

## Top Ten Tips for Writing in Plain English:

1. Know your audience
  - This is the most important step in the process of writing in plain English, as the sophistication level of your clients will drive how you write and edit your ADV disclosures.
  - Do this before putting pen to paper.
2. Use short sentences
  - As a general rule, try to keep your average sentence length to about 30 words or less.
  - A tip for spotting long sentences: without even reading it, look at the number of lines on which a single sentence appears. When a sentence uses four full lines, it is probably too long.
  - If you need to break up a long sentence, look for *which*, *that* and *who* clauses. Those clauses often indicate where a sentence can naturally break into two.
3. Omit superfluous words
  - Remember the famous quote by Thomas Jefferson: *"The most valuable of all talents is that of never using two words when one will do."*
  - Omit the laundry list of adjectives; they only add to the confusion. Further, do not include a slew of information hoping your message gets across. Rather, decide what message you are trying to convey, and eliminate what is unnecessary.
4. Use the active voice and strong verbs
  - Using the active voice naturally reduces sentence length.
  - To spot the passive voice, scrutinize any sentences that use a form of "to be" or "to have." Minimize *is*, *are*, *was* and *were*.
  - However, do not necessarily omit the passive voice entirely. Use the passive voice when you want to redirect the focus off the actor and to the action. For example, "Mistakes were made."
5. Avoid jargon and legalese
  - Depending on your client base, overly complex language may frustrate the reader and increase the likelihood he will stop reading.
  - Reading your sentence out loud can help jargon pop off the page and become easier to identify. Ask someone who does not necessarily use this language every day to spot check your documents for confusing language.
  - Ruthlessly apply this rule.
6. Avoid vague, boilerplate language
  - The purpose of requiring plain English disclosure is to help improve readability. Vague language does not help achieve this goal.
  - In addition, imprecise language is often subject to multiple interpretations.
  - Finally, when drafting plain English disclosures, you should genuinely think about what you are disclosing. Using boilerplate language is often done by simply cutting and pasting, without thought to the intended audience.
7. Use the personal pronoun "you"
  - Using "you" speaks directly to your reader and adds clarity.
  - It also allows you to avoid using "the investor" and "he or she" over and over.

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8. Use the simpler version of a word or phrase
  - Making a simple substitution can quickly improve the readability of a document. It does not require that you change the sentence structure, but rather use “end” instead of “terminate.”
  - These substitutions can often reduce sentence length. For example, changing “Despite the fact that” to “Although.”
9. Use positive sentences
  - Positive sentences are generally shorter and easier to understand.
  - You are also able to avoid the double- and triple-negatives that can plague disclosure documents.
10. Use hypothetical situations to bring abstract concepts down to earth
  - Many people learn by example. Hypotheticals can often help by putting complex situations into a format the average investor can understand.
  - Again, keep in mind the goal of providing investors with a clear and concise presentation of complex information.