

- ① **Double meanings.** Check your sentences make sense to readers – and that they will understand who is ‘doing’ each verb. E.g. Incorrect: You see very few five-year-old computers walking around offices these days.
- ② **Fragments.** Every sentence needs a subject and verb, so readers know who is doing what. E.g. Incorrect: Often consists of an employer nominated trustee and an independent trustee.
- ③ **Run-on sentences.** This is when one long sentence is difficult to follow and needs to be divided. Online and in email, the average sentence length should be about 12 words; in formal reports, it should be about 20 words.
- ④ **Singular or plural.** A singular object, such as a company, needs a singular verb (i.e. *it does* instead of *they do*). E.g. Correct: ITC is . . . / The Government does not . . .
- ⑤ **It’s or its.** *It’s* = it is / it has. *Its* is for possessives. E.g. Correct: Revenue has updated its website.
- ⑥ **That or which.** *That* defines (so it’s essential to the meaning and is not separated by commas from the main sentence) and *which* describes (so it’s for extra information, separated by commas). E.g. Correct: What are the issues that concern you? / Your company is not required to act as trustee, which reduces its obligations.
- ⑦ **Commas for pauses.** Read sentences aloud to check if they need commas. E.g. Incorrect: From our review we can assess if the scheme is compliant. (You need a comma after review.)
- ⑧ **Hyphens.** When two words describe a noun (a person, place or thing), check if you need a hyphen. E.g. Correct: a tax-free lump sum / the set-up costs / a five-year plan.
- ⑨ **Lists.** Ensure lists read on from the introductory ‘platform’ (if there is one) and that the grammar is the same structure. E.g. This is incorrect as the grammar in the list is different: An SSAS is:
  - A tax-efficient pension scheme (NOUN)
  - Designed to help you to accumulate wealth (VERB)
- ⑩ **Active versus passive.** Try to use the active voice (Subject > verb > object) where possible as it’s easier to read than the passive (it-was-done). Compare:

ACTIVE	PASSIVE
Tom wrote the report.	The report was written by Tom.
You complete a bank mandate.	A bank mandate is completed.