolons are in fact only required between declarations, but using one everywhere will reduce errors when editing the stylesheet.)

Comma-separated values should include a space after each comma

```
{font-family: Helvetica, Arial, Sans-Serif;}
```

but don't include spaces after commas in RGB colors, and don't prefix with a leading zero  
`{color: rgb(255,12,5);}`

Lowercase hex values

# CSS NAMING CONVENTIONS (CONTINUED)

```
color: #ff00aa
```

Quote attribute values in selectors

(quotes are in fact only required if the value contains whitespace, but using them everywhere will reduce errors when editing the stylesheet.)

e.g. Match SPAN elements with a “class” attribute having the value “example”:  
`span[class="example"] {...}`

Don't specify units

(px, pt etc) for a zero value `margin: 0;`

## **MULTI-LINE CSS**

Each declaration should appear on its own line (i.e. don't randomly mix multi-line and single line CSS declarations)

indent multi-line CSS with 2 spaces (soft tabs)

Indent any vendor prefixed properties, so that they line up with the equivalent non-prefixed property.

Place the closing brace on a new line

```
}
```

List all CSS properties in alphabetic order. This makes it easy to spot any duplicate or conflicting definitions.

# JAVASCRIPT INTEGRATION

jQuery is the preferred choice when adding interactive functionality due to its large global use.

This ensures continual improvement on the core engine and offers a countless number of components and support found across the internet. Whichever scripting engine is used it should be loaded via an online hosted code repository to minimise load times.

All JavaScript code should be loaded in

external files, except on specific cases such as Google Analytics and per component specific needs. All jQuery files and other script files should be added to the footer of the HTML document to ensure that the content loads first and that the larger script files do not clog up the website's loading. Before deploying run the completed JavaScript code through JSLint to insure code integrity.

## CODE CONVENTIONS

This is a set of coding conventions and rules for use in JavaScript

programming. It is inspired by the Sun document Code Conventions for the Java Programming Language. It is heavily modified of course because JavaScript is not Java.

The long-term value of software to an organisation is in direct proportion to the quality of the codebase. Over its lifetime, a program will be handled by many pairs of hands and eyes. If a program is able to clearly communicate its structure and characteristics, it is less likely that it will break when modified in the

never-too-distant future.

Code conventions can help in reducing the brittleness of programs.

All of our JavaScript code is sent directly to the public. It should always be of publication quality. Neatness counts.

# DOC TYPE AND VALIDATION REQUIREMENTS

A strict doctype should be used, with an HTML5 doctype (recommended), and the HTML written following XHTML standards.

This ensures compatibility across browsers and devices by having well-formed HTML, whilst following a forward-thinking approach wide range of applications and future devices. Custom attributes are allowed for jQuery components in specific cases but should be avoided where possible. The HTML and CSS should

validate with no errors and only browser-specific CSS property/attributes warnings are permissible.

## WHY VALIDATE?

If it looks OK in the browser, why bother validating? is a common response to validation. Remember that a website isn't all about how it looks. A HTML page is made to present data, not visual graphics, so this data should be written correctly to ensure it's readable by a wide spectrum of people who use the web. These people might not be browsing the same as you, instead of seeing the visual website you've designed in

a browser, they might be hearing the site through a screen reader.

An error free HTML page is much more likely to be rendered correctly by a range of browsers, and maintain compatibility with future versions. Not to mention the search engine bots for all you SEO people – You wouldn't want to put obstacles in their way, a clean and valid page is going to be much easier for the bots to read and scan.

There's also the aspect of professionalism. We see invalid HTML a little like spelling mistakes, although

the client probably won't see a mistake in your code, the idea is still the same. You wouldn't want to supply a design full of typos or spelling errors, so you shouldn't really settle for a HTML page full of little validation issues.

# ACCESSIBILITY STANDARDS

## 12 COMMON HTML MISTAKES

Below are some common HTML mistakes that affect accessibility of web content. Review these carefully and be sure to validate your page for proper HTML.

### 1. MISSING OR INCORRECT DOCTYPE.

The DOCTYPE tells Web browsers what version of HTML your page is using. Technically, it refers to a Document Type Definition (DTD) that basically specifies the rules for that version of HTML.

### 2. MISSING CHARACTER ENCODING

All Web pages should define the character set that they are currently using. Though character sets are rather technical, they simply tell the Web browser what set of characters are used in the page.

### 3. UNSUPPORTED TAGS OR ATTRIBUTES

Use of code that is not part of the HTML standards is not appropriate. These include the <BLINK> and <MARQUEE> tags, among others. There are also

many attributes of HTML tags that many browser will recognise, but that are not part of the HTML standard. Commonly used attributes that are improper are attributes in the <body> tags that modify margin size, such as <body marginwidth="0">. These tags and attributes vary based on the version of HTML that you are developing in. For accessibility and compatibility reasons, we should all be using AT LEAST HTML version 4.01. To find out if your page contains unsupported HTML tags or attributes,

validate it at the W3C's HTML Validator. If you don't have a DOCTYPE, then it won't know which version of HTML to validate your page with.

### 4. IMPROPERLY FORMATTED HTML

The most common mistakes in HTML are usually human mistakes.

### 5. IMPROPER TABLES

Tables are a common culprit of improper HTML. It is easy to incorrectly code tables and most browsers will let you get away with it. Assistive technologies are very

strict about proper table structure. Common table mistakes are:

### 6. MISSING ALT TEXT

All images must have the alt attribute: . As of HTML version 4.01, this is required.

### 7. HEAD CONTENT MUST BE WITHIN THE <head>

<title>, <meta>, and <style> tags must be within the <head> and </head> tags.

# ACCESSIBILITY STANDARDS (CONTINUED)

## 8. MISSING `</body>` or `</html>` tags

### 9. IMPROPER USE OF FORM TAGS

The form tag is a block-level tag, meaning that it starts a new section of your page (much like `<h1>` and `<p>` do). It is a common mistake to use the form tags to surround smaller sections of your page. To avoid having the form insert a blank line when it begins. This is especially common within tables.

### 10. ALIGN=ABSMIDDLE

This commonly used HTML extension is not

proper HTML for the img tag (i.e., ``). This attribute IS supported by the major browsers, but if you want your code to be correct, use either `align=middle` or CSS to align text to the middle of images.

### 11. MISSING SCRIPT TYPE

Scripting languages such as JavaScript and VBScript are becoming very popular. HTML standards require that you identify the type of scripting language that is being used.

## 12. MISSING `<noscript>`

Any JavaScript that performs a function or outputs information must have a `<noscript>` tag that provides an alternative or explanation for what the JavaScript does.

09.6

## FRONT-END TESTING

It is advisable to have both a production and a staging site in order to ensure a reliable remote testing phase, on a server that has the same characteristics of the live site, and a

method of quality control throughout the life cycle of the website.

Testing should be done on all major browsers and devices, and on outdated browsers if the user stats indicate their

use. This should be done whenever new designs, interactive elements and HTML changes are made or added to the website.

09.7

## VERSION CONTROL

The use of Subversions (SVN) control is advisable to ensure faster and quicker work in a team environment.

The integrity of the website development files are also increased due to backups and the ability to revert back to older files.

09.8

## DIRECTORY STRUCTURE

All related files should be stored in appropriately named folders, ie. css, image, js, etc., with the HTML files stored in the root of website.

Sub-folders can be created inside the main folders for specifically categorised elements, ie. interface, uploads, banners, under the images folder. Naming of files must be in lowercase with underscores used instead of spaces and dashes used to indicate sub pages or sub elements of a main element type.

# SEO CODING

## GOOD PRACTICE

For a successful Search Engine Optimisation strategy, take into consideration that search engines look at content and also at the structure of the markup.

They emphasise the importance of text content, page titles, keywords rich text, meta descriptions and information architecture. A website where quality of content and code prevails will rank higher in the major search engines. Here is some

basic information about improving your SEO:

### AVOID CLASSICAL 404 ERROR PAGES

You can greatly improve the user friendliness of your website by creating a custom 404 page:

- Present a message of apology for the inconvenience;
- Try to ease the user's way back to your site. Introduce error messages and include evident links to the home page, sitemap, and contact page;

- Offer assistance and encourage the user to continue to search for the information he needs on your site. You could even include a search box right on the error page;

- Keep the same design for the error page as for the rest of the website.

The best strategy for a 404 error page is to prevent it from coming up altogether.

### KEEP AWAY FROM ORPHAN PAGES

An orphan page is a page that is not linked to another one and thus cannot be found by spiders. To avoid

having orphan pages on your website, check regularly that all your pages are linked to each other.

### USE 301 REDIRECT PAGES

To avoid displaying a 404 error page, set up a 301 redirect page. The code 301 means "moved permanently" and it's the easiest way to preserve your search engine rankings for that page.

### CREATE A SITEMAP

A sitemap is a web page that lists all the pages on your website. They

are intended both for users - to find easier the information they need , and for search engines to index pages. Your sitemap link should be right on your home page.

### DON'T OVERUSE DYNAMIC PAGES

Dynamic web pages include dynamic content - images, text, etc - which changes without the page being reloaded. Client-side languages like JavaScript and ActiveX are usually used to create these types of web pages. Search engines don't rank

# SEO CODING

## GOOD PRACTICE (CONTINUED)

well dynamic pages with many parameters.

### **PUT .CSS AND JAVASCRIPT INTO EXTERNAL FILES**

For a search engine, improperly formatted code will have a negative impact on your rankings. Since search engines read only a certain amount of information on a web page, you should try to increase the text content to HTML tag ratio. If you

have too much HTML code, the text content won't be seen entirely. For reducing HTML code, utilize hand coding using external .css files and Javascript.

### **MAKE SURE YOU HAVE WELL FORMATTED [X]HTML**

Try to fix as many of the HTML errors as possible. Although the search engines don't rank better websites that have

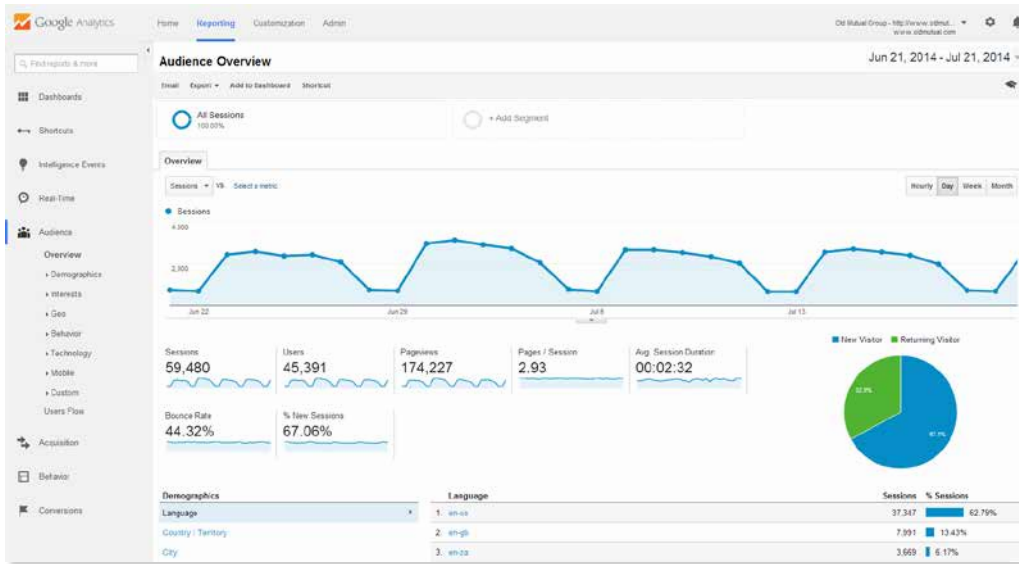
standard compliant code they tend to "read" them easier. Use the W3C HTML Validator to check the validity of your code.

# ONLINE ANALYTICS

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## 10.1

# CORE MEASURES



A well embedded, aligned analytics and online marketing approach will provide a view of:

- Which pages are not performing and adjust the page to **IMPROVE PERFORMANCE**.
- **THE 'STICKINESS' OF PAGES**. Is the information and experience we provide online engaging?
- Whether your marketing activities are **SUCCESSFUL IN DRIVING GOALS**.

Online analytics have varying forms of capability from an overview of visitor journeys to detailed single view of visitor interactions. Therefore solutions need to be carefully matched to requirements.

Online analytics have varying forms of capability from an overview of visitor journeys to detailed single view of visitor interactions.

# ONLINE ANALYTICS BEST PRACTICES

What does it take to produce great analytics? Some would say it's all about the right data, tools and techniques. But let's assume that you have all that. What do you do then?

The answer is to follow best practices—in people and processes:

## ALIGNMENT

This starts with the need to fully understand the business issue or opportunity at hand and then selecting the data and techniques most appropriate.

## BUSINESS IMPACT

Stakeholders must be guided through often detailed deliverables to help them focus on those results relevant to the financial bottom-line.

## EASE OF APPLICATION

For analytics to have maximum impact, analytics personnel must go beyond simply producing a model or analysis. They have to work closely with sponsors to ensure that their work is correctly and easily interpreted.

## ANALYTICS PROCESS AND METHODOLOGY

A well laid out and consistently followed process for analytics can go a long way towards

ensuring that good work is consistently produced.

## DATA PREPARATION

Some of the least glamorous (but most important) work in the process quickly follows: Auditing and appropriately transforming the data so that it is as complete as possible and ready for application of the appropriate techniques. All other things being equal, finding the right data and appropriately preparing it is ultimately more important than your selection of analytic technique.

## MODELING AND EVALUATION

Choose a few techniques that consistently produce

reliable results. The most obvious example is logistic regression—the tried and trusted technique which has proven to be a mainstay in marketing and other areas.

## DEPLOYMENT

Towards the tail end of the process, the focus should be on communication, deployment and, if appropriate, “operationalisation” of the output.

## PEOPLE

The best analytics people possess a hard to find skills mix. It combines the advanced technical skills they need to do good work, combined with curiosity, business savvy and a consulting mind-set.

## PROACTIVITY AND PARTNERSHIP

Good analytics people will try to influence the broader learning agenda by proactively shaping the processes and decisions that give rise both to requests for analytics work as well as governing how that work is used on an ongoing basis.

## 10.3

# EXAMPLES OF ONLINE ANALYTICS TOOLS



### GOOGLE ANALYTICS

Our preferred and the biggest leading online analytics tool. This tool from Google is completely free and tracks most things you will need.

[www.google.com/analytics/](http://www.google.com/analytics/)



### KISSMETRICS

This is a great tool for tracking what users do once they land on your website, and helps you to identify your website conversion weak points.

[www.kissmetrics.com](http://www.kissmetrics.com)



### CHARTBEAT

This tool has an emphasis on tracking realtime events on your website and notifying you via a mobile app when events such as traffic spikes occur.

[chartbeat.com](http://chartbeat.com)

# CONTACT INFORMATION

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11.1

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11.2

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11.3

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# THANK YOU

**FOR LIVE EXAMPLES PLEASE VISIT  
THE FOLLOWING WEBSITES**

[www.oldmutual.com](http://www.oldmutual.com)

[www.oldmutual.co.za](http://www.oldmutual.co.za)

[www.oldmutualwealth.co.uk](http://www.oldmutualwealth.co.uk)