Preparing for a comfortable retirement

457(b) plan

EQUITABLE

Equitable is committed to helping employees in the public sector

We know public service employees have unique needs.

You spend your time making our communities better every day. We want to help you make your retirement better, too. That's why we've designed a strategy that is tailor-made for public service professionals.

Employees in the public sector trust Equitable

Equitable is a U.S. financial services company that has been helping clients build fulfilling futures since 1869.[1] We apply our saving and investing knowledge to develop retirement strategies designed to meet the needs of educators across the country. That's why we are the first choice for K–12 educators and a top choice for many other public service employees.[2]

Pension and 457(b) plans work together

One of the advantages of working in the public sector is knowing you will have a pension, which can help cover basic retirement expenses like housing and healthcare. A 457(b) plan, which is similar to a 401(k), can supplement your pension and provide extra income to enjoy the kind of retirement you want and deserve.

How a 457(b) plan helps you save more

It's automatic

Saving is easy because your retirement plan contributions are deducted right from your paycheck.

You're in control

You can set your own goals and start saving an amount that works best for you. Increase your contributions up to the federal maximum at any time.

Taxes are deferred

You won't pay taxes until you withdraw the money from your account, which is typically when you're retired and in a lower tax bracket. This means your original investment plus earnings stay invested, allowing your money to potentially grow faster than investments in taxable accounts.

1 Equitable Financial Life Insurance Company was founded in 1859.

2 LIMRA, Not-for-Profit Survey, Q4 2023 results based on 403(b) participants and contributions.

Start early

More time means higher account balances

Retirement may seem like a long time from now, but it will be here before you know it. The sooner you start saving, the better.

Investing even small amounts now can really add up over time. That's because of the power of compounding. The longer you're invested, the more you can potentially benefit. Here's how it works:

Account value when saving $475 per month

Starting age	Account value at age 67
22	$2,379,328
27	$1,594,751
32	$1,060,782
37	$697,371
42	$450,040
47	$281,710
52	$167,148
57	$89,179

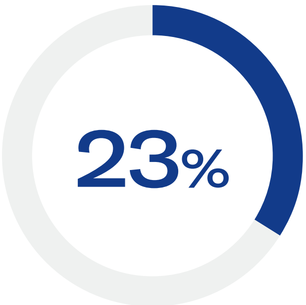
*Hypothetical illustration assuming an average annualized return of 8%

As you can see, the cost of waiting just 5 years can be a steep price to pay later in life. Starting early gives your savings more time to grow. By the time you retire, you should have accumulated more savings that can help generate more income during retirement.

Help from a financial professional

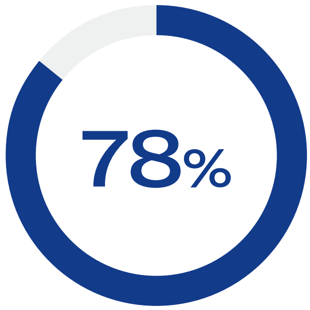
Working with a financial professional can make a difference.

They can assist you in creating a plan for saving and investing that meets your goals. According to a recent study, those who work with one are better off than those who don't.[3]



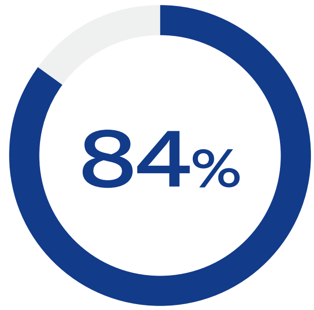
Higher savings balance

23% higher savings balance for people who work with a financial professional versus those who didn't



Confidence meeting goals

78% versus 60% feel confident about meeting their retirement goals (with a financial professional versus without a financial professional)



Overall satisfaction

84% versus 59% expressed a higher overall satisfaction with the performance of their retirement savings plan

Support on your terms

You can connect with us in the way that works best for you:

Meet with a financial professional for personalized guidance.

Call us to get answers to questions or assistance with your account.

Log in to view your account balance, investment allocations, statements and more.

3 Equitable Value of the Advisor Study, 2022. Independent research conducted by Zeldis Research Associates, and commissioned by Equitable, highlights the financial benefits K–12 educators can gain by working with a financial professional with respect to their 403(b) account. These responses reflect anonymous individual opinions from the survey and are not intended as predictions of any product/investment performance, may not represent the experience of any other plan participant, and should not be relied upon as basis for any purchase decision. Equitable Financial Life Insurance Company (Equitable Financial) and its affiliates do not guarantee the accuracy or applicability of the information included in these responses. These responses were collected by Zeldis Research, a third-party vendor not affiliated with Equitable Financial or its affiliates.

The more you save, the less you'll pay in taxes

When you make contributions directly into a retirement savings plan, those amounts don't get taxed. You'll see the difference in your paycheck.

For example, if your annual salary is $50,000 before taxes and you contribute 5% or $2,500 to your 457(b) plan, you will only pay taxes on $47,500. As you increase your contributions, you'll reduce your tax bill even more.

$50,000 annual pretax income			
If you contribute this much to your 457(b) pretax:	**$2,500 (5%)**	**$5,000 (10%)**	**$7,500 (15%)**
Your taxable income will be:	**$47,500**	**$45,000**	**$42,500**
And you will pay the following in income taxes:[4]	**$5,700**	**$5,400**	**$5,100**

$600 more in your pocket

Better yet, you won't pay taxes on earnings as you continue saving for retirement. This tax savings gives you more principal to invest, which means your money should grow faster.

Keep in mind you will have to pay taxes when you withdraw money from your account. However, you should be in a lower tax bracket after you retire or you can do some tax planning to minimize your tax liability.

Even if you save for retirement with a Roth 457(b) using after-tax contributions, you'll still achieve tax savings in the long-term because your investments grow tax-deferred. Roth accounts have the added benefit of tax-free withdrawals in retirement.

Start taking advantage of your 457(b) plan by enrolling today!

4 Based on a hypothetical federal tax rate of 12%. Figures do not take into account any other sources of income, state or local income taxes, tax credits or deductions.

Take an important step toward a comfortable retirement.

Start participating in your 457(b) retirement plan today. If you have any questions, please contact your financial professional.

Equitable Financial Life Insurance Company (Equitable Financial), Equitable Financial Life Insurance Company of America (Equitable America), Equitable Advisors, LLC (member FINRA, SIPC) and Equitable Distributors, LLC are affiliated companies located in NY, NY, (212) 554-1234. Equitable Financial, Equitable America and their affiliates do not provide tax, accounting or legal advice or services. Please be advised this document is not intended as legal or tax advice. Accordingly, any tax information provided in this document is not intended or written to be used, and cannot be used, by any taxpayer for the purpose of avoiding penalties that may be imposed on the taxpayer.

The tax information was written to support the promotion or marketing of the transaction(s) or matter(s) addressed and you should seek advice based on your particular circumstances from an independent tax advisor.

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY); Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with an administrative office located in Charlotte, NC; and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). The obligations of Equitable Financial and Equitable America are backed solely by their claims-paying abilities.

Variable Annuities: • Are Not a Deposit of Any Bank • Are Not FDIC Insured • Are Not Insured by Any Federal Government Agency • Are Not Guaranteed by Any Bank or Savings Association • May Go Down in Value

EQUITABLE