



EQUITABLE



A new kind of retirement plan experience

for 403(b) plans

Supporting plan administration for you
and retirement readiness for your employees



Motivating employees to save for a comfortable retirement

Retirement plans should be designed with both you and your employees in mind. That's why we put ease, personalization and choice at the heart of your experience. With effortless management for you, and personalized guidance and certain guaranteed options for your employees, you can both focus on what matters most, now and in the long run.

Equitable Retirement Plan ServicesSM provide all of this, and more.



For you: the employer

- A dedicated service team
- Easier, simpler plan administration
- Flexible plan strategies
- Retirement readiness for your employees



For them: the employees

- Personalized guidance
- Helpful digital tools
- Options for additional protection, including retirement certainty¹
- Financial education resources

Public higher education

We can help your employees save for retirement while minimizing the effort needed to administer your plan. That's why more teachers, administrators and school staff come to us for their retirement plans than anyone else.

We know how to motivate educators

Equitable spoke with educators across the country to get a deeper understanding of their perspective and why they enroll in a 403(b) plan.² Based on those conversations, we've developed educational materials to help motivate them to participate in your plan so they can look forward to a more comfortable retirement.

¹ Retirement certainty specifically refers to the Equitable Fixed AccountSM.

² maslansky + partners. New Language Study, 2022.

Easier, simpler plan administration for you

We take care of the heavy lifting by handling the ins and outs of getting your plan set up and running, and keeping it going. With our powerfully simple platform and a dedicated team of retirement professionals to help, tools and assistance are available every step of the way. We're here to help you create and maintain a retirement program tailored to fit your organization's goals.

Confidently make decisions and manage your plan

You get a dedicated team of experts to help you, from start to finish. Our retirement experts work with financial professionals to position plans for success. You can expect a straightforward experience when you work with your Equitable team.

- Plan documents
- Plan monitoring and updating to comply with tax law changes
- Audit support
- Plan reporting
- Contribution limit monitoring
- Electronic delivery services

Ease your day-to-day responsibilities

We offer a simple, streamlined experience on an intuitive platform. Whether you're transitioning your plan or in the midst of your plan's administration, our plan sponsor website can help you confidently track your progress and manage the steps you need to take.

From your personalized dashboard, you have access to the information you need, all in one place.



See how plan participation is progressing, so we can update your communications strategy to make sure employees are on track to meet their goals.



View a snapshot or drill down by investment options to see how your plan is performing and stay on top of your administrative responsibilities.



Get real-time notifications and alerts about everything from compliance to participant catch-up eligibility.



Access standard reports and create customized reports you can download and easily save to run again in the future.



View overall plan status or dive deeper into the details, such as participant balances, loans and hardship withdrawals.



We offer full-service plan administration

If you are looking for a third-party administrator, we can help. From fundamental tasks, such as payroll remittance, to more complex responsibilities, such as compliance monitoring and audit support, we offer services to help simplify even your most complicated administrative responsibilities.

Personalized guidance for your employees

Retirement is about making the most of what you have to achieve the freedom to pursue your passions. For employees, a retirement plan that offers guidance, flexibility and a degree of certainty is an essential part of their employee benefits package. That's why we provide your employees with the flexibility to customize a savings strategy to meet their needs at every stage of life to help them secure their financial well-being.



Enrollment made simple

We begin by offering your employees the freedom to enroll in a way that works best for them. They can choose from three different options:



Meet with a financial professional for highly personalized guidance.



Call customer service at (855) 205-2494 if telephone support is preferred.



Enroll online with our convenient web-based enrollment tool.²

An advisor can help your employees prepare for retirement

According to a recent Equitable study,³ participants who use a financial advisor demonstrate measurable financial benefits:

- Earlier and larger plan contributions
- Higher confidence in plan performance
- Higher overall satisfaction with their retirement plan

Online tools can help make retirement planning simple

Our online tools motivate employees to explore, engage and take action. Employees can:

- Determine their estimated retirement income and see how contributing more might help them close the gap and achieve their goal.
- Compare their retirement savings progress to others in the same age and income range using the benchmarking tool.
- Take the next step by increasing their contributions.
- Access short videos and articles that are helpful at each stage of life.

Ongoing support

After enrollment, we continue to support your employees on an ongoing basis. Whenever they need guidance or have questions, your employees can set up an appointment with their financial professional or use our online tools to make sure they stay on track toward their retirement goals.

Ultimately, Equitable can help get more of your employees investing toward the comfortable retirement they deserve.

² Online enrollment may not be available in all plans.

³ 2022 Value of the Advisor research.

Flexible retirement plan strategies

We know many educators are looking for a careful balance between growth and security in their retirement plan's investment options. That's why we offer opportunities for savings accumulation while they're building assets during their working years, and predictable income after they retire.

Meeting the diverse needs of your employees

With a broad spectrum of investment products to fund your retirement plan — from variable and fixed annuities to mutual fund options, our investment platform features a high degree of flexibility to help you design a retirement package appropriate for you and your employees.



Options for additional protection:

Guaranteed growth — Options that offer employees an opportunity to earn a minimum fixed interest on their retirement savings, regardless of market performance.⁴

A balance between protection and growth — Options that offer potential for growth while having some protection from market declines for employees who have concerns about market volatility. Available in certain annuity products.⁵

Guaranteed income in retirement — Options that offer employees a way to turn their retirement savings into a stream of guaranteed income payments that can last their lifetime. Available in certain annuity products.⁶

⁴ Protection options may vary by product. Guarantees are based on the claims-paying ability of Equitable Financial.

⁵ Various fixed interest options are available, depending on the product(s) selected for the plan.

⁶ May not be available in all products or states. Check with your financial professional for details.

Depend on the experience of an industry leader

We know educators are driven by passion. They influence the lives of thousands, helping them prepare for the future. Similarly, Equitable is passionate about helping educators secure their financial well-being so they can plan for the retirement they deserve. For more than 160 years, we've been working with clients across generations, building on what's proven and pursuing what's possible.⁷ Trust comes with experience. You can count on ours.

The Equitable difference

Beyond a wide range of retirement products and services designed to give you flexibility, value and ease of administration, we're committed to helping your employees in other ways so they can achieve the retirement they deserve. Your employees have access to:

- **Women's programs** — Women have unique life circumstances and financial planning needs. Since more than 70% of educators are women, we offer educational programs especially designed for them.
- **Student loan forgiveness guidance** — Many teachers graduate from college with significant student debt. We can help them find out if they are eligible for one or more loan forgiveness programs.

⁷ Applies specifically and exclusively to Equitable Financial Life Insurance Company (NY, NY).

Strength and stability

Trust is earned. At Equitable, we work hard to earn yours. We put our experience to work for you. Our financial stability. Our innovative products and services. Our abiding commitment to know you and guide you.⁸

Wherever you are on your journey and whatever financial well-being means to you, you'll be starting with the foundation of security we've been building since 1859.⁸

Along the way, we've gained respect as one of America's leading financial services companies. And we've earned the trust of our clients and their families for generations.

Trust comes with experience.
You can count on ours.

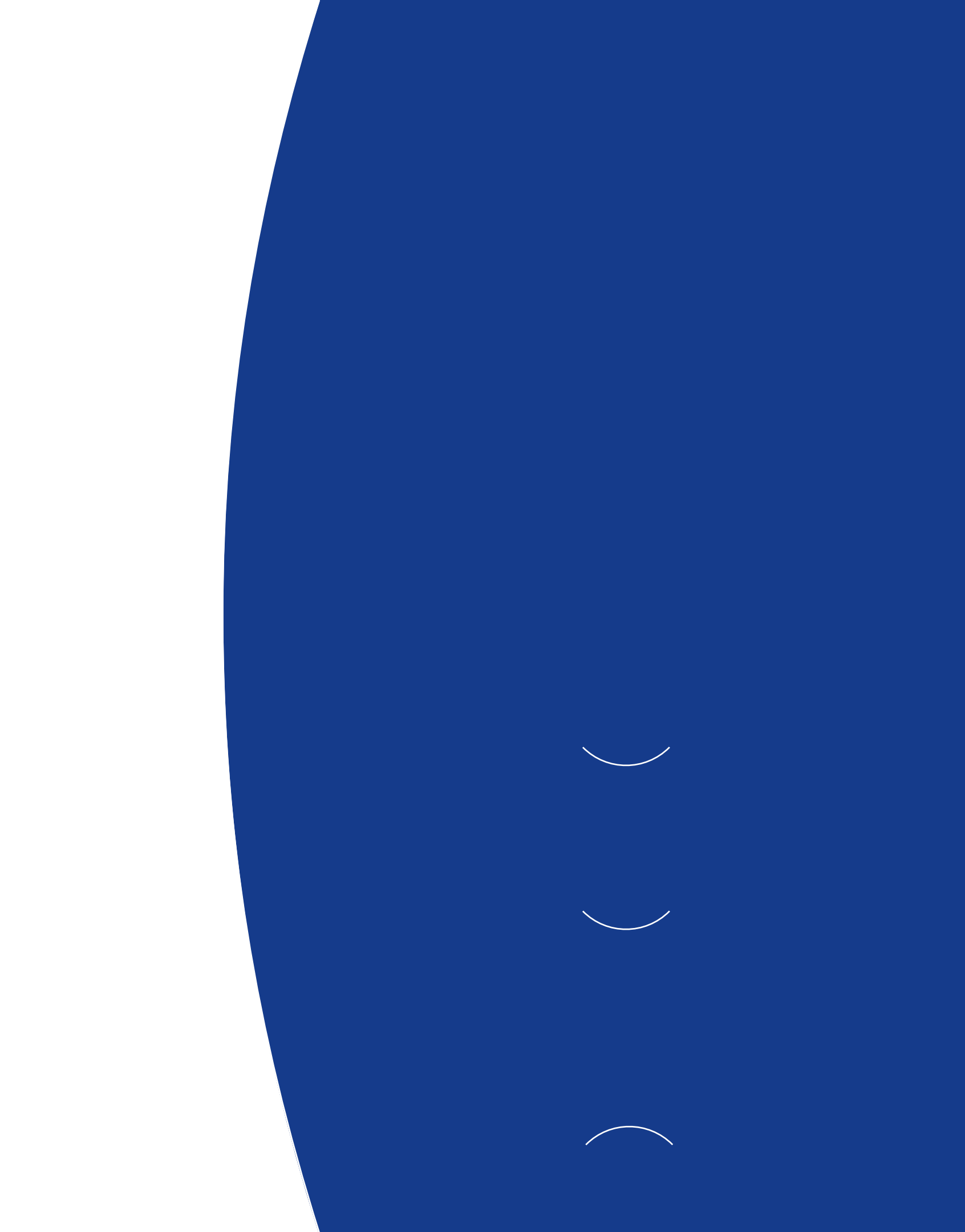
Over **160** years and counting⁸

More than

\$258
billion assets under management⁸

Over **5** million clients⁸

⁸ Equitable is a brand reference to Equitable Financial Life Insurance Company and, overall, the brand name of Equitable Holdings, Inc. and its family of companies, including Equitable Financial Life Insurance Company; Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN); and Equitable Distributors, LLC. The references to \$258 billion in assets under management, over 5 million clients and the 1859 founding applies exclusively to Equitable Financial Life Insurance Company.



A dedicated team for you and your employees

For employers considering a change from an existing plan provider, we take care of the heavy lifting for you and provide the personalized guidance options your employees may need.

equitable.com/retirementvision

Because an annuity contract would be used to fund this qualified employer-sponsored retirement arrangement, it should be purchased for its features and benefits other than tax deferral. For such cases, tax deferral is not an additional benefit of the annuity.

You may also want to consider the relative features, benefits and costs of this annuity with any other investment that you may have in connection with your retirement plan or arrangement.

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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

Equitable Financial Life Insurance Company (NY, NY)

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