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## A message from Thomas Flavin Head of Distribution, Employee Benefits

### **Rate Stability for Our Clients**

In April, we announced that Equitable would be holding some employee benefits rates steady for renewals through August 1<sup>st</sup>, to help our business clients as they dealt with the challenges of COVID-19. As some areas of the country slowly open for business, we're looking at a longer recovery period than initially expected.

Equitable has decided to extend rate stability for these groups through the end of 2020, so clients with 500 or fewer employees who have renewals between May 1<sup>st</sup> and December 31<sup>st</sup>, 2020 will renew at their existing rates for the following 12 months.

We know it's been hard for businesses who've had to temporarily close, furlough employees, adjust to work from home, and just keep things going in the midst of the pandemic. But we've also seen how resilient this country — and small businesses in particular — are in the face of adversity. We are inspired by the stories we hear — how our clients are finding creative ways to reimagine work, move forward in spite of issues, and generally see the glass as half full. To that end, I'd like to "raise a glass" to not only those on the front lines, but those in the trenches of business who are weathering the storm and looking forward to a brighter tomorrow.

I want to extend a heartfelt thank you to you and your clients, for continuing to believe in us, stick with us, and navigate the future with us. Together, we'll make it through.

We're going to get through this, so keep your head up, and see if you can find ways to support those around you. Above all, stay safe and healthy!

Please stay healthy and safe.

Sincerely,

Thomas Flavin  
Head of Distribution, Employee Benefits