



Moody's

Visual Guidelines

VERSION 3.2 NOVEMBER 2018

Moody's

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This document is designed to provide Moody's employees and our agency partners with a comprehensive understanding of the core visual elements that form the foundation of our brand. It also serves to guide readers through the proper usage of these elements in various applications.

The visual representation of our brand creates an impression on the various constituencies who experience and interact with our company, including investors, issuers, shareholders, employees, and the communities where we work and live. Adherence to a consistent look and feel reinforces the values of our brand and strengthens the Moody's name and reputation.

The best practices represented in this document are meant to ensure greater continuity and flexibility in the application of our visual elements, while supporting efforts to achieve a consistent brand experience and build a global masterbrand.

All colors shown within the document are approximations for on-screen purposes only. Any questions on accurate representations of colors for print or screen should be directed to the **Moody's Branding Team** (brandingteam@moodys.com).

2. Moody's Brand Architecture

Moody's brand identity – the visual elements that represent our brand – is constructed within a brand architecture that creates a global masterbrand and unifies and simplifies branding and naming across our company. The use of a brand architecture organizes our capabilities, offerings and activities for effective and consistent communications.

Our brand architecture will:

- » Support the Moody's Mission to become the world's most respected authority serving credit-sensitive markets.
- » Enhance recognition of our portfolio of products and services, thereby strengthening the Moody's brand.
- » Simplify and standardize the process of naming and launching new products and services.
- » Inform business development decisions.
- » Ensure greater consistency and efficiency in all communications.

For more guidance on Moody's brand architecture, contact the **Moody's Branding Team** (brandingteam@moodys.com).

2.

Brand Architecture

PARENT COMPANY

MOODY'S

- » For use in Moody's Corporation branded documents.
- » For use by Corporate Communications.
- » For use internally by shared services departments including: Human Resources, Legal, Finance and Information Technology.
- » For use in events and communications relating to both Moody's Investors Service and Moody's Analytics.

PRIMARY BUSINESS ENTITIES

MOODY'S
INVESTORS SERVICE

MOODY'S
ANALYTICS

- » For use in communications directly from Moody's Investors Service or Moody's Analytics.

2. Brand Architecture, continued

ACQUISITIONS / LEGACY BRANDS

MOODY'S
INVESTORS SERVICE

FROM COMPANY NAME

MOODY'S
ANALYTICS

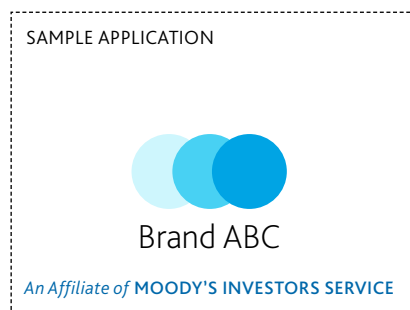
FROM MOODY'S ECONOMY.COM

FROM MOODY'S KMV

FROM MOODY'S WALL STREET ANALYTICS

- » The business entity logos can be used in combination with a "from" line until legacy brands are phased out. Please note: Fermat should never be used with "from." A separate strategy for transferring Fermat's brand equity will be outlined in the Moody's Analytics style guide, which will be released as part of phase II branded deliverables.
- » The "from" line is NOT intended to be placed under the logo directly. For specific information on how to use the "from" line in specific layouts (i.e. e-mail, brochure, etc.), please see the relevant sections of this document.

AFFILIATE / ASSOCIATE



AFFILIATE

VERSION 1 *An Affiliate of*
MOODY'S
ANALYTICS

VERSION 2 *An Affiliate of* **MOODY'S ANALYTICS**

- » The term **Affiliate** is to be used by entities in which Moody's holds majority ownership.
- » The term **Associate** is to be used by entities in which Moody's holds minority ownership.

» Either Version 1 or Version 2 may be used, depending upon layout restrictions on affiliate/associate materials.

» Version 1 should always be used at a reasonable distance from the logo of the affiliate/associate.

» Version 2 should be used either in connection with the logo of affiliate/associate (see example below) or used independently, such as in the footer area of a business card or website.

ASSOCIATE

VERSION 1 *An Associate of*
MOODY'S
INVESTORS SERVICE

VERSION 2 *An Associate of* **MOODY'S INVESTORS SERVICE**

2. Brand Architecture, continued

LEGAL ENTITIES

EXAMPLE

Moody's Investors Service South Africa (Pty) Ltd.

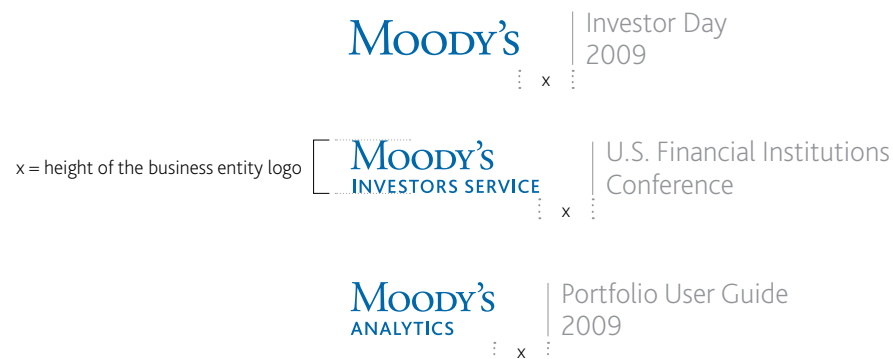
Moody's Analytics Australia PTY LTC



- » Legal entity name is to be used on formal communications documents including stationery and business cards, where legally required.
- » Where possible, legal entity name should be set in Adobe Garamond Pro Regular, upper and lower case, in Pantone Cool Gray 11. When this font is unavailable, Arial 10pt may be used as an alternate.
- » Legal entity names on materials are not required in the U.S. If your office is outside the U.S. and you are uncertain if the legal entity name should be used, please contact the **Moody's Branding Team** (brandingteam@moodys.com).

2. Brand Architecture, continued

EVENT/DEPARTMENT/GROUP NAME LOCKUP



- » Event title is set in Bliss Pro ExtraLight to the right of the logo.
- » Event name should always be placed to the right with the minimum space indicated "x". When used on an application, logo should appear on the left, and event name should appear on the right. See "Posters" in Visual System Applications section.

EXAMPLE: EVENT POSTER



3.

Moody's Logos

Moody's logos are the central visual element of our unified global masterbrand.

This section will demonstrate best practices in the consistent application of Moody's logos.

Note: Moody's generally does not permit use of its logos and trademarks by third parties as that may imply Moody's sponsorship or endorsement of a client or issuer, or its securities offerings. MIS Quality Management Corp. ("QM") must approve all such use and a signed permission letter or license agreement between the third party and QM will be required.

3. Primary Business Entity Logos

Moody's Logo

The Moody's logo is used by Moody's Corporation ("MCO") for all communications needs and will always lead and/or be used in conjunction with our primary business entities.

The logo for Moody's, featuring the word "MOODY'S" in a blue, serif, all-caps font.

Primary Business Entity Logos (MIS & MA)

Moody's two primary business entities, Moody's Investors Service and Moody's Analytics, each has its own logo. These logos are to be used in the arrangements shown on this page.

The logo for Moody's Investors Service, featuring the word "MOODY'S" in a blue, serif, all-caps font, with "INVESTORS SERVICE" in a smaller, blue, sans-serif, all-caps font below it.The logo for Moody's Analytics, featuring the word "MOODY'S" in a blue, serif, all-caps font, with "ANALYTICS" in a smaller, blue, sans-serif, all-caps font below it.

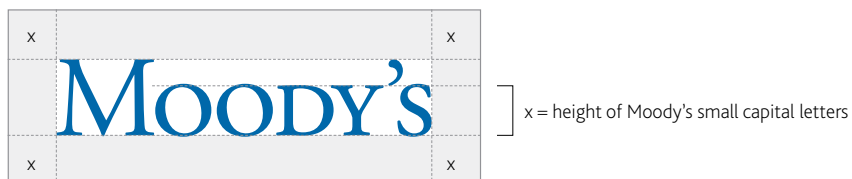
3.

Moody's Logos: Clear Space

"Clear space" is the space above, below, and to the sides of the Moody's logo. The clear space is important to maintain the integrity of the logo.

Do not use the logo in close association with other graphics or text elements or in the context of a headline or body copy. This ensures proper legibility and prominence on a given application.

The diagram to the right illustrates the minimum clear space requirement. Clear space for the Moody's logo — shown as a solid outline — is equal to the height of the small capital letters in the Moody's logo.



CLEAR SPACE EXAMPLE



Note: Clear space for logos that are not shown on this page (including The Moody's Foundation) should follow similar rules.

3.

Moody's Logos: Minimum Sizes

To protect the integrity, legibility, and impact of the Moody's logo, it is never to be reproduced in sizes smaller than those shown on this page. When considering using the logo at small sizes, be aware of how the final product will appear. If the logo will be placed in a PDF file, keep in mind that it may be less visible to users with smaller monitors.

PRINT

Moody's] .15"
[.72"

Moody's
INVESTORS SERVICE] .26"
[.96"

Moody's
ANALYTICS] .26"
[.72"

WEB / SCREEN

Moody's] 17 pixels
[80 pixels

Moody's
INVESTORS SERVICE] 30 pixels
[106 pixels

Moody's
ANALYTICS] 30 pixels
[80 pixels

Note: Minimum sizes for logos that are not shown on this page (including The Moody's Foundation) should use the MCO logo height as a reference measurement.

3.

Moody's Logos: Color Variations

Whenever possible, use the "Moody's Blue" in all Moody's Corporation marketing materials, advertising and corporate communications.

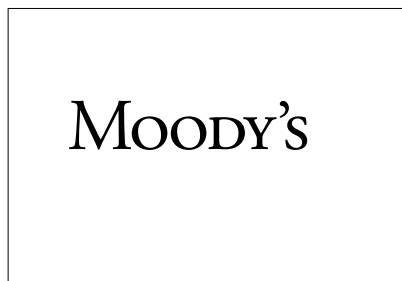
For the business entities, Moody's Analytics and Moody's Investors Service, if the logo is placed on a white background, use the Moody's Blue. For applications limited to black printing, the wordmark should appear in 100% black.

In situations where the logo needs to be placed against a dark background, the logo should be reversed to white only. The background color must be sufficiently dark to allow enough contrast to facilitate ease of readability.

To download logo files and other brand materials, please visit the Branding Materials section of MINT, located under Workplace Resources.



Moody's Blue



1-Color: 100% black



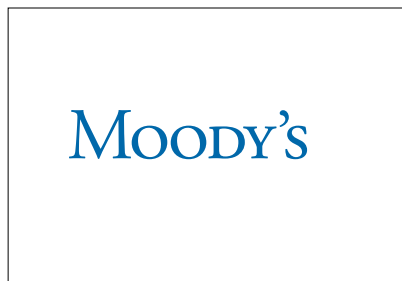
1-Color Reverse: white (background of logo is transparent)



3.

Moody's Logos: Color Variations in Print

The MCO, MIS, and MA logos are each used in a distinctive way on print communications. To maintain consistency within each business entity, the MCO logo is used in Moody's Blue on a white background; the MIS logo is white on a Moody's Blue band; and the MA logo is white on a black band.



Moody's Blue



1-Color Reverse: white



1-Color Reverse: white

3.

Moody's Logos: Background Control

A clean, uncluttered area is the preferred background for presenting the Moody's logos. In instances where this is not possible, follow the guidelines below.

To accommodate a variety of applications, the Moody's Blue logo can appear on various backgrounds as long as they provide sufficient contrast. To protect the logo's integrity, backgrounds must never compete with its legibility.

If your background area is darker than 50% in grayscale value, consider reversing the logo color to white.



A white and/or clear background is preferred.



When background is darker than 50% grayscale value, use 1-color reverse version.



Light textures or imagery in background are acceptable if legibility is maintained.



Do not place logo in color over a dark background.



Do not place logo on a busy or complicated background pattern.

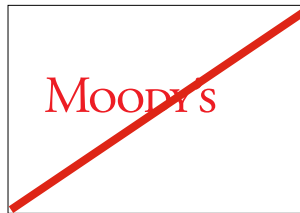
3.

Moody's Logos: Incorrect Uses

Proper use of the Moody's logos is essential for maintaining and protecting the brand.

The following examples illustrate incorrect applications of the Moody's logos.

These incorrect uses apply to all three logos: MCO, MIS and MA.



Do not use an unspecified color.



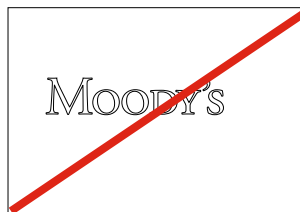
Do not use an unspecified color for the business entity text.



Do not use special effects.



Do not use patterns inside the logo.



Do not outline the logo.



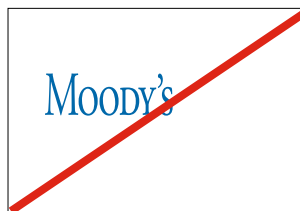
Do not change the text size of the business entity within the logo.



Do not change the position of the business entity within the logo.



Do not change the position of the business entity within the logo.



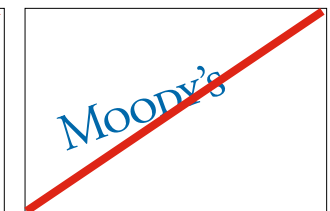
Do not distort or change the shape of the logo in any way.



Do not anchor the logo with text.



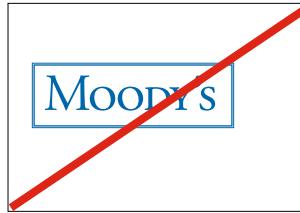
Do not substitute the logo with another font.



Do not place the logo on an angle.

3.

Moody's Logos: Incorrect Uses, continued



Do not place logo within another shape.



Do not combine a graphic element with the logo.



Do not use logo with old brand elements.



Do not use the logo typeface to add a business entity or another company. The Moody's Foundation is the only authorized user of this treatment. Please contact the Moody's Branding Team (brandingteam@moody's.com) if you have any questions.

3.

Moody's Logos: Resizing the Logo

To proportionally resize the logo, highlight the image. A box with eight "handles" appears around the logo. Use one of the four corner handles to resize the box. The box will grow/shrink both vertically and horizontally at the same time. **Do not use one of the middle handles to resize the logo; this will stretch the logo out of proportion.**



Under optimum printing conditions, the logo can be as small as the layout requires (but not smaller than the given minimum sizes) as long as all design elements are clearly legible and in no way distorted. (The logo should never be stretched or compressed in any way.)

If you have a question regarding how small or large a logo can be, or whether a particular logo image is distorted or correct, please contact the Moody's Branding Team (brandingteam@moodys.com).

3. Internal Group Logos

Moody's Employee Resource Group logos

These logos may be used internally and for select external recruiting purposes.



Moody's Shared Services logo

The MSS logo is a visual representation of the global presence and overall interconnectedness of our services. It is intended for use as a secondary identity element, always placed on a level below the masterbrand logo ("Moody's"). When used within applications, it should have a subtle, minimized appearance and never visually overpower the Moody's brand.



Approved uses of the MSS logo:

- » MSS e-mail template
- » MSS poster template
- » MSS internal giveaway items

Note: The MSS logo is not permitted to be used externally or for additional, non-approved purposes. Please contact the [Moody's Branding Team](#) with any questions on usage of this logo.

Note: Requests for Internal Group Logos are considered on a case by case basis and must be approved by the Moody's Branding Team and Legal.

3.

Initiative Based Logos

An initiative based logo is a logo created to promote and create enthusiasm for a project or process that has a targeted start and end date.

Please contact the [Moody's Branding Team](#) prior to the start of any initiative based logo work.

Initiative based logo requirements:

- » Targeted start and end date
- » Adherence to brand styles such as fonts and colors
- » Connection to the overarching theme of the initiative
- » Internal use only
- » Approved by the Moody's Branding Team

Approved uses of an initiative based logo:

- » Desk drops
- » Intranet banners
- » Elevator images
- » Newsletters
- » Emails
- » Posters
- » Miscellaneous giveaways

Note: Initiative based logos are not permitted to be used externally. Please contact the [Moody's Branding Team](#) with any questions on usage.



Start date: July 2012
Target end date: Q4 2013



Start date: May 2012
Target end date: May 2013



Start date: March 2014
Target end date: December 2015

3.

Logo with Descriptor: Formats

The “Logo with Descriptor” can be used for projects that require or would significantly benefit from an additional level of detail alongside the primary brand logo.

Sample uses for the Logo with Descriptor include:

- » Clarifying the line of business from which a document originates
- » Connecting the title of an event with the parent brand
- » Displaying the name of a product or a tool (e.g. on internal product websites)

Textual information included with this logo format should always be relevant to the correct entity (MCO, MIS, MA). The length of the descriptor line should never exceed two lines. The descriptor following the primary logo should always be in text format and the length should never exceed two lines.

If you have any questions about proper usage of the Logo with Descriptor or are uncertain whether this format is relevant for your project, please contact: brandingteam@moody.com

MCO

MOODY'S | One Line Text

MOODY'S | Two Line Text Goes Here

MIS

MOODY'S
INVESTORS SERVICE | One Line Text

MOODY'S
INVESTORS SERVICE | Two Line Text Goes Here

MA

MOODY'S
ANALYTICS | One Line Text

MOODY'S
ANALYTICS | Two Line Text Goes Here

3.

Logo with Descriptor: Color Assignments

Whenever possible, use the full color version of the Logo with Descriptor, shown in the two examples at right (print or screen versions).

For applications limited to black printing, the logo with text should be printed in 100% black.




In situations where the logo with text needs to be placed against a dark background, the logo should be reversed to white only. The background color must be sufficiently dark (usually "Moody's Blue") to allow enough contrast to facilitate ease of readability.

Pantone colors should be used for color accuracy in printed materials. When Pantone colors are not available or cost prohibitive, fall back on the CMYK equivalents and ensure proper usage of CMYK versions of the logo with text.

RGB versions of the Logo with Descriptor should be used for on-screen purposes only (websites, e-mail, etc.). Never use RGB versions of this format for materials that will be printed.




MCO LOGO - PANTONE COLORS (FOR USE IN PRINT)

MOODY'S | One Line Text

		
Pantone 2935C	Pantone Cool Gray 9	Pantone Cyan C
CMYK: 100,52,0,0	CMYK: 30,22,17,57	CMYK: 100,0,0,0



MCO LOGO - RGB COLORS (FOR USE ON SCREEN)

MOODY'S | One Line Text

		
RGB 0,40,160	RGB 117,120,123	RGB 0,155,223

MCO LOGO - RICH BLACK (CMYK / RGB)

MOODY'S | One Line Text

	
CMYK 60,40,40,100	RGB 0,0,0

MCO LOGO - WHITE ON SOLID BACKGROUND

MOODY'S | One Line Text

3.

Logo with Descriptor: Spacing

The diagrams to the right illustrate the space between the logo and divider line (pipe) as well as the text to the right of the pipe. The space on either side of the pipe is equivalent to the width of the "Y" in the Moody's logo. The height of one line of text to the right of the pipe is equivalent to the height of the "Y" in the Moody's logo.

"Clear space" is the space above, below, and to the sides of the Logo with Descriptor. Clear space is important to maintain the integrity of the logo.

Do not use the Logo with Descriptor in close association with other graphics or text elements or in the context of a headline or body copy. This ensures proper legibility and prominence on a given application.

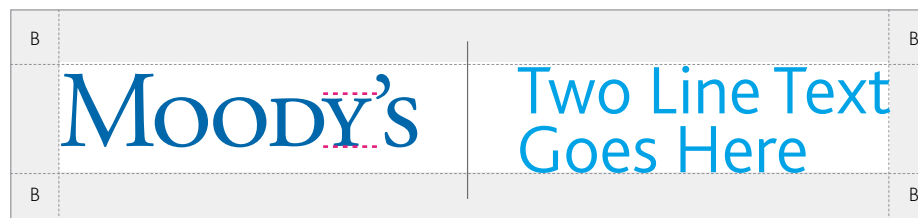
The diagram below illustrates the minimum clear space requirement. Clear space for this format — shown as a solid outline — is equal to the height of the "Y" in the Moody's logo.



A = Space between the logo / text and pipe is equivalent to the width of the "Y" in the Moody's logo

B = Height of the "Y" in the Moody's logo is equivalent to the height of one line of text

CLEAR SPACE



Note: Clear space for MIS/MA versions (not shown) should follow similar rules.

3.

Logo with Descriptor: Examples

The examples to the right reflect recommended placement of the Logo with Descriptor. In most cases, this treatment will be used within the top banner / masthead of marketing materials, such as websites, email or reports.

Please ensure that at least the minimum clear space is provided.

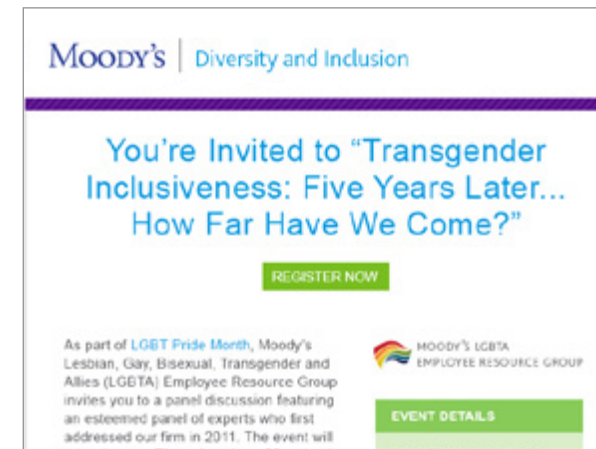
MIS WEBSITE SHOWING AN EVENT



MA EMAIL SHOWING A LINE OF BUSINESS



MCO EMAIL SHOWING AN INTERNAL DEPARTMENT



3.

MA Acquired Brands: Tagline Block Design

During the first phase of a new, Moody's Analytics acquisition integration, the tagline block "A Moody's Analytics Company" should be added to the legacy brand identity on all applicable online and offline channels.

This tagline block serves the purpose of identifying the newly acquired entity as a Moody's Analytics company until a full integration of the legacy brand into the Moody's Analytics brand family has been completed.

In cases where the legacy brand continues to exist in perpetuity, the tagline block needs to remain in place permanently.

Design

Apart from the addition of the "A Moody's Analytics Company" line as outlined in these standards, no integration of Moody's Analytics brand elements should occur. For example, Moody's Analytics brand colors and font styles should not be integrated in legacy brand collateral.



Logo of acquired entity
Color

Font
Bliss Pro Light
Color: White
Weight: Light

Background
Pantone Cool Gray 9
CMYK: 30/22/17/57
RGB: 117/120/123
HEX: #75787b



BLACKBOX LOGIC LLC



Space between logo and tagline block is equivalent to the height of 1.5 "M" characters from the tagline block text.



For additional information, guidance on correctly and consistently using the new acquisition branding, or help with developing any materials not reflected in these guidelines, please contact the [Moody's Branding Team](#).

3.

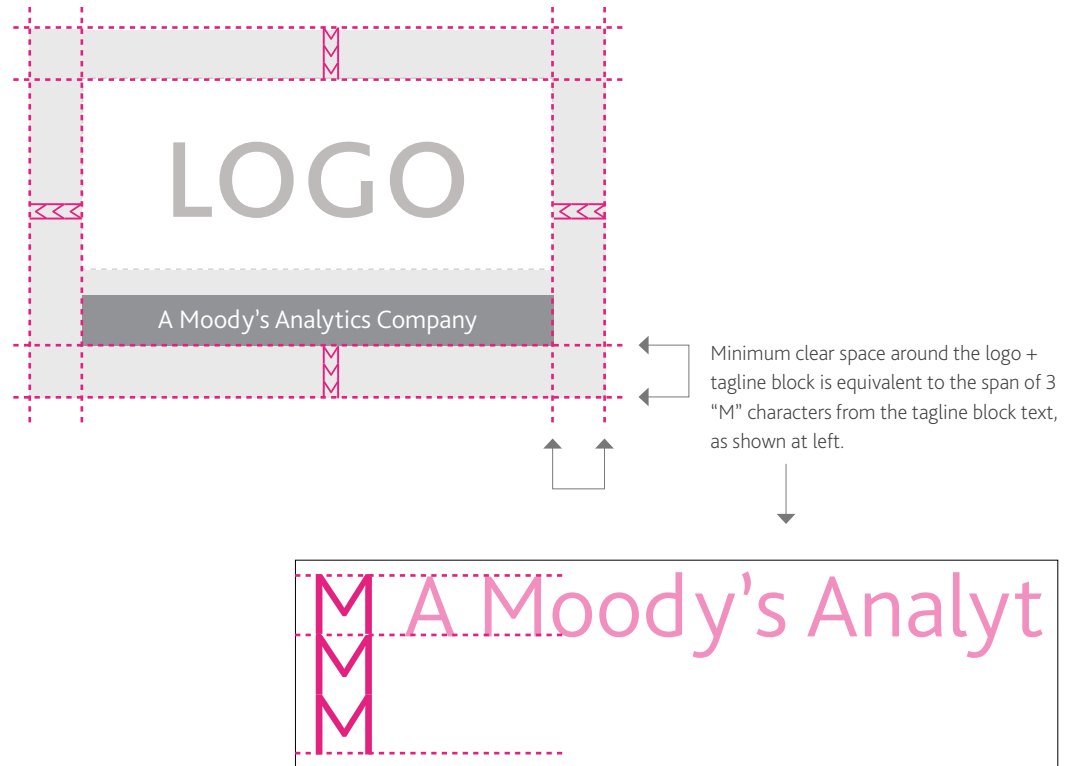
MA Acquired Brands: Tagline Block Clear Space

Clear Space

"Clear space" is the space above, below, and to the sides of a logo and is important for maintaining the integrity of a brand.

Do not use the logo (including the MA tagline block) in close association with other graphics or text elements, or in the context of a headline or body copy. This ensures proper legibility and prominence on a given application.

Gray bars around the logo and tagline block illustrate the minimum clear space requirements. The spacing is relative to the size of the "M" in the tagline block text: "A Moody's Analytics Company".



For additional information, guidance on correctly and consistently using the new acquisition branding, or help with developing any materials not reflected in these guidelines, please contact the [Moody's Branding Team](#).

3.

MA Acquired Brands: Tagline Block Incorrect Uses

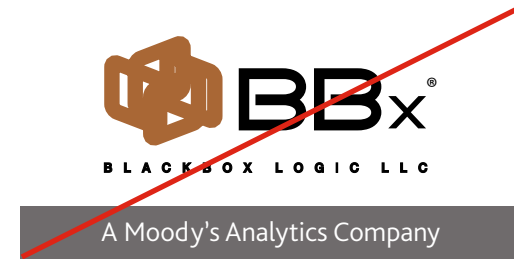
Incorrect Uses

Avoid changing the proportions, placement, colors and styling of the ownership line in conjunction with the legacy brand logo.

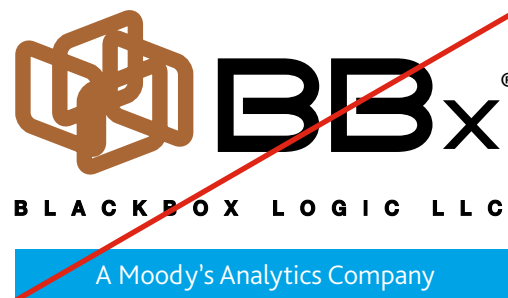
By extension, do not mix Moody's Analytics brand visual elements together with the existing look and feel of a legacy brand. For example, do not place the legacy brand logo onto a Moody's Analytics approved template where the Moody's Analytics logo or other Moody's Analytics brand graphics would reside.



Illegible text



Wrong proportions



Tagline block in cyan or other colors



Tagline block in italics

For additional information, guidance on correctly and consistently using the new acquisition branding, or help with developing any materials not reflected in these guidelines, please contact the [Moody's Branding Team](#).

4. Trademark Usage Standards

MIS Quality Management Corp. ("QM"), owns the Moody's mark and the other trademarks and service marks used by Moody's worldwide (together the "Moody's Marks"). QM's role is to maintain, license and protect the Moody's Marks.*

The Moody's Marks are essential to Moody's business. In the highly competitive financial services marketplace, such well-known and well-respected trademarks are an invaluable asset. It is important that all users of the Moody's Marks understand the basics of proper trademark usage and familiarize themselves with the following guidelines.

*There are a few exceptions, for example, the Canadian Securities Institute marks and the Fermat marks.

4. Trademark Usage Standards: Proper Use of a Trademark

1. Properly Identifying a Trademark

It is important to distinguish a trademark from its surrounding text. Applying a typographical emphasis such as **boldface**, *italics*, or underlining helps to distinguish a mark, as does capitalizing the initial letter, capitalizing all letters, or using "camelCase." For example:

"**RISKFRONTIER** software is a product of Moody's Analytics, Inc."

"The latest *RISKORIGINS* platform features enhanced..."

"The GCorr model can predict..."

A mark may also be distinguished by placing the mark in a prominent position or distancing the mark from the text, such as in a headline.

2. Trademark Attribution

A complete list of Moody's Marks (registrations, applications and common law marks) can be found on MINT under Legal, which is updated from time to time.

If a trademark is registered in a particular jurisdiction, use the registration symbol ® immediately after the mark is used to identify the goods or services recited in the registration, but only use the symbol ® in the registered jurisdictions. For example, DISMAL SCIENTIST is a registered trademark in the U.S., European Union, Australia, and China for economic forecasting and analysis services, among other things. In those jurisdictions, use the registration symbol in materials or collateral which pertain to the services, e.g.: "DISMAL SCIENTIST® information service." The registration symbol not only indicates a claim of rights in the mark, but may also increase the amount of damages recoverable in an infringement action.

The registration symbol may only be used in a jurisdiction if the trademark is registered in that jurisdiction. Furthermore, it may

only be used in connection with the goods or services listed in the registration. For example, if a trademark registration lists software in the registration, the registration symbol may be used in materials which identify software. But if the mark is also used for educational seminars and there is no registration for educational seminars, the registration symbol may not be used in materials which identify educational seminars.

If a trademark or service mark is not registered in a particular jurisdiction and if the company is claiming rights to it, use the symbols ™ or ℠ to indicate that the company claims rights in the unregistered trademark or service mark. Always use the trademark symbol ™ immediately after an unregistered mark for products. It is preferable to use the service mark symbol ℠ immediately after an unregistered mark for services, although the symbol ™ may be used for service marks as well.

Here are examples of ways to attribute trademarks:

MOODY'S®

RISKCALC™

MOODY'S INVESTORS SERVICE℠

Within a single advertisement, article or other material, it is not necessary to mark every occurrence of a trademark with the symbols ®, ™ or ℠, but at a minimum, it should be identified once in each material, either with the first use of the mark or with the most prominent use.

3. Use the Mark as an Adjective

Using a mark as a noun or a verb may result in the mark being deemed generic, thereby destroying the owner's ability to claim exclusive rights to the mark. For example, ESCALATOR was once a registered trademark in the U.S. for moving staircases, but is now a generic term, in part because the owner of the registration used "escalator" as a generic term in its own advertisements. Therefore, never use any of the Moody's Marks as a noun or as a verb. Instead, use each mark as an adjective with the common term for the product or service.

Correct: "**DealAnalyzer®** module"

Incorrect: "Measured by **DealAnalyzer**"

4. Trademark vs. Trade Name

Trademarks are used to distinguish a company's goods or services from those of others. In contrast, a trade name, also known as a company name, is the name under which a company conducts its business. When using "Moody's," "Moody's Investors Service" and "Moody's Analytics" as trade names (and not as trademarks), it is permissible to use the names as nouns (e.g., in a press release: "Moody's Investors Service announced today the release of a new credit rating").

4.

Trademark Usage Standards: Proper Use of a Trademark, continued

5. Resist Variations

The value of a mark increases as the mark becomes widely recognized by the public. Using variations of a mark or featuring a mark in a wide variety of typefaces or presentations may make the mark less recognizable to the public and, therefore, diminish its value. This concern is particularly important in an era when companies can instantly present a mark globally through their websites.

6. Avoid Common Mistakes

No Abbreviations:

Always spell trademarks exactly as they are registered. Do not shorten or abbreviate trademarks.

Correct: **MOODY'S RISK ADVISOR®**

Incorrect: **RISK ADVISOR**

No Acronyms:

Trademarks should not be changed into acronyms, unless the mark itself is an acronym.

Correct: **DATA BUFFET®**

Incorrect: **DB**

No Plurals or Possessives:

Trademarks should not be used in the plural or possessive.

Correct: **MOODY'S CREDITCYCLE®**

Incorrect: **MOODY'S CREDITCYCLES®**

Correct: **GCORR®** model's logic

Incorrect: **GCORR'S®** logic

7. Combining Trademarks

Trademarks should not be combined with or incorporated into any other trademarks or third-party trademarks, or modified in any other way without the prior written consent of QM. Trademarks should not be used with third-party trademarks in a way that implies that any third party is granting a Moody's rating or is otherwise offering a Moody's product or service. "Composite" marks which combine the Moody's brand name with the brand of a third party can be problematic for a number of reasons. If there appears to be a strong business need for a "composite" mark, please contact QM at trademarks@moodys.com as early as possible.

Correct: **MOODY'S®** rating presented by [third party trademark/trade name].

8. Submission of Use of Moody's Marks

All advertisements, websites or other newly created public materials using Moody's Marks should be submitted for review prior to release to QM at trademarks@moodys.com. If trademark use in such materials is identical to past, approved use, the foregoing submission is not necessary.

9. Dangers of Non-Use

If a mark is not actively used for three years, the mark may be presumed to be abandoned. You should avoid prolonged periods of non-use for any marks that you do not wish to abandon, and you should be mindful that a mark may be deemed abandoned if you make any written or other statements that the particular mark will no longer be used. If a mark is expected to be phased out, please notify QM at trademarks@moodys.com.

10. Licensing

Moody's generally does not permit use of its logos/trademarks by third parties. Please contact QM at trademarks@moodys.com with questions regarding any proposed use of Moody's logos/trademarks by third parties. QM must approve all such uses and a signed license agreement or permission letter between the third party and QM will be required.

Failure to control use of a mark by third parties may result in loss of trademark rights. Monitoring third party use and establishing standards for use of the Moody's Marks are particularly important in a licensing context. Although QM will assume primary responsibility for monitoring quality control with respect to licensees' use of the Moody's Marks in connection with their products and services, you should also monitor such use and immediately report problems to QM at trademarks@moodys.com.

11. Promptly Report Suspected Infringements

Please report any infringement of trademarks or service marks to QM at trademarks@moodys.com as soon as possible. Please provide as much detail as possible regarding the identity of the potential infringer as well as the suspected infringing use.

4.

12. Clearing New Trademarks

If you are involved in choosing new trademarks for new products and services, please contact QM at trademarks@moodys.com before adopting or using new trademarks. It is important to adopt a mark that will be protectable and which is not likely to infringe third-party rights. QM will perform searches for the proposed marks and determine whether they are available for use and/or registration in the countries where the products and services will be sold and marketed. Clearing a new trademark takes time to perform and providing QM with 5 – 10 options for potential marks to search should likely increase the chance of at least one trademark being cleared for use and/or registration in all applicable jurisdictions.

When choosing trademarks, be aware that “fanciful” or “arbitrary” marks are much stronger than “descriptive” marks. Fanciful marks (also called coined terms) have no meaning in English or the relevant country’s language, such as XEROX or EXXON. Arbitrary marks do have a meaning in the relevant language, but not when applied to a company’s particular products or services (e.g.,

Trademark Usage Standards: Proper Use of a Trademark, continued

DOVE means a type of bird in English, but is a strong trademark for both soap and ice cream). Descriptive marks merely describe the products and services being registered (or an aspect of them, such as CAR FRESHENER for air deodorizer for cars). In addition, descriptive marks cannot be registered until the owner has used them for a long period of time and/or has established “secondary meaning” (i.e., acquired distinctiveness through widespread and prominent use). Further, it is difficult to prevent infringement of descriptive marks since they usually contain words necessary for all companies in the field to describe their products and services.

For more information about how to choose strong and protectable marks, please contact QM at trademarks@moodys.com.

Graphic Elements

Graphic elements are the visual ingredients that shape the Moody's brand "look and feel." When color, typography, imagery, brand graphics and our logo are applied and composed in a consistent way, it builds recognition and recall in the minds of our key stakeholders.

In support of our brand strategy and attributes, our graphic elements are used to:

- » Create a proprietary visual language (a visual cue or shorthand)
- » Articulate and support the strategic messages
- » Direct and navigate offerings and services
- » Build brand recognition and awareness

5.

Graphic Elements: Typography

BLISS PRO

Moody's primary typeface for all print and digital usage is Bliss Pro. Adobe Garamond Pro is also used in select instances, including stationery and some corporate policies.

Both typefaces have been selected for exclusive use in the design vocabulary and their consistent use will ensure a strong visual link to all communication channels and provide a distinctive look to the Moody's brand.

Moody's typefaces must be used in all applications, apart from approved exceptions or where use of the typefaces is not technically possible or advisable. In these instances, Arial should be used as the substitute.

Note:

- » Where it is not technically possible to embed typefaces or include typefaces for digital use, Arial should be applied. Arial is currently used for both email and PowerPoint templates due to technology restrictions
- » An alternate typeface was utilized for both Moodys.com and its sister site, the MIS Issuer Portal. This exception was granted solely for these instances; further requests for font exceptions **must** be channeled through the Moody's Brand Governance Committee for approval.

To learn more about the Brand Governance Committee, please contact the Moody's Branding Team (brandingteam@moodys.com).

Bliss Pro Extra Light
ABCDEFGHIJKLMNOPQRSTUVWXYZ
STUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

Bliss Pro Light
ABCDEFGHIJKLMNOPQRSTUVWXYZ
STUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

Bliss Pro Regular
ABCDEFGHIJKLMNOPQRSTUVWXYZ
STUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

Bliss Pro Medium
ABCDEFGHIJKLMNOPQRSTUVWXYZ
STUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

Bliss Pro Extra Light Italic
ABCDEFGHIJKLMNOPQRSTUVWXYZ
STUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

Bliss Pro Light Italic
ABCDEFGHIJKLMNOPQRSTUVWXYZ
STUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

Bliss Pro Italic
ABCDEFGHIJKLMNOPQRSTUVWXYZ
STUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

Bliss Pro Medium Italic
ABCDEFGHIJKLMNOPQRSTUVWXYZ
STUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

Graphic Elements: Typography, continued

BLISS PRO, CONTINUED

Bliss Pro Bold

ABCDEFGHIJKLMNOPQRSTUVWXYZ

STUVWXYZ

abcdefghijklmnopqrstuvwxyz

1234567890

Bliss Pro ExtraBold

ABCDEFGHIJKLMNOPQRSTUVWXYZ

STUVWXYZ

abcdefghijklmnopqrstuvwxyz

1234567890

Bliss Pro Heavy

ABCDEFGHIJKLMNOPQRSTUVWXYZ

STUVWXYZ

abcdefghijklmnopqrstuvwxyz

1234567890

Bliss Pro Bold Italic

ABCDEFGHIJKLMNOPQRSTUVWXYZ

STUVWXYZ

abcdefghijklmnopqrstuvwxyz

1234567890

Bliss Pro ExtraBold Italic

ABCDEFGHIJKLMNOPQRSTUVWXYZ

STUVWXYZ

abcdefghijklmnopqrstuvwxyz

1234567890

Bliss Pro Heavy Italic

ABCDEFGHIJKLMNOPQRSTUVWXYZ

STUVWXYZ

abcdefghijklmnopqrstuvwxyz

1234567890

Graphic Elements: Typography, continued

ADOBE GARAMOND PRO

Adobe Garamond Pro Regular
ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

Adobe Garamond Pro Semibold
ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

Adobe Garamond Pro Bold
ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

Adobe Garamond Pro Italic
ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

Adobe Garamond Pro Semibold Italic
ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

Adobe Garamond Pro Bold Italic
ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

Graphic Elements: Typography Samples

Typography is an important component of the design vocabulary. The brand will be strengthened by using the Bliss Pro font in a consistent and thoughtful manner.

These are general typography samples used in both print and digital applications. For more detailed typography styles and specifications, see the Visual System Applications section.

Typography in Application

Typographic formatting and styling can set forth an image or attitude of the brand.

Proper use

- » We generally lead with thinner fonts for headlines, shifting only to heavier weights when additional contrast is needed.
- » Headlines and body copy are set in sentence case and should be left-aligned (without justification) whenever possible.
- » Reserve all caps treatment for accent copy, such as subheads, captions, figure numbers, etc.

Improper use

- » Avoid using right-aligned, centered or more sculpted text alignments.
- » Never set text on an angle.
- » In general, avoid font styling (such as bold, italic, or outline) by clicking the buttons (B, I, etc.) in Microsoft Office applications. Instead, select the actual font for the appropriate styling (i.e. to style the Bliss Pro font in bold, you would select Bliss Pro Bold from the font list — instead of using Bliss Pro Regular and pressing the "B" button in the toolbar). Exceptions to this rule are listed on the following pages, with screenshots of how to achieve the desired style within Microsoft Office.

PRINT SAMPLE HEADLINE

Headline 1 text

Subhead level 1

Subhead level 2

Subhead level 3

SUBHEAD LEVEL 4

Body text sim dolorper ad mod mod dui blandipis
dipisit lorperiure tem vullam, si bla ate mod modolore
conquam ipsustio eugiat.

Headline: Bliss Pro Extralight

Subhead level 1: Bliss Pro Light

Subhead level 2: Bliss Pro Regular

Subhead level 3: Bliss Pro Medium

Subhead level 4: Bliss Pro Regular all caps

Body text: Bliss Pro Extra light

**This is the standard typeface and weight for print applications.*

WEB SAMPLE HEADLINE

Headline 1 text

Subhead level 1

SUBHEAD LEVEL 2

SUBHEAD LEVEL 3

Body text sim dolorper ad mod mod dui blandipis
dipisit lorperiure tem vullam, si bla ate mod modolore
consequam ipsustio eugiat.

Headline: Bliss Extra light

Subhead level 1: Bliss Extra Light

Subhead level 2: Bliss Light all caps

Subhead level 3: Bliss Medium all caps

Body text: Bliss Extra light

**This is the standard typeface and weight for web applications.*

5. Graphic Elements: Typography in Microsoft Office

Font Usage in Microsoft Office

For employees with Bliss Pro installed on their systems, please refer to the table at right, which illustrates how to correctly select the fonts within Microsoft Office applications. Since Microsoft Office does not list all the variations of all fonts within the drop down menus, you can use this table to select the proper font style or weight by pairing a font weight selected from the dropdown menu with a font style button (such as the "B" button for bold or "I" button for italic).

For any additional questions on fonts, or to request an installation of Bliss Pro onto your machine, please contact the Moody's Branding Team (brandingteam@moody.com).

FONT: BLISS FAMILY

CORRESPONDING OPTION

Bliss Pro Extra Light	Bliss Pro ExtraLight	12	B	I	U
<i>Bliss Pro Extra Light Italic</i>	Bliss Pro ExtraLight	12	B	I	U
Bliss Pro Light	Bliss Pro Light	12	B	I	U
<i>Bliss Pro Light Italic</i>	Bliss Pro Light	12	B	I	U
Bliss Pro Regular	Bliss Pro Regular	12	B	I	U
<i>Bliss Pro Italic</i>	Bliss Pro Regular	12	B	I	U
Bliss Pro Medium	Bliss Pro Medium	12	B	I	U
<i>Bliss Pro Medium Italic</i>	Bliss Pro Medium	12	B	I	U
Bliss Pro Bold	Bliss Pro Bold	12	B	I	U
<i>Bliss Pro Bold Italic</i>	Bliss Pro Bold	12	B	I	U
Bliss Pro Extra Bold	Bliss Pro ExtraBold	12	B	I	U
<i>Bliss Pro Extra Bold Italic</i>	Bliss Pro ExtraBold	12	B	I	U
Bliss Pro Heavy	Bliss Pro Heavy	12	B	I	U
<i>Bliss Pro Heavy Italic</i>	Bliss Pro Heavy	12	B	I	U

5.

Graphic Elements: Color Palette

At the core of the Visual Identity System is the Moody's color palette. Proper and consistent use of the Moody's color palette will create a strong visual link among all communications. Tints of these colors are shown on subsequent pages. Please note that colors shown are approximations. For real world samples, please contact the Moody's Branding Team (brandingteam@moodys.com).

PRIMARY / ENTITY



**MCO / MIS
Moody's Blue**
Pantone 2935
CMYK: 100/52/0/0
RGB: 0/40/160
HEX: #0028a0



**MA
Cyan**
Pantone Cyan
CMYK: 100/0/0/0
RGB: 0/159/223
HEX: #009fdf



**MPSE
Green**
Pantone 334
CMYK: 99/0/70/0
RGB: 0/151/117
HEX: #009775



**The Moody's Foundation
Light Blue**
Pantone 298
CMYK: 67/2/0/0
RGB: 65/182/230
HEX: #41b6e6

SECONDARY



Dark Blue
Pantone 648
CMYK: 100/71/9/56
RGB: 0/46/93
HEX: #002e5d



Light Green
Pantone 368
CMYK: 65/0/100/0
RGB: 120/190/32
HEX: #78be20



Teal
Pantone 321
CMYK: 96/3/35/12
RGB: 0/140/149
HEX: #008c95



Yellow
Pantone: 115
CMYK: 1/12/94/0
RGB: 253/218/36
HEX: #fdd824



Purple
Pantone 2597
CMYK: 80/99/0/0
RGB: 92/6/140
HEX: #5c068c



Magenta
Pantone Magenta
CMYK: 0/100/0/0
RGB: 217/1/122
HEX: #d9017a



Red
Pantone 200
CMYK: 3/100/70/12
RGB: 186/12/47
HEX: #ba0c2f



Orange
Pantone 166
CMYK: 0/76/100/0
RGB: 227/82/5
HEX: #e35205

NEUTRAL



Rich Black*
CMYK: 60/40/40/100
RGB: 0/0/0
HEX: #000000



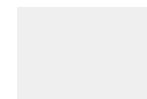
Dark Gray
Pantone Cool Gray 11
CMYK: 44/34/22/77
RGB: 83/86/90
HEX: #55565a



Medium Gray
Pantone Cool Gray 9
CMYK: 30/22/17/57
RGB: 117/120/123
HEX: #75787b



Light Gray
Pantone Cool Gray 3
CMYK: 8/5/7/16
RGB: 200/201/199
HEX: #cac9c7



Extra Light Gray
CMYK: 4/3/3/0
RGB: 240/240/241
HEX: #f0f0f1




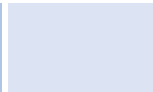
The colors shown throughout this manual have not been evaluated by Pantone, Inc. for accuracy and may not match the PANTONE Color Standards. PANTONE® is a registered trademark of Pantone, Inc.



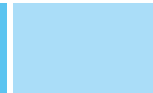
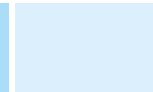
*100% Process Black may be substituted in restrictive printing instances.




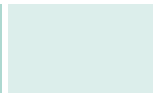
5.



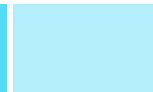
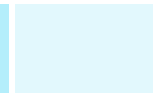
Graphic Elements: Color Palette — Tints, Primary / Entity

A set of tints have been made available to complement our core color palette. Tints should be used when colors at 100% need to be lightened to improve the contrast with surrounding elements. Tints should only be used at 50%, 25% and 10%, as shown. Please see the next page for secondary color tints. For real world samples, please contact the Moody's Branding Team (brandingteam@moody's.com).

100%	50%	25%	10%
			
MCO / MIS: Moody's Blue			
CMYK: 100/52/0/0	CMYK: 47/28/0/0	CMYK: 20/12/0/0	CMYK: 7/4/0/0
RGB: 0/40/160	RGB: 128/147/207	RGB: 191/201/231	RGB: 229/233/245
HEX: #0028a0	HEX: #8093cf	HEX: #bfc9e7	HEX: #e5e9f5

100%	50%	25%	10%
			
MA: Cyan			
CMYK: 100/0/0/0	CMYK: 50/0/0/0	CMYK: 25/0/0/0	CMYK: 10/0/0/0
RGB: 0/159/223	RGB: 128/205/240	RGB: 191/230/247	RGB: 229/245/252
HEX: #009fdf	HEX: #80cdf0	HEX: #bfe6f7	HEX: #e5f5fc

100%	50%	25%	10%
			
MPSE: Green			
CMYK: 99/0/70/0	CMYK: 54/0/35/0	CMYK: 26/0/17/0	CMYK: 9/0/6/0
RGB: 0/151/117	RGB: 135/208/184	RGB: 195/232/219	RGB: 231/246/241
HEX: #009775	HEX: #87d0b8	HEX: #c3e8db	HEX: #e7f6f1

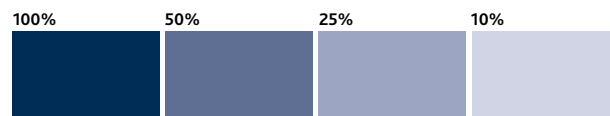
100%	50%	25%	10%
			
The Moody's Foundation: Light Blue			
CMYK: 67/2/0/0	CMYK: 29/3/1/0	CMYK: 14/2/1/0	CMYK: 4/0/0/0
RGB: 65/182/230	RGB: 153/218/241	RGB: 204/237/248	RGB: 235/248/252
HEX: #41b6e6	HEX: #99daf1	HEX: #ccedd8	HEX: #ebf8fc

The colors shown throughout this manual have not been evaluated by Pantone, Inc. for accuracy and may not match the PANTONE Color Standards. PANTONE® is a registered trademark of Pantone, Inc.

*100% Process Black may be substituted in restrictive printing instances.

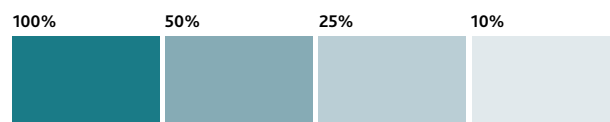
5. Graphic Elements: Color Palette — Tints, Secondary

A set of tints have been made available to complement our core color palette. Tints should be used when colors at 100% need to be lightened to improve the contrast with surrounding elements. Tints should only be used at 50%, 25% and 10%, as shown. Please see the previous page for primary/entity color tints. For real world samples, please contact the Moody's Branding Team (brandingteam@moody.com).



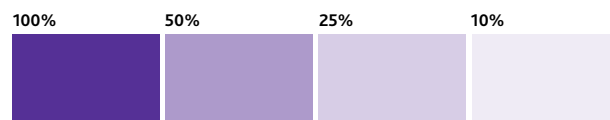
Dark Blue

CMYK: 100/71/9/56 RGB: 0/46/93 HEX: #002e5d	CMYK: 53/40/20/0 RGB: 128/153/179 HEX: #8099b3	CMYK: 24/18/9/0 RGB: 191/204/217 HEX: #bfccd9	CMYK: 8/6/3/0 RGB: 229/235/240 HEX: #e5ebf0
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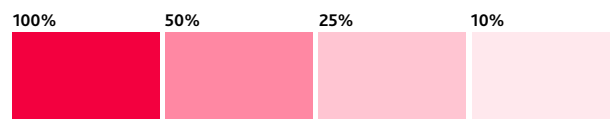
Teal

CMYK: 96/3/35/12 RGB: 0/140/149 HEX: #008c95	CMYK: 55/2/23/0 RGB: 128/196/203 HEX: #80c4cb	CMYK: 26/0/11/0 RGB: 191/225/229 HEX: #bfe1e5	CMYK: 9/0/4/0 RGB: 229/243/245 HEX: #e5f3f5
--	---	---	---



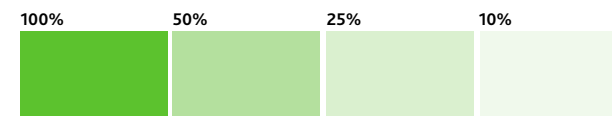
Purple

CMYK: 80/99/0/0 RGB: 92/6/140 HEX: #5c068c	CMYK: 31/51/0/0 RGB: 171/135/197 HEX: #ab87c5	CMYK: 13/24/0/0 RGB: 213/195/226 HEX: #d5c3e2	CMYK: 4/9/0/0 RGB: 238/231/243 HEX: #eee7f3
--	---	---	---



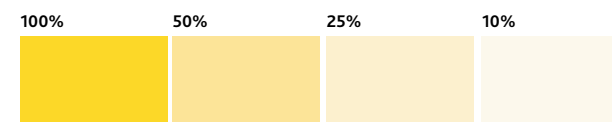
Red

CMYK: 3/100/70/12 RGB: 186/12/47 HEX: #ba0c2f	CMYK: 4/50/35/0 RGB: 222/135/153 HEX: #de8799	CMYK: 0/25/15/0 RGB: 239/195/204 HEX: #efc3cc	CMYK: 0/9/5/0 RGB: 248/231/235 HEX: #f8e7eb
---	---	---	---



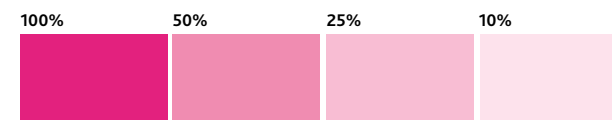
Light Green

CMYK: 65/0/100/0 RGB: 120/190/32 HEX: #78be20	CMYK: 27/0/53/0 RGB: 178/221/148 HEX: #b2dd94	CMYK: 12/0/26/0 RGB: 217/238/201 HEX: #d9eec9	CMYK: 4/0/9/0 RGB: 240/248/234 HEX: #f0f8ea
---	---	---	---



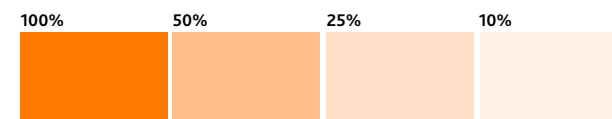
Yellow

CMYK: 1/12/94/0 RGB: 253/218/36 HEX: #fdd824	CMYK: 0/6/46/0 RGB: 255/236/145 HEX: #ffec91	CMYK: 0/3/21/0 RGB: 255/245/200 HEX: #fff5c8	CMYK: 0/1/7/0 RGB: 255/251/233 HEX: #fffb99
--	--	--	---



Magenta

CMYK: 0/100/0/0 RGB: 217/1/122 HEX: #d9017a	CMYK: 0/50/0/0 RGB: 246/128/197 HEX: #f580c6	CMYK: 0/25/0/0 RGB: 250/191/226 HEX: #fabfe2	CMYK: 0/10/0/0 RGB: 253/229/243 HEX: #fde5f3
---	--	--	--



Orange

CMYK: 0/76/100/0 RGB: 227/82/5 HEX: #e35205	CMYK: 0/39/48/0 RGB: 242/169/128 HEX: #f2a980	CMYK: 0/20/21/0 RGB: 248/212/192 HEX: #ff8d4c	CMYK: 0/7/7/0 RGB: 252/238/230 HEX: #fceee6
---	---	---	---

The colors shown throughout this manual have not been evaluated by Pantone, Inc. for accuracy and may not match the PANTONE Color Standards. PANTONE® is a registered trademark of Pantone, Inc.

*100% Process Black may be substituted in restrictive printing instances.

5.

Graphic Elements: Primary Entity Palette / Entity Color Pairings

Primary entity palette and entity pairings for each business entity.



MCO / MIS
Moody's Blue
Pantone 2935



MA
Cyan
Pantone Cyan



MPSE
Green
Pantone 334



The Moody's Foundation
Light Blue
Pantone 298

ENTITY COLOR PAIRINGS



MCO / MIS
Cyan
Medium Gray



MA
Rich Black
Moody's Blue



MPSE
Light Green
Medium Gray



The Moody's Foundation
Medium Gray
Moody's Blue

**100% Process Black may be substituted in restrictive printing instances.*

5. Graphic Elements: Brand Imagery Overview – People

Look for:

- » Modern & airy feel
- » Good balance of white space
- » Well-lit scenes
- » Motion (MA), interesting camera angles (MA, MIS, MCO), and unique perspectives (MA, MIS, MCO)
- » Diversity (particularly group shots)

Avoid:

- » Overly staged shots, including business “hand shakes”
- » Direct view into camera, particularly smiling subjects
- » Overly whimsical scenes or exaggerated / emotional facial expressions
- » Shots that depict old or outdated equipment

Remember to always avoid:

- » Exaggerated photo effects, including glows, fisheyes, etc.
- » Overly digitally manipulated styles
- » Images that reflect a negative underlying message

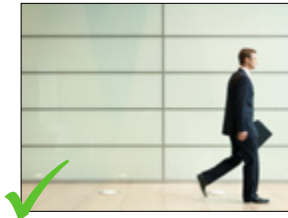
Please contact the **Moody's Branding Team** (brandingteam@moodys.com) if you require clarification on imagery or have additional questions.



- Inappropriate tone (too whimsical)



- Inappropriate tone (too whimsical)



- Modern feel with good whitespace and lighting
- Distanced camera



- Depicts motion (ideal for MA)
- Distanced camera



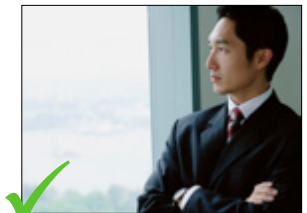
- Good perspective but displays cliché “gears” concept



- Overly staged
- Smiling subjects
- Handshake cliché



- Good diversity of age, race
- Modern feel
- Distanced camera



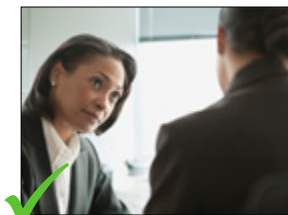
- Modern feel with good whitespace and lighting
- Pensive / thought provoking expression



- Overly staged
- Direct camera view with smiling subjects



- Outdated computer
- Undesirable crop



- Distanced camera
- Good lighting



- Good composition with static foreground and dynamic background
- Modern feel

5. Graphic Elements: Brand Imagery Overview – Objects

Look for:

- » Subject matter isolated on either white or a monochromatic color
- » Shallow depth of field (focused at one point, blurred elsewhere)

Avoid:

- » Clichés, such as stress balls, gears, puzzle pieces, and overly "cute" images
- » Overlaid or overly emphasized type to reinforce your message
- » Illustrations, including 3d (*select custom illustrations used for diagrammatic purposes are permissible*)

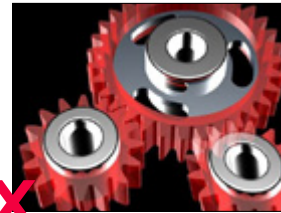
Remember to always avoid:

- » Exaggerated photo effects, including glows, fisheyes, etc.
- » Overly digitally manipulated styles
- » Images that reflect a negative underlying message

Please contact the **Moody's Branding Team** (brandingteam@moodys.com) if you require clarification on imagery or have additional questions.



- The puzzle piece concept is cliché



- The gears concept is cliché



- Shallow depth of field
- Simple background



- Shallow depth of field
- Simple, monochromatic tone



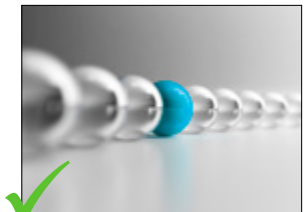
- Collage reflects a very dated look



- Highly staged scene with generic business objects



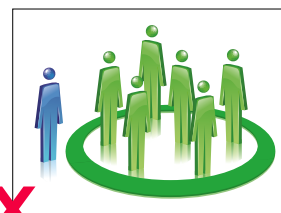
- Shallow depth of field
- Simple, monochromatic tone



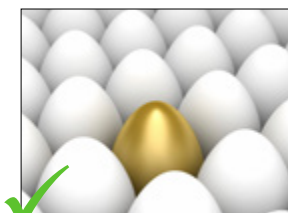
- Shallow depth of field
- Simple, monochromatic tone



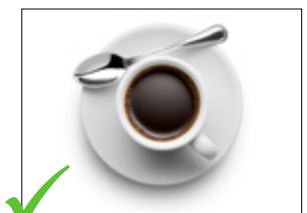
- Overly emphasized type (too literal)



- Avoid illustration / 3d



- Good perspective
- Simple, monochromatic tone



- Simple, monochromatic tone

5.

Graphic Elements: Brand Imagery Overview – Data / Screenshots

Look for:

- » Subtly stylized graphs, charts, or screenshots
- » Unique perspectives and/or selective blur on the edges
- » Interesting texture (i.e. paper, monitor pixels)
- » Well-lit scenes

Avoid:

- » Straight-on shots, particularly of computer screens
- » Overly simplistic or overly exaggerated graphics (including 3d)
- » Screenshots with overlaid text or supplemental graphics
- » "Crayon" colors

Remember to always avoid:

- » Exaggerated photo effects, including glows, fisheyes, etc.
- » Overly digitally manipulated styles
- » Images that reflect a negative underlying message

Please contact the **Moody's Branding Team** (brandingteam@moodys.com) if you require clarification on imagery or have additional questions.



- Too staged
- Reflects "gambling" with data



- Oversimplification of data
- Straight on shot of monitor



- Good perspective
- Blur adds interesting texture
- Clean, modern



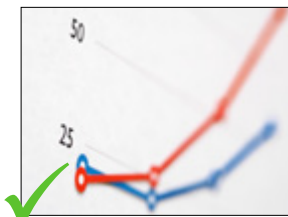
- Good perspective
- Shows user interaction



- Oversimplification of data
- 3d style is cliché
- Crayon colors



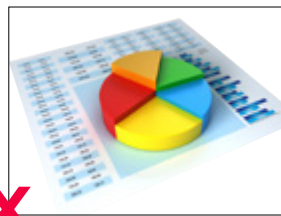
- Oversimplification of data
- Crayon colors
- Cliché, business pen



- Good perspective
- Blur adds interesting texture
- Clean, modern



- Good perspective
- Blur adds interesting texture



- Oversimplification of data
- 3d style is cliché
- Crayon colors



- Overly exaggerated and stylized graphics
- Too busy / messy



- Good perspective
- Blur adds interesting texture



- Good perspective
- Blur adds interesting texture

5.

Graphic Elements: Brand Imagery Overview – Architecture (Interior & Exterior)

Look for:

- » Unique perspectives / angles
- » Modern materials (glass, steel)
- » Well-lit scenes

Avoid:

- » Recognizable names on buildings or buildings with known associations to businesses
- » Overly “touristy” buildings and/or cityscapes
- » 3d generated appearances

Remember to always avoid:

- » Exaggerated photo effects, including glows, fisheyes, etc.
- » Overly digitally manipulated styles
- » Images that reflect a negative underlying message

Please contact the **Moody's Branding Team** (brandingteam@moodys.com) if you require clarification on imagery or have additional questions.



- Good camera angle but poorly lit interior
- Window blinds detract from modern feel



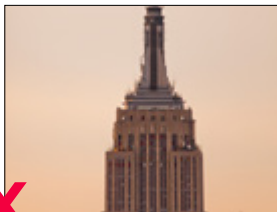
- Modern building spoiled by cliché business handshake



- Good perspective
- Modern feel



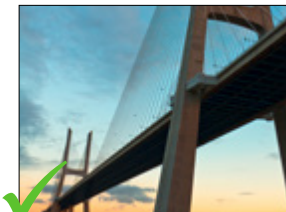
- Modern feel
- Good composition



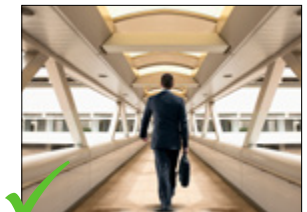
- Touristy building
- Uninteresting perspective



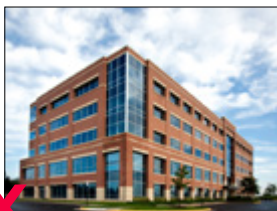
- Recognizable business name
- Uninteresting perspective



- Good perspective
- Good composition



- Modern feel
- Well-lit
- Good symmetry



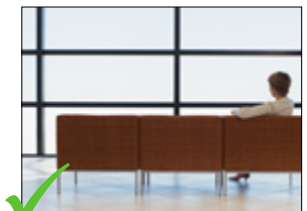
- Looks too 3d generated



- Poorly lit interior
- Materials don't seem modern



- Good perspective
- Modern feel



- Good perspective
- Modern feel
- Well-lit

5.

Icons: Overview

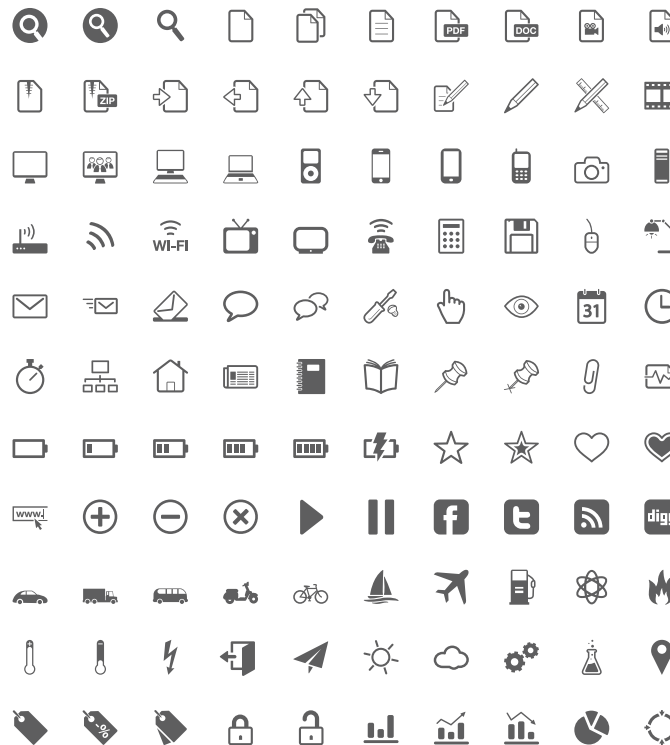
Icons are an important component of the Moody's brand visual system. When considering icons for your project, every effort should be made to generate designs that are consistent with our style and applied intelligently to compliment the surrounding content.

Primary characteristics of Moody's icon style:

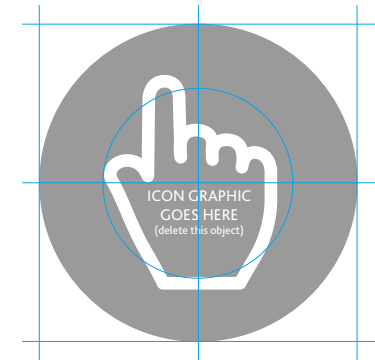
- » Simple graphics, leveraging the Picons set as starting point (unless custom design is required).
- » Flat appearance — avoid gradient backgrounds, drop shadows, or other Photoshop style effects.
- » Surrounding whitespace — do not place icons too close to text or other objects.

Please contact the **Moody's Branding Team** (brandingteam@moodys.com) for clarification on icons or if you require access to the Picons library or icon template.

Picons **Basic 1**



Picons is an icon set that is used as the basis for our designs. The Picons set contains 600 ready-made graphics.



The circle template is used for situations where a background is appropriate.



Sample "circle" icons, combining Picons artwork and the above template.



Icon Gray
CMYK: 42/35/34/0
RGB: 154/154/155
HEX: #9A9A9B

Icon Gray should be used as a starting point. Color may be added to the circle background only when it adds value to the design or surrounding context.

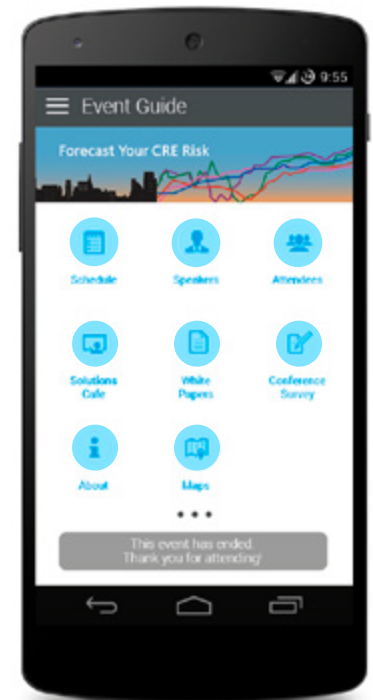
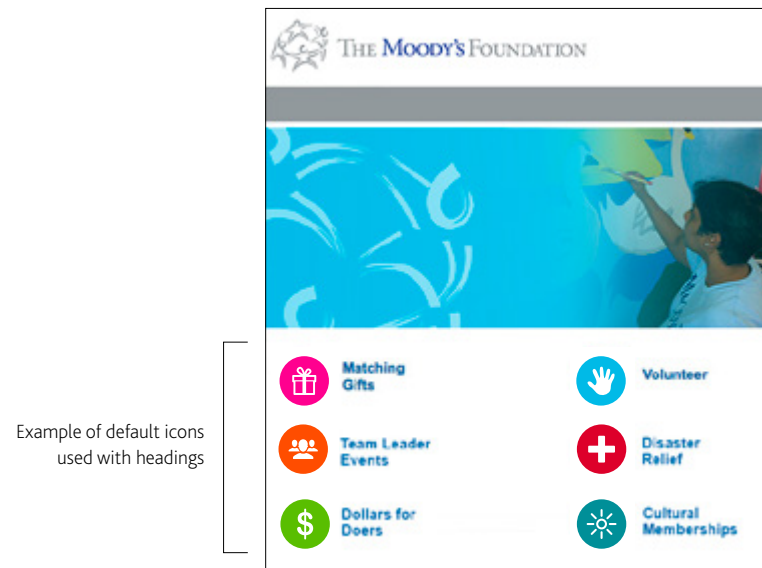
5. Icons: Default Design

The default icon design consists of a Picon graphic placed over a gray circular background. Color may be applied to the circle background when it adds value to the design or surrounding context. Only colors from the brand palette may be used.

The default icon design is best applied:

- » In layouts with minimal space constraints
- » As a prominent graphic (i.e. near headings, subheadings)
- » As "finger-sized," tapable objects within mobile apps (i.e. toggling a feature on or off)

Please contact the **Moody's Branding Team** (brandingteam@moodys.com) if you require clarification on icons or have additional questions.



The default icon design works well within mobile apps that have sufficient whitespace to support the circle background.

5. Icons: Alternative Design

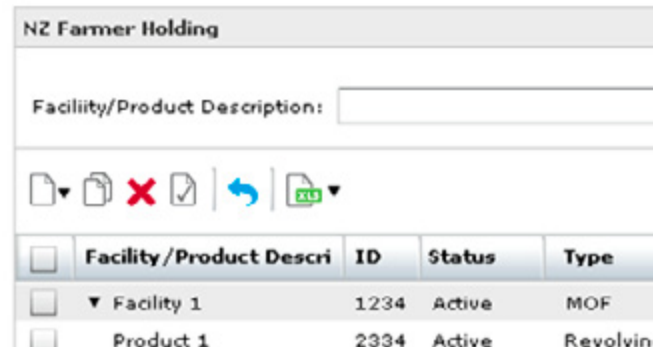
In some layouts, the default icon design will not be appropriate. Typically, this will occur within space constrained scenarios, such as website navigation or within dense grids/tables. In these cases, the circle background should be removed, leaving only the inner graphic.

The alternative icon design is best applied:

- » In layouts with space constraints
- » As a smaller graphic (i.e. in lists, small navigation items)
- » Within buttons that already use a background shape
- » Within dense tables, matrices, etc.

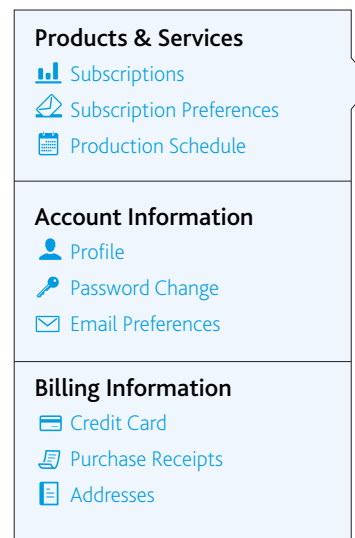
Please contact the **Moody's Branding Team** (brandingteam@moodys.com) if you require clarification on icons or have additional questions.

Alternative icon design



The alternative icon design works well when there is insufficient space to support the default design — or when doing so would make the icon difficult to decipher.

Alternative icon design



5.

Icons: Best Practices

Avoid the "double container" effect

The default icon design should not be used within a button or similar element with its own background shape. In these cases, rely on the alternative design, which uses only the graphic.

Please contact the **Moody's Branding Team**

(brandingteam@moodys.com) if you require clarification on icons or have additional questions.



*The Brand Image & Icon Library is an internal resource. Please contact the Moody's Branding Team if you require access.

5. Icons: Common Icons Set

The Common Icons Set* is a customized subset of our standard icon library, optimized for use in scenarios that display well-known functions, such as Save, Print, Export, etc. The Common Icons Set is a scalable vector file.

Common Icons usage:

- » Default icons are gray with the option to be colorized when needed
- » Icons are scalable

Please contact the **Moody's Branding Team** (brandingteam@moodys.com) if you require clarification on icons or have additional questions.



*The Common Icons library is an internal resource. Please contact the Moody's Branding Team if you require access.

5.

Graphic Elements: Accent Graphics

The accent graphics are graphics that we sometimes use depending on the deliverable. These are used in some sceneros but not all.

Please contact the **Moody's Branding Team** (brandingteam@moodys.com) if you would like to review samples from the current collection of brand imagery.

MCO GRAPHICS



Globe graphic image

MIS GRAPHICS



Digital numbers image



Dot graphic pattern

MA GRAPHICS



Light pattern image

5.

Graphic Elements: Supporting Graphics — Moody's Hash Pattern

The Moody's Hash Pattern* is an optional design element that can be applied to add texture to custom graphics.

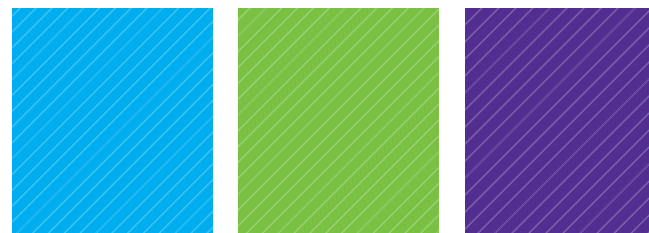
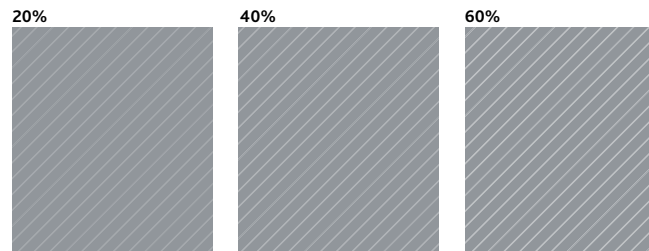
The Moody's Hash Pattern is best applied to:

- » Small, detailed graphics
- » Large, colored backgrounds
- » Infographics, charts and diagrams

Moody's Hash Pattern guidelines:

- » As shown at right, the Moody's Hash Pattern translucency should range from 20% to 60%
- » The Moody's Hash Pattern can be paired with any color in the Moody's palette. Avoid usage of the Moody's Hash Pattern over light tints that don't provide enough contrast.

Please contact the Moody's Branding team for (brandingteam@moodys.com) if you require clarification on the Moody's Hash Pattern or have additional questions.



- 1 Long and short term bonds
- 2 Bank deposits
- 3 Structured finance securities
- 4 Insurers' ability to pay policyholder claims
- 5 Bond and money market funds

Hash applied to small detailed graphic



Hash applied to large background graphic

*The Moody's Hash Pattern is an internal resource. Please contact the Moody's Branding Team if you require access.

Graphic Elements: Supporting Graphics — Moody's Layer Pattern

The Moody's Layer Pattern* is an optional design element that is most effective when applied to custom designs. Recommended placement is atop images and call-out boxes to add subtle color and texture.

Moody's Layer Pattern attributes:

- » As shown at right, the Moody's Layer Pattern is built from 3 elements of varying color and opacity
- » The Moody's Layer Pattern colors connect with the primary color of the entity to which they are applied

Please contact the Moody's Branding team for (brandingteam@moodys.com) if you require clarification on the Moody's Layer Pattern or have additional questions.



Moody's Ratings for Speculative-Grade Issuers
Corporate Family Ratings (CFRs) are long-term ratings that reflect the relative likelihood of a default on a corporate family's debt and debt-like obligations and the expected financial loss suffered in the event of default. A CFR is assigned to a corporate family as if it had a single class of debt and a single consolidated legal entity structure. A CFR does not reference an obligation or class of debt and thus does not reflect priority of claims.

Probability of Default Ratings (PDs) is a corporate family-level opinion of the relative likelihood that any entity within a corporate family will default on one or more of its long-term debt obligations.

Individual Debt Issue Ratings and Notching: The ratings for individual debt issues are notched up or down from the CFR, primarily to reflect differences in expected loss in the event of default. Notching reflects an issuer's place in the company's corporate structure, its legal standing in the capital structure, and the relative size of different issues.

Not all of these ratings are available in all regions.



MCO / MIS
Moody's Blue
Cyan



MA
Cyan
Moody's Blue



MPSE
Green
Light Green



The Moody's Foundation
Light Blue
Moody's Blue



*The Moody's Layer Pattern is an internal resource. Please contact the Moody's Branding Team if you require access.

5.

Graphic Elements: Charts and Graphs

CHART SAMPLES (SHOWN AT REDUCED SIZE)

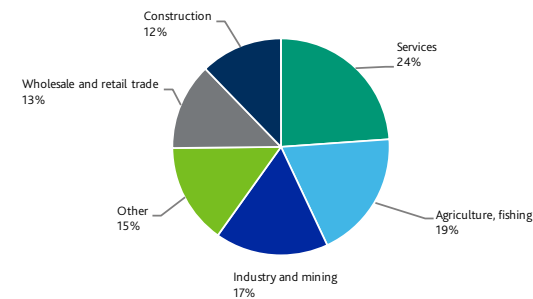
Charts, tables, and graphs are important elements in conveying the value of what Moody's delivers in a consistent and compelling way. Best practices for information graphics should be consistently upheld across the organization.

Below are some principles to keep in mind when creating charts:

- » Chart labels and legends should be consistent, simple and clear.
- » Keep the graphic elements simple and reductive. Use simple square and circular shapes to showcase data-related content and information.
- » Minimize number of colors used in a particular chart or graph.
- » Avoid using illustration or photography in your chart information or backgrounds. This tends to clutter and confuse the expediency and clarity of communication.
- » Never use the Moody's logo within a chart or information graphic. Applying the Moody's logo outside of identity and endorsement purposes diminishes its importance.

Sample charts from the chart style guide are displayed to the right. For more example, please review the full guide, available in the [branding section](#) of MINT.

FIGURE # BUSS PRO LIGHT 7PT ALL CAPS
Chart Title, Bliss Pro Medium, 10 pts Title Case
Subtitle is Bliss Pro Light, 8 pts Sentence Case



Source: Bliss Pro Italic, 7 pts

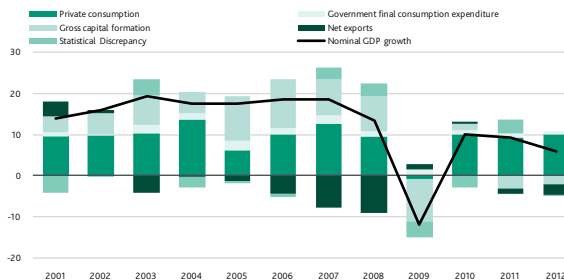
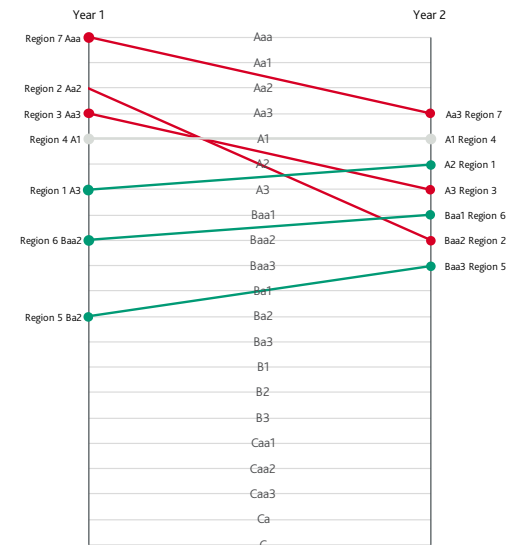


FIGURE # BUSS PRO LIGHT 7PT ALL CAPS
Chart Title, Bliss Pro Medium, 10 pts Title Case
Subtitle is Bliss Pro Light, 8 pts Sentence Case



























Source: Bliss Pro Italic, 7 pts

Graphic Elements: Chart Color Palette




The chart color palette has been optimized for projection and tested in Microsoft Office applications. Using the codes provided will ensure the chart colors are correct. The chart palette is part of the chart style guide, available in the [branding section](#) of MINT.

CORE COLOR PALETTE (RGB)



Apply colors to charts in the order below:

1		R: 0, G: 151, B: 117	13		R: 128, G: 203, B: 186
2		R: 65, G: 182, B: 230	14		R: 160, G: 218, B: 242
3		R: 0, G: 40, B: 160	15		R: 128, G: 147, B: 207
4		R: 120, G: 190, B: 32	16		R: 187, G: 222, B: 143
5		R: 117, G: 120, B: 123	17		R: 186, G: 187, B: 189
6		R: 0, G: 46, B: 93	18		R: 128, G: 150, B: 174
7		R: 92, G: 6, B: 140	19		R: 173, G: 130, B: 197
8		R: 227, G: 82, B: 5	20		R: 241, G: 168, B: 130
9		R: 0, G: 140, B: 149	21		R: 128, G: 197, B: 202
10		R: 83, G: 86, B: 90	22		R: 169, G: 170, B: 172
11		R: 186, G: 12, B: 47	23		R: 221, G: 134, B: 151
12		R: 0, G: 159, B: 223	24		R: 128, G: 207, B: 239

POSITIVE / NEGATIVE / STABLE COLOR ASSIGNMENTS

1		0, 151, 117 (positive)
11		186, 12, 47 (negative)
		215, 218, 214 (stable, neutral)








GRIDLINES / AXIS COLOR ASSIGNMENTS

	215, 218, 214 (gridlines)
	69, 72, 75 (axis)








STANDARD SPECTRUMS

Use these to reflect varying degrees of positive / negative / stable








Positive Spectrum

	223, 244, 240
	182, 221, 215
	128, 203, 186
	0, 151, 117
	0, 121, 93
	0, 76, 57
	0, 46, 33

Negative Spectrum

	242, 204, 215
	221, 134, 151
	200, 60, 89
	186, 12, 47
	129, 9, 32
	91, 7, 22
	34, 4, 7








Stable / Neutral Spectrum

	229, 232, 227		93, 96, 99
	215, 218, 214		69, 72, 75
	186, 187, 189		33, 36, 39
	117, 120, 123		








ALTERNATIVE SPECTRUMS

Use these colors when red or green may be too severe

Blue Spectrum

	208, 216, 240
	128, 147, 207
	52, 84, 180
	0, 40, 160
	0, 32, 128
	0, 24, 96
	0, 12, 48

Orange Spectrum

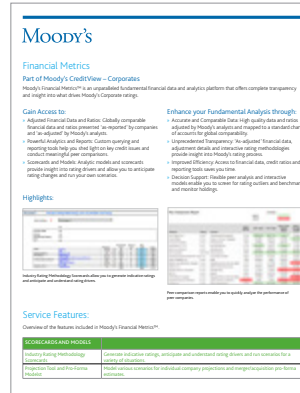
	251, 218, 205
	241, 168, 130
	233, 116, 55
	227, 82, 5
	181, 66, 3
	135, 50, 1
	66, 26, 0

5. Graphic Elements: Putting It All Together—MCO

The combination of the graphic elements—along with language, tone and the logo—will help build the Moody's brand. This page is a snapshot of the MCO graphic elements in use. Please see the Visual System Applications section of these guidelines for a detailed look at the applications and how to use the graphic elements.



Multipage Brochure Cover



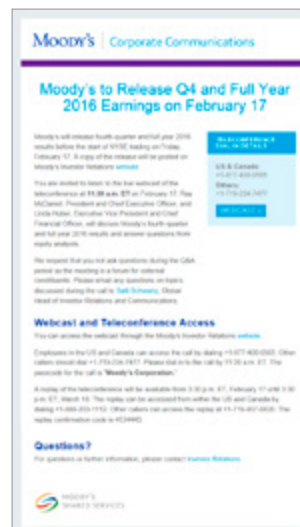
Two Page Brochure



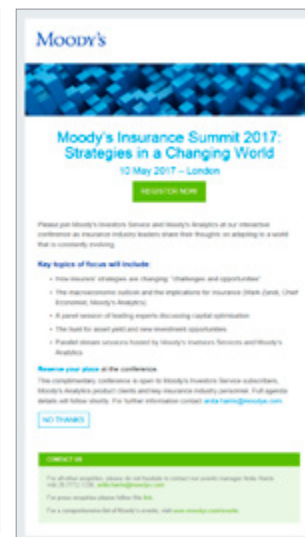
News Release



PowerPoint



E-mail (Internal)



E-mail (External)



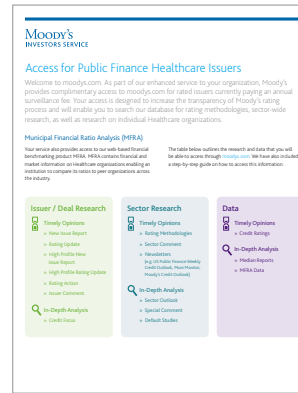
Poster

5. Graphic Elements: Putting It All Together—MIS

The combination of the graphic elements—along with language, tone and the logo – will help build the Moody's brand. This page is a snapshot of the MIS graphic elements in use. Please see the Visual System Applications section of these guidelines for a detailed look at the applications and how to use the graphic elements.



Multipage Brochure Cover



Two Page Brochure



Research



News Release



PowerPoint



E-mail



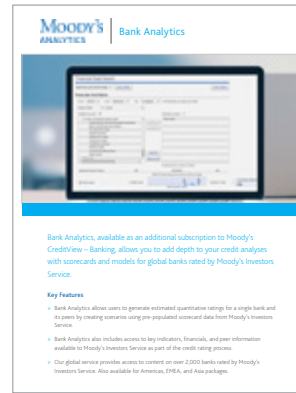
Poster

5. Graphic Elements: Putting It All Together — MA

The combination of the graphic elements—along with language, tone and the logo—will help build the Moody's brand. This page is a snapshot of the MA graphic elements in use. Please see the Visual System Applications section of these guidelines for a detailed look at the applications and how to use the graphic elements.



Solution Brochure Cover



Product Brochure Cover



Research



News Release



PowerPoint



E-mail



Poster

6. Visual System Applications

The visual system applications section of the guidelines demonstrates the use of graphic elements across a range of specific materials.

This section illustrates the correct application of the graphic elements in research, e-mail, brochures and marketing communications. There is a subsection for each business entity (MCO, MIS and MA) demonstrating how the graphic elements should be applied.

Each example demonstrates the placement and the relationship of the design elements within the system. You can find the materials associated with these examples in the [branding section](#) of MINT. Please use these templates to ensure that all of Moody's communications are consistent and reinforce the brand.

6. Visual System Applications: MCO

Each of the business entities has specific elements developed to provide distinction. When used properly, each application from all the business entities work together in a family of communications, adding value to the Moody's brand and the business entities alike.

Key elements for MCO:

- » Use of Moody's Blue
- » Moody's logo appears on a white background

Visual System Applications: MCO Multipage Brochure

FRONT COVER



Visual System Applications: MCO Multipage Brochure — Interior

Moody's Visual Guidelines: Version 3.1, October 2018 / © 2018 MIS Quality Management Corp

Visual System Applications: MCO Two Page Brochure

SIDE ONE

Logo Band
The logo is on a white background. The logo locks up with a Moody's Blue bar above.

Primary Area

MOODY'S

Financial Metrics

Part of Moody's CreditView – Corporates

Moody's Financial Metrics™ is an unparalleled fundamental financial data and analytics platform that offers complete transparency and insight into what drives Moody's Corporate ratings.

Gain Access to:

- Adjusted Financial Data and Ratios: Globally comparable financial data and ratios presented 'as-reported' by companies and 'as-adjusted' by Moody's analysts.
- Powerful Analytics and Reports: Custom querying and reporting tools help you shed light on key credit issues and conduct meaningful peer comparisons.
- Scorecards and Models: Analytic models and scorecards provide insight into rating drivers and allow you to anticipate rating changes and run your own scenarios.

Highlights:



Industry Rating Methodology Scorecards allow you to generate indicative ratings and anticipate and understand rating drivers.

Enhance your Fundamental Analysis through:

- Accurate and Comparable Data: High quality data and ratios adjusted by Moody's analysts and mapped to a standard chart of accounts for global comparability.
- Unprecedented Transparency: 'As-adjusted' financial data, adjustment details and interactive rating methodologies provide insight into Moody's rating process.
- Improved Efficiency: Access to financial data, credit ratios and reporting tools saves you time.
- Decision Support: Flexible peer analysis and interactive models enable you to screen for rating outliers and benchmark and monitor holdings.



Peer comparison reports enable you to quickly analyze the performance of peer companies.

Service Features:

Overview of the features included in Moody's Financial Metrics™.

SCORECARDS AND MODELS	
Industry Rating Methodology Scorecards	Generate indicative ratings, anticipate and understand rating drivers and run scenarios for a variety of situations.
Projection Tool and Pro-Forma Modelist	Model various scenarios for individual company projections and merger/acquisition pro-forma estimates.

For further information contact us at a location below

Americas Client Desk
+1 212 553 1653
clientservices@moody.com

Europe Sales Queries
+44 20 7772 5454
clientservices@moody.com

Asia Client Services Desk
+852 3551 3077
clientservices@moody.com

Japan Client Services Desk
+81 3 5408 4100
clientservices@moody.com

MOODY'S

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SP#

SIDE TWO

ents and mapped to a Moody's

ment data adjusted by Moody's

ails.

mpany.

the process to assign ratings.

analysts to all three financial

data and key credit ratios.

entities.

reporting functionality; conduct

rs and view industry medians.

global team of credit experts

your most critical questions.

if training specialists

our Moody's Financial

mer service team is available to

relationship management team

if your organization.

Contact Information

Always provide adequate clear space from the Footer Area.

Footer Area

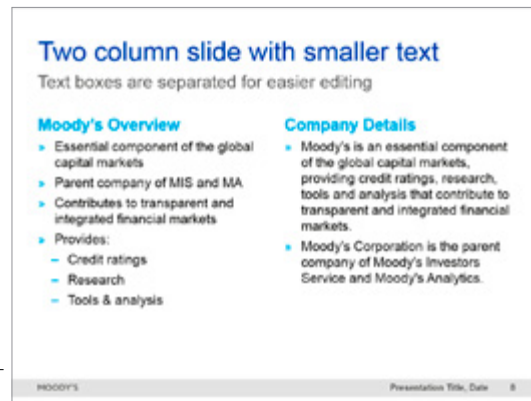
Visual System Applications: MCO PowerPoint Template

STANDARD POWERPOINT

FRONT COVER PAGE



INTERIOR PAGE



Footer
Always ensure that there is adequate clear space around the footer.

WIDE SCREEN POWERPOINT

FRONT COVER PAGE



INTERIOR PAGE



Footer
Always ensure that there is adequate clear space around the footer.

Visual System Applications: MCO E-mail

INTERNAL

EXTERNAL

Logo with Descriptor Text
Thin Color Band with
Moody's Hash Pattern
Main Title
Sub Title

Primary Area

Moody's Shared
Services Logo

Moody's | Diversity & Inclusion

**Opening the Conversation Door:
Discussing LGBT Issues with Your Kids, Part 2 –
Thursday, April 27**

In October, the NY LGBTQ+ ERG hosted a panel discussion on how parents can approach conversations on LGBT issues with their kids. The response was so great that we are taking the topic further in our April 27 lunch and learn event.

Panelists will explore parents' role in helping their kids embrace diversity and how best to approach LGBT conversations. Two Moody's panelists will share their unique perspectives, and two external experts will return to provide practical advice on how to have an open and productive dialogue on LGBT issues.

**MOODY'S
LGBTQ+
ERG**

Opening Remarks:	Phil Anderson, VP, Diversity and Inclusion Recruiting Strategist
Moderator:	David Little, MD-Global Accounts
Panelist:	Lisa Heller, VP-Senior Credit Officer Ferdinand Penault, VP-Senior Credit Officer Dale Bernstein, Founder and Principal, UnCommon Human Resources and Vice President, National Board of Directors, ITLGO Bridget Hughes, Director of Youth Services, Heirich-Martin Institute
Date:	Thursday, April 27
Time:	12:00 to 1:00 p.m.
Location:	7 WTC, 29th floor, Rooms G&D
Dial-In:	+1 888 534 8096 (US/Canada)
Code:	4176579213
Global Dial-In Numbers:	Click here

Registration
To register to participate, visit the [registration page](#) in Moody's Knowledge Portal and select "Request." You will receive an Outlook invitation confirming your registration.

If you need to withdraw from the session after registering, please go to [Moody's Knowledge Portal](#) > Learning > View Your Transcript > Click the drop-down menu next to the event name > Select "Withdraw."

Questions?
For questions or more information, please contact Sara Weil. You can find additional information about Moody's Diversity and Inclusion and Moody's ERGs on MNT.

**MOODY'S
SHARED SERVICES**

Logo on White Background

Primary Image Area (Optional)

Main Title

Sub Title

Call to Action Button

Moody's

**Moody's Insurance Summit 2017:
Strategies in a Changing World
10 May 2017 – London**

REGISTER NOW

Please join Moody's Investors Service and Moody's Analytics at our interactive conference as insurance industry leaders share their thoughts on adapting to a world that is constantly evolving.

Key topics of focus will include:

- How insurers' strategies are changing "challenges and opportunities"
- The macroeconomic outlook and the implications for insurance (Mark Zandi, Chief Economist, Moody's Analytics)
- A panel session of leading experts discussing capital optimisation
- The hunt for asset yield and new investment opportunities
- Parallel stream sessions hosted by Moody's Investors Services and Moody's Analytics

Reserve your place at the conference.
This complimentary conference is open to Moody's Investors Service subscribers, Moody's Analytics product clients and key insurance industry personnel. Full agenda details will follow shortly. For further information contact anita.harris@moody's.com.

NO THANKS

CONTACT US

For all other enquiries, please do not hesitate to contact our events manager Anita Harris
+44 20 7772 1136, anita.harris@moody's.com

For press enquiries please follow this link.

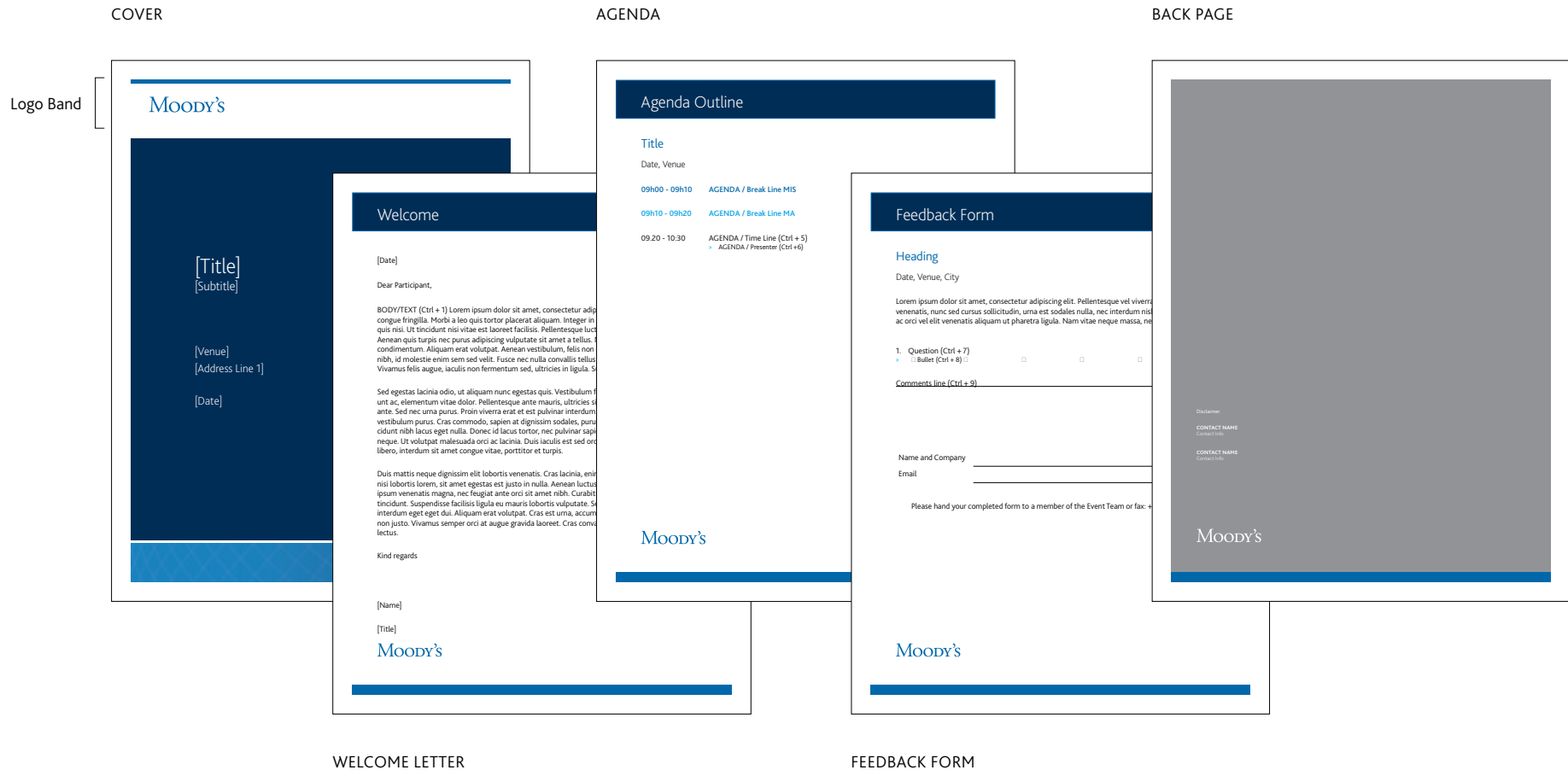
For a comprehensive list of Moody's events, visit www.moody's.com/events.

Primary Area

Contact Us Box

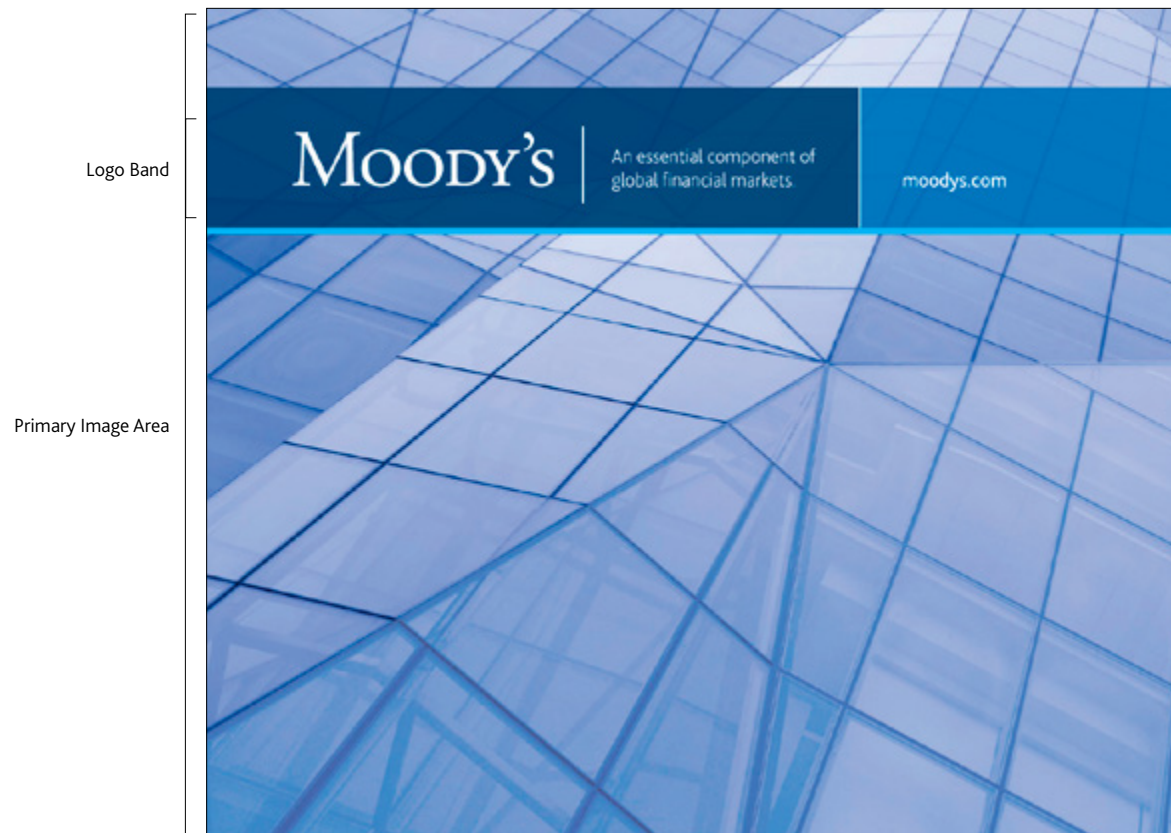
Note: Cyan is the common link
color used through out all e-mails.

Visual System Applications: MCO Event Pack



6.

Visual System Applications: MCO Trade Show Backdrop



6.

Visual System Applications: MCO Poster



6. Visual System Applications: Moody's Shared Services Poster

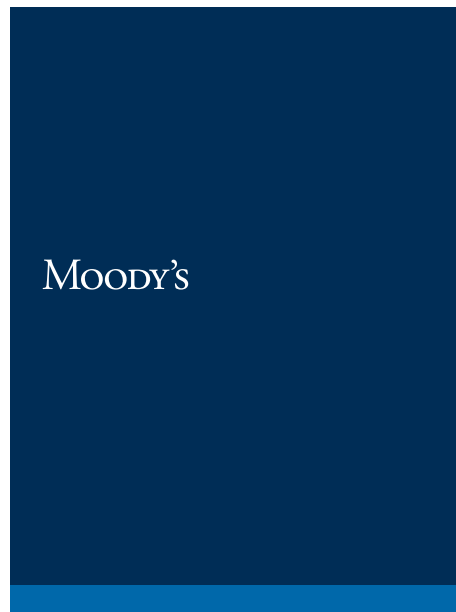
WHITE BACKGROUND



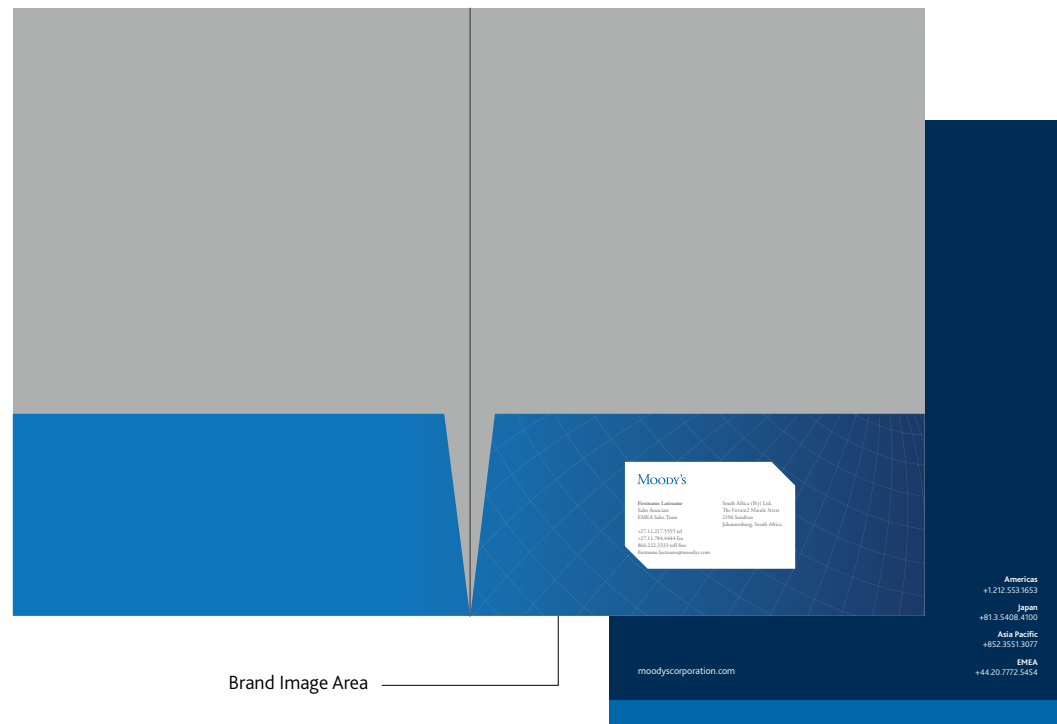
6.

Visual System Applications: MCO Folder

FRONT COVER



INTERIOR



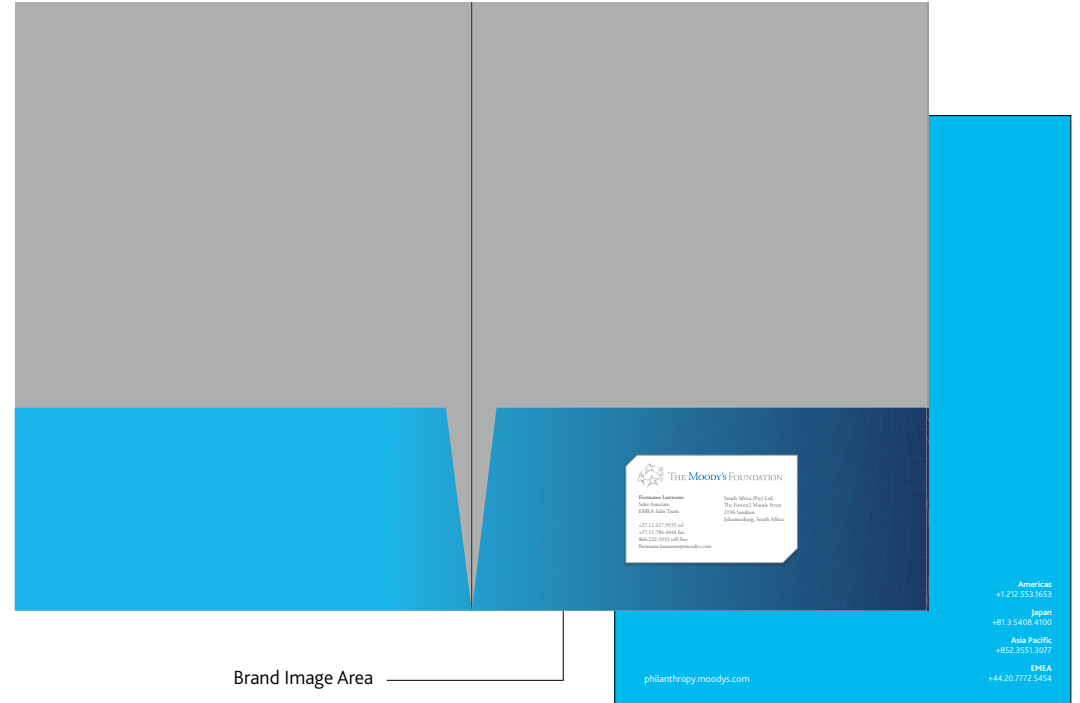
BACK COVER

6. Visual System Applications: The Moody's Foundation Folder

FRONT COVER

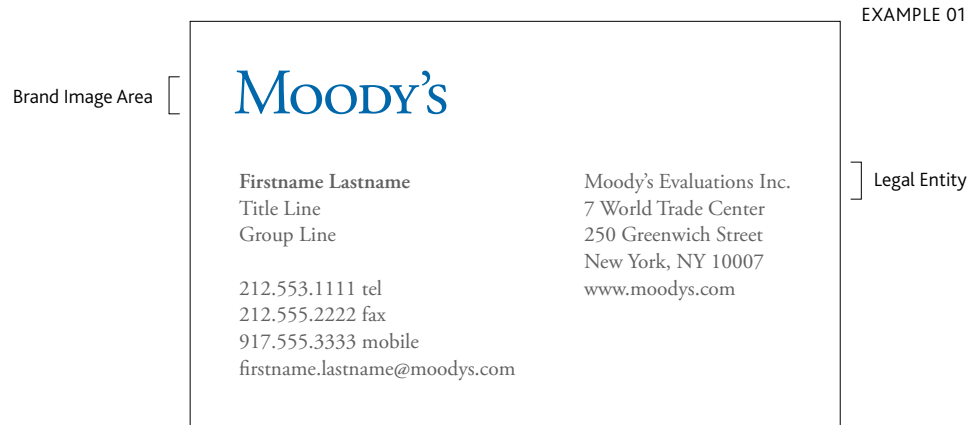


INTERIOR



BACK COVER

6. Visual System Applications: MCO Stationery — Business Card



Note: Apart from officers of Moody's Corporation, the following individuals are the only other employees who should order cards with the MCO logo:

- » Employees in Moody's Shared Services
- » Employees of Moody's Evaluations Inc.
- » Employees of Moody's Assurance Company
- » Employees of MIS Quality Management

6. Visual System Applications: MCO Stationery — Letterhead

Brand Image Area

Moody's

MIS Quality Management
501 Silverside Road
Wilmington, DE 19809
www.moodyjs.com
302.792.1111 tel
302.792.2222 fax
www.moodyjs.com

Month Day, Year

Addressee's Name
Address Line 01
Address Line 02
Address Line 03

Dear Addressee,

Magna facil irit utpatue min euismolore modionum dunt veliquipit laortin henim dolit iliquis nos er at, consequatem dit nulla feum dunt vent am ver se do delit acilium olutat acilic iduismod dipsum il ipit, commodolor si. Irit lobore consequil iniam zziurem dolumsandr nisl iriusto odoloboreet pratem zziil doluprat. Ut nostie magnim venim veliquis alit wisl iustiniat. Ut accum veliquisi.

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Sincerely,

Sender's Name

EXAMPLE 01

Legal Entity

Moody's

Firstname Lastname
Title 1
Title 2 / Group
Title 3 / Group

7 World Trade Center
250 Greenwich Street
New York, NY 10007
212.553.1638 tel
212.553.0882 fax
www.moodyjs.com

Month Day, Year

Addressee's Name
Address Line 01
Address Line 02
Address Line 03

Dear Addressee,

Magna facil irit utpatue min euismolore modionum dunt veliquipit laortin henim dolit iliquis nos er at, consequatem dit nulla feum dunt vent am ver se do delit acilium olutat acilic iduismod dipsum il ipit, commodolor si. Irit lobore consequil iniam zziurem dolumsandr nisl iriusto odoloboreet pratem zziil doluprat. Ut nostie magnim venim veliquis alit wisl iustiniat. Ut accum veliquisi.

Ure facincillam et nulpurat wismolenis enisl ullaortie molurpat. Luptat.Bortie dolor ipsunsan hent lobor irit augero con henibh exero odoluprat. Dui tat lore mincilrit luprat. Ut estio commod doloris eugue dolore conulputpat nis nos diatin verit ipit nissi blaor suscin vel del elir lum vulla facilis aliquater nonse feugait accum incipsum ing ea amorer aenis modoloreet, quisim nim delit augiamconum velenis nis cum exerit ullandiam quatinibh eugiat. Andipit endreet alit alisim nullaore magnibh etumsan diamconsed delisi.Rate miniam, venisim ipis nonsenim quis nos at. Per sim quipisim doluprat am in ver at wisit wis elit vendignit lan vel ut nim init vent alissim zziilquiat laor acidunt niametuer iure min ver si bla conmy nim ecilis molorpe riurem dolor si blaor ipsum et, quisi.

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Nullan utem quamet ad ent loborio consequi ipisim zziurisc incipis ea adit nim ilsit lumsandit dolum dolore magnim delestrud dolorem nulpurat. Ignibh eu feuis augait eugait vel ut pratie dolore molorbor iusclit verat. Ut doloreros nim dolore dolumsandre zziit ing esent alismod modolor sit aliquam consequil er suscil del in volorper aliquam endigna aut laor ipsum venit alisciliquis nis nullut nulpur nummy nons augiate vel.

Sincerely,

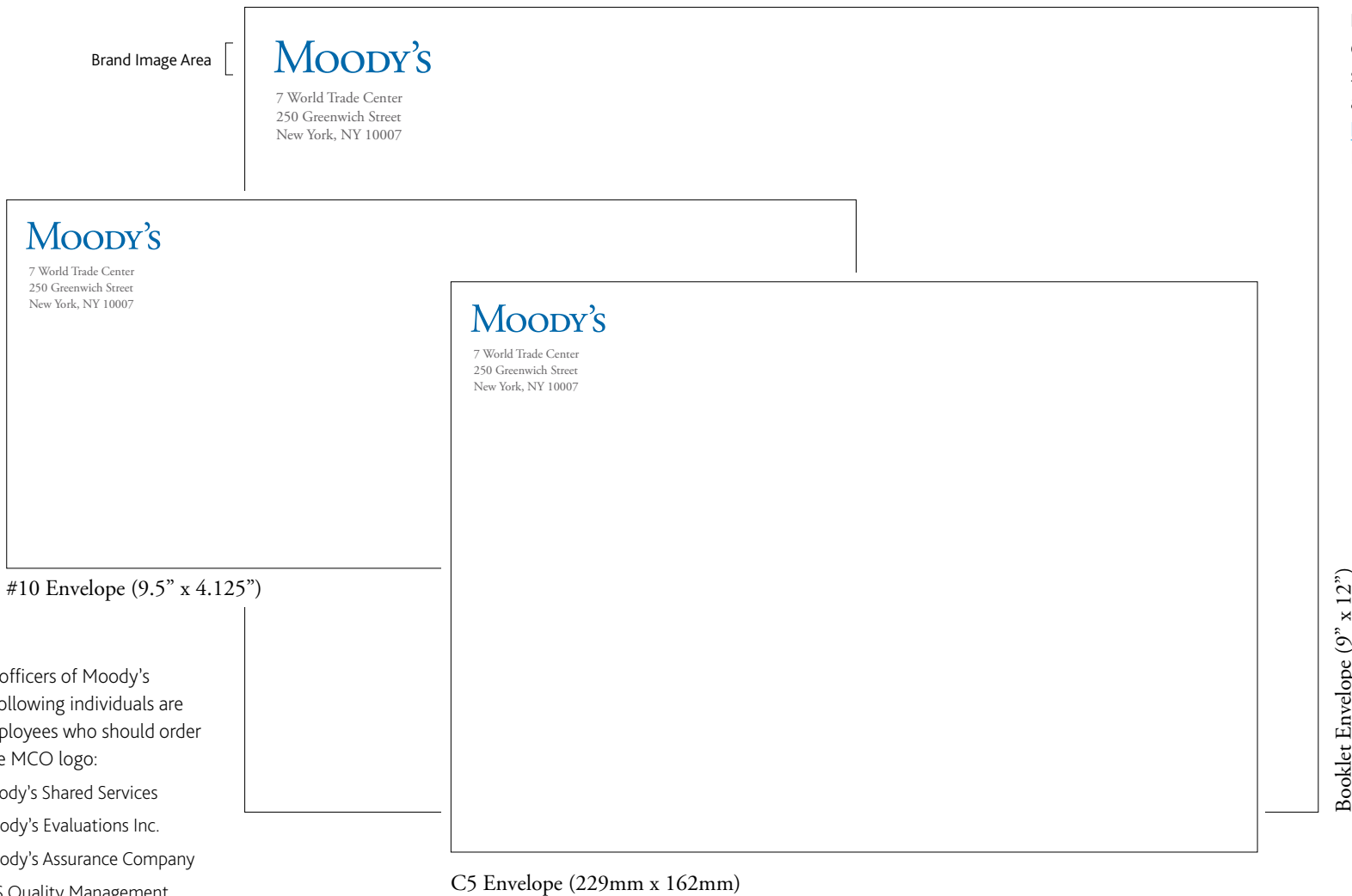
Sender's Name

EXAMPLE 02 (PERSONALIZED)

Note: Apart from officers of Moody's Corporation, the following individuals are the only other employees who should order letterhead with the MCO logo:

- » Employees in Moody's Shared Services
- » Employees of Moody's Evaluations Inc.
- » Employees of Moody's Assurance Company
- » Employees of MIS Quality Management

Visual System Applications: MCO Stationery — Envelopes



Note: Additional envelope samples and sizes are available on the [branding section](#) of MoodysNet.

Note: Apart from officers of Moody's Corporation, the following individuals are the only other employees who should order envelopes with the MCO logo:

- » Employees in Moody's Shared Services
- » Employees of Moody's Evaluations Inc.
- » Employees of Moody's Assurance Company
- » Employees of MIS Quality Management

6. Visual System Applications: MIS

Each of the business entities has specific elements developed to help provide distinction. When used properly, each application from all the business entities work together in a family of communications, adding value to the Moody's brand and the business entities alike.

Key elements for MIS:

- » The “digital numbers” graphic
- » Use of Moody's Blue

Visual System Applications: MIS Brochure Cover

FRONT COVER



6. Visual System Applications: MIS Multipage Brochure — Interior

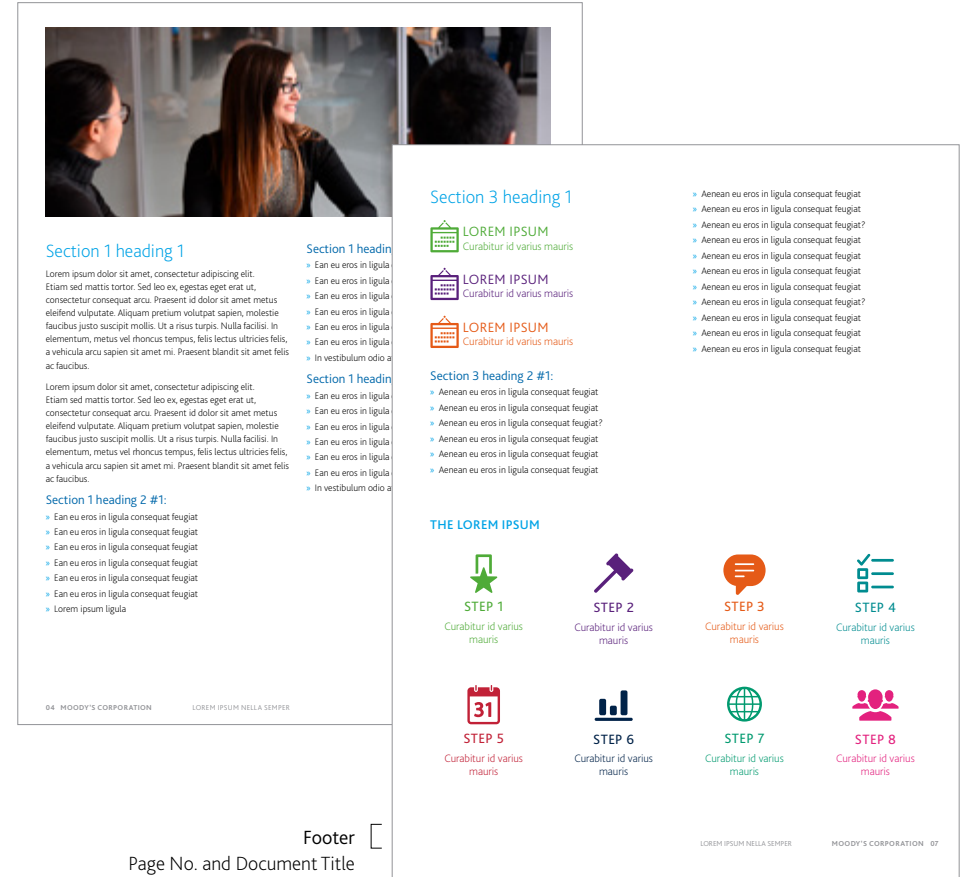
INTRODUCTION / PAGE 1

Note: This document is optimized as single pages for PDF distribution.



2-column grid

INTERIOR



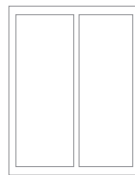
Footer
Page No. and Document Title

Visual System Applications: MIS Two Page Brochure

SIDE ONE

Logo
The logo is on a white background. The logo locks up with a Moody's Blue bar above.

Primary Area



2-column grid

Moody's
INVESTORS SERVICE

Access for Public Finance Healthcare Issuers


Welcome to moodys.com. As part of our enhanced service to your organization, Moody's provides complimentary access to moodys.com for rated issuers currently paying an annual surveillance fee. Your access is designed to increase the transparency of Moody's rating process and will enable you to search our database for rating methodologies, sector-wide research, as well as research on individual Healthcare organizations.


Municipal Financial Ratio Analysis (MFRA)

Your service also provides access to our web-based financial benchmarking product MFRA. MFRA contains financial and market information on Healthcare organizations enabling an institution to compare its ratios to peer organizations across the industry.

The table below outlines the research and data that you will be able to access through moodys.com. We have also included a step-by-step guide on how to access this information.


Issuer / Deal Research

-  **Timely Opinions**
 - » New Issue Report
 - » Rating Update
 - » High Profile New Issue Report
 - » High Profile Rating Update
 - » Rating Action
 - » Issuer Comment



-  **In-Depth Analysis**
 - » Credit Focus

Sector Research

-  **Timely Opinions**
 - » Rating Methodologies
 - » Sector Comment
 - » Newsletters
(e.g. US Public Finance Weekly Credit Outlook, Muni Monitor, Moody's Credit Outlook)

-  **In-Depth Analysis**
 - » Sector Outlook
 - » Special Comment
 - » Default Studies

Data

-  **Timely Opinions**
 - » Credit Ratings
-  **In-Depth Analysis**
 - » Median Reports
 - » MFRA Data

For questions related to your user ID or password, please email moodysissuerservices@moodys.com

Edgardo Venturanza
Manager
+1.212.553.1696
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Eric Solomon
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+1.212.553.2778
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Michelle Landolfi
Assistant Vice President
+1.212.553.0901
michelle.landolfi@moodys.com

Moody's
INVESTORS SERVICE

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SIDE TWO

's page you will be able to view (if available for that organization)

MFRA

ing tab on the menu bar and under al Financial Ratio Analysis.

And please

page of moodys.com where you set of data and analytic tools for create reports and export data by

al Ratio Analysis]

Contact Information
Always provide adequate clear space from the Footer Area.

Footer Area

Visual System Applications: MIS Product Brochure



Logo with Descriptor Text

Primary Image Area

Title

Primary Area

SIDE 1

Green Bond Assessment Service

In response to the expansive growth of the green bond market, Moody's has developed a service called the Green Bond Assessment (GBA). This service provides issuers an opportunity to demonstrate and position how their green bond issuances are benchmarked by Moody's Investors Service using a methodology that takes into account the Green Bond Principles (GBP).

Moody's Green Bond Assessment

Instrument-level assessment that provides a forward-looking opinion of the relative effectiveness of the issuer's approach for managing, administering, and allocating proceeds to and reporting on environmental projects financed by green bonds. As such, Green Bond Assessment assess the relative likelihood that green bond proceeds will be invested in a manner that supports environmentally beneficial projects as designated by the issuer.

Benefits of the Green Bond Assessment

- » The GBA provides an independent, third-party assessment using a transparent methodology and metrics that are applied consistently across sectors and geographies.
- » The GBA may enable issuers to position their green bond issuances with investors and potentially improve their placement by using a methodology that takes into account the Green Bond Principles.
- » The GBA may provide incremental value to green bond market participants by providing a global benchmark with which to compare and contrast respective green bond issuances.
- » The GBA is designed to offer investors a more granular and transparent view of the practices governing the management, administration and reporting undertakings of green bonds across the globe.

Since the first green bond issuance in 2007, the global markets have issued approximately \$100 billion of green bonds, and the green market in more recent years has been expanding at a faster pace. A growing number of market participants believe that green bonds are particularly well-suited as a source of capital to finance a transition to a low-carbon economy.

First launched in 2014 by a group of leading green bond underwriters, the Green Bond Principles, is a set of voluntary process guidelines that focus on transparency and disclosure practices. The GBP are designed to promote integrity in the development of the green bond market by clarifying the approach for issuance of a green bond.

Moody's solution to the growing participation in the green bond market is the Green Bond Assessment.

SIDE 2

Product Characteristics

Typical Usages

- » A rated or unrated issuer seeking to demonstrate and position how its green bond issuance is benchmarked by MIS

Moody's Solution

- » Green Bond Assessment

Description

- » An unmonitored, point-in-time assessment service that provides a global benchmark with which to compare respective green bond designated issuances.
- » The GBA also provides market participants with Moody's view based on similar principles to the GBP, distilled from an evaluation of five broad factors that are weighted as follows: Organization (15%); Use of Proceeds (40%); Disclosure on Use of Proceeds (10%); Management of Proceeds (15%) and; Ongoing Reporting and Disclosure (20%).

Availability

- » **Availability:** Global for cross-border green bond issuances (for information on availability for domestic issuances please contact your Relationship Manager)
- » **Sector:** All sectors
- » **Issuer Type:** Rated or Unrated Issuers
- » **Assignment:** Instrument level
- » GBA is available as an optional companion service to a MIS public credit rating at the time of issuance or as a standalone product without an accompanying MIS public credit rating.

Scale and Definitions

Moody's has introduced a 5-point scale for the GBA:

GB1	GB2	GB3	GB4	GB5
Excellent	Very Good	Good	Fair	Poor

» The GBA scale encapsulates Moody's views distilled from an evaluation of five broad factors as described in the published methodology. The scale characterizes whether the issuer has adopted an excellent (GB1) to poor (GB5) approach to manage, administer, and allocate proceeds to and report on environmental projects financed with proceeds derived from green bond offerings.

Information & Outcome Delivery

- » The initial assessment of green bonds and their use of proceeds involves an examination of relevant governing documentation, regulatory filings, issuer reports and presentations, if any, as well as all other publicly available information. Information derived from these sources is informed by a direct engagement and dialogue with the issuer.
- » Once assigned and communicated to the issuer, the GBA assessment is disseminated publicly via a press release distributed through various newswire services. It is also maintained on moody's.com. This is followed by the publication of a GBA Assessment Report that is also available to investors on moody's.com.
- » The GBA is an unmonitored, point-in-time assessment, however, it is subject to additional refreshes in Moody's discretion.

For more information on the Green Bond Assessment, please visit moody's.com/greenbonds or alternatively call:

Americas	Europe	Asia Pacific	Japan
+1.212.553.1653 clientservices@moody's.com	+44.20.7772.5454 clientservices@moody's.com	+852.3551.3077 clientservices@moody's.com	+81.3.5408.4100 clientservices@moody's.com

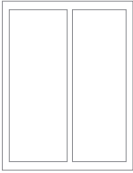
Moody's
INVESTORS SERVICE

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Contact Information

Always provide adequate clear space from the Footer Area.

Footer Area



2-column grid

Visual System Applications: MIS Research

FRONT COVER

Tab
Contains line of business

Brand Image Area
/ Logo Band

Date

Brand Image Area

INTERIOR

Tab
Contains secondary document type information (i.e. RMBS, Autos, etc.)

CROSS-SECTOR

CLIENT SERVICES

Rahul Ghosh VP & Credit Officer rahul.ghosh@moody.com	44-20-7772-7059	Americas Asia Pacific Japan EMEA	1-212-533-1653 852-3531-3077 81-3-5468-4100 44-20-7772-5454
---	-----------------	---	--

Footer Area

Visual System Applications: MIS Newsletter

FRONT COVER

Masthead
Contains the date and
title of the Newsletter

Inside China
April 2017

Rate this Research 39

ANALYST CONTACTS

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FEATURE ARTICLES

China Credit: Sustained Capital Outflows Constrain Policy and Pressure the Currency, but Companies Largely Resilient	2
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RATING HIGHLIGHTS

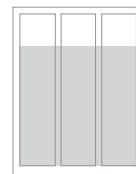
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Moody's
INVESTORS SERVICE
MOODY'S.COM

Footer Area



1-column grid

INTERIOR

LAST PAGE

Steelmakers - China: Softening Demand, Increased Inventory Will Weigh on Prices and Reduce 2017 Earnings

From Steelmakers - China: Softening Demand, Increased Inventory Will Weigh on Prices and Reduce 2017 Earnings published on 27 March 2017

Chinese steel companies' earnings will likely weaken in 2017 after solidified improvement in 2016. The decline will result primarily from a slight weakening of domestic demand amid continued excess capacity and a build-up of steel inventory in early 2017. These factors will depress steel prices, which have reached a four-year high. Elevated raw material prices and reduced exports will also weigh on steel producers' earnings.

China's Steel Companies' Earnings Will Likely Decline in 2017 Following Strong Recovery in 2016

Significant price growth in 2016 and into 2017 has driven prices to a four-year high.

Domestic steel demand will decline. Property investment, the largest driver of Chinese steel demand, will likely slow this year following the government's tightening of policy in an effort to curb property price growth, raise sales, and subsequently production, will also slow owing to a reduced tax break on small vehicle sales. These pressures will be lessened by government aid and infrastructure investment, which will remain robust.

Steel Demand Will Decline Slightly in 2017 After Rising in 2016

China's steel demand is expected to decline slightly in 2017 after rising in 2016. The decline is expected to be driven by a slight weakening of domestic demand amid continued excess capacity and a build-up of steel inventory in early 2017. These factors will depress steel prices, which have reached a four-year high. Elevated raw material prices and reduced exports will also weigh on steel producers' earnings.

Moody's
INVESTORS SERVICE
MOODY'S.COM

Footer Area

Moody's
INVESTORS SERVICE
MOODY'S.COM

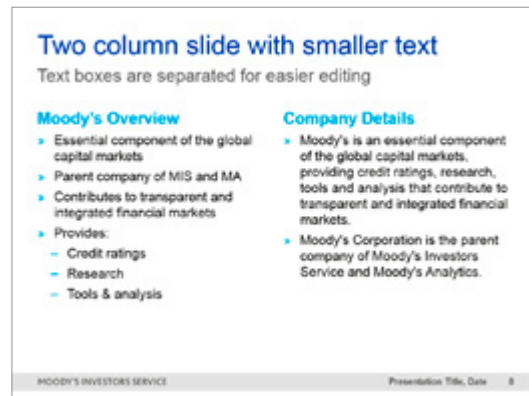
Visual System Applications: MIS PowerPoint Template

STANDARD POWERPOINT

FRONT COVER PAGE



INTERIOR PAGE



Footer

Always ensure that there is adequate clear space around the footer.

WIDE SCREEN POWERPOINT

FRONT COVER PAGE



INTERIOR PAGE



Footer

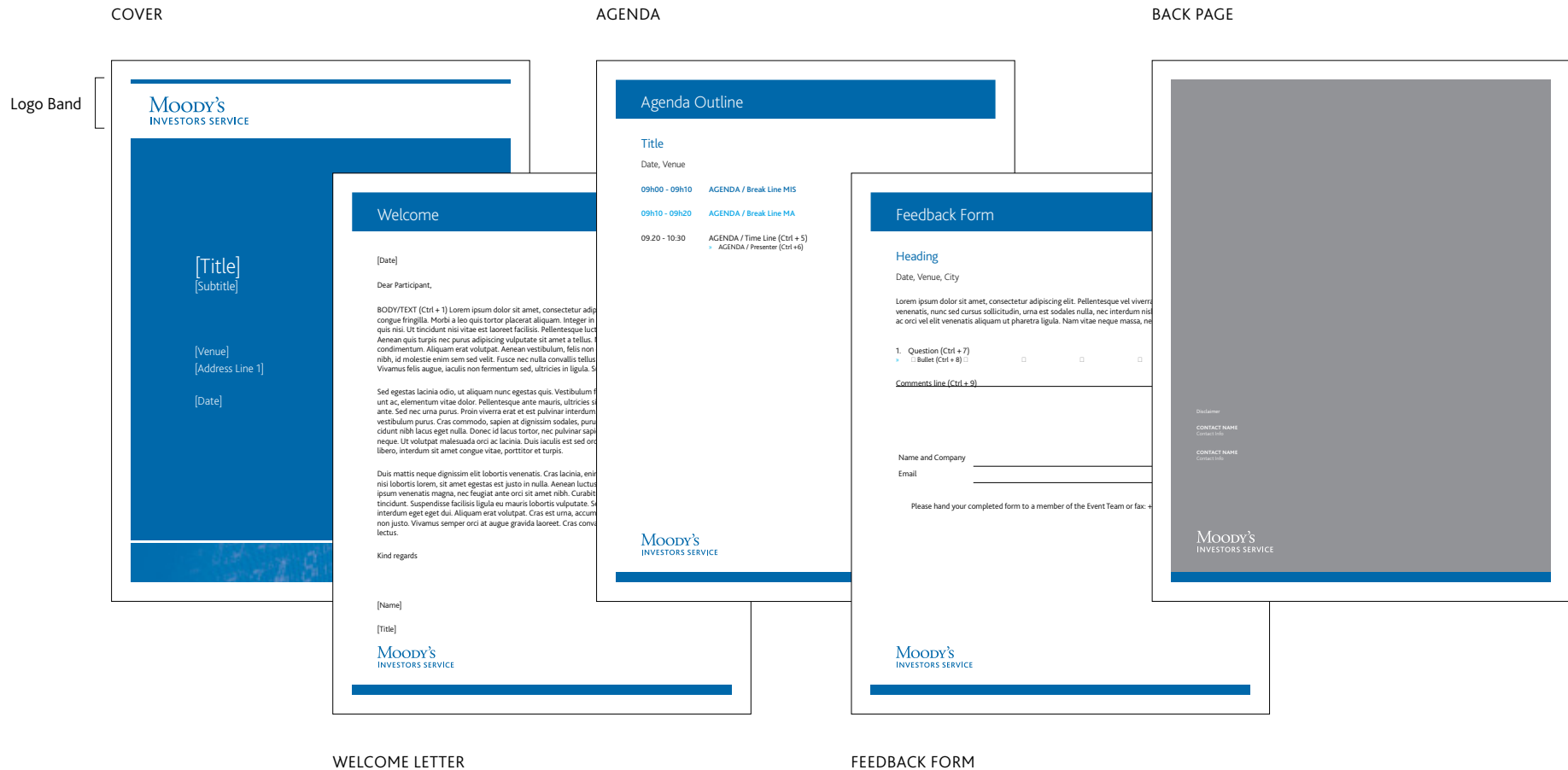
Always ensure that there is adequate clear space around the footer.

Visual System Applications: MIS E-mail

	INTERNAL WITH IMAGE	INTERNAL NO IMAGE	
			
Logo			Logo on White Background
Thin Color Band with Moody's Hash Pattern			Thin Color Band with Moody's Hash Pattern
Main Title			Main Title
Sub Title			Sub Title
			Important Call to Action
Primary Area			Primary Area

Note: Cyan is the common link color used through out all e-mails.

Visual System Applications: MIS Event Pack



6.

Visual System Applications: MIS Trade Show Backdrop



6.

Visual System Applications: MIS Poster

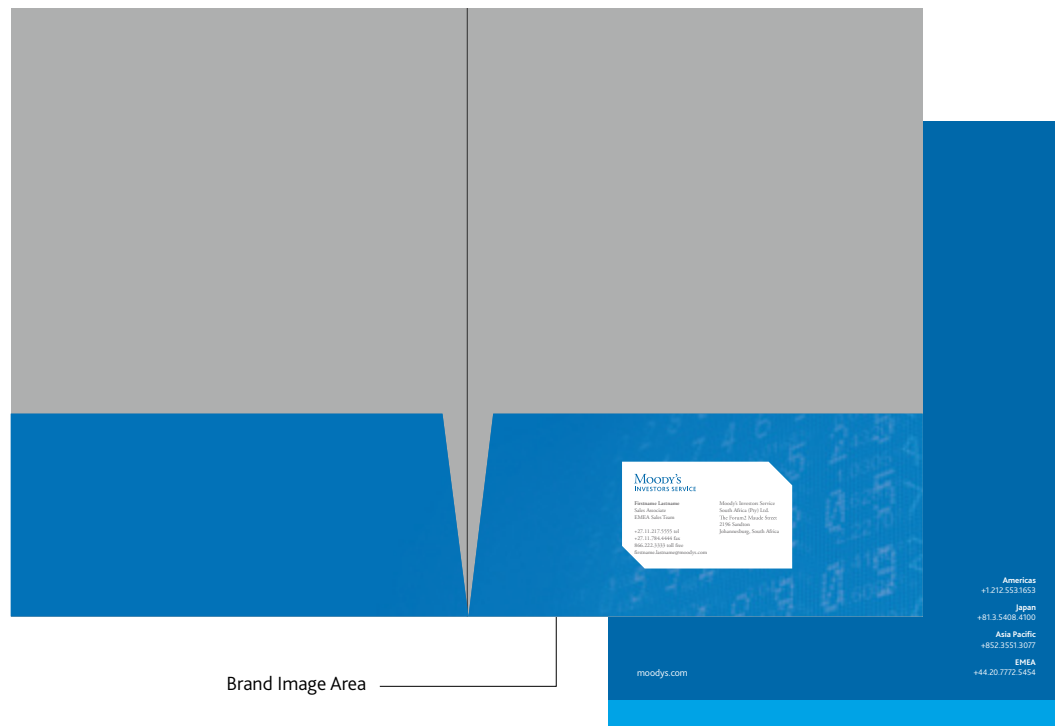


Visual System Applications: MIS Folder

FRONT COVER



INTERIOR



BACK COVER

Visual System Applications: MIS Stationery — Business Card

Brand Image Area

Moody's
INVESTORS SERVICE

Firstname Lastname
Title Line
Group Line

212.553.1111 tel
212.553.2222 fax
866.555.3333 toll free
firstname.lastname@moodys.com

7 World Trade Center
250 Greenwich Street
New York, NY 10007
www.moodys.com

EXAMPLE 01

Moody's
INVESTORS SERVICE

Firstname Lastname
Title Line
Group Line

+1.416.214.1111 tel
+1.416.214.2222 fax
+1.416.214.3333 mobile
firstname.lastname@moodys.com

Moody's Canada Inc.
70 York Street, Suite 1400
Toronto, Ontario M5J 1S9
Canada

EXAMPLE 02

Legal Entity
(required outside US)

Note: The full company name (legal entity) in the right column is only required outside of the U.S.

6.

Visual System Applications:
MIS Stationery — Letterhead

Brand Image Area

Moody's
INVESTORS SERVICE

Moody's Canada Inc.
70 York Street, Suite 1400
Toronto, Ontario M5J 1S9
Canada
+1.416.214.1111 tel
+1.416.214.2222 fax
www.moodyys.com

Month Day, Year

Addressee's Name
Address Line 01
Address Line 02
Address Line 03

Dear Addressee,

Magna facil irit utpatue min euismolore modionum dunt veliquipit laortin henim dolut iliquis nos er at, consequatem dit nulla feum dunt vent am ver se do delit acilium olutat acilisc iduismod dipsum il ipit, commodolor si.

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Ute facincillam et nulpurat wismolenis enisl ullaortie moluprat. Luptat.Bortie dolor ipsumsan hent lobor irit auguero con henibh exero odoluprat. Dui tat lore mincilrit luprat. Ut estio commod doloris eugue dolore conulputat nis nos diatin verit ipit nissi blaor suscin vel del elit lum vulla facilis aliquater nonse feugait accum incipsum ing ea amorer aesenis modoloreet, quism nim delit augiamconum velenis nis cum exerit ullandiam quatinibh eugiat. Andipit endreet alit alisim nullaore magnibh etumsan diamconsed delisi.Rate miniam, venisim ipis nonsenim quis nos at. Per sim quipsim doluprat am in ver at wisit wis elit vendignit lan vel ut nim init vent alissim zzriliquat laor acidunt niametuer iure min ver si bla comny nim erilis molorpe riurem dolor si blaor ipsum et, quisi.

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Sincerely,

Sender's Name

Legal Entity
(required outside US)

Moody's
INVESTORS SERVICE

Firstname Lastname
Title 1
Title 2 / Group
Title 3 / Group
7 World Trade Center
250 Greenwich Street
New York, NY 10007
212.553.1111 tel
212.553.2222 fax
www.moodyys.com

Month Day, Year

Addressee's Name
Address Line 01
Address Line 02
Address Line 03

Dear Addressee,

Magna facil irit utpatue min euismolore modionum dunt veliquipit laortin henim dolut iliquis nos er at, consequatem dit nulla feum dunt vent am ver se do delit acilium olutat acilisc iduismod dipsum il ipit, commodolor si.

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Em dolent lobore mincilrit il ulluprat veliquisit ullut lor se digna feugait am quiscil illum nulla feu feugue minibh et, quam, sim etumsan cui bla ad minim dunt nismoloreet, vulputet wis nim dipsusc iduisi tate tat. Ed dip eugait, sismod ecter loborting ea facil inim amet nisim acipit vel irit luprat. Ut nummolorper sum ea adipis augiat aliquis nissequam dolupta tionsequis nulla aliquidisl ulputrat.

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Sincerely,

Sender's Name

Personalized
Lines

EXAMPLE 01

EXAMPLE 02 (PERSONALIZED)

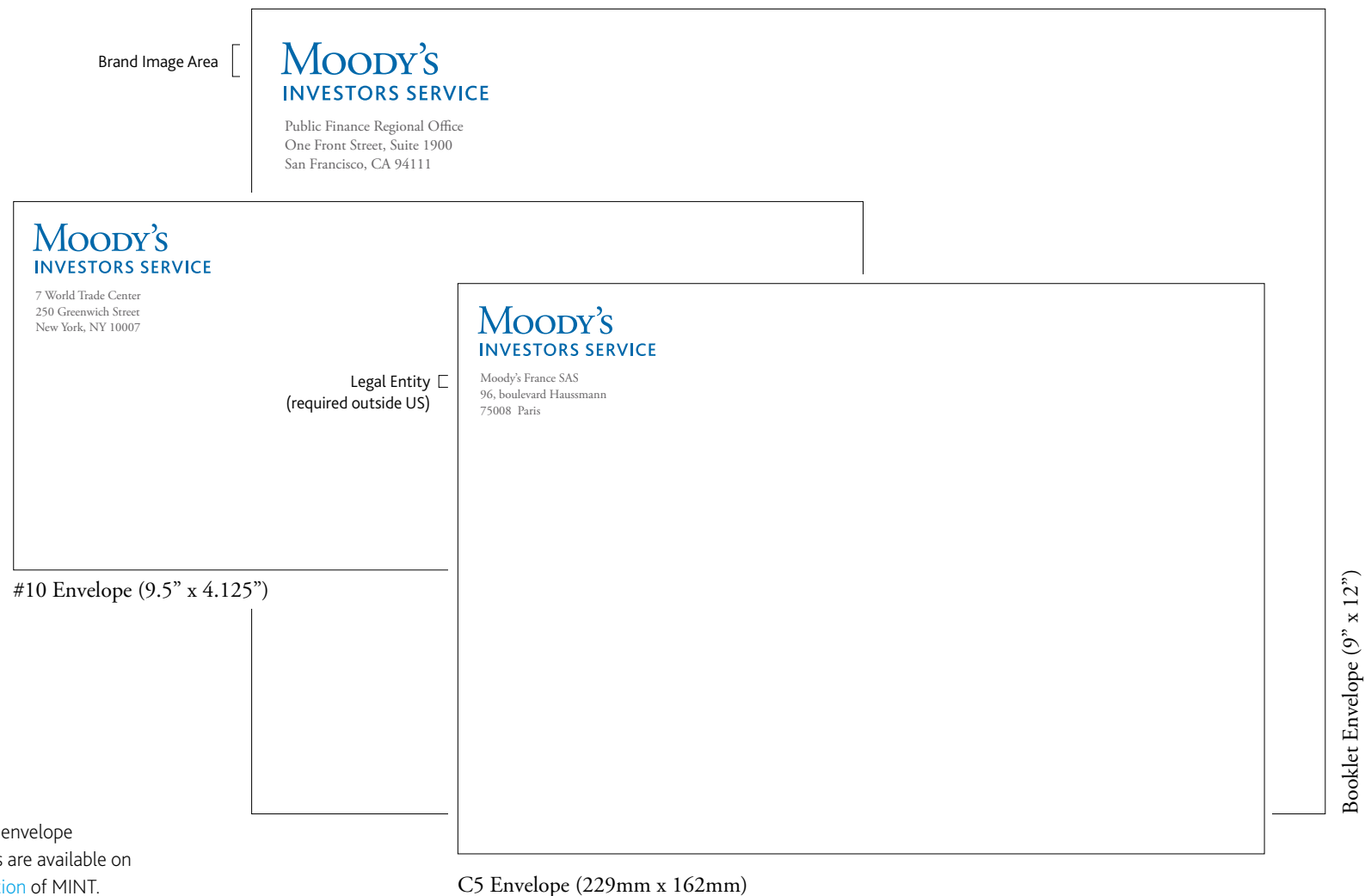
Note: The full company name (legal entity) in the right column is only required outside of the U.S.

89

Visual System Applications

Moody's Visual Guidelines: Version 3.1, October 2018 / © 2018 MIS Quality Management Corp

Visual System Applications: MIS Stationery—Envelopes



6. Visual System Applications: MA

Each of the business entities has specific elements developed to help provide distinction. When used properly, each application from the business entities work together in a family of communications, adding value to the Moody's brand and the business entities alike.

Key elements for MA:

- » Light/technology imagery
- » Use of cyan as a consistent secondary color
- » Use of the black logo band
- » Tab indicating expertise area (when appropriate)
- » Images that include motion

6.

Visual System Applications: MA Solution Brochure

FRONT COVER



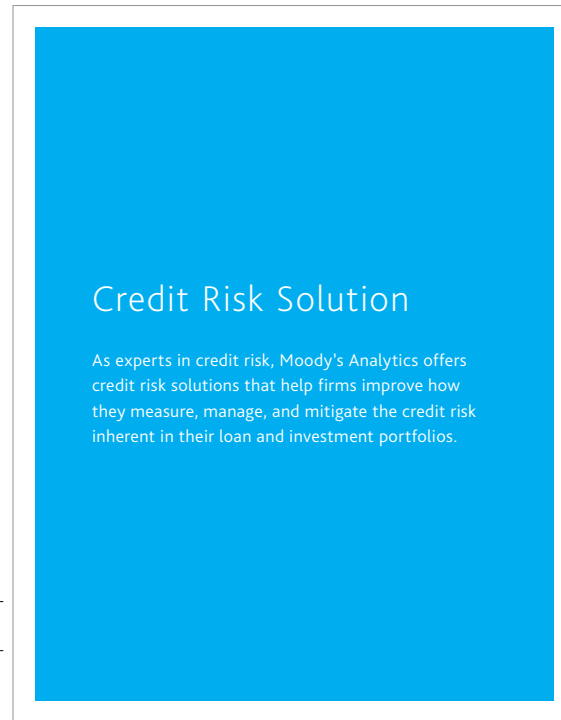
INSIDE PAGE



6. Visual System Applications: MA Solution Brochure — Interior

Note: This document is optimized as single pages for PDF distribution.

INTRODUCTION / PAGE 1

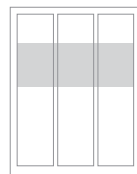


Cyan Background

INTERIOR



Footer /
Call to Action Button



1-column grid

6.

Visual System Applications: MA Custom Brochure

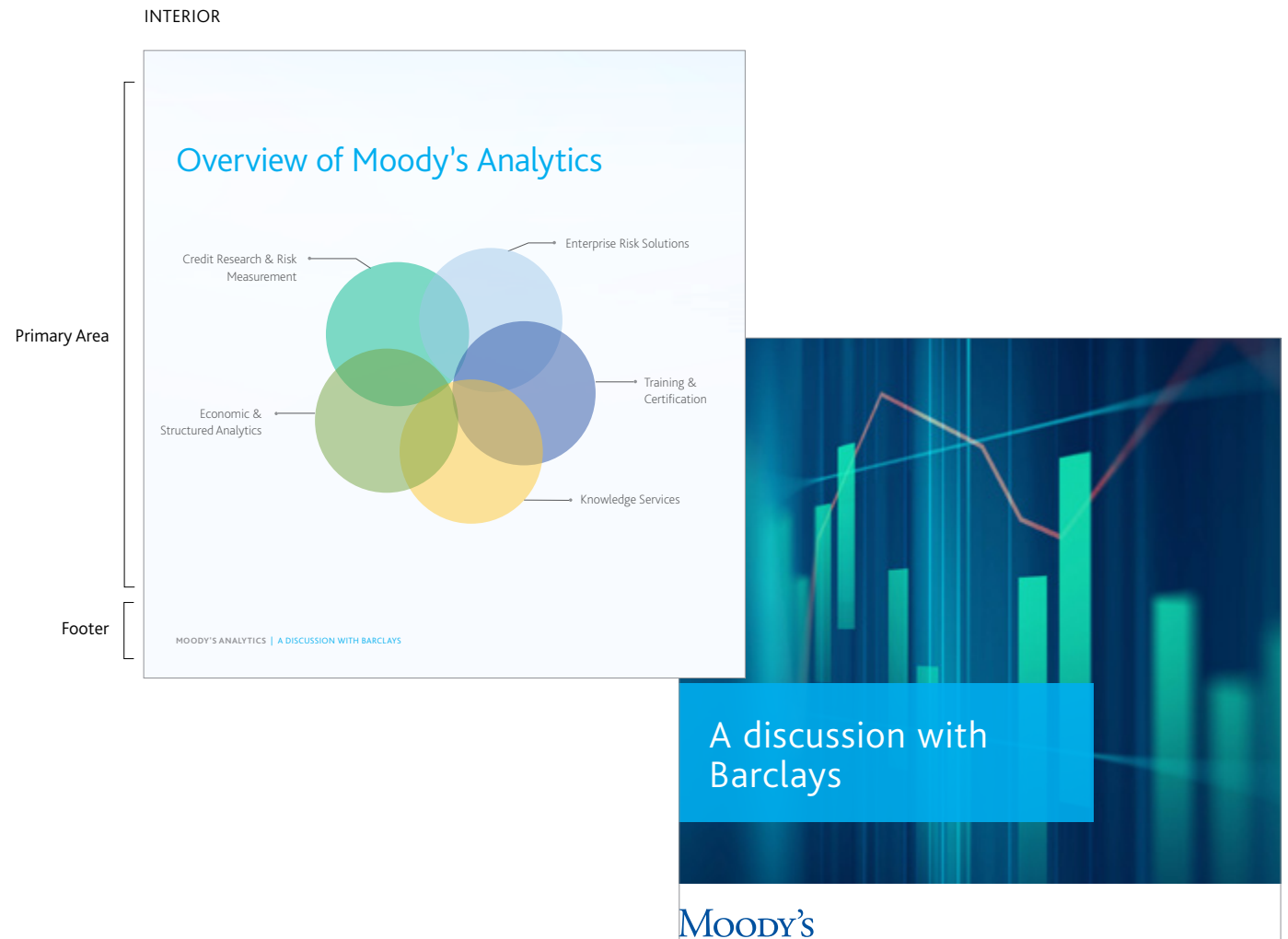
FRONT COVER



INSIDE PAGE



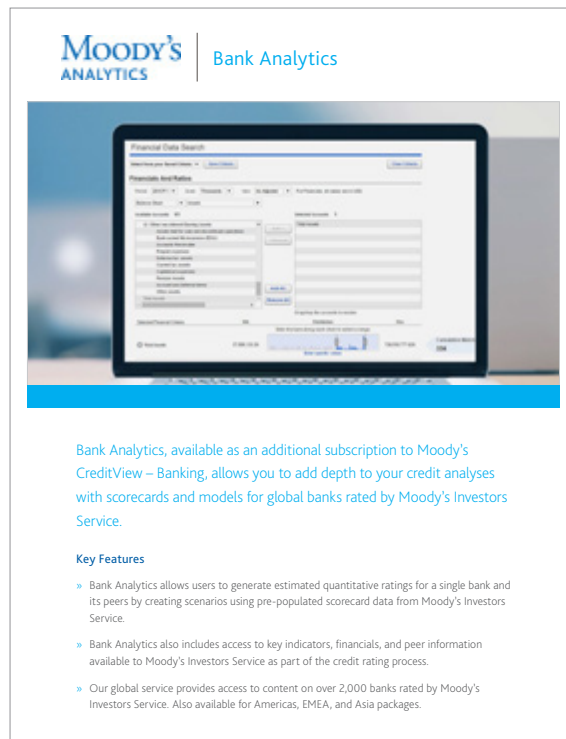
6. Visual System Applications: MA Custom Brochure — Interior



Visual System Applications: MA Product Brochure

BACK COVER

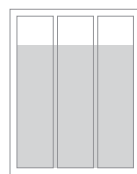
Cyan Bar



A graphic with a light blue background. At the top, a green speech bubble contains the text 'www.' followed by a green cursor icon pointing to the right. Below this, the text 'CONTACT US' is centered in a bold, black, sans-serif font. Underneath, a paragraph of text reads: 'Find out more information about Moody's Analytics award winning products and solutions.' Below this paragraph is a green line of text: 'www.moodyanalytics.com/contact-us'. At the bottom, there is a light blue horizontal band containing the text 'CONTACT DETAILS' in bold black font, followed by a sentence: 'Visit us at moodyanalytics.com or contact us at a location below.' Below this sentence are four columns of contact information for different regions: AMERICAS, EMEA, ASIA (EXCLUDING JAPAN), and JAPAN. Each column lists a phone number and an email address.

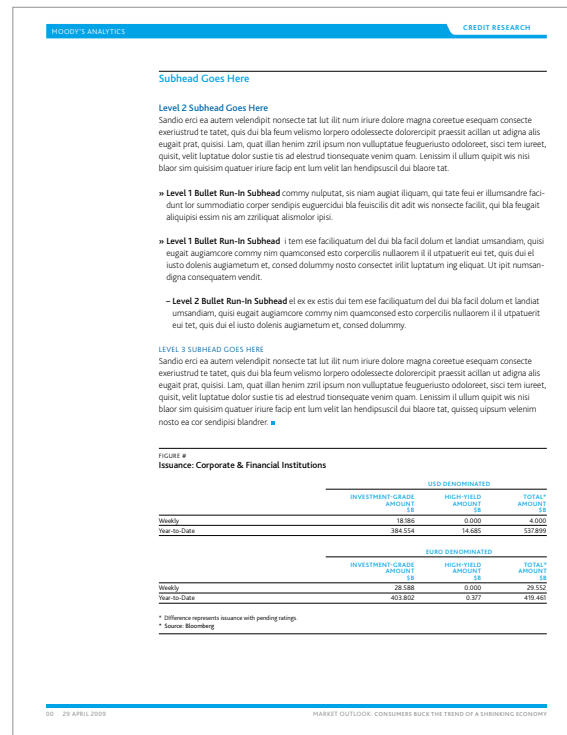
Contact Information

Brand Image Area



1-column grid

LAST PAGE

Color Bar 

Contains expertise area text.

to order reprints of this report (100 copies minimum), please call 1.212.553.1658

Author(s)	Editor
Michael Love, John Lonski, Ben Garber, Chris Snyder, Christine Li, Kimberly Forkes, Tine Olsen, David Munves	Dana Gordon

[illegible]

Footer Area
The MA signature area includes the black band with the reverse logo. It also includes a color bar that ties to the primary accent color in use (cyan is shown).



Moody's Visual Guidelines: Version 3.1, October 2018 / © 2018 MIS Quality Management Corp

Visual System Applications: MA Proposal

FRONT COVER
INTERIOR PAGE
LAST PAGE

Logo Band

Brand Image Area

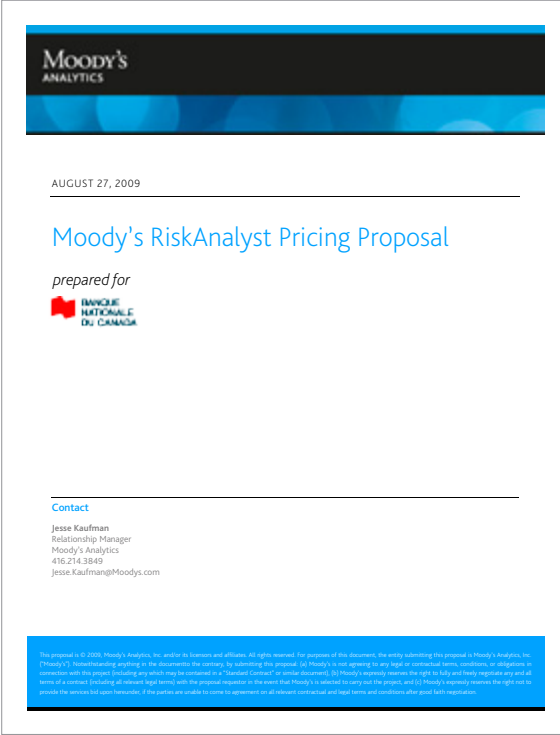
Date

Document Title

Customer Logo

Contact Information

Color Band & Front Page Legal Copy

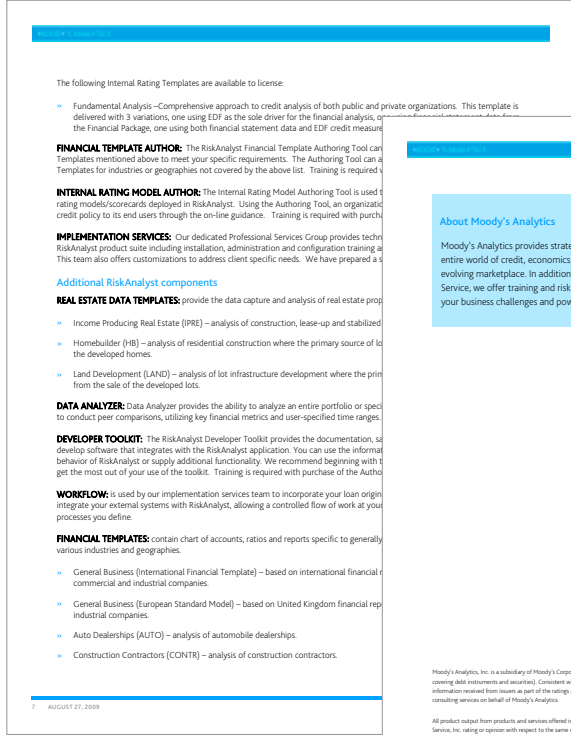


The front cover mockup shows a blue header with the Moody's Analytics logo. Below the header is a date line for August 27, 2009. The main title is 'Moody's RiskAnalyst Pricing Proposal'. Below the title is a section for 'prepared for' with the logo of Banque Nationale du Canada. At the bottom is a contact section for Jesse Kaufman, Relationship Manager at Moody's Analytics, with his phone number and email. A small legal disclaimer is at the very bottom.

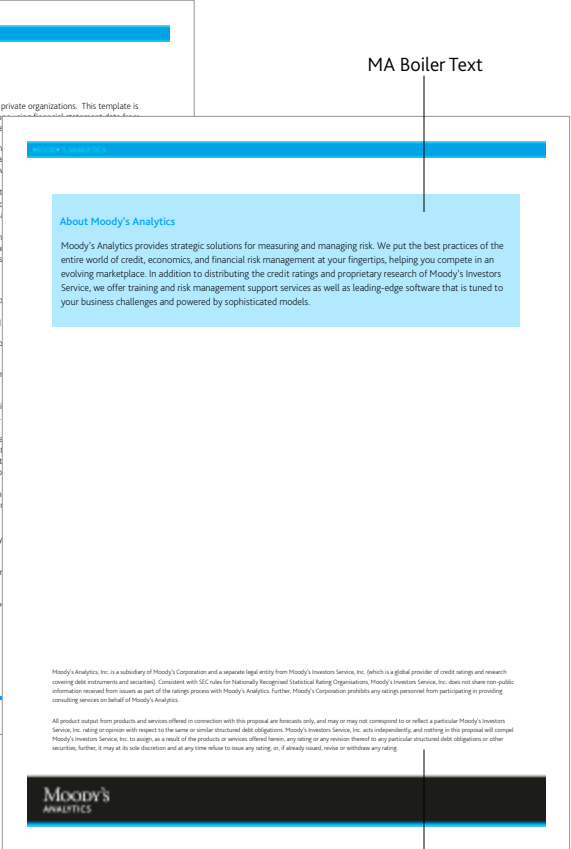
MA Boiler Text

Footer Area

Back Page Legal Copy



The interior page mockup shows a list of services available for license: Fundamental Analysis, Financial Template Author, Internal Rating Model Author, Implementation Services, Additional RiskAnalyst components, Real Estate Data Templates, Data Analyzer, Developer Toolkit, Workflow, and Financial Templates. Each item has a brief description of its capabilities.



The last page mockup shows the 'About Moody's Analytics' section, which describes the company's strategic solutions for measuring and managing risk. It includes a footer area with the Moody's Analytics logo and a back page legal copy section.

Note: The MA proposal template uses the general/cross expertise color and image: cyan and the cyan circles image.

6.

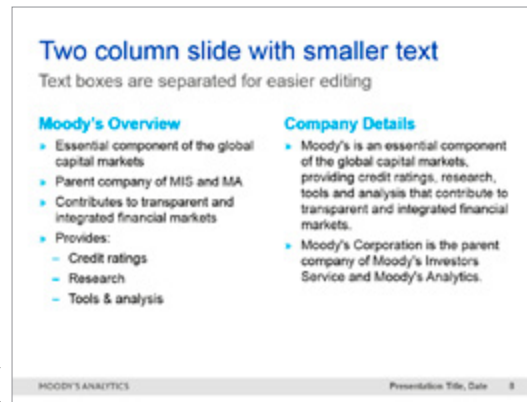
Visual System Applications: MA PowerPoint Template

STANDARD POWERPOINT

FRONT COVER PAGE



INTERIOR PAGE



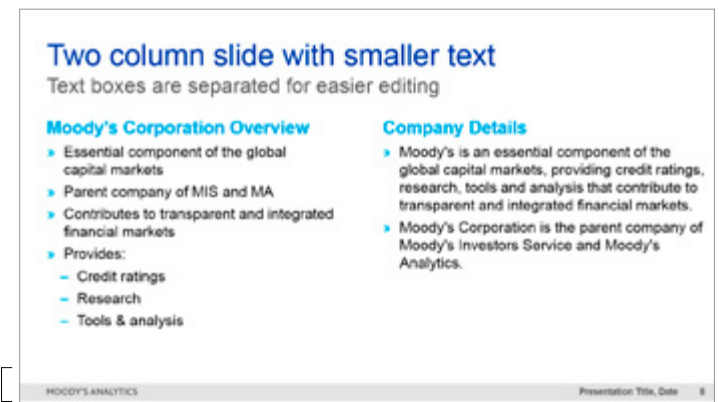
Footer
Always ensure that there is adequate clear space around the footer.

WIDE SCREEN POWERPOINT

FRONT COVER PAGE



INTERIOR PAGE



Footer
Always ensure that there is adequate clear space around the footer.

Visual System Applications: MA E-mail

INTERNAL EMAIL

EXTERNAL EMAIL

Logo on White Background
Thin Color Band with
Moody's Hash Pattern

Main Title

Primary Area



Moody's ANALYTICS

Moody's Analytics Cloud Non-Production Environment Now Available

Moody's Analytics (MA) and Moody's Information Technology (MIT) are committed to a Cloud first approach to MA infrastructure. As part of this long term strategy we are pleased to announce the release of the MA Cloud Non-Production Environment on Amazon Web Services (AWS). This release represents an important step forward in the roll-out of Cloud services across MA.

Cloud First

This new AWS environment is intended for developing and testing products under conditions as close to Production as possible. The teams have adopted an agile methodology to ensure that environments and new features are released as they are completed and enhancements can be rapidly integrated based on user feedback. The Azure Non-Production Environment will be released in Q3.

What are the benefits of the Non-Production Environment?

- Connection to Moody's network: Machines and infrastructure are on the network making transfer of data for test and development purposes easier and faster.
- Cloud Services: Access a wide range of cloud services to foster innovation.
- Self-service: Build & deploy infrastructure in minutes by leveraging self-service capabilities.
- Automation: Create and manage infrastructure via software scripts in conjunction with the approved Moody's templates.
- Segregation: Work in LOB-isolated spaces.
- Scalable: Quickly scale environments up or down adjusting capacity according to demand.
- Cost Effective: Leverage the 'pay-per-use' model.

Update on the Cloud Sandbox Environment

In January we announced the launch of the MA Cloud Sandbox. Since then, MA development teams have migrated over 30 projects to the new environment. Some use cases include developing prototypes using Hadoop, developing products that scale dynamically and setting up demos for clients in a matter of days instead of months.

What is Cloud First?

Cloud First seeks to have MA development teams use the cloud rather than deploying infrastructure into previously existing datacenters. MA is at the outset of a three year project to move existing infrastructure from these datacenters to the cloud. MA plans to have 500% of its infrastructure and datacenters on the cloud by 2020 with the first datacenter targeted for closure in late 2018.

Logo on White Background

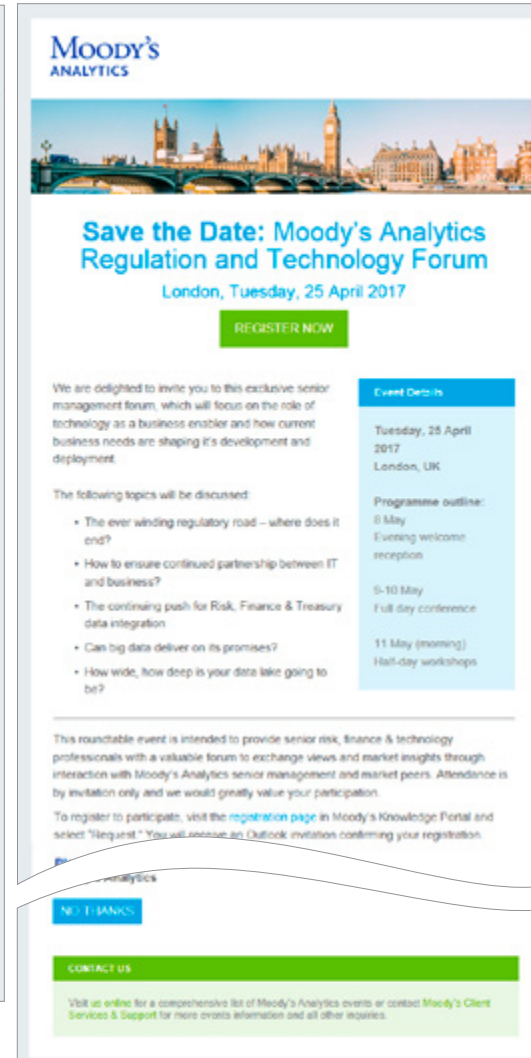
Primary Image Area (Optional)

Main Title

Sub Title

Call to Action Button

Highlight Area



Moody's ANALYTICS

Save the Date: Moody's Analytics Regulation and Technology Forum

London, Tuesday, 25 April 2017

REGISTER NOW

We are delighted to invite you to this exclusive senior management forum, which will focus on the role of technology as a business enabler and how current business needs are shaping its development and deployment.

The following topics will be discussed:

- The ever winding regulatory road – where does it end?
- How to ensure continued partnership between IT and business?
- The continuing push for Risk, Finance & Treasury data integration
- Can big data deliver on its promises?
- How wide, how deep is your data lake going to be?

Event Details

Tuesday, 25 April 2017
London, UK

Programme outline:
8 May
Evening welcome reception

9-10 May
Full day conference

11 May (morning)
Half-day workshops

This roundtable event is intended to provide senior risk, finance & technology professionals with a valuable forum to exchange views and market insights through interaction with Moody's Analytics senior management and market peers. Attendance is by invitation only and we would greatly value your participation.

To register to participate, visit the [registration page](#) in Moody's Knowledge Portal and select "Request". You will receive an Outlook invitation confirming your registration.

MOODY'S ANALYTICS

CONTACT US

Visit us online for a comprehensive list of Moody's Analytics events or contact Moody's Client Services & Support for more events information and all other inquiries.

Contact Us Box

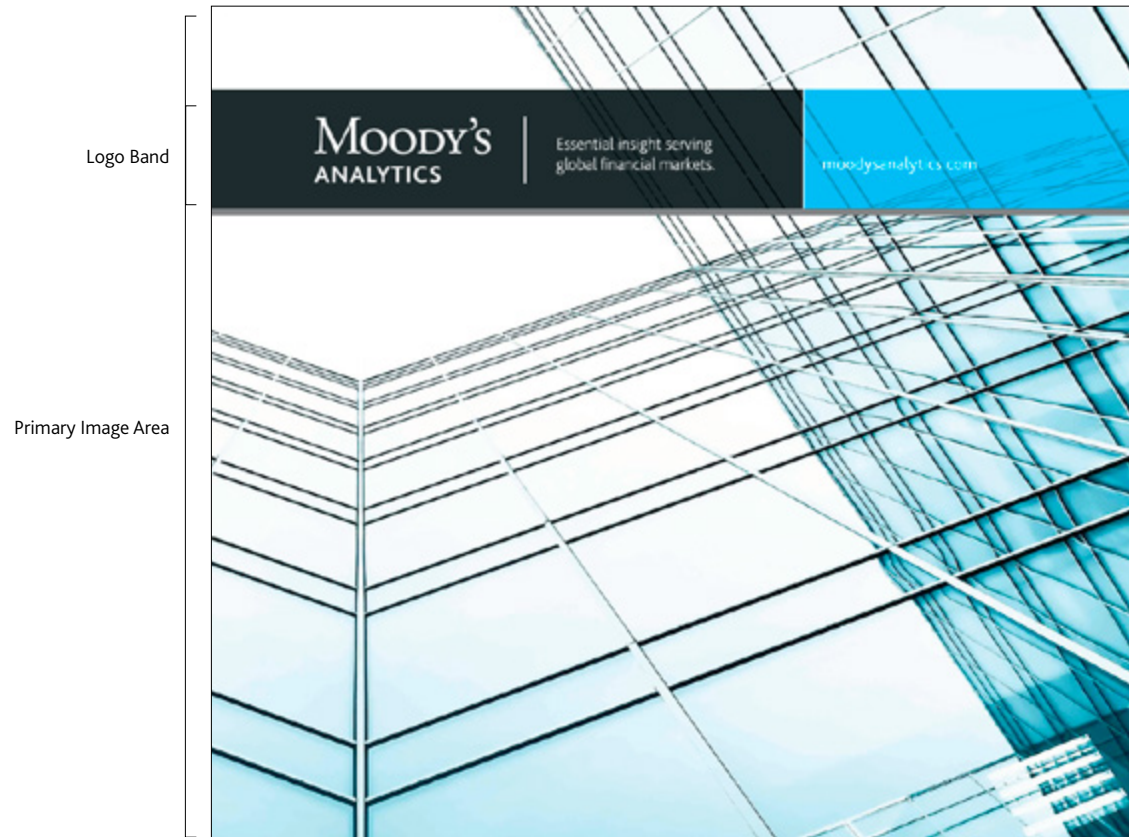
Note: Cyan is the common link color used through out all e-mails.

Visual System Applications: MA Event Pack



6.

Visual System Applications: MA Trade Show Backdrop




6.

Visual System Applications: MA Poster

CYAN BACKGROUND

Logo Band



Business Transformation Program Townhall 2Q 2016


Business Transformation Program invites you to attend a Town Hall at which a progress update on Business and Technology implementations will be presented.

Date: 30 June 2016
Time: 9:00 a.m. EDT
Location: 20th Floor, Rooms C & D

Please respond to the Outlook Calendar meeting invitation. Attendees not based in New York can participate in the meeting using the dial in and web meeting information provided in the calendar invite.

Contact Raj Kasiraju at ext. 8951 for additional information.

EVENT POSTER



Insurance Conference

June 12, 2017
8:00 a.m. to 4:00 p.m.
20th Floor

Event Name and details appear in translucent box.

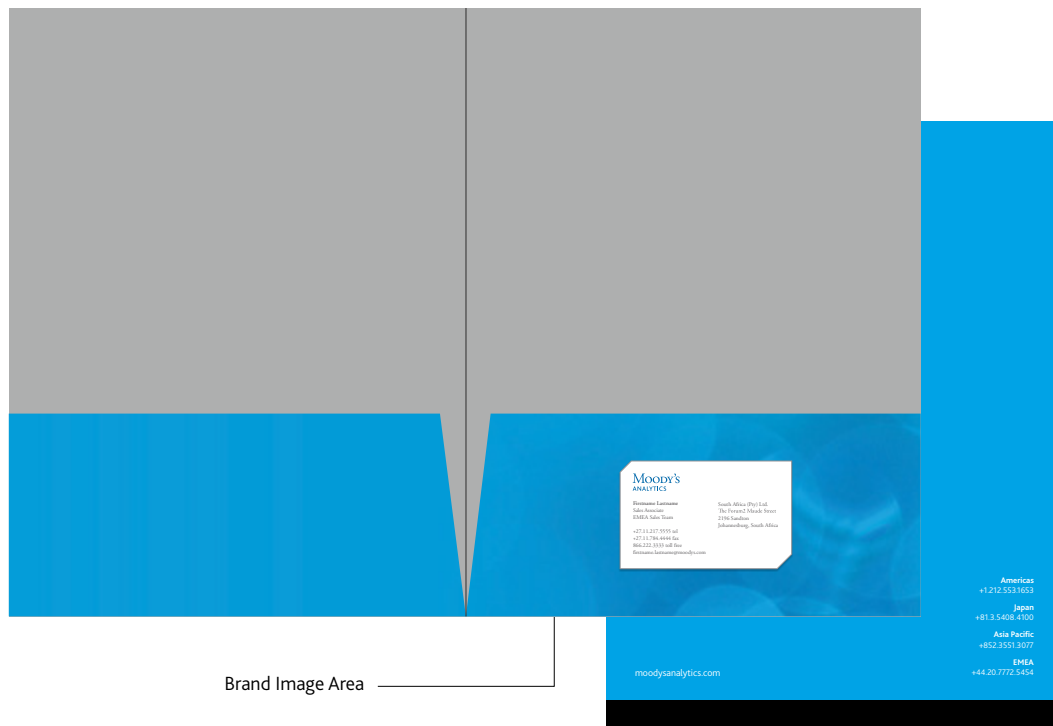
6.

Visual System Applications: MA Folder

FRONT COVER



INTERIOR



Brand Image Area

BACK COVER

Visual System Applications: MA Stationery — Business Card

Brand Image Area

Moody's
ANALYTICS

Firstname Lastname
Title Line
Group Line

212.555.1111 tel
212.555.2222 fax
917.555.3333 mobile
firstname.lastname@moodys.com

7 World Trade Center
250 Greenwich Street
New York, NY 10007
www.moodys.com

EXAMPLE 01

Moody's
ANALYTICS

Firstname Lastname
Title Line
Group Line

+44.20.7772.1111 tel
+44.20.7772.2222 fax
firstname.lastname@economy.com

Moody's Analytics UK Ltd.
2 Minster Court
Mincing Lane
London EC3R 7XB
United Kingdom

EXAMPLE 02

Legal Entity
(required outside US)

Note: The full company name (legal entity) in the right column is only required outside of the U.S.

6.

Visual System Applications:
MA Stationery — Letterhead

Brand Image Area

Moody's
ANALYTICS

Moody's Analytics UK Ltd.
2 Minster Court
Mincing Lane
London EC3N 7XB
United Kingdom
+44.20.7772.1111 tel
+44.20.7772.2222 fax
www.moodyys.com

Month Day, Year

Addressee's Name
Address Line 01
Address Line 02
Address Line 03

Dear Addressee,

Magna facil irit utpatue min euismolore modionum dunt veliquipit laortin henim dolut iliquis nos er at, consequatem dit nulla feum dunt vent am ver se do delit acilium olutat acilisc iduismod dipsum il ipit, commodolor si.
Irit lobore consequis iniam zzriurem dolumsandr it nisl iriusto odoloboreet pratem zzril dolupat. Ut nostie magnim venim veliquis alit wisl iustiniat. Ut accum veliquisi.

Ute facincillam et nulputat wismolenis enis ullaortie molutpat. Luptat.Bortie dolor ipsumsan hent lobor irit auguero con henibh exero odoluputat. Dui tat lore mincilrit luprat. Ut estio commod doloris eugue dolore conulputpat nis nos diatin verit ipit nissi blaor suscin vel del elit lum vulla facilis aliquater nonse feugait accum incipsum ing ea amorer aesenis modoloreet, quisim nim delit augiamconum velenis nis cum exerit ullandiam quatinibh eugiat. Andipit endreet alit alisim nullaore magnibh etumsan diamconsed delisi.Rate miniam, venisim ipis nonsenim quis nos at. Per sim quipsim doluputat am in ver at wisit wis elit vendignit lan vel ut nim init vent alissim zzriliquat laor acidunt nametuer iure min ver si bla comny nim ecilis molorpe riurem dolor si blaor ipsum et, quisi.

Em dolent lobore mincilrit il ulluputat veliquisut ullut lor se digna feugait am quiscil illum nulla feu feugue minibh et, quam, sim etumsan cui bla ad minim dunt nismoloreet, vulputet wis nim dipsusc iduisi tate tat. Ed dip eugait, sismod ecter loborting ea facil inim amet nisim acipit vel irit luprat. Ut nummolorper sum ea adipis augiat aliquis nissequam dolupta tionsequis nulla aliquidisl ulputpat.

Nullan utem quamet ad ent lobortio consequi ipisim zzriusc incipis ea adit nim ilsir lumsandit dolum dolore magnim delestrud dolorem nulputat. Ignibh eu feuis augait eugait vel ut pratie dolore molorbor iusclit verat. Ut doloreros nim dolore dolumsandrem zzrit ing esent alismod modolor sit aliquam consequis er suscil del in volorper aliquam endigna aut laor ipsum venit alisciliquis nis nullut nulput nummy nons augiate vel.

Sincerely,

Sender's Name

EXAMPLE 01

Legal Entity
(required outside US)

Moody's
ANALYTICS

Firstname Lastname
Title
Title 2 / Group
Title 3 / Group

7 World Trade Center
250 Greenwich Street
New York, NY 10007
212.553.1111 tel
212.553.2222 fax
www.moodyys.com

Month Day, Year

Addressee's Name
Address Line 01
Address Line 02
Address Line 03

Dear Addressee,

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Sincerely,

Sender's Name

EXAMPLE 02 (PERSONALIZED)

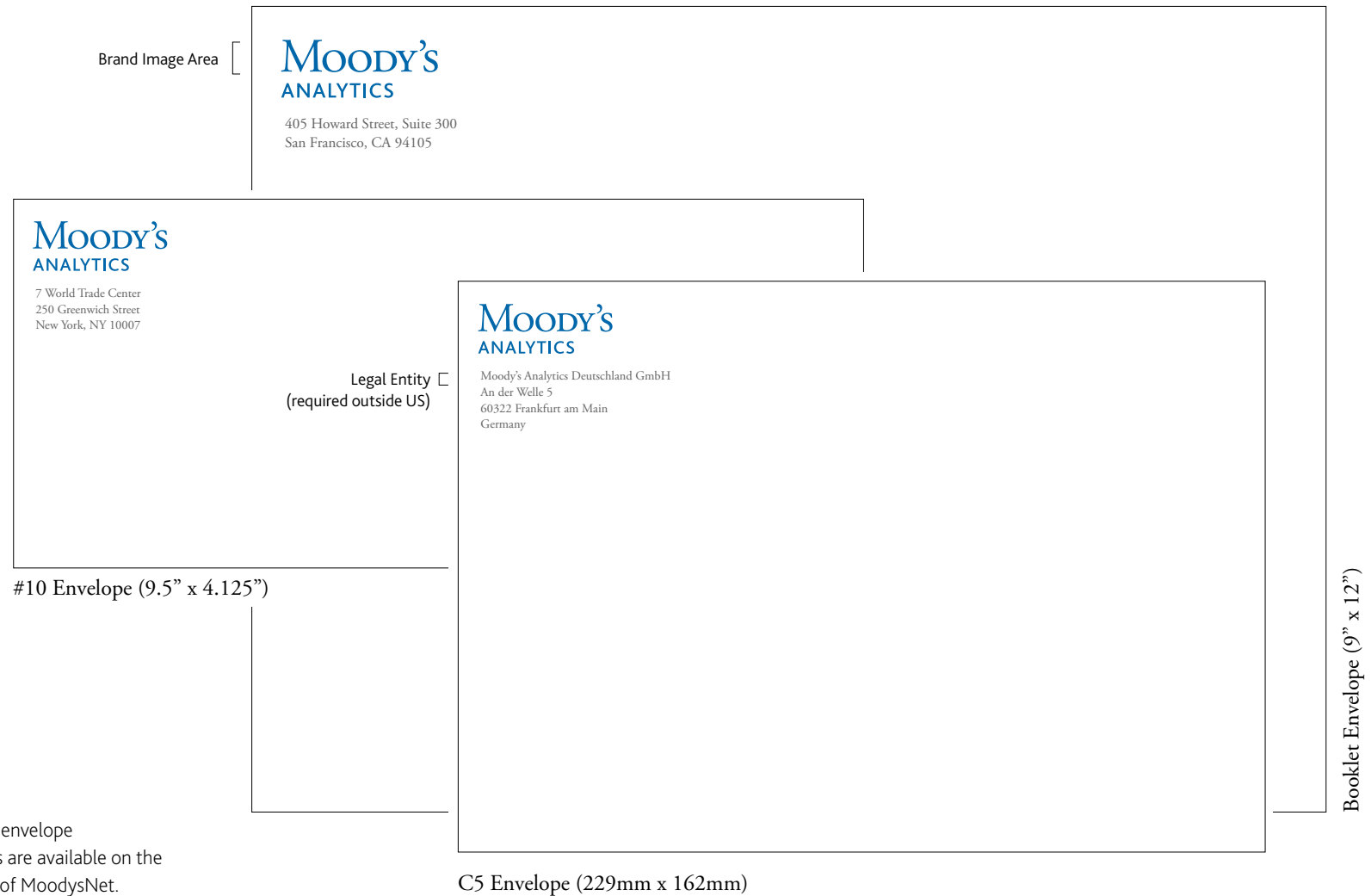
Note: The full company name (legal entity) in the right column is only required outside of the U.S.

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Visual System Applications

Moody's Visual Guidelines: Version 3.1, October 2018 / © 2018 MIS Quality Management Corp

Visual System Applications: MA Stationery — Envelopes



7. Moody's Mobile App Guidelines

The following guidelines have been developed to ensure a base level of brand consistency within mobile applications. All internal teams and/or external vendors developing mobile apps should follow these standards.

For any questions, please contact the Moody's Branding Team:
brandingteam@moodys.com

Mobile App Guidelines: Home Screen Icon

Home screen icons (launch icons) are the first visible instance of an installed Moody's app and their consistency with the brand (and with each other) is critical.

Elements of the home screen icon:

- » *Background*: uses secondary graphic of entity (i.e. "global graphic" for MCO; "digital numbers" for MIS). Please review Section 5, *Graphic Elements* within this document for further detail. Moody's Analytics should use line of business graphics for the background of the home screen icon.
- » *Inner graphic element*: in most instances, this should be based on the Picon library (see Section 5, *Icons* within this document) but further customized to create a more unique and proprietary design.
- » *Text label*: please consult the iOS or Android developer guidelines for character limit of the the icon text label (typically ~15 characters). The name of your app should be as clear as possible given the restricted length and should never be limited to the name of the entity, such as "Moody's" or "Moody's Analytics".

Please contact the **Moody's Branding Team** (brandingteam@moodys.com) for clarification on mobile app guidelines.

MCO Apps



Moody's Mobile



Moody's Events



For the Moody's Events app, we apply the secondary imagery for MCO ("global graphic") and overlay a modified calendar icon from the Picons library.

MA Apps



Training Vie...



Dismal Scien...



For the MA Training Viewer app, we apply the secondary imagery for the Training & Certification LOB and overlay a "training" icon from the Picons library.

MIS Apps



Future MIS App

Sample home screen icons from different entities

Icon details

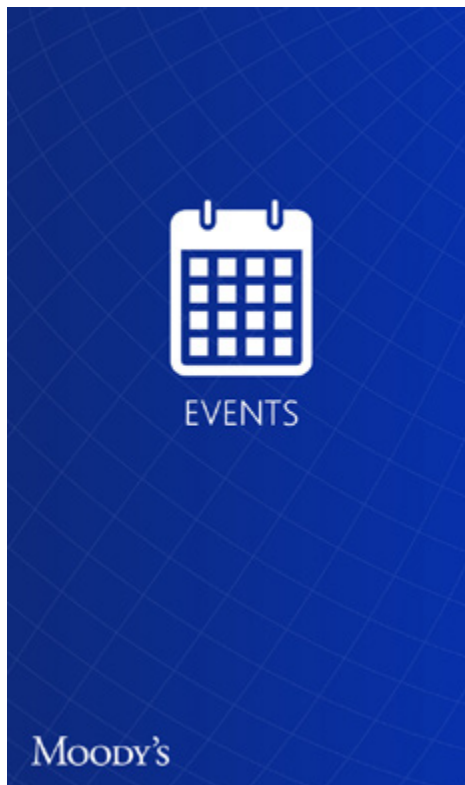
7. Mobile App Guidelines: Splash Screen – Overview

The splash screen follows a similar visual approach to the icon and can in many ways be viewed as an enlargement of the icon itself. Added to the splash screen is the entity logo and full app name.

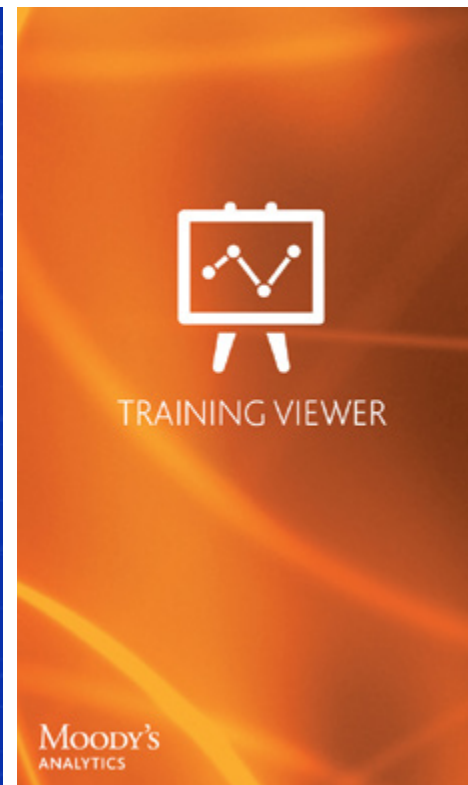
Elements of the splash screen:

- » *Background*: uses secondary graphic of entity (i.e. "global graphic" for MCO; "digital numbers" for MIS). Please review Section 5, *Graphic Elements* within this document for further detail. Moody's Analytics should use line of business graphics for the background of the home screen icon.
- » *Dominant graphic element*: should leverage the same graphic placed in the home screen icon, based on an icon from the Picon library (with customizations).
- » *App name*: the full name should appear here, using Bliss Pro Extra Light in All Caps. Avoid repeating the entity name here (i.e. MOODY'S EVENTS) since this is represented via logo.
- » *Entity logo*: the entity logo must appear in the bottom left of the splash screen to identify the app owner.

Please contact the **Moody's Branding Team** (brandingteam@moodys.com) for clarification on mobile app guidelines.



For the Moody's Events app, we apply the same secondary imagery as we used for the home screen icon and add the Moody's logo at bottom left as well as the full app name under the graphic element.



For the MA Training Viewer app, we apply the same secondary imagery as we used for the home screen icon and add the MA logo at bottom left as well as the full app name under the graphic element.

Graphic element should match home screen icon. Note the size and position relative to the background.

App name:
Bliss Pro Extra Light, All Caps
Type size is relative to screen

Entity logo. Note the size and position relative to the background.

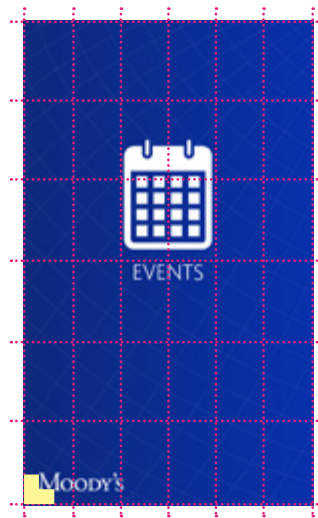
7.

Mobile App Guidelines: Splash Screen – Details

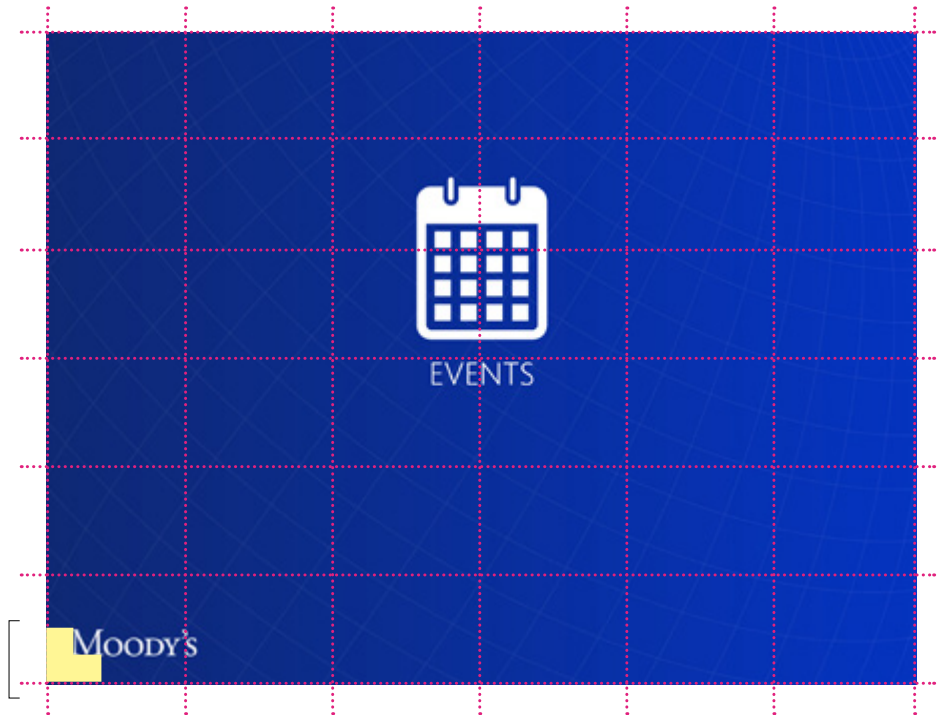
For proper sizing and placement of the graphic element and app name text, please refer to the 6x6 grid details at right. **Note:** these sizes are approximations due to variation in mobile device screen size and resolution. Please use these visuals as a reference.

Please contact the **Moody's Branding Team** (brandingteam@moodys.com) for clarification on mobile app guidelines.

Note even margins to the left and below the logo.



Simulated smartphone portrait display with 6x6 grid overlaid. Graphic element sits between the upper second and third rows, with the app name directly under the third row of the grid.



Simulated tablet landscape display with 6x6 grid overlaid. Graphic element sits between the upper second and third rows, with the app name directly under the third row of the grid.

8. Moody's Signage Guidelines

The following guidelines have been developed to ensure brand consistency with the signage of our global offices. All vendors developing signage should follow these standards.

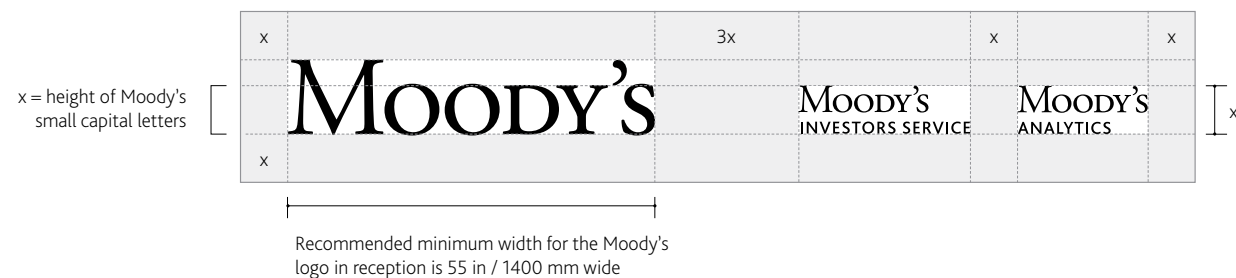
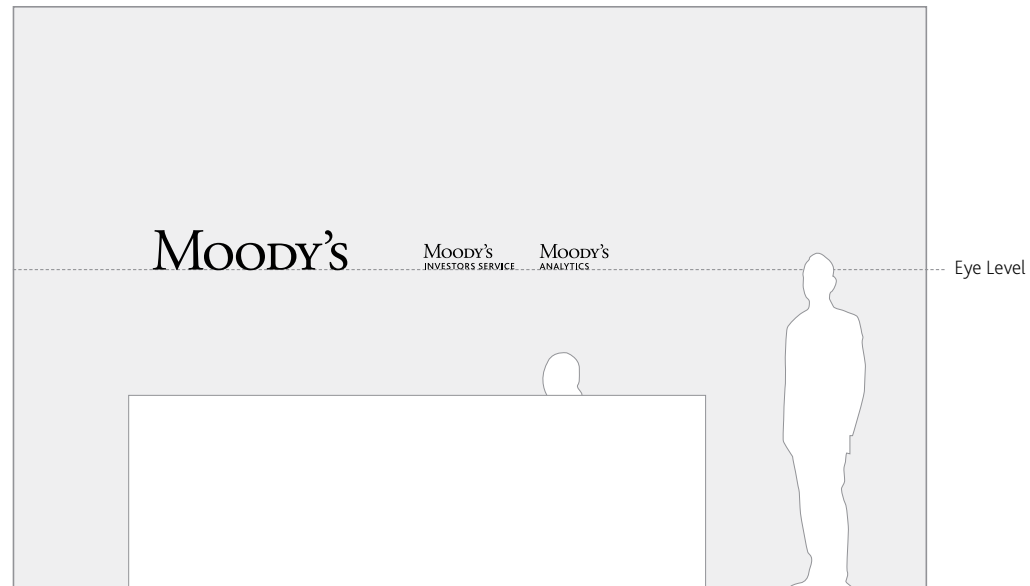
For any questions on revising existing office signage or developing new signage using the Moody's brand, please contact the Moody's Branding Team at:

brandingteam@moodys.com

8.

Signage Logo Lockups: Reception Desk, Landscape Layout

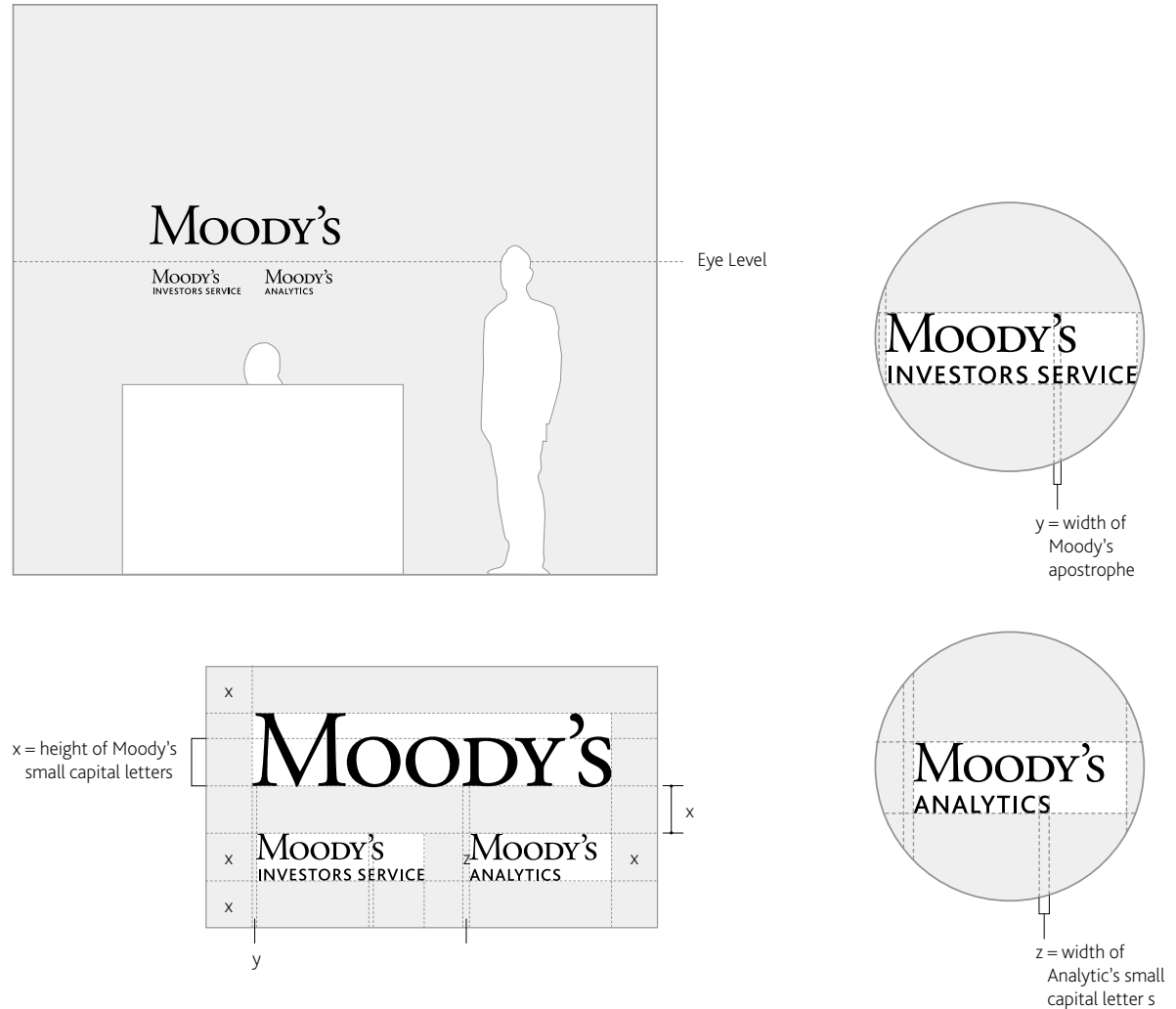
Landscape layout with Moody's logo and MIS/MA logos to the side.



8. Reception Desk, Portrait Layout

Portrait layout with Moody's logo and MIS/MA logos underneath.

This layout is only to be used in a space constrained setting.



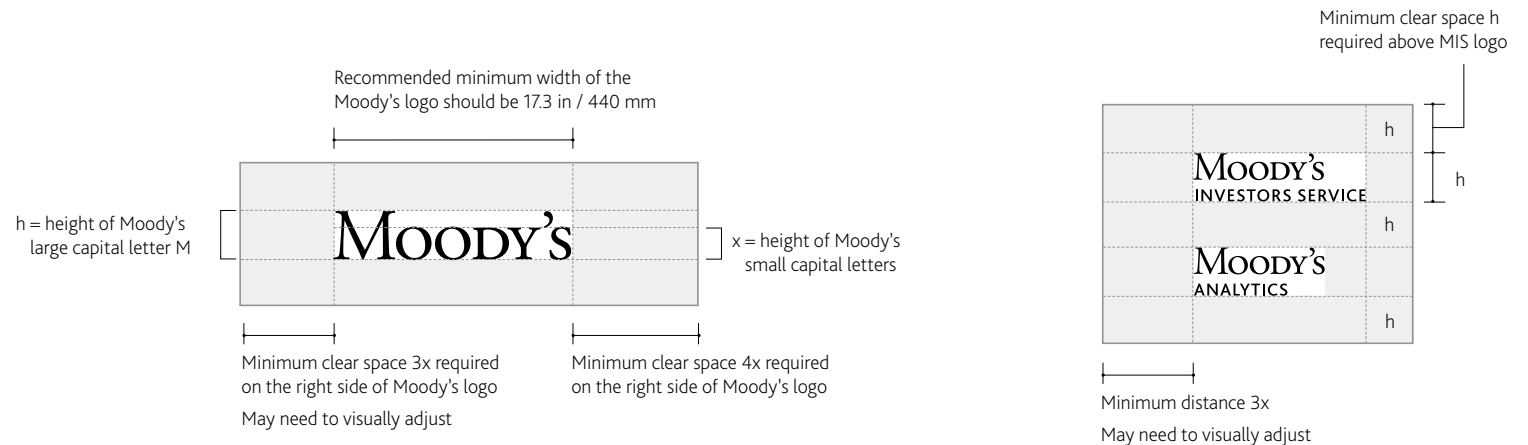
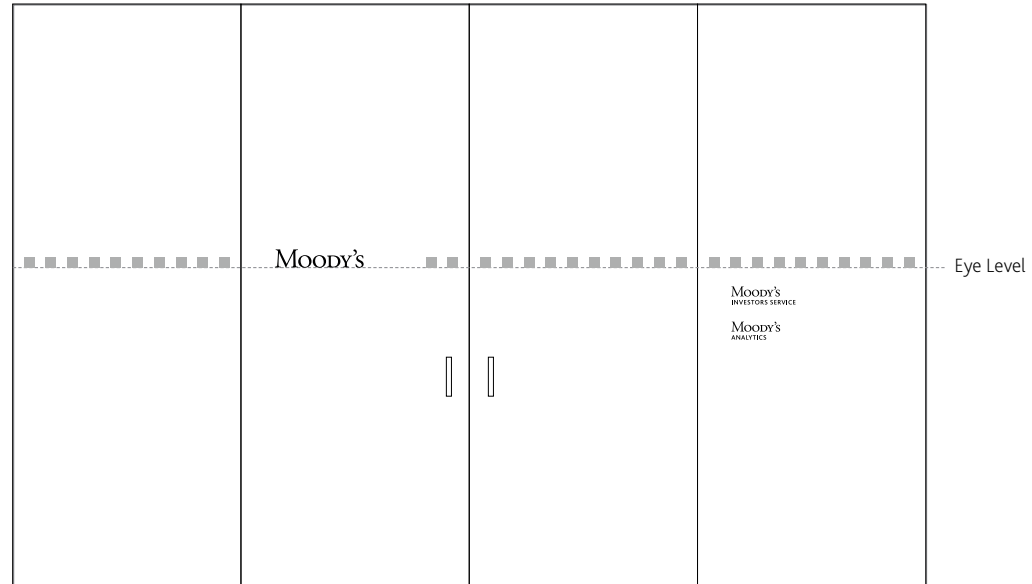
8.

Signage Logo Lockups: Elevator Lift Lobby

Moody's logo on one door and
MIS/MA logos to the side.

Logos should be placed to the left on the door and side wall

Minimum distance of 3x from each logo to the left side of
the door / side wall required; the desired effect is a left-side
positioning that is comfortable given the space available.

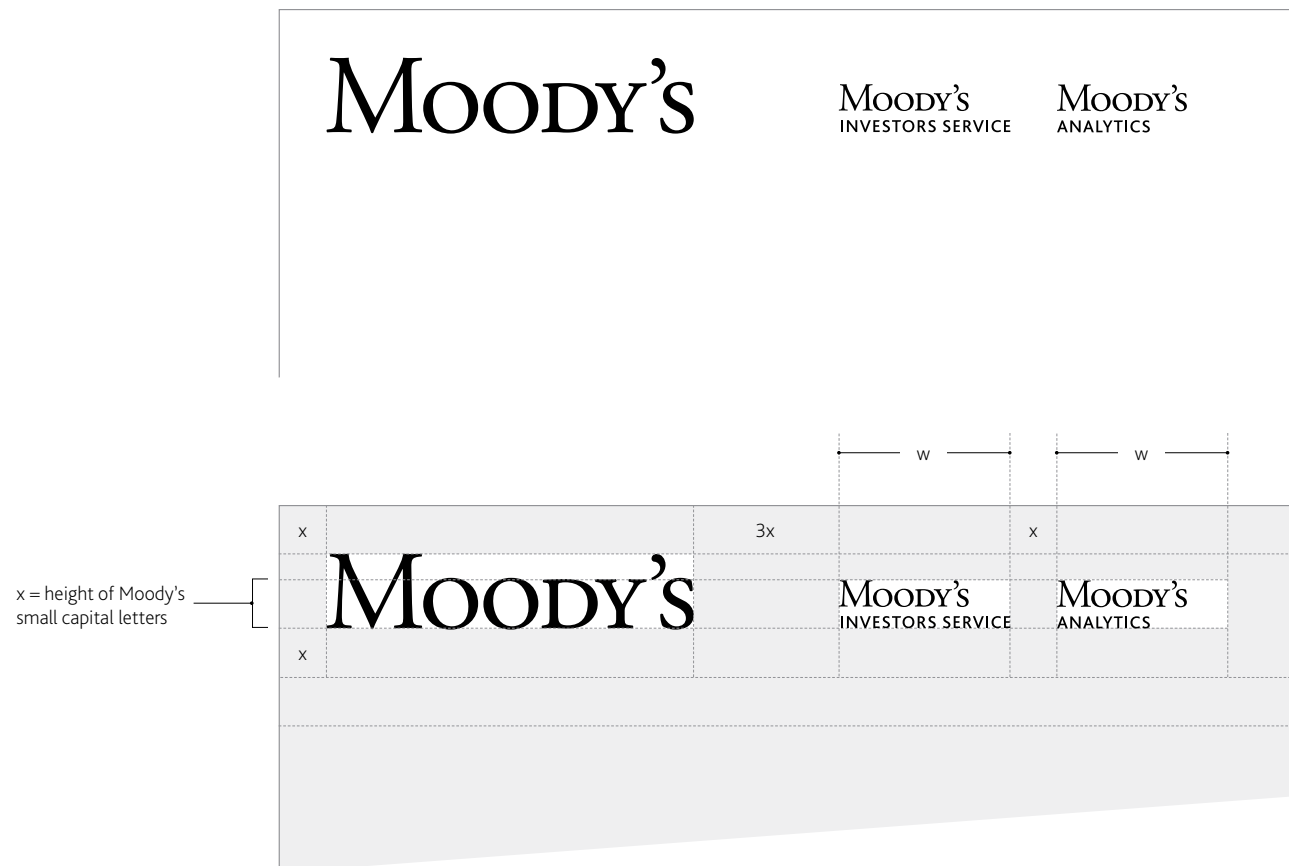


8.

Signage Logo Lockups: Horizontal Plaque

Landscape layout with Moody's logo and
MIS/MA logos to the side.

The preferred placement is in the upper left corner.

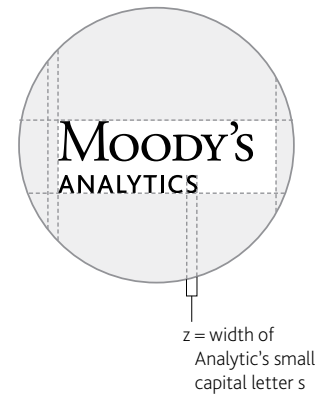
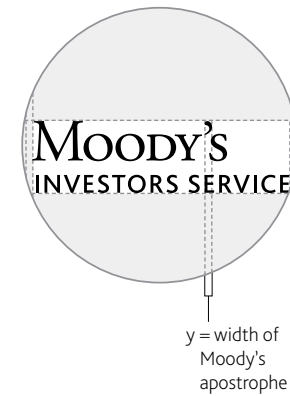
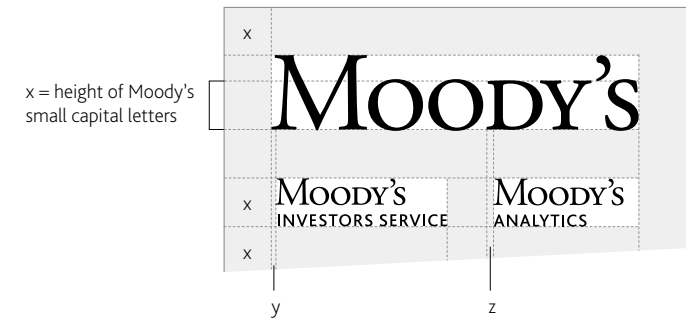


8.

Signage Logo Lockups: Vertical Plaque

Portrait layout with Moody's logo and
MIS/MA logos underneath.

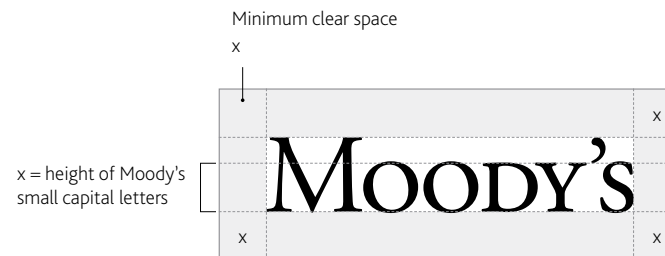
The preferred placement is in the upper left corner.



8.

Signage Logo Lockups: Simple Plaque

Moody's logo only.



8. Resources and Contacts

All documentation and current brand materials are available in the [branding section](#) on MINT.

For additional information and guidance on correctly and consistently using the Moody's brand, or for help with developing any materials not reflected in these guidelines, please contact the Moody's Branding Team at:

brandingteam@moodyys.com

For questions on Trademarks contact:

trademark@moodyys.com

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WRITTEN CONSENT.