



NAIFA Writing Guidelines

For matters not covered in these guidelines, please refer to the *Associated Press Stylebook* (AP Style).

In most cases, for external communications and documents, spell out “the National Association of Insurance and Financial Advisors” on first reference followed by “NAIFA” in parentheses. Use “NAIFA” in subsequent references.

Example

The National Association of Insurance and Financial Advisors (NAIFA) was founded in 1890. NAIFA remains the most influential association for producers.

In many internal documents and some external documents intended for audiences very familiar with NAIFA, we may use “NAIFA” on the first and all subsequent references without spelling out the association name. Use “NAIFA” and do not spell out the association name on the first and all subsequent references in all NAIFA blog posts, including posts to Advisor Today, Advocacy in Action, the Centers’ blogs, and NAIFA chapter blogs.

Who

Use first and last names on first reference and last name only on subsequent references.

Example

NAIFA CEO Kevin Mayeux, CAE, is a proud Florida Gator. Mayeux serves on the Board of Directors of the University of Florida Alumni Association.

Titles

Capitalize job and position titles, whether they appear directly before personal names, elsewhere in a sentence, or without a personal name. (Note: This differs from AP Style.) Spell out legislative titles: Senator, Representative, etc. (Note: This also differs from AP Style.)

Examples

NAIFA President Tom Michel, Managing Director of Michel Financial Group, is speaking next.

The Chief Operating Officer scheduled a meeting with the Vice Presidents.

Note: Do not capitalize words like agent, advisor, producer, financial planner when they are used as professional descriptions rather than job titles. Do capitalize them when used as job titles.



Examples

NAIFA members include agents and advisors in every congressional district. State Farm Agents Paul Dougherty and Jill Judd are NAIFA Past Presidents.

When referring to people, use “who.” When referring to things, use “that.”

Examples

Advisors are professionals who help their clients achieve financial security. NAIFA is the association that represents their interests.

Common Terms Referring to People

President-Elect, *not President Elect.*

Past President, *not Past-President*

Policymaker, *not policy maker or policy-maker.*

Lawmaker, *not law maker or law-maker.*

IFAPAC contributor, *never IFAPAC donor. Similarly, NAIFA members **contribute** to IFAPAC, they do not donate to it. It is acceptable to say a NAIFA member **supports** IFAPAC, though in most cases **contributes to** is preferred.*

What

Advisor Today’s 4 Under 40, *not Four Under 40, Four Under Forty, 4 Under Forty, etc.*

Young Advisor Team, *not Young Advisors Team*

NAIFA 100% Agency, *not 100% NAIFA Agency or NAIFA 100 Percent Agency, etc.*

Diversity, Equity, and Inclusion Council

Leadership in Life Institute

Performance + Purpose, *not Performance+Purpose (though the abbreviation is P+P). Note: Performance + Purpose is obsolete. NAIFA’s annual sales conference is known as Apex.*

Apex, *not APEX (However, APEX is in all-caps in the event logo.)*

NAIFA Quality Award (NQA), *not National Quality Awards (unless referring to someone winning multiple awards in multiple years). It is no longer the National Quality Award. It may be abbreviated NQA after the first reference.*

John Newton Russell Memorial Award – *Do not abbreviate JNR in any public document or presentation.*

Life and Annuity Certified Professional (LACP) – *not Life and Annuities Certified Professional and may be abbreviated LACP after the first reference or in instances where the context is clear and the LACP is familiar.*

Long-term care (LTC) – *use a hyphen and may be abbreviated LTC after the first reference.*

Health Care, *not healthcare.*

Congressional Conference, *never refer to Con Con in any public document or presentation.*



When

Dates

Use the standard date format July 4, 2021, *not 4 July 2021 or 7/4/2021, etc.*
It may be appropriate, depending on the context, to omit the year.

Per AP Style, when using the month with a specific date, abbreviate Jan., Feb., Aug., Sept., Oct., Nov., and Dec. Spell out March, April, May, June, and July. Set the year off with commas.

Place a comma after the year when a date appears in the middle of a sentence.

Spell out all months when they appear alone or just with the year.

Examples:

She arrived June 12, 2021, and stayed for a week.
Performance + Purpose will take place Aug. 17-19, 2021, as a 100% virtual event.
We're observing Memorial Day on May 31.

School starts in September and ends in June.
February 2020 was a cold month.

Do not use ordinals in dates.

Examples

June 12, 2021, *not June 12th, 2021.*
August 17-19, *not August 17-19th.*

Time

Times are generally expressed as the times for the Eastern Time Zone. If relevant to the entire country, the time zone is noted as "eastern."

The notations am and pm are lowercase contain no periods. (Note: This differs from AP Style.)

Use noon or midnight, not 12 am or 12 pm.

Examples

The webinar is at 2 pm eastern on Tuesday.
Registration for the event opens July 15 at noon eastern.
The application must be filed by midnight eastern, July 15, 2021.

Days of Week

Days of the week are capitalized and spelled out (not abbreviated). Exception: Days may be abbreviated in social media posts and other instances when brevity is important.



Example:

The webinar began at 2 pm eastern on Wednesday, July 14, 2021.

Seasons

Spring, summer, fall, and winter are not capitalized within a sentence. Use fall, not autumn. Exceptions are when seasons are part of a formal name.

Example:

It rained less than usual this past spring.

Why does the Summer Olympics include winter sports, like basketball?

Where

For city, state references, use the state postal abbreviation set off by commas. (Note: This differs from AP Style.)

When referencing a state without a city, spell out the state.

When referring to NAIFA state chapters, use postal abbreviations.

Examples

NAIFA's headquarters is in Falls Church, VA, near Fairfax Hospital.

I was born in Kansas, but my family moved to Alabama when I was very young.

Kevin Mayeux will speak to NAIFA-NY later this month.

Major cities (identified in the AP Stylebook) can stand alone in a sentence without a state reference:

Atlanta, Baltimore, Boston, Chicago, Cincinnati, Cleveland, Dallas, Denver, Detroit, Honolulu, Houston, Indianapolis, Las Vegas, Los Angeles, Miami, Milwaukee, Minneapolis, New Orleans, New York, Oklahoma City, Philadelphia, Phoenix, Pittsburgh, St. Louis, Salt Lake City, San Antonio, San Diego, San Francisco, and Seattle.

How (Many)

Numbers

Spell out the whole numbers one through nine when they appear in a sentence. Use numerals for 10 and above. The same rule applies to ordinals.



Examples

Randy ate 11 hotdogs and was sick for three days.
Washington was the first president. Tyler was the 10th.

Spell out any number that begins a sentence; if possible, rewrite the sentence to avoid beginning with a number.

Example

Forty-five state chapter Presidents attended the meeting.
Not: 45 state chapter Presidents attended the meeting.
Better: The meeting had 45 state chapter Presidents in attendance.

Exceptions:

- Time: The meeting is at 1 pm eastern.
- Numbers 1 million and above: 1 million, 2.7 billion.
- Percentages: Only 6% of Americans voted for a third-party candidate.

Percentages

Use numerals and the % sign, not the word “percent.”

Example

Studies have found that more than 87% of statistics are made up on the spot.