



Live the Brand

August 2023

Changing the way people feel about insurance

Celebrate living

Our brand promise and tagline is there to help us shift our role as an insurer to help people feel confident and focus on living lives without hesitation. It's also at the core of our brand culture and our hope for every customer we inspire. Because if we can take away a little of the stress or the worry, then we've given our customers the one thing that's priceless: the freedom to celebrate living.

Our values

We're committed

- We deliver on our promises.
- We're trustworthy and loyal.
- We're dedicated to being the best we can be.

We're open

- We share knowledge and embrace new ways of thinking and doing things.
- We make the right decisions by being considerate and thoughtful.

We're innovative

- We are adaptive and ambitious.
- We encounter the exciting opportunities and challenges ahead of us with the desire to make things better.

We're proactive

- We are empowered to act swiftly and solve problems.
- We are decisive.
- We think ahead.

We're caring

- We demonstrate our customer-first approach by genuinely caring about the lives of our customers.
- We guide our customers to the right products and services that best fit their needs.

Our tone of voice

The FWD brand tone expresses our personality and makes us stand out from our competitors.

Human

- Conveying humanistic approaches, through concept and reasoning, to the overall impression.
- Presenting thought-provoking writing coupled with strong storytelling elements supported by real-life experiences and/or advice.
- Embodying relations to the five cognitive senses (touch, sight, hearing, smell and taste) into messaging when suitable.

Passionate

- Highlighting the driving forces that create clear points of interest to the overall subject.
- Encouraging readers with similar beliefs to find connections within the message.
- Influencing curious-minded individuals to learn more about what generates enthusiasm.

Clear

- Addressing concise interpretation with detailed and attentive wording.
- Raising coherency with instructive and logical language.
- Restricting the use of emotional-bearing writing while avoiding technical jargon.

Bold

- Embracing confident and pioneering statements that will astonish readers.
- Welcoming powerful and daring content, such as strong drive, determination and willingness, to achieve what's necessary.
- Supporting themed notions of taking the road less travelled.

Color Logos



Logo colour specifications



FWD Orange
Pantone 158c
CMYK 0, 66, 100, 0
RGB 232, 119, 34
Hex #e87722



FWD Dark Green
Pantone 5535c
CMYK 64, 26, 33, 66
RGB 24, 48, 40
Hex #183028

Logo Don'ts



Tagline and URL lock-up



To maintain consistency throughout all applications care should be taken not to distort or alter the tagline in any way.



Do NOT change colours



Do NOT change fonts



Do NOT change font weights

Placement and usage

The width of the tagline should always match the width of the logo when appearing together on the same page.

The logo should ideally be in the upper left hand corner.

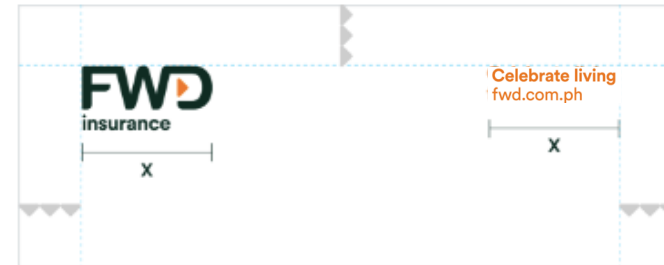
Ideally, margins should equal the height of three stacked play symbols. However, in some small scale applications the minimum margin should be two stacked play symbols.

We primarily use the vertical layout of logo and tagline lock-up. If the layout does not permit using the vertical layout then the horizontal lock-up combination can be used.

Vertical logo lock-up



Horizontal logo lock-up



Primarily we are an orange brand.

Primary colours



RGB: 232, 119, 34

HEX: #e87722

CMYK: 0, 66, 100, 0

Pantone: 158c



RGB: 255, 255, 255

HEX: #ffffff

CMYK: 0, 0, 0, 0

Secondary colours



RGB: 24, 48, 40

HEX: #183028

CMYK: 64, 26, 33, 66

Pantone: 5535c



RGB: 219, 223, 225

HEX: #dbdfe1

CMYK: 16, 10, 10, 0

Color Ratio

To facilitate immediate brand recognition, orange must be dominant. FWD Dark Green is used for body copy and in the logo, illustrations, infographics, pictograms and UI elements.

Colour ratios are based on the total impact of an entire execution. The ratio rule is applied to the total document where there is more than a single page, for example, a PowerPoint presentation, video or Policy document.



Color	Percentage
Orange	70%
White	20%
Dark Green	10%

70%

20%

10%

Primary Tint Colors

50%

RGB: 243, 187, 144

HEX: #f3bb90

CMYK: 0, 33, 50, 0

20%

RGB: 250, 228, 211

HEX: #fae4d3

CMYK: 0, 13, 20, 0

50%

RGB: 139, 151, 147

HEX: #8b9793

CMYK: 32, 13, 17, 33

20%

RGB: 209, 214, 212

HEX: #d1d6d4

CMYK: 13, 5, 7, 13

50%

RGB: 237, 239, 240

HEX: #edeff0

CMYK: 8, 5, 5, 0

20%

RGB: 248, 249, 249

HEX: #f8f9f9

CMYK: 3, 2, 2, 0

Tertiary colours

The tertiary palette is only used with illustrations and infographics.

Tints of this palette can be used but should be limited to as few as possible to separate information clearly.



RGB: 254, 209, 65

HEX: #fed141

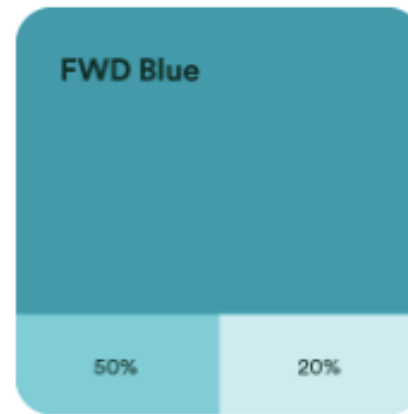
CMYK: 0, 13, 80, 0



RGB: 110, 206, 178

HEX: #6eceb2

CMYK: 54, 0, 37, 0



RGB: 0, 151, 169

HEX: #0097a9

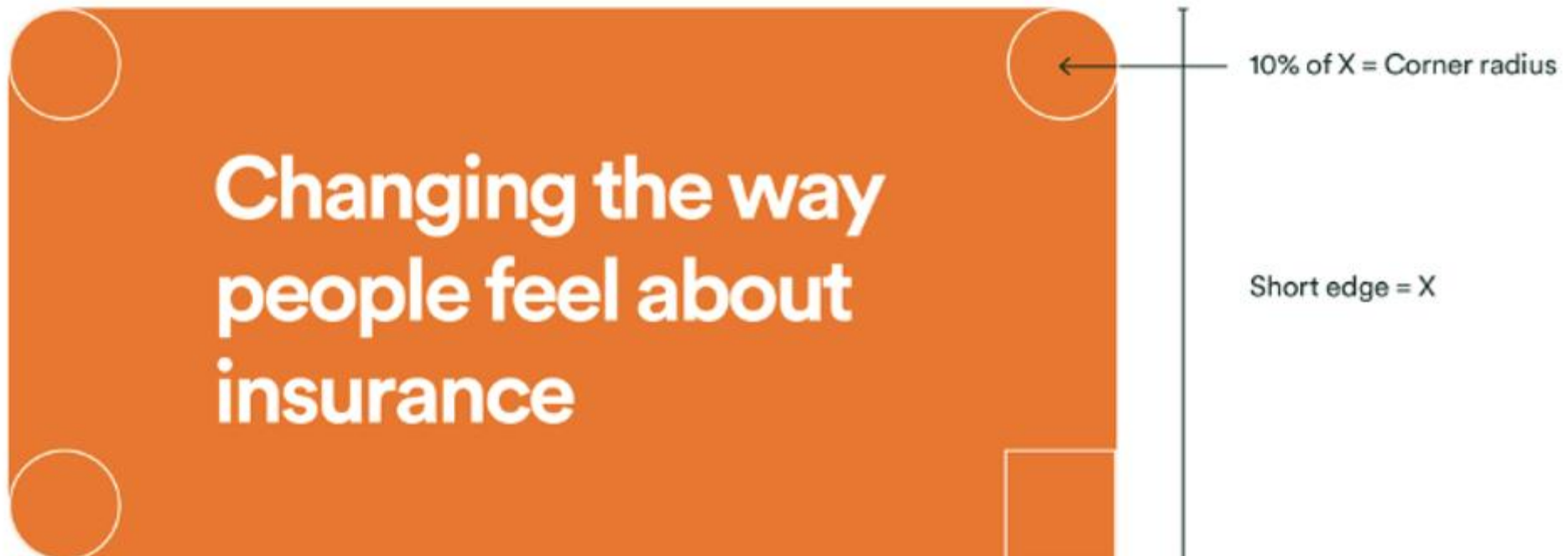
CMYK: 100, 0, 28, 4

Note: Only used for illustrations

The bright side box

This shape is unique to us and should be used in the first instance particularly for positive imagery and messaging most often in customer communications.

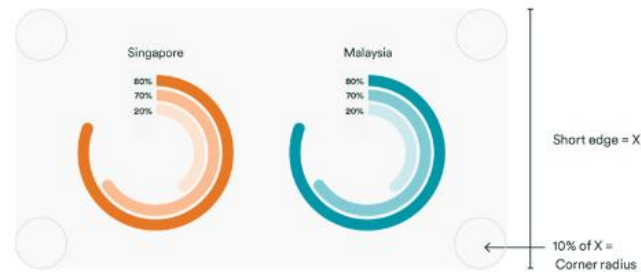
This shape has three round corners and the bottom right-hand corner is square.



Standard call-out boxes

The standard call-out box helps highlight important factual or functional information.

They are created by taking 10% of the shortest length and using that as the radius of all four corners.



FWD Circular TT Bold – used for Headlines

FWD Circular TT Medium – used for Sub-headlines

FWD Circular TT Book – used for body copy

When it is not possible to use FWD Circular, use Arial which is readily available on any PC or Mac.

FWD photography criteria

- Our photography style adds a humanistic element to our communications.
- It is an important way for us to demonstrate our promise: to "Celebrate living".
- FWD imagery depicts people living their lives to the fullest in vibrant, energetic and even subtle moments.

Demonstrate "Celebrate living"

The image should depict people celebrating life, whether it be extraordinary experiences or everyday intimate moments with loved ones.

Real and honest

Show actual people from the Asian region in an authentic setting while appearing as natural as possible.

In the moment

The images should capture positive moments that can happen at anytime, showing people 'doing' things (e.g. swimming, canoeing, cooking, riding rollercoasters, etc.) without being static.

Bright and warm

Images should be light, bright, full of energy and orange-hued.



Thank you!