

BRAND ESSENTIALS

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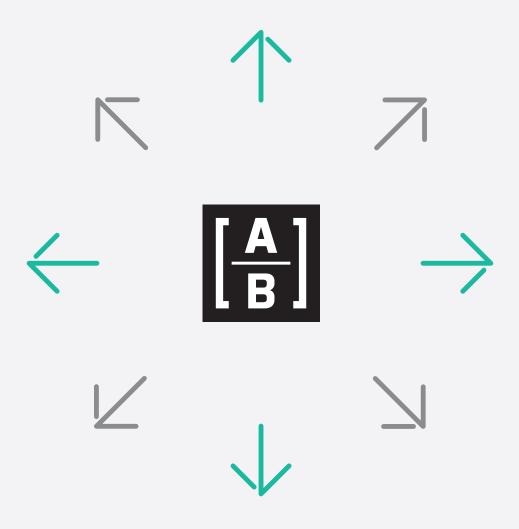
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1.0 Introduction



Our brand expresses our values and the benefits we deliver to our clients. A strong brand is vital to maintaining a great reputation, instilling robust client loyalty, and attracting new clients. To be a powerful brand requires that we provide a sense of who we are, what we do, and why what we do is distinct. It is also important that we be unified in the answers we give to these questions. The more clear-cut and compelling our brand, the more the firm will thrive.

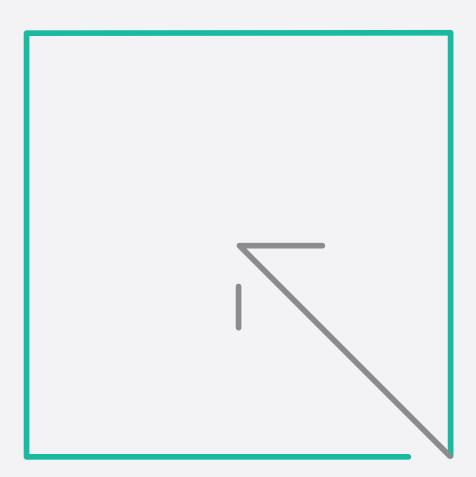
This document explains how to use our communications to enhance our brand. By applying this information, we make it much easier for our clients and the market to understand what we provide. The better our clients understand our capabilities, the more they will seek our help in resolving their challenges.

Everything you need to start is here. The best way for you to begin is by gaining an understanding of our messaging platform and brand story. Together, they make up the foundation of everything we do, which is important for all of us to grasp.

Thank you for your help in applying these guidelines. If you have any questions regarding the information in this document or need further details about it, please contact William Hays at whays@alliancebernstein.com or brandmanagement@alliancebernstein.com.

Access all brand assets and templates here: hub.ab.com/assets

2.0 Messaging Platform



Our messaging platform was inspired by our Relentless Ingenuity internal culture efforts, as well as our evolving business strategy, and the need to communicate who we are externally with distinction, focus and cohesion.

This section comprises our brand story and messaging strategy. The messaging strategy pages also include helpful examples of how to bring our brand to life through our communications.

Our Brand Story

The essence of what makes us unique is captured in our brand story, which summarizes who we are. Our brand story links our business units and platforms, uniting our firm. It focuses our brand messages across all channels and is a good strategic platform for guiding on-brand communications as our business and marketing needs evolve.

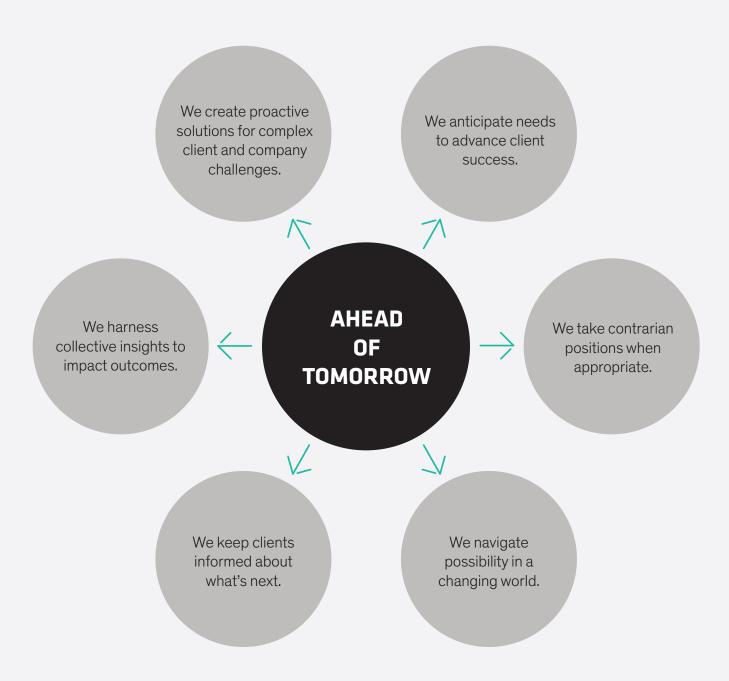
Our brand story defines how we want to be perceived in the marketplace. Everyone in the firm should be able to express why we are *Ahead of Tomorrow*.

AHEAD OF TOMORROW

Every day brings a new set of investment challenges and opportunities. Through our unique combination of expertise, innovative offerings and global reach, we anticipate and advance what's nextapplying collective insights to keep you ahead of tomorrow.

The Meaning of Ahead of Tomorrow

Ahead of Tomorrow allows us a great deal of flexibility to communicate with our clients about our various strengths. Shown below are the primary ways that Ahead of Tomorrow communicates the core of our brand.



Translating Strategy to Creative

Our values and culture of Relentless Ingenuity combine to create the external brand story that guides our creative work.

BECAUSE WE ARE A CULTURE OF RELENTLESS INGENUITY,

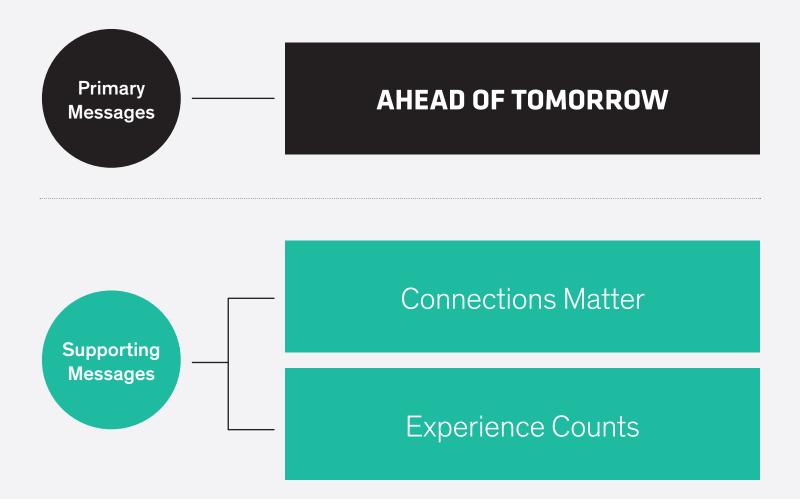
WE KEEP OUR CLIENTS AHEAD OF TOMORROW,

THIS IS THE STORY WE TELL AND THE BENEFIT WE DELIVER.

Bringing Our Brand Story to Life

Ahead of Tomorrow is a rich story that can be brought to life across touchpoints through a variety of copy messages.

We divide messages into two categories: primary and supporting. You'll see examples of both types of messages on the next few pages.



Primary Messages

Primary messages are the hero of every communication. They directly express the anticipatory and evolving nature of *Ahead of Tomorrow*.

Common Usage:

- Brand and marketing campaigns
- Main headings
- Calls to action
- Opening and/or closing statements

Primary Message Examples:

Constant Evolution for Ever-Changing Needs.	<	Use language that conveys movement and momentum.
Forward Thinking for Tomorrow.	<	Evoke our anticipatory nature—forethought for the future.
A Clear Path Forward in a Complex World.	<	Provide direction and purpose.
Driven. Disciplined. Dynamic.	<	Punctuation can help provide rhythm and energy.
Connecting Now to Next.	<	Balance two subjects or concepts to communicate our scope and perspective.
A Vision for the Future and the Expertise to Get There.	<	Use language suggestive of vision, clarity, and focus.
Independent Clarity. Unwavering Commitment.	<	Demonstrate confidence and control.
Every Market. Every Angle.	<	Elevate our multifaceted view of the investment landscape.

Supporting Messages

Supporting messages add dimensions that reinforce *Ahead of Tomorrow*, providing greater flexibility and focus.

Common Usage:

- Tactical or focused communications
- Subheadings
- Body copy

Supporting Message Examples:

Connections Matter

Our global analysts, with diverse specializations, collaborate, and connect disparate information to generate differentiated insights and make better investment decisions.

The full scope of our firm, focused on every detail.

We bring together expertise and insights from across our networks, meticulously examining and debating every angle to drive solutions with distinct research excellence

We bring together multiple perspectives to deliver the one that moves you forward.

We partner closely with our clients, connecting a shared vision for the future with the tools and solutions to get there.

We align and evolve with the diverse needs of our clients, keeping a constant focus on what matters today, tomorrow and beyond.

Experience Counts

Knowledge, judgment and conviction are critical in facing tomorrow's challenges.

With teams that live and breathe markets worldwide, we bring together local knowledge and resources to provide you with expert perspectives and services wherever and whenever you need them.

We are intently focused on protecting and advancing your interests through our independent expertise and unwavering investment discipline.

The experience you want and the focus you need to stay ahead of tomorrow.

Top industry talent and a strong financial foundation ensure that we have the expertise and flexibility to help clients in new ways.

Our clients benefit from the quality, consistency and integrity of our global perspective and capabilities.

Copy Inspiration

This is a selection of key words and phrases that can be used as inspiration when writing copy. They are possibilities, not a checklist. They are meant to help provide creative direction for writing messages that communicate *Ahead of Tomorrow.*

Keywords Key Phrases

Adaptive Forward thinking
Anticipatory Future focused

Momentum Independent thinking
Evolving Dynamic and innovative

Active Thinking ahead to stay ahead

Innovative Research excellence

Collaborative Detail-driven solutions
Integrated Cross-asset collaboration

Insights Actionable insights driving results

Unique Everywhere you are

Expert Integrated perspectives

Unmatched Unrivaled depth and breadth

Focused Global clarity

Discipline Focused for you

Global Sharing your vision Comprehensive Disciplined thinking

Perspective Built around your needs

Clarity Applying research in new ways

What to Do, What to Avoid

There are many layers of information to consider when creating copy for messages. These two short lists identify a few of the most important things you need to take into account.

Dos

DO prioritize the way you communicate according to what matters to clients.

DO infuse the copy with the theme of *Ahead of Tomorrow*.

DO put yourself in your audience's shoes to determine what they need to hear most.

DO lead with the benefit; make it direct, clear, and accessible.

DO finish with the impact; reinforce the benefit and create a strong call to action.

DO actively try to promote the notion of *Ahead* of *Tomorrow* in key communications.

DO use proof points or tangible examples to demonstrate your points.

DO write in an active voice.

DO view your message and see how it's different in light of *Ahead of Tomorrow*.

Do Nots

DO NOT deviate from our brand story—as an expression of our strategy, everything we say should reinforce it.

DO NOT recycle buzzwords and corporate clichés; find a smarter way to convey your message.

DO NOT complicate communications with too much information—deliver clear, strong messages.

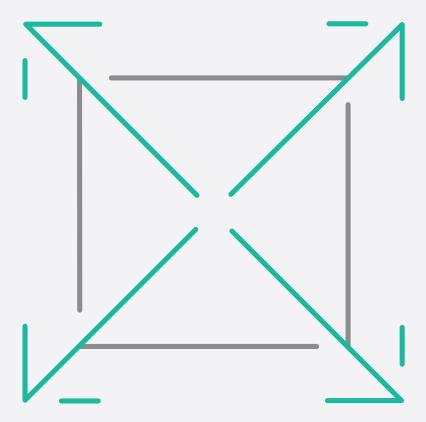
DO NOT present information without a clear communication hierarchy; focused messaging means that some messages must be subordinate to others.

DO NOT review your messaging in isolation; view it in layout once it's complete to ensure it isn't too crowded or complex.

DO NOT make overstatements you can't support with details, facts, and proof points.

DO NOT just talk about AB; make sure that a client-oriented message or benefit is included.

3.0 The AB Logo



Our logo communicates who we are, both to our clients and the marketplace. It's a symbol that immediately conveys the firm's collaborative nature, relevance, and expertise.

Brand Architecture

An essential strength of our identity is that it positions us as a united firm. The logo is shared by our entire firm, and our simplified brand portfolio presents just two distinct offerings. This creates greater clarity and cohesion in the marketplace.

OUR CORPORATE BRAND



BUSINESS MARKET BRANDS



The Logo: Concept



The best way to understand the importance and impact of the logo is to comprehend the concepts it represents. These concepts underlie our work, overlapping and interacting with each other.

Unity

Our logo unites the firm, internally and externally. The simple yet powerful design portrays a singular firm, one able to delve into key areas and provide a single focus for its results.

Relevance

We work together tirelessly to frame issues and opportunities, applying our broad insights to develop unique perspectives that ensure our clients' long-term success. The logo's purity represents the timeless significance we strive to achieve.

Expertise

Our employees are among the industry's best. They have unsurpassed abilities to simplify the complex, innovate, and transform insights into actions. Our clients gain the benefit of solutions that build upon the capabilities and insights honed within our fields of expertise.

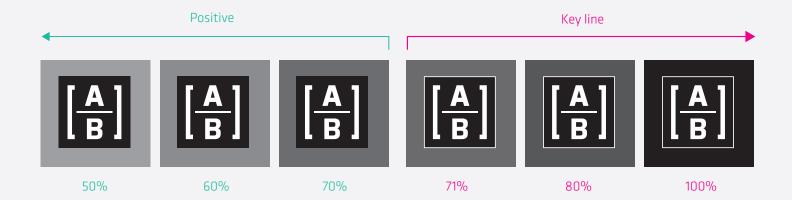
Background Control

Preferred Use

One of the advantages of our logo is that it can be placed on a wide variety of backgrounds while remaining very legible. Always ensure that the background you choose provides sufficient contrast and clear space.

We recommend using it on backgrounds that are white or AB gray. Use the key line version when placing the logo on backgrounds darker than 70% black.

Remember that using our logo consistently ensures that we build recognition for the AB brand. Always use approved electronic artwork.



Clear Space and Minimum Size

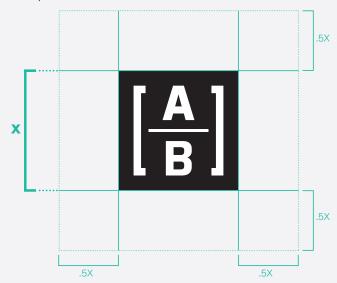
Our logo provides the best recognition for our brand when it is highly visible and legible. We ensure this by specifying the clear space and minimum size.

Clear space is the minimum "breathing room" maintained around our logo. It is free of graphics, text and other logos. It also refers to the minimum distance from the logo to the edge of the application. We define clear space as .5X (where X is equal to the height of the logo).

Minimum size refers to the smallest height measurement allowed for the logo. The logo can be scaled to as large a size as needed, but it should not be used at sizes smaller than the minimum shown here. If you have an application that requires smaller sizes, please discuss your needs with the brand team. You should also contact the brand team if you are not using a print or on-screen application, as in certain cases (e.g., silkscreen or embroidery) the minimum size may need to be larger.

Make sure to maintain the logo's aspect ratio when scaling it, and always use approved electronic artwork.

Minimum Clear Space



Minimum Size



Incorrect Usage

Correct and consistent use of the AB logo is an essential part of building brand equity.

The examples shown here are a few specific things to avoid when using our logo. Use these examples as a guide when applying the logo to communications.

Always use approved electronic artwork.



Do not spell out the mark.



Do not alter the size or position of the elements within the mark.



Do not place an image or pattern inside of the square.



Do not change the color of the mark.



Do not add a drop shadow or other special effects to the mark.



Do not place the mark within a shape.



Do not add additional text or graphic elements to the mark.



Do not create a reverse version of the mark.



Do not place the mark on a background that is visually distracting or impedes legibility.

Using Our Name in Text

We apply guidelines to the use of our brand name, AB, just as we do to the use of the logo. Doing so ensures that it also appears in a consistent and distinct manner.

1. Use of the full name is allowed for the first appearance in text.

Lorem ipsum dolor sit amet, consectetuer AllianceBernstein adipiscing elit. Morbi commodo.

2. Use of Bernstein is acceptable for Private client and Sell Side.

Lorem ipsum dolor sit amet, consectetuer Bernstein adipiscing elit. Morbi commodo.

3. Apply the roman weight font to our brand name.

Lorem ipsum dolor sit amet, consectetuer AB adipiscing elit. Morbi commodo.

4. Should the legal name be needed, follow AB approved legal practices (AllianceBernstein).

Lorem ipsum dolor sit amet, consectetuer Legal Name, LLC. adipiscing elit. Morbi commodo.

The Bernstein Signature

Our signature, which includes the AB logo, lets our clients see that we are part of AB.

The Bernstein signature is shared by AB Private Client and AB Sell-Side.

The horizontal signature shown below is preferred, and the stacked option is allowed for flexibility.

Horizontal Signature



Vertical Signature (Stacked)



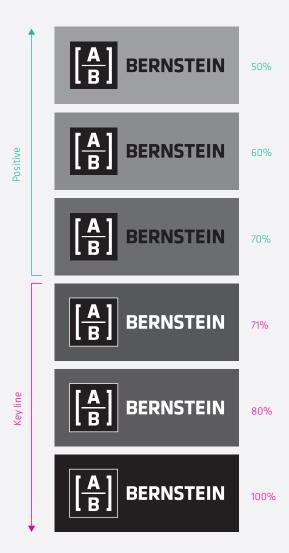
Background Control

Preferred Use

Always ensure that the background you choose for the signature provides sufficient contrast and clear space.

We recommend using it on backgrounds that are white or AB gray. Use the key line version when placing the signature on backgrounds darker than 70% black.

Remember that using the Bernstein signature consistently ensures that we are building recognition for the AB brand. Always use approved electronic artwork.



Clear Space and Minimum Size

The Bernstein signature best provides recognition for our brand when it is highly visible and legible. We ensure this by specifying the clear space and minimum size.

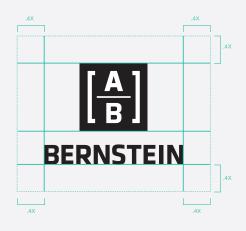
Clear space is the minimum "breathing room" maintained around the signature. It is free of graphics, text and other logos. It also refers to the minimum distance from the logo to the edge of the application. We define clear space as .5X (where X is equal to the height of the signature).

Minimum size refers to the smallest height measurement allowed for the signature. It can be scaled to as large a size as needed, but it should not be used at sizes smaller than the minimum shown here. If you have an application that requires smaller sizes, please discuss your needs with the brand team. You should also contact the brand team if you are not using a print or on-screen application, as in certain cases (e.g., silkscreen or embroidery) the minimum size may need to be larger.

Make sure to maintain the signature's aspect ratio when scaling it, and always use approved electronic artwork.

Minimum Clear Space





Minimum Size





Incorrect Usage

Correct and consistent use of the Bernstein signature is an essential part of building brand equity.

The examples shown here are a few specific things to avoid when using the Bernstein signature. Use these examples as a guide when applying the signature to communications.

Always use approved electronic artwork.







Do not distort or skew the signature.

Do not alter the size or position of the elements within the signature.

Do not place an image or pattern inside of the square.







Do not change the color of the signature.

Do not add a drop shadow or other special effects to the signature.

Do not reproduce the Bernstein wordmark without the mark.



MUTUAL FUNDS www.ab.com

Do not add text or graphic elements to the signature.



Do not create a reverse version of the signature.



Do not place the signature on a background that is visually distracting or impedes legibility.

The AB Brand Identity in Australia

The Australian version of the Logo is an exception to the new AB logo system and should only be used for materials that will be distributed locally. Any materials created in Australia, but intended to be distributed globally, should use the standard AB logo.



Ahead of Tomorrow as a Tagline

Ahead of Tomorrow may be presented visually in select branded touchpoints to enhance awareness of our defined brand strategy.

It is important to differentiate *Ahead of Tomorrow* when using it as the firm's tagline vs. its use in text (as body copy, a headline, etc.). As a tagline, it should carry greater significance to the reader.

Using *Ahead of Tomorrow* in copy (and not as a tagline), should follow the font and style of the document in which it appears.

• Single line treatment

AHEAD OF TOMORROW™



• Single line treatment with brackets

[AHEAD OF TOMORROW] SM



· Stacked treatment with brackets

AHEAD OF TOMORROW



Stacked treatment with colored brackets





Sample Applications:

Corporate folders and presentation covers



Advertising and promotion sign offs



Richmails



Merchandise and promotional materials



Exhibitions, Lobby Signs and flags



4.0 The Design System

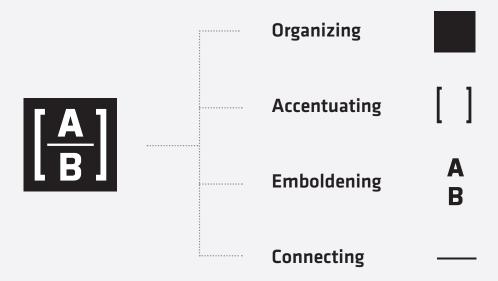


The logo is at the core of our design system, and each of the elements within the system was created to reinforce our communications with the ideas that give our brand its strength.

Our design system is built on the essential elements of the logo, complemented by color, typography, photography, illustration and symbols.

Design Principles

Each of the logo's four components plays a distinctive role in guiding the design of AB materials.



Organizing

Highlighting information with stability and precision.

Accentuating

Turning essential information into immediate visuals.

Emboldening

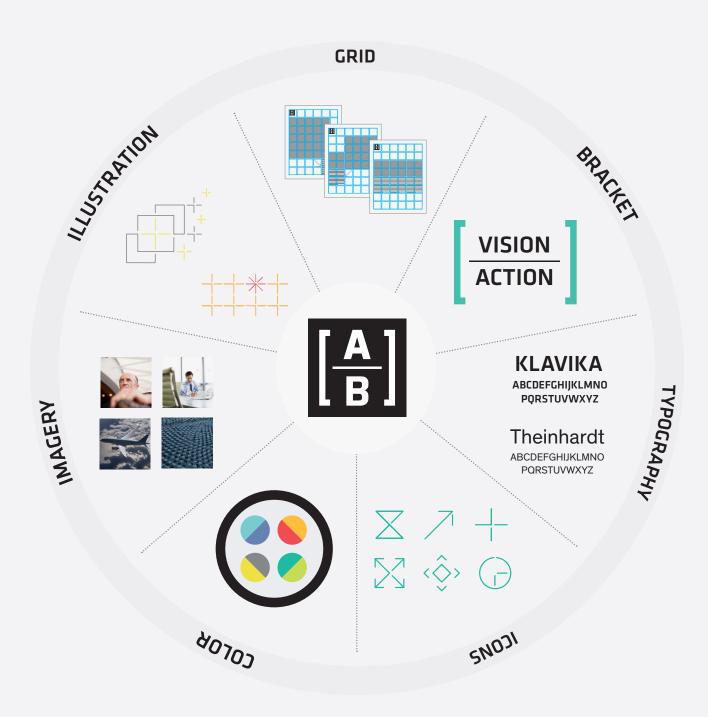
Bringing attention to key concepts in the communication.

Connecting

Creating associations between ideas.

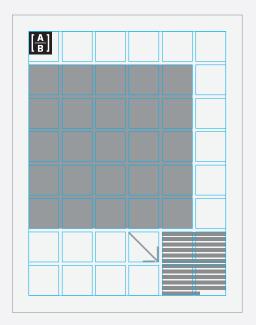
Design Elements

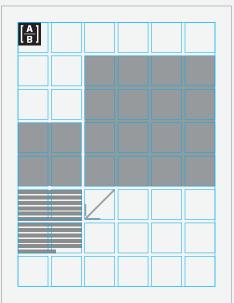
Based on the design principles, key design elements have been created to bring the complete visual identity of AB to life. Each design element is described in further detail on the following pages.

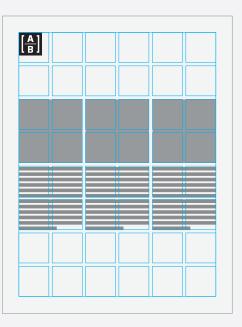


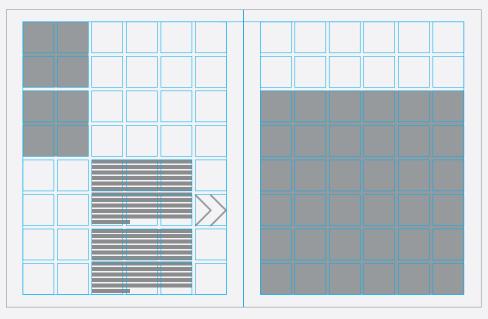
Grid

The proportions of the logo are celebrated and become the basis for the underlying pattern or grid, providing flexibility and unity in our communications.





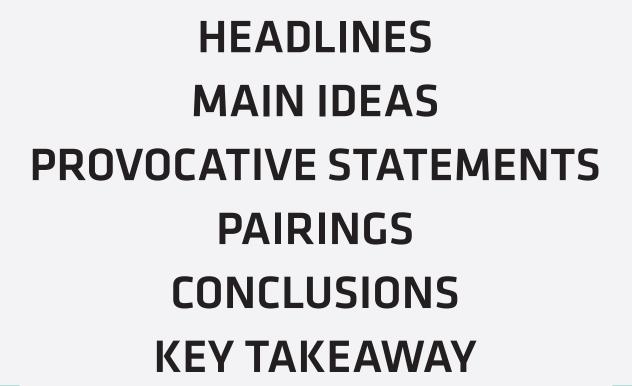




Bracket

Making information hierarchical helps to focus and prioritize communications. One form of hierarchy is to highlight a statement or affirm a concept. Doing so helps the reader to quickly organize and take in information or make decisions.

What to highlight:

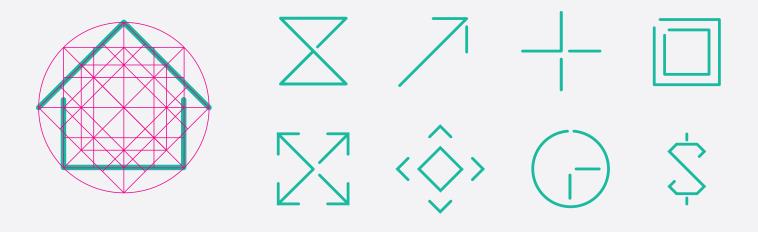


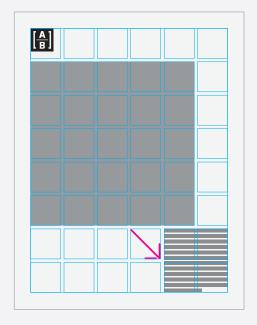
VISION ACTION

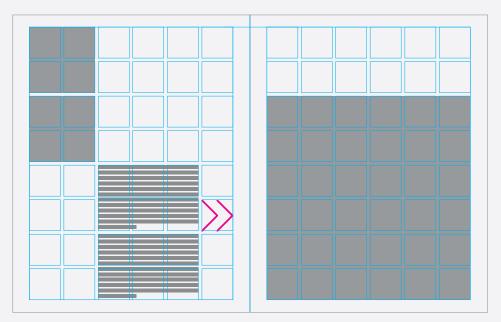
IMPROVING RETIREMENT OUTCOMES

Icons

Using icons is a way to tie different blocks of information together. This principle reveals the connections from one step to another and from one person to another.

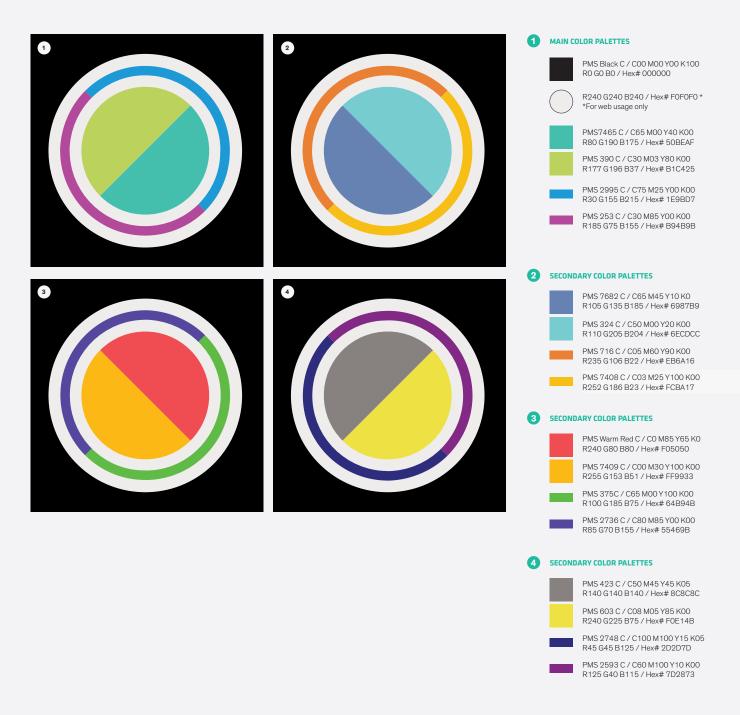






Color

The color black is strongly associated with AB. A secondary color palette has been created to complement this strength, adding new energy and the ability to emphasize messages in our communications.



Typographic Style and Hierarchy

An information hierarchy helps us create clear communications.

We use Klavika for titles, headings and subheadings. We use Theinhardt for body copy, callouts, captions and notes. These consistent and clear uses of typography ensure that readers can navigate our communications quickly and easily.

PRIMARY TITLE: KLAVIKA BOLD

Secondary Title: Klavika Light

Subhead: Klavika Bold

Body Section Title: Klavika Bold

Subsection Title: Theinhardt Bold

Body Copy: Theinhardt Regular

Sed quis velit. Nulla facilisi. Nulla libero. Vivamus pharetra posuere sapien. Nam consectetuer. Sed aliquam, nunc eget

Callout / Quote: Theinhardt Light Italic

Captions / Notes / Legal / Folio: Theinhardt Hairline
Always keep in mind legibility. The suggested minimum
size for captions, notes, disclaimers and folio is 7 pt.

Primary Typefaces

We use two typeface families in our visual identity system: Klavika and Theinhardt.

Klavika is a sans serif typeface family with a clean, solid structure that pairs well with our brand logo. It's a highly legible typeface family that works well at very large display sizes or for smaller-scale applications.

Theinhardt is a sans serif typeface family that pairs well with Klavika, ensuring a connected look between the two typefaces. It provides great legibility for blocks of text, even at very small sizes.



ABCDEFGHIJKLMNOPQRSTUVWXYZ!@#\$%& abcdefghijklmnopgrstuvwxyz!@#\$%&

LOREM IPSUM DOLOR SIT AMET **CONSECTETUER ADIPISCING ELIT. MORBI COMMODO IPSUM**

Theinhardt

ABCDEFGHIJKLMNOPQRSTUVWXYZ!@#\$%& abcdefghijklmnopgrstuvwxyz!@#\$%&

Black Rold Lorem ipsum dolor sit amet, consectetuer adipisci elit. Morbi commodo, ipsum sed pharetra gravida, orci magna rhoncus neque, id pulvinar odio lorem non turpis. Nullam sit amet enim. Suspendisse id

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Nov 13, 2014 AB Brand Essentials

Utility Typeface (Digital Use Only)

For PowerPoint, web and e-mail and some other digital applications, we may substitute our primary typefaces for our utility typeface to prevent problems.

Arial is our substitute typeface. This typeface is available on virtually all computers, ensuring that our communications appear as we intend them to appear in all on-screen or web-based communications.

Arial

ABCDEFGHIJKLMNOPQRSTUVWXYZ!@#\$%&abcdefghijklmnopqrstuvwxyz!@#\$%&

LOREM IPSUM DOLOR SIT AMET CONSECTETUER ADIPISCING ELIT. MORBI Lorem ipsum dolor sit amet, consectetuer adipiscing ellt. Morbi commodo, ipsum sed pharetra gravida, orci magna rhoncus neque, id pulvinar odio lorem non turpis. Nullam sit amet enim. Suspendisse id velit vitae ligula volutpat condimentum. Aliquam erat volutpat. Sed quis velit. Nulla facilisi. Nulla libero. Vivamus pharetra posuere sapien. Nam consectetuer. Sed aliquam, nunc eget euismod ullamcorper, lectus nunc ullamcorper orci, fermentum bibendum enim nibh eget ipsum. Donec portittor ligula eu dolor. Maecenas vitae nulla consequat

Photography

Engaging imagery helps communicate the discipline and focus of our work.

People

These are images that show clients in lifestyle settings and AB employees at work. They use low-camera-angles, depth of field and ambient light to bring attention to the subject and express focus. Location features and indicators of action bring context to the image.





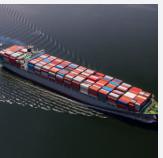




Reportage

These images highlight AB's connection to the world of business. The image style is photojournalistic, giving a sense of purpose. They document the path we are taking into the future.









Texture

Rhythm, repetition and perspective give the sense of an expansive view and the ability to see broad patterns.









Incorrect imagery

Incorrect images weaken the impact of our communications and their ability to convey a consistent and confident AB brand. For that reason, below are imagery styles we need to avoid.

Clip Art

Using elements like clip art and cartoon illustrations can look unsophisticated and undermine the integrity of your message.







Standard Icons

Publicly accessible icons are unacceptable replacements for the differentiating icon style created specifically for AB.



Figurative Illustrations

The use of diverse illustrations styles and techniques is a distraction rather than a benefit for our brand expression.







Generic Photography

Staged, clichéd or abstract stock photography dilute the strength of our defined photography style as outlined in these guidelines.







Solid-shape Patterns

The use of abstract patterns and textures is not consistent with the AB brand design system.



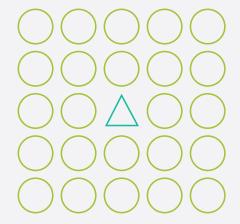
Cropped Imagery

Using cropped holding shapes for imagery restricts the engaging photography we are emphasizing with the AB brand.



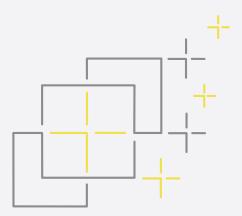
Illustrations

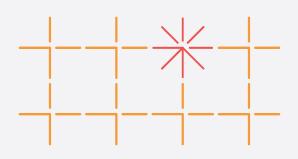
Our illustration style is based on elements of our logo and uses pattern anomalies to point to our ability to look beyond the expected.













Questions?

Please contact: brandmanagement@alliancebernstein.com