



# Equitable Fixed Account<sup>SM</sup>

Through **Equitable Retirement Vision<sup>SM</sup>**, you can give your employees the opportunity for growth while they're building assets with the Equitable Fixed Account<sup>SM, 2</sup>.

## Who is it for?

For participants seeking to protect their principal from market volatility and provide predictable, steady returns, the Equitable Fixed Account<sup>SM</sup> may be a viable option for achieving retirement certainty.

## What is it?

The Equitable Fixed Account<sup>SM</sup> is a guaranteed group fixed annuity designed to be a core component of a diversified retirement savings portfolio, and can potentially guarantee a lifetime income, if annuitized at retirement. Equitable Fixed Account<sup>SM</sup> is part of Equitable Financial's general account, which supports all contract guarantees.

## How does it work?

- ✓ Equitable Financial sets the current interest crediting rate for the Equitable Fixed Account<sup>SM</sup> on a quarterly basis, which will never be less than the minimum guaranteed rate.
- ✓ The minimum guaranteed rate is 1%.
- ✓ All amounts invested in the Equitable Fixed Account<sup>SM</sup> receive the same interest rate, which is credited daily.
- ✓ In general, plan participants may withdraw any amounts from the Equitable Fixed Account<sup>SM</sup>, but the distribution may be subject to taxes and penalties from the IRS if taken prior to age 59½.

## Important information



### Account value

The Equitable Fixed Account<sup>SM</sup> value equals participants' contributions and transfers into the account plus interest, less any transfers or withdrawals out of the account. Withdrawal charges, recordkeeping and administrative charges may apply.



### Guaranteed interest rate

The guaranteed interest rate is declared in advance and locked in for the full calendar quarter. Equitable Financial sets this rate for the Equitable Fixed Account<sup>SM</sup>. The money accumulated in the account will earn guaranteed interest as scheduled, and it will be protected from market's fluctuation at effective annual rates.



### Daily liquidity for participants

Regardless of market conditions, plan participants may make eligible withdrawals or transfers from their principal and interest. Distributions may be subject to taxes and penalties from the IRS if taken prior to age 59½.



### Reliable guaranteed lifetime income

Participants can be confident they will have foreseeable, protected income they cannot outlive. Income protection is attainable through annuitization by converting some, or all, of their accumulation to a guaranteed lifetime income. Opting for lifetime income is a personal decision based on an individual's facts and circumstances.



### Transfer limitations

The Equitable Fixed Account<sup>SM</sup> is a proprietary account managed by Equitable Financial Life Insurance Company (Equitable Financial). Transfers from the account to competing fixed investment options may be limited.

For more information on our retirement plan services, please contact your local financial professional or visit [equitable.com/retirement](https://equitable.com/retirement).

1 Retirement certainty specifically refers to the Equitable Fixed Account<sup>SM</sup> and does not include the wide variety of mutual funds available in the Equitable Retirement Vision<sup>SM</sup> defined contribution plan, which are subject to market risk, including loss of principal.

2 Available through a group fixed annuity from Equitable Financial Life Insurance Company (Equitable Financial, NY, NY). Backed by the claims-paying ability of Equitable Financial (NY, NY).

Mutual funds are sold by prospectus only. Be sure to review the current prospectus that contains complete information on charges, risks, expenses and investment objectives before investing or sending money. Contact your financial professional or the company for a prospectus.

The Equitable Retirement Vision<sup>SM</sup> defined contribution program consists of a custodial account offered through Benefit Trust Company, within which plan participants' chosen mutual fund shares are held, as well as a group fixed annuity contract (generic form numbers 2016FA-MFrev, 2016FA-MF403b) issued by Equitable Financial Life Insurance Company (Equitable Financial). The Equitable Retirement Vision<sup>SM</sup> defined contribution program is distributed by Equitable Distributors, LLC (Equitable Distributors) and Equitable Network, LLC (Equitable Network Insurance Agency of California, LLC in CA; Equitable Network Insurance Agency of Utah, LLC in UT; Equitable Network of Puerto Rico, Inc. in PR). Equitable Financial and Equitable Distributors are located at 1290 Avenue of the Americas, NY, NY 10104, (212) 314-4600. Equitable Network, LLC is located at 8501 IBM Drive, Suite 150, Charlotte, NC 28262. Equitable Financial is solely responsible for meeting the obligations of the group fixed annuity contract.

Offered by affiliated and unaffiliated entities, the program is the result of various strategic partnerships, including one between Equitable Distributors, LLC and

PlanConnect, LLC. The Equitable Retirement Plan Services<sup>SM</sup> platform includes recordkeeping, trading and custodial services to plan sponsors for the program. Benefit Trust Company serves as custodian of mutual funds selected by plan participants. PlanConnect, LLC serves as the platform's recordkeeper.

Equitable Retirement Plan Services<sup>SM</sup> and Equitable Retirement Vision<sup>SM</sup> are service marks of the contractual arrangements between affiliated and/or unaffiliated entities within the platform; PlanConnect<sup>®</sup> is a registered service mark of PlanConnect, LLC (100 Madison Street, Syracuse, NY 13202. (800) 923-6669). Equitable Financial, Equitable Network, Equitable Distributors and PlanConnect, LLC are separate, but affiliated companies. Benefit Trust Company is a separate and unaffiliated company.

The investments in this program are subject to investment risks, including possible loss of the principal invested. They are not insured by the Federal Deposit Insurance Corporation nor are they deposits to, obligations of, or guaranteed by any bank.

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (NY, NY); Equitable Financial Life Insurance Company of America, an AZ stock company with main administrative headquarters in Jersey City, NJ; and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN).

Annuities and Mutual Funds: • 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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