



EQUITABLE



Equitable Retirement VisionSM

A defined contribution program
with an open architecture mutual fund platform

Introducing Equitable Retirement VisionSM

We're excited to introduce Equitable Retirement VisionSM, a customizable, effortless retirement program that has sharpened our focus on what matters most: you.

We've removed the heavy lifting of implementation and daily management to help you focus on your clients' retirement objectives. Equitable Retirement VisionSM provides needed expertise, so you can rest assured your clients are receiving personalized guidance to help their employees retire with ease and comfort.

Tools to get started

For financial professionals



EQUITABLE

FOCUS ON WHAT MATTERS

Introducing:
Equitable Retirement VisionSM
A defined contribution program with an open architecture mutual fund platform.

We're excited to introduce Equitable Retirement VisionSM, a customizable retirement program that has sharpened our focus on what matters most: you. We've removed the heavy lifting of implementation and daily management to help you focus on your clients' retirement objectives. Equitable Retirement VisionSM provides needed expertise, so you can rest assured your clients are receiving personalized guidance to help their employees retire with ease and comfort.

- Effortless management**
We handle plan administration and day-to-day operations, so you can focus on your business.
- Efficiency**
Approved for your administrative needs for 100% of your clients. No fee structure for implementation.
- Optional Plan enrollment assistance**
For participants looking to protect their assets from market volatility and secure income in later years.
- Personalized guidance**
A jumpstart on the expertise for participants at all the stages to achieve the future they've envisioned.

Launch flyer
A quick look at Equitable Retirement VisionSM and what it offers your clients.



We focus on you,
so you can focus
on your clients.



EQUITABLE

Press Release

February 1, 2021
For Immediate Release

Introducing Equitable Retirement VisionSM

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EQUITABLE

FOCUS ON WHAT MATTERS

**INTRODUCING
EQUITABLE RETIREMENT VISIONSM**
A defined contribution program with an open architecture mutual fund platform.

Point of sale

EQUITABLE Equitable Retirement VisionSM

Proposal fee summary
403(b)/401(k)/457(b)/401(a)

Plan sponsor information

Plan name: [Name] Plan address: [Address]

Financial professional/consultant/representative

Financial professional name: [Name]

Plan pricing assumptions

Total plan assets	Expected first year contributions	Date proposed
\$00,000	\$00,000	00/00/00

Total participants with a balance

Total number	Total of eligible employees
000	000

Fixed account rate

Fixed Account Rate: Standard Rate 1.00% / Current Rate 1.00%

Recordkeeping service

Type of recordkeeping service: [Service]

Estimated annual plan and fund expenses

	%	\$
Equitable plan expenses	0.00%	\$0,000.00
Optional plan services expenses	0.00%	\$0,000.00
Average fund expenses/expense weighted expense	0.00%	\$0,000.00
Total annual estimated plan and fund expenses	0.00%	\$0,000.00

*Standard Fixed Account Rate. This fee reflects an assumed rate of 0.00% for 12 months after 12 months. The rate will be the current rate which is currently 0.00% subject to change. Expense Rate. Expense rate will be the current rate of 0.00% calculated on a monthly basis and subject to change. The expense rate is determined by the fee for the service provided.

Effortless management

We take care of the heavy lifting by handling the end-to-end of getting your plan up and running, and keeping it going. This means you'll have more time to focus on other parts of your business.

Online tools to ease your administrative burden

Equitable Financial makes plan management and administration simple. Our plan sponsor website provides easy online access to your plan and web-based tools to help streamline routine, time-consuming responsibilities.

Plan contributions

Retirement plan proposal
Equitable Retirement VisionSM
403(b)/457(b)
Presented by
Lorem ipsum dolor sit amet, consectetur adipiscing elit.

Fiduciary protection

As a plan fiduciary, you have the option of with a receipt for an independent third party who is required to act in an impartial, unbiased manner. Fiduciaries have the ability to hire a third party to provide independent advice from their professional expertise. Fiduciary responsibilities are professional and not personal. Before the one that best meets the needs of you and your employees. If you prefer, you can select another Independent Fiduciary of your choosing.

What are the basic fiduciary duties?

- Be loyal** Act with "loyalty" toward your plan administration and administration services. Do not favor one participant over another based on race, sex, age, marital status, or other prohibited basis of discrimination.
- Be prudent** Act with the care, skill, prudence and diligence of a person in the industry and familiar with the subject matter. This requires a high standard of care and fiduciary responsibility.
- Follow the plan document** Read and follow the terms of the plan document and keep all amendments up to date.
- Be impartial** Ensure plan investments are diversified to minimize risk and avoid large losses.
- Control expenses** Understand what it costs to administer the plan and pay a fair, reasonable expense.

About Equitable Financial.com Today

We offer two options of registered investment advisors who can help you complete your fiduciary responsibilities. Please refer to the website for more information.

About Welfare Associates

Since its inception in 1973, Welfare Associates has remained the premier provider of investment management services to a global advisory community, providing a wide range of services including research, asset allocation and portfolio management services. Established in 1983, Welfare Associates (WFA) is a global investment management firm of advisors. It includes an in-house team of the world's largest research firms, portfolio managers, and investment consultants and financial institutions.

About BNY Mellon

Headquartered in San Antonio, Texas, BNY Mellon has been the premier provider of investment management services for over 150 years. It is a multi-faceted company with global services. BNY Mellon Retirement Plan Services (BNS) is a division of BNY Mellon that provides a wide range of services including plan administration, investment advisory services and more. BNS provides a wide range of services including plan administration, investment advisory services and more. BNS provides a wide range of services including plan administration, investment advisory services and more.

Equitable Retirement VisionSM proposal

Equitable Retirement VisionSM fee summary

Available for all tax markets!

Equitable Retirement VisionSM overview

Equitable Retirement VisionSM finalist presentation

For plan sponsors

A new kind of retirement plan experience

Supporting plan administration for you and retirement readiness for your employees

End of retirement plan experience

Supporting plan administration for you and retirement readiness for your employees

A new kind of retirement plan experience

Supporting plan administration for you and retirement readiness for your employees

Capabilities brochures/carriers

An introductory brochure discussing the benefits of working with Equitable, as well as the support and services we offer. Includes a back pocket to insert ERV Fast Facts, along with one or all of the ERV supplemental features/services.

- 401(k)/ERISA 403(b)
- Non-ERISA 403(b)
- Governmental 457(b)

For participants

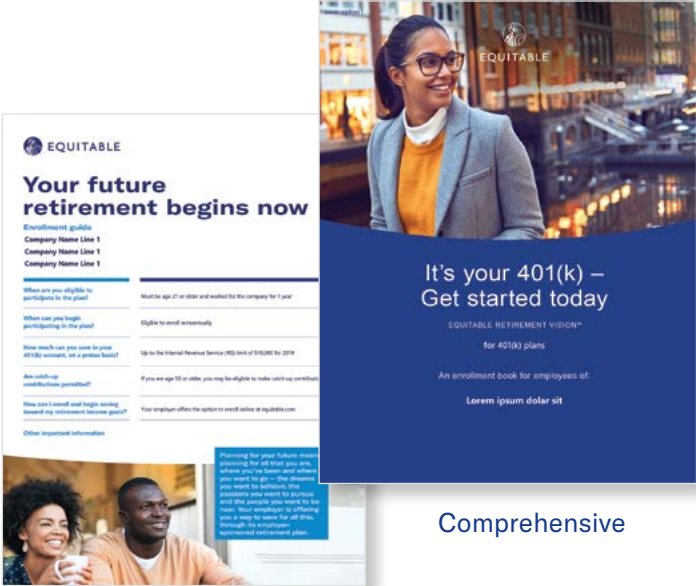
Corporate 401(k)/ERISA 403(b) enrollment brochures

Streamlined

An easy-to-understand, 4-page educational brochure discussing the benefits of participating in the plan and how to enroll online.

Comprehensive

An in-depth enrollment brochure discussing the benefits of participating in the plan and how to enroll.



Streamlined

Comprehensive

For participants looking to enroll, visit equitable.com/retirement/vision/enroll.

Non-ERISA 403(b)/457(b)

Product highlights

A high-level overview of the features and benefits of participating in the plan.



Corporate 401(k)/ERISA 403(b) enrollment presentation

An educational presentation for employees that explains how the plan works, the benefits of participating in the plan and how to enroll in the plan.



Equitable Retirement VisionSM

We focus on you, so you can focus on what matters.



Effortless management

We handle plan implementation and operations, so you can focus on your business.



Fiduciary guidance

Options for plan administrative and/or investment decisions to be managed by independent third-party fiduciaries.



Option for retirement certainty¹

For participants seeking to protect their assets from market volatility and receive steadier returns.



Personalized guidance

A simplified online experience for participants at all life stages to achieve the future they've envisioned.

For more information,
contact our Sales Desk at (866) 401-3030,

Option 1
for 401(k) plans

Option 3
for 403(b) plans

Option 6
for 457(b) plans

or visit equitable.com/vision.

1 “Retirement certainty” specifically refers to the Equitable Fixed AccountSM and does not include the wide variety of mutual funds available in the Equitable Retirement VisionSM defined contribution plan, which are subject to market risk, including loss of principal.

Mutual funds are sold by prospectus only. Clients should review the current prospectus that contains complete information on charges, risks, expenses and investment objectives before investing or sending money.

Retirement plans offered through the Equitable Retirement VisionSM defined contribution program consist 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). This program is distributed by Equitable Distributors, LLC (Equitable Distributors). Equitable Financial and Equitable Distributors are located at 1290 Avenue of the Americas, NY, NY 10104, (212) 314-4600. 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

ServicesSM 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 ServicesSM and Equitable Retirement VisionSM 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.

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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