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Online Editorial Style Guide

TIAA-CREF's online editorial style guide is intended to ensure consistency throughout the company's online channels.

[Writing for the Web best practices](#)

A list of best practices to follow when writing copy for the Web.

[Writing for email best practices](#)

A list of best practices to follow when writing copy for email.

[Online style sheet](#)

An alphabetical list of online terms with details about editorial usage.

The Voice of TIAA-CREF

Our voice is clear and user friendly. We distill what are often complex financial and Web terms into simple, easy to understand concepts. Our goal is to educate prospects and participants on TIAA-CREF products through language that is designed to pique their interest.

When appropriate, use the voice of a trusted advisor, putting the participants' needs first. Always consider the "to and through retirement" philosophy and our client personas when providing cross-links to additional content.

[Learn more about TIAA-CREF Brand & Design Management.](#)

Additional information

Please see the [TIAA-CREF Editorial Style Guide](#) for information pertaining to other communication channels.

WebSS Resources

Articles

- [TIAA-CREF.org Improves Dalbar Ranking](#)
- [Participants Take Notice of New TIAA-CREF Website](#)
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[visit tiaa-cref.org](http://tiaa-cref.org)

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Writing for the Web Best Practices

All good writing follows the same basic principles: clarity and purpose.

Writing for the Web, however, is not the same as writing for print. Instead of reading a Web page, users scan for keywords. A study conducted by usability expert Jakob Nielsen found that 79 percent of users always scan any new page they come across; only 16 percent read word-by-word. Users read email newsletters even more abruptly than they read websites.

Reading from computer screens is 25% slower than from paper, and users are impatient. Choose your words with care so that they can easily find the information they need.

Writing basics

- Write in clear, simple sentences: short and to the point.
- Pare down the copy without losing the meaning.
- Use 50% of the word count of the paper equivalent.
- Use shorter paragraphs than you would if you were writing for print.
- Avoid unnecessary content; most Web users will not bother reading marketing blurbs or welcome messages.

Content hierarchy

- Clearly state what the page is about.
- Use the "inverted pyramid" style. Start with a broad stroke, an overview or even an abstract. Narrow your subject as you go on, giving more and more detail towards the bottom of your page.
- Ensure that each page carries enough information to let users know where they are in the site and what the topic is. Don't worry about repeating yourself from one page to another. You can never assume that users have seen any of the other pages on the site.
- Provide a clear call to action on each page.
- Use two or three levels of headings so that your reader can navigate the information easily.
- Headings should convey clearly what the following text is about. Do not rely on context to make the meaning clear; scanning readers will fix their eyes on one or two words without reading the text around them.

Usage and formatting

- Spell out abbreviations on first reference in body copy (exception: IRA).
- Use bulleted lists and other such elements to relieve the user's eye. Bullet points also have the advantage of bringing important points to a scanner's attention.
- Limit bulleted lists to seven items if possible. People can reliably remember only seven things at a time.
- Stick to one idea per paragraph. Scanning readers will often read the first line of each paragraph, and skip the rest if it seems irrelevant. The first sentence of each paragraph should therefore suggest what is to follow.
- Highlight keywords so that users can easily find them when scanning, but use bold or

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italics sparingly. Large amounts of text in bold or italics are difficult to read on screen.

- Do not underline anything that is not a link.

Avoid

- Exclamation points.
- Jargon, technical terminology and acronyms (exception: IRA).
- Long words when short ones will do.
- Contractions unless tone or space dictates (for example, within frequently asked questions).
- Calling attention to the Web by using "click here," "follow this link," "this website" or other similar phrases.
- Clever headlines or subheads since users may not be able to quickly understand the meaning.
- Long, uniform blocks of text; users will shy away and may even be discouraged from scanning when faced with such density.

Additional style guides

When you can't find an answer in the TIAA-CREF Online Editorial Style Guide, refer to:

- AP Stylebook.
- Merriam-Webster Collegiate Dictionary.

Sources

Julia Hayden. "Language: The Ultimate User Interface." A List Apart. Retrieved December 18, 2006, from <http://www.alistapart.com/articles/ultimate>.

Kathy Henning. "The Seven Qualities of Highly Successful Web Writing." Clickz.com. Retrieved December 18, 2006, from <http://www.clickz.com/showPage.html?page=833861>.

Jennifer Kyrmin. "10 Tips for Good Web Writing." About.com. Retrieved December 18, 2006, from <http://webdesign.about.com/od/writing/a/aa031405.htm>.

Jakob Nielsen. "Writing for the Web." Nielsen Norman Group. Retrieved December 18, 2006, from <http://www.useit.com/papers/webwriting/>.

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Writing for Email Best Practices

Learn how to write for emails. Brief copy guidelines are listed below; more details are provided in the complete [Email Graphic & Editorial Standards](#) (PDF) document.

Writing basics

- Write a compelling subject line. It doesn't matter how beautiful your email copy is if no one opens your email. Incorporate your value proposition within 45 to 65 characters. Make sure your subject line will be relevant to your recipients.
- Focus on a single message. Don't distract your recipients with multiple topics.
- Avoid using spam triggers such as "click here." There is always a better way to say this. Use "teaser copy" to encourage click through.
- Clearly describe the call-to-action and its benefits to the recipient.
- Provide enough content in the email to let users decide if they want to read more information on the site.
- When possible, clearly state how the recipient's email address was obtained.
- Personalize only when it adds value. Do not use a subscriber's name in the email unless there is other personalized content included.

Content layout

- Break content into chunks that are easily readable and scannable.
- Use bullets and bold face to emphasize key points.
- Keep it short, but not so short that recipients won't have enough information to persuade them to click.
- Paragraphs should be no longer than three to four lines within the email. That's about 50 to 75 words usually, so plan your writing accordingly.
- Unless you are including an article in your email, you should avoid having two paragraphs in a row to describe your offer. It is generally better to include bullets.
- Offer at least two call-to-action links. Make sure at least one is in the "hot zone" (the upper left corner of your email) to cater to clients using a preview window. It is also a good idea to include another call-to-action link on the sidebar.

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Online Style Sheet

A • B • C • D • E • F • G • H • I • J • K • L • M
N • O • P • Q • R • S • T • U • V • W • X • Y • Z

A

apostrophe

Do not use an apostrophe unless you are denoting possession.

Incorrect: TIAA-CREF has been in existence since the early 1900's.

Correct: TIAA-CREF has been in existence since the early 1900s.

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B

bold

Use bold sparingly. If overused, it loses meaning.

bulleted list

Do not use a period at the end of a bulleted item, unless the bullet contains a complete sentence.

button

When referring to a screen element such as a button, bold the name and refer directly to the element.

Example: Click the **Submit** button.

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C

capitalization

Do not use all caps. Use title caps for headlines (H1), sidebar headlines and navigation. Use sentence caps for subheads (H2, H3, H4, H5) and all other copy. Exception to the Editorial Style Guide.

In H1 headlines, capitalize all words with the exception of articles, conjunctions and prepositions of fewer than four letters when they do not appear as the first word.

CD-ROM

All caps. CD-ROM disc is redundant.

cell phone

Two words.

chevron

Do not use chevrons with a normal text link. Use chevrons with a graphic to indicate that it is a link.

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click here

Do not use.

click on

Do not use. The word "on" is unnecessary.

comma

Do not put a comma (the serial comma) before the conjunction separating the last two items in a simple series.

Example: TIAA-CREF offers variable annuities, mutual funds and trust services.

Do use the serial comma before the concluding conjunction in a complex series of phrases.

Example: TIAA-CREF is committed to helping participants maximize investment returns, offers some of the lowest expenses in the industry, and provides a nationwide network of consultants who are available to meet with individual clients.

Do use a comma when indicating large dollar amounts in content.

Examples: \$1,000 or \$2,500,000

cyberspace

One word. Refers to the digital world of computer networks.

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D

dash

Use em dashes and hyphens only. Do not use en dashes. To create an em dash, use the Content tag in Collage. Insert a space on both sides of an em dash in all uses. Do not insert a space on both sides of a hyphen.

date

Always spell out the day of the week and the month, both when used alone or as part of a date.

Examples: May 1, 2005, is the first day of the show. The last day of the show, May 3, 2005, will include a few surprise cameo appearances.
February 12 is Lincoln's birthday.

dollar amounts

Do use a comma when indicating large dollar amounts in content.

Examples: \$1,000 or \$2,500,000

dot-com

One word, hyphenated. Describes companies that do business mainly on the Internet.

download

One word.

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E

electronic funds transfer (EFT)

Lowercase when spelled out. Capitalize the acronym "EFT."

email

One word, no hyphen. Exception to AP.

em dash

See [dash](#).

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en dash

See [dash](#).

ending a sentence with a preposition

See [preposition](#).

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F

footnote

Denote footnotes with numerals (1, 2, 3, etc.). Place numerals outside punctuation. Exception to Editorial Style Guide.

Example: TIAA-CREF will distribute pre-retirement death benefits in compliance with the provision of the Retirement Equity Act (REACT).¹

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G

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H

home page

Two words. Exception to the Editorial Style Guide.

hyperlink

One word.

hyphen

Many compound modifiers that are hyphenated before a noun are not hyphenated after a noun.

Example: His portfolio contains tax-deferred assets. The assets in his portfolio are tax deferred.

Also see [dash](#), [Hyphenation Guide](#) (PDF).

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I

Internet

Uppercase "I."

intranet

Lowercase "i."

italics

Do not use italics unless a formal product name is italicized.

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J

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K

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L

learn more

Use only when embedded links are not possible; avoid using multiple learn more links on text pages.

link

When referring to a screen element such as a link, bold the name and refer directly to the element.

Example: Click the **Print This Form** link.

login (noun)

One word.

log in (verb)

Two words, no hyphen.

logoff (noun)

One word.

log off (verb)

Two words, no hyphen.

logon (noun)

One word.

log on (verb)

Two words, no hyphen.

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M

money

Do use a comma when indicating large dollar amounts in content.

Examples: \$1,000 or \$2,500,000

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N

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O

offline

One word, no hyphen. In general, do not use this word in online copy.

online

One word, no hyphen.

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P

PDF

All caps. Use to indicate that a link will open a PDF. Do not underline but do make part of the link. Use the PDF content tag in Collage so that it is formatted as follows: (PDF).

percent

Spell out the word percent. Do not use "%" unless required to fit in tables. Exception to Editorial Style Guide.

preposition

It is acceptable to end a sentence with a preposition, especially when a sentence will sound stilted otherwise.

In headlines, capitalize prepositions of four or more letters.

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Q

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R

registration mark

Use ® on first reference only. Do not use in H1 headlines or in metadata. Use the ® Content tag in Collage. The [Editorial Style Guide](#) contains a list of all TIAA-CREF U.S. registered trademarks.

rollover (noun)

One word.

roll over (verb)

Two words, no hyphen.

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S

screen saver

Two words, no hyphen.

serial comma

See [comma](#).

service mark

Use ™ on first reference only. Do not use in H1 headlines or in metadata. Use the ™ Content tag in Collage. The [Editorial Style Guide](#) contains a list of all TIAA-CREF products and services that are awaiting registration as trademarks.

sidebar

The hierarchy of the sidebar is as follows:

- Learning Center
- Performance information
- Tools and calculators
- Help (contact us)

signin

Do not use; use "login" instead.

sign in

Do not use; use "log in" instead.

signon

Do not use; use "logon" instead.

sign on

Do not use; use "log on" instead.

signoff

Do not use; use "logoff" instead.

sign off

Do not use; use "log off" instead.

Social Security number (SSN)

Capitalize "Social Security" but lowercase "number." Capitalize the acronym "SSN."

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T

tab

When referring to a screen element such as a tab, bold the name and refer directly to the element.

Example: Click the **Enrollments** tab to get information on enrolling your employees.

time

trademark

Use ™ on first reference only. Do not use in H1 headlines or in metadata. Use the ™ Content tag in Collage. The [Editorial Style Guide](#) contains a list of all TIAA-CREF U.S. registered trademarks.

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U

underline

Do not underline anything that is not a link.

URL

Do not use URLs in online copy. Instead, use link text that is meaningful to the reader.

Example: [Read the TIAA-CREF Online Editorial Style Guide](#) to find out how to format URLs.

user ID

Two words, lowercase "user," uppercase "ID."

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W

Web Center

Do not use. Use www.tiaa-cref.org when necessary.

Incorrect: For more information, log on to the Web Center at www.tiaa-cref.org.

Correct: For more information, log on to www.tiaa-cref.org.

Web
Uppercase when referring to the global system of linking documents, images, sounds and other files across the Internet; i.e., "the Web."

Web page
Two words, no hyphen. Capitalize "W."

website
One word, lowercase "w."

webmaster
One word. In general, lowercase "w." Do not use this word in online copy.

webinar
One word, lowercase "w."

Exception: TIAA-CREF Web Seminars (title caps), the proper name of TIAA-CREF's series of online tutorials.

webcast
One word, lowercase "w."

webcam
One word, lowercase "w."

World Wide Web
Three words, no hyphens. Capitalize "W."

workstation
One word, lowercase "w."

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