

LET'S TALK
ABOUT
YOU

IS

SIMPLE

PERSONAL

CLEAN

CLEAR

ENGAGING

STRAIGHTFORWARD

THOUGHTFUL

WARM

NATURAL

UPBEAT

FRIENDLY

DISTINCT

CONFIDENT



OUR MANTRA

HEY, IT'S YOUR LIFE.

YOUR FAMILY.

YOUR FINANCIAL FUTURE.

NOT SOMEONE ELSE'S.

So when you sit down with us, you are at the center of the conversation. Come on in, and we'll discuss your goals and challenges, one by one. Then, together we'll customize a plan to ensure you're on the right path.

Ready to sit down with someone who's as concerned about you and your family as you are? Come by, and **let's talk about you.**

How do we apply this mantra to one-to-one messaging?



WHAT WE SAY

Be conversational...

Simple and direct, clear and concise. That's the essence of "Let's talk about you." Keep sentences and paragraphs short. Use questions to inspire dialogue and show an interest in the customer's life. Make people feel like they're in the middle of a conversation with a friend or coworker.

...but stay professional.

It's a conversation, yes — but it's also a business communication about important issues in people's lives. Be respectful and don't cross the line into over-familiarity. Present State Farm and State Farm agents as helpful and knowledgeable. Avoid slang and don't try to be overly cute or clever. For example, steer clear of phrases like "rainy day fund," which is too casual. A straightforward term like "emergency fund" is a better option. Also, stay close to the language used in the Customer Fact Finder (please see separate document for reference). Agent training revolves around this wording, and we want to keep it consistent when we can.



MAKE NO PROMISES

(A NOTE ABOUT SECURITIES COMMUNICATIONS)

Does your “Let’s talk about you” communication include securities-related messages?

It might if you’re referencing life insurance, mutual funds, or other investments. To avoid over-promising, follow these simple **DOs** and **DON’Ts**:

- **DO** make sure statements are clear and not misleading within the context in which they’re made.
- **DO** provide a balanced treatment of risks and potential benefits.
- **DON’T** use terms like “advocate,” “financial advisor,” “financial consultant,” “financial planner,” or “investment advisor.”
- **DON’T** use definitive statements — “always,” “never,” “none,” “every.” These terms can be seen as promissory.
- **DON’T** use superlatives like “best,” “perfect,” or “ideal.”

