

# From complex to clear

**Five plain-language techniques (in 45 minutes!)**

By Frances Gordon

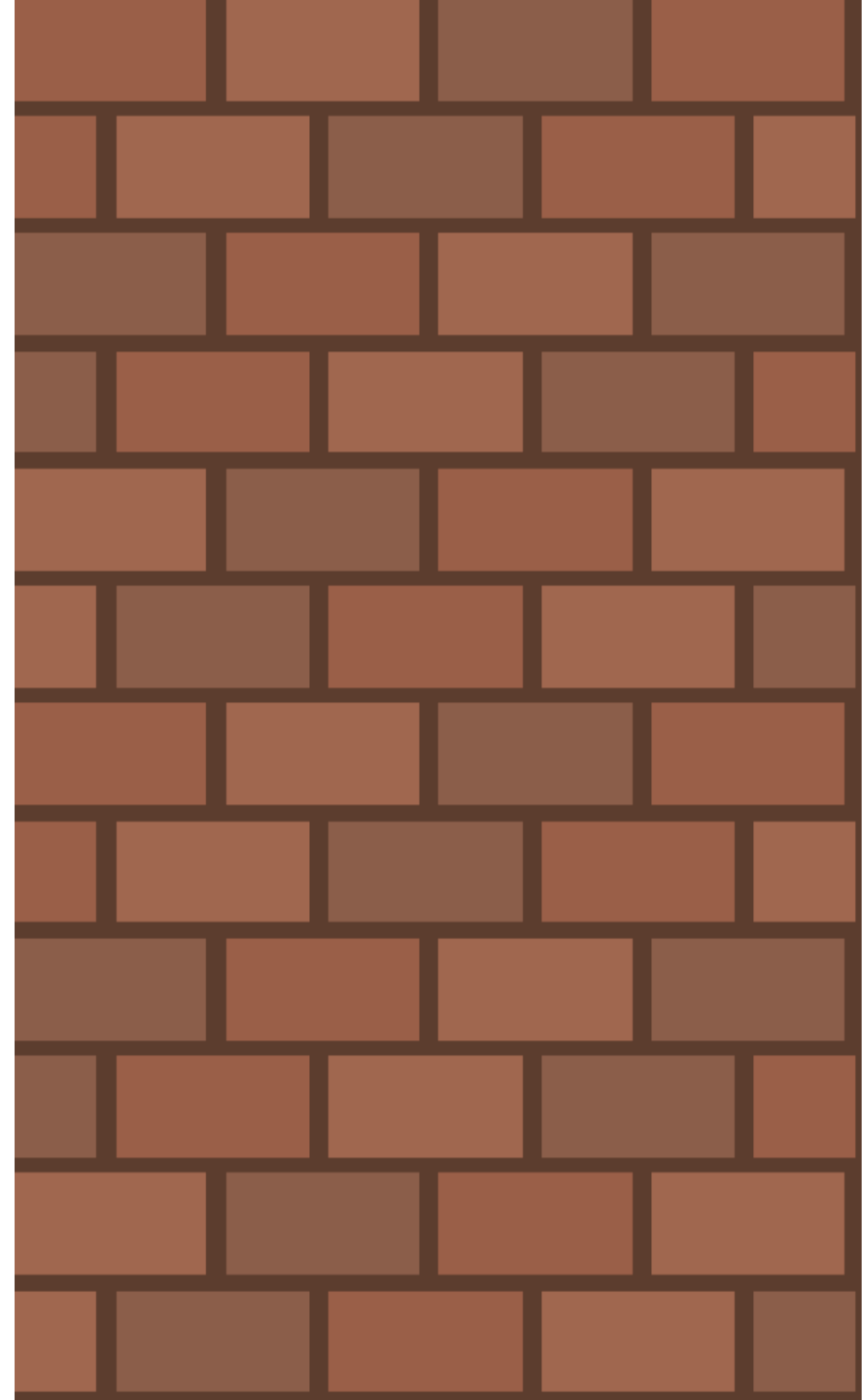
# What is this webinar about?

The idea is to give everyone in your firm a place to start.

It's not going to cover everything, or even most of it.

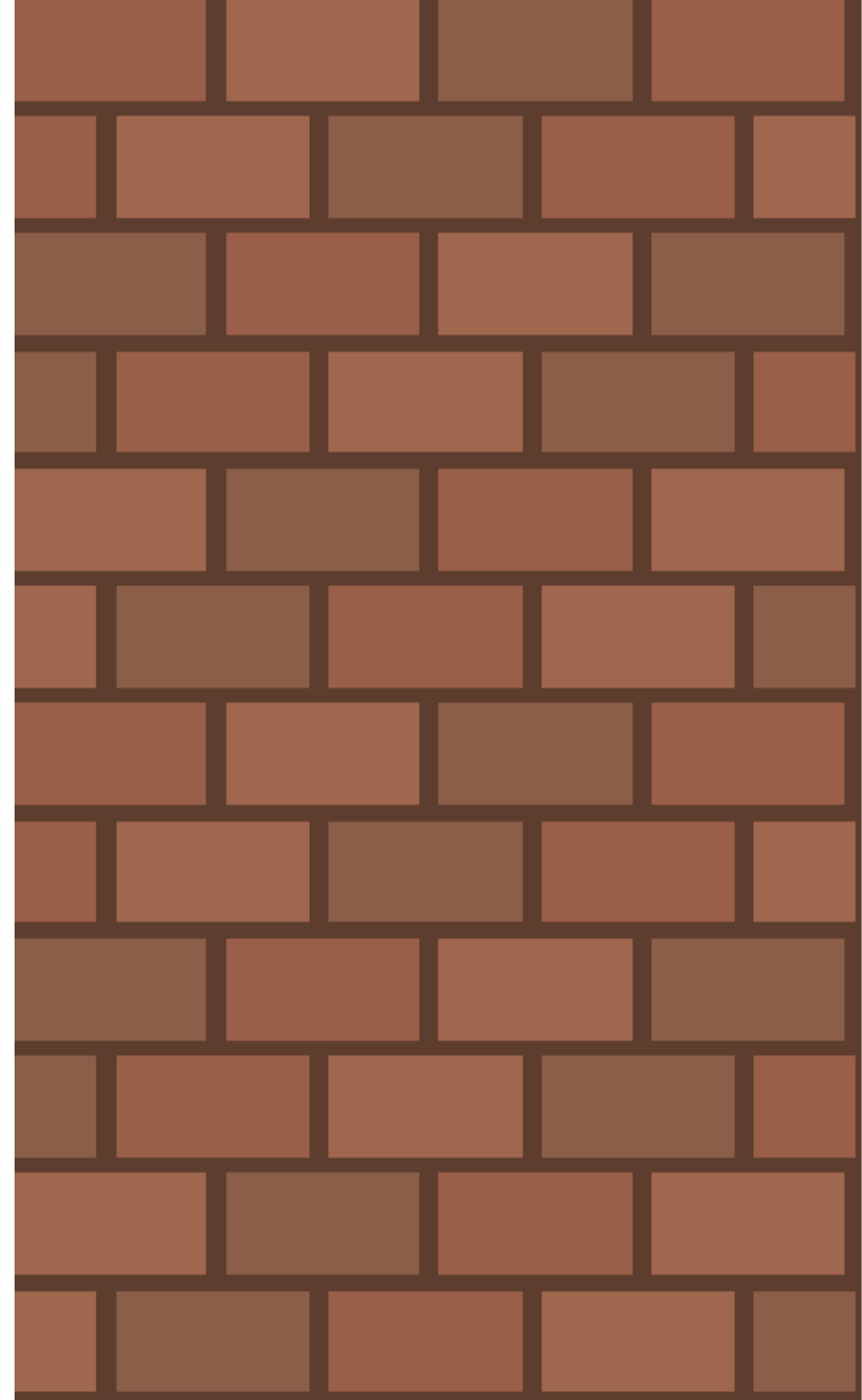
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“I don’t want to read this right now.”



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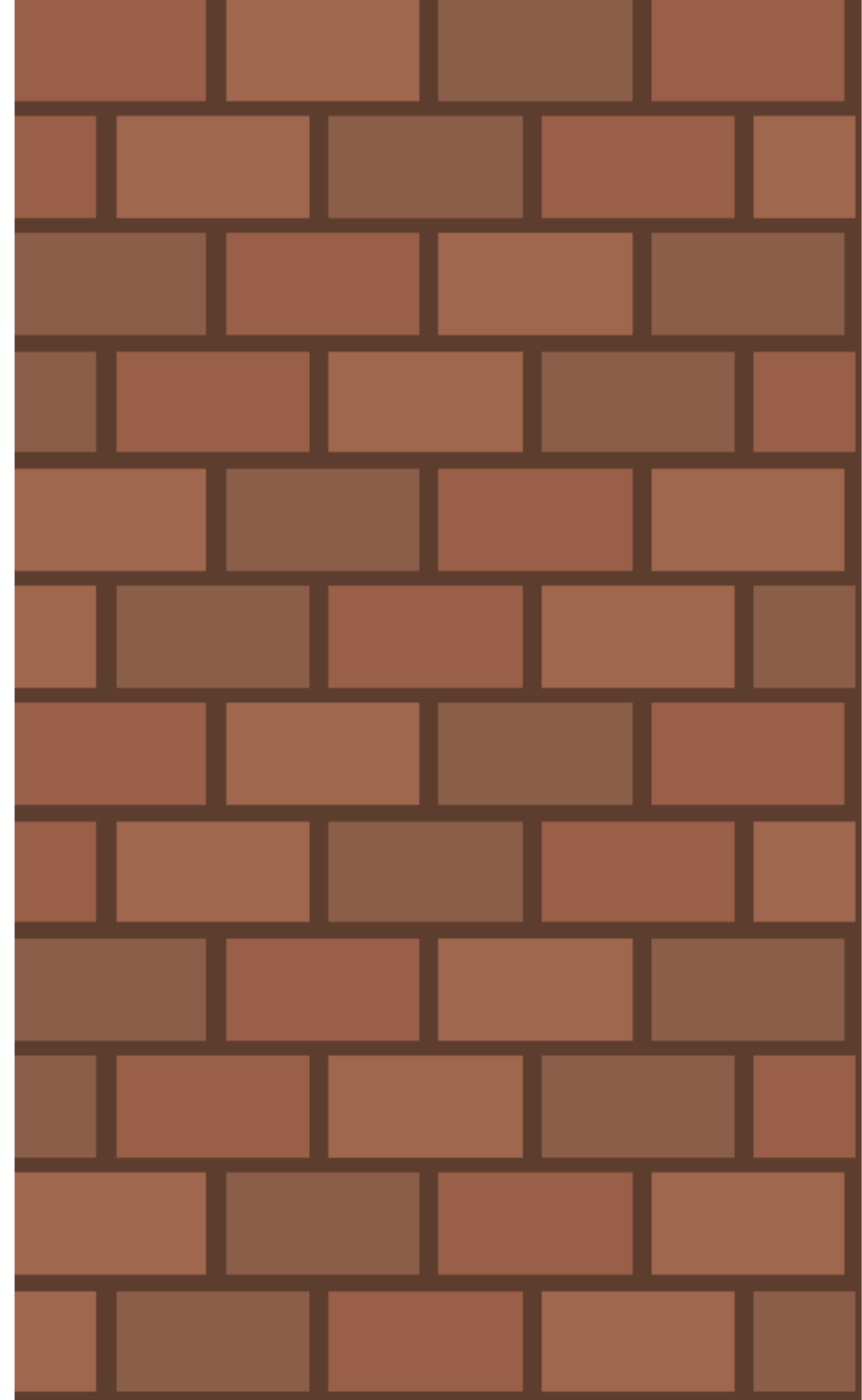
“Just get to the point!”



“I don’t want to read this right now.”

“Just get to the point!”

“There is too much jargon to wade through”

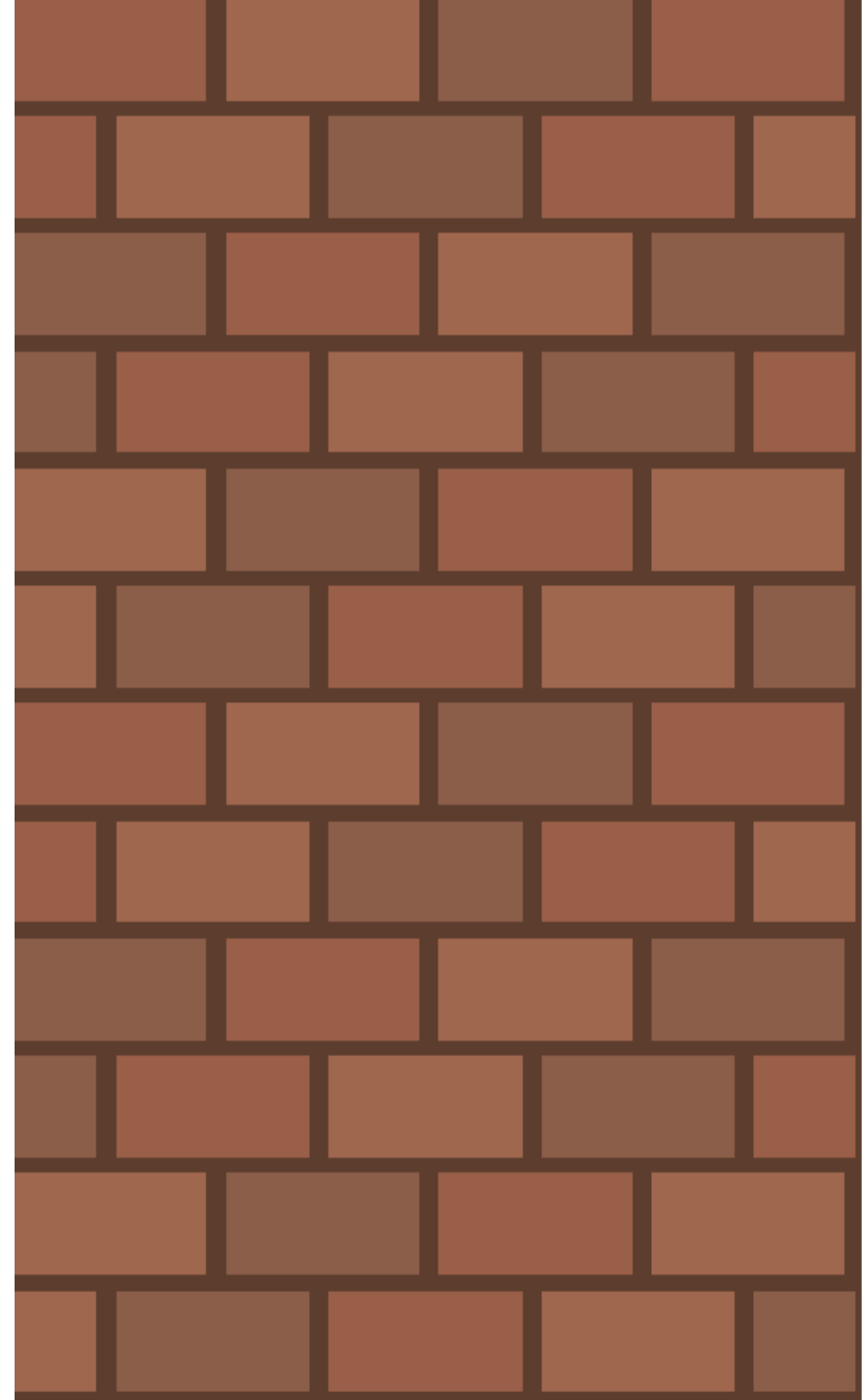


“I don’t want to read this right now.”

“Just get to the point!”

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“Why do I have to read this twice or more?”



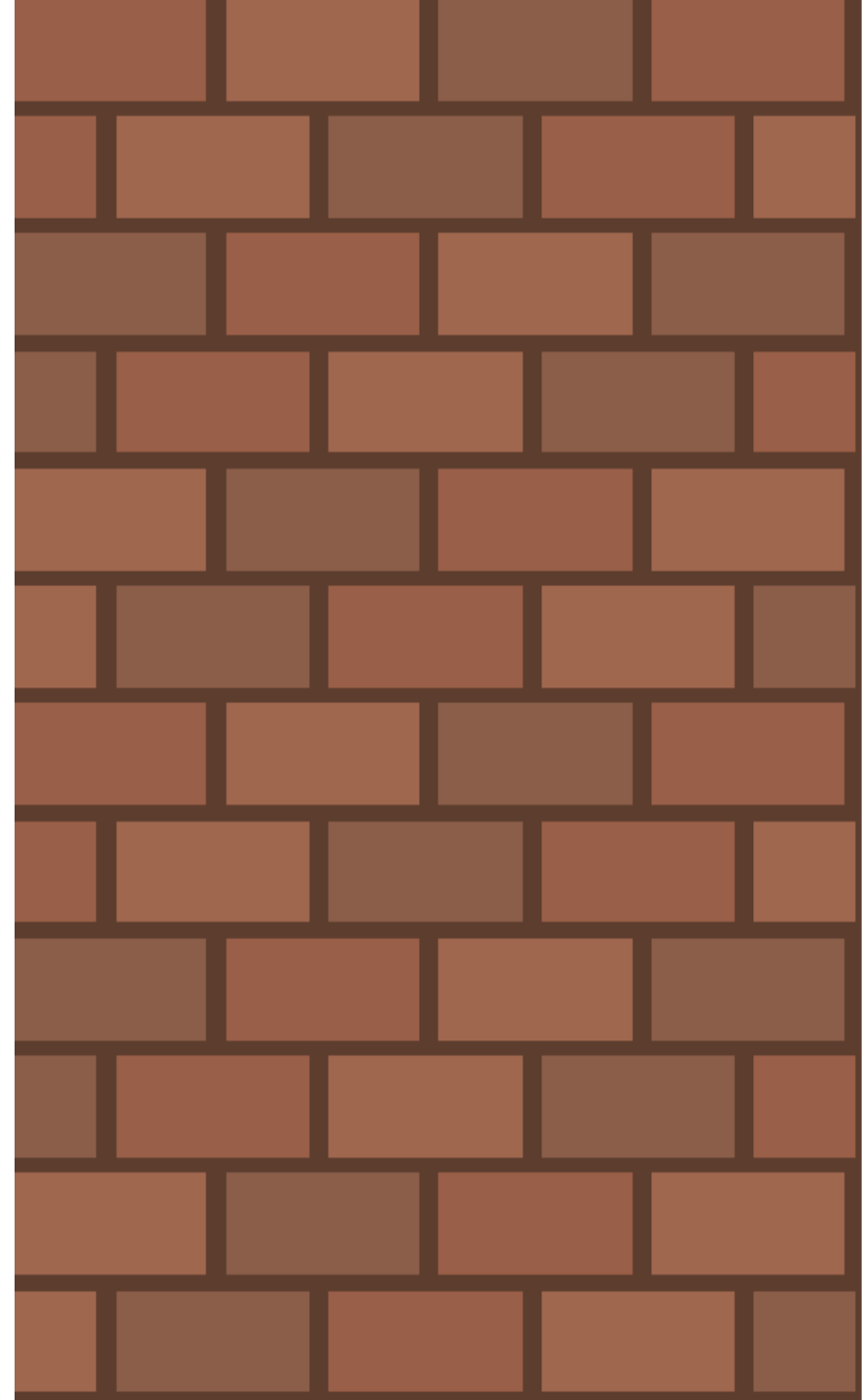
“I don’t want to read this right now.”

“Just get to the point!”

“There is too much jargon to wade through”

“Why do I have to read this twice or more?”

“How do I know what to trust?”



# Five ways to improve your communications

**1. Make it relevant**

**2. Use good headings**

**3. Use familiar words**

**4. Write simple sentences**

**5. Give support for decisions**



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Tell the reader why you're writing to them.



## Purpose + Main action for the reader

### For letters and emails

#### Purposes:

- To explain
- To update
- To ask for a decision

#### Main action:

- To read and understand
- To give information to you
- To decide



## **Purpose** + Main action for the reader

I'm writing to you to summarise the recommendations that we discussed at last week's meeting. Please confirm if you'd like to go ahead.



## For educational content:

**Who the information is for** + why the reader needs to read it.

**If you plan on retiring abroad**, make sure you take care of your pension well before you leave. That way, there won't be any surprises down the road.

**First-time buyers** – here's a step-by-step guide to getting a mortgage so you'll know what to expect at each stage.

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Headings are not there for decoration.

Headings need to tell us what's in the paragraph beneath them.



## What's wrong with these headings? Ideas in the chat.

- × Notes
- × Important increase
- × The first item on your budget



**They do not tell us what is in the paragraph below them.**

- × Notes
- × Important increase
- × The first item on your budget



# Use good headings

- × Notes
- × Important increase
- × The first item on your budget
- ✓ Our responsibilities
- ✓ Fee increases this year
- ✓ Debt repayments are the first budget item



Type into chat – how many words can a heading have, as a maximum?

1. One or two words
2. Up to four words
3. No upper limit – but keep to a line



# Here's an example of a first draft – not sent out

Financial wellbeing looks different for everyone. It isn't defined by income level or how much money you have. For some, it might mean feeling comfortable with day-to-day spending. For others, it could be knowing their family is protected, planning for the future, or having clarity around retirement. At its heart, financial wellbeing is about having a sense of stability, understanding, and confidence, whatever stage of life you're in.

When finances feel uncertain or overwhelming, it can affect far more than your bank balance. It can influence stress levels, confidence, and even how comfortable you feel making everyday decisions. Financial wellbeing helps reduce that sense of overwhelm by bringing clarity and structure. It empowers you to understand your position, ask better questions and make choices that feel informed rather than rushed or reactive.

Good financial wellbeing helps you:

- Feel more in control of your decisions
- Reduce uncertainty and financial anxiety
- Plan for change rather than react to it
- Make choices in line with your values and priorities

It creates space to focus on what really matters, rather than worrying about what you might be missing.

Financial planning provides structure and perspective. It helps you understand your current position, clarify your goals, and build a plan that evolves as life changes. By reducing complexity and explaining things in plain English, good financial planning helps people feel empowered and in control, rather than overwhelmed by options or uncertainty.

Rather than focusing on individual decisions in isolation, planning brings everything together, supporting clearer thinking and more confident choices over time.

Financial wellbeing isn't something you achieve once and tick off a list. It changes as your circumstances, priorities, and responsibilities evolve. That's why ongoing guidance, regular reviews, and open conversations matter. They help ensure your finances continue to support your life, rather than becoming another source of pressure or worry.

# And the version that readers can skim

## Financial wellbeing means that you feel in control of your finances

Financial wellbeing looks different for everyone. It isn't defined by income level or how much money you have. For some, it might mean feeling comfortable with day-to-day spending. For others, it could be knowing their family is protected, planning for the future, or having clarity around retirement. At its heart, financial wellbeing is about having a sense of stability, understanding, and confidence, whatever stage of life you're in.

## You can make informed choices, without feeling rushed

When finances feel uncertain or overwhelming, it can affect far more than your bank balance. It can influence stress levels, confidence, and even how comfortable you feel making everyday decisions. Financial wellbeing helps reduce that sense of overwhelm by bringing clarity and structure. It empowers you to understand your position, ask better questions and make choices that feel informed rather than rushed or reactive.

Good financial wellbeing helps you:

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It creates space to focus on what really matters, rather than worrying about what you might be missing.

## A good financial planner should guide you to financial wellbeing

Financial planning provides structure and perspective. It helps you understand your current position, clarify your goals, and build a plan that evolves as life changes. By reducing complexity and explaining things in plain English, good financial planning helps people feel empowered and in control, rather than overwhelmed by options or uncertainty. Rather than focusing on individual decisions in isolation, planning brings everything together, supporting clearer thinking and more confident choices over time.

## It's your personal, ongoing journey

Financial wellbeing isn't something you achieve once and tick off a list. It changes as your circumstances, priorities, and responsibilities evolve. That's why ongoing guidance, regular reviews, and open conversations matter. They help ensure your finances continue to support your life, rather than becoming another source of pressure or worry.

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# Use familiar words

We all worry about **jargon and technical terms**. Those are the words that often have a very specific meaning.

The truth is that jargon is just a small part of our documents. There are many unnecessarily **complex words** that we can easily replace.

Let's look at some of these first.



## Replace the red words – type into chat

**Kindly verify** your postal and email address details before the commencement of our meeting.



## Replace the red words

Please check your postal and email address details before the commencement of our meeting.



## Replace the red words:

Please check your postal and email addresses before the commencement of our meeting.



Please check your postal and email addresses before the start of our meeting.



Please check your postal and email addresses before our meeting.



# Use familiar words

All fees are based **upon**  
your circumstances.

You may **amend** any  
product.

Eligibility **is subject to**  
these conditions.



# Use familiar words

All fees are based **upon** your circumstances.

All fees are based **on** your circumstances.

You may **amend** any product.

You may **change** any product.

Eligibility **is subject to** these conditions.

You may be eligible if you meet these conditions.



## What about jargon?

For each word, you'll need to decide:

- If the client needs to know the jargon – use it and explain it
- If the client does not need to know the word, then replace it



## **These are words that may need definitions**

- **Beneficiary:** A person or organisation you choose to receive benefits from your plan or estate when you die.
- **Asset allocation:** The spread of your investments across different types of assets, such as shares, bonds and cash.



## **Where do you explain jargon?**

Where you can, include explanations in context. Clients often do not read separate glossaries.



## **Option one: plain meaning first**

You can choose who should receive the benefits from your plan when you die. This person or organisation is called a beneficiary.



## **Option two: jargon word first**

We will use your objectives, time frame and attitude to risk to decide your asset allocation.

Asset allocation means...



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Use shorter, simpler sentences.

Type in the chat – what should your average sentence length be?

1. Under 10 words?
2. Under 20 words?
3. Under 30 words?



# Write simple sentences

Try to have fewer than 20 words a sentence.

But length isn't the full story. You also need to make your sentences simple.



## Could you improve this?

An offshore bond has been suggested because clients may be able to take tax-deferred withdrawals of up to 5% of the original investment each and every year, which is further explained in Part 2, as well as make further investments into the bond, as well as place the bond in trust for children or grandchildren.



## Put in full stops

An offshore bond has been suggested. Firstly, clients may be able to take tax-deferred withdrawals of up to 5% of the original investment each and every year. This is further explained in Part 2. Secondly, clients can make further investments into the bond. Lastly, they may place the bond in trust for children or grandchildren.



# Bullet points make it clearer

I have suggested an offshore bond because you may be able to:

- Take tax-deferred withdrawals of up to 5% of the amount invested each policy year. See Part 2 for an explanation of how tax may be deferred
- Add more money to the bond
- Place the bond into trust for children or grandchildren



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Start a conversation.



# How to help clients make informed decisions

Slow things down and add a safety check:

- Signpost support
- Remind clients they can pause or ask question

## Example:

If you need more information before you decide, please get in touch. We're here to help you make the right decisions for you.

You can also find out more by visiting xxx.



# And to take it further?

Write to me:

[frances@narratology.co.uk](mailto:frances@narratology.co.uk)

Let's discuss questions.



## Narratology

### Your quick document checklist

Use these criteria to screen your documents for clarity. When you have answered 'yes' to all the questions, test your document with users.

Before you assess the document:

- List your readers
- Describe their context
- Write down questions that they will have
- Write the intended or ideal outcomes for this document

Now, mark each statement with a 'yes' or a 'needs work'.

Element	Criteria	Yes	Needs work
Big picture	The purpose of the document is clear at the start		
	The content supports the purpose of the document		
	The structure of the document is clear and logical to the reader		
	The headings signal the key content		
Language	The paragraphs are mostly short and focused on one topic		
	The sentences are mostly short and straightforward		
	The words are precise and familiar		
Presentation	The tone supports the purpose of the document		
	The layout and presentation help the reader absorb the message quickly and easily		
	The document is error-free and consistent with your style guide		

Adapted from The Write Plain Language Standard by Write Limited (New Zealand), licensed under Creative Commons Attribution-ShareAlike 4.0 International (CC BY-SA 4.0). Licence: <https://creativecommons.org/licenses/by-sa/4.0/>. Changes made: branded one-page checklist layout for Narratology.

