governmentattic.org

"Rummaging in the government's attic"

Description of document:	Pension Benefit Guaranty Corporation (PBGC) Branding and Editorial Style Guide, 2017
Requested date:	11-October-2022
Release date:	18-October-2022
Posted date:	05-December-2022
Source of document:	Freedom of Information Act Request Disclosure Officer Pension Benefit Guaranty Corporation 445 12th Street SW Washington, D.C. 20024-2101 Fax:-(202) 229-4042 FOIAonline

VIA EMAIL

PBGC 2023-000032

October 18, 2022

Re: Request for Branding and Editorial Style Guide

I am responding to your Freedom of Information Act (FOIA) request received in the Disclosure Division of the Pension Benefit Guaranty Corporation (PBGC) on October 11, 2022. You requested a "copy of the PBGC Branding and Style Guide."[1] You authorized fees in the amount of $30.00. I processed your request in accordance with the FOIA and PBGC's implementing regulation.

Pursuant to your request, our Communications Outreach and Legislative Affairs Department (COLAD) conducted a search of their records and located 44 pages of a record responsive to your request. I have determined that the responsive record may be released to you in in full, as described below:

- PBGC Branding & Editorial Style Guide updated March 2017 (44 pages).

Although this response does not constitute a denial of your request for records, I am providing you with the FOIA appeal rights. PBGC's FOIA regulation provides that if a disclosure request is denied in whole or in part by the disclosure officer, the requester may file a written appeal within 90 days from the date of the denial or, if later (in the case of a partial denial), 90 days from the date the requester receives the disclosed material. The appeal shall state the grounds for appeal and any supporting statements or arguments, and shall be addressed to the General Counsel, Attention: Disclosure Division, Pension Benefit Guaranty Corporation, 445 12th Street SW, Washington, D.C. 20024. To expedite processing, the words "FOIA appeal" should appear on the letter and prominently on the envelope/email.

In the alternative, you may contact the Disclosure Division's Public Liaison at (202)326-4040 for further assistance and to discuss any aspect of your request. You also have the option to contact the Office of Government Information Services (OGIS) at the National Archives and Records Administration to inquire about the FOIA mediation services they offer. The contact information for OGIS is as follows: Office of Government Information Services, National Archives and Records

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[1] Your request is incorporated by reference. We have interpreted your request to be for PBGC's Branding & Editorial Style Guide.

Administration, 8601 Adelphi Road-OGIS, College Park, Maryland 20740-6001; e-mail at ogis@nara.gov; telephone at 202-741-5770; toll free at 1-877-684-6448; or facsimile at 202-741-5769.

This completes the processing of your request. Your request was categorized as "Other." Under this category requesters are assessed search and duplication costs.[2] Since processing costs were assessed below our nominal fee of $25.00, I have not charged fees for processing this request.

You may continue to submit future requests for PBGC records by accessing FOIAonline, our electronic FOIA processing system, at www.foiaonline.gov or by e-mail at Disclosure@pbgc.gov.

Sincerely,

D. Camilla Perry
Disclosure Officer
Office of General Counsel
General Law and Operations Department

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[2] *See* 5 U.S.C. § 552(a)(4)(A)(ii)(II).

Pension Benefit Guaranty Corporation

Branding & Editorial Style Guide

March 2017

updated August 2017

Preface

Welcome to the Pension Benefit Guaranty Corporation *Branding & Editorial Style Guide*.

This book was created to bring uniformity and consistency in how the agency presents information to both internal and external audiences.

This comprehensive guide should be a helpful resource when drafting correspondence, reports and other presentation materials.

It has been written for everyday use and is organized into two sections — the Branding Guide and the Editorial Style Guide.

The first is the Branding Guide, which covers topics such as acceptable logos, brand color palette, and PowerPoint presentations. The second is the Editorial Style Guide, which offers help with style points like fonts and font size, bullet points and lists and use of acronyms.

This is a living document that should evolve with changes in technology, presentation trends and standards of usage within business communications.

Branding Guide

Table of Contents

The PBGC Brand

The Pension Benefit Guaranty Corporation (PBGC) brand is more than just a logo. It is the visual vocabulary used to communicate the agency's mission and values on a daily basis. Care should be taken to consistently apply the various components of the PBGC brand to maintain a coherent and effective visual tone.

PBGC strengthens retirement security by preserving plans and protecting plan participants and their families. The Corporation guarantees payment of defined benefit pensions, up to the legal limits, earned by nearly 40 million American workers and retirees in nearly 24,000 plans. Since 1974, PBGC has become responsible for more than 1.5 million people in over 4,800 failed single-employer and multiemployer plans.

PBGC is not funded by general tax revenues. PBGC collects insurance premiums from employers who sponsor insured pension plans, earns money from investments and receives funds from the pension plans it takes over.

Logo Options and Guidance

The PBGC logo is the principal symbol of the PBGC brand. The logo should always be used in the approved manner demonstrated in this guide. The elements, proportion, shape and visual attributes should not be changed.

To make the use of the PBGC logo as flexible as possible, several options are available for logo application. Guidance for acceptable logo use is provided below.

If you are using the logo for external purposes, PBGC approval is needed. For assistance, please contact the Communications Outreach & Legislative Affairs department at 202-326-4343.

Acceptable Logos

Square or vertical logo **with agency name**

Horizontal logo **with agency name**
(for the letterhead, the web and limited-size documents)

Alternate horizontal logo **with agency name**
(horizontal design without "PBGC")

Styles without agency name: Use these logos for internal communications and instances that don't require the full PBGC name to be spelled out.

Square or vertical logo **with tagline** *(for general use)*

Square or vertical logo **without tagline** *(for general use)*

Special options: Use these logo variations only for areas with limited space, such as banners.

Banner version **with agency name without "PBGC"** *(for special use, like very slim banners)*

Pension Benefit Guaranty Corporation

Banner version **with agency name and "PBGC"**

Pension Benefit Guaranty Corporation

Logo Clear Space

To ensure legibility and consistency, a minimum of clear space equivalent to the width of the "P" in the PBGC logo should be maintained around the logo in all applications.

Minimum Logo Size

The minimum width for the PBGC logo is 0.625 inches. Be sure to resize the PBGC logo proportionally to avoid altering its appearance.

0.625 in

Logo Colors

The colors of the PBGC logo match two colors found in the Pantone® Matching System (PMS).

- For print work, the CMYK (cyan, magenta, yellow, black) color system is used to match the logo's PMS colors.

- For electronic work, such as PowerPoint presentations, the RGB (red, green, blue) color system is used to match the logo's PMS colors.

- Web colors for the logo are based on the RGB color system and hexadecimal numbers needed in the HTML code.

	Pantone	CMYK	RGB	HEX
PBGC BLUE	288 C	C-100, M-67, Y-0, K-23	R-0, G-75, B-141	#002D72
PBGC RED	185 C	C-0, M-92, Y-75, K-0	R-238, G-58, B-67	#E4002B

Pantone 185 C

Pantone 288 C

PBGC
Pension Benefit
Guaranty Corporation

Unacceptable Logo Uses

Outlining the text

Moving around
logo elements

Color alterations

Scaling the logo

Distorting the logo

Brand Color Palette

PBGC's color palette is divided into a primary and secondary group. The secondary palette is designed as a supporting element and should not be more prominent than the primary colors in the design.

Use Pantone values only when print deliverables are produced with Pantone inks.

Use CMYK values for all other print deliverables.

Use RGB values for:

- Microsoft and desktop-publishing programs
- Designed materials developed for websites
- Video design

Use web values in designed materials developed for websites.

Note: The Pantone and CMYK values provided can be used on both coated and uncoated paper when printing. PBGC's baseline standard is the Pantone Coated colors, so all printing methods should meet that standard.

Brand Color Palette *(continued)*

Primary Color Palette

For four-color process printing, refer to the **CMYK** values. For solid colors in print, use **Pantone** palette values.

For on-screen applications (video, television), refer to the **RGB** video values.

For web applications, refer to the **RGB** web values and **HEX** values.

	Pantone	CMYK	RGB	HEX
PBGC BLUE	288 C	C-100, M-67, Y-0, K-23	R-0, G-75, B-141	#002D72
PBGC RED	185 C	C-0, M-92, Y-75, K-0	R-238, G-58, B-67	#E4002B

Secondary Color Palette

	Pantone	CMYK	RGB	HEX
GRAY	425U	C-50, M-43, Y-43, K-7	R-129, G-128, B-127	#81807F
BLACK	Black	C-0, M-0, Y-0, K-100	R-0, G-0, B-0	#000000
LIGHT BLUE GRAY	7454C	C-60, M-25, Y-0, K-10	R-110, G-147, B-194	#6E93C2
MEDIUM BLUE	307C	C-100, M-35, Y-5, K-10	R-19, G-119, B-174	#004B8D
MEDIUM GREEN	3288C	C-87, M-27, Y-70, K-11	R-0, G-128, B-101	#008065
TEAL	326C	C-87, M-5, Y-45, K-0	R-0, G-169, B-161	#00A9A1
LIGHT GREEN	368C	C-60, M-5, Y-80, K-0	R-136, G-182, B-114	#88B672

Brand Color Palette *(continued)*

Color Palette Hues for Graphics – All Mediums

SUPPORTING TEALS

CMYK - C-87, M-5, Y-45, K-O
RGB - R-0, G-169, B-161
HEX - #00A9A1

CMYK - C-63, M-0, Y-61, K-O
RGB - R-77, G-195, B-189
HEX - #4DC3BD

CMYK - C-28, M-0, Y-12, K-O
RGB - R-179, G-229, B-227
HEX - #B3E5E3

CMYK - C-14, M-0, Y-6, K-O
RGB - R-217, G-242, B-241
HEX - #D9F2F1

SUPPORTING GREENS

CMYK - C-87, M-27, Y-71, K-11
RGB - R-00, G-128, B-101
HEX - #008065

CMYK - C-61, M-19, Y-49, K-8
RGB - R-77, G-166, B-147
HEX - #4DA693

CMYK - C-29, M-4, Y-42, K-O
RGB - R-184, G-211, B-167
HEX - #B8D3A7

CMYK - C-14, M-2, Y-20, K-O
RGB - R-219, G-231, B-209
HEX - #DBE7D1

SUPPORTING BLUES

CMYK - C-100, M-67, Y-0, K-23
RGB - R-0, G-75, B-141
HEX - #004B8D

CMYK - C-74, M-46, Y-3, K-O
RGB - R-74, G-125, B-186
HEX - #4A7DBA

CMYK - C-40, M-27, Y-0, K-9
RGB - R-139, G-159, B-199
HEX - #8B9FC7

CMYK - C-20, M-13, Y-0, K-4
RGB - R-190, G-198, B-223
HEX - #BEC6DF

SUPPORTING GRAYS

CMYK - C-51, M-43, Y-43, K-7
RGB - R-88, G-88, B-91
HEX - #58585B

CMYK - C-17, M-13, Y-13, K-O
RGB - R-210, G-210, B-210
HEX - #D2D2D2

CMYK - C-10, M-8, Y-8, K-O
RGB - R-224, G-224, B-224
HEX - #E0E0E0

CMYK - C-4, M-3, Y-3, K-O
RGB - R-242, G-242, B-242
HEX - #F2F2F2

Typography

Typography plays a major role in shaping a brand. To help create a consistent look and feel for all PBGC communications, Arial and Garamond are the primary fonts that should be used for all documents. These were selected to complement the look of the PBGC brand.

Universal Fonts

- Arial
- Garamond

Arial

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890$&?{}

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890$&?{}

Garamond

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890$&?{}

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890$&?{}

Note: For designers creating products in Mac platforms, Helvetica Neue is the preferred font. The secondary typeface, Adobe Garamond, may be used in addition to Helvetica Neue to add more visual appeal, but it should not be substituted for Helvetica Neue as the dominant typeface.

Unacceptable Typographic Usage

Cesequo etur moluptio molendiciae exceserum liquiss inimpos ut prae cust fugit optatiorem haris deliqui ssincip suntium si voluptatur, **estiis dolo blauda doloresto evelest odi tempe nosanit harcia quis nihilition pores molore poreper eratur**, inust, cus estibusantis nusdae porem culpa dolum et labore nullore sum quam eiusdaeseque officat iossecto consectem faccate.

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Insufficient space between lines of type

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Line length too long, exceeding 50–60 characters

Photographic Content

PBGC photography should embody the values of PBGC, showing respect and appreciation for the diverse populations it serves. It is important that images show the diversity of the populations supported by PBGC, but photographs should not be so crowded or overwhelming that the impact of the individual images is lost. If there is not enough space to feature all the desired demographic groups, use photographs that have optimal impact. Feature other demographic groups in the next piece produced.

Images can either be strong individual portraits, or they can show people interacting with others, including family, friends or colleagues. The campaign style is to be realistic, genuine and approachable, while representing all key demographics. Images that convey a sense of authenticity and/or happiness are preferred.

All images must be used in adherence with copyright laws. For assistance, please contact the Communications Outreach & Legislative Affairs department at 202-326-4343.

A representative sample of acceptable photographs:

Unacceptable Photo Uses

Image not in focus

Poor composition

Extreme crop

Composition too busy

File Formats for Print or Digital Media

The PBGC logo must always be reproduced from a digital master reference. Please ensure the appropriate artwork format is used. EPS, PDF, JPG and PNG formats are compatible on Macintosh and Windows platforms.

JPG and PNG Formats

The JPG file format was created for use in web and Microsoft applications. JPGs should never be proportionally enlarged beyond the size supplied, as the quality of the image will degrade.

PNG signatures are suitable for importing into applications such as Microsoft Word, Microsoft PowerPoint and page layout programs. PNGs can be proportionally reduced but should only be slightly enlarged; otherwise, the signature will be distorted. The PNG format has a transparent background.

PDF and EPS Formats

The PDF and EPS formats are for applications that require high-resolution artwork for reproduction, such as anything that is press-printed or large-scale projects like banners or signage.

EPS signatures can be proportionally scaled (enlarged and reduced) without degradation in quality. EPS files can be imported into or opened by vector-based page layout and illustration software such as Adobe InDesign and Illustrator.

PowerPoint

The strong presentation of the PBGC logo, along with other specific design elements and imagery, helps to identify the PBGC brand in PowerPoint presentations.

Note: When printing a PowerPoint presentation with a black and white printer, keep the output set to color (do not change to black and white output). The color presentation will print in grayscale from a black and white printer.
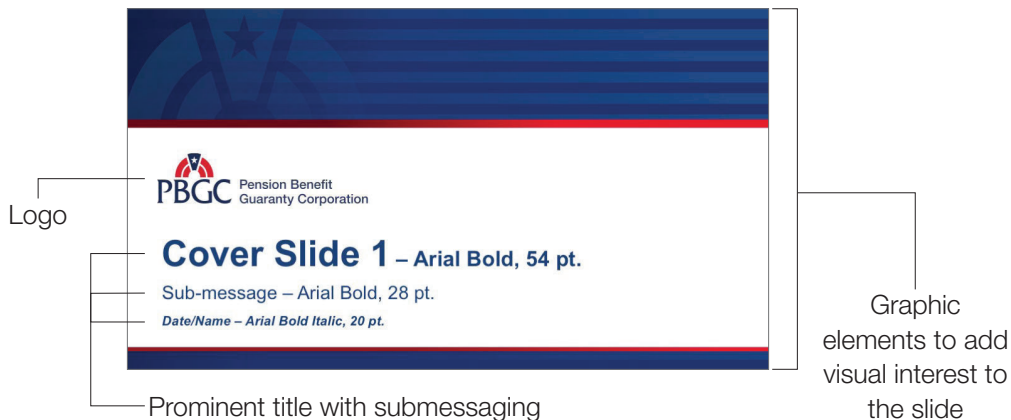
Font Size

Main title slide primary heading: no larger that 54 pt.
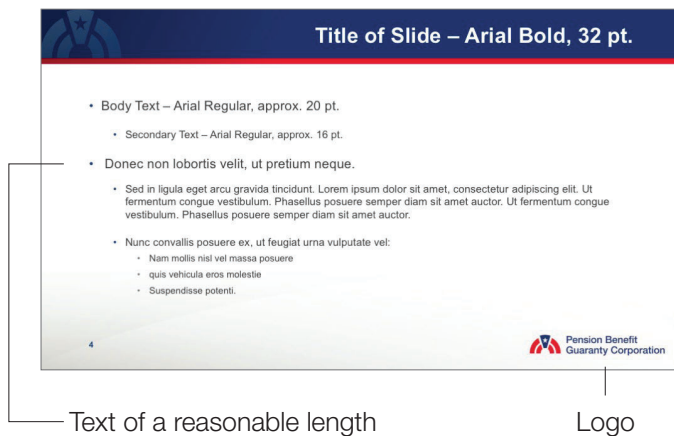Main title slide subheading: 28 pt.
Subsequent information slide primary heading: 32 pt.
Any body copy: 20 pt.

Title Slide

Logo

Cover Slide 1 – Arial Bold, 54 pt.

Sub-message – Arial Bold, 28 pt.

Date/Name – Arial Bold Italic, 20 pt.

Graphic elements to add visual interest to the slide

Prominent title with submessaging

Information Slide

Title of Slide – Arial Bold, 32 pt.

- Body Text – Arial Regular, approx. 20 pt.
  - Secondary Text – Arial Regular, approx. 16 pt.
- Donec non lobortis velit, ut pretium neque.
  - Sed in ligula eget arcu gravida tincidunt. Lorem ipsum dolor sit amet, consectetur adipiscing elit. Ut fermentum congue vestibulum. Phasellus posuere semper diam sit amet auctor. Ut fermentum congue vestibulum. Phasellus posuere semper diam sit amet auctor.
  - Nunc convallis posuere ex, ut feugiat urna vulputate vel:
    - Nam mollis nisl vel massa posuere
    - quis vehicula eros molestie
    - Suspendisse potenti.

Text of a reasonable length

Logo

Letterhead

The strong presentation of the PBGC logo, followed by PBGC's address information, boldly identifies PBGC on its official letterhead. Positioning for the PBGC contact information, depending on the type of document, is as follows:

PBGC Pension Benefit
Guaranty Corporation

1200 K Street, NW
Washington, DC 20005-4026

t 202-326-4000
pbgc.gov

Outgoing or formal letters: right-aligned in the header

January 00, 0000

Company Name
Address Line 1
Address Line 2

Dear First Last Name:

Aborat am qui re eos maio in n
nobitam alignissi te ipicident e
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re labor mi, tes rest, in culparur
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istent, ut velese nis nam ipis ve
consequam, optaspidi ut aut ev

PBGC Pension Benefit
Guaranty Corporation

January 00, 0000

Company Name
Address Line 1
Address Line 2

Dear First Last Name:

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Internal or one-page communications: in the footer

t 202-326-4000   1200 K Street, NW, Washington, DC 20005-4026   pbgc.gov
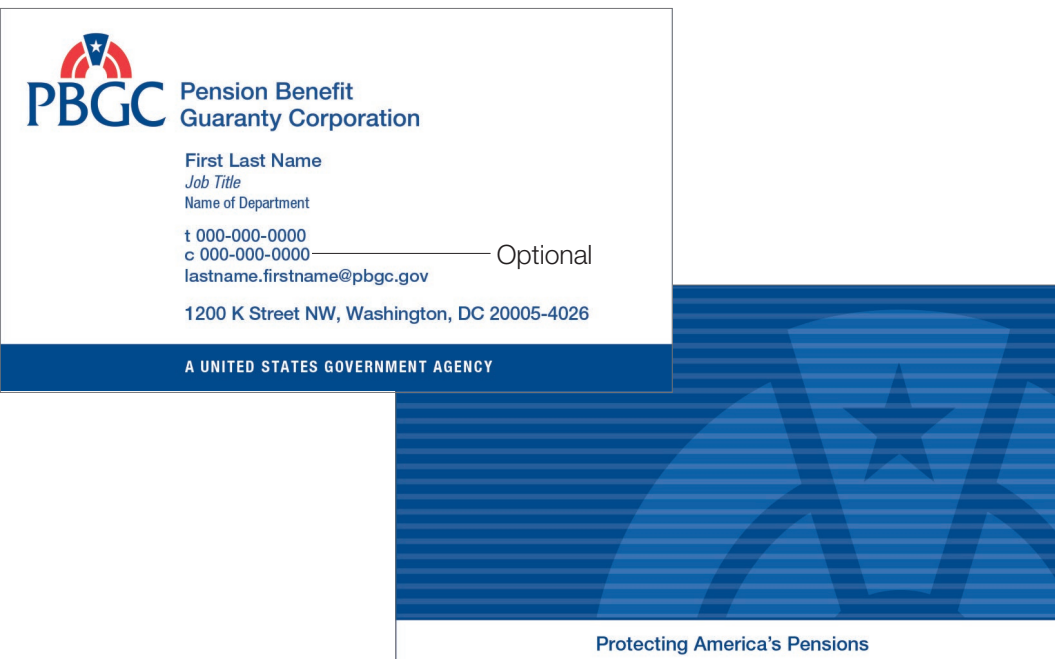
Envelope

The strong presentation of the PBGC logo with the address boldly identifies PBGC on the official envelope.
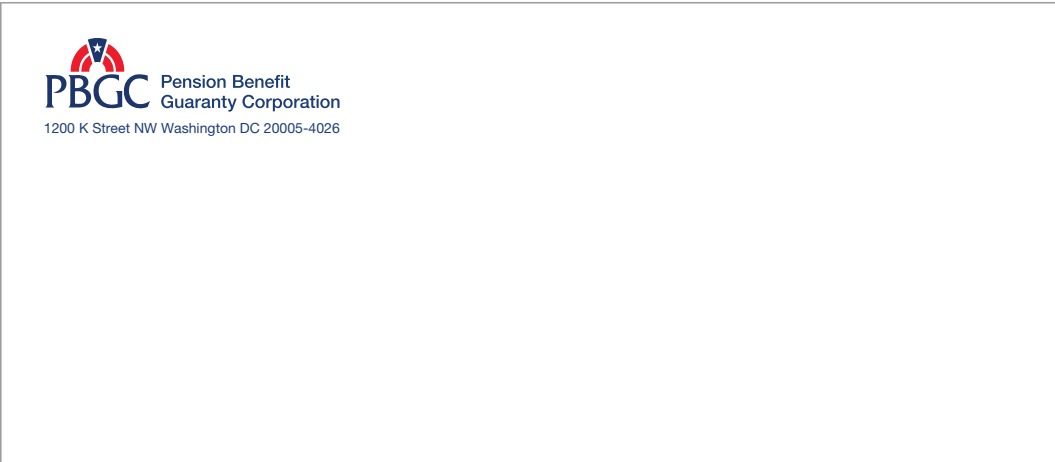
Business Card

The strong presentation of the PBGC logo with the contact information and address boldly identifies PBGC on the official business card.

Email Signature

The PBGC email signature includes different components for internal and external communications.

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Sincerely,

Name
Title
Division/Organization
ext.XXXX   c: XXX-XXX-XXXX (optional)

*internal use

Sincerely,

Name ——————————————— Arial, Bold, 10 pt.
Title ———
Division/Organization ——— Arial, Italic, 10 pt.
1200 K Street NW, Washington, DC 20005
t: XXX-XXX-XXXX   c: XXX-XXX-XXXX (optional) ——— Arial, Bold, 9 pt.
last name.first name@pbgc.gov

PBGC.gov ——————————————— Arial, Bold, 9 pt.

Address, email and website added for external use

*external use

Fact Sheet

The PBGC logo, along with other specific design elements and imagery that follow the design grid, identifies the PBGC brand in fact sheets.

Graphic element on a field of color to add visual interest to the slide

Arial – Bold, 30 pt.
Arial - Regular, 16 pt.

Q: Arial – Bold, 18 pt.

A: Arial, Regular, 11 pt.

Q: Arial – Bold, 18 pt.

A: Arial, Regular, 11 pt.

Q: Arial – Bold, 18 pt.

A: Arial, Regular, 11 pt.

Q: Arial – Bold, 18 pt.

A: Arial, Regular, 11 pt.

Pension Benefit Guaranty Corporation

Logo

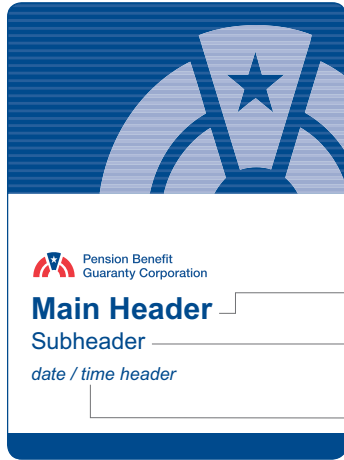Prominent title and reasonable amount of text that follows the one- or two-column grid

Book or Report Cover

The PBGC logo, along with other specific design elements and graphic elements, identifies the PBGC brand in a book or report cover.
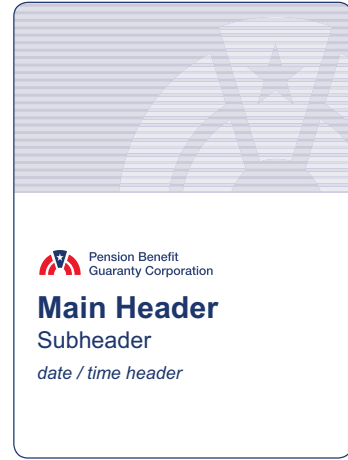
Cover option 1

Pension Benefit
Guaranty Corporation

Main Header — Arial, Bold, 34 pt.

Subheader — Arial, Regular, 26 pt. 34 leading

date / time header — Arial, Italic, 20 pt.

Cover option 2

Pension Benefit
Guaranty Corporation

Main Header

Subheader

date / time header

One-column option
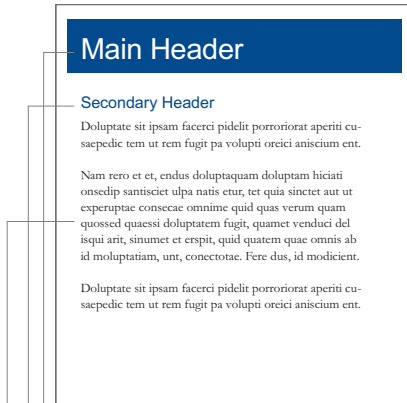
Main Header

Secondary Header

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Nam rero et et, endus doluptaquam doluptam hiciati onsedip santisciet ulpa natis etur, tet quia sinctet aut ut experuptae consecae omnime quid quas verum quam quossed quaessi doluptatem fugit, quamet venduci del isqui arit, sinumet et erspit, quid quatem quae omnis ab id moluptatiam, unt, conectotae. Fere dus, id modicient.
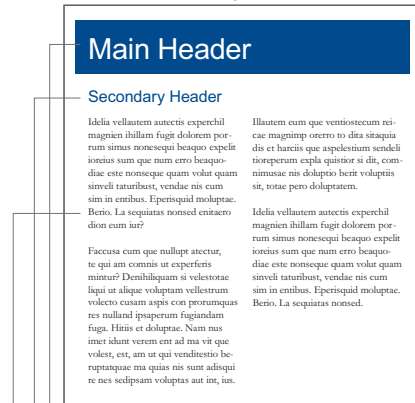
Doluptate sit ipsam facerci pidelit porroriorat aperiti cusaepedic tem ut rem fugit pa volupti oreici aniscium ent.

Arial, Regular, 36 pt.

Arial, Regular, 20 pt., Pantone C 288

Text: Garamond Regular 16 pt.
20 pt. leading, Black 90%

Two-column option

Main Header

Secondary Header

Idelia vellautem autectis experchil magnien ihillam fugit dolorem porrum simus nonsequi beaquo expelit ioreius sum que num erro beaquodiae este nonseque quam volut quam sinveli taturibust, vendae nis cum sim in entibus. Eperisquid moluptae. Berio. La sequiatas nonsed enitaero dion eum iur?

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Arial, Regular, 36 pt.

Arial, Regular, 20 pt., Pantone C 288

Text: Garamond Regular 16 pt.
20 pt. leading, Black 90%

Video Branding

The PBGC logo, along with specific brand colors, is used in videos to call attention to PBGC-related information.

Example video with PBGC-branded elements on lower screen:

First Name - Helvetica Neue, 75 Bold, 35 pt.
Title - Helvetica Neue, 76 Bold Italic, 25 pt.
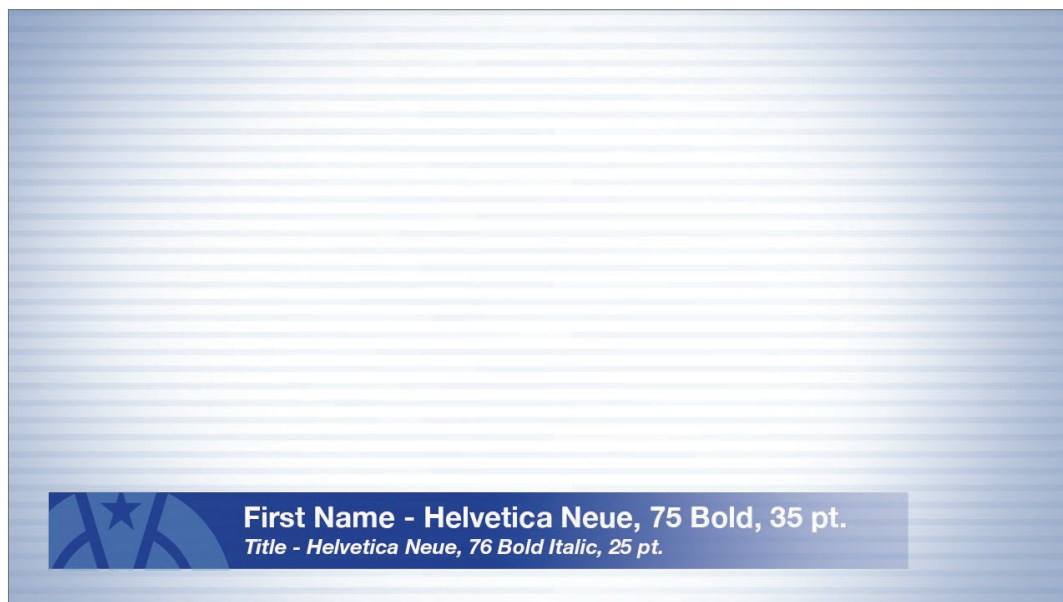
PBGC graphic element on the left side
of a bar in brand blue with white text so
that it is legible on screen

508 Compliance

The Rehabilitation Act of 1973, Section 508, mandates that all electronic and information technology developed, procured, maintained or used by the federal government be accessible to people with disabilities.

PBGC has established the Section 508 Intra-Agency Compliance Team to assist employees in their efforts to comply with this mandate. If you have any questions or concerns about Section 508, please contact the group at Section508ComplianceTeam@pbgc.gov.

For more information on 508 compliance, visit section508.gov.

Editorial Style Guide

Table of Contents

Introduction

Because PBGC is an agency, it is important that it speaks with one voice. One way of achieving this is by following the same writing guidelines.

The intent of this PBGC editorial style guide is to provide basic writing principles. In most cases, PBGC follows the rules in the Associated Press (AP) Stylebook.

This style guide explains PBGC's exceptions to AP style, contains topics that cover common style and grammar errors seen in PBGC documents and provides clarification for questions frequently asked by writers. For topics not included here, defer to AP style.

Disclaimer: Follow the U.S. Government Printing Office Style Manual for policy writing, such as rule-making, Federal Acquisition Regulation and the Federal Register.

Fonts and Font Size

Fonts: The primary fonts for PBGC documents are Arial and Garamond. These should be used for fact sheets or reports.

For correspondence/business writing, Times New Roman is also acceptable.

Note: Although Helvetica Neue and Adobe Garamond are fonts that are used in PBGC branding, they are typically not available on the common computer.

Font Size: Use font sizes between 10 and 12 pts. to ensure the legibility and readability of all written documents.

Acronyms

Indicate the acronym after the phrase with parentheses, and use the acronym thereafter, as in Pension Benefit Guaranty Corporation (PBGC).

Other agencies: As a rule of thumb, if one of the letters in the acronym stands for "of," it should be capitalized, as in DOL for the Department of Labor or DOD for the Department of Defense.

Bullet Points/Lists

Use a period for complete sentences.

PBGC strives for excellence in the following areas:

- *Preserve plans and protect plan participants and their families.*
- *Pay benefits accurately and on time.*
- *Maintain high standards of stewardship and accountability.*

Do not use a period for single words, short phases or word fragments.

PBGC strives for excellence in the following areas:

- *Plan preservation*
- *Plan protection*
- *Benefit payments*

Commonly Confused Words

accept: to take when offered
except: to leave out

advice: recommendations on what to do (noun) (e.g., "Dear Abby is an advice column.")
advise: to recommend something/give counsel (verb) (e.g., "Please advise.")

affect: to influence (verb)
effect: outcome or result (noun)

a lot: many
alot: always incorrect; "a lot" is never written as one word

e.g.: for example
ex.: example
i.e.: in other words

its: belonging to something
it's: contraction (it is; it has)

maybe: perhaps
may be: can be

their: belonging to them
there: in that place
they're: contraction (they are)

to: toward
too: also
two: number

possible: something is able to occur
probable: something is likely to occur

principal: a governing or presiding officer; first in rank, authority or importance
principle: a belief, law or fundamental truth

than: used to compare something
then: used to indicate time

that: no comma used
which: should follow a comma

Company Names

Do not use a comma before "Inc." or "Ltd."

Exception: When reproducing the name of a company, use the style that the company itself uses for its name, even if it violates our comma style.

Congress

Capitalize "Congress," "Senate" and "House"; capitalize all specific references to governmental legislative bodies.

Lowercase plural uses:

> *The Maryland and Virginia senates*

Lowercase "congressional" unless used as part of a proper name:

> *The 10th District Congressional Golf Tournament*

the Corporation, the agency

Both can be used as a second reference to PBGC, although "the Corporation" is preferable when it is clear the reference is to PBGC.

Capitalize "the Corporation."

Lowercase "the agency."

Dates

Use figures in dates, but without any superscript, and always spell out the month:

> *The conference will begin on January 21, 2017.*

When using the full month, day and year, a comma follows the day and the year.

> *On Sunday, December 7, 1941, a day that will live in infamy ...*

Defined Benefit

Not hyphenated when preceding "plan," "pension" or "system," as in "defined benefit plan."

email, web, internet, intranet, website, webpage

Lowercase; not hyphenated (do not use: e-mail, Web, Internet, Intranet, web site, web-page)

federal/government

Lowercase "federal" and "government."

Fiscal Year

Abbreviated like this: FY 2017

On the first reference, spell out *fiscal year* (lowercase); subsequent references should be abbreviated (FY 2017).

Headlines

Capitalization in Headlines

Capitalize the first and last words of any headline or subhead, regardless of the rule below.

Capitalize all words of four or more letters, except prepositions (at, of, in, from, to), articles (a, an, the) and conjunctions (and, or, but).

Examples:

> *This Week at PBGC*
> *The Defined Benefit System and the PPA Changes*
> *The Doctor Is In*

Exception: Prepositions in verbal phrases, like "up" in "Set Up," should be capitalized in headlines, even if they are less than four letters:

> *Set Up a DB Plan at Your Company*
> *Lock In Your Benefits for Life*
> *They Paved Paradise and Put Up a Parking Lot*

Punctuation in Headlines

Do not use punctuation at the end of a sentence in a headline:

> *The Defined Benefit System and the PPA Changes*

Where you would use double quotation marks in running text, use single quotation marks in headlines:

> *System 'Solvent for Many Years,' Director Tells Congress*

Numbers in Headlines

Use numerals for all numbers in headlines:

> *PBGC Recognizes 7 Employees*
> *PBGC Celebrates Its 40th Anniversary*

Multiemployer

No hyphen

Numbers

Generally, spell out whole numbers from zero through nine. Use figures for numbers 10 and higher, even in mixed phrases as below:

> *The company has seven to 10 days to respond.*
> **Not**
> *The company has 7 to 10 days to respond.*

Exceptions: There are some categories in which figures are always used. See the AP Stylebook's "numerals" entry for the full list of these exceptions to the general rule, but common ones include:

- Ages (7 years old)
- Court decisions (5-4 vote)
- Dates (March 1)
- Percentages (3 percent)
- Dimensions (5 feet tall or 6 feet wide)
- Distances (5 miles)
- Times of day (3 p.m.)
- With "millions" and "billions" ($7 billion deficit)

Time of Day

Use a.m. and p.m. (not AM, PM or A.M., P.M.). Use a numeral with "a.m." or "p.m."

> *8 a.m., 8:32 a.m.*
> **Not**
> *Eight a.m. or 8 AM*

Avoid redundancies such as "10 a.m. this morning" or "10 p.m. tonight."

Do not use figures for "noon" or "midnight." For example, write "noon," not "12 noon" or "12 p.m."

Organizational Titles

Capitalize a title only when it precedes a name:

> *President Ford signed the law in 1974.*
> **But**
> *The president signed the law in 1974.*
> *Gerald Ford, the president of the United States, signed the law in 1974.*

Participant

The term used to refer to anyone covered by a pension plan: worker, retiree or beneficiary.

PBGC, Not P.B.G.C. or the PBGC

Do not use "The PBGC."

When it is clear you are writing about PBGC, it is preferred to use "the Corporation" and acceptable to use "the agency."

The "G" stands for "Guaranty" not "Guarantee," as in "Pension Benefit Guaranty Corporation."

General preference: Where appropriate, use the third person "it" and "its" as synonyms for "PBGC" and "PBGC's."

Use "the Corporation" as a synonym for when PBGC is used as the object of a sentence.

PBGC Programs

All PBGC programs, reports, acts and/or regulations are capitalized. For example:

- Early Warning Program
- Missing Participants Program
- Multiemployer Insurance Program (Multiemployer Program)
- Single-Employer Insurance Program (Single-Employer Program)

More specifically, if PBGC is being referenced, these items must be capitalized.

Percent

Spell out the word "percent" unless used in a table.

Phrasal Verbs Used as Nouns (Log In vs. Login)

These are verbs that consist of a verb and an article or preposition, such as the "in" with "log in" and the "up" in "set up." When used as nouns, phrasal verbs are often spelled as one word:

Log in to your computer. (verb)

But

It took me three weeks to memorize my login. (noun)

The system took 15 minutes to set up. (verb)

But

Setup only took 15 minutes. (noun)

In some cases, a hyphen is used for the noun form:

I had to sign in before I could attend a session. (verb)

But

Sign-in was from 8 a.m. to noon. (noun)

There are no firm rules for when to hyphenate, so when in doubt, consult a dictionary.

Private Sector, Public Sector

Do not hyphenate, as in "private sector company."

Punctuation

(*See also* Punctuation in Headlines)

Apostrophes

Use an apostrophe and an "s" to indicate a possessive, unless the word ends in "s":

> *PBGC's deficit*
> *The plan's provisions*
> *Charles' investment policy*
> *Solis' speech*

Do not use an apostrophe to form a plural:

> *The plans are insured by PBGC.*
> **Not**
> *The plan's are insured by PBGC.*

> *The FBAs are located in offices around the country.*
> **Not**
> *The FBA's are located in offices around the country.*

> *The plan has been underfunded since the 1970s.*
> **Not**
> *The plan has been underfunded since the 1970's.*

Exception: If the word is one letter, use an apostrophe to make it plural.

> *Form 1099-R's (plural)*

Parentheses

If commas and dashes do the trick, use them instead of parentheses. Periods go outside parentheses, unless the entire sentence is in parentheses:

> *This report uses data as of September 30, 2015 (the end of FY 2015).*
> **Not**
> *This report uses data as of September 30, 2015 (the end of FY 2015.)*

> **Acceptable:**
> *PBGC terminated the plan. (Refer to Table 1.)*

Commas

Use commas after introductory clauses:

In general, people in the plan did not lose benefits.

Use commas to set off nonessential clauses (a phrase that can be removed from a sentence without the sentence losing its meaning):

People in the plan, which was underfunded, lost benefits.

Use commas to separate elements in a series (three or more items); do not put a comma before the "and" or the "or" in a simple series:

The flag is red, white and blue.
He would nominate Tom, Dick or Harry.

Put a comma before the concluding conjunction in a simple series, however, if an integral element of the series requires a conjunction:

I had orange juice, toast, and ham and eggs for breakfast.

Use a comma before the concluding conjunction in a complex series of phrases:

The main points to consider are whether the athletes are skillful enough to compete, whether they have the stamina to endure the training, and whether they have the proper mental attitude.

Use a comma to separate a year from the rest of the sentence.

Thank you for the January 3, 2016, letter regarding Mr. Joe Doe's request.

Quotation Marks

Use double quotation marks to repeat verbatim what was spoken or written.

Commas and periods go inside the quotation marks; question marks and exclamation points go inside only when they are part of the quoted material.

Precede quotation marks with a comma for quoted phrases.

"Thank you for answering my questions," the retiree said.
Not
"Thank you for answering my questions", the retiree said.

The director said, "PBGC's deficit is $26 billion."
Not
The director said "PBGC's deficit is $26 billion."

Hyphenation

Compound Modifiers

- A compound modifier consists of two words that are connected, usually with a hyphen, for use as an adjective.

  The five-tier program

  A hard-won victory

  A well-turned phrase

  24-hour turnaround

  But

  The program incorporates five tiers.
  Respond within 24 hours.

  Pension-specific exception: *Do not* hyphenate "defined benefit" or "defined contribution" when they modify "plan," "pension" or "system."

- Do not hyphenate a compound modifier that includes an adverb ending in "ly":

  An evenly weighted distribution
  The poorly invested assets

With Ages

  The 32-year-old man

  The 32-year-old comes from Nova Scotia.

  But

  He is 32 years old.

In Scores, Votes, Etc.

  The home team won the game 12-4.
  The Senate passed the bill 98-2.

In Series of Numerals

  The passage is found on Pages 231-255.

Telephone Numbers

- Use hyphens (not periods or parentheses). When including an extension, use a comma and "ext."

  800-400-7242

  202-326-4000, ext. 1234

Dashes

Em Dash:

The long dash is called the em dash (—).

Insert a space before and after the em dash.

Use an em dash as you would parentheses or commas to offset nonessential clauses (first example) or to include further information (second example):

> *There is nothing to fear — with the exception of snakes, bears and monsters — but fear itself.*

> *The style guide was published, although it did not cover every contingency — an act of recklessness its authors may soon regret.*

Period – Spacing

Use a single space after a period at the end of a sentence.

That or Which

Use *which* if you can drop the clause and not lose the meaning of the sentence (non-essential clause); otherwise, use *that*.

A *which* clause is surrounded by commas; no commas are used with *that* clauses.

> *PBGC released its annual Projections Report, which estimates the future financial status of its Single-Employer and Multiemployer programs.*

> *PBGC issued a final rule that cuts penalties for late payment of premiums in half.*

> **Note:** This is an essential clause, because it defines which final rule PBGC is talking about.

Titles of Publications

Italics in Titles

Use italics for the titles of books, films and periodicals:

> The film *Titanic* set box office records.
> His favorite book is *The Catcher in the Rye*.
> *The Washington Post* covered the story.

Subtitles

Use a colon to separate a subtitle from the title of a book or film, or to indicate one book or film in a longer series:

The Lord of the Rings: The Return of the King

Quotation Marks for Titles of Shorter Works

Use quotation marks for the title of a news story (not the paper it appeared in), a chapter of a book (not the book it appears in) and other shorter works.

PBGC is the topic of the article "Who Will Guarantee This Guarantor?" which appeared in *The American.*

Trusteed vs. Trustee

PBGC-Trusteed Plan: A defined benefit plan that has been taken over by PBGC and for which PBGC is responsible for calculating and paying benefits.

PBGC recently trusteed the company's pension plan.

Trustee: The person or entity that has the exclusive authority and discretion to manage and control the assets of a pension plan.

United States

Use periods in the abbreviation "U.S."

Spell out "United States" when used as a noun.

Abbreviate "U.S." when used as a modifier or in a headline.

The U.S. soccer team was here. (modifier)
They traveled to the U.S. (headline)

Use, Not Utilize

Use is the preferred word in most contexts. Don't utilize words when you can use them.

Use of Plain Language

The law requires documents that originate at PBGC to be written in plain language if they are necessary for filing taxes or obtaining any federal government benefit or service, provides information about a federal government benefit or service, or explains to the public how to comply with a requirement that the federal government administers or enforces.

Federal Plain Language: plainlanguage.gov

The Federal Plain Language Guidelines:
plainlanguage.gov/howto/guidelines/FederalPLGuidelines/FederalPLGuidelines.pdf

Web Domains

Do not use "www" or "https://" — for example: pbgc.gov.

PBGC

Pension Benefit
Guaranty Corporation