




EQUITABLE



# A new kind of 401(k) experience

Retirement planning

Retirement Gateway® for 401(k) plans



Retirement Gateway® provides a new kind of 401(k) experience, with effortless management and fiduciary protection for employers, and retirement certainty options and personalized guidance for employees.

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# A hassle-free 401(k) solution for employers.

## Retirement certainty options for employees.<sup>1</sup>

Retirement plans should be designed with both you and your employees in mind. That's why we put ease, personalization and choice at the heart of your experience. With effortless management for you, and personalized guidance and certain guaranteed options for your employees, you can both focus on what matters most, now and in the long run.

### What is an annuity?

An annuity is a long-term investment product designed to help people save for retirement. In essence, it's a contractual agreement in which payment(s) are made to an insurance company, which agrees to pay an income stream or a lump-sum amount at a later date. Annuities are subject to investment risks, including possible loss of principal invested, and generally contain certain exclusions and limitations, so all investors should be sure to learn about rules and potential risks before investing. Withdrawals from annuities are subject to normal income tax treatment and, if taken prior to age 59½, may be subject to an additional 10% federal income tax penalty. For complete costs and details, contact a financial professional.

Retirement Gateway® from Equitable Financial provides all of this and more.

#### We make it easier for you with:



Effortless management



Fiduciary protection

#### We make it better for your employees by providing:



Options for retirement certainty<sup>1</sup>



Personalized guidance

Our dedicated team of knowledgeable professionals work with your financial professional to help you address challenges that may be getting in the way of your plan's success.

<sup>1</sup> Retirement certainty specifically refers to the Guaranteed Interest Option features available in the plan. It does not include the wide variety of variable investment options available through Retirement Gateway®, which are subject to market risk, including loss of principal.

# Effortless 401(k) management

We take care of the heavy lifting by handling the ins and outs of getting a plan up and running, and keeping it going. That means employers will have more time to focus on what they do best: their job.

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## **Plan design specialist**

Helps develop a customized plan to serve employer objectives and employee needs — or coordinates with the employer's third-party administrator.

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## **Onboarding specialist**

Serves as your dedicated point of contact throughout the setup and transition for a seamless process.

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## **Retirement plan consultants**

Provide in-person enrollment support, extensive education and plan promotion to help get employees engaged.

## **Online tools to ease your administrative duties**

Equitable makes 401(k) plan management and administration simple. Our 401(k) plan sponsor website provides easy online access to your plan and web-based tools to help automate routine recordkeeping responsibilities.

# Fiduciary protection

As a plan fiduciary, you have the option of extra oversight by an independent third party who is required by law to act in employees' best interests. Employers have the choice of two respected, third-party registered investment advisory firms that provide support for fiduciary responsibilities and professional advice on investment selection. Select the one that best meets the needs of you and your employees. Or, if you prefer, you can select another independent fiduciary of your choosing.

## What are the basic fiduciary duties under ERISA?

ERISA requires that all plan fiduciaries:



### Be loyal

Act with an **eye single** toward proper plan administration, investment of assets to pay promised benefits to employees and beneficiaries, avoid conflicts of interest and "prohibited transactions" (duty of loyalty).



### Be prudent

Act with the care, skill, prudence and diligence of a person in a like capacity and familiar with the subject matter. Hire experts where needed; establish and follow well-documented processes.



### Follow the plan document

Know and follow the terms of the plan document and keep all provisions up to date.



### Diversify

Ensure plan investments are diversified to help minimize risk and avoid large losses.



### Control expenses

Understand what it costs to administer the plan and pay only reasonable expenses.

## How Equitable can help

We offer you two options of registered investment advisers who can help you mitigate your fiduciary responsibilities. Please refer to the enclosed material for more information.

## About Wilshire Associates

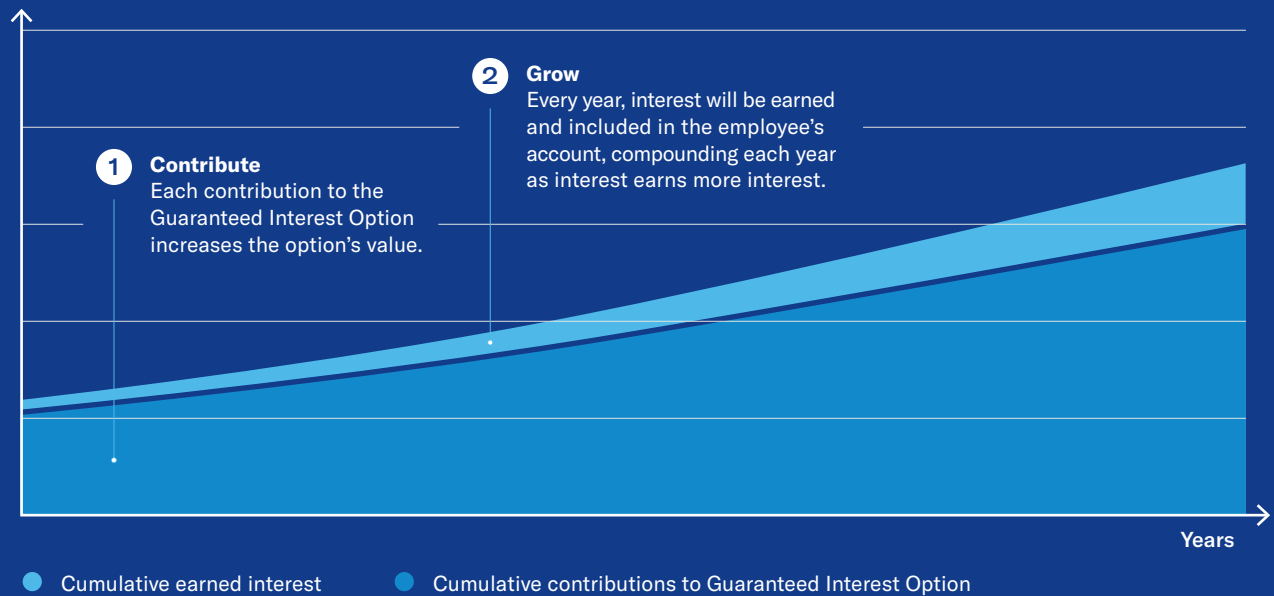
Since its inception in 1972, Wilshire Associates Inc. (Wilshire) has evolved from an investment technology firm to a global advisory company, providing institutional investors with manager research, and asset allocation and portfolio construction advice. Established in 1998, Wilshire Funds Management (WFM) is the global investment management arm of Wilshire. It includes as its clients some of the world's largest central banks, pension funds, endowments, insurance companies and financial institutions.

## About SWBC Retirement Plan Services

Headquartered in San Antonio, Texas, SWBC has served financial institutions and businesses across the country for four decades. It is a multifaceted company with offices across the country. SWBC Retirement Plan Services (SWBC) is a division comprised of experienced investment professionals who provide unbiased advisory services exclusively to retirement plan sponsors and providers. The investment advisory team that founded SWBC Retirement Plan Services has been providing unbiased advisory and fiduciary services for retirement plan sponsors for more than a decade. SWBC provides these services in order to help plan sponsors fulfill their fiduciary obligations.

# Earn fixed interest with the Guaranteed Interest Option

Employees can earn a minimum fixed interest on their savings, no matter what. Backed by the claims-paying ability of Equitable Financial Life Insurance Company. See the hypothetical example below.



This example is a hypothetical intended for illustrative purposes only and is not indicative of the actual performance of any particular product.

# Access well-known money managers

We are constantly looking for new opportunities and reviewing our investment managers to make sure we offer a well-rounded mix of the finest options available.



<sup>2</sup> AllianceBernstein is an affiliate of Equitable Financial Life Insurance Company.  
Please note this is not a complete list of available investment managers.

# Personalized guidance

As employees' goals change over time, their retirement plan should evolve as well. With advice designed for them and a plan built to meet their needs at every stage of life, we help employees secure their financial well-being, so they can live the life that's most meaningful to them.





## We can help employers educate their employees

People learn in different ways, so we offer a variety of tools and resources employees can use to learn in a way that works best for them.

Our retirement plan consultants are available to meet with employees in person or provide them with educational brochures and flyers they can review on their own. They support employees by covering topics such as:

- Enrollment
- Increasing their contributions
- Understanding their investments
- Preparing for retirement
- Managing their account
- Social Security
- Asset allocation
- Financial fundamentals
- Gen Xers and retirement
- Millennials and retirement
- Retirement myths and realities

## Making better decisions about their plan and their future

You can help your employees look forward to retirement with confidence by giving them interactive resources and tools to make better choices about their financial futures.

## They can plan, track and achieve their goals

Our intuitive employee website was built around employees' needs, to help them better set up and track progress toward their goals, check investment performance and research alternatives, and update their investment choices when needed. On the site, they can easily:

- Enroll online.
- View balance and contribution information.
- Review and change investment allocations.
- Set up and track their retirement goals.
- Check performance and research investments.

# Investment approaches for all levels

A well-designed retirement plan includes investment approaches for all levels of preference and investment expertise. Each employee can select investment options that match their own goals, needs and tolerance for risk.

## 1 Stadion StoryLine®: A professionally managed investment service for employees

StoryLine® is a professionally managed investment service providing employees with personalized investment help designed to improve retirement outcomes. StoryLine® is offered at no cost to the plan sponsor.



### Personalized investment management

Professionally managed account that considers variables unique to each employee, including:

- Age and expected retirement date.
- Assets outside the plan.
- Risk tolerance.
- Individual objectives.



### Easy-to-use participant experience

- StoryLine® aims to make retirement investing easy — there is no need for employees to research or select investments.
- Employees enroll by completing a short questionnaire, receive ongoing communications and have access to Stadion's U.S.-based call center.
- Employees can access their StoryLine® account through equitable.com.

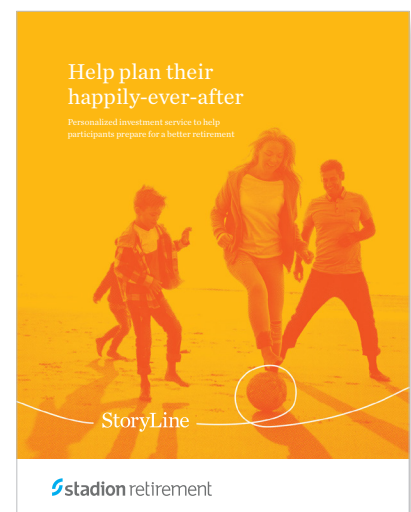


### Provided by a employee-level fiduciary

- As a fiduciary, acting in the best interest of the employee is Stadion's #1 priority
- Stadion assumes the risk and responsibility associated with making investment decisions in employee accounts.



**Founded more than 25 years ago, Stadion offers its services at over 4,000 companies.<sup>3</sup>**



<sup>3</sup> Stadion data as of December 31, 2021.

### The StoryLine® experience

Stadion creates personalized portfolios without requiring the need for employee engagement.



## 2

### Professionally diversified and managed portfolios

For those who need more guidance, we offer portfolios that are professionally diversified and managed. Employees simply pick one(s) that fit their needs.

#### Target date portfolios:<sup>4,5</sup>

Employees choose the portfolio that is closest to their retirement date. Then the portfolio automatically shifts from predominantly stocks to predominantly bonds and cash as the employee gets closer to that date.

#### Risk-based portfolios:<sup>5</sup>

Designed for employees who want a portfolio that aligns with their personal objectives and risk tolerance. These asset allocation portfolios are systematically rebalanced to maintain their target allocation percentages.

## 3

### Self-managed portfolios

For employees who would prefer to design their own strategy by working with their financial professional, they have that option, as well.

#### A broad selection of investment options:

Offers employees the ability to diversify and actively manage their portfolios with a variety of investment options from all market caps and investment styles.

<sup>4</sup> The target date is the approximate date when investors plan to start withdrawing their money. The principal value of the portfolios is not guaranteed at any time, including at the target date.

<sup>5</sup> Your employees will incur higher costs with the portfolios than if they were to invest directly in the underlying investment portfolios.

# Retirement Gateway<sup>®</sup> at a glance



## Effortless management

- A customized plan can be tailored to meet employer needs.
- Access dedicated specialists to help throughout the setup and transition process.
- Help navigating 401(k) regulations.



## Fiduciary protection

- Direct Wilshire Associates or SWBC Retirement Plan Services to either:**
- Select and monitor investment options, OR
  - Make recommendations regarding investments.



## Options for retirement certainty

- Employees can enjoy:**
- A fixed interest rate on savings.



## Personalized guidance

- Employees can better prepare for retirement, with access to:**
- Hands-on, on-site educational meetings.
  - Online resources and tools to help plan for their financial future.
  - A customized online experience to get them engaged, educated and enrolled.



## Stadion's Storyline<sup>®</sup> managed accounts

- Personalized participant allocations without requiring engagement.
- Allocations constructed using plan's investment lineup or collective investment trusts (CITs).
- Participant accounts monitored daily, allocations adjusted as needed.

Trust comes with experience.  
You can count on ours.

Over **165** years and counting<sup>6</sup>

More than

**\$250b**

assets under management<sup>7</sup>

Over **2.8m** clients<sup>7</sup>

### Innovations that work

Our approach has stood the test of time by using courage, strength and wisdom to uncover opportunities, master changing markets and adapt to the evolving needs of everyday savers and dreamers. Our bold, yet grounded, decisions keep us ahead of the curve — designing adaptable strategies that anticipate where the world is going and what you'll need to meet its challenges.



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



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

<sup>6</sup> The 165-year history and assets under management shown apply solely and exclusively to Equitable Financial Life Insurance Company.

<sup>7</sup> These facts refer specifically and exclusively to Equitable Financial Life Insurance Company (NY, NY).

# Working together, we'll get it done

Retirement Gateway® provides a new kind of 401(k) experience, with effortless management and fiduciary protection for employers, and retirement certainty options and personalized guidance for employees.

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## What needs to be done to get started?

A financial professional will help complete all the necessary documents once a plan selection has been made and it has been discussed with any appropriate tax, legal or business advisors.

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## Then, there are just a few things left to do:

- Choose the independent fiduciary services provider and coverage that works for you.
- Provides census and payroll information as requested.
- Decide whether to add Stadion's managed accounts as a plan feature for your employees.
- Schedule and coordinate employee enrollment sessions.

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## Here's what we'll do to make sure plan sponsors are up and running in no time:

- If a current plan exists, coordinate with the previous recordkeeper to ensure the conversion goes smoothly.
- Convert records to our system.
- Send preenrollment materials that plan sponsors can distribute to their employees.
- Conduct employee enrollment meetings.
- Process new plan contributions.
- Allocate account balances according to each employee's instructions.





# A 401(k) team for employers

For employers considering a change from an existing plan, we can provide the effortless 401(k) management and retirement certainty options employees may need.

**equitable.com**

## Important note

**We believe 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.**

Because an annuity contract would be used to fund this qualified employer-sponsored retirement arrangement, it should be purchased for its features and benefits other than tax deferral. For such cases, tax deferral is not an additional benefit of the annuity. You may also want to consider the relative features, benefits and costs of this annuity with any other investment that you may have in connection with your retirement plan or arrangement.

Please be advised this document is not intended as legal or tax advice. Accordingly, any advice provided in this document is not intended or written to be used, and cannot be used, by any taxpayer for the purpose of avoiding penalties that may be imposed on the taxpayer. Such advice was written to support the promotion or marketing of the transaction(s) or matter(s) addressed, and you should seek advice based on your particular circumstances from an independent tax advisor.

Withdrawals from the Retirement Gateway® variable annuity may also be subject to a contractual withdrawal charge, which will not exceed 6% of the amount withdrawn or last longer than 5 years from the contract date.

A Retirement Gateway® annuity contract or any state variation thereof is a group flexible premium combination fixed and variable deferred annuity issued by Equitable Financial Life Insurance Company (NY, NY). Co-distributed by affiliates Equitable Advisors, LLC (member FINRA, SIPC) and Equitable Distributors, LLC.

Guarantees are based on the claims-paying ability of Equitable Financial Life Insurance Company.

Contract form #s 2005GAC-QP, 2012QPRG, 2016QPRG and 2011RG-457 and 2017RG-457 and any state variations.

This brochure is not a complete description of all material provisions of the contract. Certain types of contracts and features may not be available in all jurisdictions.

Stadion provided the content on pages 8 and 9. Stadion is not owned or affiliated with Equitable Financial Life Insurance Company or its affiliates.

***Please consider the charges, risks, expenses and investment objectives carefully before purchasing a variable annuity. For a Retirement Gateway® disclosure brochure and trust prospectus containing this and other information, please contact your financial professional. Read them carefully before you invest or send money.***

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). The obligations of Equitable Financial and Equitable America are backed solely by their claims-paying abilities.

