



EQUITABLE

EQUI-VEST[®] StrategiesSM

A retirement plan designed to help you
save for a comfortable retirement

EQUI-VEST[®] StrategiesSM is available through the retirement savings plan offered by your employer.

In the world of retirement planning, it's called a tax-deferred variable annuity, which means your money grows tax deferred until you're ready to start withdrawing it in retirement. You won't pay taxes on earnings, so your investments have the opportunity to grow more quickly than a taxable account. In addition, lower income taxes may allow you to increase your contributions and accumulate more savings.

No matter where you are in life, EQUI-VEST[®] StrategiesSM can be a smart choice that may give you a level of confidence along your path to a fulfilling future.

It's your plan. Customize it to meet your needs.

Pay yourself first

Your savings are deducted from your paycheck and go directly into your account before you pay taxes.

Manage all your retirement assets in one place

If the plan allows it, you can move retirement assets from prior retirement plans into your account.

Choose the combination of investments that best fits your needs

To support the retirement plan that's right for you, you can choose from a wide range of investment options to match your own goals, needs and tolerance for risk. This includes options that invest in stocks and bonds for growth potential and options that protect against market declines.



Opportunities for growth:

Participate in the market – growth potential from options that invest in stocks and/or bonds

Automatically diversify your assets – asset allocation portfolios¹

Set a target retirement date – target date fund options automatically reset the asset mix of investments

Offers growth potential with some downside protection up to the segment buffer – structured investment option

Guaranteed growth – guaranteed interest option



More certainty:

Guaranteed income in retirement – Personal Income BenefitSM
(Annual charge of 1% of the value in the Personal Income BenefitSM account.)



Family protection:

Your named beneficiary will receive the greater of the money in your account, or the total amount you contributed, if you pass away.

Upon your death, your beneficiary may be able to keep the contract and receive distributions through multiple methods. Each beneficiary would need to have \$5,000 available to select this feature. Additional requirements must also be met.

Move your money into the market gradually

If you're not ready to invest your savings in the market all at once, you can invest a little at a time. Just put your savings in the Guaranteed Interest Option, then each month we'll transfer the interest OR a fixed dollar amount into:

- 1 Structured Investment Option
- 2 Personal Income BenefitSM and/or
- 3 Any of the other variable investment options.

This is known as dollar-cost averaging² and is a good way to avoid market timing and potentially receive a higher return over the long term.

¹ Asset allocation is a form of diversification that does not guarantee a profit or protect against a loss.

² Dollar-cost averaging does not guarantee a profit or prevent a loss.



The flexibility to make changes³

You can change how much you save at any time. You can also transfer your savings among the available investment options, without charges or fees.



Withdrawing your savings⁴

If eligible, you are allowed to withdraw 10% of your account value each year without paying a withdrawal charge. Subject to the plan and certain contracts, you may also take a withdrawal, free of charge, if you:

- 1 Have a financial hardship or unforeseeable emergency.
- 2 Become disabled.

Since plans like this one were designed for retirement and not for short-term goals, any withdrawals taken prior to age 59½ may also incur a 10% federal income tax penalty in addition to ordinary income tax.⁵ You may also pay a withdrawal charge on any amounts over the 10% free withdrawal.



Loaning yourself money

If the plan allows it, you can take a loan from your account. If you do, you will:

- 1 Pay interest on the amount you borrow.
- 2 Have 5 years to pay back the loan, unless the loan is for a primary residence, in which case you may have longer to pay it back.
- 3 Not pay taxes on the borrowed amount if you pay it back on time, according to the schedule.
- 4 Pay taxes on the entire borrowed amount, plus a 10% federal income tax penalty, if you default on the loan.⁵
- 5 May not be able to borrow as much from your account if you have taken loans from other retirement plans.



Taking guaranteed lifetime income

Once you're ready to retire, you can turn your account value into annual guaranteed income payments that can last as long as you live. This is one of the benefits of an annuity that you may not find in other financial products.

³ Due to contract restrictions, some transfers between investment options may not be permitted. Please consult your local advisor.

⁴ Please consult your financial professional for plan details.

⁵ Does not apply to 457(b) plans.

Visit our website at equitable.com.

Fees and charges

You'll pay fees and charges for the annuity's guarantees and any extra options or features you choose. For complete details about the costs associated with your EQUI-VEST® StrategiesSM employer's plan, please refer to the "EQUI-VEST® StrategiesSM Series 900/901 Retirement Program Summary of Fees" provided by your financial professional or your employer and should accompany this material.

Variable annuities are long-term financial products designed for retirement purposes. In essence, an annuity is a contractual agreement in which payments are made to an insurance company, which agrees to pay out an income or a lump-sum amount at a later date. There are fees and charges associated with variable annuities, which include, but are not limited to, mortality and expense risk charges, sales and surrender charges, administrative fees and charges for optional benefits. The variable investment options offered in this contract will fluctuate in value and are subject to market risk, including loss of principal.

All guarantees described herein are subject to the claims-paying ability of Equitable Financial Life Insurance Company. Guarantees do not apply to variable investment options.

Because this EQUI-VEST® StrategiesSM annuity contract would be used to fund a retirement plan, participants should be aware that such annuities do not provide tax-deferral benefits beyond those already provided by the Internal Revenue Code. Before purchasing, individuals should consider whether its features and benefits beyond tax deferral meet their needs and goals. Participants may also want to consider the relative features, benefits and costs of this annuity with any other investment that they may use in connection with their employer's retirement plan or arrangement.

Certain types of contracts, features and benefits may not be available in all jurisdictions or in all 403(b) or 457 plans.

This fact card does not cover all material provisions of the EQUI-VEST® StrategiesSM Series 900/901 contract. This fact card must be preceded or accompanied by a current EQUI-VEST® StrategiesSM prospectus, the prospectus for the underlying portfolios any applicable supplements, and the prospectus for the Structured Investment Option, which contain detailed information about the EQUI-VEST® StrategiesSM 900/901

contract, including risks, charges, expenses, investment objectives, limitations and restrictions. You should carefully read the prospectus, and any prospectus supplements included in this kit, before purchasing a contract.

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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

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