



Saving more toward a fulfilling future

OASBO 457(b) deferred compensation plan



EQUITABLE



The OASBO 457(b) deferred compensation plan is specifically designed for Ohio K–12 educators and can help turn your salary into a more comfortable retirement.

What is a 457(b)?

A 457(b) plan is a retirement savings plan that's similar to a 401(k) and 403(b) plan. It offers tax-deferred growth on retirement savings, flexible withdrawal options and potential employer contributions, which makes it an attractive option for public sector and nonprofit employees.

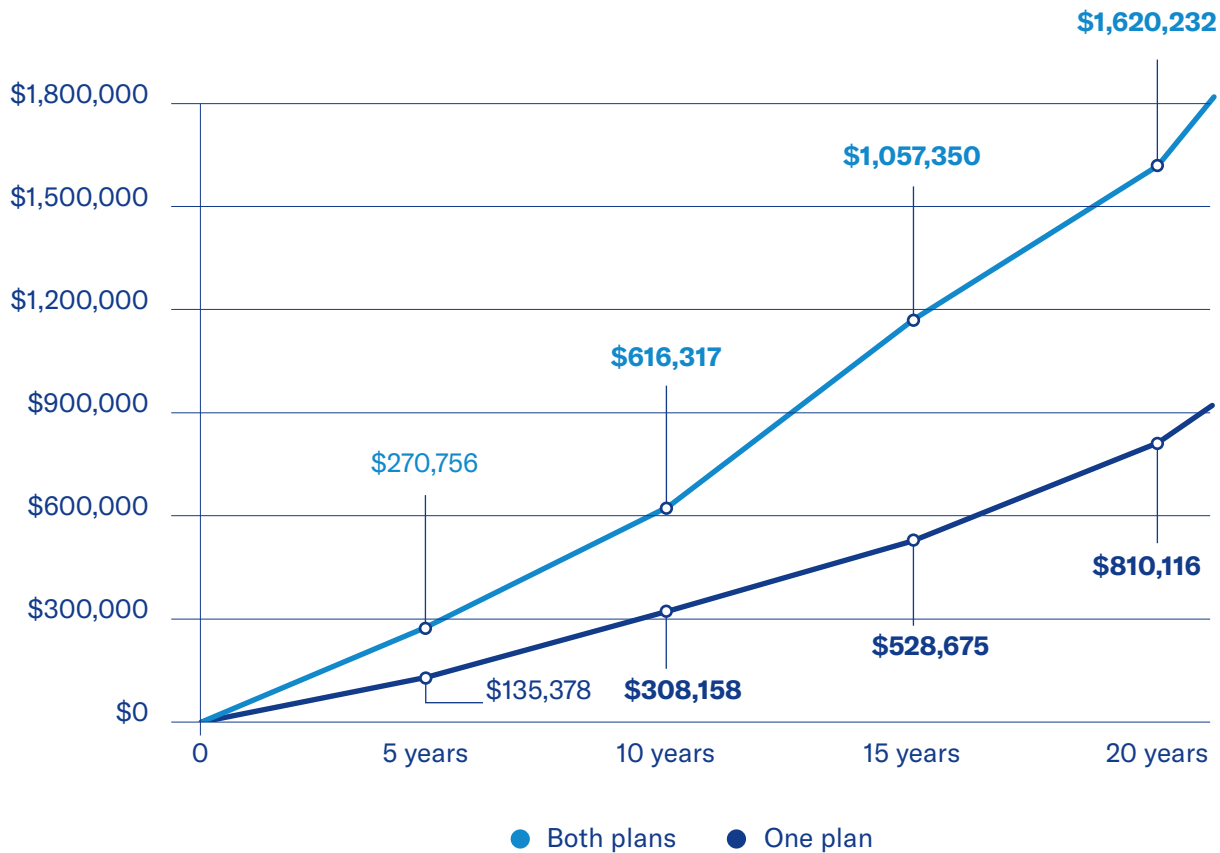
What is the difference between a 457(b) and 403(b) plan?

Feature	403(b) plan	457(b) plan
Who the plan is for	Employees of public schools, churches, healthcare and nonprofit organizations	State, county and local government employees
Taxes	You can save by making pretax contributions (reducing today's taxable income) or making after-tax contributions to a Roth (for tax-free withdrawals later)	You can save by making pretax contributions (reducing today's taxable income) or making after-tax contributions to a Roth (for tax-free withdrawals later)
When you can take money out	After age 59½, leaving your job, disability or certain hardships	After leaving your job, disability or emergencies
Withdrawal penalties	10% penalty if you withdraw before 59½ (exceptions apply)	A 10% federal income tax penalty does not apply unless there are amounts rolled over
Your contributions	The IRS sets limits on how much you can contribute annually. If you are above 50 years of age, you can contribute even more. Visit irs.gov for more information.	The IRS sets limits on how much you can contribute annually. If you are above 50 years of age, you can contribute even more. Visit irs.gov for more information.
Investment options	Typically includes mutual funds, annuities and target date funds	Similar options — varies based on the plan

The potential to double your savings with a 457(b)

If you are already saving through your school's 403(b) plan, the OASBO 457(b) plan offers additional savings benefits, or it can become your primary savings vehicle. That means you can double your savings and enjoy even more tax-advantaged savings income for your retirement.

The hypothetical example below shows the impact of contributing \$24,500 annually to either one or both retirement plans.



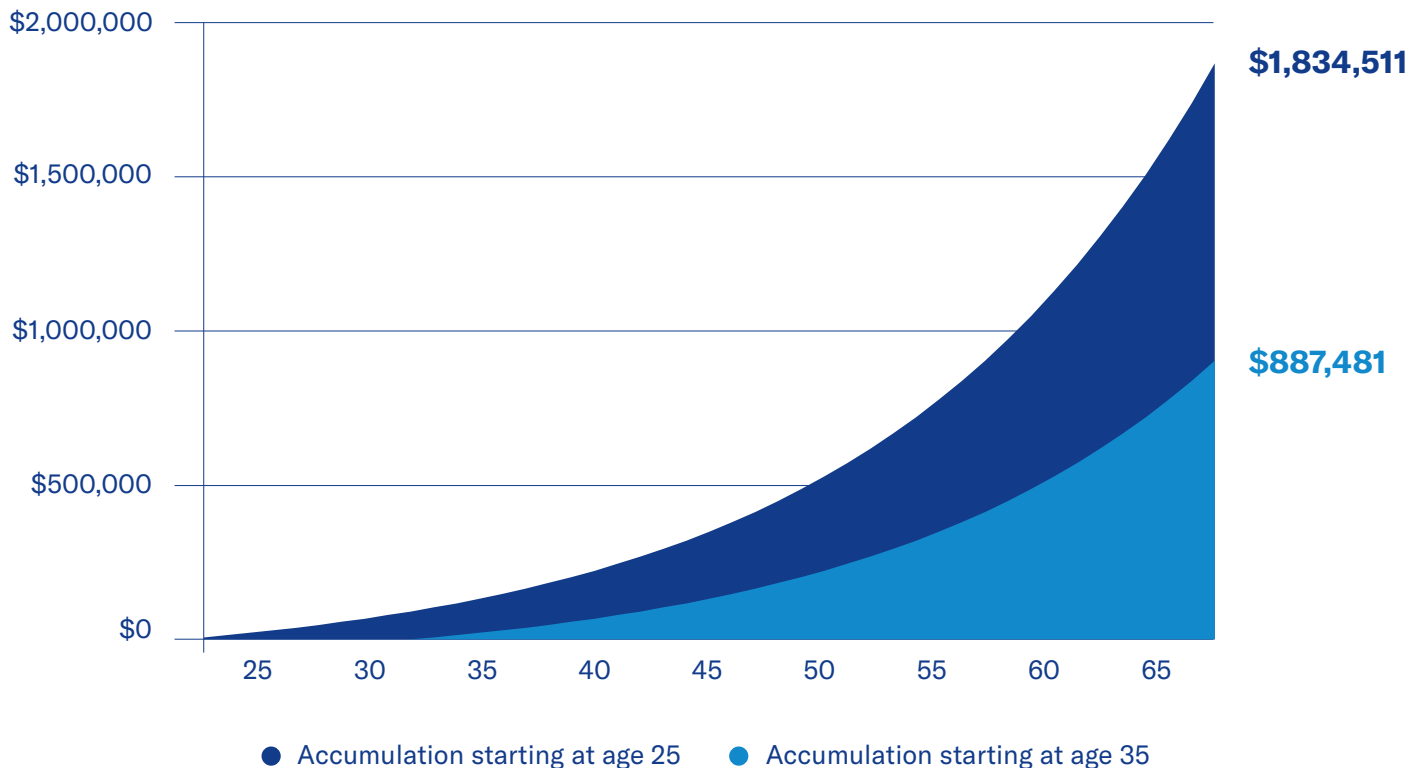
Saving more toward a fulfilling retirement

The power of tax deferral and compounding interest

With a 457(b) plan, you contribute on a pretax basis, meaning your contributions go into your retirement plan account before taxes are deducted, thereby lowering your taxable income. Another benefit is the money you are contributing will compound year after year, so you're earning interest on your contributions.

How time can help you save more

The benefits of tax deferral and compounding earnings



This hypothetical example assumes an annual \$6,000 contribution beginning at a specified age and continuing to age 70. Assumes tax-deferred compounding with an annual rate of return of 7% and no loans or withdrawals. Final balances are prior to distribution. Taxes may be due upon distribution. For illustrative purposes only. Does not represent performance of any security. Investing involves risk, including the risk of loss. Your own account may earn more or less than this example.

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. Investment options include offerings from well-known partners such as DoubleLine, American Funds, Fidelity Investments, BlackRock and more.



Opportunities for growth

- **Participate in the market** — growth potential from options that invest in stocks and/or bonds
- **Automatically diversify your assets** — asset allocation portfolios
- **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.

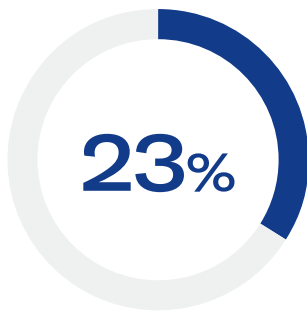
Upon your death, your beneficiary may be able to keep the contract and receive distributions through multiple methods. Each beneficiary would need to have \$5,000 available to select this feature. Additional requirements must also be met.

Face your future with courage, strength and wisdom

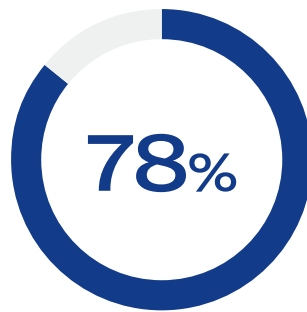
Investing in a 457(b) plan is not just a smart financial decision, it's an investment in your future peace of mind. With Equitable's proven track record and commitment to public service employees, you can trust that your retirement savings are in good hands.

Confidently plan for retirement with support from a financial professional

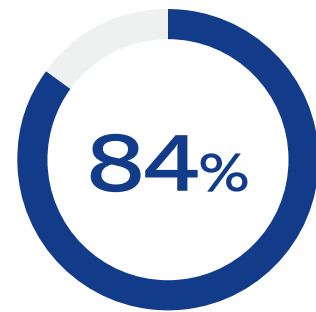
According to a recent study, those who work with a financial professional report:



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



Overall satisfaction
84% versus 59% expressed a higher overall satisfaction with the performance of their 457(b) retirement savings

Contact your financial professional to find out how you can make the most of your OASBO 457(b) deferred compensation plan.

457(b) plan details

The information provided below is intended to be a summary of certain fees and expenses in the EQUI-VEST® StrategiesSM Series 900/901 Retirement Program. For a full description of all services and fees, it is important that you review the EQUI-VEST® StrategiesSM Series 900/901 prospectus, the prospectuses for the underlying portfolios, the prospectus for the Structured Investment Option and any applicable supplements.

Annual administrative fee \$30 or 2% or your account value plus any amounts withdrawn during the contract year. Waived at account value greater than \$25,000.

Base contract expenses 0.80%

Base contract expenses are assessed as a percentage of daily net assets in the variable investment options. Base contract expenses are not assessed on investments in the Guaranteed Interest Option or on investments in the Structured Investment Option or under the Semester Strategies[®] program.

Underlying portfolio operating expenses

Will vary by investment option. Expenses are calculated as a percentage of the average daily net assets invested in each portfolio. Please refer to the prospectus and applicable supplements for more information on portfolio operating expense information.

Withdrawal charges

Based on how long each contribution has been in your account. You won't pay a withdrawal charge if you take 10% or less of your account value in a participation year. Amounts withdrawn that exceed the free withdrawal amount will be assessed a charge equal to the percentage provided below:

Withdrawal charge schedule

Participation year	1-5	6	7	8	9	10	11 & later
Charge	6%	5%	4%	3%	2%	1%	0%

Withdrawal charges will not apply in certain situations, such as for separation from service, disability unforeseeable emergency distribution, required minimum distributions and nursing home confinement.

Visit equitable.com/OASBO457
for more information.

This website provides a variety of online resources, such as:

- A video to help you understand the importance of saving for retirement.
- Plan highlights with more specific details about your 457(b) plan.
- Information about your investment options and a form you may need to enroll.
- A calculator that can help you estimate your retirement savings needs.

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. 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 fee summary does not cover all material provisions of the EQUI-VEST® StrategiesSM Series 900/901 contract. This fee summary must be preceded or accompanied by a current EQUI-VEST® StrategiesSM prospectus and/or the program summary (for 401(a) plans only), the prospectus for the underlying portfolios and any applicable supplements, and the prospectus for the Structured Investment Option, which contain detailed information about the EQUI-VEST® StrategiesSM 900/901 contract, including investment objectives, risks, charges and expenses. Please read these materials and consider this information carefully before investing.

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Series 900 form #: 2004TSAGAC, 2011SIO900-ENGAC, 2004EDCGAC, 2012RDPIB and any state variations. Certificate #: 2004TSACERTA/B, 2011SIO900-A/B, 2004EDCCERT-A/B, 2012RDPIB and any state variations. Series 901 form #: 2008TSAGAC901, 2009EDCGAC901, 2011SIO901-ENGAC and any state variations. Certificate #: 2008TSA901-A/B, 2009EDC901-A/B, 2011SIO901-A/B, 2012RDPIB and any state variations.

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