



# Self-directed brokerage account

Through **Equitable Retirement Vision®**, your employees have access to a self-directed brokerage account (SDBA), which offers increased freedom to create an individualized retirement savings strategy.

**An SDBA offers a broad range of investment options outside of a traditional retirement plan — such as ETFs, stocks and bonds — allowing participants the flexibility to further diversify their portfolios.**

## Who is it for?

For employees who consider themselves sophisticated investors.

## How does it work?

An SDBA is a brokerage window option available through an unaffiliated third-party brokerage firm. It is designed to give your employees the opportunity to select investments outside of the core offering while remaining in the plan and receiving the associated tax benefits. Offering an SDBA option to employees may enhance your existing benefits package and provide them with greater diversification and control.



### SDBA features

- Plan sponsors can choose to limit investment offerings or offer full brokerage services.<sup>1</sup>
- SDBAs can include a variety of investment vehicles, such as stocks, bonds, CDs, ETFs and mutual funds.
  - Access to more than 100 nonproprietary, commission-free ETFs and more than 13,000 mutual funds.
  - More than 4,500 mutual funds in the no-load, no transaction fee (NTF) category.



### Participant fees

- No additional fees for utilization of the SDBA; Equitable plan expenses will apply.
- Separate fees/commissions applied by the SDBA provider, including, but not limited to, online equity trade fees.



### Rules and restrictions

- 20% of the participant's account must be retained in the plan-selected core investments.

# Equitable Retirement Vision®

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 certainty<sup>2</sup>

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

1 403(b) plan regulations require SDBA investments to limit investment options.

2 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® defined contribution plan, which are subject to market risk, including loss of principal.

**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® 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). The Equitable Retirement Vision® defined contribution program is distributed by Equitable Distributors, LLC (Equitable Distributors). Equitable Financial and Equitable Distributors are located at 1345 Avenue of the Americas, NY, NY 10105, (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 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> is a service mark and Equitable Retirement Vision® is a registered service mark 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 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).

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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