



EQUITABLE

Retirement Cornerstone[®]



Variable Annuities: • 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)

Innovations that work

Our approach has stood the test of time by uncovering opportunities, mastering changing markets and adapting to the evolving needs of everyday savers and dreamers.

Our bold yet grounded decisions help keep us ahead of the curve – designing innovative products and services that anticipate where the world is going and what you'll need to meet its challenges.



First to offer strategies designed for partial protection and potential growth: structured annuities, variable annuities with living benefits, index-linked variable annuities



Architect of a progressive and holistic approach to financial planning for life

Equitable

We are the U.S. financial services company that helps build fulfilling futures

**Courage.
Strength.
Wisdom.**

A good financial strategy is designed to change as your life evolves, helping you pursue life's possibilities and prepare for life's uncertainties.

It starts with understanding your truths, wants and needs, so you can face your future with courage, strength and wisdom.

We commit to your future as if it were our own with an adaptive approach and powerful strategies, just as we've done for our clients since 1859.

Together, we'll work to turn today's goals into tomorrow's accomplishments.

Trust comes with experience.
You can count on ours.

Over **160** years and counting¹

More than **\$220** billion assets under management^{1,2}

Over **2.8** million clients²

¹ The 160-year history and assets under management shown apply exclusively to Equitable Financial Life Insurance Company.

² As of September 2019.

Important information

Certain features and benefits described herein may not be available in all jurisdictions. In addition, some distributors may eliminate and/or limit the availability of certain features or options, based on annuitant issue age or other criteria. Annuities contain certain restrictions and limitations. For costs and complete details, contact a financial professional.

Equitable Financial Life Insurance Company, its distributors and their respective representatives do not provide tax, accounting or legal advice. Any tax statements contained herein were not intended or written to be used, and cannot be used, for the purpose of avoiding U.S. federal, state or local tax penalties.

Equitable Financial Life Insurance Company has sole legal responsibility to pay amounts it owes under the contract.

Annuities and life insurance issued by Equitable Financial Life Insurance Company (NY, NY). Co-distributors: Equitable Distributors, LLC and Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). The obligations of Equitable Financial Life Insurance Company are backed solely by its own claims-paying ability.

Equitable is the brand name of Equitable Holdings, Inc. and its family of companies, including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY); Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN); and Equitable Distributors, LLC.

