



30 min read

Quilter



CLEAR client communications

Our guide to help you improve your client communications using behavioural science.

For financial advisers only.

What is CLEAR?

To deliver communications to clients more effectively, we have worked with external behavioural science specialists to uncover the behavioural barriers and drivers that will help you to improve your client communications at every opportunity.

We refer to this approach as “CLEAR”, an acronym for using applied behavioural science in client-facing communications to deliver proven results.

Click on each principle to be taken to the relevant section.

C

Capture my attention

L

Lighten the load

E

Explain what it means for me

A

Arrange the content simply

R

Reassure me

Help customers to pay attention to the right piece of information at the right time

Reduce the complexity of information and the effort required to process it

Remove ambiguity by managing expectations and making information relevant to customers

Use the layout to create a fluent visual journey and help customers compare options

Promote confidence and control by using reassuring, positive language

How to use your toolkit

Where do I start?

1. The CLEAR principles are designed to make existing customer experiences more customer friendly. For each principle there are two behavioural science techniques you can use.
2. You don't need to use every principle for every communication. For each principle that you use, try to make sure you have ticked off one or two behavioural science techniques.
3. Choose how to prioritise the techniques based on the type of application. For example, **Explain what it means for me** will be important when you're asking the customer to complete an action, whereas **Reassure me** will be more important when customers' assets aren't performing well.

How does Quilter use CLEAR?

We have adopted CLEAR as the lens that we'll be applying to all of the client-facing materials we produce – including our suite of brochures, correspondence, forms, disclosure documentation and much more. To support this activity, we also use active consumer testing of our materials to really understand the impact of these communications so that you don't have to.

What do advisers need to do to comply with Consumer Duty?

To comply with the Consumer Duty's 'Consumer Understanding' outcome, you should continuously review and audit any of your firm's templated and ad-hoc communications. CLEAR can help you with that and here's some steps you can take.

1. Read this CLEAR for advisers document.

2. Review and audit existing templated documentation against the CLEAR framework.

3. Make changes to documentation and ad-hoc communications as required.

4. When sending ad-hoc communications, stop and consider the CLEAR framework.

How does this toolkit link to Consumer Duty?

In the new Consumer Duty rules, the FCA outlines five points which represent 'good practice' when supporting customers to make effective decisions. These labels show how each of these points link to the principles in your toolkit:



Engaging, Layering, Simple, Relevant & Well-timed

Capture my attention

Help customers pay attention to the right piece of information at the right time

1. Saliency - highlight the key elements



Engaging, Layering & Simple

Make key information stand out

We are more likely to look at and remember the details of things that stand out on a page, as they are more likely to capture our attention.



Top tips

1. Use coloured elements, size, and contrast to guide attention to key information or towards important options that will help the customer make an informed decision.
2. Ensure only one or two elements stand out the most, to prevent different pieces of information competing for attention.
3. Increase the relative size of more important content compared to less important so that it's more salient in the visual field.

Using this in your different communications

Written

Identify the one or two most important pieces of information and make those capture the customer's attention by using colour, contrast, and size.

Digital

Identify the one or two most important pieces of information and make those capture the customer's attention by using colour, contrast, **motion**, and size.

Select a primary call to action (CTA or the next step you want someone to take) and ensure this is differentiated from secondary CTAs.

Conversations

Capture the customer's attention and let them know when important information is about to be shared to ensure it stands out in the conversation.

For example, "[Name], an important piece of information you need to know is...".

Dos and Don'ts

Highlight key information:

Instead of placing important information in a big block of text, make sure it stands out by highlighting it with colour and using clearly visible headings.

Instead of this



Do this



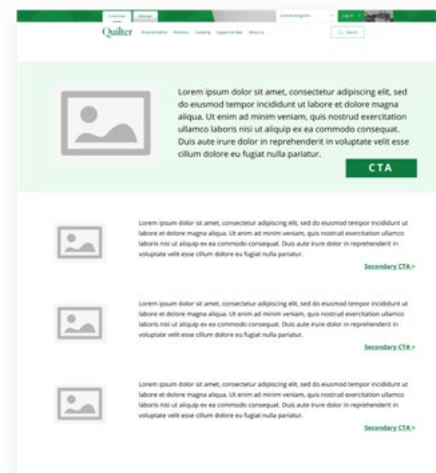
Clear hierarchy:

If there is a specific action that you want to drive out of a range of possible options, clearly prioritise it by placing it at the top of the page and use size and colour.

Instead of this



Do this



2. Icons - support key information with icons



Engaging, Layering & Simple

Show me, don't just tell me

Our brain processes images far faster than we read and understand words, so images convey messages and concepts in an efficient and engaging way.



Top tips

1. Use simple icons alongside key information to draw attention.
2. Ensure icons are easily recognisable and clearly match the words or the meaning of the concept they're linked to.
3. Add icons next to a call to action to help prompt the right behaviour or next to benefits to reinforce what the customer can enjoy.

Using this in your different communications



Written



Digital

Consider which piece of information is the most important or might be the most difficult to understand. Add simple icons to complement the key concept(s) so the customer can quickly gauge the message.

Common uses for icons include:



Online



Security



Dates



Time



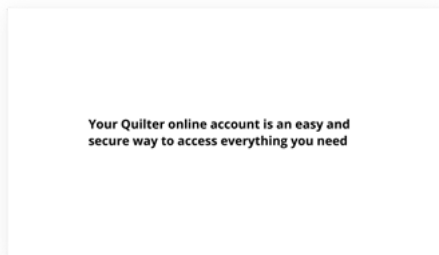
Speak to someone

Dos and Don'ts

Simple icons:

If you are trying to emphasise key concepts using text, include a simple icon to help your customers to understand.

Instead of this



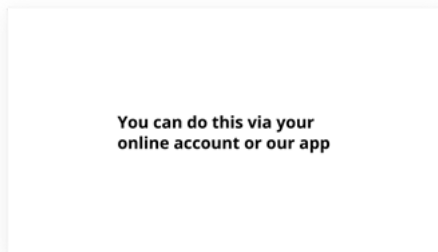
Do this



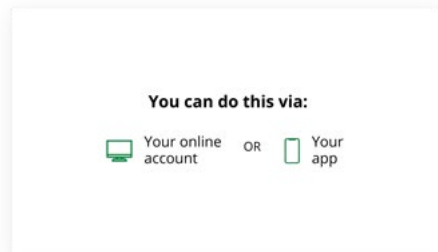
Comparing two options:

Instead of simply describing two options, add icons to text when you want to help your clients compare them.

Instead of this



Do this



Lighten the load

Reduce the complexity of information and the effort required to process it

1. Simple language - make sure I understand it first time



Use simple, easy language

Using jargon and complex language can needlessly confuse clients, making them unable to understand what you're telling them, and can prevent them from engaging at all.



Top tips

1. Use simpler, more common words that have fewer syllables.
2. Use shorter sentences with fewer words overall if possible. Reducing sentences to 15-17 words has shown to help aid understanding in certain contexts.
3. If you need to use a financial term that customers may not know, see **Boosts**.

Using this in your different communications



Simple language:

Swap longer, complex, rare words for ones that are shorter, simpler, and more common.

In the event of	▶	If
Funds	▶	Money
Utilise	▶	Use
Execute	▶	Do (also see Priming)
Demonstrates	▶	Shows
Commence	▶	Start
Contribution	▶	Payment

2. Chunking - break information into parts



Layering & Simple

Break it into chunks

When we group content together or use lists, these 'chunks' make information easier to read, remember, and understand.



Top tips

1. The ideal number of chunks is three, as our brains find this quantity easy to process.
2. Create clear sections by using headers.
3. Reinforce your chunks by using more white space or by introducing pauses in a conversation.

Using this in your different communications



Written

Break information into number or bulleted points rather than showing it in paragraph format.



Digital

Use coloured strips in the background to visually break the information into discrete chunks.



Conversations

Clearly signpost different pieces of information and pause to accentuate the differences.

"There are three key things to know about this."

Dos and Don'ts

Break out key points:

Instead of including several important points in one paragraph, break it up into simple or numbered bullet points.

Instead of this

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Do this

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Create distinct sections:

Clearly divide your communications into groups of similar information so that readers can identify different types of information instead of presenting it in unidentifiable paragraphs.

Instead of this

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Do this

- Section 1**
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- Subsection 1**
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- Subsection 2**
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- Subsection 3**
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Explain what it means for me

Remove ambiguity by managing expectations and making information relevant to customers

1. Timeframe – tell me how long it will take



Manage my expectations

We don't like uncertainty. We are more likely to engage with something when we know how long a task will take, or what a process involves.



Top tips

1. Give a timeframe for how long a task or process will take.
2. Ensure deadlines / timeframes are specific and highlighted clearly.
3. Slightly overestimate the timeframe so people feel good on completion.
4. Use bigger units where possible so the time taken feels shorter e.g. one hour feels less than 60 minutes.

Using this in your different communications



Written

Give customers a clear timeframe for actions they need to take, things they need to read, when they will receive something, or when they need to send something by.

Use a calendar or clock icon to signpost information relating to time (see **Icons**).



Digital



Conversations

Once you understand the customer's reason for the conversation, indicate how long that might take.

"This conversation typically takes X minutes."

Give customers a clear timeframe for actions they need to take, things they need to read, when they will receive something, or when they need to send something by.

Dos and Don'ts

Clear timeframes:

Instead of just telling customers about a process, give them a clear timeframe for how long the process will take alongside an icon, so they feel confident.

Instead of this

Complete this process:

1 Lorem ipsum dolor sit amet, consectetur adipiscing elit	2 Sed do eiusmod tempor incididunt ut labore	3 Ut enim ad minim veniam, quis nostrud exercitation
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Do this

Complete this process:  **5 mins**

1 Lorem ipsum dolor sit amet, consectetur adipiscing elit	2 Sed do eiusmod tempor incididunt ut labore	3 Ut enim ad minim veniam, quis nostrud exercitation
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Concrete deadlines:

Instead of giving deadlines where the customer needs to calculate on which day they need to complete an action, give a concrete date alongside an icon to remove ambiguity and errors.

Instead of this

Please send your documents within
10 working days of this letter being
sent to you

Do this

 Please send your documents by
Wednesday 25th January

2. Process – tell me what to expect next



Simple & Engaging

Explain the next steps

Uncertainty can lead to a lack of engagement and poor decision-making. We prefer the reassurance of a clear next step, so we know what will happen next, and why.



Top tips

1. Clearly label the steps of a process - ideally three steps.
2. Use language that makes the process feel simple e.g. quick, easy.
3. Make sure the customer's next step is very clearly highlighted.
4. Make it easy for customers to know the easiest way to proceed. For example, going online may be quicker for checking their investment balance, or viewing a document on a tablet may be easier than on a mobile.

Using this in your different communications



Written

Provide a clear summary or contents page at the start of a longer communication.

Clearly highlight when the sections have been reached as the customer progresses.

Manage expectations about a customer's product, service, or journey using a stepped process - ideally three steps if possible. Show the key touchpoints, stages or actions that are needed.



Digital

Manage expectations about a customer's product, service, or journey using a stepped process - ideally three steps if possible. Show the key touchpoints, stages or actions that are needed.

Use a progress bar with the key stages when customers are completing an action online e.g. activating their online account or completing a form. Ensure the bar visibly fills as the customer progresses to reinforce their behaviour.



Conversations

Before starting the main content of the conversation, tell the customer the plan or key topics for the conversation as well as any potential actions they may need to follow up with.

"In today's conversation we'll discuss three key things..."

Dos and Don'ts

Describing processes:

Instead of explaining a process in a paragraph, break it into separate steps.

Instead of this



Do this



See **Horizontal Display** for why the steps have been placed side by side.

Simple sectioning:

Instead of placing two different sections on the same page, separate them into two pages to make it clear they are not related.

Instead of this



Do this



Arrange the content simply

Use the layout to create a fluent visual journey and help customers compare options

1. Horizontal display – show key information side by side



Simple, Relevant & Engaging

Put information into context

The way that information or options are presented to us affects our behaviour and the choices we make. Information presented horizontally is easier to process. Analogies and comparisons can also aid understanding.



Top tips

1. Present processes, options, and comparisons in a horizontal display to allow for easy processing.
2. Multi-step processes work best in a horizontal format, as it mirrors our mental process. Preferably present this in three parts.
3. Compare different options or old vs. new information horizontally to allow for easier comparison.

Using this in your different communications



Written



Digital

Instead of presenting steps for a process in a vertical list, display the steps in a horizontal design to create a sense of progression.

Dos and Don'ts

Processes:

Instead of presenting a process in a vertical list, place each step side-by-side to help your clients follow the order of the journey in a cognitively easier way.

Instead of this

The process:
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- 2 Duis aute inure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur.
- 3 Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum.

Do this

The process:
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<p>1 Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat.</p>	<p>2 Duis aute inure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur.</p>	<p>3 Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum.</p>
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Number comparisons:

Display the comparison side by side, and use colour to show which is the old value (e.g. grey) and which is new (e.g. green or blue) instead of displaying options stacked vertically.

Instead of this

Old Value	3,387
New value	4,103

Do this

Old Value	New value
3,387	4,103

2. Progressive disclosure – reveal information in stages



Layering

Breaking down the key information

Reduce the amount of text used to get the message across and give the content space to breathe. White space on the page makes it easier for us to process content, and therefore increases the likelihood that we will understand and act on it.



Top tips

1. Consider what information the customer must know, and what is additional information.
2. Place additional information in a separate section / area that is easy to locate.
3. Break long documents or tasks into discrete sections and present them one at a time.

Using this in your different communications

Written

Break the content into two parts: the main section with the priority messaging, and an 'additional helpful information' or 'appendix' section that includes the extra content that may not be relevant to every customer or every circumstance.

Instead of including all potentially relevant information in one document, provide links / web addresses to places online where the reader can find more information if they want it.

Digital

Use accordions to allow customers to find out more if they decide it is relevant for them, or provide links to other pages / documents for more detail. Accordions are horizontal boxes that, when clicked on, expand to reveal more information.

Present different sections of a form across different pages.

Conversations

Ask the customer if they are happy with the first part of the conversation and are ready to move onto the next.

"Brilliant, the first part is now complete, thank you. Are you happy to move onto the second part about [title]?"

Offer to discuss additional information in a follow-up conversation or to send over more information after the conversation.

Dos and Don'ts

Appendices:

Break longer letters into two sections to create two distinct chunks that allow the customer to read the important information, and follow onto the extra information if they want it.

Instead of this



Do this



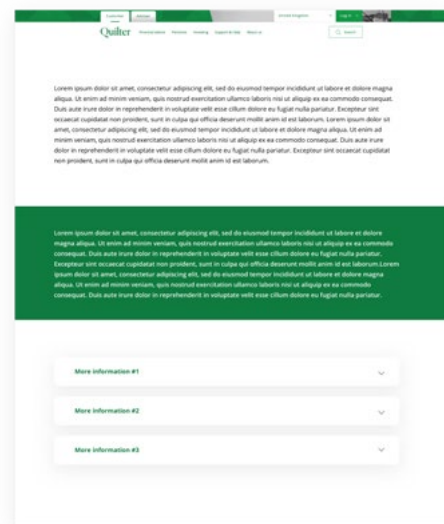
Progressive disclosure:

Use **accordions** to hide sections of content for the customer to interact with if they choose. This will allow you to space out the content, to create a clear design with more breathing room.

Instead of this



Do this



1. Empathy gap – help me visualise my future



Relevant

Giving back

We are more trusting of others when they do something for us. We are more likely to engage and pay attention when we feel someone has made an effort to help us.



Top tips

1. Use your authority to reassure customers that they are making the right investment choices.
2. Create a more neutral or positive emotional state to prevent present-biased decisions.
3. Encourage customers to put themselves in their future self's shoes.

Using this in your different communications



Written



Digital



Conversations

- ▶ Provide reassuring reminders to customers that investments help them most over the long term.
- ▶ Empathise during times of market decline, that although short term volatility can make them feel uncertain, we've been through ups and downs before.
- ▶ Prompt them to think about concrete financial goals, like the size of the house they want in retirement, or the types of trip they'd like to take.
- ▶ Intense emotions in the moment can make us want to make decisions that help us more in the short term, so encourage customers to pause and come back later before making any big decisions.

2. Loss aversion – reduce the emotional impact of losses



Relevant

Tailoring your advice

Some conversations are harder to have than others, but research shows that we respond far better to communications which feel personalised to us and help reduce emotional impact.



Top tips

1. There will be times where you need to reduce perceptions of loss to avoid customers making impulsive decisions, and times where you need to heighten perceptions of loss to encourage careful consideration of risks.
2. Use positive language to emphasise gains and benefits that customers would risk losing should they go elsewhere.
3. Consider highlighting potential losses when there are significant consequences the customer needs to understand.

Using this in your different communications



Written



Digital



Conversations

Increasing perceptions of loss:

- ▶ If customers need to take action to avoid losing access to something or missing out on a timely opportunity, use language to signal this e.g. “act now to avoid missing out”.
- ▶ If a particular decision is very high risk, highlight this in concrete terms e.g. “there is a significant chance of you losing money, which could impact your retirement plans”.

Reducing perceptions of loss:

- ▶ Using words such as ‘loss’, ‘risk’, or ‘danger’ can intensify loss aversion. Consider whether this language is necessary or may put customers off an action that could otherwise be right for them or could encourage short-term loss prevention to the detriment of long-term asset growth.

Thank you

Quilter

Important information

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