

Brand Guidelines

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For information and advice
regarding these guidelines
please contact:

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West Sussex, RH10 9QP

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Introduction

An evolving identity

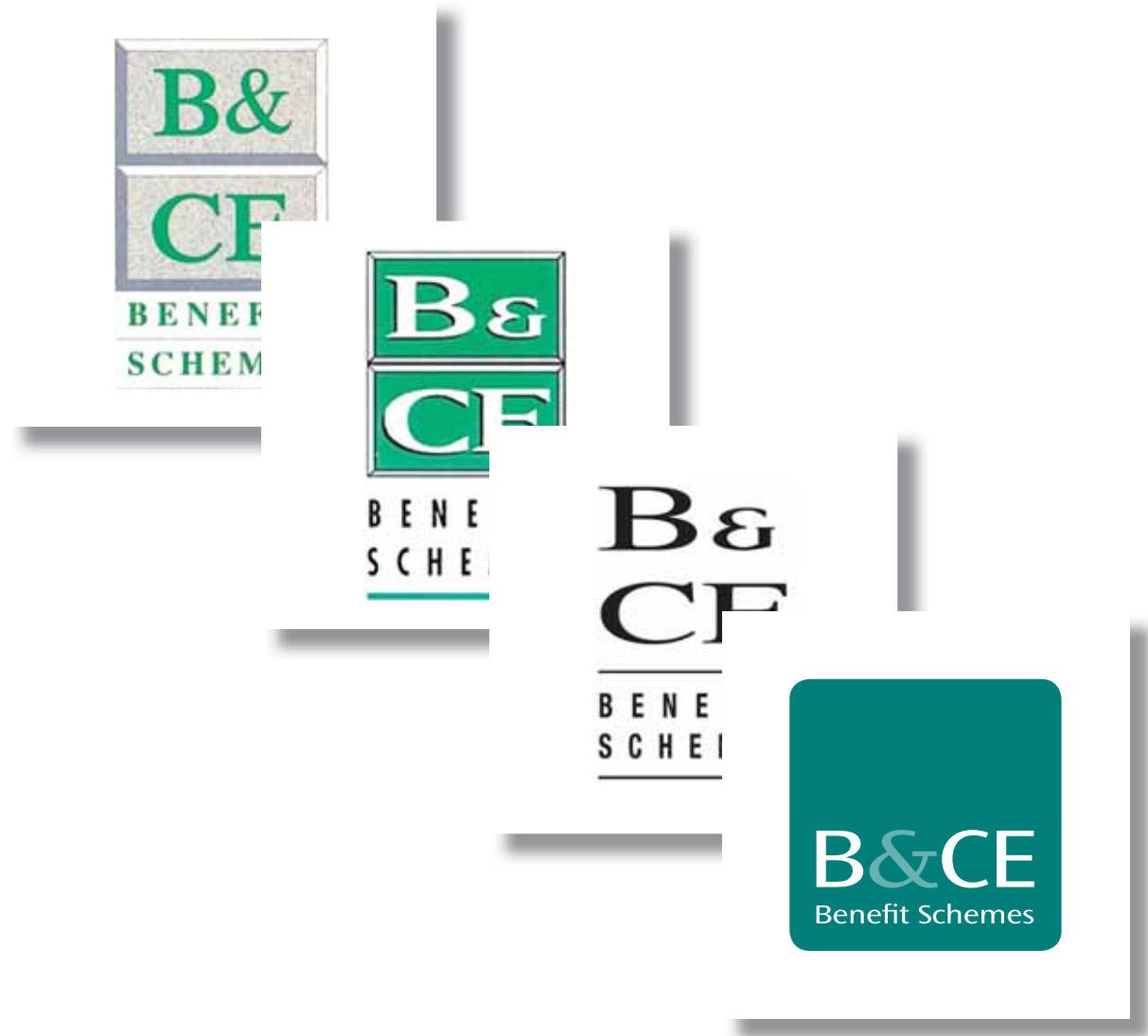
The word 'brand' is broadly defined in dictionaries as "a type of product manufactured by a company under a particular name". In fact it has evolved within commercial environments to mean and represent far more than its simple dictionary definition.

Today 'brand' can represent the symbolic embodiment of an organisation's ethics, culture and product offering, as well as delivery and service standards. It's vitally important that the visual representation of the brand is always reproduced and positioned in a consistent manner and within an appropriate environment.

Brands do change. If they are to remain relevant to their customers and target markets they must adapt their approach and tone of voice to remain engaged with their audiences. Successful brands will more than likely want to retain a link with their past rather than totally re invent themselves.

B&CE has a proud heritage within the construction industry which we want to protect and build upon in the future. For this reason brand development tends to be a process of evolution rather than one of total reinvention.

The following pages demonstrate the evolution of B&CE's brand and new creative treatments.



Introduction

B&CE's Vision & Values

B&CE's vision to be 'dedicated to the personal and financial wellbeing of everyone in construction' is not just a phrase we use on marketing literature. It defines our Company culture. It's an ambition, something we strive towards. How we achieve this ambition is very important.

Our seven core values will help us achieve our vision in an ethical and consistent way. These values apply to every aspect of our work. When you represent our Company, you work with these values in mind. They support our strategic objectives and underpin the day-to-day activities of our business.

Note: In marketing and corporate communications, where space is at a premium, the shorter version of our vision message may be used as a 'strapline'.

The strapline text is:

"Dedicated to the wellbeing of everyone in construction"

Our Vision:



Dedicated to the personal and financial wellbeing of everyone in construction



Our Values:



Section 1.0 – Identity

Section 1.0 – Identity:

- 1.1 The logo
- 1.2 Logo clear zone and minimum size
- 1.3 Logo colour options
- 1.4 B&CE Company names
- 1.5 Common mistakes

Section 1.1

The logo

The B&CE logo has been created to represent the key elements of our brand personality: modern, open, clear, accessible and authoritative.

B&CE is made up of capital letters and an ampersand (&). The '&' character always appears as a 50% tint of the letters. (When the logo is reversed out of a solid background colour '&' should always appear as 50% tint of the background colour). The '&' character should never be reduced in size.

The preferred colour option for the logo is shown here. See Section 2.0 for more information about our colour palette.

The relationships between 'B&CE' and the supporting text 'Benefit Schemes' and the outer panel are fixed. To create this unique logo the letters have been specially drawn and should always be reproduced from approved artwork – never redrawn.

In text, B&CE should be referred to as singular, in capitals.



Section 1.2

Logo clear zone

We have created a minimum clear zone around the logo to ensure it appears prominent and uncluttered. Do not place text or other graphics in this area. Where possible, more than the minimum space should be left around the logo.

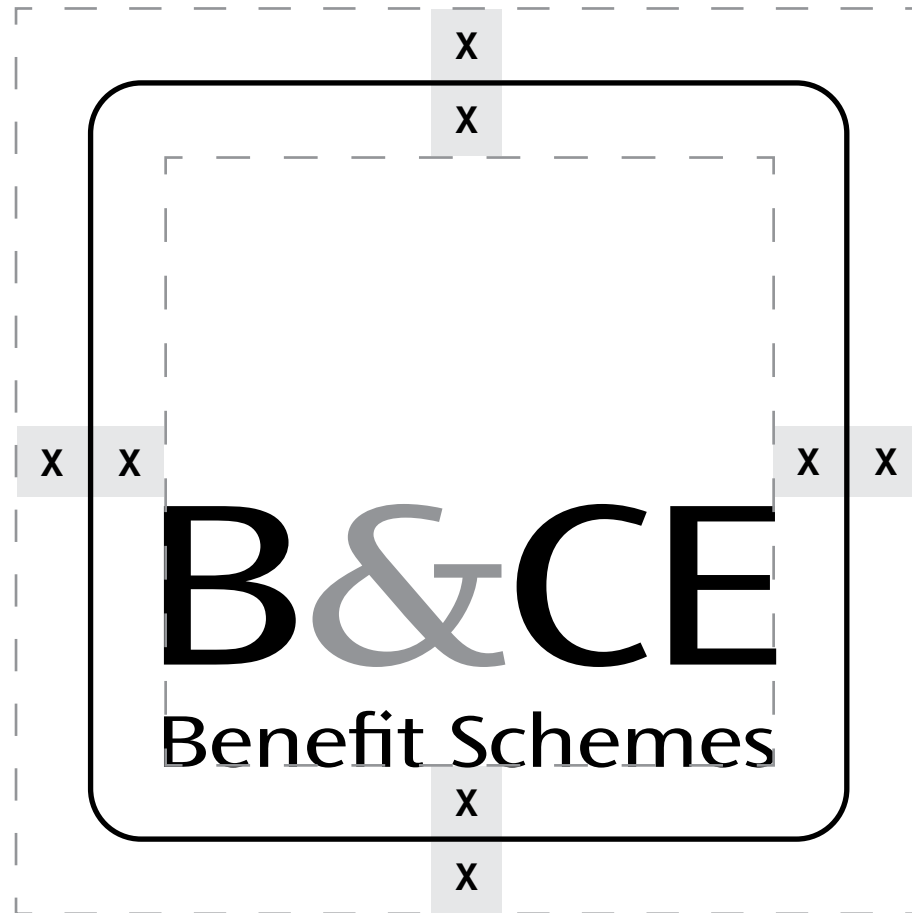
The zone is denoted by the grey squares with the letter 'X' inside, as shown right.

Logo minimum size

To ensure the B&CE logo appears legible and recognisable, we have created a preferred minimum size, below which the logo should ideally not be reproduced. (Special circumstances may apply and should be referred to the Marketing Department for approval).



15mm



Section 1.3

Logo colour options

A – Preferred

B – Optional

Colour applications – for single colour or full colour applications use the B&CE turquoise logo. Use the logo from the left 'A – Preferred' column where possible.

Typical application:
Stationery
Literature/Advertising
Powerpoint/Web



Files:
B&CE_A_328.eps
B&CE_A_CMYK.eps
B&CE_A_RGB.jpg



Files:
B&CE_B_328.eps
B&CE_B_CMYK.eps
B&CE_B_RGB.jpg

Two colour applications – for specific applications where tints are not possible you may need to use the logo in two solid colours. In this instance use turquoise Pantone 328 with the '&' in Pantone 7472. Use the logo from the left 'A – Preferred' column where possible.

Typical application:
Signage/Promotional



File:
B&CE_A_328_7472.eps



File:
B&CE_B_328_7472.eps

Black & white applications – where colour is not available use the B&CE black logo. Use the logo from the left 'A – Preferred' column where possible.

Typical application:
Recruitment advertising
Selected screen use



Files:
B&CE_A_Black.eps
B&CE_A_Black.jpg



Files:
B&CE_B_Black.eps
B&CE_B_Black.jpg

One colour applications where tints are not possible – for specific applications you may need a 'line only' logo. In this instance use artwork with the '&' in line only (instead of 50% tint). Use the turquoise version where possible.

Typical application:
Merchandising



File:
B&CE_Line_328.eps



File:
B&CE_Line_black.eps

Logo artwork files shown above are available from the marketing department.



Section 1.4

B&CE Company names

With all of our organisations, the 'B&CE Benefit Schemes' logo is constant.

Our organisations do not have their own logos.



Company names used within text

Where a document requires one or more of the B&CE organisation's names to be used, they should be set in upper and lower case within the text on the pages (as shown right). Within text, no spaces are required between the characters of B&CE.

Company names used in 'footers' and legal documents

In document 'footers' and legal documents the names should be shown with spaces (as shown right).

Building & Civil Engineering Holidays Scheme Management Limited

B&CE Insurance Limited

B&CE Financial Services Limited

B&CE Charitable Trust

Building & Civil Engineering Benefits Scheme Trustee Limited

Building & Civil Engineering Holidays Scheme Management Limited

B & C E Insurance Limited

B & C E Financial Services Limited

B & C E Charitable Trust

Building & Civil Engineering Benefits Scheme Trustee Limited



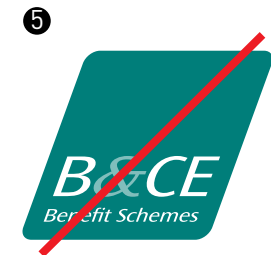
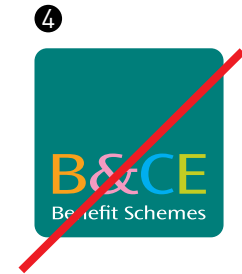
Section 1.5

Common mistakes

It is important that the logo is always used consistently and correctly and never in a way which would damage the integrity of the design.

Things to avoid

- ❶ The logo should never be reproduced in a colour other than those recommended in Section 1.3
- ❷ The logo should never be shown backwards or in mirror image
- ❸ The logo should never be shown rotated at an angle which means the letters 'B&CE' are not sitting on the horizontal
- ❹ Never try to make the letters 'B&CE' different colours to each other
- ❺ The logo should never be stretched horizontally or vertically or be rearranged
- ❻ The logo should never be displayed with any 'special effects' on the type, such as halos, drop-shadows or blur



Section 2.0 – Colour

Section 2.0 – Colour:

- 2.1 Brand colour palette
- 2.2 Primary colour palette

Section 2.1

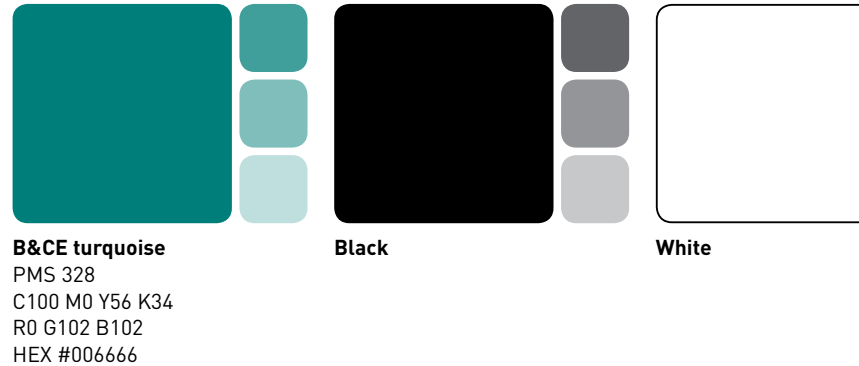
Brand colour palette

The B&CE palette colours have been carefully selected to complement each other.

Our 'brand' colour is PMS 328 and should be considered for use whenever possible. However, on some applications other colours may be more suitable – see Section 2.2 Primary colour palette.

Tints of the palette colours are permitted but need to be carefully considered, particularly when applied to text. Typography should be clear and legible at all times.

Please note that CMYK and RGB breakdowns specified here should always be used and may not be the standard breakdown used by printers and software packages.



Section 2.2

Primary colour palette

The B&CE palette colours have been carefully selected to complement each other.

As a general rule, try to limit your selection to two or three colours per application.

Tints of the palette colours are permitted but need to be carefully considered, particularly when applied to text. Typography should be clear and legible at all times.

Please note that CMYK and RGB breakdowns specified here should always be used and may not be the standard breakdown used by printers and software packages.



Section 3.0 – Typography

Section 3.0 – Typography:

- 3.1 Typefaces – external marketing communications
- 3.2 Typefaces – internally produced materials
- 3.3 Type styles

Section 3.1

Typefaces – external marketing communications

We have chosen specific typefaces which complement the B&CE logo. The use of these typefaces will build recognition and will give a distinctive look to our printed marketing communications.

The main typeface, called DIN, is sans serif and has been chosen for general use, including main title messages, headlines, sub-headings and body text. The italic versions may also be used.

For larger amounts of body text, or for a contrasting style, the serif font called Bembo can be used. Bembo should not be used for headings.

Ideally, these typefaces should be used for all marketing communications.

Our design agencies and printers will need to purchase these fonts. Please contact the Marketing Department if you need details on how to get these.

See Section 3.3 for preferred font size and style specifications.

Din Light

abcdefghijklmnopqrstuvwxy 1234567890 ?!£%&* ().,:;"@
ABCDEFGHIJKLMN OPQRSTUVWXYZ *abcABC123*

Din Regular

abcdefghijklmnopqrstuvwxy 1234567890 ?!£%&* ().,:;"@
ABCDEFGHIJKLMN OPQRSTUVWXYZ *abcABC123*

Din Medium

abcdefghijklmnopqrstuvwxy 1234567890 ?!£%&* ().,:;"@
ABCDEFGHIJKLMN OPQRSTUVWXYZ *abcABC123*

Din Bold

abcdefghijklmnopqrstuvwxy 1234567890 ?!£%&* ().,:;"@
ABCDEFGHIJKLMN OPQRSTUVWXYZ *abcABC123*

Bembo Regular

abcdefghijklmnopqrstuvwxy 1234567890 ?!£%&* ().,:;"@
ABCDEFGHIJKLMN OPQRSTUVWXYZ *abcABC123*

Bembo Bold

abcdefghijklmnopqrstuvwxy 1234567890 ?!£%&* ().,:;"@
ABCDEFGHIJKLMN OPQRSTUVWXYZ *abcABC123*



Section 3.2

Typefaces – internally produced materials

All materials produced internally such as letters, emails and PowerPoint presentations should use the font Arial. The use of bold and italics is permitted.

Arial is also our standard font for our website and intranet site.

See Section 3.3 for preferred font size and style specifications.

Arial Regular

abcdefghijklmnopqrstuvwxy 1234567890 ?!£%&* ().,:;"@

ABCDEFGHIJKLMN OPQRSTUVWXYZ *abcABC123*

Arial Bold

abcdefghijklmnopqrstuvwxy 1234567890 ?!£%&* ().,:;"@

ABCDEFGHIJKLMN OPQRSTUVWXYZ *abcABC123*



Section 3.3

Type styles

We have adopted a set of typographic principles that should be used wherever possible. The use of these type styles will build recognition and will give a distinctive look to our communication materials.

Each document's purpose should be considered individually and designed accordingly, whilst giving consideration to other B&CE communications. We need to maintain a consistent 'family' style.

The basics

Standard **sentence case** should always be used (i.e. not all capital letters, unless specific emphasis is required).

Always **align typography to the left**. This increases legibility and ensures even spacing between words.

Letter-spacing should be standard (letter spacing that's either too tight or too open will adversely affect legibility).

Use a line space or half a line space between paragraphs and under subheadings.

Use bolder weights and colour appropriately to suit the levels of emphasis required.

Do not use too many type sizes/weights within a single document.

Bullet style

Always use our standard style for bullets in text/lists as described below.

1. With a colon when each bullet should complete a sentence and each bullet point could read on its own. Use lower case on the first letter of the word at the beginning of the bullet. Place one full stop at the end of the last bullet point only – not on the others. eg

Westfield Health:

- operates healthcare plans
- provides an award winning service
- is a not for profit organisation.

2. No colon when it's just a list of points.

Use a capital letter on the first letter of the word at the beginning of each bullet. Use no full stops at all. eg

Surgery Choices at a glance

- No medical required
- Immediate start

Example sizes/styles are shown on the next page.



Section 3.3 continued

Type styles – examples for external marketing communications

The examples shown are preferred styles and sizes for literature. Colours can vary to suit the communication, provided that they are from the B&CE palettes.

Our preferred style/size for body text is DIN regular, 10pt on 12pt leading. Only in circumstances where space is limited, use 9pt on 11pt leading.

Main heading: DIN Regular, 34pt, in 50% tint of black. _____

Space: 14pt on 16pt leading. _____

Intro: DIN Bold, 14pt on 16pt leading, in B&CE Purple to correspond to the pension literature, with 3mm space after. _____

Sub heading: DIN Bold, 14pt with 3mm space after. _____

Body text: DIN regular, 10pt on 12pt leading with 3mm space after. _____

Bullets: small round dot with 5mm tab indent to text, with 3mm space between. _____

Main heading

Introductory paragraph. A stakeholder pension is a cost-effective way to provide all your employees with access to a company pension scheme.

Sub heading

Body text style. Stakeholder pensions were introduced by the Government to help more people save for their retirement through private pensions. B&CE's EasyBuild stakeholder pension will help you to:

- attract and retain quality staff
- meet the requirements of the industry's working rule agreement.

Type styles – examples for internally produced materials

For letters and emails etc, our preferred style/size for text is Arial Regular at 11pt, and should never be smaller than 10pt, or larger than 12pt.

For sub headings use font size 14pt.

Detailed specifications for letters and documents can be found in Section 7.3.

Sub heading: Arial Bold, 14pt with 1 line space after. _____

Body text: Arial Regular, 11pt with 1 line space after. _____

Bullets: small round dot with 5mm tab indent to text, with 1 line space between. _____

Sub heading

Body text style. Stakeholder pensions were introduced by the Government to help more people save for their retirement through private pensions. B&CE's EasyBuild stakeholder pension will help to:

- attract and retain quality staff
- meet the requirements of the industry's working rule agreement.



Section 4.0 – Tone of Voice

Section 4.0 – Tone of Voice:

- 4.1 A guide to writing marketing copy
- 4.2 Standard 'boilerplate' information

Section 4.1

A guide to writing marketing copy

How you communicate with people influences how they respond to you. Therefore the copy we use in our marketing material is an important tool and one we should use carefully.

B&CE has a distinctive tone of voice. Our copy style is friendly and informal but also informative, thoughtful and authoritative. We help our customers understand without being patronising, we only promise what we can deliver and we use plain English at all times.

We appreciate that our products can seem technical and complex, so we use simple, positive language in an intelligent way. Our customer base is wide ranging, but every potential and existing customer is treated as an individual.

By following these copy guidelines, we can make sure all our marketing messages maintain our distinctive tone of voice and reach their target audience effectively.

Letters/documents

For specific information about our preferred style for letters and documents please see Section 7.3.

Intranet content

For specific information about our preferred style for content for 'OnSite' please see Section 8.0.

Creating the B&CE tone of voice

Friendly and informal

We and you

To create a friendly and informal voice, we use personal language. Rather than using 'B&CE' and 'the customer', we use 'we' and 'you'. For example,

- ✓ We're the largest provider of financial services and employee benefits to the UK construction industry. You can always telephone us for information about our products and speak to a real person in our Crawley offices.
- ✗ B&CE is the largest provider of financial services and employee benefits to the UK construction industry. Customers can always telephone the Company for information about B&CE's products and speak to an employee in the Crawley offices.

Continued overleaf

Before you start writing, ask yourself...

1. Who am I writing to?

You can vary the formality of your copy depending on whether you are speaking to a business or a consumer audience.

2. What do I want to achieve?

A sales document should be persuasive and confident as well as informative. Bear in mind what you want your customer to do after reading your copy.

3. What are my key messages?

Focus on these messages throughout your body copy.



Conversational tone

You should adopt a conversational tone when writing. The best way to do this is to write like you are speaking. By doing this, you will automatically use informal language and sound confident about your content. For example,

- ✓ When it comes to saving for your pension, the earlier you start the better.

Use positive language that identifies with your audience, but don't go too far – keep your language professional.

Active not passive

For an upbeat and positive tone, use an active, not a passive tense throughout your copy. For example,

- ✓ RapidCash pays you a tax-free weekly sum if you become injured at work.
- ✗ A tax-free weekly sum will be paid by RapidCash if you become injured at work.

Informative, thoughtful and authoritative

Say what you mean

Before you begin your copy, be clear about what you want to say. This will help clarify your message and keep your copy focussed on your key points. Our copy is clear, concise and trustworthy.

Choose your words carefully

It's very easy to fall back into using formal language without realising. One way to avoid doing this is to use short and simple words. For example,

- | | |
|------------|--------------|
| ✓ help | ✗ facilitate |
| ✓ use | ✗ employ |
| ✓ show how | ✗ indicate |

Also use language which your customer understands. You may be used to dealing with 'solutions' 'accrued benefits' and 'transfer values', but your customer probably isn't. To them it's simply about their pension.

Give examples

Using examples makes your copy more relevant for your reader. For example,

- ✓ EasyBuild enables you to get tax relief on all contributions you make to your pension. This means that as a standard rate tax payer, you can...

Target your audience

Our customer base is wide ranging. We therefore have to adopt the right tone for each audience. Business to business communications can and should be more formal. They can also be more technical, but should remain straightforward and easily understood.

Business to consumer copy can be informal and should not be technical. This doesn't mean you should explain every last point, but don't resort to jargon and always use plain English.

Be consistent

If you start out calling a policy a policy, don't change to calling it a 'schedule' half way through your document.

Capital letters, plurals and proper nouns all have their place, so get to know how and when they are used.

The only time you need to use a capital in the middle of a sentence is when you use our Company name, a product name or a proper noun (eg HM Revenue & Customs). Other 'technical' terms (eg scheme) do not need to be capitalised.

When you refer to the Company, use the singular... B&CE is...etc.

Consistency within and between documents will make our marketing literature easier to understand and recognisable as a B&CE document.



Section 4.2

Standard 'boilerplate' information

Wherever possible we should always end our communications with the 'boilerplate' text.

This information gives the reader a brief summary of the benefits that B&CE provides, its roots and its strengths.

We should never assume that the reader knows who and what B&CE is. If the reader already has some knowledge about B&CE, this 'boilerplate' information will update and reassure.

For suggestions of position and style see examples within Section 7.0.

Please note that this information will be updated regularly. Please make sure you have the most recent version. Please refer to the Marketing Department.

Since 1942, B&CE has provided financial welfare benefits to those working within the construction industry and their dependants. Today it manages assets of over £1.5 billion and provides financial benefits to over 218,000 operatives on behalf of almost 6,500 construction employers.

B&CE's EasyBuild stakeholder pension scheme for the construction industry has over 500,000 members and £420 million under management. In 2009, B&CE launched its employee healthcare product, offering a cash benefit towards routine healthcare.

The above information is correct as at March 2009.



Section 5.0 – Photography

Section 5.0 – Photography:
5.1 Basic principles

Section 5.1

Photography – Basic principles

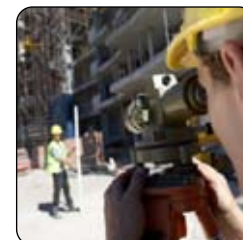
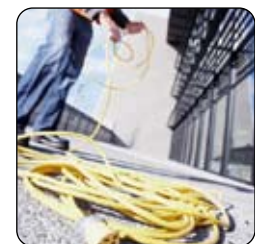
Images should convey the broad work-place of our customers and ideally feature a human element. Images should be chosen or photographed to represent work within the British Isles.

Images should be cropped creatively to create a more abstract picture, rather than simply using all the image that is available. Try to select unusual view-points and angles.

Images need to look realistic, rather than overly posed or set-up. Avoid over-use of 'cheesy' smiles, hand-shakes and men in hard-hats with plans under their arms.

Health and safety issues need to be considered when selecting images.

Examples for reference only – not to be used.



Copyright/permission

Prior to publishing any image within any document please ensure that you have verified that you have permission and/or a suitable license from the copyright holder. If in doubt refer to the Marketing Department.



Section 6.0 – Grid System

Section 6.0 – Grid System:

- 6.1 Column grids
- 6.2 Panels and borders system
- 6.3 Logo position
- 6.4 Contact information layouts

Section 6.1

Column grids – A4

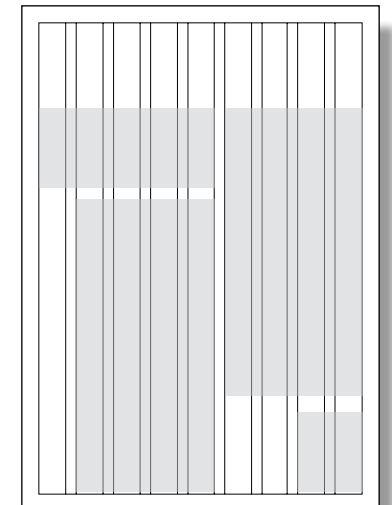
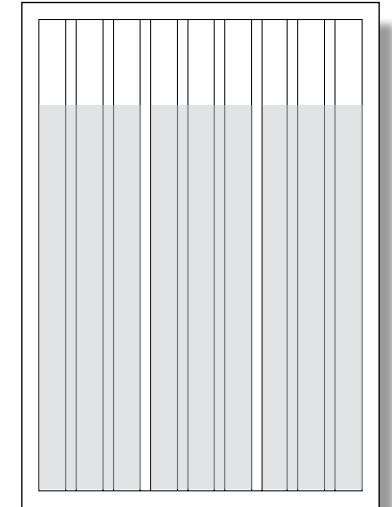
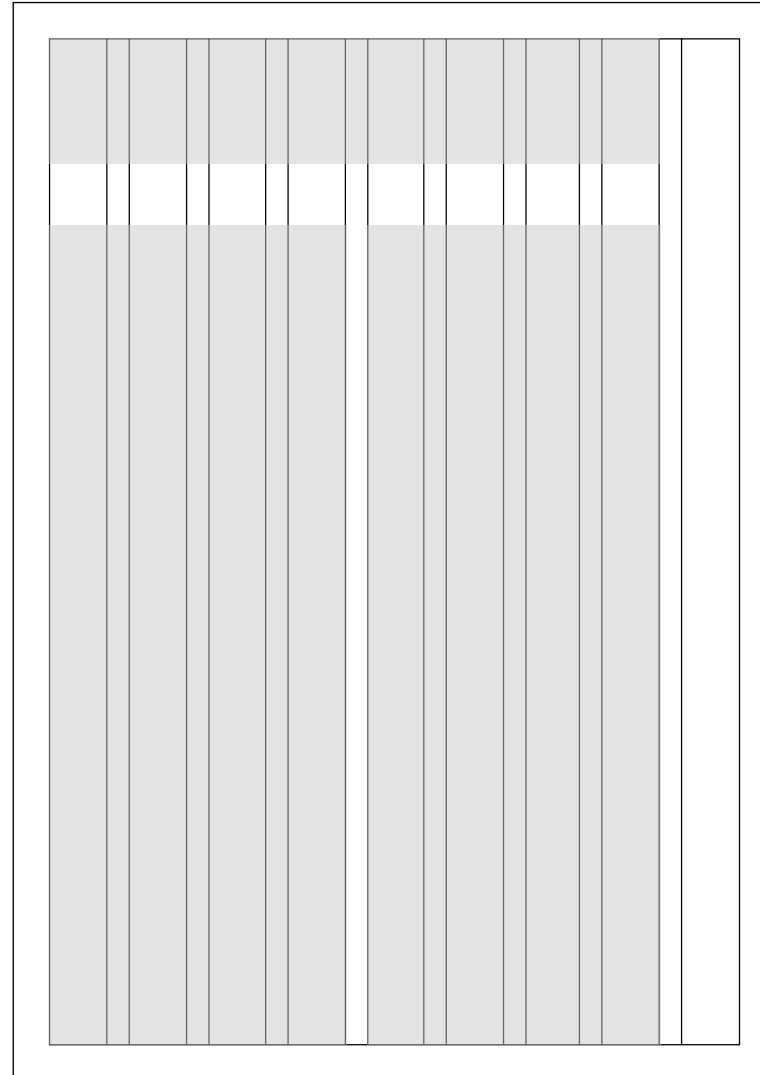
9 columns with 6mm gutter between.

10mm border to all edges.

This flexible grid allows for a number of options including a 3-column grid (suitable for newsletters and magazine style layouts), or a 2-column grid with white space for the inner or outer columns (more suitable for brochures), or combinations that can incorporate large statements and captions.

For documents that are close to A4 in size apply a 9 column grid with 10mm border.

For 'perfect bound' documents ensure that the margins near the spine are adequate enough and text does not disappear in the gutter.



Examples not to scale



Section 6.1 continued

Column grids – A5

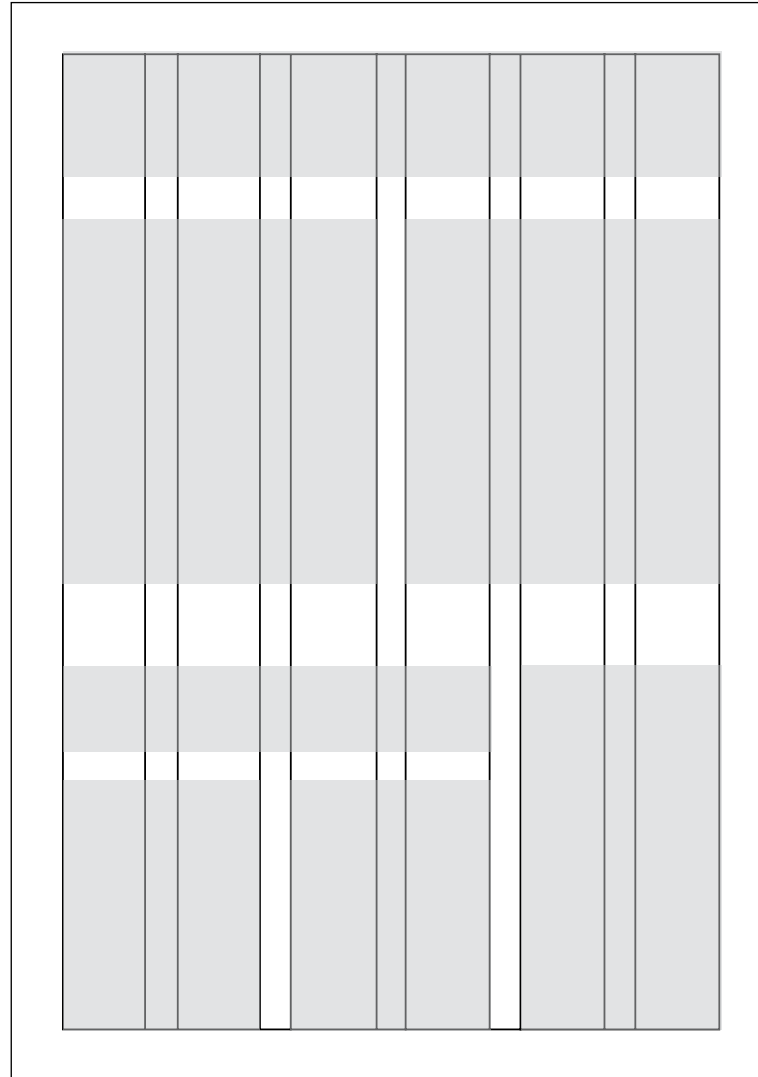
6 columns with 6mm gutter between.

10mm border to all edges.

This grid allows for a number of options including a 3-column grid or a variable 2-column grid.

For documents that are close to A5 in size please apply a 6 column grid with 10mm border.

For DL (1/3 A4) documents please apply a 4 column grid with 10mm border.



Example not to scale



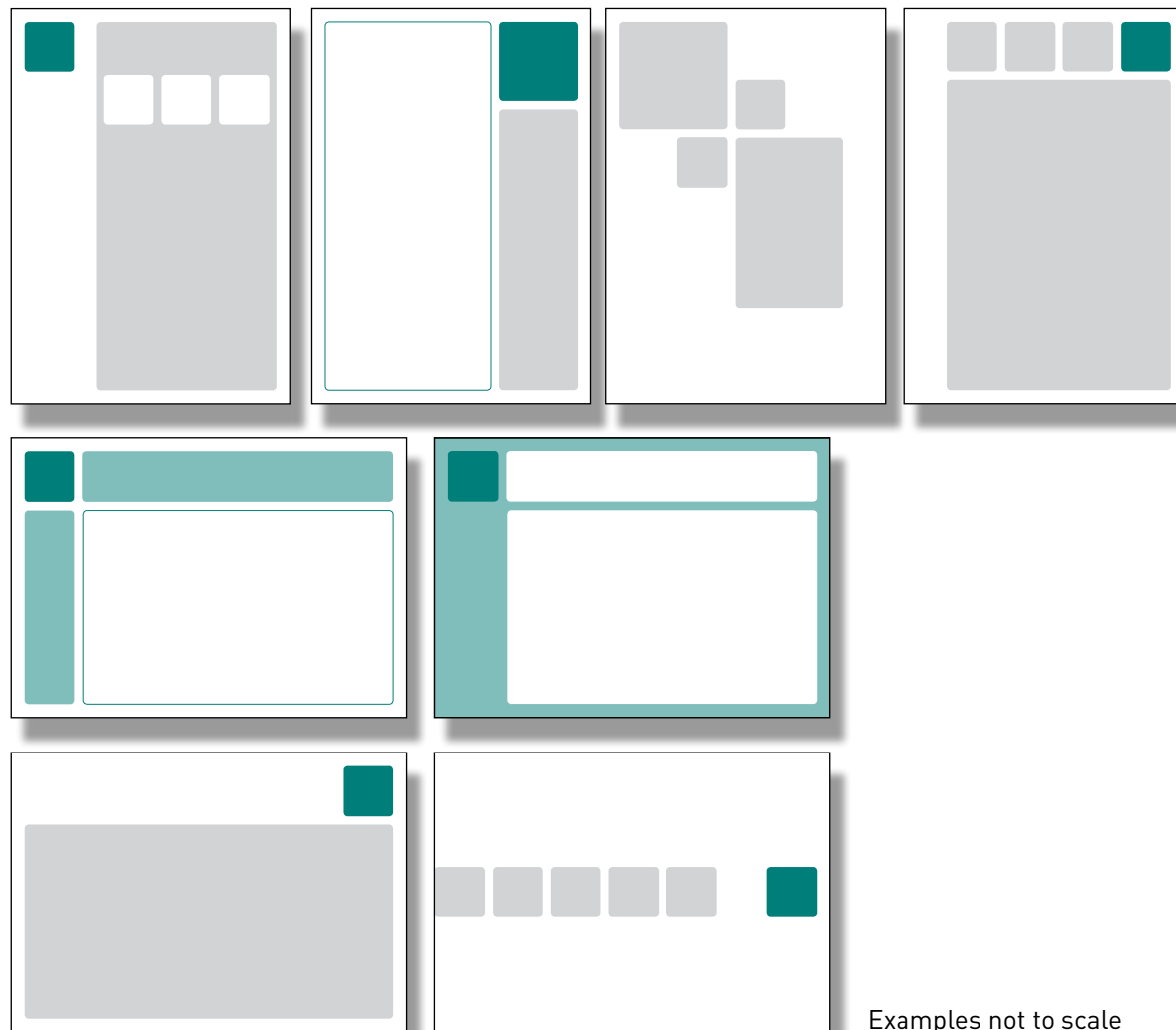
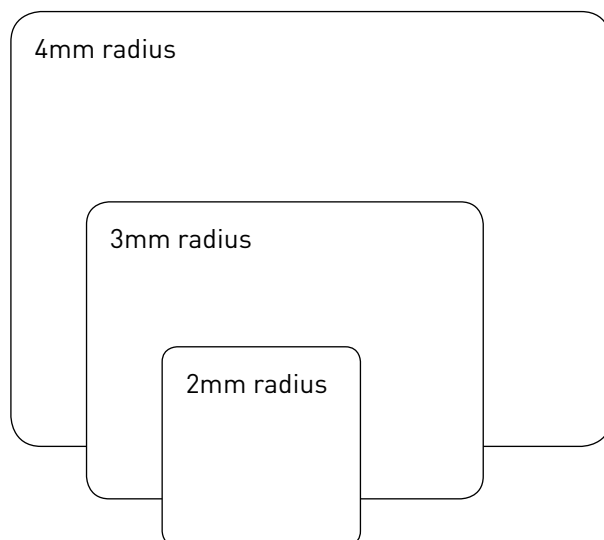
Section 6.2

Panels and borders system

Within the B&CE design style, you have the option to use panels or borders (with rounded corners) to either hold images, hold colour or highlight text/information. Panels and borders are intended to be flexible, whilst adding a feature that can link our communications visually. See Section 7 for examples.

Borders should be used to highlight and separate information, rather than just be decorative. Border rules should be thin.

The size of the panels can vary to suit the application – and the size of the rounded corners need to change accordingly. As a general rule, the smaller the panel is, the smaller the corners' radius should be. Whichever sizes you adopt, be consistent within the application.



Examples not to scale

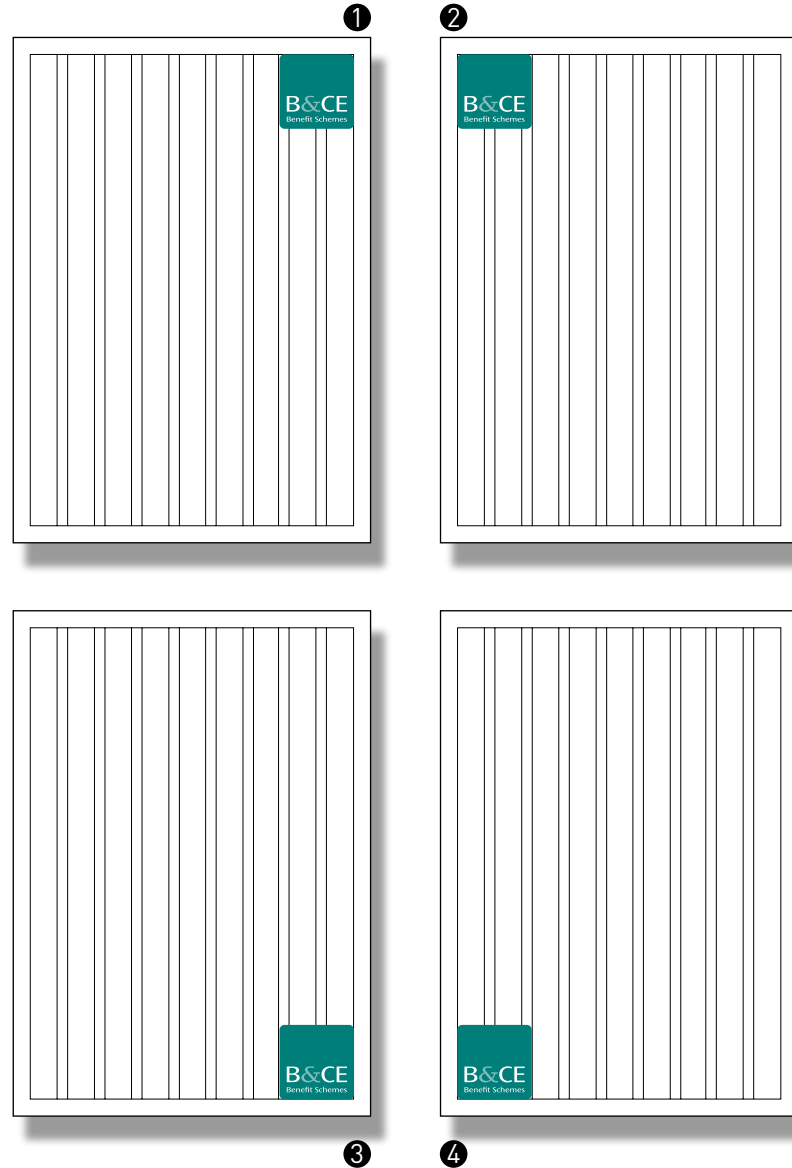


Section 6.3

Logo position

There is no fixed rule governing the size and position of the B&CE logo (other than the minimum size). However, try to observe these positioning guidelines where possible:

- ① Top right
- ② Top left
- ③ Bottom right
- ④ Bottom left



Section 6.4

Contact information layouts

These examples show the standard layouts for both A4 and A5 publications and how our logo, Company name, contact information and regulatory text should be displayed. Please ensure that you have the correct Company name to suit the communication and the appropriate regulatory wording as follows. In if doubt please check with Legal Department.

Employee Benefits – Company name:

Building & Civil Engineering
Holidays Scheme Management
Ltd

Employee Benefits – regulatory wording:

Building and Civil Engineering
Holidays Scheme Management
Limited is a representative of
B & C E Insurance Limited, which
provides the stakeholder pension
and is authorised and regulated by
the Financial Services Authority.

EasyBuild or Annuity only – Company name:

B & C E Insurance Limited

EasyBuild or Annuity only – regulatory wording:

B & C E Insurance Limited is
authorised and regulated by the
Financial Services Authority.

Accident and Life Cover only – Company name:

B&CE Benefit Schemes

(No regulatory wording needed).

Employee Healthcare only – Company Name:

B & C E Financial Services Limited

Employee Healthcare only – regulatory wording:

B & C E Financial Services
Limited is a provider of personal
pensions and distributor of
health insurance. Authorised
and regulated by the Financial
Services Authority.

A4 and A5 examples
for Employee
Benefits literature.

Dedicated to the personal and financial wellbeing of everyone in construction

Since 1942, B&CE has provided financial welfare
benefits to those working within the
industry and their dependants. Today it manages
assets of over £1.5 billion and provides financial
benefits to over 218,000 operatives on behalf of
almost 6,500 construction employers.

B&CE's EasyBuild stakeholder pension scheme for
the construction industry has over 500,000 members
and £420 million under management. In 2009, B&CE
launched its employee healthcare product, offering a
cash benefit towards routine healthcare.

The above information is correct as at March 2009.

for more information:

tel 08457 414142 or 01293 586790

email info@bandce.co.uk

To help improve our service, we may record your call.



Building & Civil Engineering
Holidays Scheme Management Ltd
Manor Royal, Crawley
West Sussex, RH10 9QP
www.bandce.co.uk

Building and Civil Engineering
Holidays Scheme Management
Limited is a representative of B & C E
Insurance Limited, which provides the
stakeholder pension and is authorised
and regulated by the Financial
Services Authority.

Dedicated to the personal and financial wellbeing of everyone in construction

Since 1942, B&CE has provided financial welfare
benefits to those working within the construction
industry and their dependants. Today it manages
assets of over £1.5 billion and provides financial
benefits to over 218,000 operatives on behalf of
almost 6,500 construction employers.

B&CE's EasyBuild stakeholder pension scheme for
the construction industry has over 500,000 members
and £420 million under management. In 2009, B&CE
launched its employee healthcare product, offering a
cash benefit towards routine healthcare.

The above information is correct as at March 2009.

for more information:

tel 08457 414142 or 01293 586790

email info@bandce.co.uk

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Building and Civil Engineering Holidays
Scheme Management Limited is a
representative of B & C E Insurance
Limited, which provides the stakeholder
pension and is authorised and regulated
by the Financial Services Authority.

Examples not to scale



Section 7.0 – Examples

Section 7.0 – Examples:

- 7.1 Email signature
- 7.2 Stationery
- 7.3 Letters/Documents
- 7.4 Literature
- 7.5 PowerPoint
- 7.6 Advertising
- 7.7 Website

Section 7.1

Email signature

Please refer to the 'Guides' section of our intranet, 'OnSite' for details on how to set up your email signature to match the examples shown.

When setting up your own signature(s) please do not include the small text regarding registered company details, legal messages, security and confidentiality, as this will be added automatically by our system.

External 1 Example:

Jo Gibbs
Communications Manager
B&CE Benefit Schemes
Tel: 01293 586541
Fax: 01293 586801
jogibbs@bandce.co.uk
Manor Royal, Crawley, West Sussex, RH10 9QP

Please consider the environment – do you really need to print this email?

External 2 Example:

Jo Gibbs
Communications Manager
B&CE Benefit Schemes
Tel: 08457 414142 or 01293 586790
Fax: 01293 586801
jogibbs@bandce.co.uk
Manor Royal, Crawley, West Sussex, RH10 9QP

Please consider the environment – do you really need to print this email?

Internal Example:

Jo Gibbs
Communications Manager
Ex 6541

Please consider the environment – do you really need to print this email?



Section 7.2

Examples – Business Card

Business card template:

Size: 85mm x 55mm.

Colours: Black and B&CE turquoise (PMS 328).

Text style: Ranged left.

Text: DIN Regular, 7pt on 9pt leading with 5pt spacing between address and contact details.

Person's name: DIN Medium, 10pt on 10pt.

Logo appears at 15mm across.

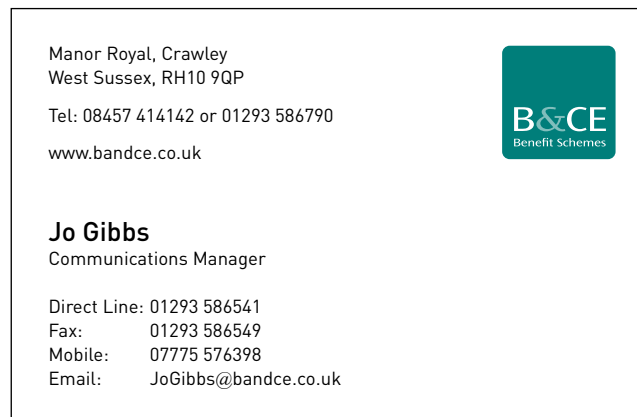
All elements appear 5mm from edge of card.

Vision:

DIN Regular, 19pt on 21pt leading.

Small print:

DIN Regular, 5.35pt on 7pt leading.



Dedicated to the personal
and financial wellbeing of
everyone in construction

Building and Civil Engineering Holidays Scheme Management Limited.
Appointed representative of B & C E Insurance Limited and B & C E Financial Services
Limited, which are authorised and regulated by the Financial Services Authority.

To help us improve our service, we may record your call.



Section 7.2 continued

Examples – Compliment Slip

Compliment Slip template:

Size: 210mm x 99mm.

Colours: Black and B&CE turquoise (PMS 328).

Address text: DIN Regular, 8.5pt on 11pt leading with 5pt spacing between address and contact details.

Text style: Ranged left.

With Compliments:
DIN Medium, 10.8pt.

Vision:
DIN Regular, 19pt on 21pt leading.

Small print:
DIN Regular, 5.35pt on 7pt leading.

Logo appears at
31mm across,
8mm from the edges.

Dedicated to the personal
and financial wellbeing of
everyone in construction



Manor Royal, Crawley
West Sussex, RH10 9QP

Tel: 08457 414142
01293 586790

Fax: 01293 586801

www.bandce.co.uk

Building & Civil Engineering Holidays Scheme Management Limited
Registered in England No. 377361. Administrator of a holidays with pay scheme for the construction industry.

Appointed representative of B & C E Insurance Limited, which is a provider of life assurance, pensions and accident insurance, and is authorised and regulated by the Financial Services Authority.

Appointed representative of B & C E Financial Services Limited, which is a provider of personal pensions and is authorised and regulated by the Financial Services Authority.

To help us improve our service, we may record your call.

With Compliments



Section 7.2 continued

Examples – Letterhead

Letterhead template:

Size: 210mm x 297mm.

Colour: B&CE turquoise (PMS 328).

Logo appears at 31mm across, 8mm from the edges.



Example not to scale



Section 7.3

Letters/Documents

Font: Arial.

Size: 11 (10 minimum where letters are copy heavy and space is restricted).

Text style: Ranged left.

Margins should be set as follows:
Left 2.5cm / Right 2.5cm / Top 1.3cm / Bottom 3.5cm.

Dos and Don'ts

Single line spacing should be used for the main body of your text. Double line spacing between paragraphs where appropriate.

To ensure that you leave enough room on the paper to fit in your sign off, department and if necessary a line for 'enclosures' and/or 'copies to', make sure that your basic letter does not extend beyond line 41. Two clear lines should be left after the finish of the letter and before 'Yours sincerely'.

To sign off, use your full name. State your department or job title underneath your name in bold and underline.

Use a real person for the signatory (not Jane Matthews).

Use five spaces for your signature, unless by doing so would mean using a further sheet.

Indicate enclosures and note what they are.

Letter headings should never start with 'RE:'

Don't use bold sentences. Try not to use asterisks.

Letter templates can be found in the "B&CE Company" tab in Word.



Your Ref: 789499 (Line 1) Use Customer Number here
Our Ref: 1175/0109/SB (Line 2) Use letter reference/user initials here
Direct Telephone No: 01293 586680 (Line 3) Contact centre numbers can be used here
Email: johnbloggs@bandce.co.uk (Line 4) Company mailboxes can be used, eg info@bandce.co.uk

17 April 2008 (Line 6)

Mr J Bloggs (Line 10)
Bloggs & Sons Limited
2 Up The Hill
Lane End
CRAWLEY
West Sussex
RH66 6PT

Dear Mr Bloggs or Dear Sir (Line 19)

Heading in bold, lower case and underlined (Line 21)

Margins should be set as follows:
Left 2.50cm Top 1.30cm
Right 2.50cm Bottom 3.50cm.

Text should start on Line 23. But if you don't use a heading your first paragraph should start on Line 21. Use Font Arial 11 throughout the letter.

Letter headings should never start with RE:

Single line spacing should be used for the main body of your text. Double line spacing between paragraphs.

To ensure that you leave enough room on the paper to fit in your sign off, department and if necessary a line for "enclosures" and/or "copies to", make sure that your basic letter does not extend beyond line 41. Two clear lines should be left after the finish of the letter and before "Yours sincerely".

The suggested closing paragraph is "If you need any further help, you can contact us on 08457 414142 or 01293 586790 or visit our website at www.bandce.co.uk."

Yours sincerely
If using Dear Sir change Yours sincerely to Yours faithfully

Allow 5 spaces for your signature, unless by doing so would mean using a further sheet.

Mrs Thelma Black
Department or Job Title

Enclosures: 1000/0408 Employer Brochure

cc: William Bloggs, Bloggs & Sons Limited

Building & Civil Engineering Holidays Scheme Management Limited, Manor Royal, Crawley, West Sussex, RH10 9QP
Tel 08457 414142 or 01293 586790 Fax 01293 586801 www.bandce.co.uk

Registered in England No. 377381. To help us improve our service, we may record your call. Administrator of a holiday pay scheme for the construction industry. Appointed representative of B & C E Insurance Limited, which is a provider of life assurance, personal and accident insurance, and is authorised and regulated by the Financial Services Authority. Appointed representative of B & C E Financial Services Limited, which is a provider of personal pensions and is authorised and regulated by the Financial Services Authority. 0109



Please note due to differing technical specifications some system produced documents may not conform exactly to this standard.

If space for "enclosures" and/or "CC" are not required the basic letter can continue beyond line 41 to 43 or 45.

Line 55 should be the last line to be printed on.

If you need to continue onto page 2, use up to line 52 and use line 55 to show the word "Continued". On page 2, if possible, use lines 1, 2 and 3 to repeat information from lines 1, 2 and 6 above. Continue letter on line 9.

Example not to scale

Section 7.3 continued

Bar coded letters

A bar code should be applied to any letters that go to our individual customers (not Employer 'business' customers). This enables us to record when something has been returned by the Post Office as 'undeliverable' and identify the individual customer that it relates to.

For external use, the data that forms the bar code will be supplied by our IT department.

Bar code format:

125 mm from left hand side of A4 page

70 mm down from top edge

Font BC 128 AB HR Tall

Font size 10

MODEL OFFICE

Your Ref: 613344/Z
Our Ref: 11700508
Email: inco@bandce.co.uk

29 May 2008

Mr JH Builder
1 High Street
Crawley
West Sussex
RH11 1BH

Dear Mr Builder

Your EasyBuild Statement

I enclose your EasyBuild Stakeholder pension statement showing the transactions for the period requested.

Your contributions buy units in the investment funds so the value of the units can go down as well as up, which could decrease or increase the value of your pension fund. It is therefore not guaranteed.

The value of the fund(s) at the end of the period shown on the statement:

| | |
|-----------------------|----------------|
| Value of Managed Fund | £316.73 |
| Value of Cash Fund | £0.00 |
| Total value | £316.73 |

Are you saving enough for your retirement?

It is important that you regularly review if you are saving enough towards your retirement. You may have to increase contributions if you can afford it, to ensure that your pension will be able to provide the income you'll need in retirement (subject to HM Revenue & Customs limits). Please call us on 08457 414142 or 01293 586790 if you wish to start or increase your contributions.

We're here to help

If you would like more information about EasyBuild you can visit our website at www.bandce.co.uk where you can find the unit prices of your EasyBuild funds. If you have any questions about this statement please call us at local rates on 08457 414142 or 01293 586790. We'll be happy to help.

Yours sincerely

Customer Service Adviser

Enclosure(s)

B & C E Insurance Limited, Manor Royal, Crawley, West Sussex, RH10 9QP
Tel 08457 414142 or 01293 586790 Fax 01293 586801 www.bandce.co.uk
Registered in England No. 3033846. To help us improve our service, we may record your call.
Provider of life assurance, pensions and accident insurance. Authorized and regulated by the Financial Services Authority.

1108

Example not to scale



Section 7.4

Examples – Literature

Marketing are responsible for literature, advertising and the website. The examples shown are for reference only.



Examples not to scale



Section 7.5

Examples – PowerPoint

Examples shown are for reference only and are not to scale.

Type styles within the examples are:

Headings: Arial 24pt

Subheadings: Arial Bold 18pt

Text: Arial Bold 18pt

Presentation template can be found in the “B&CE Company” tab in PowerPoint.



Examples not to scale



Section 7.6

Examples – Advertising

Marketing are responsible for literature, advertising and the website. The examples shown are for reference only.



It's time to act

Use the Holiday Pay National Insurance concession before time runs out

Did you know that as an employer in the construction industry you do not need to pay National Insurance on your operatives' holiday pay until October 2012?

By saving operatives' holiday pay with B&CE the NI savings can be used to fund 'Template' a complete employee benefits package for your operatives.

'Template' includes the National Insurance-exempt Holiday Pay Scheme which can fund the cost of accident cover, life cover and a stakeholder pension.

Your employees' pension provision can be further enhanced by their own additional or your matching contributions.

Calculate your savings online:
www.bandce.co.uk

Or for full details contact our Template team on:
08457 414142

To help improve our service, we may record your call.

B&CE
Benefit Schemes

Building & Civil Engineering
Holidays Scheme Management Ltd
Manor Royal, Crawley
West Sussex, RH10 9QP



**Pensions, Insurance
& Employee Benefits
for the construction
industry**

Call now for
a Template
information pack
08457 414142*

B&CE
Benefit Schemes

www.bandce.co.uk

*To help us improve our service we may record your call.

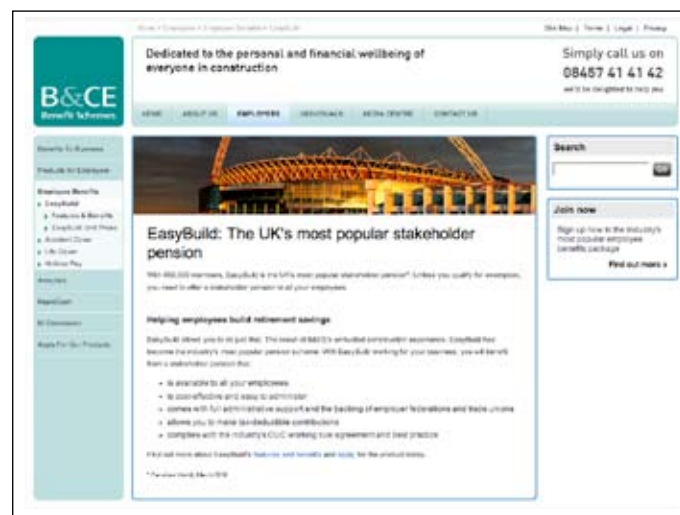
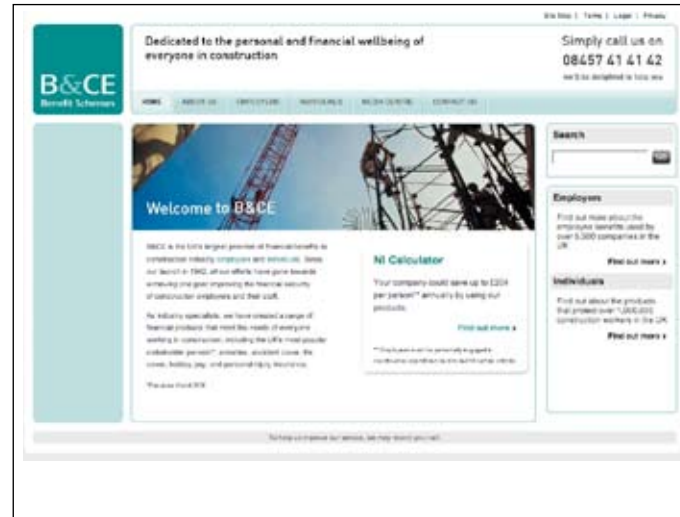
Examples not to scale



Section 7.7

Examples – Website

Marketing are responsible for literature, advertising and the website. The examples shown are for reference only.



Examples not to scale



Section 8.0 – Intranet ‘OnSite’

Section 8.0 – Intranet ‘OnSite’

- 8.1 Intranet Policy Statement
 - Purpose of the B&CE Benefit Schemes Intranet
 - Availability
- 8.2 Our Intranet
 - Relevance
 - Tone and B&CE values
- 8.3 OnSite Management
 - Content controls
 - Content
 - Policing
 - Use of images and photographs
 - Use of links
 - Use of documents and other attached content
- 8.4 Publishing New Information within OnSite

Section 8.1

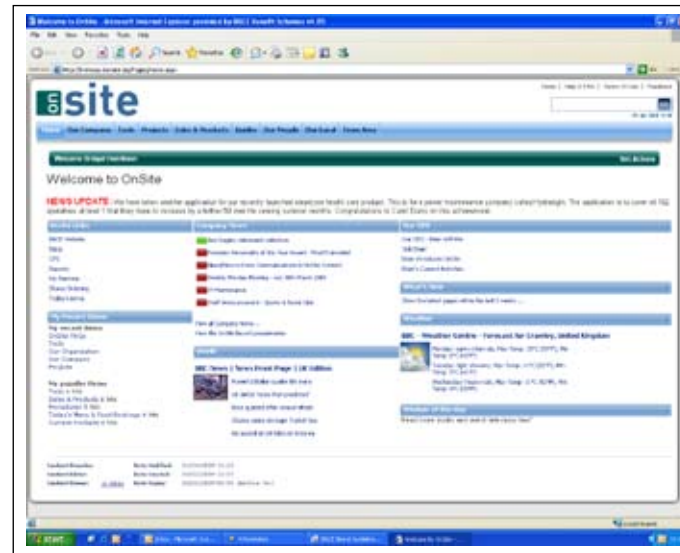
Intranet Policy Statement

Purpose of the B&CE Benefit Schemes Intranet

Our Intranet, OnSite, seeks to improve the way we make knowledge and information available across the Company and to ensure that we do this in an efficient and effective way. As the pace within B&CE increases, information will become outdated more quickly and content could be duplicated across different business areas. OnSite's key goals are to facilitate current information being maintained in a manner that follows our compliance obligations, to unite access to our applications and workflow processes, and to facilitate a consistent quality within B&CE. Equally important is that content reflects and supports our Vision and Values, helping us to work together to a common goal. Any information published within OnSite must reinforce our values and be relevant to business and industry issues.

Availability

OnSite will be available to all B&CE staff.

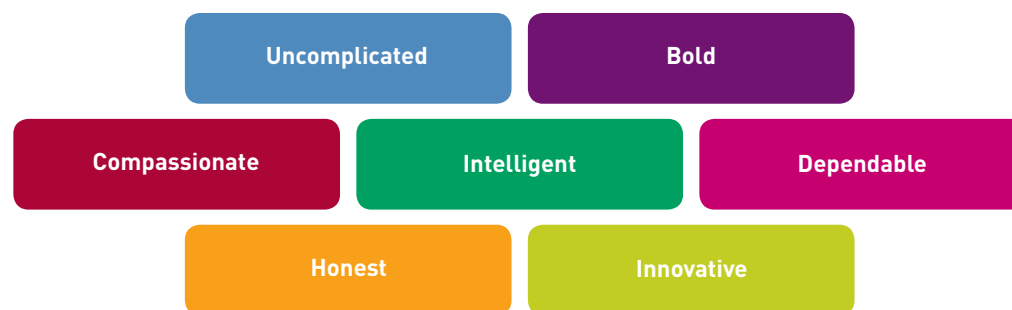


Section 8.2

Relevance

OnSite aims to display information that helps the business achieve its strategic and tactical objectives, whilst reinforcing the way we do things through our behaviours as detailed in our Vision and Values:

“Dedicated to the personal and financial wellbeing of everyone in construction”



Relevant as defined for the purposes of Intranet governance means information that is related directly to:

- B&CE’s corporate and strategic objectives, business initiatives and activities, social initiatives and leisure activities, Vision and Values and Corporate Social Responsibility
- the financial services and construction industries – broader information that affects our business today and in the future. For example, economic factors, construction success stories, press & media coverage, government papers and compliance & regulation information
- topical and personal information enabling us to better serve our customers and to work together. For example, news, weather, hobbies, individual’s expertise and location within the office.

Content that does not fall into these categories will generally be regarded as unsuitable for publication within OnSite. Content Providers, Content Editors and Content Owners can seek guidance from the Communications Manager if in any doubt about appropriate content. Following consultation and discussion, the final decision on publication rests with the Communications Manager.

Tone and B&CE values

The tone and content of OnSite pages should mirror our corporate culture and reflect our values. B&CE Brand Guidelines give an overview but further information can be provided by the Marketing Department and is detailed in the Brand Guidelines, Section 4.1.



Section 8.3

Content controls

The following points summarise the key content controls that must be adhered to:

- the content must not contain anything which could be construed as being defamatory to anyone and/or contrary to the law, external regulation and/or internal policies
- content must match the tone, style and overall cultural message that OnSite aims to deliver – supporting B&CE's Vision and Values
- content should not be duplicated either within OnSite itself or the wider B&CE IT systems, including the B&CE website. Wherever practical OnSite should replace other information delivery systems, resulting in these legacy information delivery systems being decommissioned. Where content is available on the B&CE website, a link to the relevant page / content should be included
- similarly, a single version of documents and attachments (eg Word or PDF files) should be published and must not be duplicated within OnSite
- each individual OnSite page or document should be assigned to a Content Provider, Content Editor and Content Owner
- there should only ever be one Content Provider per OnSite page or document

- old content must be removed or archived from OnSite in a timely manner. Expiry dates must be set on all pages by the Content Editor at time of publishing. The Content Editor will receive e-mail 7 days prior to expiry. The Content Editor should either expire the page, or update as required and re-publish it.

Content

- Content can be suggested by any member of B&CE staff. In order to be published within OnSite however it must pass through the defined publishing process as defined later in this document
- Personal content may be added onto the individual's home page within "My Area" by any member of staff without being reviewed by the appropriate Content Editor. The presentation of content for publication must follow the guidelines for Intranet communication laid down in the Brand Guidelines and follow the legal, compliance and permissions obligations detailed in this document
- Content Editors must take responsibility for ensuring that all content is as easy as possible for users to find, by using the following methods:
 - Adding appropriate and relevant keywords to the meta data area of the page should be completed wherever possible

- Describing any attachments accurately in the "description" box
- Writing an accurate page description – acronyms and technical jargon should be avoided as far as possible
- Giving the page an accurate and descriptive title. Guidance for this is detailed within the Brand Guidelines, Section 4.1
- Ensure the first line of the page contains a useful summary of the page itself
- Publishing the page in the most appropriate area within OnSite. Avoid publishing in a departmental fashion. If you need to publish a page to an area within OnSite to which you do not have access, please contact the Communications Manager
- Adding an appropriate expiry date when publishing pages so that out-of-date information is automatically removed from OnSite
- Actively reviewing the pages you have published
- Content Providers, Content Editors and Content Owners will need to work together when publishing pages to ensure that time critical content is published on the specified day



Section 8.3 continued

Policing

The Communications Manager will conduct comprehensive reviews of OnSite. If any information is considered inappropriate in accordance with the points outlined in this document, the Content Editor will be advised and consulted. If the Content Editor does not take appropriate action (eg updating or expiring the page) the relevant Content Owner will be alerted. The Marketing, HR and Compliance teams may remove the page if necessary. Pages may also be removed if links are broken, inappropriate, or out of date.

Use of images and photographs

The use of images and photographs within OnSite can help to liven up pages and visually illustrate the topics being discussed in the text. However, it is important to follow some simple guidelines when using images and photographs:

- **position:** Position the image or photograph appropriately on the page. It is important to try and position the image as close as possible to the text that refers to it so that the reader can follow the flow of the page
- **caption:** When using an image, table or photograph, always include a descriptive caption and ALT tag
- **permission:** Are you legally allowed to publish the image within OnSite?

- **image file size:** Care should be taken when uploading larger images. As a guideline only use images of less than 600Kb. This can be checked as follows: Right click on the image file in Explorer and choose Properties. If you require assistance resizing the images, please contact the User Support team
- **image dimensions:** Care should be taken when uploading larger images. As a guideline, only use images below 400 pixels wide and 400 pixels tall. This can be checked as follows: Right click on the image file in Explorer and choose Properties. If you require assistance resizing the images, please contact the User Support team.

Further information about the correct use of images is available in the Brand Guidelines, Section 5.1.

Use of links

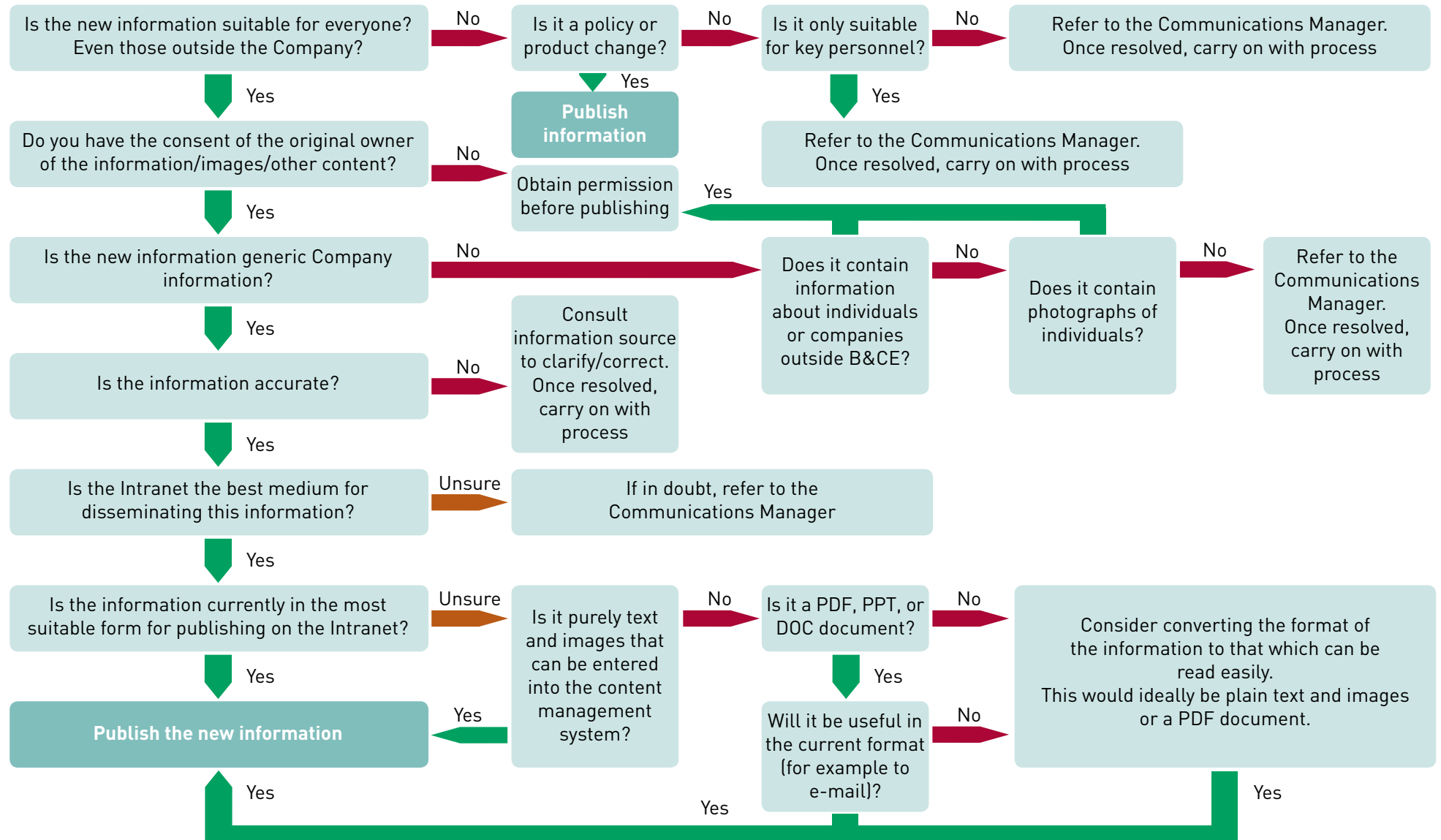
- All links should be checked regularly to ensure that they are not broken
- A maximum of 5 links per page is recommended as a general rule
- Content must adhere to the Brand Guidelines when inserting links to external websites

Use of documents and other attached content

- Each document should be unique, no duplicates should be published and revisions to documents and articles should be published as soon as possible
- Where legacy documents are required to be kept for reference purposes (for example, previous versions of documents, or legacy product information) these will not be updated but should not be duplicated
- Content Providers and Content Editors take responsibility for the content being accurate, relevant and current
- If you wish to refer to a document that is published on B&CE website, or other electronic system then provide a link to it in the page. Do not duplicate the attached content
- For documents that are deemed to be sensitive the following strapline should be prominently displayed: "Company Confidential". This does not include social and leisure-related documents



Section 8.4 – Publishing new information within OnSite



B&CE
Benefit Schemes

