

The Equity Rewards Total Benefits Package

Benefits made easy

Welcome to the Equity Rewards Total Benefits package. We're proud of the comprehensive range of benefits we offer our employees. But just because it's a big package doesn't mean it should be complicated or difficult to follow. This booklet is designed to make your benefits package easy to understand ... just as the package itself is designed to make your life a little bit easier to live.

Building for the future ... living in the present

We know you're planning and working for the future. But we also know that your life is being lived right here, in the present tense. So our benefits package is designed to make your life manageable now, while at the same time helping you lay the foundations for your future growth and advancement. Our goal is to provide you with security and peace of mind as well as the freedom to develop to your fullest potential.

Call it big picture thinking, call it the holistic approach to benefits; whatever you call it, we're here to help you take advantage of it.

One size does not fit all

One of the things we're proudest of is the flexibility of our benefits package. Equity offers variety and adaptability; a range of benefits to choose from, allowing employees to customize their own packages to suit individual needs and circumstances. Health insurance that lets you choose between the freedom to see any doctor you want, or staying within a network to keep your costs lower. Life insurance that lets you add supplemental coverage at a level of your own choosing. Career development training that lets you chart your own professional course. Even a generous time-off package that lets you choose how best to spend your time away from work. As you read through this booklet, you'll find a host of opportunities to choose benefits that are tailored to the shape and size of your life and your needs.

Ask not what your employees can do for you ...

We know that loyalty is a two-way street, and it's something that companies (like individuals) have to earn rather than merely demand. So in order to earn the loyalty of the best and most highly motivated staff in the real estate industry, we've put together a benefits package designed to show you exactly how much we value you.

Part of the process, of course, has been listening carefully to our employees. Many of the benefits in this package have been the direct result of employee suggestions. We consider the package a "work in progress": Each year we evaluate our benefits, using employee surveys and word-of-mouth feedback to adjust and improve our offerings, so that we can offer an even better package the following year.

The Equity Rewards total benefits package includes four major benefit areas which are covered in detail in the following pages:

- **Health and Well Being.** This section includes information on your choices for comprehensive health, dental and vision insurance, short and long term disability, and more.

- **Financial Reward.** This section covers the benefits that can help you manage your compensation, grow your assets, and plan for retirement.

- **Career and Personal Growth.** The benefits covered here can help you build solid foundations for the future through training, employee development, professional memberships, and opportunities for advancement.

- **Life in Balance.** The benefits in this section are designed to help you preserve that all-important balance between work and the rest of your life: paid time off, family and medical leaves, take your child to school days, and more.

We think you'll find your read-through of the Equity Rewards Total Benefits package to be, well, rewarding. And while we've done our best to lay out the information as clearly and simply as possible, if you have questions or need help understanding any part of it, feel free to contact your Human Resources Manager at any time.

"Life is what happens to you while you're busy making other plans."

—John Lennon

"I am where I am because I believe in all possibilities."

—Whoopi Goldberg

"How we spend our days is, of course, how we spend our lives."

—Annie Dillard

"If I'd known I was gonna live this long, I'd have taken better care of myself."

—Eubie Blake, on turning 100