



2026 Total Rewards

Your Total Rewards at a glance

Rewarding performance is the cornerstone of our Total Rewards philosophy.

At Equitable, our investment in you goes beyond your paycheck. Inspired by our mission and in service of our Business Principles, we strive to reward your passion, high standards and teamwork with compensation and benefits options that help you face the future with strength, courage and wisdom.

Your Total Rewards at Equitable includes access to comprehensive benefits programs and the opportunity to share in company results through equity. Our benefits portfolio allows you to elect the right coverage for your health needs, build wealth as you look toward a promising financial future and provide protection for you and your family for the unexpected events that might occur along the way.

Bonus

Cash bonus opportunity

(immediately eligible)

Short-term incentive compensation (STIC)

The STIC program rewards employees for individual performance and the Company's achievement of company goals.

Health and wellness

Medical

(immediately eligible)

You have a choice of electing coverage from a variety of plan levels, insurance carriers and price levels through the Aon Benefit Experience. The plan levels typically include:

- **Bronze** — A basic, high-deductible health plan (HDHP) that offers access to a Health Savings Account (HSA).
- **Bronze Plus** — A buy-up from the Bronze option — a high-deductible health plan (HDHP) that offers access to an HSA.
- **Silver** — A preferred provider organization (PPO) plan.
- **Gold** — A buy-up from the Silver option — this option is also a PPO plan.
- **Platinum** — A PPO plan that covers in-network care and provides limited benefits for out-of-network care.
- **HMSA Hawaii (PPO or HMO)** — If you reside in Hawaii.
- **Triple-S (PPO)** — If you reside in Puerto Rico.

Vendors may vary by location, with the exception of Hawaii and Puerto Rico where HMSA and Triple-S, respectively, are the options available. Refer to the 2026 **Make It Yours Guide** for more information.

Tobacco surcharges also apply.

Prescription drugs

(immediately eligible)

When you elect medical coverage, your medical insurance carrier provides your prescription drug coverage. Your plan level determines your coverage for prescription drugs and each carrier has its own rules. Coverage and cost are based on your medical option, the category of the prescription drug (e.g., generic or brand) and where you purchase the prescription drug.

Dental

(immediately eligible)

You may enroll in dental coverage without electing medical coverage. You have a choice of electing coverage from a variety of plan levels, insurance carriers and price levels through the Aon Active Health Exchange.

The plan levels include:

- **Bronze** — A basic PPO plan that covers in- and out-of-network care, but does not cover major or orthodontia expenses.
- **Silver** — A buy-up from the basic PPO plan that covers in- and out-of-network care, including coverage for major services and orthodontia expenses for children up to age 19.
- **Gold** — An enhanced PPO plan that covers in- and out-of-network care, including coverage for major services and orthodontia expenses for children and adults.
- **Platinum** — A DHMO plan that covers in-network care only, including orthodontia expenses for children and adults (not available in AK, ME, MT, ND, NH, SD, VT, WY and some other limited areas).

If you waive dental coverage, you are eligible for flex credits.*

Health and wellness

Vision

(immediately eligible)

You may enroll in vision coverage without electing medical coverage.

You have a choice of electing coverage from a variety of plan levels, insurance carriers and price levels through the Aon Active Corporate Health Exchange. The plan levels include:

- **Bronze** — Eye exam-only option that provides discounts for materials (i.e., lenses, frames, contacts).
- **Silver** — A PPO plan that covers in- and out-of-network care.
- **Gold** — An enhanced PPO plan that covers in- and out-of-network care.

Emotional Well-being Solutions (formerly known as EAP)

(immediately eligible)

Equitable employees and their families have access to six EWS counseling sessions per issue per year, at no cost, to assist with the demands of work, life and personal issues. WorkLife referrals are also available to assist with locating local support services for childcare and parenting, adult/elder care, chronic conditions, life learning education and other convenience services.

Expert second medical opinion

(immediately eligible)

2nd.MD

All employees and benefits-eligible financial professionals and their extended family members have access to 2nd.MD, a virtual second opinion service that gives you exclusive access to the most sought after specialists from top medical institutions. Individuals facing a challenging medical diagnosis or treatment path can secure a virtual consultation from a selection of over 700 nationally recognized, board-certified physicians, specialists and/or researchers to help evaluate and provide clarity and guidance regarding your medical situation.

* Flex credits are available if you reduce, elect to pay for on an after-tax basis or opt out of coverage in eligible plans — dental, company-paid long-term disability or company-paid basic life insurance. Flex credits are not benefits-eligible compensation. Flex credits will not increase your amount of life insurance coverage or disability coverage, nor will flex credits be benefits-eligible compensation for the 401(k) plan or any other benefit based on your benefits-eligible compensation.

Spending and savings accounts

Dependent Care Flexible Spending Account

(immediately eligible)

You may contribute up to \$7,500 pretax annually to the Dependent Care Flexible Spending Account (DCFSA). For employees whose annual base compensation meets or exceeds the current Highly Compensated earnings threshold, the limit is \$5,000. Use your DCFSA to pay for the care of a dependent child under age 13, or a disabled parent or spouse, so you can work.

Health Care and Limited Use Health Care Flexible Spending Accounts

(immediately eligible)

You may contribute up to \$3,400 pretax annually to the Health Care Flexible Spending Account (HCFSAs). Use your HCFSAs to pay for eligible healthcare expenses not reimbursed by medical, dental or vision coverage incurred by you, your spouse or by anyone you claim as a dependent on your federal income tax return. If you are enrolled in an HDHP medical option, you may contribute up to \$3,400 pretax annually to the Limited Use Health Care Flexible Spending Account (LUFSA). Use your LUFSA to pay for dental and vision expenses not covered by your HDHP medical option. Once your HDHP medical option deductible is met, your LUFSA covers eligible expenses like a standard HCFSAs. You are able to carry over a minimum of \$50 and a maximum of \$680 of your HCFSAs or LUFSA remaining at the end of the year.

Health Savings Account

(immediately eligible if enrolled in HDHP Health Plans)

You may contribute up to \$4,400 pretax annually if you have self-only coverage (\$8,750 for self and family coverage) to the Health Savings Account (HSA). Use your HSA to pay for qualified healthcare expenses for you, your spouse or tax-eligible dependents (including domestic partner), such as coinsurance and deductibles, or you can save it tax-free for future use. The balance in your HSA is yours to keep. If you do not use the full balance of your HSA each year, the remaining funds will roll over from year to year.

Wealth accumulation

401(k) participant contributions

(immediately eligible)

Automatic enrollment for eligible employees at 5% pretax (with an annual increase of 1% per year up to 10%), unless you elect a different rate.

Up to 75% of eligible compensation on a pretax and/or Roth 401(k) basis, subject to IRS limits (up to \$24,500 in 2026; up to \$32,500 in 2026 if individual is age 50 or older as of December 31, 2026). Under the Secure 2.0 Act, if you are turning age 50 or older in 2026 and make more than \$150,000 (Box 3 on your 2025 Form W-2), any catch-up contributions must be made as Roth contributions. Puerto Rico residents are not eligible to make Roth contributions. If you are turning age 60-63 in 2026, you are eligible to make higher catch-up contributions up to \$11,250 for 2026.

Up to 20% of eligible compensation on an after-tax basis (up to \$20,000 per calendar year), subject to IRS limits.

Qualified distributions of Roth contributions and associated earnings are tax-free, similar to Roth IRAs. Participant contributions are 100% vested immediately.

401(k) employer contributions

(immediately eligible)

Company match (subject to participant's participation in the 401(k) plan):

The Company will automatically match your pretax contributions and your Roth 401(k) contributions to the plan (combined) up to 5% of your eligible compensation on a dollar-to-dollar pretax basis, up to the qualified plan maximum (\$360,000 in 2026).

Our company match is subject to a 3-year cliff vesting schedule. This means that you are 0% vested in Company matches until you reach 3 years of service. After 3 years of service, you are 100% vested in the Company match.

Equitable Retirement Plan cash balance account

(immediately eligible)

Equitable will provide you with a cash balance pension account in the Equitable Retirement Plan. Eligible employees will receive equivalent to 4% pay credits based on eligible compensation to their cash balance account.

Pay credits will grow with interest annually and are not subject to equity market fluctuations. Interest credits will be applied to your account on a monthly basis. The annual interest crediting rate on these new pay credits will be 6% for 2025-2027. Accrued pay credits are 100% vested after you have 3 full years of vesting service.

Employee stock purchase plan company-matching contribution

(immediately eligible)

The Equitable Holdings, Inc. stock purchase plan

Eligible employees will receive employer-matching contributions of 10% on the first \$10,000 of participant contributions, up to a maximum of \$1,000 per calendar year. Employer-matching contributions will be used to purchase additional shares for the participant.

Financial protection

Disability plans

(immediately eligible)

Short-term disability (STD) plans

Company-provided benefit: 1 week of 100% of eligible compensation for the first 6 weeks of approved disability and an additional week at 100% of weekly eligible compensation for every year of service in excess of 6 years, then 60% of weekly eligible compensation for each week beyond, for up to a total of 26 weeks.

Long-term disability (LTD) plan

If you remain disabled and unable to work beyond 26 weeks of certified short-term disability (STD), and you are certified for long-term disability (LTD) benefits by the plan, the plan pays the applicable percentage of your monthly eligible compensation that you elected up to a \$25,000 monthly maximum benefit, subject to certain offsets, such as Social Security disability income. Eligible compensation is your Average Base Benefits Rate, which generally is your current base salary plus the applicable short-term incentive compensation amount, as determined by the Company. Unless you elect otherwise, the Company pays the full cost of coverage of 50% replacement of eligible compensation for eligible employees. Alternatively, you may elect to pay on an after-tax basis for either 50% replacement of eligible compensation coverage or 60% replacement of eligible compensation coverage. If you elect to pay for coverage yourself on an after-tax basis, you will receive a flex credit equal to the Company's cost to provide the 50% level of coverage.

Life insurance program

(immediately eligible)

Basic group life insurance

Company-paid basic group life insurance and accidental death and dismemberment (AD&D) coverage based on 1x eligible compensation up to \$700,000. Imputed income will apply for company-paid life insurance coverage in excess of \$50,000. If you reduce coverage below 1x eligible compensation (subject to minimum coverage of the lower of \$50,000 or your eligible compensation), you are eligible for flex credits.

Optional term life insurance

Can purchase 1x-4x eligible compensation up to \$1,000,000. Participant pays premiums after tax through payroll deductions.

Group universal life insurance

Can purchase 1x-8x eligible compensation up to \$2,000,000. Participant pays premiums after tax through payroll deductions.

Family support benefits

Adoption or surrogacy support

(eligible after completing
1 year of service)

Adoption or surrogacy assistance reimbursement

This program provides up to a \$17,670 (for 2026) reimbursement for eligible expenses when a parent assumes legal responsibility of a newly adopted child, or reimbursement of certain covered surrogacy expenses. The combined lifetime maximum for adoption and surrogacy reimbursement is \$50,000. Please review the Adoption and Surrogacy reimbursement policy for additional details.

Child and elder care support

(immediately eligible)

Back-up care for children and adult dependents

Back-up care supports employees and their families during planned and unplanned events through a national network of quality child care centers and trained in-home care professionals. The back-up care advantage program offers you back-up care where and when you need it. The Company offers all eligible employees 10 back-up care visits during a calendar year. This program can be used for the care of children at any age, spouses and elder family members. The Infant Transition Program extends the original 10 back-up care visits with an additional 10 back-up care visits during the first year after birth or adoption, for a total of 20.

Virtual tutoring

(immediately eligible)

Virtual tutoring

Trade in your unused back-up care visits for up to 4 hours of on-demand virtual tutoring for your dependents, ages 5-18.

Homework help

Dependents can submit homework questions and writing assignments in a web-based platform for 24/7 tutoring assistance.

College coach

(immediately eligible)

College coach

Gain free access to a team of former senior level college admissions and financial aid counselors who offer impartial guidance to prepare you and your dependents for the college admissions process. The College Coach online portal provides a range of resources including: live events and on-demand webinars, expert advice on college lists and admissions essays and online tools targeted to the student's academic level.

Family concierge

Family concierge

Hands-on support tailored to each family's needs to support finding the best solution for child care, back-up care, vet care and/or elder care. Family concierge uses a proactive support model to anticipate future needs to reduce stress and provide educational support.

Flexible time off

(immediately eligible)

Flexible time off

Equitable provides a strong work/life balance environment, which includes industry-leading paid time off, sick time, company holiday and bereavement policies. This consists of paid time off that can range from 15 to 24 days based on your length of service and band/zone of your role. Equitable provides up to 10 paid sick days to care for yourself or other loved ones (as recognized by you as family), and 14 holidays each year, which includes a cultural day of observance for cultural, religious or heritage observances. To accommodate modern families and circumstances, our bereavement policy includes up to five days of bereavement time due to the death of a family member or loved one. This policy includes paid leave for miscarriages, stillbirths, failed fertility treatments or adoptions. These time off policies offer the opportunity for you to disconnect from work and bring the best version of yourself to Equitable every day.

New parents

STD maternity leave

Equitable offers 2 weeks of antepartum leave prior to the due date and 8 weeks of short-term disability (STD) upon the birth of the child at 100% of their bi-weekly base pay to support recovery for parents who have given birth. This benefit is available immediately.

Paid parental leave

Paid parental/bonding leave provides eligible new parents up to 8 weeks of paid time off at 100% of their bi-weekly base pay, within 12 months of birth or adoption of a child. FMLA, if eligible, will run concurrently with maternity leave under STD and/or paid parental/bonding leave. You are eligible for paid parental leave after completing 1 year of service prior to the birth or adoption of a child. Please review the Paid Parental Leave Policy for more information.

Additional benefits

Supplemental medical plans

(immediately eligible)

Specified disease insurance (also known as critical illness insurance) pays a lump sum for the specific conditions covered by the policy. The larger lump sums can help you and your dependents focus on recovery after receiving a significant diagnosis. This product does not constitute comprehensive medical coverage insurance.

Accident insurance is protection for when the unexpected happens and pays benefits when you or your dependents are injured as a result of an accident. A broad range of benefits are payable based on the nature and severity of the accident. There are two levels of protection that offer a plan and price point right for you and your family. This product does not constitute comprehensive medical coverage insurance.

Hospital indemnity insurance pays a cash benefit directly to you if you or your dependents are confined to a hospital. This benefit covers both planned and unplanned stays in the hospital, and the payable benefits increase based on the severity of the reason for the hospitalization. There are two levels of protection that offer a plan and price point right for you and your family. This product does not constitute comprehensive medical coverage insurance. The supplemental protection products are voluntary benefits in which the participants pay premiums for the elected coverages.

Access to added benefits

(immediately eligible)

Access to insurance benefits for employees to purchase.

- Group auto insurance
- Group homeowner's insurance
- Pet insurance

Participant pays premiums after tax through payroll deductions.

Transportation Reimbursement Incentive Program (TRIP)

(immediately eligible)

TRIP allows you to pay for qualified parking and/or commuting costs through automatic, before- and/or after-tax paycheck deductions (subject to monthly limits). You can enjoy the convenience of transit passes mailed directly to your home and automatic payment of parking providers, where available.

AYCO support

(immediately eligible)

Survivor support — financial counseling services

The AYCO Company's Survivor Support — financial counseling service provides specific, personalized answers that you or your spouse may need to deal with after the loss of a loved one.

Emergency Savings Program

Emergency Savings Program

The emergency savings program permits employees to set a savings goal and elect to have a specific amount deducted from their paycheck on an after-tax basis and invested in a no-fee cash management account, with the goal of building emergency savings and better preparing for unexpected financial needs.

Educational Assistance Program

(eligible after completing 6 months of service)

Tuition reimbursement

Full-time employees are eligible if they have 6 months service with satisfactory performance. The program reimburses 80% of eligible tuition and fees, up to \$5,250 per calendar year. Manager approval is necessary. Grade standards must be met. Participant pays premiums after tax through payroll deductions.

Perks at work

(immediately eligible)

Corporate discount program

Eligible employees and their families have access to private shopping events and exclusive discounts on hundreds of brand name products and services.

Legal and ID Theft

Legal

Legal

Legal services offers access to experienced attorneys to help with estate planning, tax audits, homes sales and more. Equitable offers expanded digital estate planning support, as well as both in-person and virtual legal resources to support your legal requirements.

ID protection

ID protection

ID protection offers two levels of protection, so that you can elect the coverage that is right for you and your family. The offerings include comprehensive identity theft coverage and extended digital protections, such as social media or dark web monitoring, for you and your family members when activated.

Equitable Foundation

Cultural opportunities
(immediately eligible)

Equitable Foundation
Supports cultural institutions in New York City, Syracuse and Charlotte — communities with large numbers of employees. Special offers, such as discounts, are available at some local institutions.

Matching gifts
*(eligible after completing
6 months of service)*

Equitable Foundation funds
Equitable Foundation funds are directed to organizations that employees support. Eligible donations of \$50 or more to a qualifying nonprofit organization will be matched up to \$3,000 per year. Contributions may be divided among eligible organizations or given to a single organization.

Scholarship opportunities
(immediately eligible)

Equitable Family Scholarship
Up to 20 \$5,000 scholarships are awarded to children who are legal dependents or grandchildren of eligible employees. Students apply for this scholarship when they are in their senior year of high school.

Equitable Foundation Relief Fund

Equitable Foundation Relief Fund
Equitable has an Equitable Foundation Relief Fund (EFRF) to assist employees coping with unexpected hardships that place undue financial or mental stress on themselves or their families. The EFRF was created to help address unmet worker needs as well as to strengthen our business and help employees feel they have an extra resource to bolster their financial stability.

The information provided in this chart is a summary of the Company’s employee benefit plans and certain other programs maintained for company personnel. More information can be found in the summary plan descriptions, and full details are contained in the legal documents governing each plan. If there is any discrepancy or conflict between the plan documents and the information presented here, the plan documents will govern. The Company always reserves the unrestricted right to modify, amend or terminate the plans at any time and for any reason in whole or in part. Accordingly and without limitation, nothing in this chart should be construed as, and participation in the plans should not be considered, a promise or guarantee of future benefits or of any level or amount of benefits. In addition, nothing in this chart nor participation in the plans is an employment contract or an offer, promise or guarantee of employment or contract for any duration.

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