



EQUITABLE

# Equitable Retirement Vision<sup>®</sup>

Equitable Retirement Vision<sup>®</sup> can help turn your salary into a more comfortable retirement. It gives you the flexibility to design a retirement investment portfolio with a balance between growth and security. You can mix mutual funds and a fixed account with guaranteed growth to create the plan that best meets your needs.

## Customize your plan to meet your needs

### Pay yourself first

Once you complete a salary reduction agreement, your savings are deducted from your paycheck and go directly into your retirement account before you pay taxes. It's a good idea to increase your savings each year, so you can eventually save as much as possible for your future.

### The maximum amount you can save with [Name of Plan] in 2025 is:

- \$23,500
- Plus an extra \$7,500 if you are age 50 or older
- Plus an extra \$11,250 if you are age 60-63

[You won't pay taxes on your savings or earnings until you withdraw them, typically when you're retired and in a lower tax bracket.]

### [Employer match]

[The company will also make a contribution to your retirement account, if you're eligible. The amount your company chooses to match may vary from year to year, and may not happen every year.]

### [Roth contributions]

[You have the flexibility to designate all or part of your contribution as Roth contributions. That portion will be taxed before the contribution is made and has the potential to grow tax-free.]

### Manage all your retirement assets from one place

If your plan allows, you can move money into your Equitable Retirement Vision<sup>®</sup> account from other retirement accounts, including an:

- Existing retirement plan set up with a previous or current employer.
- Individual Retirement Account (IRA).

Please read the prospectuses that contains complete information on investment objectives, fees, charges and expenses. Review the prospectus carefully before investing or sending money and talk to your financial professional to make sure this product is right for you.

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## Flexibility to make changes

You can change how much you save at any time. You can also transfer your money among the available investment options, without a charge or fee.<sup>1</sup>

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## Loaning yourself money

You can take a loan of up to 50% of the money in your retirement account, (up to \$50,000). If you do, you will:

- Have 5 years to pay back the loan, making regular periodic payments, unless the loan is for a primary residence, in which case you may have longer to pay it back.
- Not pay taxes on the borrowed amount if you pay it back on time, according to the schedule.
- Pay taxes on the entire outstanding borrowed amount, if you do not repay it on time or default on the loan. A 10% federal income tax penalty applies in most cases.

[Depending on your plan, additional fees may be associated with taking a loan, and other restrictions may apply.]

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## Withdrawing your savings

You are allowed to take withdrawals (either a lump-sum or a systematic withdrawal) from your account value, if you leave your employer.<sup>2</sup>

Since this retirement plan was designed for retirement and not for short-term goals, you'll pay:

- Ordinary income tax any time you make a withdrawal.
- [• Additional 10% federal tax penalty in most cases, if you take your savings out before age 59½.]
- Mandatory 20% federal income tax withholding in most cases.

[If you are taking money out because you are leaving your employer and made Roth contributions, you can withdraw the money — your savings and any earnings — without paying taxes, if it's been at least 5 years since your first Roth contribution and you are age 59½ or older.]

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## Fees and charges<sup>3</sup>

- Annual administration charge taken quarterly from your account value:
  - [• \$ (dollar amount changes depending on plan)]
  - [• X% of the average balance in your account]
  - [• \$ and X% of the average balance in your account]
- Mutual fund management fees: See individual prospectuses for fees and details. The fee will be incorporated into your performance.
- Withdrawal charge: None. There are only distribution charges for check writing or a wire.

1 Some mutual funds may have short-term redemption fees for trading.

2 Depending on the terms of your plan, there may be other times you are allowed to take withdrawals.

3 Depending on your plan, additional fees may be associated with certain transactions, such as but not limited to, loans, withdrawals, qualified domestic relations orders, overnight delivery and check writing.

## Choose the combination of investments that best fits your needs

With Equitable Retirement Vision®, you have the flexibility to invest in a way that works for you, based on your personal goals and the amount of risk you're comfortable taking. You can choose any combination of mutual funds that are available in your plan, including strategies to help manage risk.

Your account value will fluctuate with the investment performance of the options you chose, which means there is risk and you could potentially lose principal.

- Managed account — professionally managed investment service designed to help participants improve their retirement outcomes]
- Equitable Fixed Account<sup>SM</sup> — earn a guaranteed interest rate on your savings]
- Target date funds/life cycle funds]
- 1290 Funds®]
- Alpha by asset category, low-to-high risk]
- Self-Directed Brokerage Account]

## Your financial professional is:

### Important note

**Equitable believes education is a key step toward addressing your financial goals, and we've designed this material to serve simply as an informational and educational resource. Accordingly, this brochure does not offer or constitute investment advice, and makes no direct or indirect recommendation of any particular product or of the appropriateness of any particular investment-related option. Your needs, goals and circumstances are unique, and they require the individualized attention of your financial professional.**

Since 403(b)/457(b) plans are tax-deferred, annuities used to fund 403(b)/457(b) plans do not offer any extra benefits. If you are buying an annuity to fund a 403(b)/457(b) plan, you should do so for its features and benefits — and the annuity's costs and risks — compared to other options available through your 403(b)/457(b) plan. Amounts withdrawn may be subject to ordinary income taxes and a withdrawal charge. If amounts are rolled over from another eligible retirement plan, that is not a governmental 403(b)/457(b) plan, then these amounts may be subject to an additional 10% federal income tax penalty if you later take a distribution before age 59½. Other taxes may also apply. Consult your tax advisor if you have any questions.

The Equitable Retirement Vision® 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 number 2016FA-MFrev, 2016FA-MF403b) issued by Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY). Mutual funds made available through the program are distributed by Equitable Distributors, LLC (Equitable Distributors) (NY, NY). 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.

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

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 an administrative office located in Charlotte, NC; and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN).

