



EQUITABLE



**Enjoy a Powerfully Simple<sup>®</sup>  
employee benefits experience**

# Employee benefits should complement your business, not disrupt it

That's why Equitable delivers flexible, non-medical benefits and industry-leading technology backed by a human touch.

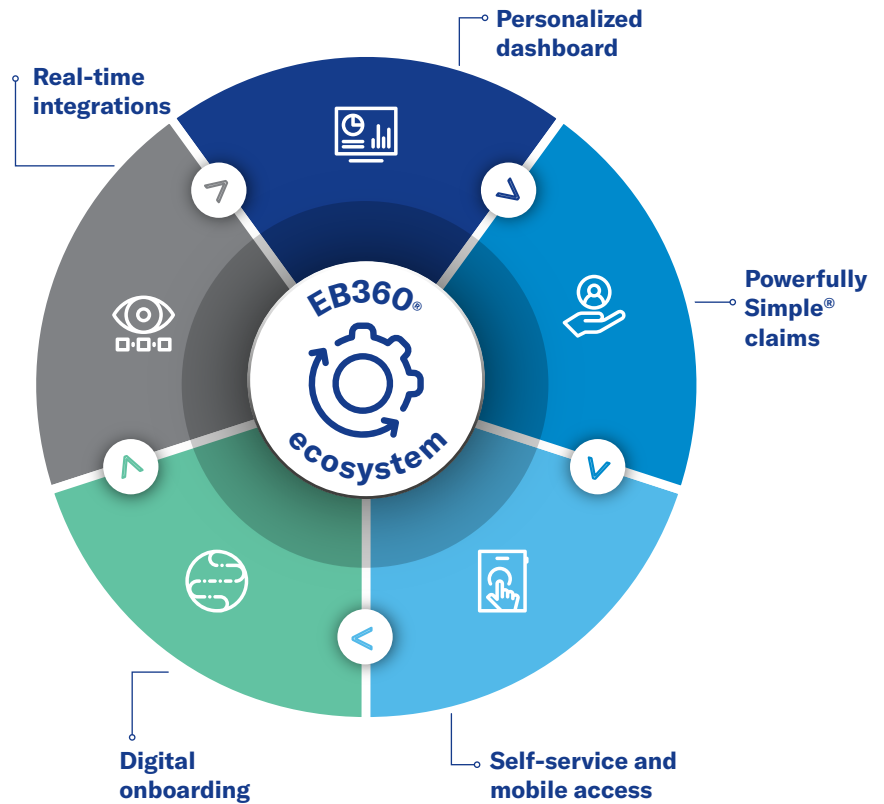
## EB360® ecosystem

Where technology meets efficiency, transforming the way you do business.

EB360® is an all-in-one platform designed to streamline and enhance your business. It gives brokers the tools to deliver innovative solutions that help clients manage administrative needs efficiently while improving the benefits experience for their members.

Customized dashboards for brokers, employers and employees create transparency and control — from onboarding through claims.

By bringing onboarding, enrollment and claims tracking into one place, EB360® eliminates the need to switch between systems or chase down missing information, giving brokers the clarity, speed and consistency to move full speed ahead.



### Benefits



#### Transparent

Total visibility into your book of business.



#### Simplified client servicing

Integration of essential tools and resources.



#### Efficient

Optimized workflows and processes.

# Digital onboarding

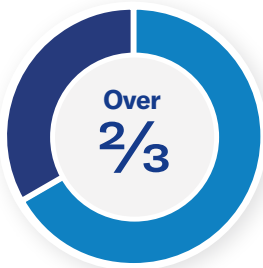
Be ready the moment your client is.

Digital onboarding replaces outdated paperwork with a modern, intelligent process built directly into EB360®. It keeps brokers and employers aligned by operating in one shared system, ensuring everyone has access to the same real-time information from start to finish.

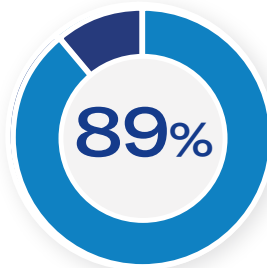
## This means you can:

- ✓ **Push updates live instantly**  
Your changes show up in real time so you can move cases through faster without waiting on system delays.
- ✓ **Eliminate duplicate entry**  
The system uses prepopulated data so you can submit cases in fewer clicks.
- ✓ **Reduce errors with rules-based logic that limits invalid selections**  
The system guides you to accurate choices, protecting you from avoidable back-and-forth and costly corrections.
- ✓ **Cut down paper processing delays**  
Everything is streamlined so submissions are cleaner and faster.

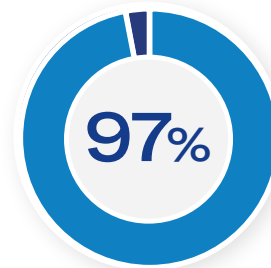
Since launching our digital onboarding solution in 2023:



of brokers now prefer the platform for implementing new benefits plans.<sup>1</sup>



of brokers reported faster implementation timelines.<sup>1</sup>



of brokers said doing business with Equitable was easy.<sup>1</sup>

**By eliminating the hassle of paperwork and reducing time and errors, you can complete the application in as little as 15 minutes.**

Learn more about our digital onboarding experience by watching this video.



# EB360<sup>®</sup>'s API-enabled plan builds with Employee Navigator

**Faster setup, fewer errors and no data duplication.**

Equitable is one of the few carriers without plan limitations in our API integration with Employee Navigator. This allows brokers to help eliminate redundant data entry and reduce the chance of errors.

Our plan build API integration with Employee Navigator enables you to quickly create flexible, customized benefit plans without the need for manual setup. Once the initial step of digital onboarding is complete, the integration is immediately available.

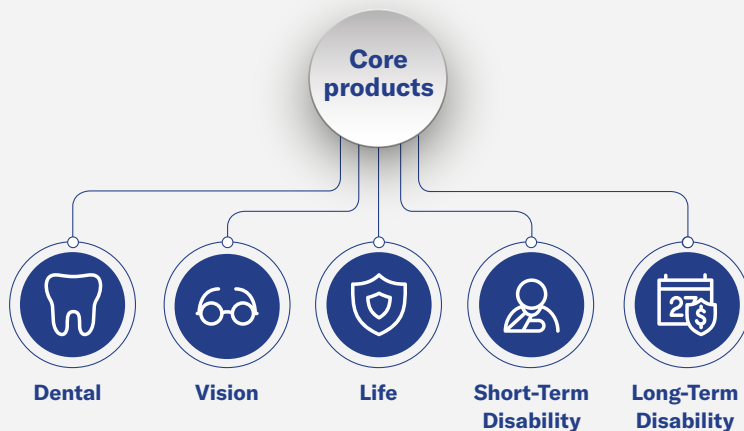
Watch our step-by-step walkthrough of Employee Navigator.



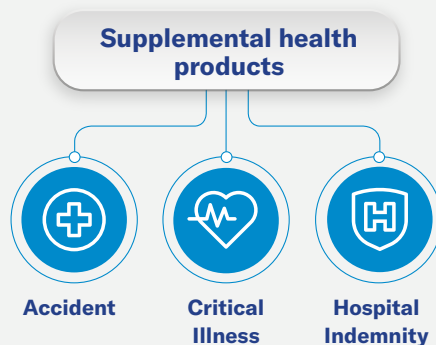
**With automated plan creation, you can be enrollment-ready in hours — not days.**

## Competitive suite of non-medical benefits

Empower your clients to attract, retain and engage top talent with a flexible, competitive suite of employee benefits — backed by a partner who works with you to tailor the right solutions for every workforce.



State disability insurance and paid family and medical leave benefits are offered in certain states, based on state requirements.



## Event-based claims

Employees can submit event-based claims through a single, guided digital intake process that covers multiple supplemental products, all managed in a centralized EB360<sup>®</sup> claims center.

With a dedicated examiner reviewing every claim, they get faster answers, clearer communication and a smoother experience.

In certain states, critical illness insurance is referred to as specified disease insurance.

# The Equitable difference

Equitable has a strong reputation backed by solid financial ratings. We support you with streamlined workflows, integrated capabilities and responsive support.

# 165

years in the business<sup>5</sup>

# A

**Excellent**

A.M. Best

Stable as of 2/20/25<sup>2</sup>

# A1

**Good**

Moody's

Stable as of 5/7/25<sup>3</sup>

# A+

**Strong**

Standard & Poor's

As of 3/11/25<sup>4</sup>

# 2.8m

client relationships  
across Equitable and  
AllianceBernstein<sup>5</sup>

## Contact your Equitable Sales Executive today.

Learn more.



- 1 Equitable Voice of the Customer survey, "Broker & Employer Implementation Experience Survey Results" (January 1, 2025, peak season results, October 2024 through February 2025).
- 2 A.M. Best: A.M. Best's Financial Strength Rating is an opinion of an insurer's ability to meet its obligations to policyholders. A.M. Best ratings range from A++ to S. A plus (+) or minus (-) following the rating shows relative standing within the major rating categories. The "A" rating for Equitable America represents the third highest among 15 rating levels.
- 3 Moody's: Moody's Insurance Financial Strength Ratings are opinions of the ability of insurance companies to repay punctually senior policyholder claims and obligations. Moody's ratings range from Aaa to C. Moody's applies numerical modifiers 1, 2 and 3 in each rating classification from Aaa to Caa. The modifier 1 indicates that the obligation ranks in the higher end of its rating category; the modifier 2 indicates a mid-range ranking; and a modifier 3 indicates a ranking in the lower end of that rating category. The "A1" rating for Equitable Financial represents the fifth highest among 21 rating levels.
- 4 Standard & Poor's: A Standard & Poor's Insurer Financial Strength Rating is a current opinion of the financial security characteristics of an insurance organization with respect to its ability to pay under its insurance policies and contracts in accordance with their terms. Standard & Poor's ratings range from AAA to R. A plus (+) or minus (-) following the rating shows relative standing within the major rating categories. The "A+" rating for Equitable America represents the fifth highest among 20 rating levels.
- 5 As of May 2025. Inclusive of Equitable Financial Life Insurance Company, Equitable Financial Life Insurance Company of America, Equitable Advisors, LLC (Equitable Financial Advisors in MI & TN) and Equitable Network, LLC (Equitable Network Insurance Agency of California, LLC; Equitable Network Insurance Agency of Utah, LLC; Equitable Network of Puerto Rico, Inc.).

Ratings are for Equitable Financial Life Insurance Company of America (Equitable America) as of May 2025. Date reviewed indicates the last public statement by the rating agency. Ratings are subject to change; visit [equitable.com/about-us/financial-strength-ratings](https://equitable.com/about-us/financial-strength-ratings) (last updated on May 8, 2025) for more details, including information on rating scales and individual rating sources. The ratings reflected have no bearing on the performance of the variable investment options.

Powerfully Simple<sup>®</sup> is a registered service mark of Equitable Financial Life Insurance Company.

EB360<sup>®</sup> is a registered service mark of Equitable Financial Life Insurance Company.

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