



# COMMUNIQUÉ

COMMUNIQUÉ : NINE | PEOPLE'S UNITED BANK : CORPORATE BRANDING

**sjv** | NYDESIGN



# PEOPLE'S UNITED BANK

## Brand Expression That Crosses Business Borders

We were tasked with the development of a visual expression that would support and enhance the brand's characteristics across the client's three core business lines, allowing for consistency of brand expression while still providing a level of distinction across their retail banking, commercial banking and wealth management market segments.

This initiative was intended to elevate the bank's visual brand through an evolutionary process while still providing an expression that was contemporary, and in step with an ever changing audience.



# PEOPLE'S UNITED BANK

## Defining The Elements of the Visual Brand

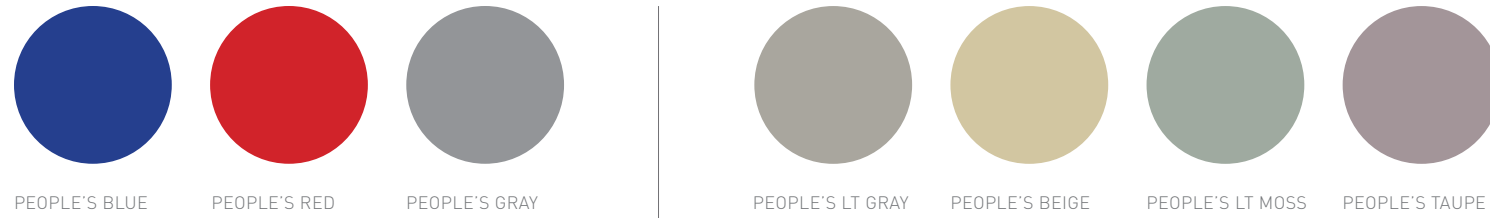
The key to the successful blending of Elements of the People's United Bank Visual Brand was to first define a Unifying Visual Language — the brand-specific elements that would provide the necessary depth and breadth required to communicate the distinct personalities of each business line — yet still bind those business lines together, reinforcing the brand's overarching mission and vision.

The core elements of the People's United Bank visual brand were defined as follows:

- **Brand Palette:** The Emotive Power of Color
- **Fonts/Typography:** Giving Voice to the Brand
- **Imagery/Infographics:** A Reflection of the Brand's Promise
- **Design Execution:** Application of the Elements of the Visual Brand

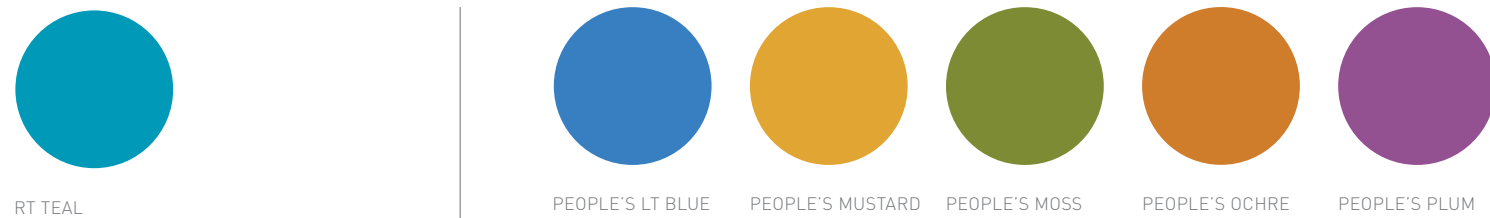
On the following pages, we present representative selections from the creative presentation.

## Brand Palette: The Emotive Power of Color

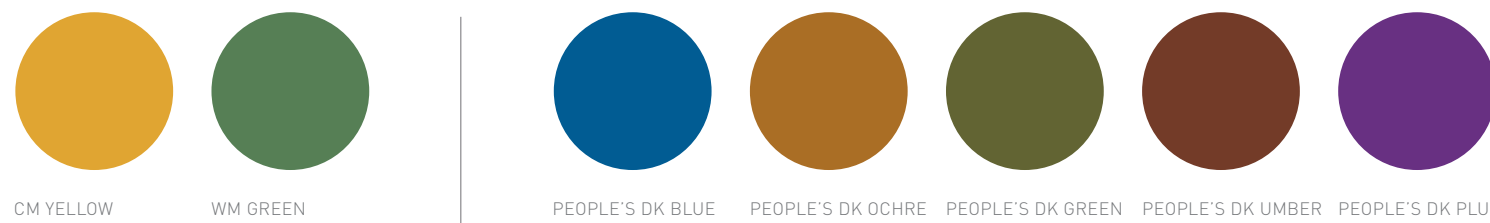


Core Corporate Palette

Cross Business Line Neutral Color Palette



Retail Banking Palette



Common Commercial & Wealth Management Palette

### Color Palette Strategy

**The Core Corporate Palette of People's Blue, Red and Gray forms the backbone of the company's overarching color signature.**

RT Teal was proposed as the signature color for use across all **Retail Business Line** communications, while a Secondary Color Palette provides a range of complementary hues that would be successfully implemented across digital and print applications for both Corporate and Retail.

Due to the close relationship between the **Commercial and Wealth Management Business Lines**, we proposed the use of a shared range of Secondary Colors for both of those business lines.

These secondary colors were selected specifically to convey a richer, more sophisticated and contemporary expression for both of these business lines.

The **Neutral Color Palette** functions as an integral part of the brand's visual expression, and allows for the use of a limited suite of neutral color tones for all corporate level communications, as well as across all three business lines.

These colors add visual depth to any component's design, while still complementing the core color signatures of the overarching brand as well as the individual business lines.

## Fonts/Typography: Giving Voice to the Brand

### Sentinel Book *and Italic*

ABCDEFGHIJKLMNOPQRSTUVWXYZ

1234567890!@#\$%&\*

### Core Corporate Palette Sentinel Bold *and Italic*

**ABCDEFGHIJKLMNOPQRSTUVWXYZ**

**1234567890!@#\$%&\***

### Trade Gothic Pro Next Light *and Italic*

ABCDEFGHIJKLMNOPQRSTUVWXYZ

1234567890!@#\$%&\*

### Trade Gothic Pro Next Heavy *and Italic*

**ABCDEFGHIJKLMNOPQRSTUVWXYZ**

**1234567890!@#\$%&\***

## Typographic Strategy

A beautifully proportioned slab-serif font, **Sentinel** provides elegance at lighter font weights, while still delivering an expressive and impactful tone of voice when used at heavier weights and larger sizes.

**Trade Gothic Next** is a recently updated version of a classic, well balanced sans serif with open and efficient proportions and is equally at home paired with elegant serif fonts such as Sentinel, and provides a wide range of possibilities with regard to the use of those fonts to meet the various demands of the visual communication system.

## Imagery: A Reflection of the Brand's Promise



### Retail Business Line Strategy

**The Retail Business Line lies at the heart of People's United Bank's customer base.**

Imagery would include photography that is authentic, and aspirational in nature, depicting customers within "real life" situations.

While some of these images would depict "slice of life" moments that could apply to a wide array of visual and editorial communications, other situations such as retirement planning, saving for college, or perhaps even starting a small business, would require a more specific visual theme or solution.

## Imagery: A Reflection of the Brand's Promise



### Commercial Business Line Strategy

The Commercial Business Line's focus is on small to large businesses, ranging from \$500,000 through \$100,000,000 in overall assets.

These images would focus thematically on the needs of business owners, as well as their work or business environments.

While portraits of business owners would not be out of the question, the imagery would communicate an expressive sense of their customer's business as an organic and active environment.

Images would depict interaction within the workplace, amongst colleagues and employees, as well as focusing on more detailed images of the business workplace and other related themes.

## Imagery: A Reflection of the Brand's Promise



### Wealth Management Business Line Strategy

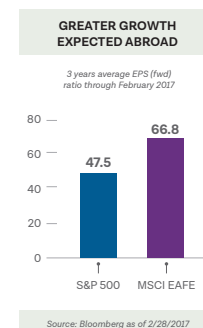
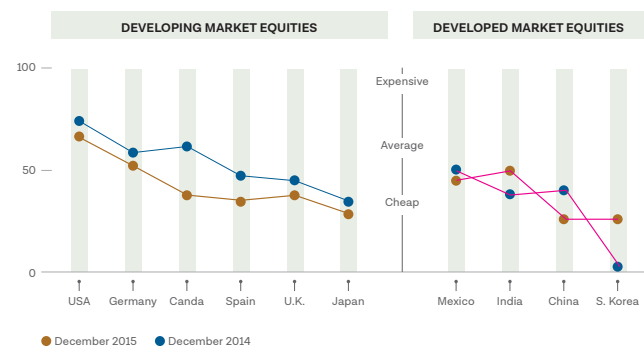
While Wealth Management and Commercial are the more closely related of the three business lines, Wealth Management's visual focus would be more expressive. The unique characteristics of this business line offered an opportunity to deliver a more conceptually thematic approach to the imagery, as well as an exclusive use of black & white photography

Imagery used to support this business line's specific communications would leverage intelligent and sophisticated metaphorical themes (as well as aspirational still-life images and dramatic scenics) illustrating a wide range of topics ranging from planning, security, growth, protection, aspirational lifestyle and so on.

Additionally, regularly published thought-leadership communications such as Wealth Management's Quarterly Reviews would benefit from more topical or conceptual imagery, appropriate to the subject matter of a particular investment topic or theme.



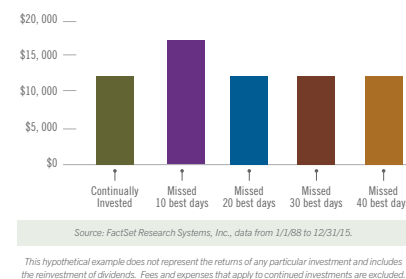
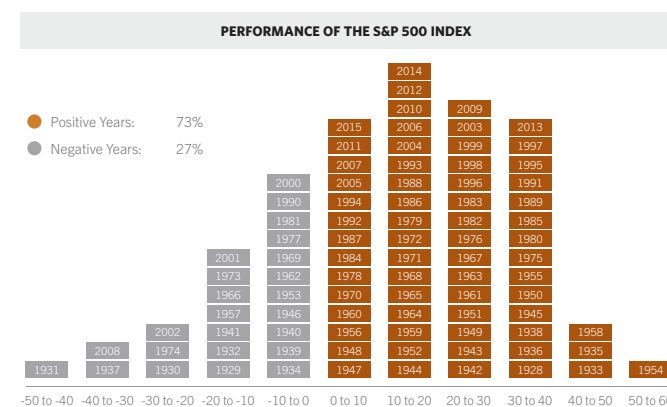
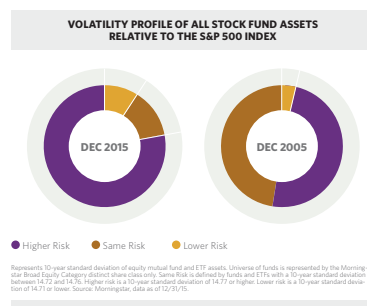
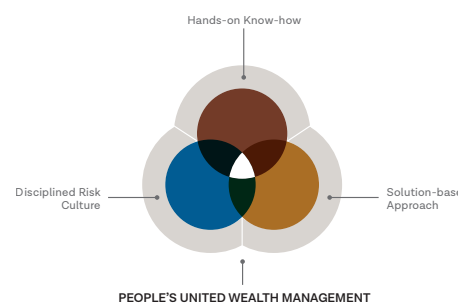
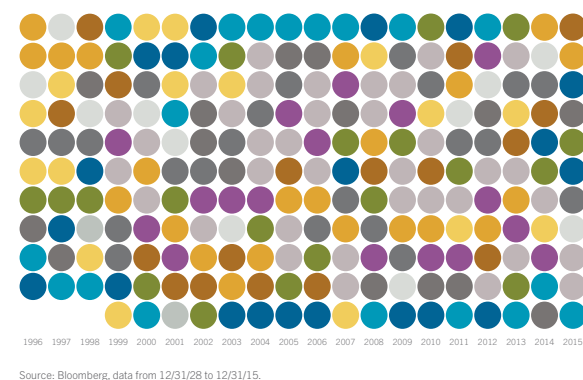
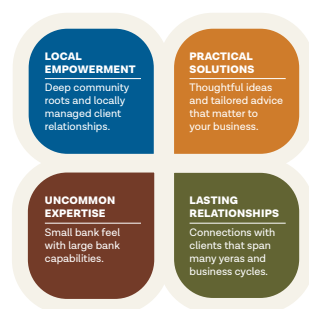
# Imagery: A Reflection of the Brand's Promise



## Infographic Strategy

Across all three of People's United Bank's business lines, clearly articulated and elegant designed statistical, conceptual and tabular data and concepts requires a consistent execution.

Whether a pie chart to convey asset allocation, a bar or mountain chart created to depict growth over time, or a conceptual graphic created to communicate People's United Bank's philosophy and dedication to their customers and clients, infographics that are simply crafted and that offer excellent legibility, are essential in aiding an audience's comprehension and retention of the critical aspects of the bank's communications initiatives.



# Wealth Management: Print



PRINT LITERATURE



ILLUSTRATION DETAIL

## Retail Banking: Print

PERSONAL LENDING SOLUTIONS

**Give yourself the credit you deserve**



**People's United Bank**  
What Know-How Can Do®

PERSONAL INVESTING SOLUTIONS

**Build your fortune without spending one**



**People's United Bank**  
What Know-How Can Do®

PERSONAL MORTGAGE SOLUTIONS

**Solutions for first-time homebuyers**



**People's United Bank**  
What Know-How Can Do®

PERSONAL MORTGAGE SOLUTIONS

**First-time Homebuyer Programs**

**At People's United Bank, we have the experience and expertise to get first-time homebuyers approved with many affordable loans options.**

We offer special loan programs that feature below market interest rates, low down payments options and specially allotted funding to qualified buyers in our surrounding communities.

**First-time Homebuyer Programs include:**

**People's United Affordable Mortgage (PAM)**, a program designed to encourage homeownership in low to moderate income communities. The program provides a discounted fixed rate, low down payment options and greater buying power and financing flexibility.

**State Housing Agencies**, charged with providing financing for affordable housing to low and moderate income households. Some of these agencies are MassHousing (MA), Connecticut Housing Finance Authority (CHFA), State of New York Mortgage Agency (SONYMA), New Hampshire Housing Authority (NHHFA) and others across our bank footprint.

**Veteran's Administration**, a mortgage loan program established by the United States Department of Veteran Affairs to help veterans and their families obtain home financing. The program allows for 100% financing, as well as other flexible guidelines to allow veterans to enter the homemarket without some of the restrictions of conventional financing.

To learn more, contact a business banking expert at any People's United Bank location. You can also contact us at **1-866-831-5717**, or visit us online at **peoples.com**.

**People's United Bank**  
What Know-How Can Do®

IN-BRANCH PRINT LITERATURE

## Commercial Banking & Wealth Management: Presentation Systems



COMMERCIAL BANKING SOLUTIONS

**Let's discuss *your* business banking needs.**


JULY 13 2017

PRESENTED TO:

**Paul Richards**  
CEO, The Richards Group



People's United Bank  
What Know-How Can Do®




PEOPLE'S UNITED RETIREMENT SOLUTIONS

**Retirement *solutions* for today's business needs**

JULY 13 2017

PRESENTED TO:

**Ms Paulina Richards**  
CEO, The Richards Group



People's United  
Wealth Management  
What Know-How Can Do®

POWERPOINT TEMPLATE (4:3) — TITLE SLIDES

# Commercial & Wealth Management: Presentation Systems



COMMERCIAL BANKING SOLUTIONS

**Let's discuss your business banking needs.**

JULY 13 2017

PRESENTED TO:  
**Paul Richards**  
CEO, The Richards Group



COMMERCIAL BANKING SPECIFIC POWERPOINT TEMPLATE

PART ONE

COMMERCIAL BANKING SOLUTIONS

**Solutions that are tailored to your needs**

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DEPOSIT PRODUCTS

**Deposit solutions so you can prosper**

Successful businesses require a variety of financial services. And we deliver these services locally.

OUR DEPOSIT SOLUTIONS WILL GIVE YOU THE SOLID FOUNDATION TO PROSPER.



Our array of deposit accounts will provide you the following solutions:

- Operational ease for daily transactions
- Earn funds on excess operation transactions
- Maximize value of your money with 24/7 access to improve your cash flow

Manage your business account while on the go



FIAT OCULUS IUDEX

**A client-centric approach to business banking**

Business owners like you have been clear... you want a convenient, long-term business banking relationship that offers the tools and solutions to help you achieve your financial goals and maximize growth.

CLIENTS AND THEIR BUSINESSES ARE AT THE CENTER OF EVERYTHING WE DO



OUR CLIENTS





ABOUT PEOPLE'S UNITED BANK

**We're at home in your community**

Founded in 1842, People's United Bank, a subsidiary of People's United Financial, Inc. is a premier, community-based, regional bank headquartered in the Northeast. And we deliver these services locally.

QUICK FACTS

- MARKET CAPITALIZATION: **\$6.0bn**
- ASSETS: **\$40.6BN**
- NASDAQ: **PBCT**
- RATINGS: **MOODY'S: BAA2/P1 S&P: A-/A2**
- 400 BRANCHES**
- 600 ATMS**
- 35** DISTINGUISHED QUALITY SERVICE AWARDS SINCE 2009

# Commercial & Wealth Management: Presentation Systems



PEOPLE'S UNITED RETIREMENT SOLUTIONS

## Retirement solutions for today's business needs

JULY 13 2017

PRESENTED TO:  
**Ms Paulina Richards**  
CEO, The Richards Group



WEALTH MANAGEMENT SPECIFIC POWERPOINT TEMPLATE

### PART ONE

## A fresh look at reaching your financial objectives

Duis autem vel eum iriure dolor in hendrerit in vulputate velit esse molestie consequat vel illum luptatum dui dolore te feugait nulla facilisi.

3 A FRESH LOOK AT MEETING YOUR FINANCIAL OBJECTIVES




### 01 | Comprehensive retirement solutions

**Retirement sponsors and employees needs are directly addressed** by our full suite of retirement planning solutions

**Retirement Services Client Base**


- Corporations, municipalities and nonprofit organizations
- Small and mid-sized companies with greater than \$500,000 in retirement assets
- We currently have over \$1.5bn in retirement assets under management and administration and work with over 500 plans across the New England footprint\*

**CHOOSING THE RIGHT PLAN STRUCTURE MATTERS FOR YOUR BUSINESS**



Source: People's United Financial data as of 06/30/17

3 A FRESH LOOK AT MEETING YOUR FINANCIAL OBJECTIVES



### 06 | Who Is Your Plan's Investment Fiduciary?


**Retaining a discretionary trustee with 3(38) fiduciary status** reduces your company's liability exposure.

Under new DOL regulations, effective June 2017 investment advisors must act as a fiduciary when advising plans.

TYPES OF INVESTMENT FIDUCIARIES			
DISCRETIONARY TRUSTEE	3(38) INVESTMENT MANAGER	3(21) INVESTMENT MANAGER	DIRECTED TRUSTEE
ERISA 3(38) fiduciary who advises on the prudent selection, monitoring and replacement of plan investments, as well as custody, trust and accounting functions mitigating Plan Sponsor and key employee liability.	Solely responsible for the management of plan investments, including selection, monitoring and replacing plan investment options.	Recommends and monitors plan investments. Plan Sponsor remains responsible for selection, monitoring and replacement of plan investment options.	Retains custody of plan assets but has no fiduciary responsibility for selection, monitoring or replacement of funds. Plan Sponsor (or another Fiduciary) is responsible for prudent investment options.

\*A plan fiduciary must act prudently, follow the plan documents, ensure plan investments are diversified and plan expenses are reasonable. www.governancepublications/fiduciaryresponsibility.html. Many other retirement providers and advisors serve only as a "Directed" trustee or Investment Advisor under ERISA 3(21) which requires the named retirement plan trustee, or investment committee, with potential personal liability for plan investments.

7 A FRESH LOOK AT MEETING YOUR FINANCIAL OBJECTIVES



### 07 | Disciplined investment capabilities

**A disciplined investment process is just the beginning:** It drives menu selection and employee participation throughout the plan's life cycle

**IPS CREATION**



**IDENTIFY GUIDELINES FOR THE SELECTION, MONITORING & REPLACEMENT OF FUNDS**

**MENU SELECTION**  
Implement the menu from our High Confidence list. Consider other funds that may be appropriate for your plan.

**PARTICIPANT INFORMATION**  
Provide annual employee education that complements periodic statements & on-line reporting.

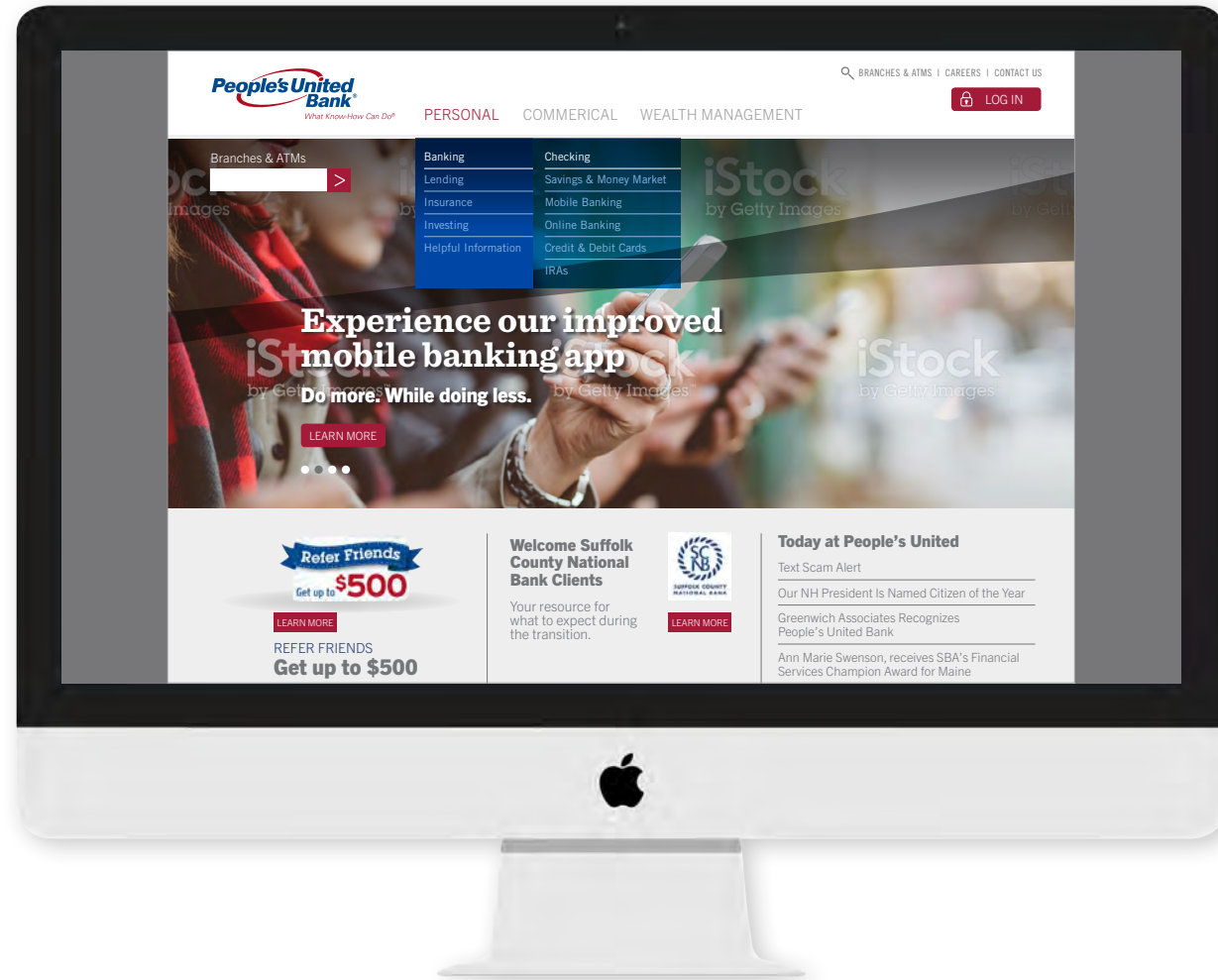
**ANNUAL REVIEW**  
Engage in a full review of your plan's menu performance, updates, benchmarking & fees.

**PERIODIC REVIEW**  
Assessing funds on your menu quarterly or as warranted.

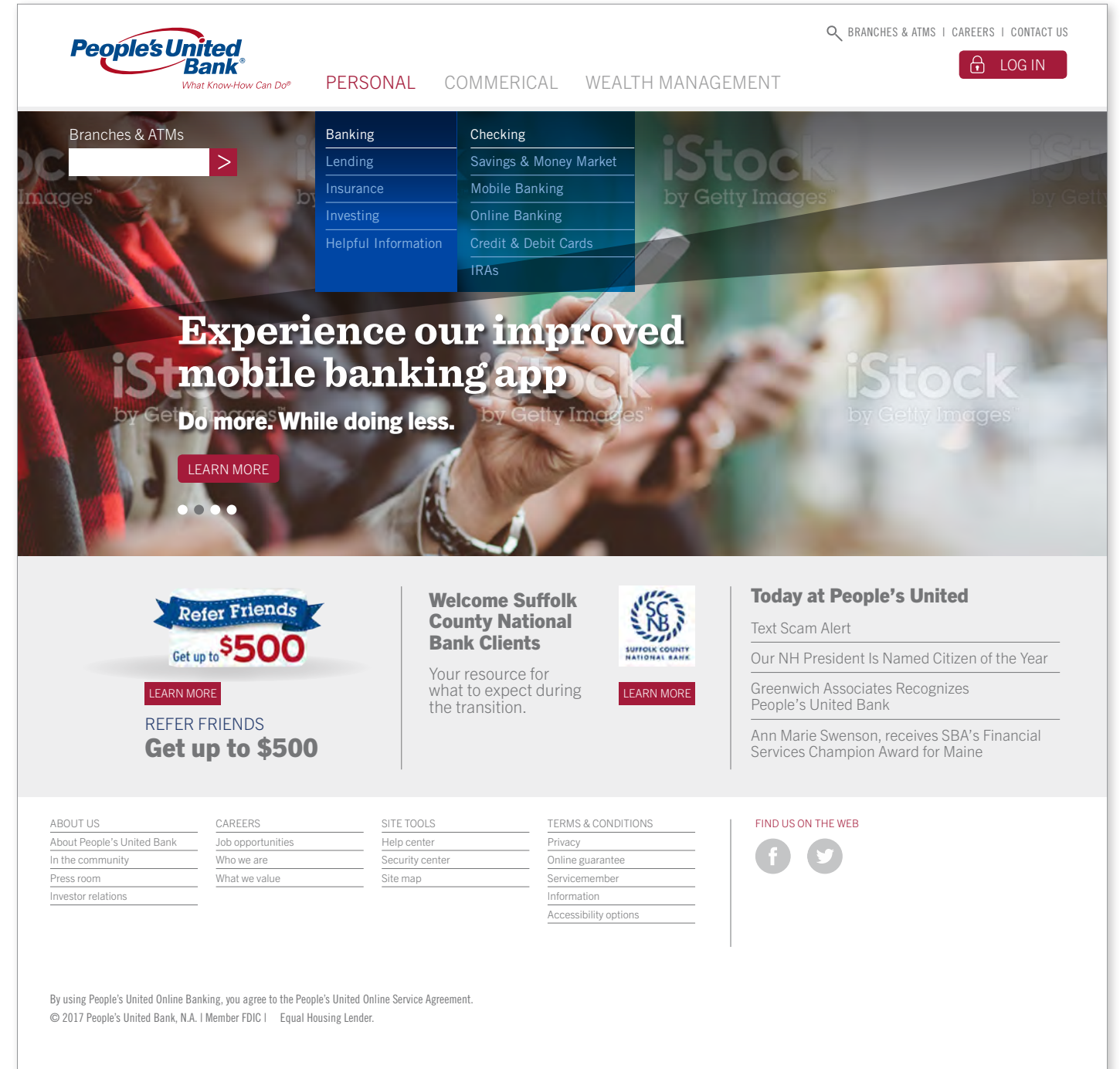
11 A FRESH LOOK AT MEETING YOUR FINANCIAL OBJECTIVES



# Digital Branding: Corporate Website — Retail Banking



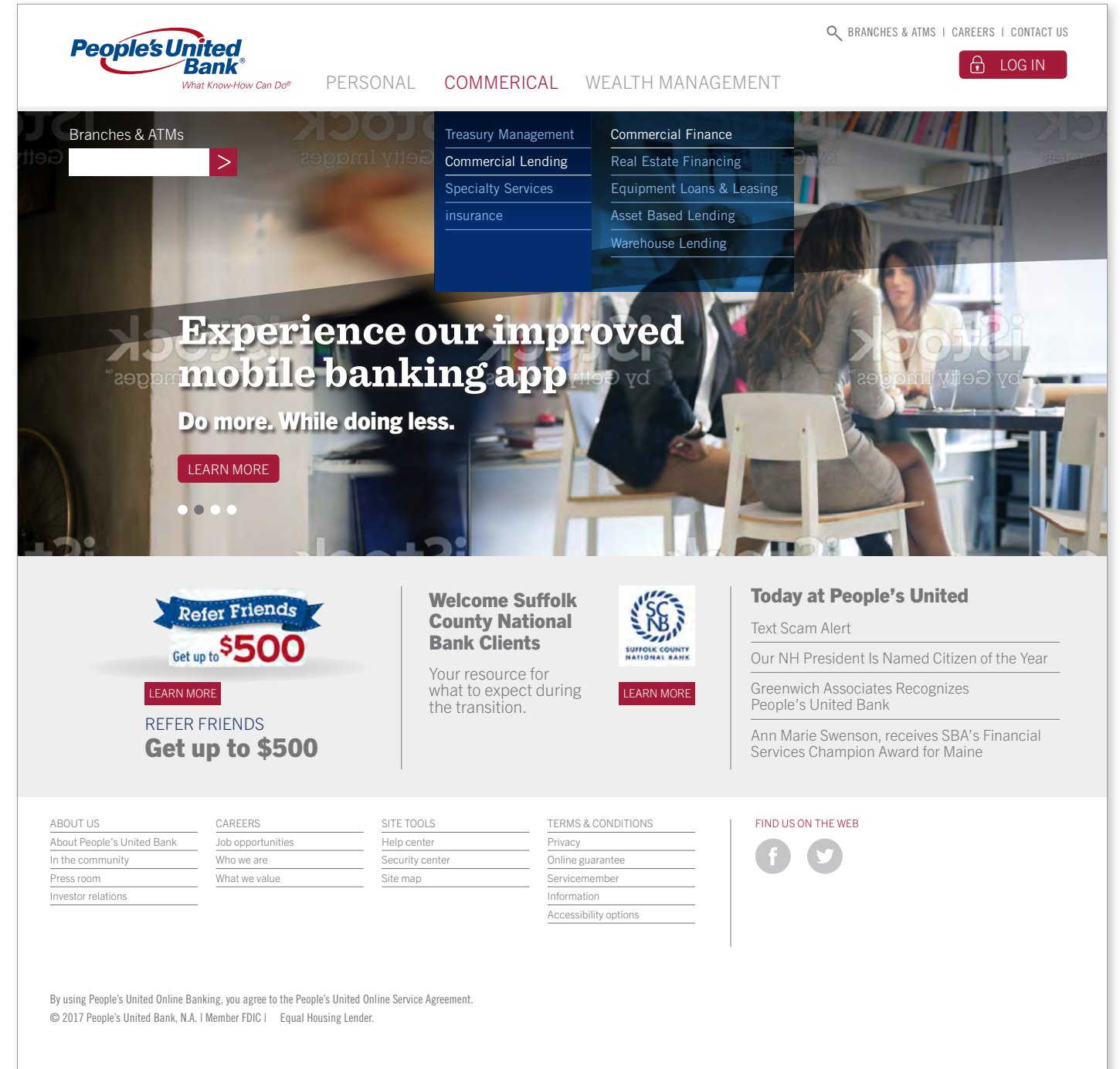
CORPORATE WEBSITE — HOMEPAGE



## Digital Branding: Corporate Website — Commercial Banking

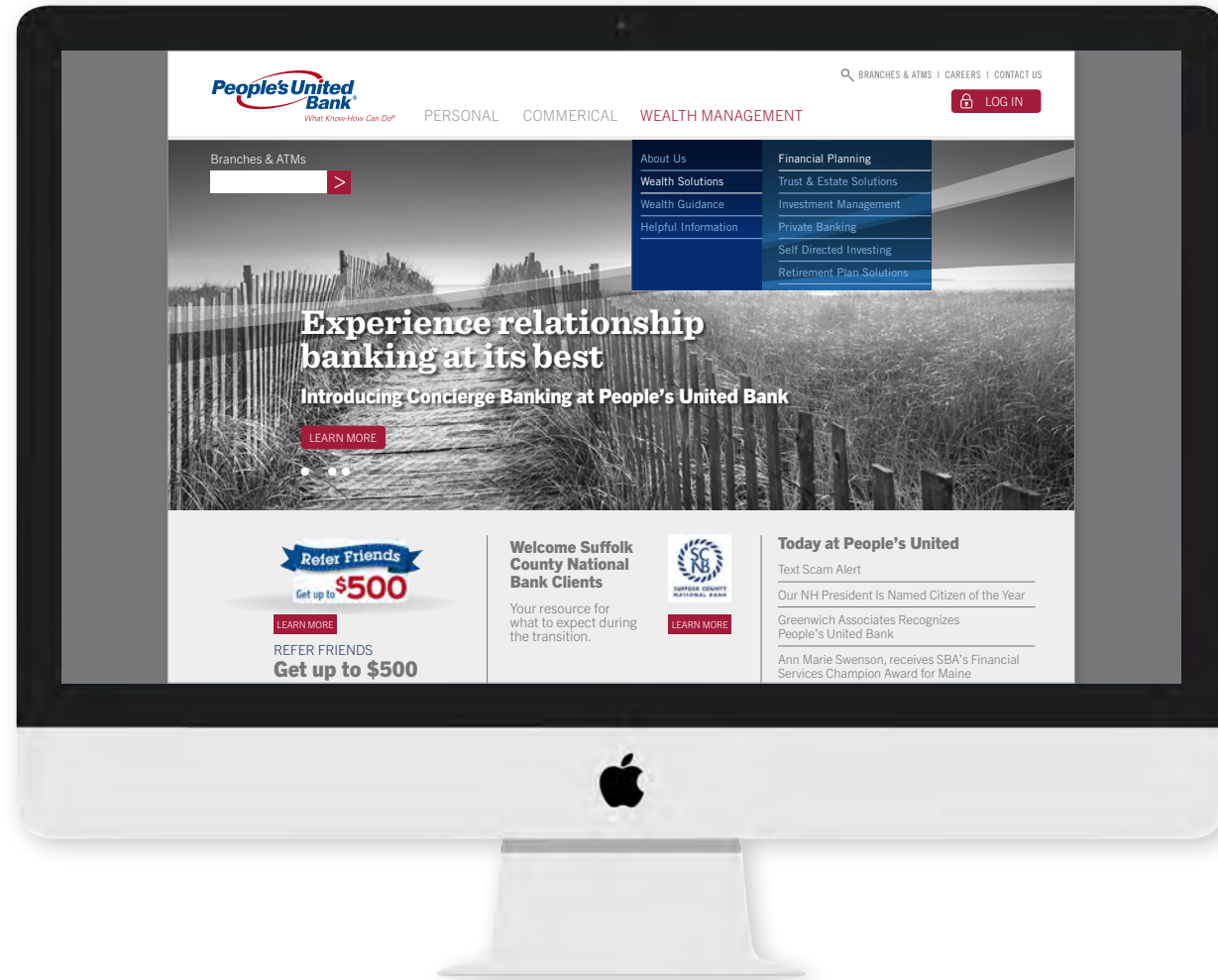


CORPORATE WEBSITE — HOMEPAGE

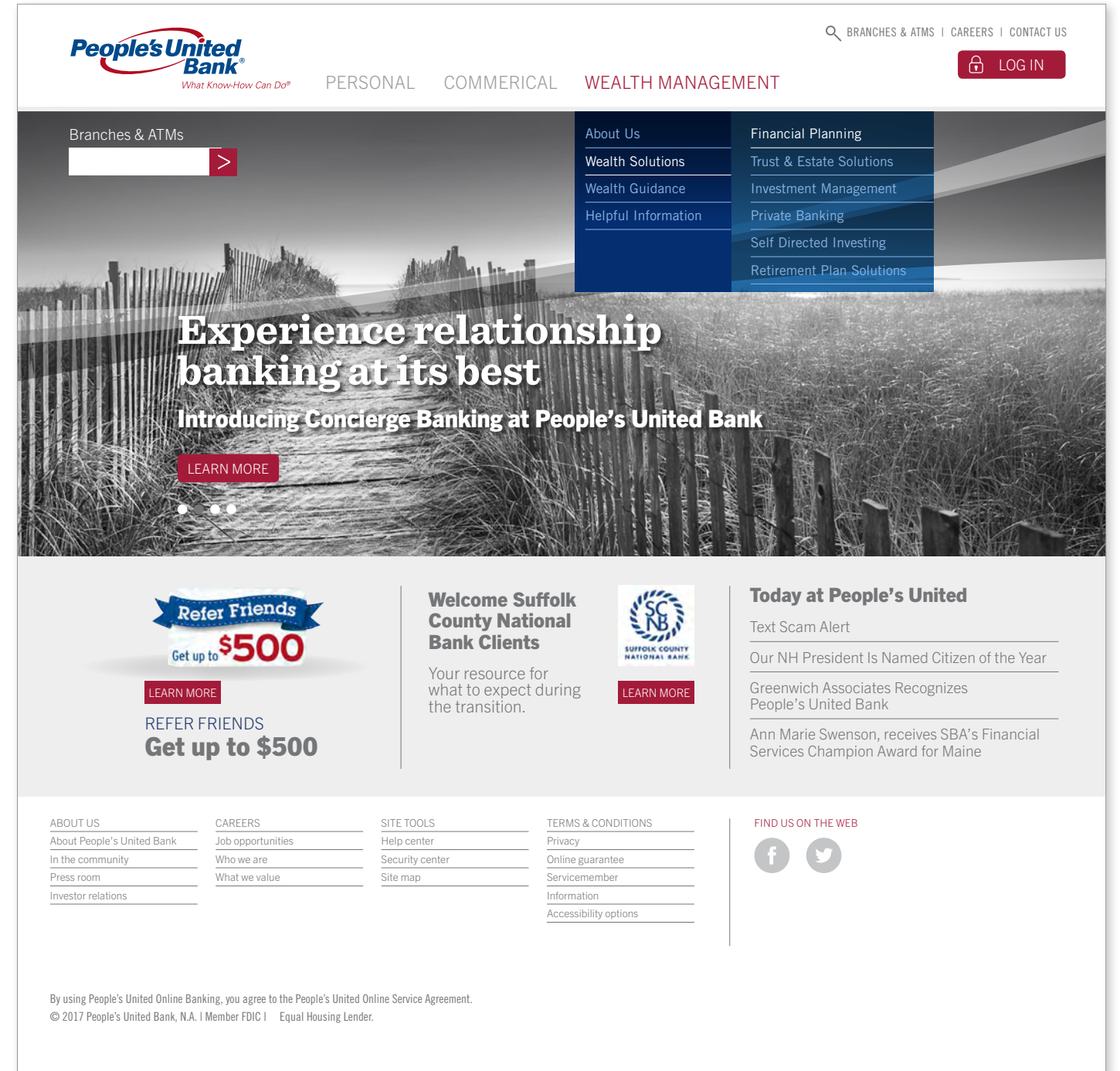




# Digital Branding: Corporate Website — Wealth Management



CORPORATE WEBSITE — HOMEPAGE



An independent design and brand consultancy led by creative director and principal, Stephen Visconti, SJV|NY Design blends classic design elegance with equal parts strategic insight and compelling storytelling, helping to build and shape brands for significant clients such as Ameriprise, Clarion Partners, CBRE, John Hancock Investments, Mack-Cali Properties, Merrill Lynch, Morgan Stanley, People's United Bank and UBS.

FOR MORE INFORMATION REGARDING  
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