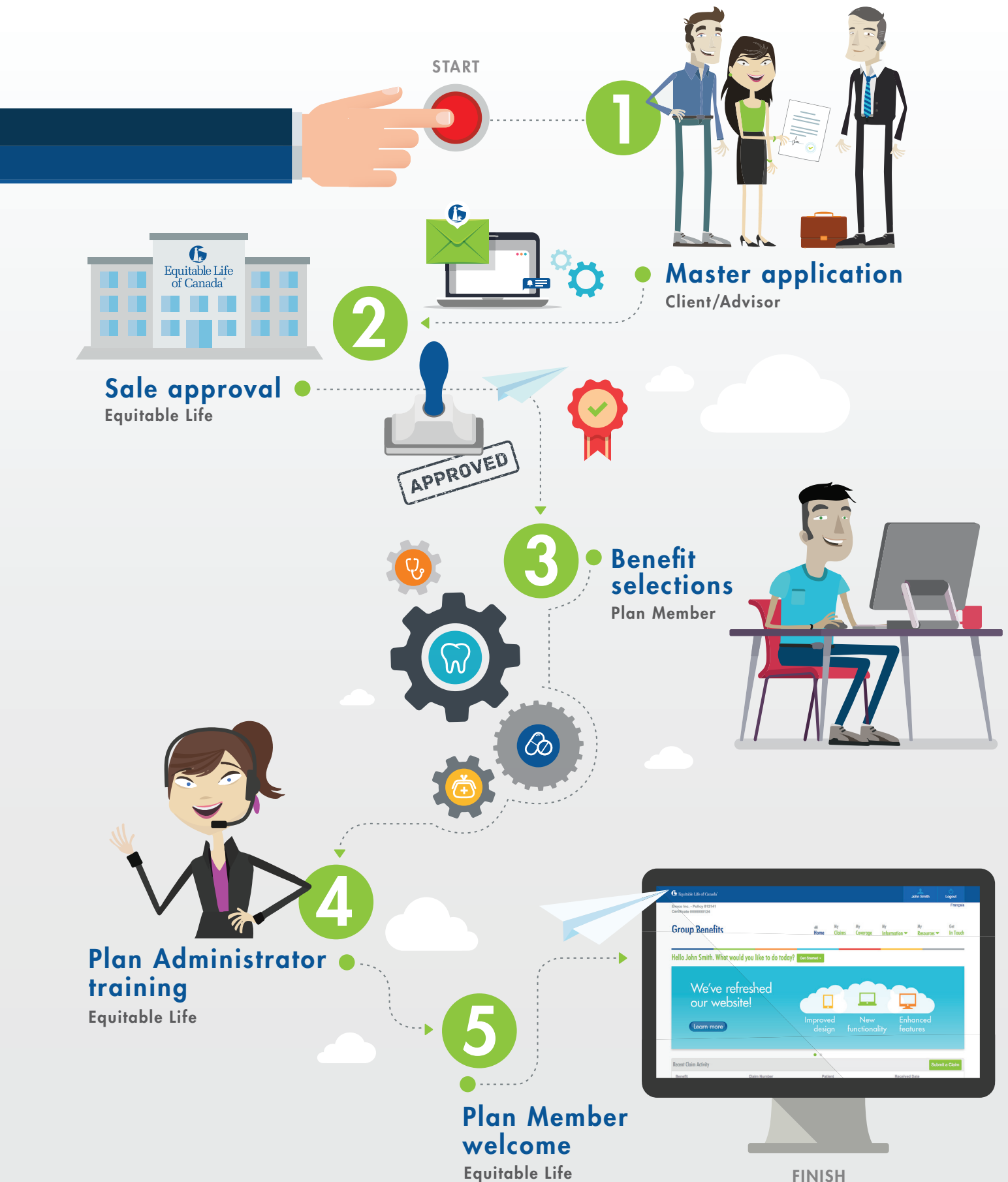


myFlex Implementation Plan*



1 Master application completion

Client/Advisor

- Completes master application confirming plan design and final rates
- Coordinates completion of Plan Member enrolment applications
- Sends sale package with binder cheque to Equitable Life

TARGET DATE: _____

2 Sale approval and confirmation

Equitable Life

3-5 business days from receipt of sale package:

- Sends confirmation to Plan Administrator with:
 - Plan Member announcement letter template
 - Plan Member presentation introducing myFlex
 - "How it works" Plan Member brochure explaining benefit selections process
 - Plan Member Options Guide explaining the benefits in more detail

TARGET DATE: _____

3 Plan Member communication and benefit selections

Client/Advisor

- Announces myFlex benefits program and upcoming benefit selection process to Plan Members - May hold an employee meeting as well - timing varies

TARGET DATE: _____

Equitable Life

3-5 business days from receipt of sale package

- Emails a link to the online enrolment tool to each Plan Member inviting them to select their benefit options

TARGET DATE: _____

Plan Member

- Makes benefit selections through online enrolment tool (5-7 day window)

TARGET DATE: _____

4 Plan Administrator welcome and training

Equitable Life

During plan member enrolment period:

- Calls Plan Administrator to:
 - introduce the myFlex team
 - discuss next steps and
 - schedule plan administrator web training
- When enrolment window closes, sends orientation letter to Plan Administrator once system set-up is complete and the first bill is produced

TARGET DATE: _____

5 Plan Member welcome

Equitable Life

Once enrolment window closes:

- Emails digital welcome kits to Plan Members

TARGET DATE: _____



Note: Assumes master application and plan member enrolment applications are complete with no outstanding questions.