

2024e





Overview

The IPFS® marketing team has developed Brand Standards as guiding principles for providing Legendary Service* in all we say and do. This guide includes high-level overviews and resources to help associates maintain visual branding and brand voice and tone while remaining conscious of our organization's mission, values, and goals. Included are standards for client-facing communications, best practices for internal communications, and general visual and verbal brand style preferences.

In addition to these standards, as part of the IPFS brand strategy to *establish, educate, empower, and enforce*, toolkits and guides are available to enable associates to easily serve clients and represent IPFS in a legendary way.

Watch for updates and announcements via email and PENN as new toolkits and guidance are available. Contact marketing@ipfs.com with any questions or concerns.

*Legendary Service is a registered trademark of Blanchard Training and Development, Inc.





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About Us

Who We Are





About Us

Committed to **Legendary Service**^{*} since 1977, IPFS[®] combines premium financing, payments, eSignature, and document delivery and storage capabilities in an all-encompassing suite of services that streamline operations, shorten the sales cycle, improve experiences, and foster business growth.

Target Audience

As a B2B company, IPFS works with insurance entities, agents, and brokers across North America.

Mission

To be the market leader by delivering innovative financial and technology solutions to help our clients, partners, and investors achieve their goals.

Values

We provide **Legendary Service** by putting our clients and their needs at the center of what we do and how we do it. We maintain **Financial Strength** through solid discipline to ensure that we will always be here for our clients. We **Innovate** by listening to and anticipating client needs and being the first to market providing solutions. We **Empower** and encourage our people through listening, respecting diversity, and caring about our IPFS family.

CORE VALUES



Legendary Service^{*}



Financial Strength



Innovation



Empowerment

^{*}Legendary Service is a registered trademark of Blanchard Training and Development, Inc.

Visual Branding

What We Look Like



Logo

Logo Forms

The Imperial PFS® logo is the most recognizable element of the visual brand. The logo is a registered trademark and must include the ® symbol in the lower right corner. The vertical logo is always the preferred version. The horizontal version is only utilized when the vertical logo is too small to read the word “IMPERIAL.”

Color Variations

The Imperial PFS brand color is PMS 2955C (the top panel of our logo is a 50% screen of that color). This is the preferred use of the logo. Avoid placing the color logo on a colored background. The logo should be reversed to white when contrast is limited (a colored background or image). A black logo is allowed when media reproduction is grayscale or black only.



VERTICAL



HORIZONTAL



COLOR



REVERSE



BLACK



Logo Use

Requirements

Clear Space

Ensure clear space around the logos to protect visual integrity. The minimum clear space is equivalent to the height of the “S” in the logo.

Sizes

The minimum recommended width of the logo is 0.5” for print and 50px wide on-screen. If the width is less than 0.5”, the logo is too small to read the word “IMPERIAL” and the horizontal version should be used.

Misuse

The full color logo should not be used on patterned backgrounds. In those cases, the reverse logo or black logo should be used.

A registration mark was added to the logo mark in 2018, and is required when using the logo. Do not use any retired versions of the logo that do not include the registration mark.

Do not alter the logo in any way. This includes:

- Altering color
- Changing aspect ratio
- Adding effects

Availability

To obtain official IPFS logo files, please visit the Sales & Marketing page on PENN, or contact marketing@ipfs.com.



CLEAR SPACE

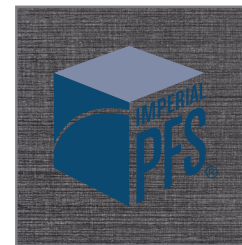


0.5" Minimum

Horizontal Version

MINIMUM SIZE

EXAMPLES
OF MISUSE





Other Logos

IPFS Payments Powered by AndDone®

The IPFS Payments Powered by AndDone logo is specifically designed for use in instances where our external communications are focused on the payment solutions offered by IPFS to our clients and insureds.

AndDone®

AndDone is a wholly owned subsidiary of IPFS offering payment and technology solutions for the insurance industry. Their brand standards are available upon request through the Marketing department.

IPFS Corporation®

IPFS Corporation is the legal name under which IPFS does business. This logo is utilized in legal documents and paperwork but is not necessary for marketing or sales purposes. IPFSDirect®, a business unit of IPFS, also utilizes the IPFS Corporation logo.

Availability

Due to the limited use of these logos, please contact marketing@ipfs.com for official logo files.


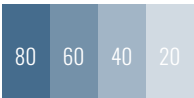

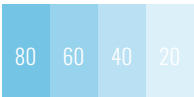

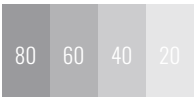

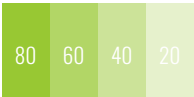

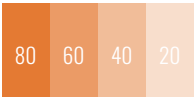

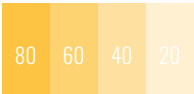


- ▲ IPFS PAYMENTS POWERED BY ANDDONE
- ▼ IPFS CORPORATION





Colors

Sample	Common Tints	Common Name	R	G	B	C	M	Y	K	Hex	Pantone®
		Imperial Blue	23	71	112	98	75	32	17	174770	2955C
		Light Blue	81	181	224	61	11	3	0	51B5E0	298C
		Gray	128	128	132	52	44	41	7	808084	10C
<div><div>PRIMARY COLORS ▲</div><div>▼ COMPLEMENTARY COLORS</div></div>											
		Green	127	186	0	56	4	100	0	7FBA00	376C
		Orange	221	89	0	9	78	100	1	DD5900	166C
		Yellow	252	181	20	1	32	100	0	FCB514	1235C



Color Use

Color Hierarchy

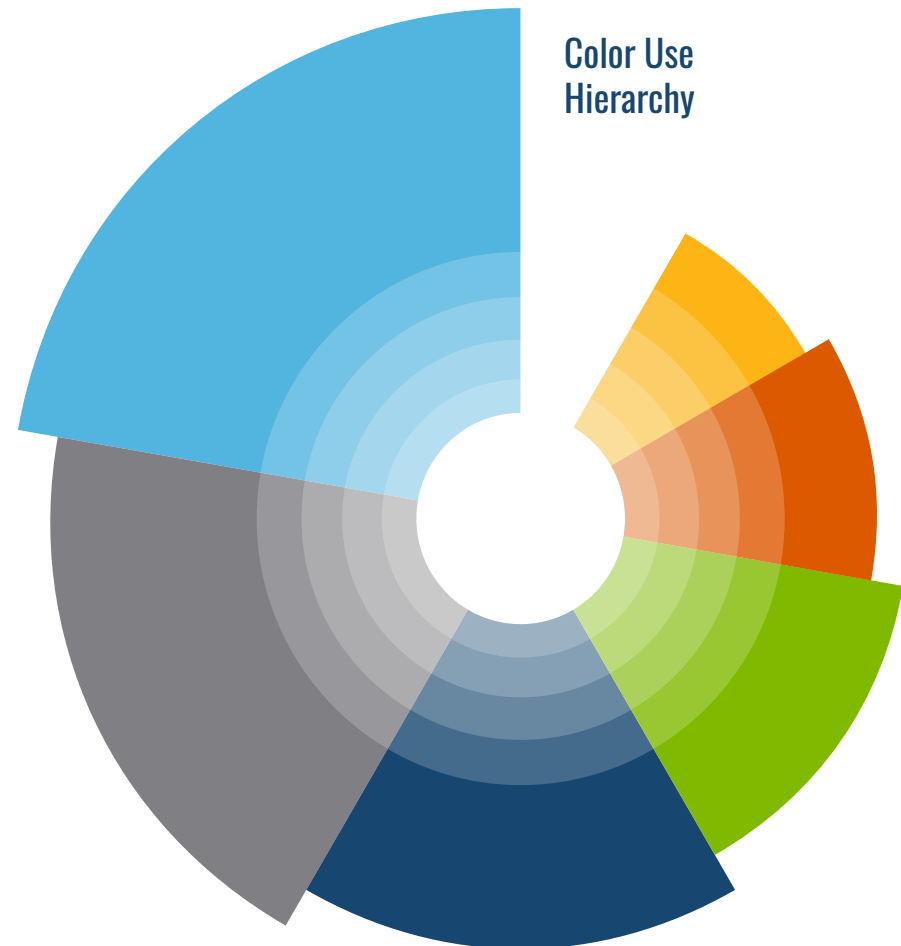
While Imperial Blue is our primary (logo) color, our preferred color use hierarchy can be seen in the Color Use Hierarchy diagram (right). The primary use of lighter colors (beginning with Light Blue) and the inclusion of more white space are part of the overall lighter and cleaner, professional appearance we desire.

Complementary Colors

Our Green, Orange, and Yellow complementary colors should be reserved for color accents and used sparingly.

Tints and Shades

Tints (colors mixed with white) of our color palette are allowed when solid versions of our colors are not visually or hierarchically appropriate. Shades (colors mixed with black) are discouraged. Common tints of 80%, 60%, and 40% are automatically available when using IPFS templates for most Microsoft Office applications.





Typography

Titles, Headers & Advertising Copy

Oswald Font Family

Oswald fonts (Light, Regular, Medium, and Bold) can be used in titles, subheads, advertising copy, and when specific, strong emphasis is needed. Type can be any brand color. Type can also be white on a colored background, staying mindful of legibility.

Body Copy

Arial Narrow

Arial Narrow is our primary body typeface and should be used for all communications when available. Type can be gray or black. Bold, Italic, and Bold Italic forms are acceptable. The Arial Narrow family is also the fallback for titles, headers, and advertising copy, if the Oswald font is not available (see *Availability*).

Other

Arial

The Arial font family may be used in circumstances when Arial Narrow or Oswald are either not available or not ideal. Situations could include app or web development environments or legibility issues due to condensed font styles at smaller font sizes.

Availability

The Oswald font family is available free at fonts.google.com. If you are unable to use Oswald, the Arial Narrow font family is the next acceptable substitute, and is already installed on most computer systems.

OSWALD

Oswald Light

ABCDEFGHIJKLMNOPQRSTUVWXYZabcdefghijklmnopqrstuvwxyz1234567890

Oswald Regular

ABCDEFGHIJKLMNOPQRSTUVWXYZabcdefghijklmnopqrstuvwxyz1234567890

Oswald Medium

ABCDEFGHIJKLMNOPQRSTUVWXYZabcdefghijklmnopqrstuvwxyz1234567890

Oswald SemiBold

ABCDEFGHIJKLMNOPQRSTUVWXYZabcdefghijklmnopqrstuvwxyz1234567890

Oswald Bold

ABCDEFGHIJKLMNOPQRSTUVWXYZabcdefghijklmnopqrstuvwxyz1234567890

ARIAL NARROW

Arial Narrow

ABCDEFGHIJKLMNOPQRSTUVWXYZabcdefghijklmnopqrstuvwxyz1234567890

Arial Narrow Italic

ABCDEFGHIJKLMNOPQRSTUVWXYZabcdefghijklmnopqrstuvwxyz1234567890

Arial Narrow Bold

ABCDEFGHIJKLMNOPQRSTUVWXYZabcdefghijklmnopqrstuvwxyz1234567890

Arial Narrow Bold Italic

ABCDEFGHIJKLMNOPQRSTUVWXYZabcdefghijklmnopqrstuvwxyz1234567890

Icons

Icon Style

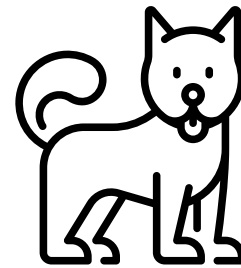
The IPFS brand primary icon style is thin lines and single color. Please limit icon colors to our brand palette and utilize the color hierarchy provided in this document.

Icon Use

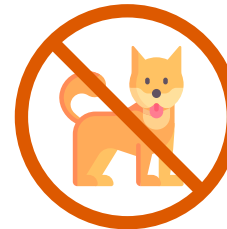
In the creation of documents and communications, when the need arises for visual elements to enhance your text, first consider the addition of icons to further illustrate your message. The proper brand use of other elements like illustration and photo art is also outlined in this document.

Availability

Icons are available from many sources, including Microsoft Office application libraries and various internet services, both paid and free. Please contact IPFS Marketing with specific questions or needs at marketing@ipfs.com.



THIN LINE
SINGLE COLOR





Optional Art Objects

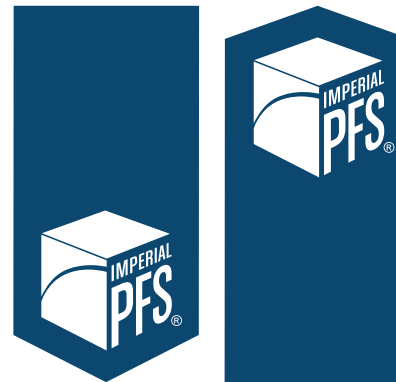
Logo Ribbons

Use

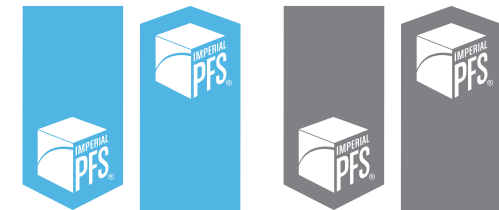
Logo Ribbons are a unique logo treatment option available for documents and communications. With colors limited to our primary colors, these art objects can be used in lieu of a traditional logo to imply the meanings below, or to add visual appeal.

Meanings

- The Upward Ribbon suggests the idea of "increase" — potentially growth, profits, market share, efficiency, client satisfaction, and more.
- The Downward Ribbon can evoke the idea of a literature bookmark, or a spot held in a manual ledger — bringing to mind thoughts of intelligence, information, and resources.



LOGO RIBBONS

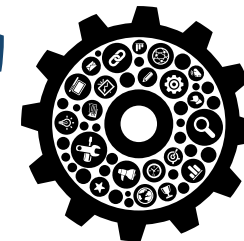


Service Gears

The Service Gears artwork is provided in 3 forms — IPFS primary colors, black, and white. It is available for general use, and can be screened or cropped as desired. It is a less-specific art object with integrated icons that connect with various products and services offered by IPFS.

Availability

To obtain Art Object files for use, please visit the Sales & Marketing page on PENN, or contact marketing@ipfs.com.



SERVICE GEARS

Illustration & Graphics

Art, Infographics, Charts & Graphs

To add visual meaning, information, or interest to a document or communication, first consider icons and photography. When additional needs arise for illustrations (whether artistic, infographic, or charts and graphs), please consider the following guidelines.

Style

Our illustration and graphic style should always reflect the professional, concise, and clear voice of the IPFS brand.

Correct

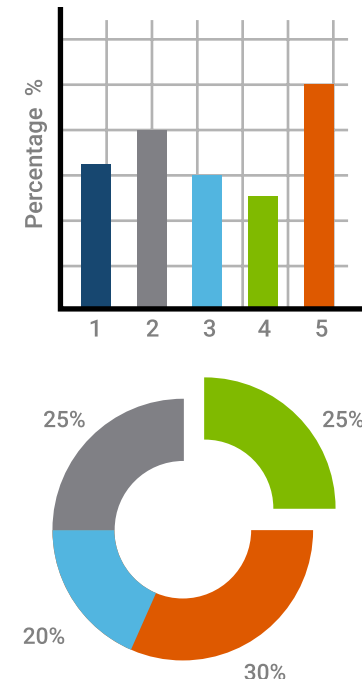
- Solid, flat colors
- Simple, geometric shapes
- Square edges (limited use of rounded)
- Clear lines & borders (none or not too thin)

Incorrect

- Bevels/Emboss
- Gradients
- Fades/Feathers
- Drop shadows (limited use for clarity)
- Patterns or Textures (limited use for clarity)
- Include People

Availability

Illustrations and graphics are available from many sources, including Microsoft Office application libraries and various internet services (both paid and free). Charts and graphs can be created in many software applications. Please contact marketing@ipfs.com with specific questions or needs.



INCORRECT



Photography

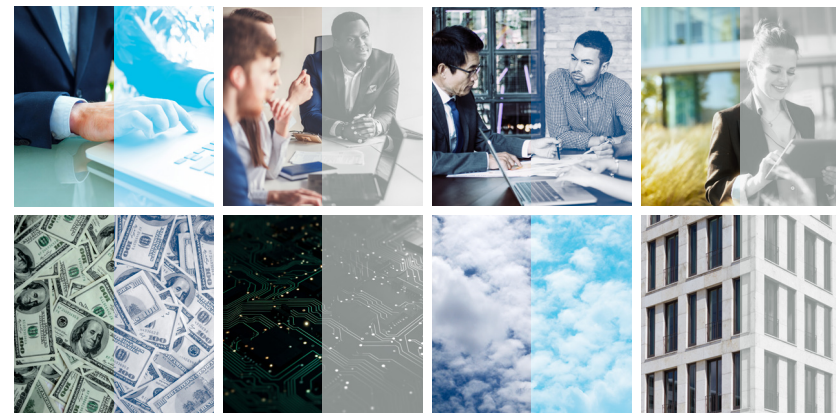
IPFS is a technology company, but our success lies in people serving people (in a legendary way), and our photography should reflect that.

Guidelines

- **People** - With the exception of textures and patterns (see below) photography used in IPFS materials should always include people, and portray them in the following manner:
 - People should be interacting with other people or technology. They should not be idle individuals, or looking at the camera. We are a company of diverse, focused people who are utilizing technology to solve problems and serve our clients, and we want to emphasize this in our photography.
 - As much as possible, the people depicted in our photography should look like "real" people - not stylized, overly filtered models.
- **Textures & Patterns** - Photos of patterns or environments can be used as textures to add depth or make visuals more interesting.
- Please do not use photography that has been stylized and combined with other images, words, or graphics (usually to add metaphorical meaning). To visually enhance meaning in a communication, consider the addition of icons or illustrations following brand guidelines.
- All photos may be screened (monochrome) in one of our primary colors.

Availability

Photo art is available from many sources, including Microsoft Office application libraries and various internet services (both paid and free). Please contact marketing@ipfs.com with specific questions or needs.



CORRECT USAGE ▲

▼ INCORRECT USAGE



Communication

How We Talk & Write





Writing Basics

Baseline Writing Style

IPFS will adhere to **AP Style** guidelines for all external documents and communications, with notable exceptions listed here. Internal and informal communications may adopt a more relaxed writing style. This guide provides only basic writing principles. The complete AP Stylebook is a copyrighted resource available for purchase in print and digital form, but free topical AP Style guidance can be found easily on the internet.

Common AP Style Formatting & Punctuation

- **Spacing:** Use a single space after a period at the end of a sentence.
- **Commas in lists:** Include a final comma ("Oxford comma") in a simple series if omitting it could make the meaning unclear.
- **Colons:** Capitalize the first word after a colon only if it is a proper noun or the start of a complete sentence.
- **Exclamation Marks:** A single exclamation mark is acceptable to convey a friendly tone only in informal settings, such as an email message, or in specific advertising copy.
- **Ellipses:** The use of ellipses is acceptable to illustrate an incomplete sentence. There should be a space before and after.
- **Numbers:** Spell out numbers below nine and utilize numerals for 10 and above, except in presentations or where visually appropriate.
- **Dollar Amounts:** The \$ symbol should always be used in conjunction with numerals.
- **Hyphens:** Use hyphens for compound modifiers or for two or more words that precede a noun.

Topic	We Want This	Not This
Spacing	Welcome to IPFS. We offer One Platform of solutions designed to meet your needs.	Welcome to IPFS. __ We offer One Platform of solutions designed to meet your needs.
Commas	Premium finance, eSignature, document delivery, and payments.	Premium finance, eSignature, document delivery and payments.
Colons	Our One Platform combines four things: premium finance, payments, eSignature, and document delivery.	Our One Platform combines four things: Premium finance, payments, eSignature, and document delivery.
Exclamation Marks	Thanks for choosing IPFS!	Thanks for choosing IPFS! Reach out if you need anything!!!
Ellipses	Curious about your thoughts ...	I'm curious about what your thoughts are...Let me know.
Numbers	There are 16 of us attending the golf tournament: four sales executives, eight clients, and four guests.	There are sixteen of us attending the golf tournament: 4 sales executives, 8 clients, and 4 guests.
Dollar Amounts	The loan amount is \$105,304.	The loan amount is one hundred five thousand, three hundred and four dollars.
Hyphens	Our easy-to-use solutions are designed with the insurance industry in mind.	Our easy to use solutions are designed with the insurance industry in mind.



Writing Basics

Common AP Style Formatting & Punctuation (continued)

- **Ampersands:** The use of an ampersand is acceptable when used in a headline or bullet point, but not within a complete sentence.
- **Dates:** Specific dates should be abbreviated without the use of "st, nd, rd, or th," and time periods should use the full month and year with no comma (ex. Feb. 5, 1969 and February 1969).
- **Time:** Time should include a.m. or p.m., aside from noon and midnight, with the appropriate timezone included.
- **Percentages:** It is acceptable to utilize the % symbol, rather than spelling out the word, in presentations or where visually appropriate. In a complete sentence, you should defer to the word over the symbol.
- **Websites:** Website addresses, including ipfs.com, are always presented lowercase.

Important Exceptions to AP Style

- **Headlines:** Capitalize all nouns, verbs (including linking verbs), adjectives, adverbs, pronouns, and all words of four letters or more.
- **Bulleted Lists:** For fragment or single word bullets, use the "Headlines" style above. For every bullet that is a sentence or completes the sentence that introduces the list, capitalize the first word of each bullet and any proper nouns, and end each bullet with proper grammatical sentence punctuation. For consistency, use either all words and fragments, or all complete sentences in your list.

Topic	We Want This	Not This
Ampersands	Premium Finance & Payments	We offer premium finance & payments.
Dates	The conversion is taking place on July 1.	The conversion is taking place on July 1st.
Time	Let's plan to meet at 12:15 p.m. CDT to discuss this.	Let's plan to meet at 12:15PM to discuss this.
Percentages	We can offer a 3.9% interest rate for this loan.	We can offer a 3.9 percent interest rate for this loan.
Websites	Visit ipfs.com for more information.	Visit IPFS.com for more information.
Headlines	Benefits of Premium Finance & Payments	Benefits of premium finance & payments
Bulleted Lists	<ul style="list-style-type: none">■ IPFS provides a more consolidated user experience.■ IPFS streamlines business operations. or <ul style="list-style-type: none">■ Consolidated User Experience■ Streamlined Operations	<ul style="list-style-type: none">■ Consolidated user experience■ we streamline business operations.



Trademarks & Copyrights

Trademarks

The trademark symbols are required at first use for:

- Imperial PFS®
- IPFS®
- IPFS Corporation®
- IPFS Credit Advantage®
- IPFSDirect®
- AndDone®
- IPFS Connect®
- IPFS CustomLink®
- IPFS DataLink®
- IPFS QuoteLink®
- IPFS eCommLink™

The following trademarks are being sunsetted. Please contact marketing@ipfs.com with questions.

- IPFS TotalPay®
- Quivit™

Copyrights

The following copyright must be listed on all materials that include the IPFS logo:

- Copyright © 2024 IPFS Corporation. All rights reserved.

Legendary Service Disclaimer

- Legendary Service* should always have both words capitalized with an asterisk at the end.
- Standard disclaimer to include at the bottom of your text:
 - *Legendary Service is a registered trademark of Blanchard Training and Development, Inc.





Brand Voice

When speaking on behalf of IPFS®, we want to maintain a consistent and harmonious brand voice showcasing our One Platform approach to service.

IPFS remains committed to providing **Legendary Service*** by providing cutting-edge solutions designed to work in synergy. Our intuitive digital platform combines premium financing, payments, comprehensive reporting and visibility, and document storage and delivery to streamline business operations and reduce the need for manual intervention.

With One Platform, our clients gain unprecedented access to a variety of tools and solutions uniquely designed to meet their needs, including:

- Visibility into insights on how insureds use IPFS services.
- Access to quoting online at ipfs.com, by email, or by phone.
- Automated email delivery and electronic signature collection.
- Custom branding capabilities for brand awareness and recognition.
- Flexible payment options, including the ability to pay all at once or over time.
- Robust cancellation avoidance tools to help avoid disruption in service.
- Online account access 24/7 through our exclusive mobile app, IPFS Connect®.

Combined, these tools and solutions provide the insurance industry with a single platform for innovative premium financing and payments, which ultimately improve the customer experience.

**Legendary Service is a registered trademark of Blanchard Training and Development, Inc.*

IPFS values the unique role of our associates and appreciates the diverse voices that exist within our company. IPFS strives to empower our associates, clients, and community by remaining solution-focused, forward-thinking, inclusive, approachable, and transparent.

Transition Timeline for Pertinent Language

In an effort to maintain clear and consistent messaging across all brand platforms, we will work toward discontinuing the use of titles for individual solutions and products (ie; Quivit™ and IPFS TotalPay®) to transition to a unified, single solution: One Platform. Our goal is to lessen the confusion of a fragmented voice and adopt language that highlights the values, features, and benefits of our One Platform approach.

Company Elevator Pitch & PR Boilerplate

Committed to **Legendary Service*** since 1977, IPFS combines premium financing, payments, eSignature, document delivery, and storage capabilities in an all-encompassing suite of services that streamline operations, shorten the sales cycle, improve experiences, and foster business growth.

IPFSDirect Elevator Pitch

IPFSDirect offers one platform to uniquely serve insurance carriers and distribution partners. We facilitate payments, processes, and solutions and leverage technology to streamline communications and provide an enhanced experience for your customers.



Tone

Brand voice is *what* you say. Brand tone is *how* you say it.

- In formal documents and external communications coming from the company, IPFS maintains a **clear**, **concise**, and **professional** tone.
- When engaging on social media or through email, feel free to take on a more **friendly** tone.



Because we value	Our voice is	This means our tone is	But not
Service	friendly	informal enough to be perceived as approachable	unprofessional or unqualified
Financial Strength	professional	confident, assertive, and intelligent	intimidating, cold, or too formal
Innovation	concise	succinct and meaningful	curt, incomplete, or blunt
Empowerment	clear	motivating, directional, and encouraging	aggressive or pushy



Preferred Terminology & Definitions

Universal language for high-level corporate communications

Preferred Use of Company Terminology

Terminology	Definition	Synonyms	Words to Avoid
IPFS®	Committed to Legendary Service® since 1977, IPFS combines premium financing, payments, eSignature, document delivery, and storage capabilities in an all-encompassing suite of services that streamline operations, shorten the sales cycle, improve experiences, and foster business growth.	<ul style="list-style-type: none">• Provider• Advisor• Imperial PFS	<ul style="list-style-type: none">• Vendor• Supplier• Partner
IPFSDirect®	A business unit of IPFS Corporation specifically focused on solutions for insurance providers.		<ul style="list-style-type: none">• Imperial PFS
IPFS Payments Powered by AndDone®	A wholly owned subsidiary of IPFS providing payment solutions for the insurance industry.	<ul style="list-style-type: none">• AndDone• IPFS Payments	<ul style="list-style-type: none">• Payments
One Platform	IPFS's single platform approach for premium finance and payments. One Platform combines premium financing, payment options, secure eSign, and document storage and delivery in a single suite.	<ul style="list-style-type: none">• Power of One	
Associate	A person (the people) who is (are) employed by IPFS.	<ul style="list-style-type: none">• Team Member• Teammate• Colleague	<ul style="list-style-type: none">• Employee• Staff• Worker• Co-worker
Client	An agent, broker, managing general agent, managing general underwriter, or insurance carrier that has originated a premium finance agreement and has an existing business relationship with IPFS. We highlight the relationship we have with these entities by referring to them as "clients" instead of "customers."	<ul style="list-style-type: none">• IPFS Client	<ul style="list-style-type: none">• Customer• Partner• Patron• Program Entity
Location	A physical IPFS office that houses associates who support clients. Individual locations are sorted by unique codes that identify their region and geographic presence.	<ul style="list-style-type: none">• Office	<ul style="list-style-type: none">• Branch



Preferred Terminology & Definitions

Universal language for high-level corporate communications*.

Preferred Use of Industry Terminology

Terminology	Definition	Synonyms	Words to Avoid
Insured	An individual who holds an insurance policy. We refer to someone who holds a current premium financing agreement with IPFS as an insured.	<ul style="list-style-type: none">• Policyholder• Account Holder	<ul style="list-style-type: none">• Broker• Carrier• Underwriter
Agency	An individual or company authorized by a carrier to sell insurance products.	<ul style="list-style-type: none">• Agent• Client*	<ul style="list-style-type: none">• Broker• Carrier• Customer• Underwriter
Entity	Anyone who engages with IPFS. <i>(Used most commonly in internal Fusion communications)</i>		



*The Marketing PENN page provides more in-depth terminology and definitions for easy reference.

