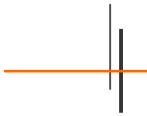


Single log-in User Experience

Client Overview



The client is a diversified financial service organization. With \$200 billion in assets under management, the client has been serving the financial needs of customers across the U.S. and Europe by offering a variety of financial products and services: life insurance and long-term care protection, annuities, individual and group retirement plans, group benefits, mutual funds, and investment management. For businesses, this client is their partner of choice, offering innovative, industry-leading products and educational resources to help them build their business. The client has a well established relationship with warehouses, regional brokerage firms, national banks, and independent advisors. They work directly with high net worth emerging affluent clients that allow diversification, capital flexibility, risks, and high financial strength that many retail and institutional shareholders seek.

Challenge

Prior to the merger and the creation of a new employer market group, the client had multiple lines of business operating independently. Multiple websites were created specific to products and audiences. Each web site was developed independently, presenting a different look and feel that does not effectively support the Employer Markets marketplace today.

Their multiple web sites presented the following issues: each user with multiple relationships must remember multiple log-ins, see branding inconsistencies, and is unable to easily access products at the same time. Developing and supporting the same functionality for different sites has been costly and difficult to scale up.

Scope

To create a single user experience, the multiple login/web site approach for Employer Market must be eliminated. There should be only one look and feel, consistent with the client's marketing strategy for all users to see. A user should be able to identify themselves with a single log-in ID and password. Once logged in, the user will be presented with personalized content that includes account data from all applicable accounts. They should also have the ability to view product information outside of their own interest.

Internal customer service and other administrative audiences require the ability to view the website like all other users. Increased functionality, such as online enrollment and "Live Help" should be defined and added. Ongoing enhancements to the website should be discussed and reviewed on a regular basis.

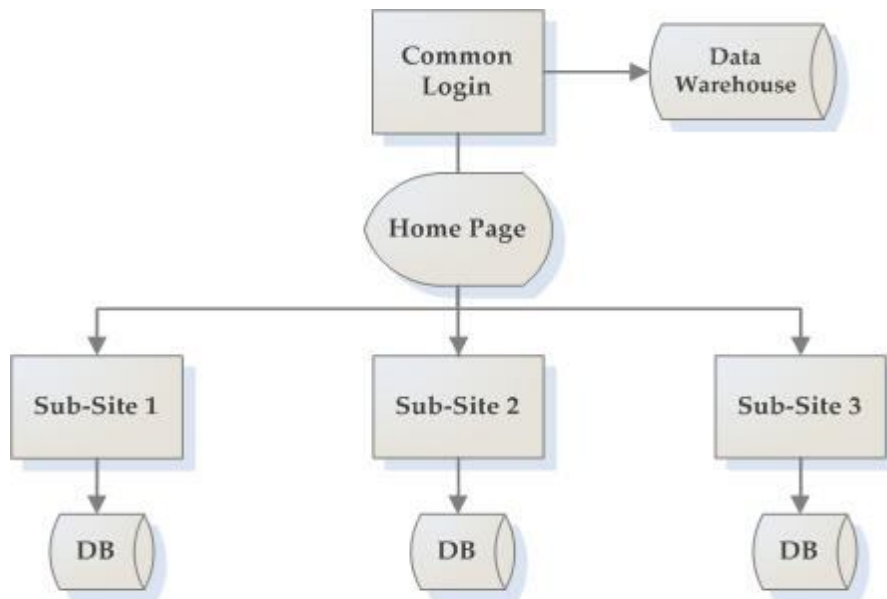
This initiative should not undertake the consolidation of account data to a single data warehouse or the re-development of account access applications. Account access will continue to be provided from various back-end applications, but will be displayed on a central web site. The user may be accessing different back-end applications, but will not have knowledge of doing so.

Creospan's Approach



To support this development, Creospan is providing specialized teams to provide technical support throughout the software development process. These motivated engineers are part of development and quality assurance teams on the client's site. Creospan's engineers are participating in the requirement for JAR and are discussing it's design to provide a solution on the single user experience. The testing team is creating test plans and automated scripts for the single user framework.

The basic solution of the single log-in user experience is shown below.



technical Solution

The single user experience is being implemented using Microsoft C#, .Net, and Oracle 10g database along with a centralized data warehouse in SQL Server 2005. Secure web services were created and consumed to communicate between a centralized portal and various sub-sites.