



# Trust, choice and you



EQUITABLE  
ADVISORS

## **Equitable Advisors, LLC.**

Equitable Advisors, LLC, member FINRA, SIPC (Equitable Financial Advisors in MI & TN) is proud to offer the wide-ranging products and services of LPL Financial. LPL Financial is one of the nation's leading financial services companies and a leading independent broker-dealer. With headquarters in Boston, San Diego and Fort Mill, LPL Financial provides premier service and support to financial professionals nationwide.

Equitable Advisors, LLC serves as the introducing broker-dealer, and LPL Financial (member FINRA, SIPC) serves as the clearing broker-dealer for brokerage accounts. Equitable Advisors, LLC serves as an investment advisor registered with the SEC; and LPL Financial serves as the principal sponsor, an investment adviser and the broker-dealer for the LPL Financial investment advisory programs offered through Equitable Advisors Financial Professionals. Equitable Advisors and its financial professionals are not affiliated with LPL Financial. Additional investment advisory programs are offered through third-party program sponsors who are unaffiliated with Equitable Advisors and LPL Financial.

Equitable Advisors serves as an investment adviser in referring clients to these programs, and the third party serves as the principal sponsor and an investment adviser. These programs may clear through or retain broker-dealers other than Equitable Advisors or LPL Financial and are unaffiliated with either party. Equitable Financial Life Insurance Company (NY, NY) is an affiliate of Equitable Advisors, LLC.

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We all have a vision of where we want to be in the future. This could mean many different things to different people. What do you imagine? At Equitable Advisors, LLC, we believe your dreams can become reality when they are supported by a partner you can trust, a broad product menu and a commitment to putting you first.

# Trust

## **One financial professional**

When you work with Equitable Advisors, you benefit from a dedicated individual relationship with your knowledgeable financial professional, who will take time to understand your unique investment objectives — someone who has access to the resources of a premier financial services organization. Together, we can define a strategy and create a roadmap that can help you build your financial future.

# Choice

## **Our broad products and services selection**

Convenient access to a broad menu of competitive investment products is critical to the successful implementation of your strategy and working toward your long-term goals. Equitable Advisors offers a robust menu of products to choose from.

# You

## **Individual planning and investment services**

At Equitable Advisors, we firmly believe that the key to your financial success is the development of a personalized financial strategy that reflects your unique life objectives. This is the foundation upon which your relationship with Equitable Advisors is built. Professional guidance, a broad product menu and ongoing assessment of your financial situation are the hallmarks of our commitment to you.

For more information and important considerations, please see the back cover of this brochure.

# An array of investment choices<sup>1</sup>

Equitable Advisors provides you with the following investment options to help you meet your goals.

## Your mutual fund choices

Mutual funds can be an integral part of a sound investment plan because they offer ongoing professional investment management and diversification across a large number of securities. Based on your investment objectives and philosophies, your Equitable Advisors Financial Professional can help you choose from thousands of mutual funds offered with more than 100 fund families, including:

1290<sup>2</sup>  
FUNDS



American Century  
Investments®

CAPITAL GROUP® | AMERICAN  
FUNDS

BLACKROCK®



FRANKLIN  
TEMPLETON

Goldman Sachs  
Asset Management



LORD ABBETT®

NATIXIS  
GLOBAL ASSET MANAGEMENT

nuveen  
A TIAA Company

PIMCO

Russell  
Investments

These fund families are subject to change. This is not a complete list of the fund families to choose from.

<sup>1</sup> Keep in mind that investing in mutual funds, securities, bonds and Separately Managed Accounts (SMAs) entails market risk. Return and principal value will fluctuate, and shares may be worth more or less than your original investment when redeemed. Diversification and asset allocation do not guarantee a profit or protect against loss in a declining market. Depending on the portfolio size or the frequency of securities transactions, investors should evaluate whether SMAs are suitable for them.

<sup>2</sup> Affiliated with Equitable Advisors, LLC.



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## Individual equities and bonds

You can buy and sell listed and over-the-counter stocks, corporate, agency and municipal bonds, and U.S. Treasury securities.

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## Insured cash accounts and money market funds

We offer you the benefit of automatic sweeping of all idle cash, deposits and investment earnings into an FDIC-insured cash account (ICA) or an LPL Financial Deposit Cash Account (DCA), depending on your account type and registration. In addition, we offer both taxable and tax-advantaged money market funds, including a number of state-specific funds.<sup>3,4,5</sup>

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## Certificates of deposit

Your Equitable Advisors Financial Professional can offer competitive rates on certificates of deposit (CDs). Generally, CDs may not be withdrawn prior to maturity. The CDs are FDIC-insured up to \$250,000 per depositor, per institution.

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## Separately Managed Accounts

Managing your investments becomes more complicated as your wealth grows. Your needs are more complex. A Separately Managed Account (SMA)<sup>6</sup> is a portfolio of investments in which you have direct ownership of each security, and in which the decisions about which securities to buy or sell are delegated to one or more professional money managers. SMAs combine the advantages of investing directly in the stock market and having a professional money manager oversee your investments on a continuous basis.

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## Unified Managed Accounts

The Unified Managed Account (UMA) is an evolution of the separately managed account, in that it removes the need to have more than one account and combines all of your assets (e.g., mutual funds, stocks, bonds and exchange-traded funds) into one well-diversified account with a single registration. Your portfolio will still be managed and rebalanced by an investment professional.

<sup>3</sup> You must meet eligibility requirements to invest in the ICA account. FDIC insurance is capped at \$2.5 million for individual accounts, \$5 million for joint accounts.

<sup>4</sup> DCA is only offered in certain LPL Financial Advisory retirement account offerings. FDIC insurance is capped at \$2.5 million for individual accounts, \$5 million for joint accounts.

<sup>5</sup> An investment in the money market fund is neither insured nor guaranteed by the FDIC or any other government agency. Although the funds offered seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the funds.

<sup>6</sup> Separately Managed Accounts generally require a higher initial investment than mutual funds or individual stocks.

A photograph of two women sitting at a dark wooden table in a bright, modern setting with large windows in the background. The woman on the left has long, straight grey hair and is wearing a dark blue button-down shirt. The woman on the right has dark hair and is wearing glasses, a black leather jacket, and an orange turtleneck. They are both smiling and looking at a smartphone held by the woman on the right. The text "Brokerage accounts that fit your investment style" is overlaid in white at the bottom left of the image.

**Brokerage accounts  
that fit your  
investment style**



The investing landscape has changed significantly over the past few years. Many people want a brokerage account that combines trading services with financial management services. Varying investment styles and preferences requires a more personalized approach in our brokerage account selection.

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## Brokerage services

With the brokerage accounts available through Equitable Advisors, you will have a wealth of services available to you, including:

### Investment services

- Invest in stocks, bonds, mutual funds, exchange-traded funds (ETFs), certificates of deposit and unit investment trusts.
- Enhance your earning power through the automatic sweep of idle cash into the insured cash account. In addition, we offer both taxable and tax-advantaged money market funds, including a number of state-specific funds.<sup>7</sup>
- Track your investment earnings and receive cost basis data on purchases.
- Download your 1099 tax information into TurboTax<sup>®</sup> tax preparation software.

**If you are interested in brokerage services, please ask your financial professional for more information, including a description of fees and other charges associated with these services.**

<sup>7</sup> You must meet eligibility requirements to invest in the ICA account. FDIC insurance is capped at \$2.5 million for individual accounts, \$5 million for joint accounts. An investment in the money market fund is neither insured nor guaranteed by the FDIC or any other government agency. Although the funds offered seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the funds. Registration type and account type determine cash equivalent options.

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## Additional services and capabilities

### With your financial professional or through the trade desk

At Equitable Advisors, we offer you a variety of methods to choose from when you decide to buy and sell securities. Although your financial professional is your primary source for placing trades, you can also place trades over the telephone with our dedicated trade desk.

### Margin borrowing

The ability to margin securities in your brokerage account is an option. Margin borrowing power gives you a line of credit that can be used to purchase securities or as overdraft protection on certain check purchases.<sup>8</sup>

### Cash management services

There are two choices available for money management features that can help you organize your cash and expenditures along with your investments. The Premier Check Writing Program allows check-writing only, with a minimum check amount of \$100. The Premier Plus Program includes:

- Visa Platinum Check Card (optional)
- Unlimited check-writing
- Direct deposit of payroll and pension checks
- Worldwide ATM access
- Internet and phone access
- Securities protection offered through SIPC<sup>9</sup>

<sup>8</sup> Please be aware that margin borrowing is subject to specific limits and requirements. In addition, by using margin, you increase the risk that you may become overextended and vulnerable to losses in a down market. For more information on margin, including margin limits, requirements and other important disclosures and risks, please ask your financial professional for a copy of Equitable Advisors' "Margin Disclosure Statement." General information on margin is also available at [finra.org](http://finra.org).

<sup>9</sup> Equitable Advisors, LLC is a member of SIPC, which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). The account protection applies when an SIPC member firm fails financially and is unable to meet obligations to securities customers. SIPC and any additional protection do not ensure the quality of investments or protect against losses from fluctuating market value. An explanatory brochure is available upon request or at [sipc.org](http://sipc.org).



## Financial planning services

Equitable Advisors' financial planning process is an integrated program that can assist you in charting a course toward financial independence and long-term security. It can help you assess your long-term savings, investment and protection needs in light of your financial goals and current financial situation. Once you have determined your needs, your financial professional can work with you in building a strategy to help you reach your objectives.

## Investment advisory services

Customized professional investment management is a viable option for affluent individual investors who do not have the time, expertise or inclination to conduct their own research, monitor financial markets or make buy-sell decisions on individual securities. With professional investment management, your portfolio can be customized to better reflect your financial situation and goals. Above all, it gives you the confidence of knowing that a structured and disciplined process helps to govern your investments.

### LPL Financial advisory products

**Equitable Advisors, LLC is proud to offer the investment advisory products and services of LPL Financial — the number one independent broker-dealer in the country.<sup>10</sup>**

LPL Financial provides industry expertise, independent research and a wide array of investment products and platforms.

**With the investment advisory accounts available through LPL Financial, you will have a wealth of services available to you, including:**



### Periodic statements

Premier periodic statements with a consolidated account summary, including Equitable life insurance, and annuity information and below-the-line reporting on certain accounts.



### Online access

Online access to your account via **[equitable.com](https://equitable.com)**.



### Reports

Quarterly performance reports.

<sup>10</sup> Data as of October 30, 2023. As reported by Financial Planning magazine, 1996-2023, based on total revenue.

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## Investment advisory services (cont'd)

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**Model Wealth Portfolios (MWP)** can help you realize your goals through a comprehensive investment strategy focused on your economic preferences and objectives with the assistance of your financial professional. They offer a range of solutions, and the ability to mix and match models for a portfolio that aligns with your risk tolerance, timeline and goals.

MWP is an investment platform that offers portfolios from a variety of professional money managers, each of whom provides a specialized philosophy, process and market outlook. These money managers follow well-defined, repeatable processes for building and managing portfolios, while considering the long-term risk-return expectations for the investments they include, and employing sophisticated screening methods to narrow the universe of investment options.

**Optimum Market Portfolios (OMP)** provide investment strategies that are designed to help you pursue your goals by managing risk, offering services by professional money managers and providing objective investment research. Comprised of a diverse series of mutual funds, the portfolios feature 10 or more money managers who are typically employed by institutional investors — large organizations that make multimillion-dollar investments. In one comprehensive approach, Optimum Market Portfolios give you access to professional money management at a low entry point, as well as asset allocation models that feature depth, personalization and intelligence.

**Strategic Asset Management (SAM)** is an investment advisory program that provides a customized investment portfolio developed in conjunction with your Equitable Advisors Financial Professional. Together, you and your financial professional will map out an investment strategy that's tailored to your goals, risk tolerance and time horizon. Through SAM, you have access to a wide variety of investments to increase your portfolio's diversification. In addition, investments you already own can be combined with those we select to complete your customized portfolio, and add to the potential success of your plan. But your unique circumstances and personal objectives dictate the method of investing, as well as the types of investments chosen. Asset allocation is at the core of SAM. This involves spreading your investments across several asset classes to reflect your particular goals. Asset allocation allows your portfolio to participate in a variety of market sectors while potentially minimizing overall volatility. Keep in mind asset allocation doesn't ensure a profit or protect against a loss. Your portfolio may include, but is not limited to, mutual funds, stocks, bonds, alternative investments, conservative option strategies, cash equivalents, fee-based variable annuities (including Structured Capital Strategies® Series ADV and Investment Edge® ADV from Equitable Financial Life Insurance Company, long-term financial products for retirement purposes) or a combination of these vehicles.

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## Investment advisory services (cont'd)

**Personal Wealth Portfolios (PWP)** offer a powerful combination of industry-leading separately managed account managers, mutual funds and ETFs, allowing you to diversify and customize your portfolio to help meet your financial objectives. In partnership with your financial professional, you can create an asset allocation strategy suited to your unique financial situation. As your financial profile changes, your PWP account can be customized to reflect your investment needs throughout your life.

**Manager Select** is a comprehensive investment platform that provides access to a wide array of institutional money managers — which is usually unavailable without high account minimums. You'll enjoy a full range of consulting, advisory and management services for a fixed annual fee. Manager Select combines several investment services into a custom-tailored asset management platform, including investment planning, strategy development, manager selection, portfolio construction, ongoing management and monitoring, trade execution and performance measurement. Your team of seasoned investment professionals, led by your Equitable Advisors Financial Professional, is guided by your unique circumstances and objectives.





# Getting started with your personalized financial strategy

Take control of your financial future today. Getting started is simple. All you need to do is call your Equitable Advisors Financial Professional to set up a personal consultation. If you already have an established relationship with a financial professional, ask how we can help you build your future through our menu of investment strategies. Building a relationship to reach your financial goals with Equitable Advisors is about:

## Trust

One financial professional

## Choice

Our broad products and services selection

## You

Individual planning and investment services



The information in this brochure is meant to assist you in choosing among the many investment options we can offer.

This brochure provides an overview of some of our products as we help you assess your needs, risk tolerance and investment objectives. The information in this brochure is meant to assist you in choosing among the many investment options we can offer by comparing some of the standard features available in these products. It is not a recommendation of any products, but rather an introductory exploration into some of the ways in which we might be able to work together.

This overview is not an offering for any products; investment advisory products are more fully explained, including information regarding account minimums, fees and other charges, in our disclosure brochure, Form ADV Part 2A, and the disclosure brochures of the sponsors of those products. Mutual funds (like those described on page 2) are offered by prospectus only, which will describe the fee structures and other charges. We have also provided some introductory information related to general securities products in brokerage accounts. Please ask your financial professional if you would like more information regarding these products, including information regarding fees and other charges.

Mutual funds and brokerage products have different characteristics and cost structures. Our responsibilities, and yours, may be different in brokerage and investment advisory accounts. This brochure does not cover all products offered by Equitable Advisors, LLC, such as fixed and variable life and annuity products (variable products are also offered by prospectus only), so we will be happy to discuss the full range of our services with you.

**Please consider the charges, risks, expenses and investment objectives carefully before purchasing a mutual fund or variable annuity. For a prospectus containing this and other information, please contact a financial professional. Read it carefully before you invest or send money.**

If you choose to explore further the ways in which we can assist you with your financial goals, we will ask you for more detailed financial and personal information and will also provide you with detailed information about how we do business, which may include the Equitable Advisors Guide to Mutual Fund Investing, the Equitable Advisors Guide to 529 Plans, and Form ADV Part 2A.

Securities products and services are offered by Equitable Advisors, LLC, member FINRA, SIPC.

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Structured Capital Strategies® Series ADV and Investment Edge® ADV variable annuities are issued by Equitable Financial Life Insurance Company (NY, NY) and are co-distributed by affiliates Equitable Advisors, LLC and Equitable Distributors, LLC.

Equitable Advisors, LLC and its affiliates do not provide tax or legal advice.

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.

Brokerage products and services are offered through Equitable Advisors, LLC, member FINRA, SIPC.

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