

**Philosophical Faculty of Palacký University**

**Translation of promotional texts and the  
advertising aspect analysis**

**(Diploma thesis)**

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**Preklad reklamných textov a analýza  
propagačného aspektu**

**(Diplomová práca)**

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**Translation of promotional texts and the advertising aspect analysis**  
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### **Abstract**

The thesis deals with translation of copy advertisements and advertising texts. A special focus is given to the advertising aspect that is based on the graphics contained in the copy advertisements, yet on different features in the texts that do not employ any image content. Analysis of selected texts is done in the theoretical part, the practical part includes translation of some of them and commentary that highlights the most problematic issues related to the translation. The thesis also emphasizes the rising demand for flexible translation of promotional materials that, beside verbal translation, includes assesment of the graphic features along with their potential adjustment.

### **Key words**

translation, advertising, multisemiotics, copy advertisement, promotional text

### **Anotácia**

Táto diplomová práca sa zaoberá prekladom reklamných textov. Skúma hlavne ich reklamné prvky, teda obrazovú zložku tých textov, ktoré ju využívajú, prípadne iné prvky, ak ide o texty, ktoré obrazy nevyužívajú. Teoretická časť práce je zameraná na analýzu vybraných textov, z ktorých niektoré sú preložené v praktickej časti, ktorá obsahuje i komentár zameraný na najproblematickejšie časti prekladu. Práca tiež poukazuje na vzrastajúci dopyt po prekladateľských službách, ktoré v prípade reklamných textov často súvisia okrem samotného prekladu i s vyhodnotením obrazovej zložky a jej eventuálnou úpravou.

### **Kľúčové slová**

preklad, reklama, multisemiotika, text reklamy s obrazovou zložkou, reklamný text

## **Abbreviations**

Fig-figure

S-source sample

T-target sample

ST-source text

TT-target text

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## 1 Introduction

Recently, the significance of promotional tools has been increasing due to advertisers' need for customers' attention, a priceless item in the market. As Piller says, English language has become an international symbol of modernity, progress and globalization<sup>1</sup>. Therefore, promotional materials and their translation have gained importance. Marketing has brought a challenge to the field of promotional text translation as well, because advertisers need their advertisements to have the same effect on target audiences in a variety of languages. In constant fight for the customer's interest, there are several techniques employed by businesses to preserve their chances for market success. The promotion of goods and services is streamed through multiple channels. Because of a need to attract the customer instantly, one of the most common forms of promotional materials is an advertisement copy (Cambridge online business dictionary defines it as a short text used within an advertisement to help sell a product<sup>2</sup>). The promotional power of this tool is anchored in its ability to affect a great amount of people through media and to combine two elements of advertising aspect: text and picture. Their mixture plays a great role not only in the attraction of the customer's attention but can be also observed as a challenge for translators. Graphic layout and style of the advertisements are major advertising tools used to catch the eye of customer and reach the advertiser's goal. The promotional aspect related to the text and the image contained in copy advertisements must therefore be equivalent in the source and the target language. This equivalence is of a dynamic character and is based on delivering the same effect of the ST into the target environment via

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<sup>1</sup> Ingrid Piller, "Advertising as a Site of Language Contact," *Annual review of applied linguistics* 23 (2003): 175, accessed on February 2, 2012,

<http://www.researchonline.mq.edu.au/vital/access/manager/Repository/mq:5693>

<sup>2</sup> "Business English Dictionary," Cambridge Dictionaries Online, accessed on February 2, 2012, [http://dictionary.cambridge.org/dictionary/business-english/copy\\_1?q=copy](http://dictionary.cambridge.org/dictionary/business-english/copy_1?q=copy)



the TT.<sup>3</sup> Therefore, for the purpose of this thesis, it is referred to as the dynamic equivalence.

Translators have to cope with the textual element as a unit bound to the graphic element of advertisement and approach them as a whole. In this thesis, the copy advertisement is referred to as a material that consists of the text and the image relying on each other. Its aim is to assess the advertising aspect of promotional texts (including copy advertisements) and their transformation within the process of translation. The thesis is composed of two parts, theoretical and practical.

The theoretical part consists of the stylistic analysis of several short copies in English and observes their style as a vessel of the promotional aspect. In addition, it remarks on the importance of the relationship and co-function of textual and graphic layout and studies the fusion of text and picture forming a metaphor; these are basic communicative parts of the copies that support each other. Secondly, it analyzes a number of texts that do not employ the image as an inseparable feature; they are labelled as longer promotional texts. “Long copies” is not a term used for the longer texts as these are seen as a class of copy advertisements as they utilize a significant amount of graphics. Thus, they are not opposed to short copies in terms of the promotional aspect (which they draw from the text/image fusion as well as short copies do), but the longer texts are.

The practical part includes the translation of selected short copies and promotional texts from English into Slovak done by the author of the thesis. Another part is a commentary which is done simultaneously for the copies, while a separate commentary is done for the longer texts translation. The

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<sup>3</sup> Ilze Bezuidenhout, *A discursive-semiotic approach to translating cultural aspects in persuasive advertisements*, chap. 3, accessed on December 2, 2012, <http://ilze.org/semio/015.htm>

commentary deals with the issues encountered during the translation of the STs. It also highlights the situations that require the translator's creativity and craft in order to maintain the quality of the advertising text and outline differences in translational approach towards texts with and without graphic support.

All the ST are from the field of bank products as well as financial and insurance services. The copies attempt to target potential customers by strong use of the text and image correlation. This kind of text serves as a good example of an advertising tool, which is rich for verbal as well as non-verbal promotional figures and, thus, meets the demand for translation issues that are studied in the theoretical part. Copy translation features several processes including the analysis of the text-picture relationship as well as of the layout of the advertisement. Along with the commentary of the longer texts translation, the practical part points out the linguistic transformation of advertising aspect as essential for the preservation of promotional quality of the text.

## 2 Theoretical part

### 2.1 Characteristics of promotional texts

Standard promotional text is a message encoded in the source language. This message may occur in several forms that are often mixed – text, image, music and speech. When an advertising tool is translated into the target language, translators have to take into account its complexity, i.e. the combination of elements within which the advertising tool functions. Mayoral, Kelly and Gallardo<sup>4</sup> outline the forms that the message can occur in:

- Text
- Text/images (copy advertisements)
- Text/music (radio commercials)
- Speech/images (TV commercials)
- Speech/images/text (TV commercials with subtitles)

A copy advertisement represents a message that relies on visual efficiency accompanied by text; therefore, it has the text/images form. The aim of translation of such texts is a successful interpretation of the advertising aspect in the target language. Advertisers take advantage of promotional text driven by the graphic layout of the copy. Unlike TV commercials that contain a sound as well as visual feature, advertisement copies are limited to the use of text and image. On the other hand, copies are frequently used for promotional purposes particularly due to variety of advertising space they can be used in (online and offline environment as well). The images in the copies, moreover, can be either static (pictures around the text), can

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<sup>4</sup> Roberto Mayoral, Dorothy Kelly and Natividad Gallardo, “Concept of Constrained Translation. Non-Linguistic Perspectives of Translation,” *Meta: Translators’ Journal* 33 (1988):359.

sometimes have a form of succession of static pictures (a comic strip)<sup>5</sup>, or the text may even become the image itself (e.g. the frame of the text making a picture silhouette).

Furthermore, an important aspect of the copy advertisements is their emplacement. It can be argued that copies placed in the Internet environment behave slightly different to offline copies. As far as the short copy advertisements are concerned, most of them are meant to work in both online and offline modes. However, online copies often appear in a difficult position, e.g. as a part of an online slideshow that presents each copy in a sequence for a limited time. Therefore, the key task for the translator to carry out is to focus on the promotional aspect and its transfer into the target language. To do so, it is also important to assess other outer aspects of an individual copy beside the promotional one, such as type of advertising channel. The kind of massmedia through which the copy is going to work must be respected. The reason is related to a different perception and response of the audience to various media. For instance, the difference between the online and offline copy is that the readers of the offline copies tend to read them word by word, whereas the online copies are only scanned as a whole text. This fact should be taken into account when dealing with the adjustments of the copy in the process of translation. Copies meant for the online use are more sensitive to any layout changes and their design should remain the same in order to preserve the promotional quality.

## **2.2 Multisemiotics of copy advertisements**

Classification of copies is based on the length of the print in it, i.e. the amount of text. What determines the choice of a short or a long copy for

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<sup>5</sup> Mayoral, Kelly and Gallardo, "Concept of Constrained Translation. Non-Linguistic Perspectives of Translation," 359.

advertising purposes is whether the copy is meant to simply “call to action”<sup>6</sup> (a short copy), or some more detailed information is necessary to be included (a long copy); the common feature of both is the addition of pictorial element to the textual one. Snell-Hornby<sup>7</sup> distinguishes among four types of texts that rely on means other than verbal:

- Multimedial (audiovisual) – message carried through electronic media using visual and sound streaming (e.g. video materials)
- Multimodal – involvement of different verbal and non-verbal means (e.g. drama performances)
- Multisemiotic – mixture of different sign systems (e.g. promotional materials)
- Audiomedial – written message which is meant to be spoken (e.g. political speeches)

Copy advertisements are classified as multisemiotic texts, i.e. combinations of graphic sign systems (text and image in copy advertisements). Beside the advertisements, Snell-Hornby claims that multisemiotics also concerns comic strips<sup>8</sup> which are a typical example of a unit in which the text is bound to the image. Comics also occur in the copies for advertising purposes (see Fig 6 for an instance).

Further criteria for the classification of the copy advertisements can be outlined according to the length. The main difference between the long and short type is in ratio of the text and image - there is a bigger proportion of the text in a long copy. These advertisements are widely used in commercial sphere mostly due to the breadth of possibilities their authors can take

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<sup>6</sup> Rob Stokes et al., “Writing for the Web,” in *eMarketing – The Essential Guide to Digital Marketing*, 122.

<sup>7</sup> Mary Snell-Hornby, *The Turns of Translation Studies: New Paradigms or Shifting Viewpoints?* (John Benjamins B.V., 2006), 98.

<sup>8</sup> Snell-Hornby, *The Turns of Translation Studies*, 98.

advantage of. From the translational point of view, the advertisement copies represent a class of texts that do not require a mere verbal translation, but presence of pictures or graphic layout of the copies demands translation solutions that take the visual aspect into account. There are several ways how the textual and graphic elements cooperate within the copy. This is based on the amount of graphic features (from logos through pictures to more complex units, such as comic strips) and also on the fact whether the graphic aspect fuses into the textual one, i.e. whether the text itself becomes graphically enhanced and, if it is, to what extent. The persuasive strength of the copy is drawn from the text situated within the graphic layout. Modern advertisement copies seldom consist barely of words and their graphic drive has become a necessity. These are the key reasons for the implementation of the image:

- Depending on the character and amount of information the advertiser wants to deliver to the audience, either long or short copy can be used. The significance of its length is valid especially in environments that may provide only limited space<sup>9</sup> for the advertiser. However, this is not the only influence. Several factors affect the choice of the long copy or its short equivalent - the advertised product, the target audience, the kind of environment it is placed in and its aim.
- The reader's reaction time needs to be reduced as much as possible. The more words are used, the longer time readers must take to identify the product. As a result, there is a lower chance of catching the potential customer's eye. For instance, if a notorious airline company advertises its services, it may be enough to include only their name and slogan as far as the textual part is concerned. At first, it is the aircraft in the picture that tells the reader that the company has something to do with airfare. The text narrows down

the aim of the copy; it may be a mere reminder of the company's presence in the market, or it may contain information about a launch of a new campaign, based on the particular advertised item. Nevertheless, the aircraft picture remains the first promotional impulse the reader receives.

- Advertisement copies utilize a visualisation aspect. It is not words that advertise the product, but the suitable allocation of them within the copy. Therefore, the texts are often graphically enhanced and fuse with the picture. It is assumed that the primary function of a short copy is the customer's attraction, the informative one being the secondary.

From the translational point of view, it is necessary to pay attention to the lexical dependence of text on the graphic layout and keep the size of the ST. Particularly the short copy translation demands the respect for the length as the shortness of the reader's reaction time must be preserved in the TT. This means that translators may often encounter problems the only viable solution of which requires the text lengthening and, thus, unfavourable change of the advertising impact. This must be avoided in order to prevent the TT from losing the promotional feature and its ability to be implemented into the given graphic layout. The advertisement copy translation is bound to the promotional function of the text and must not be ignored in order to meet the original purpose of the ST.

Next chapter studies the short copies the translation of which is to be included in the practical part. The following figures are assessed from the stylistic point of view with a special focus on the fusion of text and image.

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<sup>9</sup> Stokes, "Writing for the Web," 126.

### ***2.2.1 Promotional features***

Advertisers often have to reconsider the method of addressing the reader when trying to make a copy that would take advantage of the limited space and attention of the audience. Generally, the basic rule is to make a copy that can “shout” despite being flat and silent on a magazine page or a website. An example of advertising approaches is the AIDA method, which Marcommwise<sup>10</sup> defines as follows:

- Attraction of prospective customers
- Interest sparked in them
- Desire for the advertised item
- Action taking = buying the item

Chances of the copy to attract the reader depend on its ability to lead the reader through all of the afore-mentioned steps as quickly as possible. The speed of this process equals the efficiency of the copy. Before it succeeds in reaching the goal (making the reader buy the item, or at least starting the consideration), translator has to identify its key promotional pillars, i.e. features that make the copy an advertising text. These can be of a linguistic kind (the text itself stripped of its graphic drive and other non-linguistic complements) and of a non-linguistic kind. The latter often hold the promotional frame of the copy and must be identified first and then used for the re-construction of the advertisement in the target language preserving the promotional frame of the source one. Basil’s term for these units is “signs”, which are at first recognized, then taken as objects that are interpreted according to their function<sup>11</sup>. For instance, steps depicted in Fig 2 are first perceived as a way to descend; however, with the textual element

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<sup>10</sup> “Marketing Glossary,” Marcommwise, accessed on October 25, 2012,  
<http://marcommwise.com/glossary.phtml?a=a&s=15>

<sup>11</sup> Basil Hatim and Ian Mason. *Discourse and the Translator* (Longman, 1990), 109.



engaged, the steps become a symbol for a gradual need of health insurance due to permanent unexpected risks and as such, they can be also interpreted as a symbol of hazard.

There is a variety of items present in the advertisements that are not of textual character, therefore an analysis and a search for non-verbal features in the copy is necessary before carrying out the transfer<sup>12</sup>. The copies that the thesis focuses on have a unique feature of targeting the audience with sophisticated combination of the textual and visual element. It can be assumed that every copy requires an individual approach of the translator as it is not a kind of text that contains fixed phrases and vocabulary that are characteristic for e.g. scientific texts. It is important to notice that advertising copies contain a number of non-verbal qualities, such as:

- Allocation of individual text parts in the copy is closely related to the overall graphic layout. A significant feature is also the font and its style; the importance of individual text parts of the copy is usually expressed by their size (large font may imply either specialty of an item or urgency for the reader to obtain it) or by other means, such as spreading the text in the background. An example of the copy that utilizes text as an image can be seen in Fig 1, which does not utilize it as a lexical item, but as a graphic one.
- Graphic layout – visual design of the copy concerns the text only as a unit contained within. For instance, in Fig 2, the text lines are fixed to their positions (steps); from the graphic point of view, they would not have the same effect should they appear in a different graphic configuration. Other aspects are a shape of the copy (e.g. square/rectangular advertisements) and further pictorial features

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<sup>12</sup> Ilze Bezuidenhout, *A discursive-semiotic approach to translating cultural aspects in persuasive advertisements*, chap. 1, accessed on December 2, 2012, <http://ilze.org/semio/005.htm>

(pictures along with their size and position, use of colours or black/white effect etc.).

- Limited space for the text – lack of space that is often caused by the graphic layout and need for the reader’s instant attention require the use of condensed phrases (those that are short in form, but rich in meaning), e.g. idioms. They provide advertisers with a possibility of summarizing a unique feature of the advertised item within a few words. Idioms, despite their frequent fixedness in a specific source culture, possess a significant promotional feature, i.e the ability to be decoded easily and be remembered by the reader. This convenience must be preserved in the target culture as well. Promotional use of an idiom can be observed in Fig 3.
- Cultural reference – a frequently employed advertising method is the reference to values, traditions and special features of the source environment (see Fig 4 for an example). Furthermore, potential customers targeted by such promotion must be able to comprehend the significance of the particular cultural reference. Therefore, it is crucial to ensure the familiarity of the audience with the target promotional material.
- Metaphoric language – metaphors as figures of speech frequently appear in advertising. Many advertising copies contain a metaphor as the only textual content. However, as Forceville argues, a metaphor can occur in other forms beside a language.<sup>13</sup> As far as advertising copies are concerned, a metaphor functions on the basis of the text-image correlation. Analysis of non-verbal metaphors is done in the “Pictorial impact” chapter.

Another aspect that strengthens the advertising power of the text is making a series of copies and a consequent application of the group in a variety of

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<sup>13</sup> Charles Forceville, *Pictorial Metaphor in Advertising* (London: Routledge, 2002), Taylor & Francis e-Library, 33.

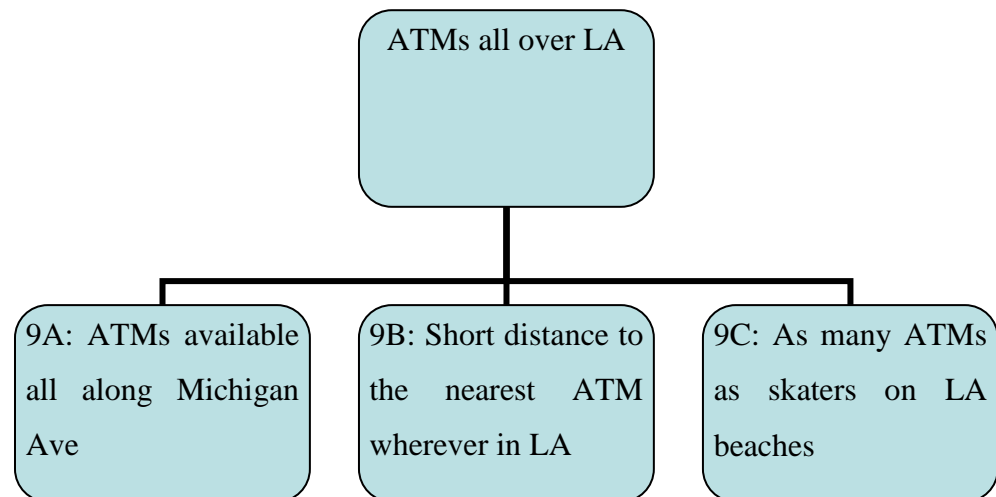
media. This feature is often used for advertising campaigns and represents a multiple approach towards the customer audience. Each copy of the group shares a number of qualities with the rest. Bank of America copy series in Fig 9 A-C is an example of a use of names of the places that are well-known among target audience. For instance, Fig 9C offers a view on a billboard that employs a copy referring to the number of ATMs in Los Angeles compared to the roller-skaters on Venice Beach. These advertisements are locale-specific; the target audience of the copies is the population of Los Angeles (respectively, the audience that is able to recognize the promotional allusion). The following table summarizes shared promotional features of the copies and matching phrases related to the city landmarks:

| <u>Feature</u>              | <u>9A</u>                                 | <u>9B</u>   | <u>9C</u>                                |
|-----------------------------|---|---|--|
| Metaphoric slogan           | “Beginning, middle and end, I’m covered.” | “You’ll go far in this town. But never for an ATM.” | “More ATMs than skates on Venice Beach.” |
| Additional text             | 11 ATMs on Michigan Ave                   | ATMs all over LA                                    | ATMs all over LA                         |
| Depiction of a young person | a black woman                             | a white woman                                       | a young man                              |

*Table 1: Shared features of Fig 9 A-C.*

The table shows that the copies of the series contain the same textual and graphic structure, which is straightforward. The textual element consists of a slogan metaphor referring to the density of Bank of America ATMs in Los Angeles and the additional text represented by the simple line “ATMs all over LA”. With respect to the metaphoric relationship of the slogans and the additional texts, it is a rule that the slogans always imply what is then said in the additional line having the same meaning in all of the advertisements. 9A

slogan poses a reference to walking down the street of Los Angeles (“beginning, middle, end of Michigan Ave”) as well as 9C refers to Venice Beach, another landmark of the city. 9B employs a slightly different approach with the reference to an overall geographic size of LA (“you’ll go far in this town”). It can be argued that this part of the slogan has two interpretations (the second being the reference to LA as “a city of opportunities); however, with respect to the following part of the slogan “but never for an ATM”, it is clear that the reference to the city size is more relevant. Thus, a scheme which the copies of the group adapt in order to deliver the same overall meaning works as follows:



*Scheme 1: Varieties of a central message using references to city landmarks.*

The graphic layouts of the copies also follow the same design with regards to the colours, the size of the slogan and the pictures of a young person. However, the image is not fused with the text to make a pictorial metaphor, but as a rather supportive element; the metaphors of a verbal character are formed by the textual elements. In addition, a variety of media through which the advertisements are streamed can be observed as well – 9A has a form of an online/offline short copy, whereas 9B and 9C are displayed on billboards.

### ***2.2.2 Pictorial impact***

As the image is a vital part of any copy advertisement, there is an opportunity for advertisers to use it creatively. Forceville claims that an application of metaphors is often automatically taken as implementation of a verbal metaphor<sup>14</sup>, i.e. one that does not involve any pictorial background. However, one of vital aspects that form a promotional character of a text is a specific figure which he labels as a pictorial metaphor.<sup>15</sup> Short copy advertisements are particularly interesting in terms of translation process, because their structure (the layout of the textual and image patterns) is rather fixed and is often reminiscent of an artwork. This text-image balance is represented by “advertising chemistry”, which is common for the short copies. The graphic and textual element must be approached as a whole and the semiotic quality must be preserved. In addition, other nuances of the original text (i.e. the idiomatic and metaphoric language, cultural references and other afore-mentioned non-linguistic patterns) must be approached carefully during translation so that they work the same in the TT.

Pictorial metaphor in a frame of advertisement is supported by several aspects. These are textual and pictorial elements that normally cannot be separated from each other if the advertising effect of the copy is to be preserved. They play their specific roles and form the frame of the print body on the basis of fusing into a pictorial metaphor. These are:

- Textual layout, i.e. the print – individual words, phrases and sentences forming the promotional text. It forms a linguistic feature that is to be translated as a unit bound to the pictorial element.
- Graphic layout, i.e. the pictures along with their allocation with respect to the the print. The graphics may add a whole new

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<sup>14</sup> Forceville, *Pictorial Metaphor in Advertising*, 33.

<sup>15</sup> Forceville, *Pictorial Metaphor in Advertising*, 68.

meaning to the advertisement and thus must be assessed before the translation.

Relation of both is of a great importance and refers to the semiotics aspect, which Hatim sees as a process of code-switching, i.e. shifting from textual system to pictorial<sup>16</sup>. This process represents the balance of the text and the image and the extent to which they are dependant on each other, e.g. whether they can or cannot be separated from each other. In regard to the copy advertisements, the texts often take advantage of the supportive pictures or fuse with them, which is the reason for regarding them as a whole. Not all copies are of this kind, but those that are, have stronger promotional value and also make a greater challenge for a translator.

These essential features of advertising copy must be taken into account when approached by translator. The fusion of visual and textual part of a copy presents a complex issue for any translator. In general, pictures help highlight the message contained in the text and are the first element the reader will notice. What makes a copy translation specific is that the textual part is often fixed within a graphic layout. This means that the translation process involves more than just words interpretation, but also keeping the graphic layout of the text unaffected, i.e. preservation of the quality of the text-image fusion. The goal of every copy advertisement is to attract a prospective customer, but this can be hardly done by use of a sole text or a sole picture. Therefore, these elements are united within a copy to catch and hold the reader's attention. Forceville mentions other reasons for the need of state-of-the-art advertisements as well: a limitation of time and space along with a short time span in which the customer's attention is captured<sup>17</sup>. Metaphoric language used in short copies provides the advertisers with an

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<sup>16</sup> Hatim and Mason, *Discourse and the Translator*, 129.

<sup>17</sup> Forceville, *Pictorial Metaphor in Advertising*, 68.

advantage of utilizing a relatively small space, e.g. with a few words on a rich pictorial background (“German hysteria” example in Fig 4).

Newmark mentions two basic purposes of metaphoric use – cognitive and aesthetic, the best metaphors employing the fusion of both<sup>18</sup>. It is crucial for translator to focus on both of them, as the audience must be able to recognize the metaphor in the TT as well as the aesthetic aspect must remain equivalent to the source one. However, this relates to a verbal type of metaphor. Pictorial one involves significantly more expressive metaphoric aspects due to strong presence of image within. Thus, readers are exposed to it as to a direct figure as it is not “drown” in a long text, but forms a visible expressive unit on the basis of the text and image fusion. Forceville outlines mappable features that can be observed in pictorial metaphors and as an example he uses a copy advertisement for shoes as a representative piece of clothing for men comparable with a tie<sup>19</sup>. Consequently, he divides the elements of the metaphor and distinguishes between attributes of a primary (a shoe that is depicted) and secondary (a tie that denotes the shoe) objective<sup>20</sup>.

This phenomenon and its performance may be also observed in Fig 4. At first, it is important to identify the objectives that stand opposite each other and then assess their qualities based on the differences between them. As Newmark argues, metaphors are devices the aim of which is often deception and they also employ opposites facing each other<sup>21</sup>. This is the purpose of the image where hysteria is expressed textually, whereas the picture invokes calmness (both having analogies and differences):

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<sup>18</sup> Peter Newmark, *A Textbook of Translation* (New York: Prentice-Hall, 1988), 104.

<sup>19</sup> Forceville, *Pictorial Metaphor in Advertising*, 110.

<sup>20</sup> Forceville, *Pictorial Metaphor in Advertising*, 113.

<sup>21</sup> Newmark, *A Textbook of Translation*, 104.

| <b>Primary Obj.</b>   |                   | <b>Secondary Obj.</b> |
|-----------------------|-------------------|-----------------------|
| Hysteria              | Is                | Calmness              |
|                       | <b>Analogical</b> |                       |
| State of mind         |                   |                       |
| Reaction to stress    |                   |                       |
|                       | <b>Different</b>  |                       |
| Nervous mimics        |                   | No explicit mimics    |
| Eyes wide open        |                   | Keeping eyes steady   |
| Loss of concentration |                   | Staying focused       |
| Emotional burst       |                   | Emotion suppression   |

*Table 2: Analogies and differences in Fig 4.*

If we compare the differences between the objectives, which form “the engine” on which the metaphor can work, we can see that the image (the looks of a smart woman expressing calmness) implies that the advertised bank provides steady, balanced and reliable services. Moreover, the contrast between the text and the image suggests the bank is a solid financial partner even in times of crisis. The layout is also straightforward, there are not any graphic supplements; however, this implies lucidity and organization, other German stereotypes.

Next example (Fig 5) follows a pattern of textual expression of a physical touch, while the image of a fingerprint represents a different point of view which can be either related to the primary objective, i.e. a personal contact of the bank with the customer, or to a specific signature that company leaves on its work for clients. Again, this pattern embraces a metaphor based on analogies and differences between the text and the image.

| <b>Primary Obj.</b>   |                   | <b>Secondary Obj.</b> |
|-----------------------|-------------------|-----------------------|
| Touch                 | Is                | Fingerprint           |
|                       | <b>Analogical</b> |                       |
| Individuality of both |                   |                       |



|                             |                  |                    |
|-----------------------------|------------------|--------------------|
| Contact implication         |                  |                    |
| Hand or a finger employment |                  |                    |
|                             | <b>Different</b> |                    |
| Action                      |                  | Action consequence |
| Dynamic                     |                  | Static             |
| Evokes reaction             |                  | Only leaves a mark |

*Table 3: Analogies and differences in Fig 5*

Metaphoric language is characteristic for advertising copies and is one of the most popular tools used by the advertisers to express a unique feature of the promoted item. Metaphoric text does not usually spread over several lines of text, but is embedded within a few words. This provides advertisers with an option of complementing a short print with a non-linguistic feature, such as an addition of pictures or a graphic adjustment of the text. Furthermore, the short copy is much more effective in catching the reader's eye as no extended text difficult to read is involved.

Many short copies involve the depiction of symbols that can have a multiple meaning. For instance, a symbol of hands in Fig 7 is a central theme of the copy concerning the textual as well as image element. As far as the text is concerned, the word "hands" appears several times, each carrying a different meaning and being a reference to something else. Thus, the following pattern is formed around the central symbol in Fig 7:

|       |   |
|-------|---|
| Hands | "Your future is in your hands."                   |
|       | "Our hands can help you get started."             |
|       | "Do you have what it takes to be the Good Hands?" |
|       | "You're in good hands."                           |

*Table 4: Varieties of a symbol within a single copy (Fig 7).*

The symbol of hands “powers” all of the phrases in the table. The whole pattern resembles the AIDA model. “Your future is in your hands” attracts the attention – it has a heading position in the copy and with respect to the reader’s approach to the text, directly connects the textual part with the image and has also an addressing function (“Your future”). “Our hands can help you get started” is the introductory phrase to the rest of the text in the copy, which is informative and should amount the interest in the readers by offering help (“Open your own business...”, “You’ll get support from...”). The conclusion of this part of the print is “Do you have what it takes to be the Good Hands?”, which is supposed to challenge the reader to take action and participate in the advertised programme.

All these references are strengthened by the image of the copy, a picture of hand. It is assumed that it is the image that is first perceived by one who encounters the copy. The large picture of a hand in the copy advertising a competition for individuals or companies seeking a start up capital provides a symbol of “giving a hand in business”. The image helps develop the symbolism of “hand” further by outlining the aspects of a company that would participate in the contest (see Fig 7: A – driven to succeed, B – have capital to invest, C – possess an entrepreneurial spirit, D – would like to make money, E – want to run your own show) and helps visualize the contest idea. Moreover, the lines in a human palm are referential to the prediction of future life; in this context the palm lines in the copy are related to the future prognose of success for those who will join the contest and win.

There are also secondary qualities of the image, i.e. the extra features that are included in the picture of the hand – a ring on one of the fingers, which can be seen as a symbol of engagement (to a person, but rather to a company in relation to entrepreneurship) as well as a watch on the wrist, which relates to time and planning (other aspects of carrying out a business). However, these features are not as expressive as the other mentioned before

(the lines) and have not a reliable advertising effect and are seen only as additional.

### ***2.2.3 Graphic editing of a target copy***

Translators may often encounter a situation when there is not only a need for textual adjustment of the copy (i.e. lengthening/shortening of the TT), but also a graphic alteration of it. For this process, translatic skills are not the only requirement as for translation of ordinary texts; the copy advertisements translation is one that involves translation of the text and the picture together. Therefore, there is a demand for translator's sufficient overview of the text, its style, design and attributes of the advertised item. Other skills that are helpful are work with copy designing software and computer graphics alteration. Moreover, consultation over specific changes in the textual/graphic layout of the copy with the advertiser is often required. Editing depends on an individual advertisement and is mostly used for short copies as long copies contain more text which can be adjusted more easily, unlike the text-image fused elements. For these, the textual and graphic rearrangement is required. In general, there are two basic types of editing:

- Text alteration
- Picture alteration

As in the short copy advertisements the text and the image work together, the alteration must often involve both of them. A problem may occur when a culturally specific element appears in the image and it is uncertain that it is going to be effective in the target culture.

Furthermore, short copies sometimes take an unconventional look, e.g. one of a comic book theme. Lack of awareness of such theme among the audience may cause a loss of promotional power of the copy. Fig 6 shows a

copy that includes the image of Hulk, who is a man that transforms into monster when he gets angry<sup>22</sup>. For the insurance field, this theme is an allusion to sudden events (such as Hulk's transformation) that may bring an unpredictable damage to one's property. Features of this image lead to a promotional influence on the reader, which forms the advertising effect. However, this particular image may need to be replaced with one appropriate for the target culture. This should be consulted with the advertiser before proceeding with the translation.

This situation requires finding an equivalent image for the ST and replacing the picture. Fig 8 utilizes an image of Perry Mason, a lawyer character acted by Raymond Burr in a popular TV series<sup>23</sup>, whose popularity may be relative in the target culture. Therefore, his image can be replaced with one of a lawyer character (or one that is similar and possessing formal traits equivalent to the source) who can be easily identified by the audience. However, omitting the source image alteration in this particular advertisement is also a viable solution, as the central character's traits correspond with an expected image of lawyer/agent (formal clothes, serious appearance). Thus, this connotation remains present, although it is unstable and not supported by the reference to a TV programme. A similar problem is posed by Fig 6 where the applied intertextual feature between the copy and the Hulk comic book may be relatively easy to recognize in the source culture, but may experience recognition difficulties in the target one. This issue can be approached similarly as Fig 8; the image can be edited to include a more recognizable character, but it can be assumed that the source image can be easily decoded in the TT, too (it clearly expresses possibilities

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<sup>22</sup> "Hulk (Bruce Banner)," Marvel, accessed on December 11, 2012,  
[http://www.marvel.com/universe/Hulk\\_\(Bruce\\_Banner\)](http://www.marvel.com/universe/Hulk_(Bruce_Banner))

<sup>23</sup> "Perry Mason," IMDb, accessed on October 25, 2012,  
<http://www.imdb.com/title/tt0050051/>

of a sudden, violent damage of one's property and thus a need for insurance).

Another stylistically significant feature for Fig 8 is the textual support of the image. There is a choice being made between two piles of documents; the first representing an insurance agent working for a single company; the second relating to an independent agent (the advertised service). "Examine the evidence" in the headline refers to these two piles as the evidence pro and the evidence against the independent consultancy. The lawyer's left hand makes it clear what option is better, which is also commented as "the evidence is clear".

Graphic enhancement may also be necessary if the copy contains culturally specific item, such as the image of electric sockets in Fig 13. The picture may work in the TT as well as in the ST as the relation of the text to it is based on "awed face" symbol depicted by the sockets and this relation can be preserved in the TT even with the original image. However, the socket of this design is not used in Slovakia and may need to be replaced by the one used in this country. The final choice should be based on the consultation with the advertiser.

Graphic editing of the text is not often the work that is carried out by translator, but it should be the translator who suggests this option if needed. It is also important to notice that if a translator is tasked with translation of a copy advertisement, the process of translation seldom remains on the lexical level, but also involves the work with the image and searching option of its adaptation to the TT. Therefore, work with short copy advertisements may add a number of new tasks for translator including the consideration of the graphic layout change beside the text translation. Extending the abilities of the translator outside the borders of common translation (which concerns only the text work) may provide the translator with new potential. The capability of graphic editing along with respecting key graphic features is becoming a valuable talent that broadens profile of any translator who

encounters advertising texts. However, they should, ideally, keep the graphic layout intact and focus as much on the textual element as possible. The translation solutions in the practical part of this thesis include only minimal modifications of the graphic layout that are needed in order to provide the TT with appropriate space within the copy.

## **2.3 Longer promotional texts**

### ***2.3.1 General characteristics***

Analysis of longer advertising texts that do not include so much pictorial content differs from the stylistic evaluation of the short copies. Firstly, there is a bigger focus on the text and its attributes, i.e. the structure, choice of vocabulary, references to the advertised item and persuasive style. These tendencies, however, deprive the text of possibilities of the text-image fusion and quick catch of the reader's eye which are associated with the short copy advertisements. Nevertheless, the aim of longer texts is different – unlike the copies, they do not attempt to have an instant effect, but they rather provide complex information and adapt layouts that contain extended message. Secondly, there are different demands of advertisers that influence the use of a short copy. This depends on the environment the advertisement is going to be set in; longer promotional texts usually appear in catalogues or as page copies in the online or offline environment. With regards to bank and insurance services promotion, there is a frequent occurrence of these texts on the websites where the financial institutions view their offer.

Next chapter contains a stylistic analysis of the STs that are to be translated in the practical part. The assessed texts are bare promotional texts (those that do not employ the image as an element fused with the text like in short copies) and the remarks on their style as well as the layout are outlined.

### ***2.3.2 Analysis of source promotional texts***

All the texts included in this chapter are studied from the advertising point of view, i.e. their promotional aspect is taken into account and its influence

on the text character is determined. The analysis is based on comparison of texts that share similar features. More analysis with respect to translation is done in commentary in the practical part.

In terms of the text content, all the following texts can be labelled as stylistically “marked”, i.e. certain features and style can be expected before they are approached<sup>24</sup>. Generally, advertising texts work with aspects that direct the target audience towards the purchase of the promoted item and thus, contain patterns of mostly a persuasive kind. There are several similarities between S1 and S2 with regards to the persuasive textual methods (included in appendices).

Features analogical for both texts are mostly of a lexical and cohesive kind. Lexical analogies can be observed on phrases targeting the prospective customer, as in “products that cater to every financial requirement, at all life stages” (S1, line 10) and “everyone has different life insurance needs based on their situation and stage in life” (S2, 2). Both texts attempt to draw attention of the audience they target and focus on expressing the uniqueness and the additional value of their services – “not just a tax saving device but a means to live life to the fullest” (S1, 5) and “each of our life insurance products offers something unique” (S2, 7). Cohesive devices found in both samples can be labelled with Baker’s reference terminology<sup>25</sup>, for instance:

- General words (in S1): “ING Life insurance” (4) – “the Company” (9), “life insurance” (4) – “tax saving device” (5)
- Synonyms (in S2): “our life insurance products” (7) – “our life insurance plans” (13), “defences” (10) – “protection” (13)

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<sup>24</sup> Basil Hatim and Jeremy Munday. *Translation: An Advanced Resource Book* (London, New York: Routledge, 2004), 69.

<sup>25</sup> Mona Baker, *In Other Words: A Coursebook on Translation* (London: Routledge, 1995), 183.

Beside the similarities, S1 employs a term that is company-specific (“customer centric approach”, 9) which can be interpreted as an approach of a company that always sees the customer in the centre of its focus; the term is used because of its promotional “drive”, which is suitable as its meaning is left to be carried out by the reader. On the other hand, S2 puts a special emphasis on family and its protection – “look after the people that matter most” (8), “protection for you and your family” (13).

Furthermore, both texts keep a similar pattern of delivering the message and differ only in the order of individual parts of the message. This pattern can be outlined as follows:

1. Addressing the audience
2. Claiming that the service is special
3. Promising the additional value
4. Taking protective attitude

| <u>Message part</u> | <u>S1</u>  | <u>S2</u>   |
|---------------------|--|---|
| 1                   | “ING Life Insurance aims to make customers...” (4)   | “to suit the ever changing needs of Australians” (4)              |
| 2                   | “look at life insurance afresh, not just as a tax saving device” (4)                           | “our products are designed to be flexible” (3)                    |
| 3                   | “enhancing the very quality of life, in addition to safeguarding an individual's security” (6) | “Each of our life insurance products offers something unique” (7) |
| 4                   | “in addition to safeguarding an individual's security” (6)                                     | “help you look after the people that matter most” (7)             |

*Table 5: Promotional analogies of S1 and S2.*



Each advertising text has to be tuned to gain strength as some texts tend to lose the promotional power due to their length and as a result, they lose the ability to catch the reader's eye as fast as a short copy can. Next, there are several length aspects which advertising texts may draw power from:

- Informativeness - First advantage of a longer promotional text is the amount of information it is able to absorb and utilize to present the service to a prospective customer. Especially financial services need to be displayed and explained on a broader space in order to provide the reader with all the relevant information related to the service.
- Space for arguments favouring the item – Sufficient space for information means an opportunity to formulate arguments that create a persuasive aspect of the text; they present the advantages brought to the customer if they choose the service.
- Inclusion of figures and charts – Graphic charts help visualize a desired effect of the bank or insurance product/service and have a similar function to images in short copies, i.e. they complement the advertising aspect of the text and, moreover, have a strong persuasive affect as they show real figures and results.
- Making lists – another typical feature of promotional texts is listing items, such as product/service traits, company achievements, or milestones to describe its history. The purpose of listing is to provide vital information in an organized form and also to make each point outstanding.
- Complex overview of the advertised item – With all the aforementioned aspects, an extended text can achieve a remarkable advertising success. Unlike the short copy, which is often positioned in the media where the readers only „pass them by“, it is a text which is located in the place sought by the reader, i.e. the prospective customer who is actively interested in the advertised item.

ING-run website for the “ING for something better” campaign contains a section named “Our Approach”<sup>26</sup> which can be assessed from this point of view. It consists of five parts (marked S3-S7) that share the same layout and are directly related to one another. S3-S7 are texts that are not advertising copies as they do not work on their own as a stand-alone advertising text, but each rather as a part of a complex system of promotional texts contained within a website, a text cluster. The most significant feature of the system is the linkage among the texts as they all form a large “cobweb”; the reader can easily browse among them and can access the desired part. Websites of this kind are often created to serve as information background of a campaign. Inside the system, the texts preserve a quality of intertextuality in order to make a cohesive entity and share a number of features, such as the initial word of the headings “Better”, similar layout and supportive relation to forming the face of the company.

|    |                                  |
|----|----------------------------------|
| S3 | “Better Customer Experience”     |
| S4 | “Better Business”                |
| S5 | “Better Workplace”               |
| S6 | “Better Environmental Footprint” |
| S7 | “Better Communities”             |

*Table 6: Outline of S3-S7 headings.*

Samples 3-7 present the practice of the aspect of informativeness, charts inclusion as well as listing. They are online promotional texts and their layout is crucial with respect to the structure and use of images. With regards to the afore-mentioned standards of the promotional texts, the samples comply with all of them. They bear several arguments to justify the message that they put across (e.g. that the company follows the environmental trends of the day). Moreover, they are not limited to a format

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<sup>26</sup> “Our Approach,” ING for Something Better, accessed on October 25, 2012,

<http://www.ingforsomethingbetter.com/our-approach/>

of a short copy and at the same time are not lengthy, but embrace a simple structure enriched by the use of charts. Thus, they hold to the rules that have been mentioned above:

- Division into paragraphs ensures a clear textual organization and the message contained within.
- The inclusion of charts helps visualize the information in the text and also serves as a support for argumentation regarding the environmental activities.
- Finally, “RESULTS” summarizes the activities carried out in the particular field by making a list of areas in which the company made a contribution and at the same time, it depicts the figures to provide an overview of percentage ratio among these areas. It is a conclusion part which aims to provide key facts of every part briefly.

Samples 3-7 form a text cluster that adopts features of a great advertising importance, such as addressing the audience and providing different points of view on the activities of the company being all available in one place so that the online user has them all easily reachable. This feature is particularly related to online environment and is used frequently on the websites that companies use for informational and promotional purposes. Text clusters work as a text that is divided into several areas (accessible via web-menu); these sub-texts share the style, layout and promotional value. The cluster of S3-S7 features a multiple approach towards the audience that is outlined in the following table. Each sample targets a specific group, from customers through employees of the company to various segments of the public.

| <u>Sample</u>                | <u>Target audience</u>           |
|------------------------------|----------------------------------|
| Better Customer Approach     | Customers (individuals)          |
| Better Business              | Customers (businesses)           |
| Better Workplace             | (Future) employees               |
| Better Environment Footprint | Public/Environmental enthusiasts |
| Better Communities           | Public                           |

*Table 7: Target audiences of the S3-S7 cluster.*

In addition, each part of the cluster aims to make the reader familiar with active approach of the company in the particular area. For this purpose, a heading is always used to summarize the legacy that the company wants to leave in the area. Texts under headings tend to contain a starting word “We” and synonymous phrases “contribute”, “support”, “provide”, or “safe”, “minimize harm”, “secure” to express the company’s dedication to all of the activities. Moreover, “better”, which occurs in each heading, also appears in the name of the website (ING for something better).

| <u>Sample</u>                | <u>Message</u>  |
|------------------------------|---|
| Better Customer Approach     | “We provide products and services that are accessible and contribute to the financial wellbeing of our customers”             |
| Better Business              | “We aim to minimize harm and contribute to positive change”   |
| Better Workplace             | “We foster an open, safe, stimulating place to work and want to become a top employer”  |
| Better Environment Footprint | “We actively manage our environmental footprint”  |
| Better Communities           | “We invest in tomorrow’s economy by supporting children to find their way towards a financially secure and independent future |

*Table 8: General messages of the S3-S7 cluster parts.*

Next cluster of longer promotional texts is available in samples 8-12. They are taken from Allianz website that advertises private insurance services<sup>27</sup> and share a number of features similar to the S3-7 cluster. These include:

- Method of targeting the audience
- Layout (division into paragraphs)
- Focus on practical examples of insurance events
- Declaring the specialty of service
- Promising additional value
- Employing company-specific terms
- Conclusive summary of the options

It is not difficult to determine the target customer segments of the texts just by looking at the headings which are extremely important as the reader often scans the text quickly before starting the actual reading. That is the reason why a heading has to be a targeting phrase that helps the audience identify whether the service is aimed at their customer group. The next table outlines examples of relations between the headings and the particular target audience.

| <u>Sample</u> | <u>Heading</u>                     | <u>Area</u> | <u>Audience targeted</u> |
|---------------|------------------------------------|-------------|--------------------------|
| 8             | “A good plan for your children”    | Family      | Families                 |
|               | “Protecting families”              |             |                          |
| 9+10          | “Accidents abroad”                 | Health      | Holiday goers            |
|               | “Returning home after an accident” |             |                          |

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<sup>27</sup> “Products and Solutions,” Allianz, accessed on October 25, 2012, [https://www.allianz.com/en/products\\_solutions/index.html](https://www.allianz.com/en/products_solutions/index.html)

|    |   |                       |           |
|----|---|-----------------------|-----------|
| 11 | “Staying safe on the road”                | Safety on<br>the Road | Car users |
|    | “Car insurance for all situations”        |                       |           |
| 12 | “A careful plan for a confident tomorrow” | Old Age<br>Provision  | Seniors   |
|    | “Enjoy the prime of your life”            |                       |           |

*Table 9: Headings in the text and audience targeting.*

All the samples adapt similar structure using minimum of pictures the function of which is only supportive; the images follow the promotional theme, i.e. depict the target group, or an insurance event (e.g. a family picture, or a warning triangle on the road). Other features that give the text “drive” are online videos that involve the practical examples. With regards to the TT, the videos should be dubbed or include the subtitles in the target language. Subtitles, however, are not in the range of focus of this thesis and the practical part includes only translation of the text. The practical examples usually appear in separate paragraphs (e.g. “Returning home after an accident” in S10, or “When a car was literally swept away” in S11) and provide the reader with a different point of view on insurance issues. In addition, they are supposed to describe a first-hand experience of customers as well as an insight into the system of the company (e.g. “A race against time” in S11) and it can be observed that their style is different from the rest of the text; it has features of a narrative:

“On the other end of the line, a woman was crying and begging for help. Iwona Rogala, working at the Center of Loss Adjustment and Risk Assessment for Allianz Polska in Warsaw, tried to find out what had happened.” (S11, 64)

There is also an attempt to attract the prospective customers by declaring the uniqueness of the offered services. While doing so, the text points at a

number of specialties of becoming the company's client and builds up its persuasive aspect. The promoted potential advantages are related especially to the additional value that the customers can obtain and are mentioned all over the text. For instance, S9 includes the promotion of the company's multicultural approach:

“The multinational mirrors the cultural diversity of our clients, combining a wide range of language skills with an extensive knowledge of regional cultures and protocol.” (S9, 37)

Company-specific terms cover a group of phrases that refer to campaigns, rules, facilities etc. run inside the company. They are employed to present the company system near to audience and also used as signs of sophistication of the company and originality of the services. Moreover, in-text identifiers of the company are used to introduce its individual parts.

“Allianz Global Assistance, the emergency assistance subsidiary of Allianz, works with a worldwide network of 180 correspondents, operation centers in 27 countries and 400,000 service providers.” (S8, 78)

Finally, a feature uniting the style of the texts within the cluster is the same ending paragraph in all of them. “What we can do for you” is the conclusion that summarizes the offer of insurance services in the particular field by outlining points. Together with the cluster of texts in S3-7, both groups use this paragraph to perform the listing aspect; pictorial “Results” (to be found online, e.g. in “Better Customer Approach”<sup>28</sup>) shows an overview of the ING activities in given areas expressed in percentage, whereas textual “What we can do for you” makes a direct offer by listing features of available services (and at the same time summarizes the additional value).

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<sup>28</sup> “Better Customer Approach,” ING for Something Better, accessed on October 25, 2012, <http://www.ingforsomethingbetter.com/our-approach/customer-experience>

Bare promotional texts studied in this analysis are texts that do not rely on such a presence of pictorial elements as copy advertisements. As such, they work with persuasive promotional verbal tools in a frame of layouts that divide individual arguments into separate parts and summarize these arguments in conclusive paragraph. As far as the images are concerned, they are used as a supportive element in a form of a picture depicting the particular issue or a video that develops the message present in the text. Furthermore, the texts do not tend to overwhelm the reader with amount of information and details, but present insurance from a consumer's point of view, i.e. with help of portraying the situations which may demand an insurance solution and describing the value brought to the customer. On the other hand, charts and diagrams can be employed to visualize details.

To summarize the differences between copy advertisements and bare promotional texts that do not fuse with their graphic element, it is necessary to approach them with respect to their structure which depends on the media they are contained in. Copy advertisements have a purpose of direct approach to the audience and therefore, usually appear in massmedia in printed or online form. Bare promotional texts are to be found online, or in promotional brochures and leaflets available to the prospective customers. These texts do not have to include any pictorial elements, but they usually do in order to take advantage of the graphics (to gain the graphic "drive").

It is also important to realize that a proper analysis of style provides an overview of the text that helps notice its advertising pillars such as metaphors and allusions, cultural references or shared patterns of texts within a cluster and thus, translate it better based on the synchronization of the source and TT attributes. The promotional pillars observed in figures are especially metaphors, cultural references and their incorporation into the textual and graphic layout. It is assumed that the image works as a supportive element in bare promotional texts while being a unit equivalent to the text in copy advertisement.



### **3 Practical part**

This part of the thesis contains translation of selected short copies including some of those analyzed in the theoretical part and promotional texts that are contained in samples 3-7 and 8-12. The commentary of short copy translations is done simultaneously and approaches the visual aspect of the copies with regards to the part of the message delivered by the image. The translation of both groups of longer texts is separate from the commentaries respective to each group which cover assessment of translational solutions for these texts. For better overview of each translation problem it is best to compare the included TT with the matching ST in appendices.

#### **3.1 Short copy translation and commentary**

Fig 2 below is a kind of advertisement that involves the connection between the image and position of individual line of the text. Therefore, it is crucial to keep the lines long about the same as the source lines. For this particular case, it is necessary to find lines that consist of 2-3 words. Moreover, each line covers one level of the message which is delivered to the reader sequentially with every next step in the image. Grammatically, the text is composed of two sentences, the first of which is a conditional clause. It is important to keep the individual parts of message separate to preserve their meaning and the suspension induced by consecutive reading. Ultimately, the “health insurance” line must be kept intact regarding its form, which is not difficult having a fully equivalent term in Slovak available (“zdravotné poistenie”). While preserving the meaning of the final part (“Once you’re hurt, it’s too late”), it is possible to adjust the general “once you’re hurt” more to the situation addressed in the image (the fall to the ground) in Slovak and use a related phrase “keď ste na zemi”.



*Target figure 2*

Translational challenge referring to the idiomatic use is posed by Fig 3. To translate the contained idiom it is crucial to find a dynamically equivalent phrase to “keeping all your eggs in one basket” in Slovak that can also, at least partly, be related to the image in the advertisement. It is a demanding task as the picture is rather simple and offers only “a basket” and “eggs” as emblems to hold to. The idiom itself refers to a bank service package that provides the customer with flexible and easy-to-handle services. Therefore, there is an option of using a phrase that supports the advertised item, i.e. the flexibility, or the capacity of the services. A viable solution is opting for the

phrase “Teraz zmestíte do košíka všetko”, which contains both the reference to the service flexibility as well as the reference to the basket in the image. Consequently, the part “can now be a good thing” becomes redundant and is not translated, because “zmestit” in Slovak refers to the ability to get use of space completely, i.e. a positive achievement. The rest of the copy is not as difficult to translate as the idiom. “Current account” and “savings account” have direct Slovak equivalents (“bežný účet”) and the phrase “bank rooted in its principles” can be translated as “banka, ktorá si zakladá na svojich zásadách” as “zakladať si” is derived from “základ” (“base”) that is semantically close and partially equivalent to “roots” (derived from rooted).



*Target figure 3*

Fig 10 employs a pictorial metaphor which, if Forceville’s theory is applied, takes bottles of milk as a primary objective, money being the secondary<sup>29</sup>. Milk as a dairy product refers to “milking” as obtaining financial resources

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<sup>29</sup> Forceville, *Pictorial Metaphor in Advertising*, 113.

and appears in the name of the company as well (“Adams Dairy Bank”). There are a few challenges posed in the translation of the copy. The first challenge is based on the reference of the text to dairy products (and the word “dairy” in the bank name). In English, it is easy for reader to see the connection between “milk money” and the name in the ST, but it is necessary to keep the original name of the bank in the TT, in which people who do not speak English do not relate “dairy” to milk products. Therefore, “more milk money” needs to be translated using a phrase related to “milk” to preserve the reference to the picture. Available translation solution is a phrase “plnotučné konto” as “plnotučné” refers to “plnotučné mlieko” in Slovak; in addition, the Slovak word refers to “of a high volume” and provides a positive attribute when it comes to finances. “Plnotučné” (high fat) labels the advertised item as a source of growth and full care and positively marks the fact that the services bring prosperity to the customer. “Money” is lexically changed to the means of saving, i.e. “account” (konto) and “no fees” is consequentially translated as “bez poplatkov”. Moreover, “more milk money” utilizes alliteration; however, it is not preserved in the TT. What a translator wants to do with such a figure of speech is to find its dynamic equivalent, i.e. to preserve its advertising effect, but not necessarily its form.

The second challenge is the translation of “No fees. No Bull.”. “Bull” refers to a pejorative “no bullshit” (i.e. “no joking”) and at the same time to the male of a cow, which is a connotation to the fact that bulls give no milk, but cows do, i.e. the bank gives money to the customer based on “no fees” policy. For translation, there is a less explicit pejorative equivalent in Slovak (“kravina”) that may be taken into consideration; however, it has not been opted for as there is a possibility to relate the phrase “plnotučné mlieko” to “trvanlivo“ in order to make the advertisement more coherent and promotionally solid.

Translation solution for this copy demands creativity as well as ability of the translator to keep the reference to the image in the TT; it is also desirable to mirror the pattern of two very short sentences that frame the text (“No fees. More milk money.” and “No fees. No bull.”). This is achieved with “Bez poplatkov”, which has a reverse position to “No fees” in the ST.



**Plnotučné konto.  
Bez poplatkov.**

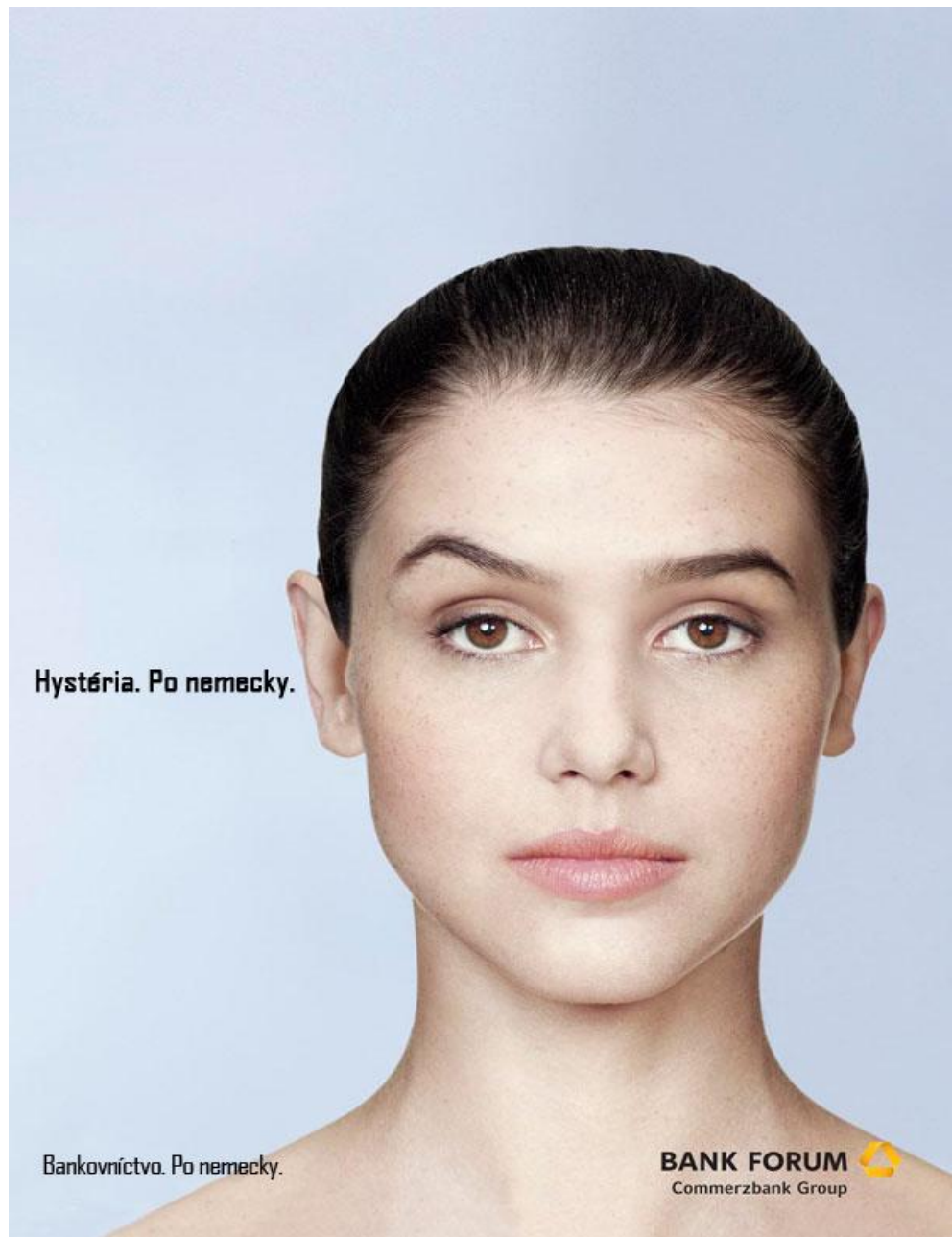
Či už ide o podnikateľský účet zdarma,  
alebo debetné karty bez poplatkov,  
s Adams Dairy Bank vždy ušetríte.  
Trvanlivo. Bez poplatkov.

**ADAMS  
DAIRY  
BANK**  
Bank Local.™

Member FDIC  651 NE Coronado Drive, Blue Springs, MO 64014 816.655.3333 [www.AdamsDairyBank.com](http://www.AdamsDairyBank.com)

*Target figure 10*

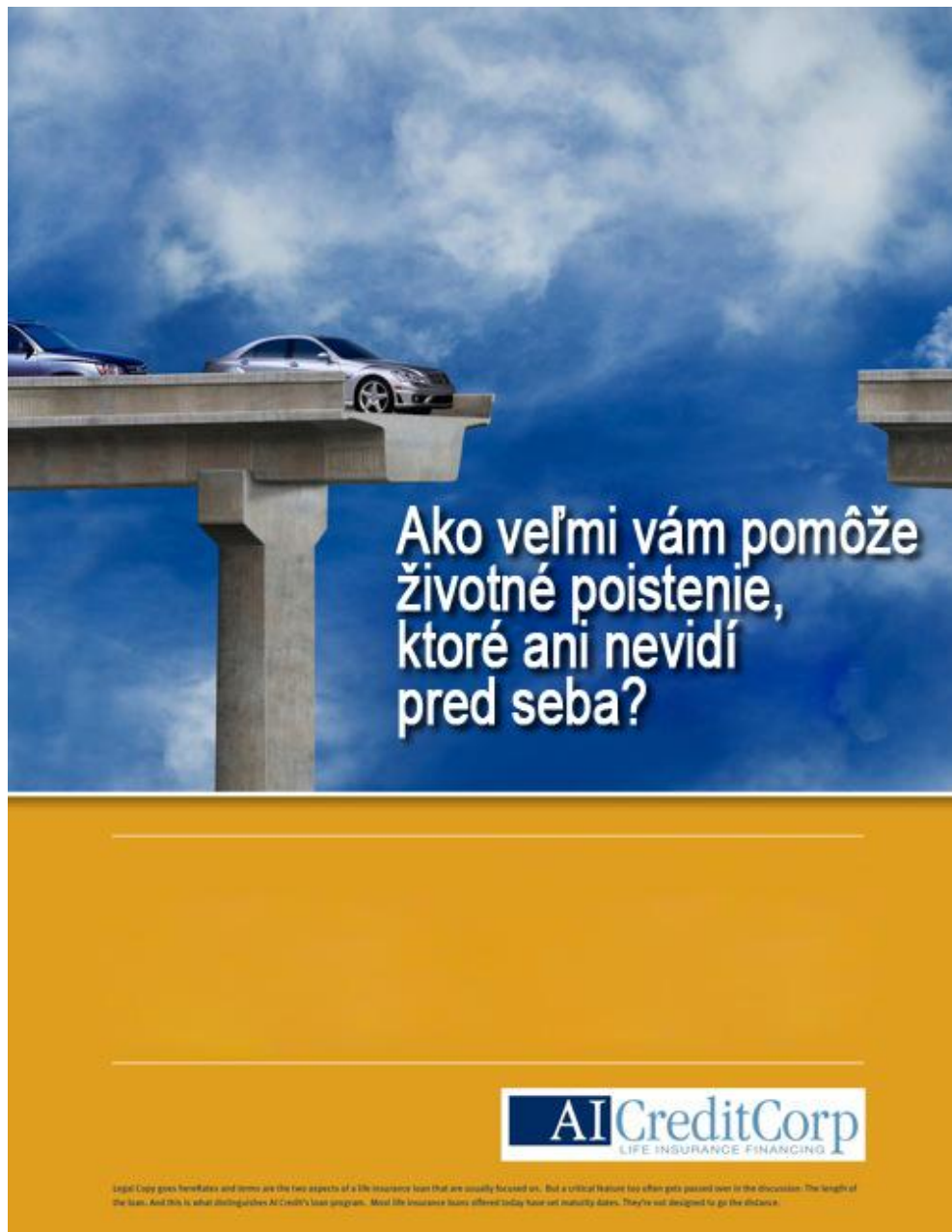
The feature of repetition of slogans in a single advertisement can be observed in Fig 4, too. Moreover, this particular copy is very simple with regards to its textual element and consists of only two sentence couples that mirror each other (“Hysteria. German style.” and “Banking. German Style.”). The overall simple and straightforward design of the copy is underlined by the picture of a calm face, which also symbolizes the stereotype of Germans’ “chaosproof” nature as argued in the theoretical part. Therefore, the TT has to employ the same look, i.e. the short forms must be preserved.



*Target figure 4*

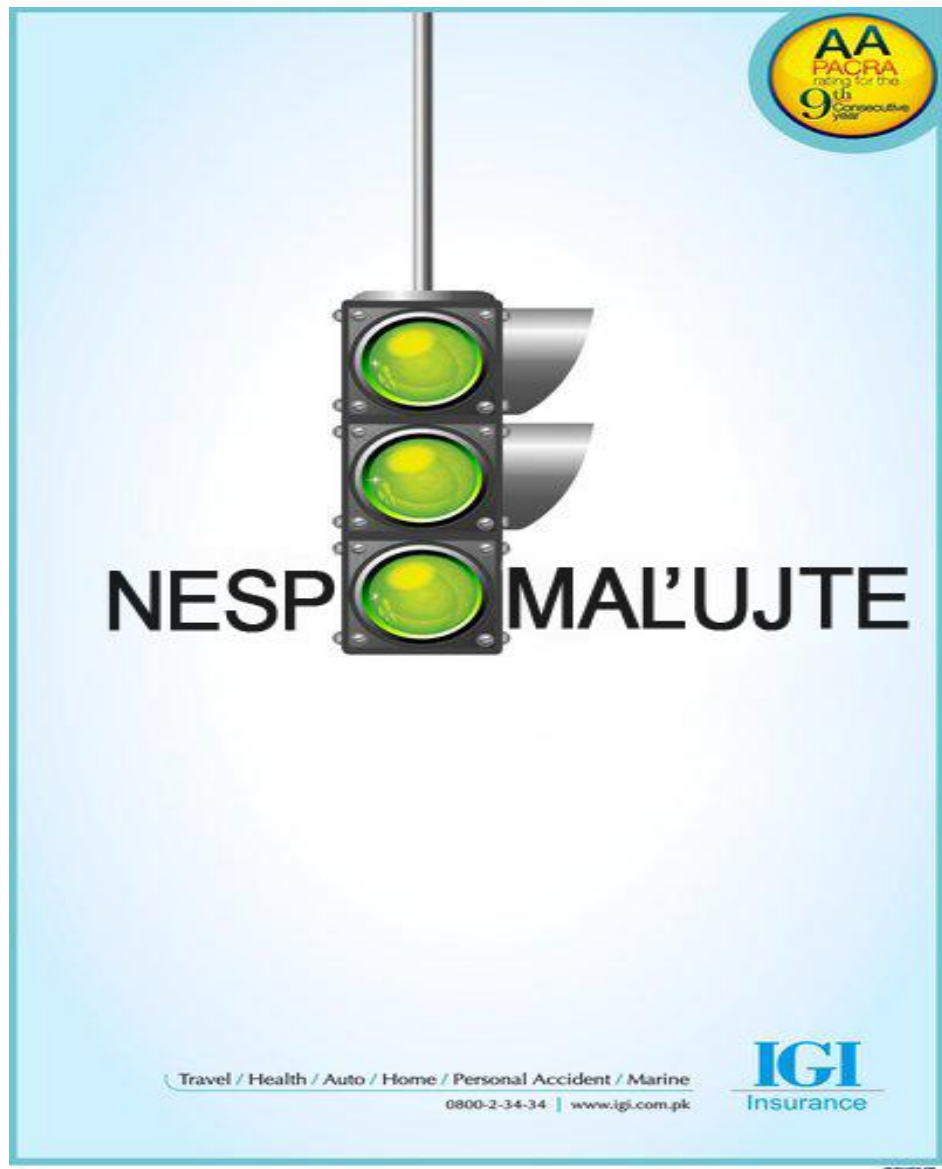
The next figure depicts a verbal metaphor that is tied to an inventive image of a car in a threat. The text itself addresses other insurance policies that are symbolized by the car as “shortsighted” and indirectly places itself outside this risk trying to suggest that the customers who take out this insurance are saved from the fate of the “car” as well. Translation of the heading line has to preserve the reference to the “short sight” of the insurer’s competition.





*Target figure 11*

Next short copy is another example of an advertisement that relies on simplicity of the image as well as text while maximizing the effect. The main translation issue posed by the copy is finding a dynamic equivalent to “unstoppable” (preferably one word) that contains the letter “o” in order to hold to the layout of the ST in the TT. A partial equivalent meeting this demand is a Slovak word “nеспomalit” that is targeted at the audience in the TT to enhance the advertising aspect.



*Target figure 12*

A text that is also sensitive to changes of its order and the particular letters contained is the online copy in Fig 14. The problem is not only finding the right equivalent phrase, but finding one that would contain letters “l”, “y”, “s” (that are replaced with the signs of foreign currencies in the ST). However, it is possible to use different currencies than “pound”, “yen” or “dollar”, such as euro (“e”) if needed for the TT.





*Target figure 14*

The last short copy is a special example that provides a different perspective to take on the text. Translation has to follow the stream of consciousness, angry style developed in the text with focus on the largened phrases. There is more emphasis put on choosing expressive vocabulary than holding to the actual meaning, which is rather loose and the chaotic layout of the text that consists of a lot of complaining must be formed in the TT as well. Another challenge is the translation of the top and bottom lines (“Spot your feeling below”, “Express your feeling”) that both mark “fee” in blue colour. Thus, equivalents able to blend in the same way as the words “fee” and “feeling” in the ST have to be used. Moreover, it is crucial to preserve “fee” in a form related to financial means (e.g. poplatok, platit’) or payments in the TT, because the point of the copy is to advertise free-of-charge bank services. A viable solution is to translate “fees” into a verb of a similar lexical meaning in Slovak, i.e. “platit’”. In the TT, the verb “platit’/”neplatit’” has two meanings – the primary meaning “to concern somebody” as well as the secondary meaning “to pay” that remains present due to the relation of the copy to fees for bank services. This corresponds with the doubleness of the meanings in the ST.

The rest of the TT has to follow the ST with respect to its chaotic and angry style (incoherent sentences and omission of punctuation) and 1<sup>st</sup> person perspective should be used as the middle text framed by “fee” slogans has to sound like a spontaneous complaint of a very unsatisfied customer.

ING DIRECT  
save your money\*

LISTEN SPEAK UP ACT  
FAIR IS GOOD!

Plati pre vás niečo z tohto?

Kedy Proste poviem nie Len ma **PODVÁDZAJÚ**  
**BANKOVÉ POPLATKY** tu stoja celý majetok Nehorázne! Robia si zo mňa  
 len dobrý deň Dokelu s nimi Tie poplatky sú dnes tak vysoké Krádež za bieleho  
 dňa O moje peniaze sa vôbec nestarajú Odporné odporne vysoké poplatky.  
 Som z toho sklamaný Preč s poplatkami **PREČ S POPLATKAMI!**  
 Je to tvrdé štvú ma och BLBÉ BLBÉ ŽERÚ MI MOJE ÚSPORY žerú moje úspory  
 Len ma štvú tými svojimi

S nami to neplatí.

**VYJADRITE SVOJE POCITY**

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 Français | ING DIRECT | Privacy

f t y

Target figure 15

### 3.2 Longer texts translation

#### Target sample 3

- 1 Lepší přístup k zákazníkům
- 2 NAŠE PRODUKTY A SLUŽBY SÚ DOSTUPNÉ KAŽDÉMU A PRISPIEVAJÚ KU
- 3 BLAGOBYTU NAŠICH ZÁKAZNÍKOV
- 4

5 Potreby našich zákazníkov sú pre nás provradé. Naše produkty a  
6 služby prispôsobujeme tomuto princípu: ponúkame vám atraktívnu  
7 cenu, výnimočné služby a pohodlie.

8

#### 9 URČITE SI VYBERIETE

10 Naši zákazníci očakávajú dostupnosť služieb spolu s rýchlou a efektívnou  
11 odozvou na svoje otázky. Snažíme sa o nadštandardný prístup v rámci  
12 ochrany spotrebiteľov a finančnej regulácie tým, že ponúkame prehľadné  
13 produkty a služby doplnené o spoľahlivé, objektívne a profesionálne  
14 poradenstvo. Tvorba toho pravého modelu poskytovania služieb sa opiera o  
15 vhodný spôsob ich poskytnutia, správnu distribúciu a rozumnú cenu.

16

#### 17 ROZŠIRUJEME VAŠE FINANČNÉ MOŽNOSTI

18 V ING veríme, že je našou povinnosťou pomáhať pri správe vašich financií.  
19 Rozhodnutia o financiách ovplyvňujú všetky aspekty vášho života – od  
20 vzdelania, kariéry a snahy o podnikanie až po rodinný život po všetky  
21 generácie. Chceme vás vyzbrojiť schopnosťou riadiť svoje peniaze. Ako  
22 finanční partneri poskytujeme náhľad na financie, nástroje a finančný  
23 program pre dospelých v akomkoľvek veku a pomáhame rozhodnúť sa vo  
24 všetkých bežných oblastiach sporenia, investícií, poistenia, hypoték a  
25 penzií.

26

#### 27 STE STREDOBODOM NAŠEJ POZORNOSTI

28 Vaša spätná odozva predstavuje základ našich rozhodnutí. Naš Prehľad  
29 predajných výsledkov (PPV) nie je len obyčajné meradlo zákaznickej  
30 spokojnosti. PPV je odrazom spätnej odozvy zákazníkov, ktorí využívajú  
31 naše služby. Pomáha šíriť informácie o tejto odozve po celej firme a meniť  
32 tak jej tvár.

### **Target sample 4**

## **1 Lepšie podnikanie**

2 NAŠÍM CIEĽOM JE ZNÍŽIŤ RIZIKO A PRISPIEŤ K POZITÍVNEJ ZMENE

3

4 Udržateľnosť podnikania prispieva k dlhodobým úspechom nás i našich  
5 zákazníkov, pretože vedie ku ekonomickému rozvoju, zdravému prostrediu  
6 a v konečnom dôsledku ku stabilnej spoločnosti.

7

8 **ZVLÁDANIE ENVIRONMENTÁLNEHO A SOCIÁLNEHO RIZIKA (ESR)**

9 **Programy ESR**

10 Naše finančné a investičné programy, takisto ako naše podnikateľské snahy  
11 v zahraničí, sú vybudované na silných sociálnych, etických a ekologických  
12 zásadách. Široká škála programov ESR vedie naše rozhodnutia pri styku s  
13 klientmi a hodnotení finančných návrhov.

14

15 **Sledovanie ESR**

16 Naše samostatné oddelenie ESR sa zaoberá environmentálnou a sociálnou  
17 problematikou na zákaznickej i transakčnej úrovni. Každý náš klient je  
18 hodnotený na základe zásad programu ESR, čím dosahujeme súdržnosť ešte  
19 pred našou spoluprácou. Naše partnerstvo naďalej monitorujeme a  
20 vyhodnocujeme. Tento proces a model riadenia je znázornený na obrázku  
21 vpravo.

22

23 **Princípy rovnosti (PR)**

24 Sme silnými zástancami a používateľmi Princípov rovnosti, ktorých sa  
25 banky držia pri financovaní svojich projektov. Aplikácia týchto princípov  
26 vyžaduje rozsiahly prieskum v oblasti environmentálneho a sociálneho  
27 rizika. Skúmame všetky projekty vyhľadávajúce financie a klientov  
28 upozorňujeme na možné environmentálne a sociálne riziko spolu s  
29 možnosťami jeho zmiernenia.

30

31 **NAŠE FINANČNÉ A INVESTIČNÉ PORTFÓLIO**

32

33 Ľudia nám zverujú svoje peniaze len vtedy, keď vedia, že sa o ne dobre  
34 postaráme. Sme si vedomí, že požiadavky na zodpovednú prácu s  
35 financiami rastú u našich zákazníkov i v širšej spoločnosti. Preto sa snažíme  
36 zachovávať optimálnu transparentnosť zdrojov i konečného použitia  
37 fondov, ktoré sú nám zverené.

38

39 Naše Meradlo transparentnosti poskytuje náhľad do finančných zdrojov  
40 ING banky a ich delenia. Taktiež ilustruje rámec ESR pri príležitostiach  
41 komerčných úverov.

42

### 43 Naše globálne energetické portfólio

44 Vážime si úlohu, ktorú v boji s environmentálnymi problémami a v podpore  
45 udržateľného rozvoja zohráva sektor globálnej energetiky. Snažíme sa  
46 pokryť investície v oblasti čistejších technológií. Tiež sa snažíme o politickú  
47 (daňovú a právnu) podporu pri dlhodobých investíciách do tejto oblasti.  
48 Napravo sa nachádza grafická ukážka zmien nášho energetického portfólia a  
49 znázorňuje náš sklon ku obnoviteľným zdrojom energie. Na konci roku  
50 2011 tvorili 33% nášho portfólia projekty zamerané na obnoviteľné zdroje,  
51 v nasledujúcich 12-18 mesiacoch očakávame nárast na 50%.

52

## 53 **PRESADZUJEME UDRŽATEĽNÉ FINANČIE**

54

### 55 Stabilné produkty

56 Aktívne prispôsobujeme naše zdroje, schopnosti a odbornosť vzhľadom na  
57 zmeny v spoločnosti týkajúce sa klimatických zmien, ochrany životného  
58 prostredia, vzdelávania a zdravotnej starostlivosti. Naším cieľom je splniť  
59 rastúci dopyt po produktoch a službách, ktoré nielen predstavujú finančné  
60 výnosy, ale smerujú tiež ku stabilnej ekonomike.

61

### 62 Dostupné financie

63 Poznáme dôležitosť dostupných financií. Od roku 2004 poskytujeme  
64 pôžičky mikrofinančným inštitúciám (MFI) v rozvojových krajinách, ktoré

65 ich následne poskytujú mikropodnikateľom. ING Vysya Bank, Ltd. v Indii  
66 poskytuje takéto pôžičky podnikateľom i svojpomocným skupinám.  
67 Poskytujeme služby viac ako 400 000 mikropodnikateľom v krajine, s  
68 aktuálnym portfóliom 53 miliónov eur.

## Target sample 5

### 1 Lepšie miesto pre zamestnanie

2 VYTVÁRAME OTVORENÉ, BEZPEČNÉ A STIMULUJÚCE PRACOVNÉ  
3 PROSTREDIE A CHCEME SA STAŤ NAJLEPŠÍM ZAMESTNÁVATEĽOM

4  
5 Prostredie činnosti finančných inštitúcií sa od základov mení a dlhodobý  
6 chod našej firmy závisí od našej schopnosti prispôbiť sa. A tiež od toho,  
7 či máme tých správnych ľudí.

### 9 STAŤ SA NAJLEPŠÍM ZAMESTNÁVATEĽOM

10  
11 Aby sme získali, zapojili a udržali si tých najtalentovanejších ľudí teraz i v  
12 budúcnosti, musí nás okolie vnímať ako najlepšieho zamestnávateľa.  
13 Prieskumy ukazujú, že takto označované firmy disponujú vyzretými  
14 pracovníkmi, ktorí zákazníkom poskytujú najlepšie služby. Navyše sú veľmi  
15 vyhľadávaní zamestnávateľia produktívnejší a poskytujú svojmu  
16 zamestnancovi oveľa stabilnejšie pracovné miesto.

17  
18 Kroky, ktorými chceme dosiahnuť svoj cieľ, zahŕňajú aj dostupnosť  
19 prostriedkov, ktoré pri práci naši zamestnanci potrebujú pre úspech a  
20 poskytnutie pracovného prostredia, ktoré prispieva k ich fyzickému i  
21 psychickému pohodliu. Pri tomto procese dávame zamestnancom priestor na  
22 sebarealizáciu, povzbudzujeme ich v kariérnom i sociálnom raste a tvoríme  
23 spoločnú firemnú kultúru otvorenú rozdielom. Našimi výkonmi sa snažíme

24 dosiahnuť tieto ciele a splňať naše obchodné princípy spolu s finančnými  
25 očakávaniami, ktoré sa u ľudí menia.

26

## 27 VYUŽÍVAŤ RÔZNORODOSŤ TALENTOV

28

29 Rôznorodosť je pre nás dôležitá. Veríme, že sa naša práca musí odraziť v  
30 spoločnosti a prinášať do firmy rôznorodé talenty, názory a pohľady.  
31 Presadzujeme vyrovnanosť mužských a ženských kandidátov pri  
32 prijímacích konaniach nezávisle od rasy, veku, sexuálnej orientácie,  
33 fyzických schopností, či osobnej filozofie. Súdržný tím pomáha firmám  
34 dosiahnuť túto požadovanú úroveň rozmanitosti.

35

## 36 ANGAŽOVAŤ ZAMESTNANCA

37

38 Neustále zmeny vo firme a neistá situácia kladú dôraz na záväzky  
39 zamestnancov. Výročný prieskum ING o záväzkoch zamestnancov nazvaný  
40 Kultúra najlepších výsledkov (KNV) odhaľuje zmýšľanie našich  
41 zamestnancov zväzujúcu problematiku, ktorej sa venujú. Prieskum bol  
42 spustený v roku 2005 a zaoberá sa oblasťami ako kvalita manažmentu,  
43 integrita, súdržnosť, rozmanitosť, hrdosť zamestnancov, vnímanie značky a  
44 komunitné investovanie.

### **Target sample 6**

#### **1 Lepší vplyv na životné prostredie**

2

#### **3 AKTÍVNE RIADIME NÁŠ VPLYV NA ŽIVOTNÉ PROSTREDIE**

4

5 Neustále sa snažíme znižovať naše emisie, či už priamo prostredníctvom  
6 našej činnosti, alebo nepriamo prostredníctvom výsledkov nášho  
7 podnikania.

## 8 RIADENIE NÁŠHO PRIAMEHO VPLYVU NA ŽIVOTNÉ PROSTREDIE

9

10 Efektívne využitie energie a vody, menšie množstvo skleníkových plynov a  
11 odpadu musí byť už na začiatku našich podnikateľských činností. Naše  
12 emisie sme začali merať v roku 2005, keď sme prvý krát vydali Prehlásenie  
13 o životnom prostredí. Od tej doby informujeme o našich globálnych  
14 emisiách viaceré agentúry pre životné prostredie vrátane organizácie Carbon  
15 Disclosure Project.

16

17 Naše priame emisie pozostávajú najmä z papiera, spotreby elektrickej  
18 energie a emisií spojených s cestovaním. Kriticky hodnotíme naše  
19 využívanie a získavanie prostriedkov potrebných pre naše každodenné  
20 činnosti a kladieme si vysoké ciele v znižovaní týchto emisií. Do roku 2012  
21 plánujeme znížiť podiel emisií o 30% oproti roku 2007. Do roku 2011 sa  
22 nám to podarilo o 20%.

23

## 24 PRÁVNA OCHRANA ŽIVOTNÉHO PROSTREDIA

25 Okrem zvyšovania povedomia o životnom prostredí vo vnútri firmy tiež  
26 využívame náš vplyv a odbornosť na riešenie problémov životného  
27 prostredia na vládnej a politickej úrovni. Podpísali sme Prehlásenie o  
28 klimatických zmenách Okrúhleho stola o klimatických zmenách v roku  
29 2005. Takisto jednáme s predstaviteľmi vlád o prispôbení právnych a  
30 daňových podmienok pri investíciách do ekologických projektov.  
31 Podporujeme CDP (Carbon Disclosure Project) ako zmluvní partneri. Počas  
32 posledných dvoch rokov u nás prebiehal prieskum pre CDP správu o vplyve  
33 európskych firiem na životné prostredie.

### **Target sample 7**

1 **Lepšie komunity**

2



3 INVESTUJEME DO LEPŠÍCH ZAJTRAŠKOV A POMÁHAME DEŤOM NÁJSŤ  
4 CESTU KU FINANČNE ISTEJ A BEZPEČNEJ BUDÚCNOSTI

5

6 Veríme v náš pozitívny prínos do komunit, v ktorých fungujeme po celom  
7 svete. Silná a zdravá komunita vytvára veľké výhody pre svoje firmy,  
8 obyvateľov i budúce generácie.

9

10 **DETI A VZDELANIE**

11

12 Investovať do detí a hlavne do ich vzdelania je dôležité pre stimuláciu  
13 pozitívnych zmien. V roku 2005 sa začal program Šanca deťom, aby spojil  
14 naše snahy o zlepšenie vzdelávania detí. Program je rozdelený na dve vetvy  
15 – v prvej sa zameriavame na miestnu spoluprácu a zapájame zamestnancov  
16 do vzdelávacích programov v krajinách, kde pôsobíme; v druhej sa  
17 zameriavame na globálne vzdelávacie iniciatívy porstredníctvom nášho  
18 partnerstva s organizáciou UNICEF.

19

20 Naša spolupráca s organizáciou UNICEF je zameraná na rozšírenie prístupu  
21 detí ku vzdelaniu v krajinách ako Brazília, India, Etiópia a Zambia. Naše  
22 snahy vedieme v súlade s Cieľom rozvoja Spojených národov v druhom  
23 tisícročí, ktorým je sprístupnenie základného vzdelania každému dieťaťu do  
24 roku 2015.

25

26 **FINANČNÁ A PODNIKATEĽSKÁ GRAMOTNOSŤ**

27

28 Veríme, že finančná samostatnosť a právo rozhodnúť sa sám vedú k lepšej  
29 finančnej budúcnosti a silnejšej komunite. Preto sa snažíme nechávať  
30 rozhodnutia na jednotlivcoch, aby sme mohli dosiahnuť tento cieľ  
31 investovaním do finančnej a podnikateľskej gramotnosti a takisto podporou  
32 začínajúcich podnikateľov. Tieto iniciatívy sú zamerané na deti, ženy, mikro  
33 a malých podnikateľov.

34

## 35 FOND PRE OBETE KATASTROF

36

37 ING sa aktívne podieľa na pomoci obetiam živelných pohrôm a iných  
38 katastrof. Naším cieľom je poskytnúť rýchlu finančnú odozvu pri  
39 akejkoľvek katastrofe hocikde na svete do 72 hodín a podporiť činnosť  
40 organizácií Červeného kríža pri rýchlych a účinných pohotovostných  
41 opatreniach a pomoci obetiam katastrofy.

### Target sample 8

#### 1 Partnerstvo na celý život



2

3 Uzavrieť manželstvo, mať dieťa, starať sa o rodičov, plánovať penziu, zažiť  
4 stratu svojho najbližšieho – všetky tieto udalosti prinášajú zodpovednosť a  
5 menia váš pohľad na financie. Menia sa s nimi aj naše riešenia, ktoré vám  
6 umožňujú starať sa o svojich najbližších.

7

#### 8 Život sa neustále mení

9

10 Allianz pomáha všetkým, čo potrebujú finančnú istotu pri založení rodiny,  
11 jej rozrastaní a ochrane. Naše investičné fondy a osobné sporiace programy  
12 vám poskytujú spoľahlivý finančný rast a podporu teraz, aj v budúcnosti,  
13 bez ohľadu na okolnosti. Naše programy dôchodkového poistenia a životné  
14 poistenie poskytujú pomoc v dôchodkovom veku. Tiež dokážeme splniť

15 všetky rodinné potreby, ako zdravotné poistenie a poistenie zákonnej  
16 zodpovednosti.

17

### 18 **Užite si život naplno**

19

20 Najlepšie si život užijete v zdraví a vo forme. Naše zdravotné riešenia  
21 pomáhajú chrániť vás i tých, ktorí sú na vás závislí. V každom období vášho  
22 života môžeme poskytnúť zdravotné poistenie presne pre vás. S vekom  
23 prichádza i zmena vašich potrieb, preto vám poskytujeme možnosť  
24 pripoistenia, ktoré pokrýva extra služby chrániace vás dlho počas vášho  
25 dôchodku, napr. opatrovateľské služby. Ak máte okolo seba ľudí, ktorí sú  
26 závislí od vášho príjmu, naše zdravotné poistenie vám poskytuje finančnú  
27 stabilitu, kým vám choroba, alebo úraz neumožňujú pracovať.

28

### 29 **Dobrý plán pre vaše deti**

30

31 Allianz tiež poskytuje vašim deťom vzdelávacie plány, ktoré im  
32 zabezpečujú dobrý štart v živote. Ponúkame vám možnosť investovať do  
33 dlhodobých kapitálových fondov, či využiť naše služby v oblasti riadenia  
34 prostriedkov, alebo sporenia na podporu vašich detí pred, i po štúdiu.  
35 Využitím vedomostí globálnej siete našich skúsených a vysoko  
36 kvalifikovaných poradcov, ktorí rozumejú aj potrebám súvisiacim s vašim  
37 životným priestorom môžete len získať. Allianz tiež finančne podporuje  
38 vzdelávacie a vedecké centrá a podporuje tak talenty, ekonomický rozvoj a  
39 spravodlivú globalizáciu.

40

### 41 **Pomoc na mieste**



42

43 Allianz Global Assistance sa stará o vaše bezpečie: V Malindi v Keni vzal  
44 oheň 400 turistom všetko, čo mali. Náš plán “K” im ako prvý poskytol  
45 pomoc a útechu v núdzi.

46

#### 47 **Ked’ hotel zachvátili plamene**

48

49 Požiar vznikol a rýchlo sa rozšíril do celého komplexu. Belgickí, holandskí,  
50 nemeckí a talianski turisti boli zaskočení, no našťastie pred ním stihli  
51 uniknúť, kým plamene pustošili luxusné hotely a vily. Napriek tomu ich toto  
52 nešťastie obralo v cudzej krajine o batožinu, oblečenie, osobné veci i  
53 ubytovanie.

54

55 V deň požiaru turisti zavolali, bez osobných dokladov a peňazí, na  
56 holandskú linku Allianz Global Assistance.

57

#### 58 **Allianz im poskytol okamžitú pomoc**

59

60 Holandský operator spustil plán “K” (stanovený protokol pre riešenie  
61 problémov klientov Allianz Global Assistance pri nešťastiach) a toto  
62 riešenie koordinoval s odozvou talianskej cestovnej agentúry. Boli zriadené  
63 telefónne linky, ktoré boli neustále k dispozícii pre zdravotníckeho  
64 operátora.

65

66 Vedúci oddelenia zákazníckych nárokov bol na linke dostupný 24 hodín  
67 denne, aby mohol urýchliť spracovanie veľkého množstva nárokov. Ďalšie  
68 ráno dorazil miestny agent a poskytol turistom poradenstvo. Odpovedal na  
69 otázky, poskytol informácie o nahradení osobných dokladov a, čo je  
70 najhlavnejšie, upokojil a utešil obeť nešťastia.

71

72 Popoludní už všetkých 400 turistov išlo do nových hotelov zodpovedajúcej  
73 kvality. Dostali tiež hotovosť na pokrytie okamžitých výdavkov a na  
74 náhradu osobných vecí.

75

## 76 **Ochrana rodín**

77

78 Ľudia sa chcú cítiť isto a bezpečne pri možnosti rizika doma i v zahraničí.  
79 Allianz pomáha ľuďom po celom svete poskytovaním finančného  
80 zabezpečenia, ktoré je potrebné pri založení, rozrastaní a starostlivosti o  
81 rodinu vo všetkých životných situáciách.

82

## 83 **Prítomnosť všade na svete**

84

85 Allianz Global Assistance, pobočka Allianz pre núdzové riešenia, využíva  
86 celosvetovú sieť 180 spravodajcov, operačných center v 27 krajinách a  
87 400 tisíc poskytovateľov služieb. Allianz Global Assistance vykonáva jeden  
88 zásah každé 3 sekundy. Poskytuje služby 250 miliónom ľudí, alebo 4%  
89 svetovej populácie, každú hodinu pomáhajú 2800 zákazníkom.

90

## 91 **Čo pre vás môžeme urobiť**

92

- 93 • Môžeme pokryť všetky služby týkajúce sa rodiny spolu so životným a  
94 zdravotným poistením, poistením domova, auta, alebo zákonnej  
95 zodpovednosti.

- 96 • Naše investičné fondy a osobné sporiace programy poskytujú  
97 spoľahlivý finančný rast a podporu vašej rodiny teraz, i v  
98 budúcnosti.  
99 • Poskytujeme integrované cestovné poistenie, takisto ako asistenciu a  
100 zákaznícke služby v oblasti cestovania.

### **Target sample 11**

#### **1 Komplexná ochrana pred tým, čo je pred vami**

2

3 Či už máte auto, alebo motocykel, naši odborníci po celom svete  
4 vám ponúkajú spoľahlivú ochranu a kľud, ktorý potrebujete – či už  
5 ste doma, alebo v zahraničí.

6

#### **7 Zostaňte na ceste v bezpečí**

8

9 Poskytujeme komplexné poistenie motorových vozidiel, ktoré  
10 pokrýva základnú zákonnú zodpovednosť, nehodu a fyzické  
11 poškodenie vrátane právnej ochrany. Naše špecializované balíky  
12 poistenia zahŕňajú luxusné i obyčajné autá, cestovanie do zahraničia  
13 vo vašom vlastnom aute a poistenie pre skúsených vodičov.

14

#### **15 Prieskum pre vašu bezpečnosť**

16

17 Cestné nehody sú jednou z najhlavnejších príčin smrti. Preto naši  
18 špecialisti v Technickom centre Allianz (TCA) sústavne hľadajú  
19 spôsoby, ako znížiť, alebo sa úplne vyhnúť cestnému riziku. Ich  
20 zistenia pomáhajú zvyšovať bezpečnosť premávky a udržiavať nízke  
21 poplatky za poistenie.

22

#### **23 Automobilové poistenie pre všetky situácie**



24

25 Zničenie auta pri prírodnej katastrofe je šokom pre každého. Veľa ťažkostí  
26 spôsobuje i to, že sa zrazu nemáte ako dostať tam, kam potrebujete. Allianz  
27 sa snaží svojich zákazníkov v takýchto situáciách odľahčiť od stresu, ako sa  
28 len dá.

29

### 30 **Ked' auto doslova zmietlo z cesty**

31

32 Obce Boscastle a Crackington Haven v Cornwall, Anglicku, zažívali hustý  
33 dážď. Počas piatich hodín lejak spôsobil v oboch bleskovú záplavu a veľké  
34 škody. Jan Wakefieldová pracuje pre Allianz v Bristole vo Veľkej Británii.  
35 Bola vedúcou procesu prijímania zákazníckych nárokov počas záplav  
36 v Boscastle.

37

38 V deň záplavy jej zavolať zákazník, ktorému prúd vody odniesol auto.  
39 Neskôr bolo nájdené zaseknuté v bahne v prístave. Tento zákazník chcel  
40 počas pobytu v Boscastle pobudnúť vo svojom prívесе. Teraz bol však  
41 v úplnej beznádeji – jeho auto odplavené vodou a prívес bez žiadneho  
42 prostriedku, ktorý by ho odtiahol.

43

44 Jan Wakefieldová sa skontaktovala so zákazníkom a potvrdila jeho nárok:  
45 úplná strata vozidla. Vykonala potrebné kroky, aby sa zákazník mohol  
46 dostať domov. Prenajala auto, ktoré odtiahlo prívес. Bolo to niečo, čo  
47 nemusela urobiť na základe zmluvy, no ako povedala, „nášmu poistencovi  
48 sme to len chceli uľahčiť a pomôcť mu, ako sa dalo“.

## 49 **Čo pre vás môžeme urobiť**

50

51 Od komplexného poistenia po špecializované produkty vám môže Allianz  
52 ponúknuť flexibilné automobilové poistenie, ktoré spĺňa miestne,  
53 i individuálne zákaznicke požiadavky.

54

- 55 • Poskytujeme komplexné automobilové poistenie pokrývajúce zákonnú  
56 zodpovednosť, nehody a fyzické poškodenie vrátane právnej  
57 ochrany.
- 58 • Naše špecializované balíky poistenia zahŕňajú luxusné i obyčajné  
59 autá.
- 60 • Poskytujeme integrované cestovné poistenie vrátane asistencie  
61 a riešení pre vaše cestovanie.

62

## 63 **Viac ako poistenie pre prípad nehody**



64

65 Pri dopravnej nehode musíte konať rýchlo. Občas sa ale pomoc, ktorú  
66 potrebujete, líši od tej, čo očakávate. Presvedčili sa o tom i naši poľskí  
67 kolegovia.

68

## 69 **Preteky s časom**

70

71 Na druhom konci linky bola plačúca žena, ktorá žiadala o pomoc. Iwona  
72 Rogalová, pracovníčka Centra pre vyrovnanie strát a hodnotenie rizika  
73 Allianz Poľsko, sa snažila zistiť, čo sa stalo.



74 Poľská zákazníčka bola na ceste so svojim synom do mesta Lodz, kde sa  
75 syn mal zúčastniť prijímacích skúšok na medicínu. Zrazu im do cesty  
76 vbehol pes a spôsobil nehodu. Našťastie sa matke so synom nič nestalo, no  
77 ich auto zostalo ležať v priekope. Nemohli zohnať ani servis, ani taxík a čas  
78 bežal. Hrozilo, že syn skúšky nestihne.

79

### 80 **Okamžitá pomoc**

81

82 Rogalová sľúbila, že problém vyrieši a ihneď zavolala do servisu. Využila  
83 silnú sieť kontaktov firmy Allianz a skontaktovala sa s odťahovou službou,  
84 ktorá sľúbila pani so synom pomoc.

85

86 Niekoľko dní potom sa táto pani prišla našej pracovníčke osobne poďakovať  
87 za pomoc. Povedala jej, že jej syn skúšky stihol nielen kvôli tomu, že  
88 odťahová služba dostala ich auto z priekopy, no i vďaka tomu, že ich  
89 odviezla až ku škole. Bol to šťastný koniec: syn nakoniec uspel a na školu  
90 ho prijali.

91

### 92 **Vedeli ste, že...?**

93

94 Skupina Allianz je jedným z hlavným poisťovateľov motoristov na svete.  
95 Okrem finančnej náhrady v prípade nehody je aktívna i vo viacerých  
96 oblastiach cestnej bezpečnosti, napr. vo výskume nehôd v Technologickom  
97 centre Allianz, kde ročne prebieha 60 simulácií.

98

### 99 **Čo pre vás môžeme urobiť**

100

- 101 • Poskytujeme poistenie pre motoristov i služby mimo cesty.
- 102 • Naš výskum v oblasti cestnej bezpečnosti pomáha vodičom na  
103 Slovensku a po celkom svete.
- 104 • Poskytujeme poistenie pre prípad nehody a rehabilitačné programy po  
105 vážnych nehodách.

106 **Pomoc pri nehodách na celom svete**



107

108 Bobovi sa na cestách po Austrálii pokazila motorka v púšti Great Sandy  
109 Desert.

110

111 **Uprostred ničoho**

112

113 „Na pravej strane, vzdialený koniec táboriska Manning Gorge, na okraji  
114 rieky,“ dozvedel sa koordinátor Allianz Global Assistance v Brisbane, keď  
115 zdvihol telefón.

116

117 Pomocou pokročilého mapovacieho systému a databázy koordinátor hneď  
118 určil Bobovu polohu. Jeho pozícia bola ťažko dostupná a dostať sa k nemu  
119 bolo náročné. Medzičasom bola vyslaná pomoc z najbližšieho servisu, aby  
120 sa postarala o jeho motorku. V tom istom čase bolo v Darwine, vzdialenom  
121 1400 km, pripravené ubytovanie, prenajaté vozidlo a oprava motocykla ešte  
122 pred Bobovým príchodom. Už 48 hodín potom, čo dorazil do Darwinu,  
123 mohol pokračovať vo svojej ceste naprieč austrálskymi pustatinami.

124

125 **Všetko bolo pokryté**

126

127 Záchranná akcia prebiehajúca na ploche 2,5 milióna km<sup>2</sup> trvala len niekoľko  
128 dní. Operačné centrum pracujúce pre klienta s dopravným prostriedkom  
129 poskytlo bezchybné, excelentné služby v ťažkých, náročných podmienkach.  
130 Allianz Global Assistance, pobočka Allianz pre núdzové riešenia, využíva

131 celosvetovú sieť 180 spravodajcov, operačných center v 27 krajinách a 400  
132 tisíc poskytovateľov služieb s možnosťou zasiahnuť všade na svete.

133

### 134 **Čo pre vás môžeme urobiť**

135

- 136 • Ponúkame komplexné poistenie motorových vozidiel pokrývajúce  
137 zákonnú zodpovednosť, nehodu a fyzické poškodenie vrátane  
138 právnej ochrany.
- 139 • Naše špecializované balíky poistenia zahŕňajú luxusné, i obyčajné  
140 autá.
- 141 • Poskytujeme integrované cestovné poistenie vrátane asistencie a  
142 riešení pre vaše cestovanie.
- 143 • Naše poistenie domácnosti, zákonnej zodpovednosti a právne  
144 poistenie ochráni a zabezpečí váš domov a majetok, aj keď ste na  
145 cestách.

## **Target sample 12**

### 1 **Zabezpečenie budúcnosti**



2

3 V Allianz vám dávame finančnú slobodu a možnosť viesť život  
4 svojim vlastným spôsobom. Ponúkame spoľahlivé investičné plány,  
5 ktoré vám dovoľia užiť si svoj dôchodok.

6

### 7 **Starostlivý plan pre bezstarostný zajtrajšok**

8 Allianz vám ponúka viacero riešení plánovania vašich najlepších  
9 rokov. Naše rozsiahle portfólio produktov pre riadenie financií  
10 poskytuje príjem a potenciálny rast prostredníctvom investičných  
11 trustov a fondov, penzijných a sporiacich programov. Môžeme vám  
12 tiež pomôcť pri investovaní do majetku a iných cenných vecí a  
13 výnosy odkázať vášmu potomstvu. Navyše vám ponúkame  
14 individuálne životné poistenie a zdravotné poistenie a províziu pre  
15 penzijné záväzky zamestnávateľa.

16

### 17 **Stojí za vami globálny partner**

18 Či ste si len našli prvý prameň šedých vlasov, alebo potrebujete  
19 získať penzijné riešenia pre svojich zamestnancov, využite pomoc  
20 našej globálnej siete pri výhodných investíciách. Kdekoľvek na svete  
21 vám vieme poskytnúť správne riešenia, vrátane tých pre aktívne  
22 medzinárodné firmy, ktoré potrebujú zostaviť penzijné programy pre  
23 svojich zamestnancov v zahraničí.

24

### 25 **Užite si svoje najlepšie roky**

26

27 Dosiahnúť finančné zabezpečenie je dôležitým cieľom ľudí  
28 „generácie nad 55“. Model Invest4Life kombinuje investovanie do  
29 fondov a ročnú rentu v jednom koncepte a naraz ponúka finančnú  
30 nezávislosť a príležitosť na zisk kapitálu.

31

### 32 **Invest4Life: investovanie do fondov spojené s ročnou rentou**

33

34 Allianz v súčasnosti reaguje na rozšírenie a nárast dopytu po  
35 investičných konceptoch pre ľudí blížiacich sa ku dôchodku. Na  
36 kľúčovom trhu pre nás, v Európe, sa ako poskytovateľ finančných  
37 služieb zameriavame na produkty, ktoré zákazníkom ponúkajú  
38 kombináciu investovania do fondov a získavania garantovanej ročnej  
39 renty do konca života.

40 “V kocke táto nová generácia produktov ponúka garantovaný príjem  
41 do konca života, možnosť návratu financií a flexibilitu v jednom. S  
42 jej pomocou priamo reagujeme na potreby našich zákazníkov, ktorí  
43 sa blížia ku svojmu dôchodku”, vysvetľuje Manuel Bauer, vedúci  
44 strategickej jednotky “Allianz Global Life”. Tento koncept služieb  
45 ho presvedčil natoľko, že ho sám využíva.

46

### 47 **Investícia pre život s mimoriadnymi výhodami**

48 Možnosť kombinácie investovania do fondov a ročnej renty  
49 obsiahnutej v modeli Invest4Life ponúka 4 hlavné výhody vo svete  
50 dôchodkových investícií. Po prvé, klienti môžu vykonať  
51 jednorázovú platbu a stále sa podieľať na raste svetovej ekonomiky  
52 prostredníctvom investovania do akcií, ktoré je súčasťou modelu.  
53 Toto im vo veľkej miere umožňuje sledovať zhodnotenie svojich  
54 investícií (výhoda: príležitosť).

55

56 Poistenci tiež využívajú výhody doživotnej renty. Táto renta nikdy  
57 nemôže klesnúť na objeme, no môže sa zvýšiť pri zväčšovaní  
58 prostriedkov fondu. Nová, vyššia úroveň renty je pevná a tiež  
59 garantovaná do konca života aj pri poklese fondu (výhoda:  
60 zabezpečenie).

61

62 Tento produkt poskytuje klientom ideálnu flexibilitu potrebnú pri  
63 plánovaní svojho života. Svoju rentu môžu poberať buď hneď, alebo  
64 po čakacej dobe. Klienti majú prístup ku fondovému kapitálu aj  
65 počas obdobia čakania na rentu, napríklad v prípade veľkej kúpy  
66 alebo cestovania (výhoda: flexibilita). V prípade smrti dedia nárok  
67 na výnosy potomkovia.

68

69 Invest4 Life tiež ponúka mimoriadne daňové výhody. Zdanená je iba  
70 najnižšia položka renty a pri dedení podlieha len dani z dedičstva.

71

72 Invest4Life je dostupný už i na slovenskom trhu. Tento jedinečný  
73 program je v Česku dostupný od novembra roku 2008. Uvedenie  
74 produktu na poľský trh sa očakáva v prvej štvrtine roku 2009.

75

## 76 **Čo pre vás môžeme urobiť**

77

78 Allianz je jedným z hlavných poskytovateľov poistenia a finančných  
79 služieb a na poli podnikania zaznamenáva úspechy už 100 rokov.

- 80 • Allianz podporuje viac ako milión zákazníkov na Slovensku.  
81 Skúsenosti firmy a jej finančná sila znamenajú spoľahlivosť  
82 a bezpečie.
- 83 • Allianz Global Investors, fondová asociácia firmy Allianz, je  
84 jedným z najväčších správcov financií a spravuje 953 miliárd  
85 eur v zákazníckych fondoch po celom svete.
- 86 • Naše investičné fondy pravidelne získavajú ocenenia za  
87 svoju kvalitu od nezávislých odborníkov.

88

## 89 **Balík komplexných služieb**



90

91 Aj malá nehoda alebo ochorenie môžu mať pre starších nepriaznivé  
92 následky. Po prepustení z nemocnice často potrebujú ďalšiu opateru  
93 a pomoc pri každodennom živote. Ich najväčším strachom pritom  
94 býva strata samostatnosti.

95

## 96 **Udržanie samostatnosti**

97 “Zákaznícke prieskumy nás oboznamujú s potrebami a obavami  
98 staršej generácie. Našu odbornosť staviame na zhromažďovaní  
99 informácií o poistení majetku, životnom a zdravotnom poistení  
100 a využívame ju pri poskytovaní komplexného poistenia.”

101

102 Dr. Gerhard Ruprecht, vedúci hlavného predstavenstva Allianz  
103 Nemecko, a.s.

104

### 105 **Viac ako poistenie proti nehodám**

106

107 “Komplexné poistenie 55+” umožňuje starším zostať aktívnymi a  
108 nezávislými aj po čase strávenom v nemocnici kvôli nehode, alebo  
109 chorobe. Služby poskytované v tomto programe im pomáhajú  
110 zotaviť sa vo svojom domácom prostredí. Allianz sa postará o ich  
111 každodenné povinnosti do doby až 6 mesiacov. Skúsený personál sa  
112 stará o ich dom, perie bielizeň a nakupuje a sprevádza ich ku  
113 doktorovi, alebo na schôdzky so štátnymi agentúrami poskytujúcimi  
114 poradenstvo. Tieto asistenčné výhody sú tiež dostupné počas doby  
115 medzi vyplnením žiadosti o rozšírenú starostlivosť poskytovanú zo  
116 zákona a rozhodnutím sociálneho administrátora o žiadosti – ide o  
117 služby dostupné len v Allianz.

118

### 119 **Peňažné výhody pri dlhodobej starostlivosti**

120

121 “Komplexné poistenie 55+” poskytuje denné príspevky pre klientov  
122 vyžadujúcich dlhodobú starostlivosť v závislosti od potrebného  
123 druhu starostlivosti, či doma, alebo v liečebnom zariadení. Allianz  
124 tiež poskytuje pomoc pri hľadaní vhodných opatrovníkov alebo  
125 zariadení.

126

127 Ak zákazník trpí permanentným fyzickým hendikepom po nehode,  
128 program mu poskytuje vyplácanie hotovosti pri 20% postihnutí a  
129 spolu s doživotnou rentou v prípade postihnutia 70% a viac.

130

131 **Vedeli ste, že...?**

132

133 Okolo 200 000 starších ľudí na Slovensku je každý rok zranených  
134 pri nešťastných pádoch a závislých na pomoci s každodennými  
135 činnosťami.

136

137 **Čo pre vás môžeme urobiť**

138

- 139 • Poskytujeme vám pomoc doma v celej krajine (upratovanie,  
140 donáška jedla, pranie, nakupovanie).
- 141 • Sprevádzame vás ku doktorom a na stretnutia so štátnymi  
142 inštitúciami.
- 143 • Pomáhame vám s každodennou hygienou.
- 144 • Zabezpečujeme núdzový hovor z domova.
- 145 • Po nehode v zahraničí zaistíuje Allianz váš prevoz do  
146 liečebného zariadenia na Slovensku.
- 147 • Ak potrebujete dlhodobú starostlivosť, Allianz vám  
148 poskytuje opatrovníkov, alebo umiestnenie v liečebnom  
149 zariadení. Dostanete tiež každodenný príspevok podľa stupňa  
150 vašej opatery.
- 151 • Allianz poskytuje výplatu hotovosti tým, čo trpia 20%  
152 postihnutím. V prípade 70% a viac sa pridáva i doživotná  
153 renta.
- 154 • Právne poradenstvo v oblasti poslednej vole a dedičstva.
- 155 • Núdzové hovory zdarma.



### 3.3 Commentary

The longer text translation is a type of work most of the translators are used to, unlike the translation of short copies, which is mostly a task for advertising experts, verbal translation being only a fraction of the whole process. Nevertheless, the longer texts also pose a number of challenges translators have to deal with, be it specific vocabulary or technique of addressing the audience. The following sub-chapters deal with the most problematic parts in translation of samples 3-8, 11 and 12. S3-7 form the ING promotional text cluster, S8, S11 and S12 are Allianz promotional texts that share a number of features with texts of the ING cluster (mostly the target audience – families, motorists or seniors). The issues are related to company-specific terms, locale references that are of a major appearance in the ST and to techniques of audience targeting.

For the best overview of how the texts are accessible in the online environment, it is best to look at the ING website layout<sup>30</sup> as well as Allianz online promotion<sup>31</sup>. If an advertiser wants to preserve the shared qualities of the texts that form a cluster, all of them must be easily accessed from the main menu, so that an online user can observe their ability to work as a unified promotional material. This feature is based on a complex graphic layout of the menu as well as the texts. Both ING and Allianz main menu pages employ an integrated system of links to the individual texts. Their user faces an organized and intuitive web interface that can lead him/her to a desired area.

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<sup>30</sup> “Our Approach,” ING for Something Better.

<sup>31</sup> “Products and Solutions,” Allianz, accessed on November 25, 2012,

[https://www.allianz.com/en/products\\_solutions/index.html](https://www.allianz.com/en/products_solutions/index.html)

### 3.3.1 Headings translation

As it has been mentioned in the theoretical part, the headings are the first what a reader notices while scanning the text. That is the reason why they should attract him/her to further reading and serve as a preview of what is to be read. ING cluster is a promotional tool that is addressed not only towards prospective customers who visit the website, but is a more complex material that also targets its employee base as well as the general public. Compared to Allianz advertising texts (S8, 11 and 12), ING attempts to draw attention to its multiple activities, such as protecting the environment (S6), or supporting communities (S7). Allianz texts, on the other hand, focus mostly on presenting their services to customers with help of examples of the actual interventions they take in case of insurance events. With respect to the target audience of the text, the headings must comply with the message contained in the following text.

Firstly, the rule for S3-S7 is to keep to the main heading pattern “Better...” by translation “Lepší” to preserve this repetition in the main menu as well. Secondly, another aspect to be considered is targeting the reader in the ST and the TT. The following table provides several examples of S3 headings translations that involve change of a general ST “customer” to more direct “vy” and its variations in the TT. This translational approach is inspired by direct addressing which is common in Slovak promotional texts that appear online<sup>32</sup>.

| Heading in S3                 | Heading in T3            |
|-------------------------------|--------------------------|
| ENSURING CUSTOMER SUITABILITY | (vy) URČITE SI VYBERIETE |

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<sup>32</sup> “Vaše finančné sebedomie,” ING, accessed on November 25, 2012,

<https://www.ingpoistovna.sk/financne-sebavedomie/>

|  |   |
|--|---|
| ENHANCING THE FINANCIAL CAPABILITIES OF OUR <b>CUSTOMERS</b> | ROZŠIRUJEME <b>VAŠE</b> FINANČNÉ MOŽNOSTI             |
| PLACING THE <b>CUSTOMER</b> AT THE HEART OF EVERYTHING WE DO | ( <b>vy</b> ) <b>STE</b> STREDOBODOM NAŠEJ POZORNOSTI |

*Table 10: Translation of “customer” in S3 headings.*

Similarly, S5, which focuses on the employees along with potential employees of ING, outlines the steps the company has to take in order to become a top employer. In the TT, the translated headings work as echo of “what we must do to achieve our goal” attitude of the company. This gives the reader an overview of company’s ambitions in the field and enhances the forthright style that addresses the reader as variations of “vy” can be symbolically inserted in the headlines of the TT (as shown in Table 11). If translated this way, there is an influence over the reader’s subconsciousness that supports the promotional effort to draw his/her attention to the company.

| Heading in S5                | Heading in T5                                      |
|------------------------------|--|
| BECOMING A TOP EMPLOYER      | STAŤ SA ( <b>vaším</b> ) NAJLEPŠÍM ZAMESTNÁVATEĽOM |
| CREATING A DIVERSE WORKFORCE | VYUŽÍVAŤ RÔZNORODOSŤ ( <b>vašich</b> ) TALENTOV    |
| EMPLOYEE ENGAGEMENT          | ANGAŽOVAŤ ( <b>vás</b> ako) ZAMESTNANCA            |

*Table 11: Company goals expressions in S5 TT.*

Other issues related to headings translation are of minor occurrence. However, there are several points that require a creative solution (in case of alliteration) or a search for an equivalent metaphor:

- Metaphors
  - “Lifelong partnership” (S8, 1) – “Partnerstvo na celý život” (T8, 1); primary meaning of relationship with reference to family bonds (partnership may refer to a marriage commitment);
  - “protection for all that’s ahead” (S11, 1) – “ochrana pred tým, čo je pred vami” (T11, 1); primary meaning is the protection from the traffic risks, secondary meaning implies the future generally;
  
- Alliteration
  - “A careful plan for a confident tomorrow” (S12, 6) – “Starostlivý plan pre bezstarostný zajtrajšok” (T12, 7). The alliterative slogan in the TT employs “careful” and “confident” with the same initial letter. In order to preserve this feature with similar quality in the TT, they are translated as “starostlivý” and “bezstarostný” employing the same root, “starost”. This ensures the dynamic equivalence of the headings.

### ***3.3.2 Issues related to locale***

A very important task posed by the translation is to find out what culture/nation it comes from. There are several spots in the ING text that refer to the country where the text originates from, the Netherlands (e.g. S6, 29). If the TT is to be published in Slovak online, or offline environment, it is necessary to adjust the locale information to the TT settings. The solution chosen for this problem is to omit the name of the nation and translate the particular text using a more general description, or replace the country name (however, it must be sure that the context allows this). Nevertheless, this must always be consulted with the advertiser, because keeping the original country may be an option preferred by them. However, it is ideal if this

information is altered in translation as it brings the TT closer to the reader, who can then identify with it more easily.

This issue is related to the following parts of the text:

- “We called on the Dutch government to create favorable conditions for a swift transition to sustainable energy and to reinstate the tax scheme that creates incentives for environmentally friendly investments.” (S6, 28) – keeping “the Dutch government” in the TT is not appropriate. However, there is a problem with the information that is practically connected with it. There is a necessity of transferring the information that concerns the ING call for legal and tax regulations, but with omission of “Dutch”. Certain level of generalization is required because of the uncertainty that this particular Dutch ING activity is also valid in Slovakia. This, after all, must be consulted with the advertiser. Thus, the version in the TT is: “Takisto jednáme s predstaviteľmi vlád o prispôsobení právnych a daňových podmienok pri investíciách do ekologických projektov.” (T6, 29).
- “the ING Group and Netherlands Red Cross struck up a partnership to provide help in the event of natural disasters and other catastrophes around the world” (S7, 34) – the translation of this part requires knowledge of the ING’s relation to Slovak Red Cross if the Slovak branch is to appear in the TT; this would make the translation easier with the possibility of replacement with the name of Slovak Red Cross branch. If no such connection exists, the text may be translated, still being true and valid after the exclusion of the “Red Cross”, as follows: “ING sa aktívne podieľa na pomoci obetiam živelných pohrôm a iných katastrof” (T7, 37).
- “to boost the efforts of the Netherlands Red Cross, which works alongside Red Cross sister organizations” (S7, 37) – similarly to the previous point, the knowledge of a broader context regarding the Slovak Red Cross activities and relation to ING in Slovakia is

needed for the correct translation solution. A viable alternative is generalization of the company's efforts to support medical worldwide operations, because ING is a compact international company: "podporiť činnosť organizácií Červeného kríža pri rýchlych a účinných pohotovostných opatreniach a pomoci obetiam katastrofy" (T7, 39).

- It may be more suitable if the text is adapted to Slovak settings by replacing data for European countries mentioned in the ST with data for countries that neighbour Slovakia (including replacement of "Germany", which is the ST locale). However, this must be discussed with the advertiser and can be only done if relevant data for these countries (e.g. Czech Republic, Poland, Austria or Hungary) exists. For the purpose of this thesis, the data in the TT is fictional and meant only to illustrate this issue, e.g.:

"Invest4Life is already available in the German market. This unique investment program has been available in France since November 2008. The introduction of Invest4Life in the Italian market is expected within the first quarter of 2009." (S12, 65) – "Invest4Life je dostupný už i na slovenskom trhu. Tento jedinečný program je v Česku dostupný od novembra roku 2008. Uvedenie produktu na poľský trh sa očakáva v prvej štvrtine roku 2009." (T12, 72)

Or, similarly, in the following example (logically, the number of customers in Slovakia will not be 20 million, so bare switch of the country names is not enough for thorough translation):

"Allianz supports over 20 million customers in Germany." (S12, 74) – "Allianz podporuje viac ako milión zákazníkov na Slovensku." (T12, 80)

### 3.3.3 *Economic terms*

As the texts, beside the advertising aspect, also possess features of a specialized economic text (contain a lot of economic terms, refer to figures in charts), the vocabulary referring especially to financial products and services must be approached carefully. However, their target audience is not solely financial professionals, but a wide group of potential customers, which means that the texts are easily comprehensible, even though some economic expressions are used. There is a full Slovak equivalent for most terms in the ST that, if necessary, are to be found in common dictionaries including their electronic versions (e.g. Lingelex Lexicon 5<sup>33</sup> was used for some of the economic terms, e.g. “liability insurance”). However, if possible, they should be checked with the official documents that define them, such as micro/small entrepreneurship<sup>34</sup>) and the translational effort keeps focused on the promotionality of the text. These are terms that must be translated appropriately with respect to the fixed terminology in both languages that provides basis for full equivalency:

- **Terms defining the type of business:** “micro-finance institutions” (S4, 68) – “mikrofinančné inštitúcie” (T4, 64), “micro-entrepreneurs” (S4, 69) – “mikropodnikatelia” (T4, 65)
- **Economic slang:** “lower rate of churn” (S5, 16), which refers to tendency of the companies to lose their employees over a period

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<sup>33</sup> Lingelex. “Lexicon 5,” accessed on November 26, 2012,

<http://www.lingelex.sk/elektronicke-slovniky.asp?p=Lexicon5>

<sup>34</sup> *Nová definícia malých a stredných podnikov* (Európske spoločenstvá, 2006): 5,

Youscribe, accessed on November 26, 2012,

<http://www.youscribe.com/catalogue/rapports-et-theses/nova-definicja-malych-a-strednych-podnikov-1205412>

of time<sup>35</sup>, is translated by explanation as “poskytnúť stabilnejšie pracovné miesto” (T5, 15)

- **Insurance terms:** “insurance premium” (S11, 18) – “poplatok za poistenie” (T11, 21), “personal liability insurance” (S8, 15) – “poistenie zákonnej zodpovednosti” (T8, 15)

### 3.3.4 *Company-specific terms*

The ST is full of expressions that refer to company segments, principles and product programmes and pose a significant issue for translation. These can be divided into two groups: the terms that need to be translated and the terms that do not. Firstly, the criteria for this decision must be found as it is difficult to determine whether the translation is appropriate or not. Basically, all the solutions are to be consulted with the advertiser, who provides advice with regard to this sort of vocabulary. Moreover, it is important to determine whether the translation of a company-specific term is needed for the TT to make sense to the audience. There are several points to be taken into account:

- **Comparison with other advertiser’s texts in the TT:** it is necessary to hold to the trend that is kept on ING/Allianz Slovak websites; however, it difficult to determine whether some solutions practiced there are relevant. If searched for in existing Slovak texts, some names of products are untranslated. For instance, a similar term to “Net Promoter Score” (S3, 35) is kept original on the Slovak ING website (“Net Promoter System”<sup>36</sup>). However, based on need for translation of the product names (discussed next), it is more appropriate to translate it (“Prehľad predajných výsledkov” T3, 28).

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<sup>35</sup>“Business English Dictionary,” Cambridge Dictionaries Online, accessed November 26, 2012, [http://dictionary.cambridge.org/dictionary/business-english/churn\\_1](http://dictionary.cambridge.org/dictionary/business-english/churn_1)

<sup>36</sup>“Novinky pre vaše pohodlie,” ING, accessed on November 25, 2012, <https://www.ingpoistovna.sk/tlacove-centrum/ing-magazin/magazin-ing-poistovne-09/>



- **Translation of names of products, principles, concepts.** The approach towards these expressions is based on the importance of the information carried within the phrase. For example, “Winning Performance Culture” (S5, 40) has to be translated (“Kultúra najlepších výsledkov” - T5, 41) as the term names a report that is referred to in the text and the name is connected to the description that follows. It also carries a message that helps reader comprehend the character of this document – “prieskum ING o záväzkoch zamestnancov nazvaný Kultúra najlepších výsledkov (KNV) odhaľuje zmýšľanie našich zamestnancov zvýrazňujúc problematiku, ktorej sa venujú” (T5, 39). The semantic reference of “najlepšie výsledky” to the preceding “záväzky zamestnancov” is vital and has to be preserved in the TT. The same rule works for translation of “Transparency Benchmark” (S4, 42), or “Cover Letter 55+” (S12, 98) that need to be translated in order to represent their meaning in the target language.
- **Names of company branches** should, normally, remain original. The reason is that the names usually refer to actual subsidiaries that work with this name on the global market and are registered with the authorities under their original names. Furthermore, these names do not carry any crucial information which the advertising aspect is based, unlike the names of products.

The names of products also need to be translated either using an already established name of the product in the target market or by making a new target language term. It must be noted that the translation of the name becomes, or is to become a coined term in the sphere of insurance products/services. This means that in future it can occur as an expression separate from the TT, e.g. when offered to customer by an insurance agent; thus, its translation is required.

Table 12 outlines several examples of official names that were dealt with by translation or keeping the original ST name in the TT. The translated terms are mostly names of products and principles the translation of which is important due to its addressive function; the untranslated terms are the official names of subsidiaries/agencies.

| <b>ST phrase</b>                                | <b>Translation in the TT</b>                |
|---|---|
| “Equator Principles” (S4, 25)                   | “Princípy rovnosti” (T4, 23)                |
| “Transparency Benchmark” (S4, 42)               | “Meradlo transparentnosti” (T4, 39)         |
| “ING Chances for Children” (S7, 13)             | “program Šanca deťom” (T7, 13)              |
| “55+ generation” (S12, 24)                      | “generácia nad 55” (T12, 28)                |
| “Cover Letter 55+” (S12, 98)                    | “Komplexné poistenie 55+” (T12, 107)        |
| <b>BUT the original kept for</b>                | <b>the reason</b>                           |
| “Carbon Disclosure Project” (S6, 13/<br>T6, 14) | the name of a global campaign <sup>37</sup> |
| “Allianz Global Assistance” (S8, 40/<br>T8, 43) | the official name of Allianz subsidiary     |

*Table 12: Translated and untranslated official names.*

An exception, “Invest4Life” is kept original as the reference to an “investment” product should be clear for the Slovak audience even from the original. Although this can be questionable, it is preferable to preserve the promotional drive based on replacement of “for” with “4”, which would otherwise be lost in the TT. It can also be assumed that with English being a wide-spread language, the name will be easily decoded by the audience, which can be, after all, the reason for keeping the product names original in some of the Slovak promotional texts.

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<sup>37</sup> “Carbon Disclosure Project,” accessed on November 25, 2012,

<https://www.cdproject.net/en-US/Pages/HomePage.aspx>

## **4 Conclusion**

Translation of advertising materials requires a focused look at the text before the translation itself. Translator must be aware of the item the material promotes, the promotional attributes of the advertisement and think about the best technique of delivering the same effect as the original has to the target language. When it comes to short copy advertisements, this can be done not only by achieving sufficient textual, but also sufficient image dynamic equivalence.

Both copy advertisements and longer texts are translated and analyzed to outline differences between translational approaches towards them. The result of this comparison suggests what the upcoming trend in translation of advertising texts is like. Translation of different kinds of promotional materials proves that there is a significant difference between the approach towards copy advertisements and translation of longer promotional texts that do not rely on expressive pictorial content. The practical part shows that translation of copy advertisements often produces a new layout of the text as well as image. Based on the theoretical part, it is assumed that translator has to stay in the graphic frame of the advertisement he/she is provided with; however, some minimal changes of the graphic layout are always required.

Translation of short copy advertisements and longer texts has proved that although the translator's creativity is required for both, success of the former depends on it. The difference between these two varieties of promotional texts is based on density of occurrence of the problematic parts that involve seeking the dynamic equivalence between the texts. Higher density provides space for stronger advertising aspect, but narrows down the range of translational approach at the same time. The translation of short copies can often be translation of a single sentence (the density is high); thus, solving this issue is vital for successful transfer of the textual and graphic element (for instance, in Fig 12 "Unstoppable"). On the other

hand, the translation of longer texts poses minor issues that are scattered over the ST and for translation, it is necessary to synchronize the translator's approach towards them (e.g. when translating the company-specific terms).

Another outcome of the thesis is realization that the work with copy advertisements may bring a variety of new tasks translators have to face. One of the challenges is the graphic editing of the copy advertisements, which requires the translator's flexibility and preferably, an ability to identify necessary graphic changes. The translator, if able, might be also authorized by the advertiser to put them into practice, which demands extension of his/her portfolio in the field of graphics editing. This step is often required in case that a pictorial metaphor is implemented in the short copy, because the image in this kind of copy is an element that cannot be separated from the text; thus, if the text is translated, the process always involves the alteration of the picture or the graphic layout as well. This is a common feature of multisemiotic texts, such as advertising copies. The advertising aspect, which translators have to respect, is contained within the fusion of the text and the image. Longer texts also employ a certain amount of graphic content, but rely on verbal methods of targeting the reader and use the graphics only as an additional feature. Nevertheless, an optimal translation result is often reached on the basis of consulting the solutions with the advertiser.

The modern age of advertising requires attention of the translation experts. As the promotional tools become more condensed in the text, there is much more space for the image, which is a dominant element that serves as a promotional "pillar" of the whole advertisement. Rise of the importance of the image in promotional materials is expected for near future and this trend must be carefully observed by translators. The graphics has become a valid part of any promotion - not potential, but essential.

## 5 Resumé

Táto diplomová práca sa zaoberá prekladom reklám, ktoré sa pri plnení svojej funkcie opierajú o svoju grafickú zložku a reklamných textov, ktoré neobsahujú žiadnu obrazovú zložku a fungujú na základe odlišných aspektov, ktoré sa týkajú hlavne použitia slovnej zásoby a spôsobu, akým text oslovuje čitateľa. V dnešnej dobe sa v oblasti reklamy vyskytuje stále viac prostriedkov semiotického charakteru, teda napríklad texty, ktoré kombinujú verbálne a neverbálne prostriedky a vytvárajú obrazové metafory. Tento trend často prináša prekladateľom výzvy spojené s nevyhnutnosťou zakomponovať do prekladu i úpravu obrazovej zložky, ak je potrebné. Toto vytvára na trhu dopyt po prekladateľoch schopných vnímať obrazové prostriedky ako neoddeliteľnú súčasť reklamných textov a brať do úvahy ich význam pri samotnom preklade. Vybrané texty pre túto prácu prezentujú produkty a služby ponúkané finančnými inštitúciami, najmä bankami a poisťovňami. V dnešnej dobe je reklama v tejto sfére veľmi bohatá a trendy vo vytváraní propagačných materiálov sa menia, hlavne v rámci prevahy grafického obsahu v reklame a závislosti textu na ňom. Pretože ide často o texty propagujúce produkty medzinárodných firiem, týkajú sa i práce prekladateľov.

Práca je rozdelená na dve hlavné časti, teoretickú a praktickú. Teoretická časť je zameraná na analýzu vybraných textov so zameraním na reklamné prvky textov, ktoré využívajú grafickú zložku, i textov, ktoré ju nevyužívajú. Úlohou tejto časti je:

- Nájsť východiská pre preklad reklamných textov, ktoré sú neodlučiteľné od svojej obrazovej zložky, teda online alebo offline reklám, ktorých cieľom je okamžite zaujať čitateľa, predstaviť mu produkt, alebo službu.
- Nájsť reklamné znaky dlhších propagačných textov, u ktorých nie je tak dôležitá prepojenosť s obrazovou prílohou, aj keď nevyučujú

využitie grafického obsahu ako doplnujúceho a podporného elementu a analyzovať ich vplyv na samotný preklad.

- Zistiť odlišnosti medzi prístupmi k týmto dvom druhom textov a využiť ich pri praktickej časti.
- Ukázať relevantné príklady reklamných znakov z vybraných textov.

Okrem analýzy textov a ich propagačných znakov sa teoretická časť zaoberá aj potrebou grafickej úpravy cieľového textu, ktoré je vždy, aspoň do minimálnej miery, súčasťou prekladu takéhoto druhu textu. Je zrejmé, že sa prekladateľ má držať grafického formátu zdrojového textu pri riešení vzhľadu textu cieľového, avšak preklad verbálnej zložky (teda textu samotného) prináša nevyhnutné zmeny neverbálnej zložky (či už pozíciu obrázku, alebo zmenu postavenia textu v rámci reklamy).

Pokiaľ ide o neverbálnu zložku, tá tvorí základ reklamného aspektu pri textoch s obrazovou súčasťou. Ide najmä o schopnosť obrazu spolu s textom vytvárať “obrazové metafory”, ktoré fungujú na báze primárneho subjektu (vyjadreného explicitne) a sekundárneho subjektu (vyjadreného implicitne). Primárny subjekt je evokovaný textom, pričom sekundárny obrazom (alebo naopak). Obrazové metafory majú schopnosť zaujať čitateľa a urobiť reklamu zapamätateľnou, čo je veľmi dôležité, keďže úlohou reklamných textov s obrazovou prílohou je skôr čitateľa pritiahnúť, ako informovať. Analyzované texty sú často prepojené s obrazom až do takej miery, že sa prekrývajú a vytvárajú jednotný celok. Prekladateľ musí túto skutočnosť rešpektovať a riadiť sa ňou pri práci s textom.

Pre dlhšie propagačné texty je štylisticky príznaková informačná hodnota, ktorá ovplyvňuje i vzhľad textu. Zatiaľ čo pri predchádzajúcom type obrazová zložka často prevláda, pri tomto druhu propagačného textu prevláda zložka textová, ktorá však môže byť doplnená o niektoré grafické doplnky, ktoré ju podporujú. Ide najmä o grafy a tabuľky, ktoré poskytujú vizualizáciu informácií obsiahnutých v texte, prípadne obrázky súvisiace s

tématikou textu (napr. obrázok rodiny pri texte propagujúcom životné poistenie). Tieto grafické prvky však preklad ovplyvňujú len minimálne, pretože text nie je na nich závislý, ani sa s nimi neprekrýva. Inou odlišnosťou v porovnaní s predchádzajúcim typom propagačného materiálu je umiestnenie textu. Dlhšie propagačné texty sú často súčasťou textových “klastrov”, teda systémov, ktoré sa nachádzajú napr. na webovej stránke firmy a pozostávajú z niekoľkých častí (textov), ktoré sú ľahko prístupné internetovým používateľom. Predpokladá sa, že ku týmto textom čitateľ pristupuje aktívne a má predstavu, čo od daného textu môže očakávať. Reklamné texty s obrazovou zložkou, naopak, musia byť schopné upútať pozornosť čitateľom ktorý s nimi prichádza často do kontaktu len náhodne (napr. v tlači, na billboardoch a pod.). Navyše, pri dlhších textoch je možnosť využitia stylistickej kombinácie – informatívny text môže mať aj podobu rozprávania (napr. pri konkrétnych ukázkach konania poisťovne pri poistných udalostiach).

Praktická časť tejto práce obsahuje preklad niektorých textov rozoberaných v teoretickej časti a komentár, ktorý je zameraný na najproblematickejšie časti prekladu. Komentár prekladu textov s obrazovou zložkou tvorí celistvú časť spolu s prekladom týchto textov zasadenom do zdrojového grafického formátu. Komentár prekladu dlhších textov nasleduje po samotnom preklade ako oddelená časť. Zaoberá sa hlavne najproblematickejšími miestami prekladu a uvádza zvolené riešenia spolu s danými ukázkami textu, ktorých sa problematika týka.

Riešenia prekladu reklamných textov s obrazovou zložkou vyžadujú kreatívny prístup, pri ktorom nie je cieľom doslovný preklad verbálnej zložky, no snaha o dosiahnutie dynamickej ekvivalencie medzi zdrojovým a cieľovým textom. V praxi to často znamená odpútanie sa od verbálnych prostriedkov využitých v zdrojovom texte (napr. aliterácia, idiomy) a nájdenie takého ekvivalentu, ktorý má funkciu, no nie nutne formu prostriedku zdrojového textu. Prekladateľ teda často čelí výzve, ktorá

vyžaduje kreatívne riešenie a sám sa dostáva do úlohy autora reklamy; okrem iného musí poznať i širší context týkajúci sa kultúry, do ktorej bude cieľový text zasadený a taktiež samotný produkt/službu, ktorú text propaguje.

Preklad dlhších propagačných textov je viac zameraný na samotný text, a teda dodržiavanie štýlu a postupov, najmä v rámci oslovenia cieľovej skupiny čitateľov. Dôležitý je z tohto hľadiska i prístup ku nadpisom, ktoré plnia dôležitú úlohu; čitateľ si ich všíma ako prvé, pokiaľ len skenuje text. Pri preklade je nutné zachovať ich propagačný význam, ktorý spočíva v zhrnutí nasledujúceho textu (a oslovení zákazníka), prípadne vzájomnej previazanosti nadpisov. Ďalším problematickým bodom je preklad termínov špecifických pre danú firmu (teda interné názvy produktov, súčastí firmy, princípov a pod.), pri ktorých musí prekladateľ pri voľbe riešenia rešpektovať zaužívaný systém týchto pomenovaní v cieľovom jazyku, ak takýto systém existuje.

Diplomová práca poukazuje na potrebu rozlišovania medzi jednotlivými druhmi propagačných textov pri preklade, a to hlavne v rámci odlišností textov z hľadiska semiotiky a využívania propagačného potenciálu. Zdôrazňuje nárast dôležitosti obrazovej zložky, ktorá je neoddeliteľnou súčasťou od textu pri niektorých druhoch reklám. Texty, ktoré sú analyzované a preložené, vyžadujú 2 odlišné prekladateľské prístupy v závislosti od svojho typu. Nezávisle od tohto typu je však často nutné prekladateľské riešenia konzultovať so zadávateľom prekladu.

Pri práci boli použité primárne a sekundárne zdroje zahŕňajúce práce odborníkov v oblasti prekladu a semiotiky, takisto ako reklamy.



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## 7 Appendices

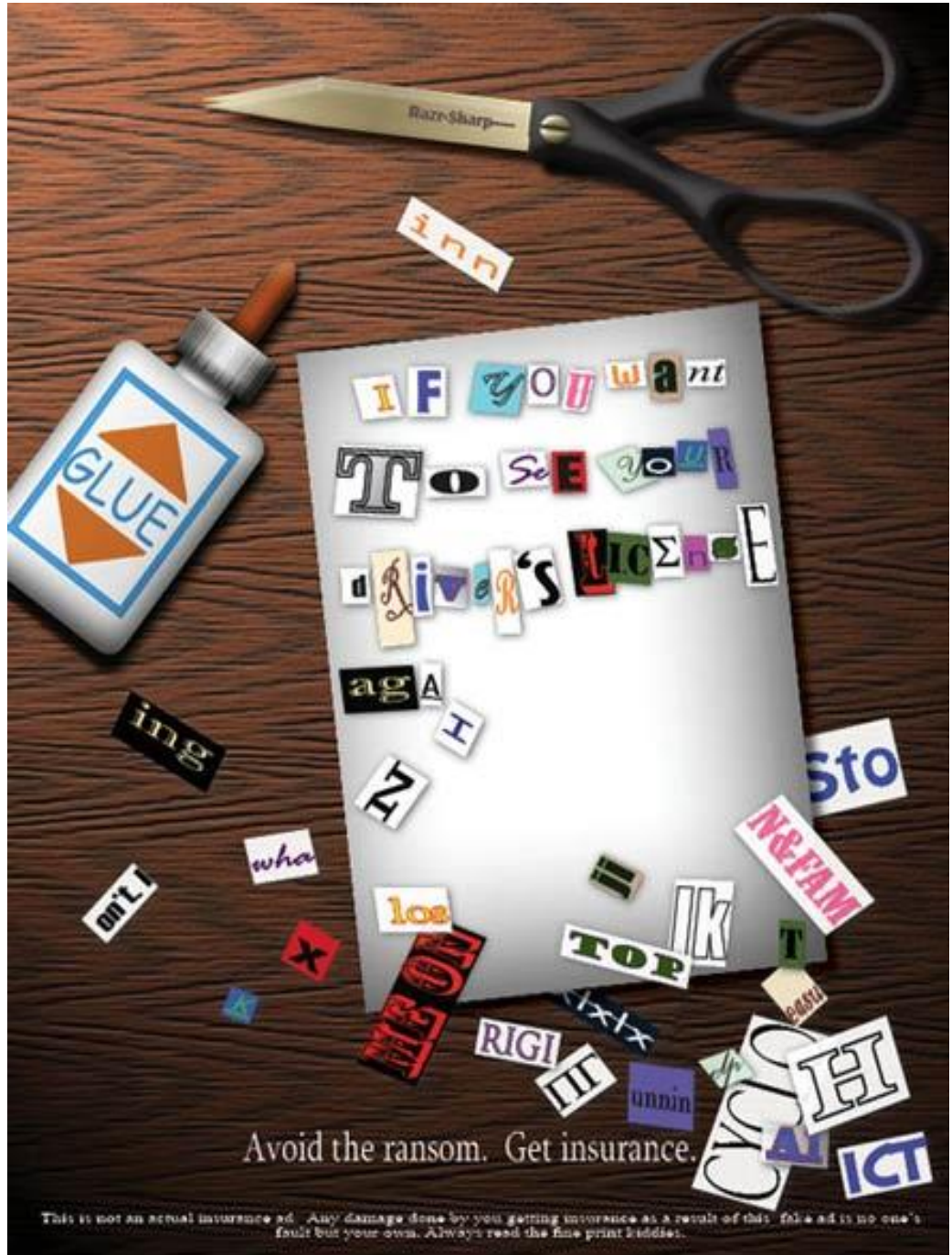


Fig 1: Shuffled scraps serve as a pictorial unit rather than a meaningful text<sup>38</sup>.

<sup>38</sup> "Car Insurance Ad," WebWalker Design, accessed on October 23, 2012, <http://ringman.dugtrio17.com/Portfolio/images/Gallery/insuranceAd.jpg>



Fig 2: Textual element set in the graphics<sup>39</sup>.

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<sup>39</sup> Gonzo, June, 2010, "The Ad Collector," *Blogspot*, accessed on October 23, 2012, <http://addshots.blogspot.sk/2010/07/if-you-fell-youd-have-about-2.html>



**Keeping all your eggs  
in one basket can now  
be a good thing.**

Current Account Plus with a linked savings  
account\*. A secure home for your money,  
from the bank rooted in it's principles.



*Fig 3: Idiomatic use of expression of the bank product's complexity<sup>40</sup>.*

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<sup>40</sup> "Co-Operative Bank Current Account Plus," Visit4Ads, accessed on October 23, 2012, <http://www.visit4ads.com/advert/Co-operative-Bank-Current-Account-Plus-The-Co-operative-Bank/69216>



*Fig 4: "Hysteria. German style." - a German stereotype as a cultural reference<sup>41</sup>.*

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<sup>41</sup> "Hysteria," Advertolog, accessed on October 23, 2012, <http://www.advertolog.com/bank-forum-6209955/print-outdoor/hysteria-14806005/>

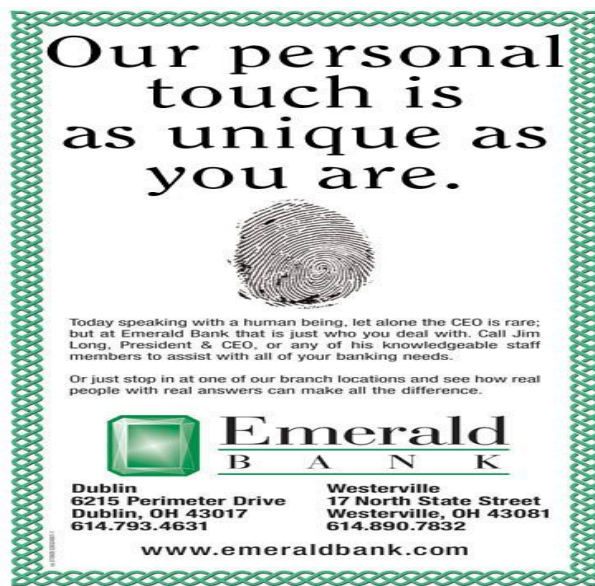


Fig 5: A copy advertisement for Emerald Bank services<sup>42</sup>.

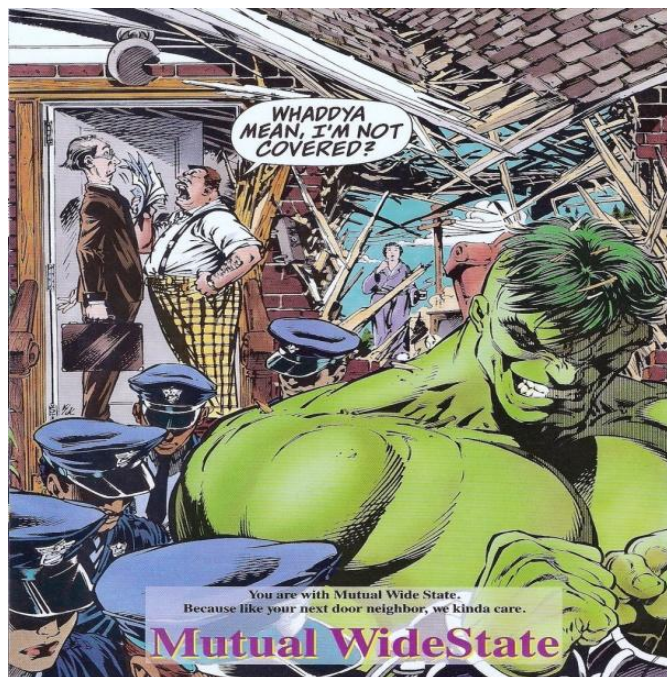


Fig 6: Hulk theme used for an insurance advertisement<sup>43</sup>.

<sup>42</sup> Jim McCabe, December 20, 2010, "4 Tips on Typography in Ad Design," *Affinity Express Blog*, accessed on October 23, 2012, <http://blog.affinityexpress.com/2010/12/20/4-tips-on-typography-in-ad-design/>

<sup>43</sup> *Flickr*, accessed on October 26, 2012, [http://farm4.static.flickr.com/3447/3752444350\\_b4691477e3\\_b.jpg](http://farm4.static.flickr.com/3447/3752444350_b4691477e3_b.jpg)



# Your future is in your hands.

driven to succeed

have capital to invest

possess an entrepreneurial spirit

would like to make money

want to run your own show

**OUR HANDS CAN HELP YOU GET STARTED.**

Open your own business as an Allstate Agency Owner. You'll get support from a dedicated business development team plus the potential to expand to multiple locations and earn unlimited income with no franchise fees. It's easy to get ahead when you've got a great company behind you. That's Allstate's Stand.<sup>SM</sup>

Do you have what it takes to be the Good Hands?<sup>SM</sup>

**CALL OUR TALENT ACQUISITION TEAM AT 877-875-3512 OR VISIT ALLSTATEAGENT.COM**

The Good Hands logo is a registered service mark and "Your Future is in Your Hands" is a service mark of Allstate Insurance Company. Allstate Agents are not franchisees. Allstate Agency and Service Agreement is a contract between you and Allstate Insurance Company. Allstate Insurance Company, Northbrook, IL. Allstate Home Services Insurance Company is registered for operation in IL. © 2008 Allstate Insurance Company.

Fig 7: Symbolic use of hands in the copy<sup>44</sup>.

<sup>44</sup> "Allstate Insurance Agency," Ad Monkey, accessed on October 26, 2012, <http://admonkey.org/2008/07/06/allstate-insurance-agency/>

**BEFORE YOU BUY INSURANCE,  
EXAMINE THE EVIDENCE.**

An agent who works for one company can only offer you the policies that his company sells.

An Independent Insurance Agent represents several companies. So your Independent Agent can help you select the right coverage at the right price because there are more policies from which to choose. The evidence is clear.

**THE MORE-THAN-ONE-COMPANY  
INSURANCE AGENT.**  
You'll find the Independent Insurance Agent nearest you in the Yellow Pages.

**YOUR Independent  
Insurance AGENT  
SERVES YOU FIRST**

Fig 8: Actor Raymond Burr as Perry Mason, the lawyer, in the copy<sup>45</sup>.

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<sup>45</sup> “Insurance Ads,” Bamboo Trading, accessed on October 26, 2012,  
<http://www.bambootrading.com/proddetail.asp?prod=4432>

A

 **“Beginning,  
middle and end,  
I’m covered.”**

**11 ATMs on  
Michigan Ave.**

Text “FINDATM” to BANKAM  
(226526) to find your  
nearest location.

**Bank of America** 



Supported carriers include: AT&T, AT&T Cellular One, T-Mobile, Virgin Mobile, US Cellular, Verizon Wireless. Message and data rates may apply. Text STOP to 226526 to cancel and text HELP to 226526 for help. For customer support please email help@help.us.bankofamerica.com. Bank of America and the Bank of America logo are registered trademarks of the Bank of America Corporation, Bank of America, N.A. Member FDIC. © 2010 Bank of America Corporation. ATM000104

B





C



Fig. 9: Bank of America advertisement series promoting the density of ATM locations in Los Angeles<sup>46</sup>.



Fig 10: Image referring to the name of the bank<sup>47</sup>.

<sup>46</sup> "Battle of the Bank Billboards," The Advertising Eye, accessed on October 26, 2012, <http://theadvertisingeye.wordpress.com/2011/06/19/battle-of-the-bank-billboards/>

<sup>47</sup> "Adams Dairy Bank Print Ad," EAG, accessed on October 26, 2012, <http://smallbusinessmiracles.com/portfolio/adams-dairy-bank-graphic-design/>

How effective is a life insurance loan that doesn't go the distance?

When considering a loan for life insurance, borrowers and advisors usually focus on rates and terms. Too often, the length of the loan gets passed over in the discussion. This is a critical oversight.

Why? Life insurance purchased for estate planning purposes has no maturity date, but most loans for life insurance are term loans, with set maturity date. All A.I. Credit's loans are Loans for Life®. This is what makes our program unique.

An A.I. Credit loan can be kept for the length of the life insurance or can be paid off at any time. The borrower is never faced with the uncertainty of their loan expiring and having to refinance it in the future.

An A.I. Credit Loan for Life® offers borrowers a higher level of certainty and flexibility. And that translates into planning you and your client can count on.

**A.I. Credit Corp**  
LIFE INSURANCE FINANCING

Legal Copy goes here! Rates and terms are the two aspects of a life insurance loan that are usually focused on. But a critical feature too often gets passed over in the discussion: the length of the loan. And this is what distinguishes A.I. Credit's loan program. Most life insurance loans offered today have set maturity dates. They're not designed to go the distance.

Fig 11: Pictorial metaphor in car insurance advertisement<sup>48</sup>.

<sup>48</sup> "Print With a (Sharp) Point," No Harmful Additives, accessed on October 26, 2012, <http://noharmadd.wordpress.com/print/>



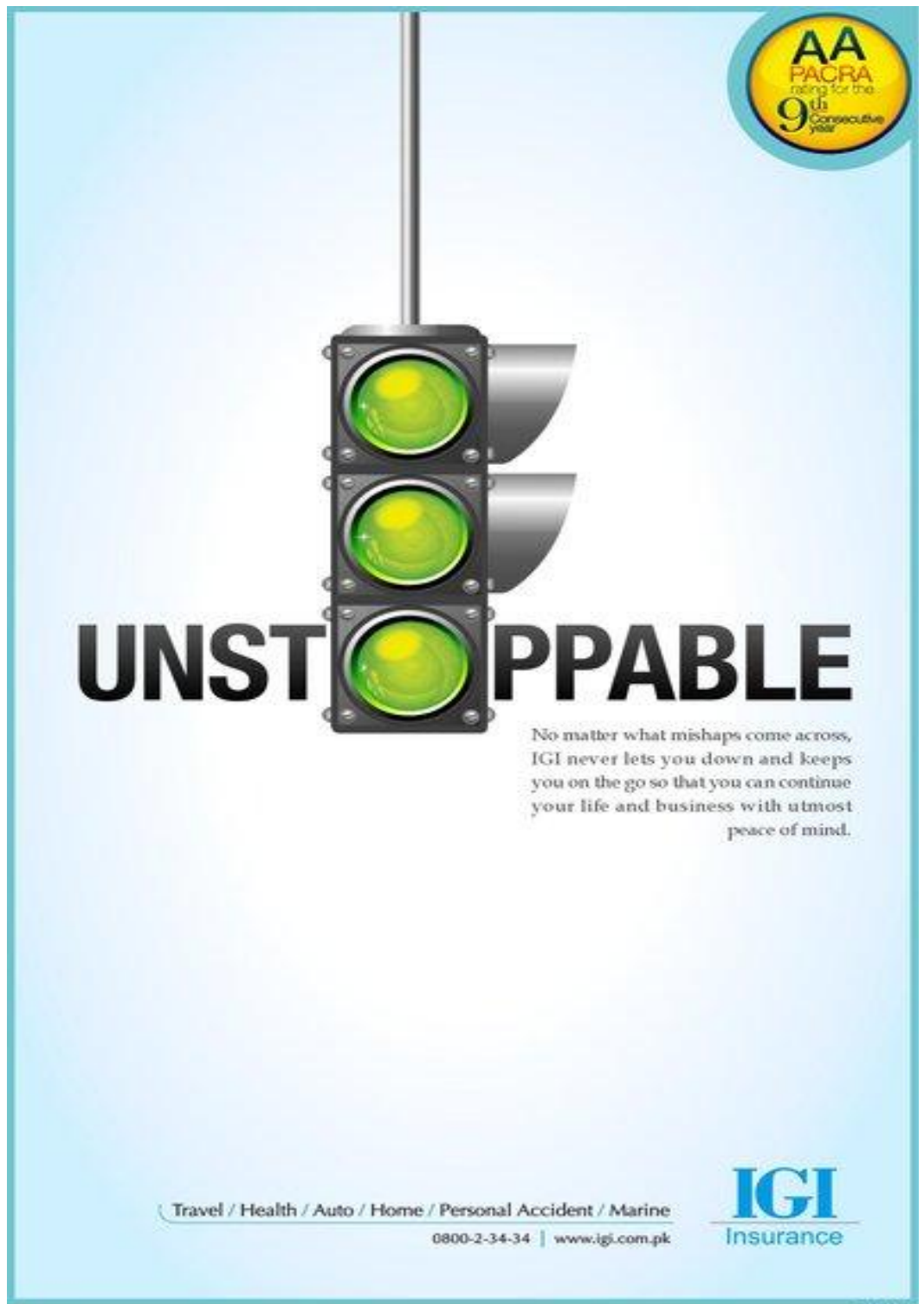


Fig 12: Fusion of the text and the image<sup>49</sup>.

<sup>49</sup> “IGI Insurance Ad,” DeviantArt, accessed on October 26, 2012, <http://sophiekhana.deviantart.com/art/IGI-insurance-Ad-155448444>

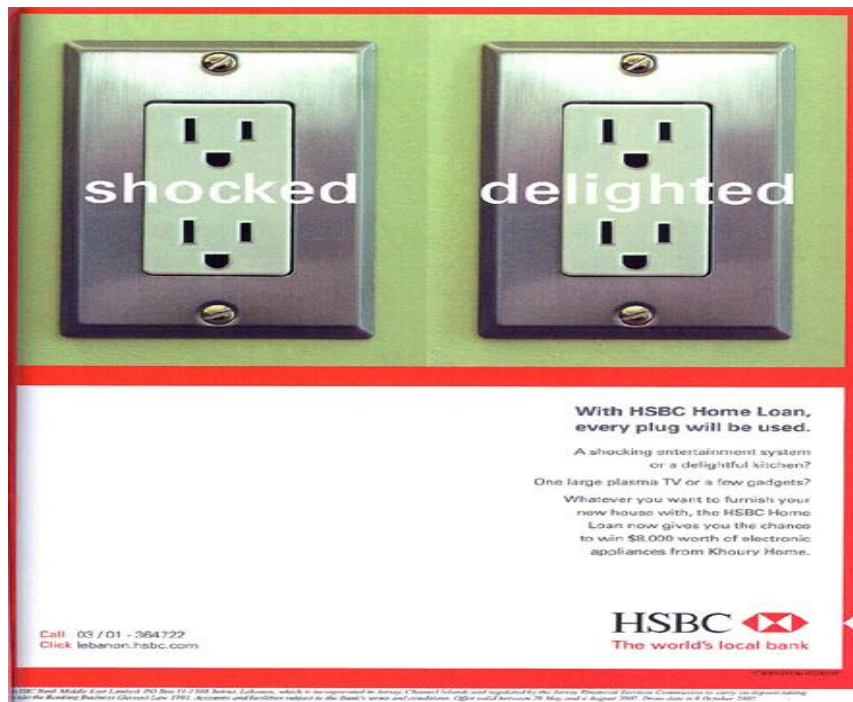


Fig 13: British type of socket in the image may require graphic editing<sup>50</sup>.



Fig 14: Currency symbols resembling the letters “l”, “y” and “s”.<sup>51</sup>

<sup>50</sup> Anubis, March 27, 2008, “face it”, Blog Anubis, accessed on October 26, 2012, <http://thefinancialbrand.com/6541/ind-direct-fair-fees/>

<sup>51</sup> “Allianz Ad Axis,” StatsCrop, accessed on October 26, 2012, <http://www.statscrop.com/www/allianzadaxis.com>

ING DIRECT  
save your money®

LISTEN SPEAK UP ACT

Spot your feeling below

TALKING. JUST SAY NO. **CHEATED** CLASSLESS COMPARED TO OTHER PARTS OF THE WORLD CANADIAN BANKING FEES ARE BORDERLINE CRIMINAL! COMPLETELY OUT OF THIS WORLD! CONFUSED CORPORATIONS ARE EVIL CRAP CRAP! CRAZY CRIMINAL CRIPPLING CROOKED CROOKS CURRENT BANK FEES ARE OUTRAGEOUS DAYLIGHT RUBBERY DEMONIC DERELICT DICTATORSHIP MONEY MANAGEMENT DIGUSTING

**DISGUSTING** DISGUSTINGLY HIGH - RIPOFFS DISHEARTENED DOWN

WITH FEES **DOWN WITH FEES!**

**DUMB** DOWN WITH FEES! DRAGONIAN DRIVE ME CRAZY DUH

**DUMB** EATING AWAY AT MY SAVINGS EATING MY SAVINGS! ENRAGED EVEIL OF THE

**EXPRESS YOUR FEELING**

© Copyright 2009 ING DIRECT  
Français | ING DIRECT | Privacy

Fig 15: Feelings and chaotic layout employed in the textual layout<sup>52</sup>.

<sup>52</sup> “Fair Fees”, The Financial Brand, accessed October 26, 2012,  
<http://thefinancialbrand.com/6541/ind-direct-fair-fees/>

Sample 1: An introduction to a breakdown of ING insurance products for individuals<sup>53</sup>.

1 **Individual Life Insurance Plans & Financial investment planning**  
2 **Products**

3

4 ING Life Insurance aims to make customers look at life insurance afresh,  
5 not just as a tax saving device but as a means to live life to the fullest. It  
6 believes in enhancing the very quality of life, in addition to safeguarding an  
7 individual's security.

8

9 The Company follows a “customer centric approach” while designing its  
10 life insurance products. The ING Life product portfolio offers products that  
11 cater to every financial requirement, at all life stages.

12

13 Go ahead and pick the life insurance plan that best matches your needs.

---

<sup>53</sup> “Individual Life Insurance Plans & Financial investment planning Products,” ING Life, accessed on October 25, 2012, <http://www.inglife.co.in/productcenter/productcenter-individual.shtml>

Sample 2: An introduction to services of AIA company<sup>54</sup>.

1 **Products & Services**

2 At AIA Australia we understand that everyone has different life insurance  
3 needs based on their situation and stage in life. That's why our products are  
4 designed to be flexible so that they can be tailored to suit the ever changing  
5 needs of Australians.

6

7 Each of our life insurance products offers something unique to help you  
8 look after the people that matter most.

9

10 No one can predict the future, but being prepared is one of the best defences  
11 you can have against life's uncertainties.

12

13 Our life insurance plans offer protection for you and your family against  
14 unfortunate events such as accident, illness, disability or death and the  
15 possibility of financial strain.

---

<sup>54</sup> "Products & Services," AIA Australia, accessed on October 26, 2012,  
<http://www.aia.com.au/en/individuals/products-services/>

1 **Better Customer Approach**

2

3 WE PROVIDE PRODUCTS AND SERVICES THAT ARE ACCESSIBLE  
4 AND CONTRIBUTE TO THE FINANCIAL WELLBEING OF OUR  
5 CUSTOMERS

6

7 The needs of our customers come first. Our products and services are  
8 designed around this principle: attractively priced, offering exceptional  
9 service and convenience.

10

11 ENSURING CUSTOMER SUITABILITY

12

13 Our customers expect accessibility combined with a speedy and efficient  
14 response to their queries. We strive to go beyond the requirements of basic  
15 compliance with consumer protection and financial regulation by offering  
16 transparent products and services complemented by informed, objective and  
17 professional advice. It comes down to creating a suitable delivery model,  
18 through the right distribution channels and at a fair price.

19

20 ENHANCING THE FINANCIAL CAPABILITIES OF OUR  
21 CUSTOMERS

22

23 ING believes it is our responsibility to assist in better money management.  
24 Financial decisions influence every aspect of life – from education, career  
25 and business endeavors to family life across generations. We want our  
26 customers to be armed with sufficient knowledge to manage their money  
27 well. As financial partners we offer insight, tools and programs to adults

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<sup>55</sup>“Better Customer Approach,” ING for Something Better.

28 from all walks of life to help improve decision-making around the most  
29 common areas of savings, investments, insurance, mortgage and pensions.

30

31 PLACING THE CUSTOMER AT THE HEART OF EVERYTHING WE  
32 DO

33

34 Customer feedback forms the basis of our decision-making. The  
35 introduction of our Net Promoter Score (NPS) program goes beyond a  
36 simple measure of customer satisfaction. NPS triggers immediate action  
37 based on customer feedback about their experience of doing business with  
38 ING. It stimulates staff to share customer input across the organization,  
39 thereby driving a cultural change.

Sample 4 – from ING “Our Approach”<sup>56</sup>

1 **Better Business**

2

3 WE AIM TO MINIMIZE HARM AND CONTRIBUTE TO POSITIVE  
4 CHANGE

5 Sustainability contributes to long-term business success, for us and our  
6 customers, as it leads to economic development, a healthy environment and  
7 consequently a stable society.

8

9 MANAGING ENVIRONMENTAL & SOCIAL RISKS (ESR)

10

11 **ESR Policies**

12 Our financing and investment policies as well as our broader business  
13 ambitions are structured around strongly embedded social, ethical and

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<sup>56</sup> “Better Business,” ING for Something Better, accessed on October 25, 2012,

<http://www.ingforsomethingbetter.com/our-approach/business>

14 environmental criteria. An extensive ESR policy framework is there to  
15 guide our decisions for client engagement and assessing finance proposals.

16

### 17 **ESR screening**

18 ING's dedicated ESR department advises on potential environmental and  
19 social sensitivities at both the client and transaction level. Every client of  
20 ING is assessed against the requirements of the ESR Policy framework to  
21 ensure compliance before we do business. This is followed by continuous  
22 monitoring and evaluation once the business engagement is clinched. The  
23 process and governance model is explained in the image on the right.

24

### 25 **Applying Equator Principles (EP)**

26 ING is a strong advocate and user of the Equator Principles that guide banks  
27 in their project financing. Application of these principles requires extensive  
28 research on environmental and social risks. All projects seeking finance are  
29 assessed and the clients are made aware of potential environmental and  
30 social risks and mitigation opportunities. Only when we are convinced of  
31 the client's commitment to a requisite environmental and social standard do  
32 we commence business.

33

## 34 **FINANCING AND INVESTMENT PORTFOLIO**

35

36 People will entrust us with their money only when they feel we are  
37 committed to managing it well. We are aware of the increasing levels of  
38 expectations on responsible finance from customers and broader society.  
39 Towards this end, it is our attempt to maintain optimal transparency on the  
40 origins and ultimate use of the funds entrusted to us.

41

42 The **Transparency Benchmark** provides an insight into the funding  
43 sources of ING Bank as well as the allocation of these funds. It also  
44 illustrates the application of the ESR framework in our commercial lending  
45 opportunities.



46 **Global Energy Portfolio**

47 We appreciate the vital role that the global energy sector plays in  
48 combating environmental challenges and catalyzing sustainable  
49 development. On our part, we strive to bridge the investment gap in the  
50 cleaner technologies sector. We also urge governments to create (tax and  
51 legal) incentives for long-term investments in such innovations.

52 On the right is a snapshot of how our own energy lending portfolio has  
53 shifted and highlights our commitment to more sustainable energy sources.  
54 At the end of 2011, 33% of the portfolio consisted of renewable energy  
55 projects and we expect to increase that to 50% in the next 12-18 months.

56

57 **PROMOTING SUSTAINABLE FINANCE**

58

59 **Sustainable products**

60 We actively leverage our resources, skills and expertise towards addressing  
61 societal challenges such as climate change and environmental protection,  
62 education and healthcare. Our aim is to meet the growing demand for  
63 products and services that not only generate good financial returns but also  
64 facilitate the transition towards a more sustainable economy.

65

66 **Inclusive Finance**

67 ING acknowledges the importance of inclusive finance. Since 2004, we  
68 have granted loans to micro-finance institutions (MFIs) in developing  
69 countries, which then lend the money to micro-entrepreneurs. ING Vysya  
70 Bank Ltd. in India provides direct loans to such entrepreneurs and self-help  
71 groups. We serve more than 400,000 micro-entrepreneurs in the country,  
72 with a current portfolio of EUR 53 million.

Sample 5 – from ING “Our Approach”<sup>57</sup>

1 **Better Workplace**

2

3 WE FOSTER AN OPEN, SAFE, STIMULATING PLACE TO WORK  
4 AND WANT TO BECOME A TOP EMPLOYER

5

6 The operating environment for financial institutions is undergoing  
7 fundamental changes and our long-term business depends on being resilient  
8 to them with the help of the right people.

9

10 BECOMING A TOP EMPLOYER

11

12 To attract, engage and retain the most talented people, now and in the  
13 future, we must be seen as a top employer. Research indicates that such  
14 employers produce rounded employees who give customers a more positive  
15 experience. Moreover, highly sought-after employers are more productive  
16 and have a significantly lower rate of churn.

17

18 Consistently providing our employees with the tools they need to be  
19 successful and to create a work environment that supports their physical and  
20 mental wellbeing are some of the steps towards achieving this sought-after  
21 status. Empowering our people, encouraging them to grow and give back to  
22 society, creating an inclusive corporate culture that embraces differences are  
23 all part of this process. Our performance culture revolves around these  
24 objectives as well as the ING Business Principles and society’s changing  
25 expectations regarding responsible remuneration.

26

---

<sup>57</sup> “Better Workplace,” ING for Something Better, accessed on October 25, 2012,  
<http://www.ingforsomethingbetter.com/our-approach/workplace>

27 CREATING A DIVERSE WORKFORCE

28 Diversity is important to ING. We believe the composition of our workforce  
29 must be reflective of society, bringing diverse talents, beliefs and  
30 perceptions to the workplace. This goes beyond the male/female ratio to be  
31 inclusive in our hiring process across race, age, sexual orientation, physical  
32 abilities and personal philosophies. A centralised team helps businesses  
33 create their own diversity plans to help achieve this desirable level of  
34 diversity.

35

36 EMPLOYEE ENGAGEMENT

37

38 Constant changes within the company and continued market uncertainty  
39 make employee engagement critical. ING's annual employee engagement  
40 survey called the Winning Performance Culture (WPC) scan gauges the  
41 state of mind of our employees, highlighting the issues of importance to  
42 them. The WPC survey, launched in 2005, covers topics such as  
43 management quality, integrity, compliance, diversity, employee pride, brand  
44 perception and community investment.

Sample 6 – from ING “Our Approach”<sup>58</sup>

1 **Better Environmental Footprint**

2

3 WE ACTIVELY MANAGE OUR ENVIRONMENTAL FOOTPRINT

4

5 Our ongoing assessment stresses us to further reduce our own carbon  
6 footprint, directly through our actions and indirectly through the effects our  
7 business.

---

<sup>58</sup> “Better Environmental Footprint,” ING for Something Better, accessed on October 25,  
2012, <http://www.ingforsomethingbetter.com/our-approach/environmental-footprint>

## 8 MANAGING OUR DIRECT ENVIRONMENTAL FOOTPRINT

9 More efficient use of energy and water, reduction of greenhouse gases and  
10 waste must start within our own business operations. We began measuring  
11 our emissions in 2005 when we published our first Environmental Statement  
12 and have been reporting on our global operational footprint ever since to  
13 several sustainability rating agencies, including the Carbon Disclosure  
14 Project.

15

16 Our direct footprint consists mainly of paper, energy usage and business  
17 travel. We take a critical look at our use and procurement of resources  
18 essential to our day-to-day operations, and have set ambitious targets to  
19 reduce this operational footprint. By 2012, we aim to reduce our carbon  
20 emissions by 30 per cent compared to the 2007 level. In 2011, the absolute  
21 amount of carbon emissions from our business operations had decreased by  
22 20 per cent.

23

## 24 ADVOCACY

25 Besides raising in-house awareness, ING also works towards using its  
26 influence and expertise to push the subject of climate change higher on the  
27 government and policy agenda. We have signed the Climate Change  
28 Statement of the Global Roundtable on Climate Change in 2005. We called  
29 on the Dutch government to create favorable conditions for a swift transition  
30 to sustainable energy and to reinstate the tax scheme that creates incentives  
31 for environmentally friendly investments. We support the Carbon  
32 Disclosure Project (CDP), to which ING is a signatory partner. For the past  
33 two years, we have also hosted the launch of the CDP Report on the  
34 environmental performance of European companies.

Sample 7 – from ING “Our Approach”<sup>59</sup>

1 **Better Communities**

2 WE INVEST IN TOMORROW’S ECONOMY BY SUPPORTING  
3 CHILDREN TO FIND THEIR WAY TOWARDS A FINANCIALLY  
4 SECURE AND INDEPENDENT FUTURE

5

6 ING believes in making a positive contribution to the many communities it  
7 operates in around the world. A strong and healthy community has far-  
8 reaching benefits – to its businesses, inhabitants and future generations.

9

10 CHILDREN & EDUCATION

11

12 Investing in children, particularly in their education, is an important way to  
13 stimulate positive change. The ING Chances for Children program was  
14 launched in 2005 to bring together our various initiatives in the field of  
15 children’s education. It has a two-pronged approach – to underscore local  
16 partnerships and employee involvement in educational projects in the  
17 countries where we operate; and secondly, to focus on global educational  
18 initiatives through our partnership with UNICEF.

19

20 Our cooperation with UNICEF is aimed at expanding children’s access to  
21 education in countries such as Brazil, India, Ethiopia and Zambia. Our  
22 efforts are geared towards meeting the United Nations’ Second Millennium  
23 Development Goal, which is to ensure access to primary education for every  
24 child by 2015.

25

26 FINANCIAL AND BUSINESS LITERACY

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<sup>59</sup> “Better Communities,” ING for Something Better, accessed on October 25, 2012,  
<http://www.ingforsomethingbetter.com/our-approach/communities>

27 We believe that financial empowerment and self-sufficiency lead to a better  
28 financial future and stronger communities. Therefore we aim to empower  
29 individuals to achieve this goal by investing in financial and business  
30 literacy and supporting start-up entrepreneurs. These initiatives are aimed at  
31 children, women, micro and small business entrepreneurs.

32

### 33 ING DISASTER RELIEF FUND

34 In 2009, the ING Group and Netherlands Red Cross struck up a partnership  
35 to provide help in the event of natural disasters and other catastrophes  
36 around the world. Our aim is to offer financial response to a severe disaster  
37 anywhere in the world within 72 hours to boost the efforts of the  
38 Netherlands Red Cross, which works alongside Red Cross sister  
39 organisations and other aid agencies to provide speedy and efficient  
40 emergency and recovery relief to disaster victims.

1 **Lifelong partnership**



2

3 Getting married, having a child, caring for parents, planning for retirement,  
4 surviving the loss of a loved one - each of these brings responsibility and  
5 also a change in your financial focus. As your life changes, our solutions  
6 will change with you, thus giving you the confidence you need to look after  
7 the ones you love.

8

9 **Life keeps changing**

10 Allianz helps everyone, all over the world, with the financial security  
11 needed to start, grow and look after a family. Our investment funds and  
12 personal saving plans provide dependable financial growth to support you  
13 now and in the future, regardless of what happens. We have private pension  
14 and life insurance products to help in retirement. We can also cover every  
15 aspect of your family’s needs, such as your health and personal liability  
16 insurance.

17

18 **Make the most of your life**

---

<sup>60</sup> “Families,” Allianz, accessed on October 25, 2012,  
[http://www.allianz.com/en/products\\_solutions/index.html](http://www.allianz.com/en/products_solutions/index.html)

19 Staying fit and healthy allows you to make the most of your life. Our health  
20 solutions help protect you and those who are reliant upon your wellbeing. At  
21 every stage of life, we offer comprehensive health insurance that's right for  
22 you. As you get older your health needs change, we can provide  
23 supplementary insurance options that cover extra services such as nursing  
24 care, which protect you long into your retirement. If you have dependants  
25 that rely on your income, then our health insurance solutions will provide  
26 financial stability whilst illness or injury prevents you from working.

27

### 28 **A good plan for your children**

29 At Allianz, we also provide tailored education plans to give your children  
30 the very best start in life. We offer long-term capital growth investment  
31 funds, asset management and savings solutions to support them from pre-  
32 school to post-graduate studies. You'll benefit from the knowledge of a  
33 global network of experienced and highly qualified advisors who also  
34 understand your local requirements. Allianz also financially supports  
35 education and science centers of competence to encourage talent, economic  
36 development and a more equitable globalization.

37

### 38 **Help on site**



39

40 Allianz Global Assistance takes care that you are safe: In Malindi, Kenya,  
41 400 tourists lost everything in a fire. Allianz's "K" plan was the first to  
42 provide help and comfort in this emergency situation.

43

### 44 **When a hotel goes up in flames**



45 The fire broke out at night and spread quickly throughout the resort  
46 complex. Belgian, Dutch, German and Italian tourists were surprised, but  
47 luckily managed to escape unharmed while the fire ravaged the luxury  
48 hotels and villas. However, the disaster left them without their luggage,  
49 clothes, personal items and accommodations in a foreign country.

50

51 On the day of the catastrophe, the tourists – now stranded without identity  
52 papers or money – called on the operation center of Allianz Global  
53 Assistance in the Netherlands for help.

54

#### 55 **Allianz provided on-site support**

56 The Dutch operation center put the “K” plan (the group's formalized  
57 procedure for responding to a disaster involving Allianz Global Assistance  
58 Group clients) into action and coordinated the crisis response directly with  
59 the Italian tour operator. Telephone lines were installed and remained open  
60 around the clock for the medical director.

61

62 The Customer Claims supervisor provided 24-hour access to his direct line  
63 to accelerate the massive claims processing effort. A local agent arrived at  
64 the site and set up a help desk the next morning. He answered questions,  
65 provided information on how to replace personal documents and – most  
66 importantly – reassured and comforted the victims.

67

68 That afternoon, all 400 people were successfully transferred to new hotels of  
69 the same rating. They also received cash to cover immediate costs and  
70 replace their personal belongings.

71

#### 72 **Protecting families**

73 People want to feel confident and secure in the face of uncertainty – whether  
74 at home or abroad. Allianz helps people around the globe by providing the  
75 financial security they need to start, grow and take care of their families in  
76 all of life's moments.

77 **Global presence**

78 Allianz Global Assistance, the emergency assistance subsidiary of Allianz,  
79 works with a worldwide network of 180 correspondents, operation centers  
80 in 27 countries and 400,000 service providers. Allianz Global Assistance  
81 performs one intervention every three seconds. The Group’s services benefit  
82 250 million people, or four percent of the world’s population, with 2800  
83 people assisted every hour.

84

85 **What we can do for you**

- 86 • We can cover every aspect of your family’s needs, including life,  
87 health, home, car or personal liability insurance.
- 88 • Our investment funds and personal saving plans provide dependable  
89 financial growth to support your family today and in the future.
- 90 • We provide integrated travel insurance as well as assistance and  
91 customer service solutions for your travels.

Sample 9 – from Allianz “Products & Solutions”<sup>61</sup>

1 **Outstanding service worldwide**



2

3 Living abroad has its own share of challenges, without having to worry  
4 about your or your family’s healthcare. Whether you’re in Berlin or Beijing,

---

<sup>61</sup> “Health,” Allianz, accessed on October 25, 2012,

[https://www.allianz.com/en/products\\_solutions/private\\_insurance/health.html](https://www.allianz.com/en/products_solutions/private_insurance/health.html)

5 Allianz Worldwide Care ensures that you get the best healthcare treatment  
6 available.

7

### 8 **Allianz Worldwide Care – making a difference**

9 The following story details an example of the care and support that Allianz  
10 Worldwide Care provides.

11

12 Following a major car accident in Tehran, a 37 year old German male was  
13 admitted to Mehrad Hospital’s Intensive Care Unit (ICU). Initially, he was  
14 not in a condition to be evacuated. In the meantime, Allianz Worldwide  
15 Care made sure that an Air Ambulance was on stand-by and contacted the  
16 prospective treating hospital inHamburg. This provided the attending  
17 physicians with all the relevant medical information relating to the client.

18 Our Medical Services team was in daily contact with the treating physicians  
19 in order to monitor his progress. When he was declared fit to fly in the Air  
20 Ambulance, a medical escort was provided to accompany the patient and his  
21 wife. When they arrived inHamburg, a ground ambulance with the treating  
22 physician was ready to take him to the ICU for further treatment.

23 Allianz Worldwide Care arranged to settle the bills directly with the  
24 hospitals so that the family could focus on recovering from their ordeal. The  
25 client’s wife expressed her gratitude to Allianz Worldwide Care, praising  
26 the “fast, efficient and personal help”.

27

### 28 **Committed to service excellence**

29 Allianz Worldwide Care is the only international health insurance provider  
30 to offer a 48-hour turnaround on submitted medical claims under its “Clear  
31 to Zero” initiative. The company is also the only international health  
32 insurance specialist to offer policy documents and its website in English,  
33 German, French, Spanish and Italian. With a 97 percent client retention rate,  
34 Allianz Worldwide Care is committed to building upon its reputation for  
35 service excellence.

36

37 **International approach – local knowledge**

38 The multinational team at Allianz Worldwide Care mirrors the cultural  
39 diversity of our clients, combining a wide range of language skills with an  
40 extensive knowledge of regional cultures and protocol. Our Claims Team  
41 alone handles cases in over 170 countries and in more than 100 currencies.

42

43 **Did you know**

44 Our service-led approach is fostered by an internal culture of employee  
45 recognition and reward. Allianz Worldwide Care’s “I Make a Difference”  
46 award is given to employees who make a significant and positive difference  
47 through service-led activities at every stage of customer contact.

48

49 **What we can do for you**

- 50
- Fully completed claim forms are processed and payment instructions  
51 issued to your bank within 48 hours.
  - 52 • For speed and convenience, you can make use of a range of secure  
53 online services relating to your policy.
  - 54 • 24/7 emergency assistance
  - 55 • You are free to choose your preferred doctors and medical facilities.

Sample 10 - from Allianz “Products & Solutions”<sup>62</sup>

1 **Accidents abroad**



2

<sup>62</sup> “Health,” Allianz, accessed on October 25, 2012,

[https://www.allianz.com/en/products\\_solutions/private\\_insurance/health.html](https://www.allianz.com/en/products_solutions/private_insurance/health.html)

3 With Allianz your medical treatment is secure – at home and abroad.  
4 Imagine this scenario: You are in a foreign country, you get injured and you  
5 need immediate medical assistance. But you cannot understand what the  
6 doctors are saying to you.

7

### 8 **Returning home after an accident**

9 Last year, Madame Dupont went on a trip to Croatia. Just a few hours after  
10 arriving, she was lying in a hospital bed and staring at the ceiling: She fell  
11 on her back and fractured her thighbone.

12

13 The surgeon in the Croatian hospital insisted on operating on Madame  
14 Dupont immediately. Even though she was not familiar with the country,  
15 did not understand the language and could not find anyone who could speak  
16 English, the surgeon ordered her to sign the consent forms. He threatened to  
17 kick her out of the hospital if she did not comply. Madame Dupont was  
18 shocked and did not know what to do.

19

### 20 **Support when and where it is needed**

21 Luckily, Madame Dupont had travel insurance with Allianz Global  
22 Assistance, the emergency assistance subsidiary of Allianz. She called the  
23 local representative, who handled all the necessary steps and flew her home  
24 the next day. She was very relieved: “Something I want to say is that  
25 Allianz Global Assistance did quite a job... a great job since they flew me  
26 home even without the medical documents – knowing that the surgeon had  
27 refused to provide me with any.”

28

### 29 **Available worldwide**

30 Allianz Global Assistance is the worldwide leader in assistance, travel and  
31 customer services. We cover all areas of assistance for people, automobiles,  
32 travel and the home. Our top-quality assistance services are available 24  
33 hours a day, 365 days a year – anywhere you might be around the world.

34

35 **What we can do for you**

- 36 • We provide travel insurance abroad
- 37 • We make sure that you get the best medical treatment: We solve your
- 38 problems abroad, or we fly you home
- 39 • Thanks to our linguistic and professional knowledge, we can solve
- 40 even difficult situations

Sample 11 – from Allianz “Products & Solutions”<sup>63</sup>

1 **Comprehensive protection for all that's ahead**

2

3 Whether you have a car or motorcycle, Allianz’ global expertise offers

4 reliable protection and the peace of mind you need - no matter if you’re at

5 home or abroad.

6

7 **Staying safe on the road**

8 We offer comprehensive car and motorcycle insurance that includes basic

9 liability, accident and physical damage as well as legal protection. Our

10 specialist insurance packages include luxury and classic cars, foreign travel

11 in your own car and coverage for experienced drivers.

12

13 **Investigation for your safety**

14 Road accidents are one of the leading causes of death. Therefore, our

15 automobile specialists at the Allianz Centre for Technology (ACT) are

16 continually investigating ways to reduce or even avoid accident damage.

17 Their findings help increase road and traffic safety and keep insurance

18 premiums lower.

19

---

<sup>63</sup> “Safety on the Road,” Allianz, accessed on October 25, 2012,

[https://www.allianz.com/en/products\\_solutions/private\\_insurance/on\\_the\\_road.html](https://www.allianz.com/en/products_solutions/private_insurance/on_the_road.html)

20 **Car insurance for all situations**



21

22 It is a huge shock for anyone to have their car destroyed in a natural  
23 disaster. It also means a lot of hassle to stay mobile. Allianz supports its  
24 customers in making these times as stress-free as possible.

25

26 **When a car was literally swept away**

27 There was heavy rain in Boscastle and Crackington Haven in Cornwall,  
28 England. Within five hours, the downpour had caused a flash flood and  
29 major damage to the two villages. Jan Wakefield works for Allianz in the  
30 U.K., based in Bristol. She was the motor claims team leader during the  
31 Boscastle floods.

32

33 On the day of the flood, she received a call from a customer reporting that  
34 his car has been swept away by the water masses. It was later found stuck in  
35 the mud in the harbor. The customer had planned to stay in the trailer he  
36 brought to Boscastle. Now, he was completely stranded – his car  
37 irretrievably lost to the flood, and a trailer with no vehicle to tow it.

38

39 Jan Wakefield contacted the customer and confirmed his claim: The total  
40 loss of his car. She took the necessary steps to help the customer get home  
41 again. A rental car was organized to take his trailer home. That was actually  
42 outside the scope of what the policy covered, “but we just wanted to make  
43 the whole process as stress-free as possible for the policyholder and give  
44 him all the assistance that we could”, said Jan Wakefield.

45 **What we can do for you**

46 From comprehensive coverage to specialized insurance products, Allianz  
47 offers flexible car insurance solutions to meet local and individual customer  
48 needs.

49

- 50 • We offer comprehensive car insurance that includes basic liability,  
51 accident and physical damage as well as legal protection.
- 52 • Our specialized insurance packages include luxury and classic cars.
- 53 • We provide integrated travel insurance as well as assistance and  
54 customer service solutions for your travels.

55

56 **More than an accident insurance**



57

58 When a car accident happens, you need to act quickly. But sometimes, the  
59 help required is different from what you might expect – as our colleagues in  
60 Poland found out.

61

62 **A race against time**

63 On the other end of the line, a woman was crying and begging for help.  
64 Iwona Rogala, working at the Center of Loss Adjustment and Risk  
65 Assessment for Allianz Polska in Warsaw, tried to find out what had  
66 happened.

67

68 The Allianz Polska's customer and her son were on their way to Lodz,  
69 where he was planning on taking his entrance exams to medical school.



70 Suddenly, a dog passed the street and caused an accident. Fortunately, the  
71 woman and her son were not injured – but their car was lying in a ditch.  
72 They could not reach a garage or a taxi – and time was running out: The son  
73 was in danger of missing his entrance exam.

74

#### 75 **Immediate help**

76 Rogala promised to solve the problem and called a garage right away.  
77 Relying on the strong Allianz contact network, she phoned her way through  
78 to a towing service that promised her to help the lady immediately.  
79 Several days later, the lady came to thank Rogala personally for her support.  
80 She told her that her son had managed to be on time for his exams because  
81 the tow truck had not only hitched up the car, but also given them all a ride  
82 to the university. It was a happy end all round: The son had passed the test  
83 and been accepted to university.

84

#### 85 **Did you know?**

86 The Allianz Group is one of the leading motor insurers worldwide. Beyond  
87 the financial compensation in case of accidents, the Allianz Group is active  
88 in many fields of road safety, e.g. accident research at the Allianz Center for  
89 Technology with 60 crash tests a year.

90

#### 91 **What we can do for you**

- 92 • We offer motor insurance and roadside assistance services.
- 93 • Our research in car safety issues benefits drivers in Germany and  
94 around the globe.
- 95 • We offer accident insurance and rehabilitation programs after severe  
96 accidents.

97

#### 98 **Worldwide help with accidents**



99

100 Bob is touring Australia when his motorbike breaks down in the Great  
101 Sandy Desert.

102

103 **In the middle of nowhere**

104 “Right-hand side, far end of the Manning Gorge campground, at the river’s  
105 edge.” This is what the Allianz Global Assistance Coordinator in Brisbane  
106 heard on the other end of the line when he picked up the phone.

107 With the help of a sophisticated on-line mapping system and database, the  
108 Assistance Coordinator immediately located Bob. His position was barely  
109 accessible and they had to struggle to reach his position. At the same  
110 time the nearest service provider was dispatched to take care of the  
111 motorbike.

112

113 At the same time, 1400 kilometers away in Darwin, accommodation, a  
114 rental vehicle and the bike’s repair were organized before Bob arrived.  
115 Already 48 hours after having reached Darwin, he was able to resume his  
116 tour through the Australian Outback.

117

118 **All bases covered**

119 It took just a few days to accomplish the rescue mission in an area covering  
120 2.5 million square kilometers. The operation center, acting on behalf of the  
121 automotive client, provided seamless, excellent quality service assistance in  
122 a difficult, challenging situation. Allianz Global Assistance, the emergency  
123 assistance subsidiary of Allianz, works with a worldwide network of 180

124 correspondents, operation centers in 27 countries and 400,000 service  
125 providers – reaching nearly all spots on the world map.

126

127 **What we can do for you**

- 128 • We offer comprehensive car and motorcycle insurance that includes  
129 basic liability, accident and physical damage as well as legal  
130 protection
- 131 • Our specialized insurance packages include luxury and classic cars
- 132 • We provide integrated travel insurance as well as assistance and  
133 customer service solutions for your travels
- 134 • Our comprehensive household, liability and legal insurance will  
135 protect and secure your home and possessions, even when you are  
136 on travels

Sample 12 – from Allianz “Products & Solutions”<sup>64</sup>

1 **Provision the future**



2

3 At Allianz, we can give you the financial freedom and confidence to  
4 continue living life on your own terms. We offer dependable investment  
5 plans so you can make the most of your retirement.

---

<sup>64</sup> “Old Age Provision,” Allianz, accessed on October 25, 2012,

[https://www.allianz.com/en/products\\_solutions/private\\_insurance/old\\_age\\_provision.htm](https://www.allianz.com/en/products_solutions/private_insurance/old_age_provision.htm)

6 **A careful plan for a confident tomorrow**

7 Allianz can help you plan for your golden years with a range of retirement  
8 solutions. Our extensive portfolio of wealth management products delivers  
9 income and growth potential through investment trusts and funds, private  
10 pensions and saving plans. We can also help you invest in property and  
11 other objects of value and provide legacies for your dependants. In addition,  
12 we offer individual life insurance and health care insurance and corporate  
13 provision for employer's pension commitments.

14

15 **A global network behind you**

16 Whether you've just found your first grey hair or need to provide pension  
17 solutions for your employees, you can leverage our global network to help  
18 you invest your assets profitably. Wherever you are in the world, we can  
19 provide the right solutions including those for internationally active firms  
20 setting up company pension plans in foreign countries.

21

22 **Enjoy the prime of your life**

23

24 Achieving financial security and flexibility is very important to the "55+  
25 generation". Invest4Life combines fund investment and annuity in one  
26 financial concept to offer both financial independence and the capital gain  
27 opportunities at the same time.

28

29 **Invest4Life: Fund investment and annuity combined**

30 Allianz is currently responding to the widespread and increasing demand for  
31 investment concepts among people nearing retirement age. In its core  
32 market of Europe, the financial service provider is focusing on a new  
33 generation of financial products that offer clients a combination of  
34 investments and a guaranteed lifetime annuity.

35

36 "In a nutshell, this new product generation offers a guaranteed lifelong  
37 income, return opportunities and flexibility all at once. And with it, we are

38 directly addressing the needs of customers who are close to retirement age,”  
39 explains Manuel Bauer, head of the strategic unit "Allianz Global Life". The  
40 concept of Invest4Life convinced Bauer, who purchased a policy himself.

41

#### 42 **Investment for life with outstanding advantages**

43 The combined fund investment and annuity model of Invest4Life offers four  
44 major advantages in the realm of retirement investments. First, clients can  
45 make a one-time payment and still participate in the growth of the world  
46 economy through the product's built-in fund investment in stocks. This  
47 gives them a chance to watch their investment appreciate substantially  
48 (advantage: opportunity).

49

50 Insured individuals also benefit from a lifetime annuity. The annuity can  
51 never decrease in value, but can increase as fund assets grow. The new,  
52 higher annuity level is fixed and is also guaranteed for life, even if the fund  
53 takes a downturn (advantage: security).

54

55 The product provides clients with ideal flexibility when it comes to planning  
56 their lives. They are allowed to draw on the annuity either now or after a  
57 waiting period. Clients can also access the capital in the fund even during  
58 the annuity phase, for example for a major purchase or travel (advantage:  
59 flexibility). In the event of death, the heirs inherit the value of the fund.

60

61 Invest4Life also offers outstanding tax advantages. Only the lowest income  
62 component of the annuity is taxed, and benefits paid upon death are subject  
63 only to inheritance tax.

64

65 Invest4Life is already available in the German market. This unique  
66 investment program has been available in France since November 2008. The  
67 introduction of Invest4Life in the Italian market is expected within the first  
68 quarter of 2009.

69

70 **What we can do for you**

71 Allianz is one of the leading providers of insurance and financial solutions  
72 services with over 100 years of successful business history.

73

- 74 • Allianz supports over 20 million customers in Germany. Its  
75 experience and financial power stand for reliability and security.
- 76 • Allianz Global Investors, the fund association of Allianz, is one of the  
77 biggest asset managers and manages 953 billion euros of customer  
78 funds worldwide.
- 79 • Our investment funds regularly receive awards for their quality from  
80 independent experts.

81

82 **Full service package**



83

84 Even a small accident or a disease can have severe consequences for the  
85 elderly. After being released from the hospital, they often need additional  
86 assistance around the home and with everyday tasks. The greatest fear of  
87 many elderly people is losing their independence.

88

89 **Keeping your independence**

90 "Customer surveys tell us the wants and concerns of the senior generation.  
91 We pooled our expertise in property, life and health insurance to develop the  
92 cover letter."

93

94 Dr. Gerhard Rupprecht, Chairman of the Allianz Deutschland AG Board of  
95 Management

96

97 **More than an accident insurance**

98 The Allianz “Cover Letter 55Plus” helps elderly people to remain active and  
99 independent even after a hospital stay due to accident or disease. The  
100 services provided under this plan help them to recover in their familiar  
101 home environment. Allianz will take care of their everyday responsibilities  
102 for up to six months. Skilled staff looks after the home, does the laundry and  
103 shopping, and accompanies them to the doctor or to appointments with  
104 government assistance agencies. These assistance benefits are also available  
105 during the period between filling an application for extended-care benefits  
106 provided by law, and the social security administration's decision on the  
107 application – making this a one-of-a-kind option in Germany.

108

109 **Money benefits for long-term care**

110 Allianz “Cover Letter 55Plus” provides a daily allowance for clients who  
111 need long-term care based on the level of care they require, whether at home  
112 or in a facility. Allianz also provides assistance in searching for skilled  
113 caregivers or a placement in a suitable care facility.

114

115 If a client suffers permanent physical disability following an accident,  
116 “Cover Letter 55Plus” provides a cash payout starting at a disability of 20  
117 percent along with an additional lifelong annuity for disabilities of 70  
118 percent or more.

119

120 **Did you know?**

121 Around four million elderly people in Germany are injured in accidental  
122 falls each year and become dependent on outside help to manage their  
123 everyday lives.

124

125 **What we can do for you**

- 126 • We provide help around the house for up to six months throughout  
127 Germany (cleaning, meal service, laundry, shopping).
- 128 • Accompaniment to doctors or government institutions
- 129 • Daily personal hygiene
- 130 • In-house emergency call
- 131 • After an accident abroad, Allianz organizes your return transport to a  
132 German clinic.
- 133 • If you need long-term care, Allianz helps in searching skilled  
134 caregivers or a placement in a suitable care facility. You will also  
135 receive a daily allowance according to your care level.
- 136 • Allianz provides a cash payout for a disability of 20 percent. The  
137 “Cover Letter 55Plus” covers an additional lifelong annuity for  
138 disabilities of 70 percent and more.
- 139 • Legal advice on questions regarding last will and inheritance
- 140 • Free of charge positioning of emergency calls