



# How to invest with Structured Investment Options

When looking for opportunities for growth with a level of protection from market declines, you have choices with the Structured Investment Options. You may be able to increase your income over time, and protect a portion of your investment based on the level of protection you choose, both before and after you start taking income. Even in a down market, you don't have to lose confidence — with one of our investment options, you may have the ability to increase your account value.

All of the Structured Investment Option Segments track a major market index from the start of the Segment Duration to the end, measuring it from point to point.\*

Structured Capital Strategies® Income variable annuity provides a way to accumulate your retirement savings and help cover the gap in retirement income with a built-in Guaranteed Lifetime Withdrawal Benefit (GLWB), providing income that lasts a lifetime. You can look to your future with confidence knowing that the GLWB guarantees the ability to withdraw a level of income each year, regardless of market performance, as long as the withdrawal doesn't exceed the rate of income. There is a charge for this benefit.

## Standard Segment

If the index is up, you capture growth up to the Performance Cap Rate. If the index is negative, the Segment Buffer will absorb up to 40% of loss.

## Dual Direction Segment

If the index is up, you capture growth up to the Performance Cap Rate. If the index is negative but within the Segment Buffer, you receive a positive return of the same percentage (index returns -8%, you get 8%). If the index is negative but below the Segment Buffer, you're still protected from loss of up to 20%.

## Annual Lock Segment

This Segment lets you lock in growth each year, providing a return that is cumulatively calculated based on the index performance in each Annual Lock period, up to the Performance Cap Rate. You're still protected from loss of up to 10%.

## Enhanced Upside Segment

This Segment gives you the potential to capture growth beyond the index return. If the index is up, the Segment Rate of Return is based on the index performance rate multiplied by a participation rate of 110% or 125%, up to the Performance Cap Rate. You're also protected from loss of up to 15% if the index performance is negative.

## Step Up Segment

If the index return is flat (0%) or positive, you receive the guaranteed return equal to the Performance Cap Rate. You're also protected from loss of up to 15%.

## Dual Step Up Segment

If the index return is flat (0%), positive or even negative but within the Segment Buffer, you receive the guaranteed return equal to the Performance Cap Rate. You're also protected from loss of up to 15%.

## Loss Limiter Segment

If the index return is negative, you are protected from up to 95% of loss. At the same time, if the index return is positive, you capture growth up to the Performance Cap Rate.

\*Some Segment options may not be available in all firms or jurisdictions. The disclosure below applies to bank distribution entities.

INVESTMENT AND INSURANCE PRODUCTS ARE: • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

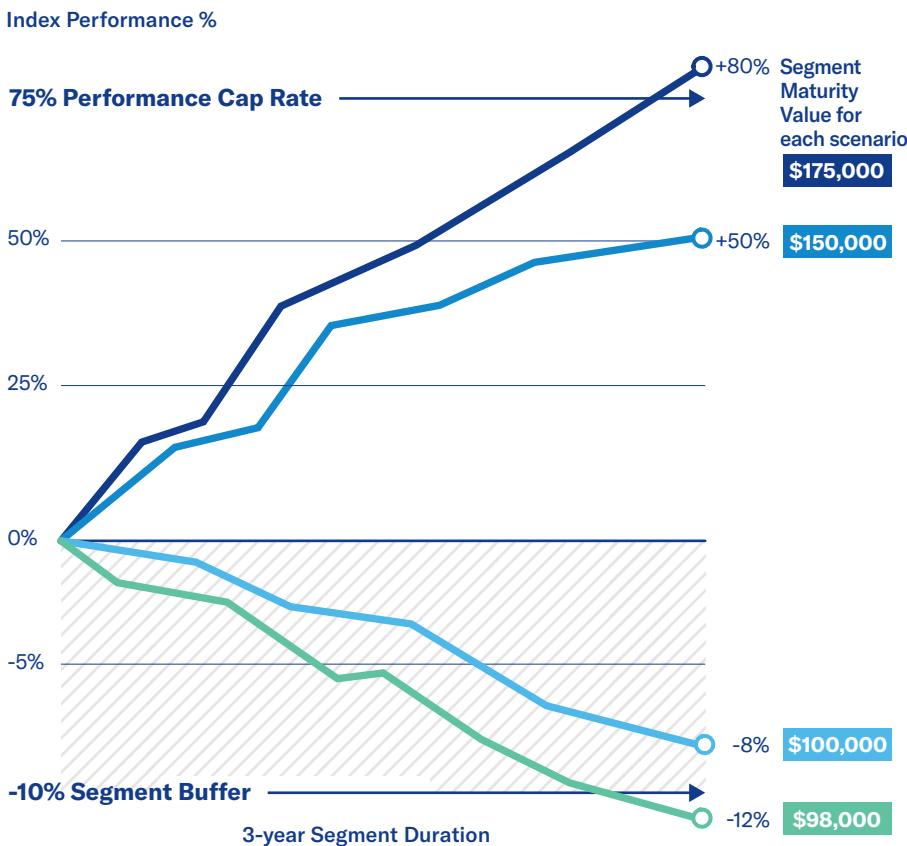
# How the Standard Segment works

Consider the Standard Segment if you'd like upside potential and a level of protection so you don't feel the market's downside as much, if at all.

You can lock in potential growth that tracks your chosen benchmark index, up to a cap that's set up front. At the same time, the built-in downside buffer offers protection against loss up to 40%, depending on the buffer elected. You choose the level of protection that gives you confidence for the 1-year or 3-year period your money is invested — knowing that even when the benchmark index goes down, your initial investment is protected against that level of loss.

## Let's look at a hypothetical example<sup>2</sup>

Assumptions: -10% Buffer; 75% Performance Cap Rate; \$100,000 Initial investment



There is a risk of substantial loss of your principal because you agree to absorb all losses from the portion of any negative index performance rate that exceeds the Segment Buffer on the Segment Maturity Date.

### Level of protection

-10% | -15% | -20% | -40%

Select the buffer that gives you confidence.

### Growth potential

Upside potential with a predictable Performance Cap Rate set when you invest.

Great value at a low cost with explicit fees as low as 1.50%.<sup>1</sup>

### Duration

1 year | 3 years

With the flexibility to transfer out of Segment Options prior to the Segment Maturity Date.

#### Scenario 1: Index gain above Performance Cap

- Performance Cap Rate: 75%
- Index performance: +80%
- Result: Your gain is +75%

**Segment Maturity Value: \$175,000**

#### Scenario 2: Index gain within Performance Cap

- Performance Cap Rate: 75%
- Index performance: +50%
- Result: Your gain is +50%

**Segment Maturity Value: \$150,000**

#### Scenario 3: Index loss within Segment Buffer

- Level of protection: -10%
- Index performance: -8%
- Result: 0% Return. Segment Buffer absorbs full loss.

**Segment Maturity Value: \$100,000**

#### Scenario 4: Index loss below Segment Buffer

- Level of protection: -10%
- Index performance: -12%
- Result: -2% Return. Segment Buffer absorbs first 10% of loss.

**Segment Maturity Value: \$98,000**

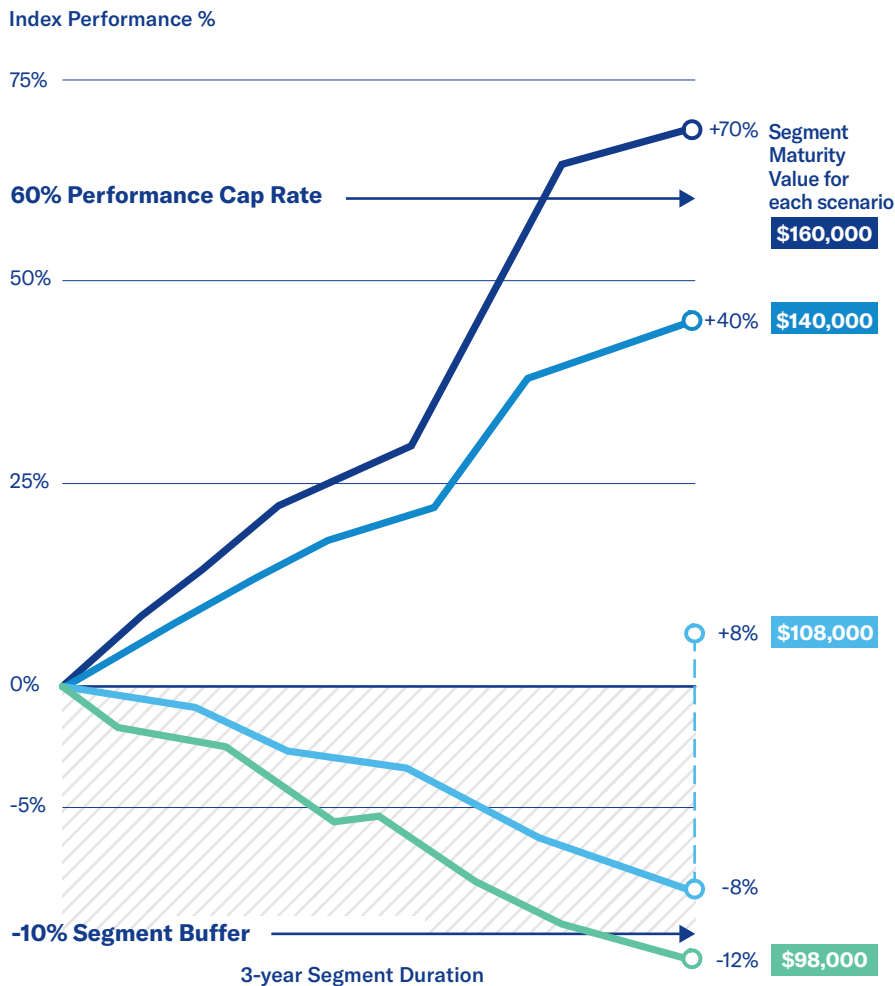
# How the Dual Direction Segment works

With the Dual Direction Segment, you'll enjoy a level of protection against market downturns plus the potential to turn a negative return into a positive one.

The Dual Direction Segment lets you lock in potential growth that tracks your chosen benchmark index, up to a cap that's set up front. At the same time, the built-in downside buffer offers protection against some loss. The Dual Direction Segment offers some upside potential when the benchmark index goes down. Your investment will receive a positive return of the same percentage if, at Segment Maturity, the benchmark index shows a loss up to and inclusive of the Segment Buffer you elected. If the benchmark index shows a loss of more than the Segment Buffer you elected, you can still stay confident because you receive protection against loss up to 20%, depending on the buffer elected.

## Let's look at a hypothetical example<sup>2</sup>

Assumptions: -10% Buffer; 60% Performance Cap Rate; \$100,000 Initial investment



There is a risk of substantial loss of your principal because you agree to absorb all losses from the portion of any negative index performance rate that exceeds the Segment Buffer on the Segment Maturity Date.

### Level of protection

-10% | -15% | -20%

Select the buffer that gives you confidence.

### Growth potential

Opportunity to make money when the index is both up and down with predictable Performance Cap Rate set when you invest.

Great value at a low cost with explicit fees as low as 1.50%.<sup>1</sup>

### Duration

1 year | 3 years

With the flexibility to transfer out of Segment Options prior to the Segment Maturity Date.

#### Scenario 1: Index gain above Performance Cap

- Performance Cap Rate: 60%
- Index performance: +70%
- Result: Your gain is +60%

**Segment Maturity Value: \$160,000**

#### Scenario 2: Index gain within Performance Cap

- Performance Cap Rate: 60%
- Index performance: +40%
- Result: Your gain is +40%

**Segment Maturity Value: \$140,000**

#### Scenario 3: Index loss within Segment Buffer

- Level of protection: -10%
- Index performance: -8%
- Result: 8% Return. Since the loss is within the Segment Buffer, your investment receives a positive return of the same percentage, which is 8%.

**Segment Maturity Value: \$108,000**

#### Scenario 4: Index loss below Segment Buffer

- Level of protection: -10%
- Index performance: -12%
- Result: -2% Return. Segment Buffer absorbs first 10% of loss.

**Segment Maturity Value: \$98,000**

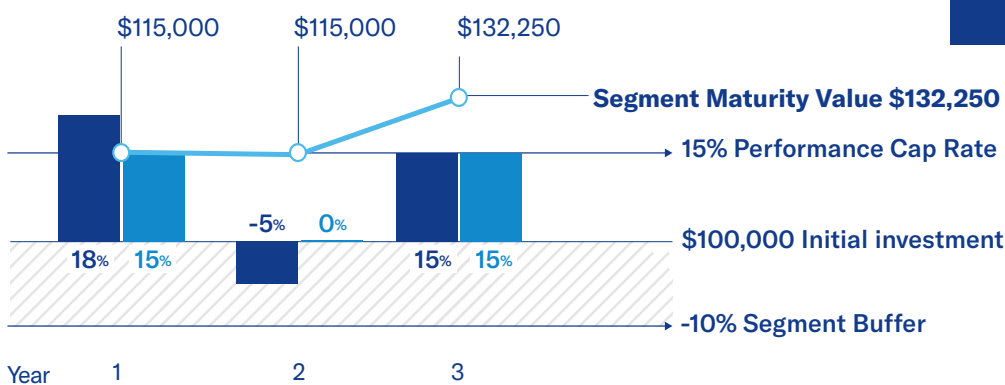
# How the Annual Lock Segment works

Instead of waiting for the full 3-year period to lock in your gains, this Segment allows you to lock in gains each year, with a level of protection against market downturns.

The Annual Lock Segment lets you lock in potential growth that tracks your chosen benchmark index, up to an annual cap that's set up front. Your growth for the year is locked in at each anniversary of your investment and added to the base amount you invested. This happens each year over a 3-year period. At the same time, the built-in downside buffer offers protection against some loss. You can stay confident even when the benchmark index goes down, because each year you're protected against loss up to 10%.

## Let's look at hypothetical examples<sup>2</sup>

Assumptions: Up market; 15% Performance Cap Rate; \$100,000 Initial investment



### Level of protection

-10%

### Growth potential

Upside potential that's locked in annually with a predictable Performance Cap Rate set when you invest.

Great value at a low cost with explicit fees as low as 1.50%.<sup>1</sup>

### Duration

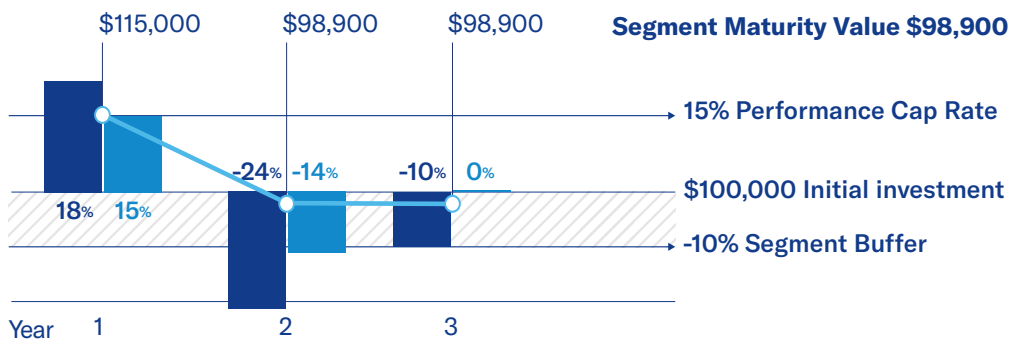
3 years

With the flexibility to transfer out of Segment Options prior to the Segment Maturity Date.

- Hypothetical index return
- Annual Lock Yearly Rate of Return
- Annual Lock Anniversary Ending Amount

Year	Performance Cap Rate	Index return	Yearly return	Annual Lock Anniversary Amount (Starting)	Yearly return amount	Annual Lock Anniversary Amount (Ending)
1	15%	18%	15%	\$100,000	+\$15,000	\$115,000
2	15%	-5%	0%	\$115,000	\$0	\$115,000
3	15%	15%	15%	\$115,000	+\$17,250	\$132,250
					<b>Total = +\$32,250</b>	<b>Total = \$132,250</b>

Assumptions: Down market; 15% Performance Cap Rate; \$100,000 Initial investment



Year	Performance Cap Rate	Index return	Yearly return	Annual Lock Anniversary Amount (Starting)	Yearly return amount	Annual Lock Anniversary Amount (Ending)
1	15%	18%	15%	\$100,000	+\$15,000	\$115,000
2	15%	-24%	-14%	\$115,000	-\$16,100	\$98,900
3	15%	-10%	0%	\$98,900	\$0	\$98,900
					<b>Total = -\$1,100</b>	<b>Total = \$98,900</b>

There is a risk of substantial loss of your principal because you agree to absorb all losses from the portion of any negative index performance rate that exceeds the Segment Buffer on the Segment Maturity Date.

# How the Enhanced Upside Segment works

If you're looking for a little more return when the market is muted and a level of protection against declines, the Enhanced Upside Segment might be right for you.

Offering potential for returns higher than that of your chosen benchmark index, Enhanced Upside Segments multiply positive index performance rates by an Enhanced Upside Rate to increase the Segment Rate of Return up to the Performance Cap Rate. At the same time, downside protection built into the Enhanced Upside Segment creates a buffer against some loss. You can stay confident even when the benchmark index goes down, because you're protected against loss up to 15%, depending on the buffer elected.

## Level of protection

-10% | -15%

Select the buffer that gives you confidence.

## Growth potential

Potential for returns higher than that of index with the additional upside you choose.

Great value at a low cost with explicit fees as low as 1.50%.<sup>1</sup>

## Enhanced Upside

110% | 125%

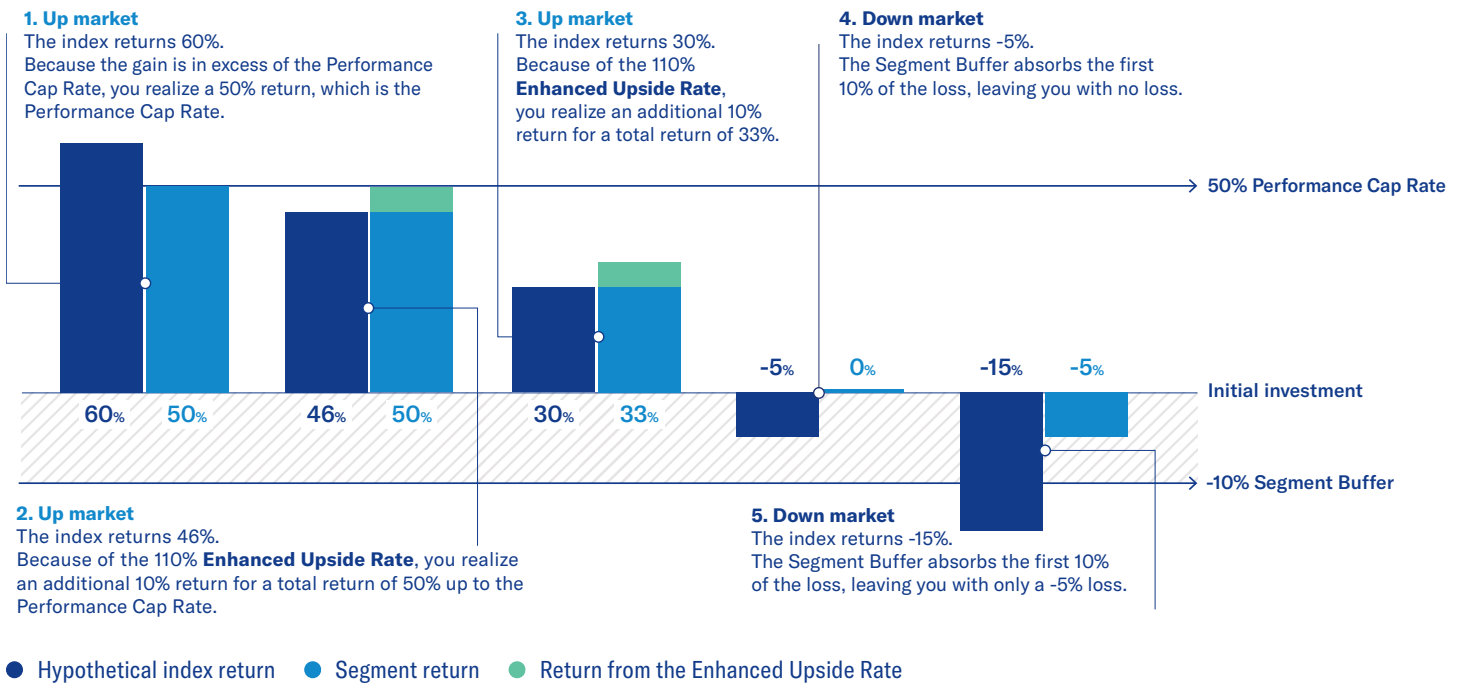
## Duration

1 year | 3 years

With the flexibility to transfer out of Segment Options prior to the Segment Maturity Date.

## Let's look at a hypothetical example<sup>2</sup>

Assumptions: -10% Buffer; 50% Performance Cap Rate; 110% Enhanced Upside Rate



There is a risk of substantial loss of your principal because you agree to absorb all losses from the portion of any negative index performance rate that exceeds the Segment Buffer on the Segment Maturity Date.

# How the Step Up Segment works

With the Step Up Segment, you can get a level of protection plus the full performance cap return every time the index is flat or positive.

When the benchmark index is up, you receive a guaranteed return that is equal to the Performance Cap Rate set when you invest. The same is true when the benchmark index is flat – when your chosen benchmark index is at 0% performance, you still receive the guaranteed return on the Segment Maturity Date. At the same time, downside protection built into the Step Up Segment creates a buffer against some loss. You can stay confident even when the benchmark index goes down, because you're protected against loss up to 15%.

## Level of protection

-10% | -15%

## Growth potential

Greater upside potential when index is flat or yields modest returns.

Great value at a low cost with explicit fees as low as 1.50%.<sup>1</sup>

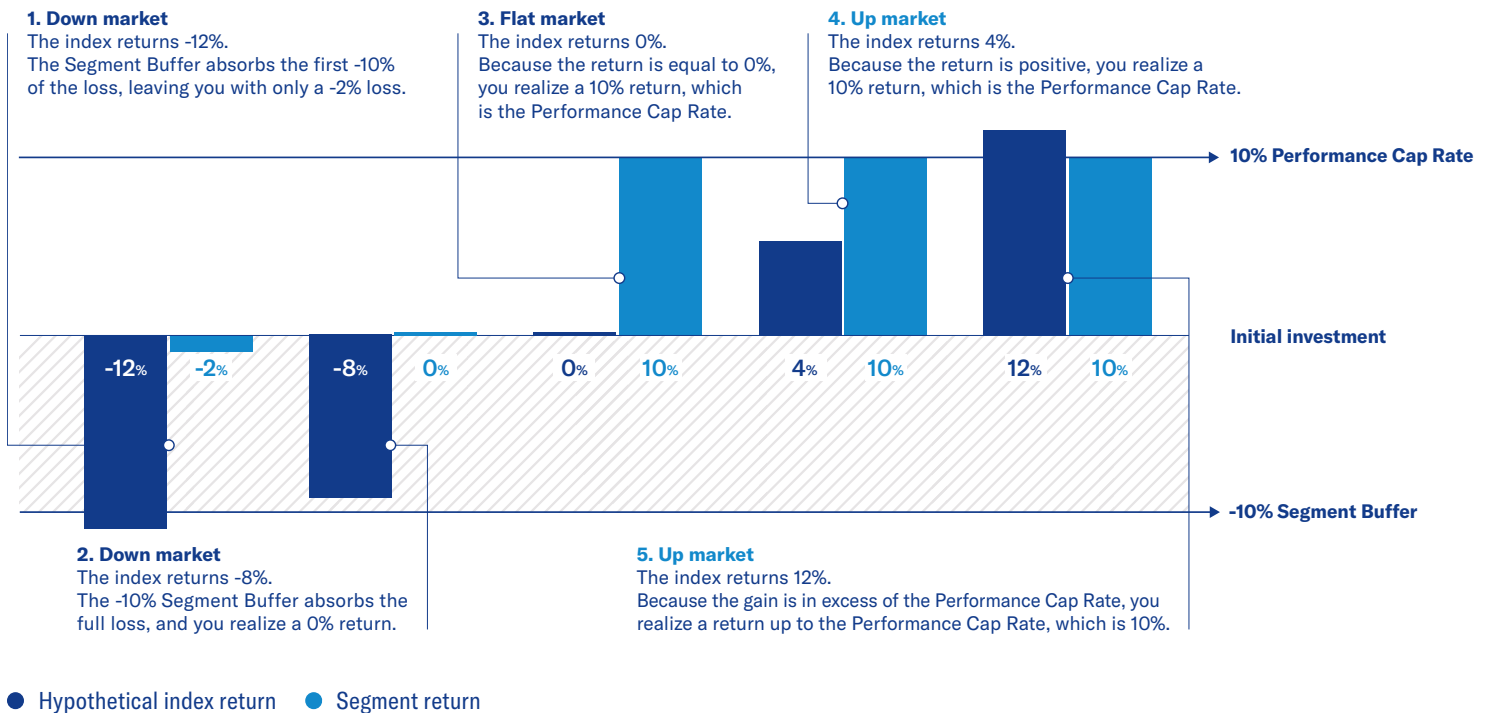
## Duration

1 year | 3 years

With the flexibility to transfer out of Segment Options prior to the Segment Maturity Date.

## Let's look at a hypothetical example<sup>2</sup>

Assumption: -10% Buffer; 10% Performance Cap Rate



There is a risk of substantial loss of your principal because you agree to absorb all losses from the portion of any negative index performance rate that exceeds the Segment Buffer, on the Segment Maturity Date.

# How the Dual Step Up Segment works

In muted up/down markets, the Dual Step Up Segment can give you a guarantee of a consistent positive return, even when the market takes a little dip.

You can worry less about the market when you can expect growth equal to the Performance Cap Rate set when you invest. As long as the benchmark index is at or above the Segment Buffer, you receive a guaranteed return on the Segment Maturity Date. Regardless of whether the market is up, flat (0%) or down -10% or -15%, you can stay confident knowing you'll receive a consistent return on your investment.

## Level of protection

-10% | -15%

Select the buffer that gives you confidence.

## Growth potential

Greater upside potential despite modest returns or small losses from the benchmark index.

Great value at a low cost with explicit fees as low as 1.50%.<sup>1</sup>

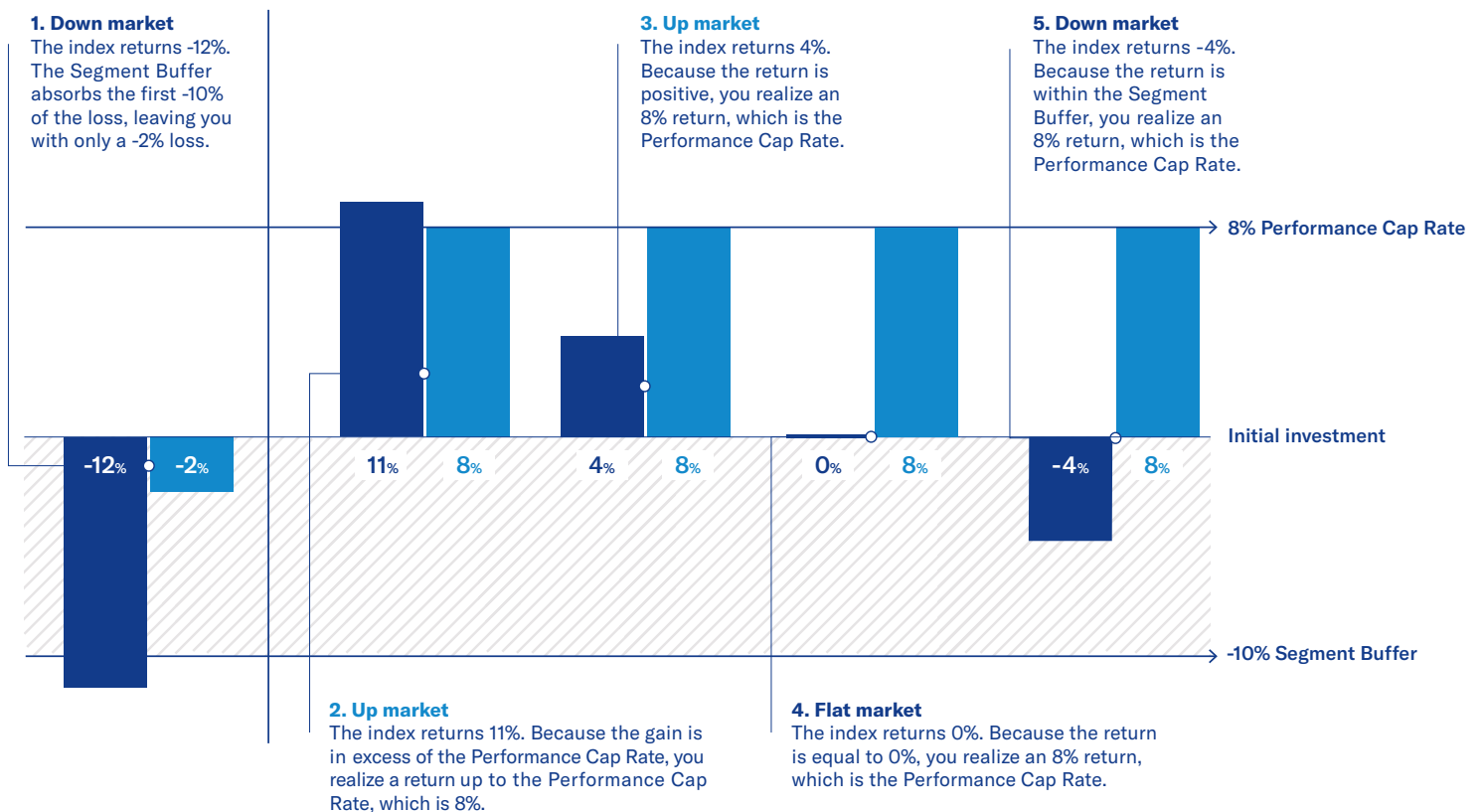
## Duration

1 year

With the flexibility to transfer out of Segment Options prior to the Segment Maturity Date.

## Let's look at a hypothetical example<sup>2</sup>

Assumption: -10% Buffer; 8% Performance Cap Rate



● Hypothetical index return ● Segment return

There is a risk of substantial loss of your principal because you agree to absorb all losses from the portion of any negative index performance rate that exceeds the Segment Buffer on the Segment Maturity Date.



# How the Loss Limiter Segment works

If you're looking for the greatest amount of protection on your investments without the sacrifice of potential upside, the Loss Limiter Segment can help you stay covered during catastrophic markets.

The Loss Limiter Segment tracks the performance of the S&P 500, offering you up to 95% built-in downside protection with two distinct features:

1. The Segment Buffer, which protects your investment from the first 10% of loss.
2. The Segment Investment Protection, which kicks in if the benchmark index drops below the buffer, limiting the amount of loss. You can never lose more than -5% or -10% at Segment maturity depending on the protection guarantee you choose.

You can stay confident that your hard-earned retirement is protected with a guarantee against loss of up to 95%.

## Level of protection

**Segment Buffer**  
-10%

**Segment Investment Protection**  
90% or 95%

## Growth potential

Opportunity to make money with a predictable Performance Cap Rate set when you invest.

**Great value at a low cost with explicit fees as low as 1.50%.<sup>1</sup>**

## Duration

**1 year | 3 years**

With the flexibility to transfer out of Segment Options prior to the Segment Maturity Date.

## Let's look at a hypothetical example<sup>2</sup>

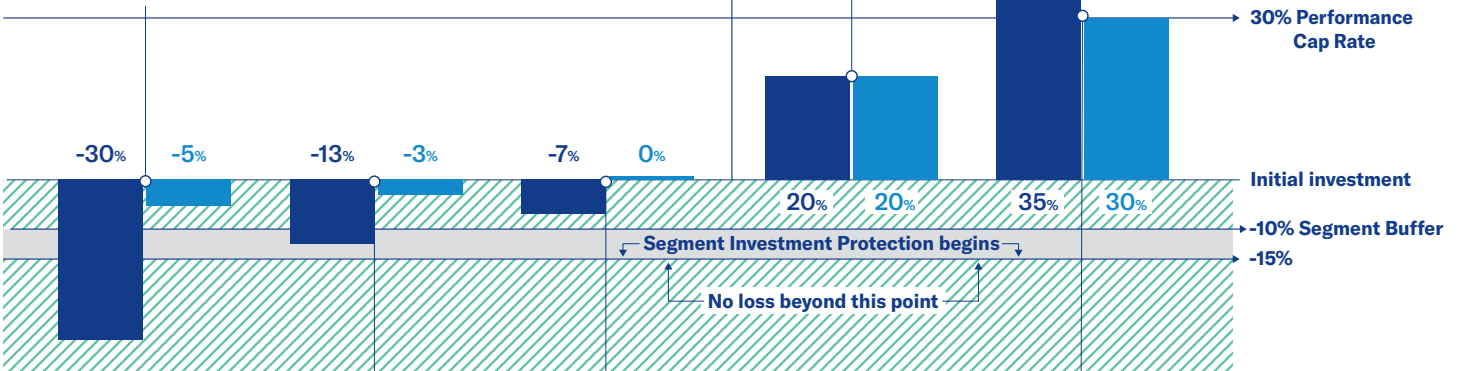
Assumptions: 3-year duration; -10% Buffer; 30% Performance Cap Rate



Assumptions: 3-year duration, 30% Performance Cap Rate, -10% Segment Buffer

### 1. Down market

The index returns -30%. The Segment Buffer absorbs the first -10% of loss and the **Segment Investment Protection** feature prevents loss after -15%, leaving you with a -5% return.



### 2. Down market

The index returns -13%. The -10% Segment Buffer absorbs the first -10% of loss and you realize a -3% return.

### 3. Down market

The index returns -7%. Because the return is within the Segment Buffer, you realize a 0% return.

### 4. Up market

The index returns 20%. Because the return is below the Performance Cap Rate, you realize the full 20% return.

### 5. Up market

The index returns 35%. Because the gain is in excess of the Performance Cap Rate, you realize a 30% return, which is the Performance Cap Rate.

● Hypothetical index return ● Segment return

Depending on the Segment option(s) selected, you are protected from some downside risk; you agree to absorb some or all of the loss in excess of the Segment Buffer, so there is a risk of substantial loss of principal.

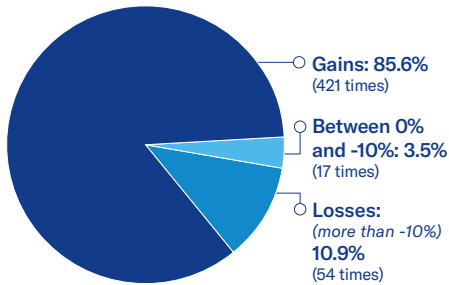


## Historical perspective

Let's check out how the S&P 500 index has performed historically. Here, we see returns of 1- and 3-year periods on a rolling monthly basis (e.g., Jan-Jan, Feb-Feb) and how frequently losses have occurred. The protective buffer is available up to -40% and stays at a constant level for the selected duration.

### History may be a guide: S&P 500

Historical 3-year index returns from January 1980–December 2023



**Average return\*** **33.7%**

Total gains & losses	492
Number of gains	421
Number of losses	71

#### % of times index return was greater than Segment Buffer

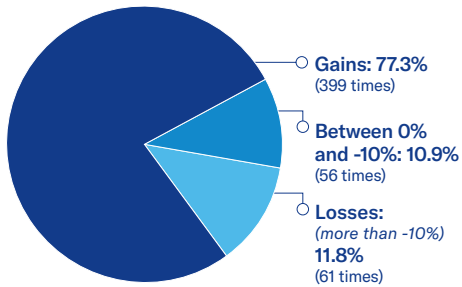
-10% Segment Buffer	89.0%
-15% Segment Buffer	90.2%
-20% Segment Buffer	91.9%
-40% Segment Buffer	99.4%

#### % of times losses would have become positive gains with the Dual Direction Segment

-10% Segment Buffer	23.9%
-15% Segment Buffer	32.4%
-20% Segment Buffer	43.7%

### History may be a guide: S&P 500

Historical 1-year index returns from January 1980–December 2023



**Average return\*** **10.0%**

Total gains & losses	516
Number of gains	399
Number of losses	117

#### % of times index return was greater than Segment Buffer

-10% Segment Buffer	88.2%
-15% Segment Buffer	92.4%
-20% Segment Buffer	95.5%
-40% Segment Buffer	99.6%

#### % of times losses would have become positive gains with the Dual Direction Segment

-10% Segment Buffer	47.9%
-15% Segment Buffer	66.7%

\*Average return — A simple average of a series of returns generated over a given period of time. Returns are price return only and exclude dividends.

## Important terms

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<b>Annual Lock Segment</b>	Unlike other Segments, your return is cumulatively calculated based on index performance each Annual Lock Period, subject to the Performance Cap Rate and Segment Buffer.
<b>Dual Direction Segment</b>	For Dual Direction Segments, the Segment Rate of Return is equal to the absolute value of the Index Performance Rate for that Segment if the Index Performance Rate is between the Performance Cap Rate and the Segment Buffer, inclusive of both.
<b>Dual Step Up Segment</b>	For Dual Step Up Segments, the Segment Rate of Return is equal to the Performance Cap Rate if the Index Performance Rate is greater than or equal to the Segment Buffer, or the Index Performance Rate, subject to the Segment Buffer, if the Index Performance Rate is less than the Segment Buffer.
<b>Enhanced Upside Segment</b>	Enhanced Upside Segments multiply positive Index Performance Rates by an Enhanced Upside Rate to increase the Segment Rate of Return subject to the Performance Cap Rate.
<b>Index Performance Rate</b>	The percentage change in the value of the index from the Segment Start Date to the Segment Maturity Date. The index performance rate may be positive or negative.
<b>Loss Limiter Segment</b>	For Loss Limiter Segments, the Segment Rate of Return is equal to the greater of (a) the Index Performance Rate, subject to the Performance Cap Rate and Segment Buffer and (b) the Segment Investment Protection Level minus 1.
<b>Participation Rate</b>	Determines how much of the index performance rate is used to calculate the Segment Rate of Return on the Segment Maturity Date. Segment Types may have different participation rates. The participation rate is 100% for all Segments.
<b>Performance Cap Rate</b>	For Standard, Dual Direction, Enhanced Upside and Loss Limiter Segments, the Performance Cap Rate is the highest Segment Rate of Return that can be credited on a Segment Maturity Date for positive index performance rates. For Annual Lock Segments, the Performance Cap Rate is the highest Annual Lock Yearly Rate of Return that can be applied on an Annual Lock Anniversary. For Step Up Segments, the Performance Cap Rate is the Segment Rate of Return if the index performance rate for that Segment is greater than or equal to zero. For Dual Step Up Segments, the Performance Cap Rate is the Segment Rate of Return if the index performance rate for that Segment is greater than or equal to the Segment Buffer. The Performance Cap Rate is not an Annual Rate of Return.
<b>Segment Buffer</b>	The portion of any negative index performance rate that the Segment Buffer absorbs on a Segment Maturity Date or each Annual Lock Anniversary for a particular Segment. Any percentage decline in a Segment's index performance rate in excess of the Segment Buffer reduces your Segment Maturity Value and any Annual Lock Anniversary Ending Amount.
<b>Segment Duration</b>	Period from Segment Start Date to Segment Maturity Date.
<b>Segment Interim Value</b>	The value of your investment in a Segment prior to the Segment Maturity Date, and it may be lower than your original investment in the Segment even where the index is higher at the time of the withdrawal prior to maturity.
<b>Segment Maturity Date</b>	The Segment Transaction Date on which a Segment ends.

## Important terms (continued)

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**Segment Maturity Value**

The value of your investment in a Segment on the Segment Maturity Date.

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**Segment Rate of Return**

The rate of return earned by a Segment as calculated on the Segment Maturity Date. The Segment Rate of Return is calculated differently for different Segment Options.

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**Segment Transaction Date**

There is generally a Segment Transaction Date every Thursday. If a particular Thursday is not a business day, then the Segment Transaction Date for that week will be the previous business day.

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**Segment Type**

An investment option we establish with the index, Segment Duration and Segment Buffer of a specific Segment Type, and for which we also specify a Segment Maturity Date and Performance Cap Rate.

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**Standard Segment**

For Standard Segments, the Segment Rate of Return is equal to the index performance rate, subject to the Performance Cap Rate and Segment Buffer.

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**Step Up Segment**

For Step Up Segments, the Segment Rate of Return is equal to the Performance Cap Rate if the index performance rate for that Segment is greater than or equal to zero on the Segment Maturity Date.

These examples have been simplified to demonstrate how the Segment Buffer and Performance Cap Rate work. Accordingly, these examples do not deduct the GLWB rider fee or Highest Anniversary Value Death Benefit rider fee (if applicable). If these rider fees were deducted, the Segment Maturity Values in the examples would be lower. The rider fee(s) are deducted on each contract date anniversary from the account value in Segments, if the account values in the VIO, Segment Type Holding Accounts and Dollar-Cap Averaging Accounts are insufficient to cover the rider fee(s). If the rider fee(s) are deducted from a Segment, the Segment Investment for that Segment is reduced pro rata, meaning the reduction may be greater than the dollar amount of the fee(s) deducted. The hypothetical examples are intended for illustrative purposes only and are not indicative of actual product performance or contract owner outcome or experience, or as a product or investment recommendation of any kind. There is protection from some downside risk.

All Performance Cap Rates in this brochure are hypothetical. Scan QR code or view current Performance Cap Rates online at [equitable.com/cap-rates](https://equitable.com/cap-rates) or on the app at [equitable.com/scsincomeapp](https://equitable.com/scsincomeapp).



- 1 This 1.50% fee is not reflected in the Segment Maturity Values in the examples above, but is measured off the Income Base and deducted from the Account Value on each contract anniversary. In addition, expenses related to administration, sales and certain risks in the contract are factored into the Performance Cap Rate. As long as your money is invested in the Structured Investment Option, you will not be charged additional fees. If you choose the optional Highest Anniversary Value (HAV) Death Benefit, or invest your money in a Variable Investment Option, additional fees and charges will apply.
- 2 This example is a hypothetical intended for illustrative purposes only and is not indicative of actual market, index, investment or financial product performance. The example assumes the optional Highest Anniversary Value (HAV) Death Benefit is not elected. Please note individuals cannot invest directly in an index.

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***Please consider the charges, risks, expenses and investment objectives carefully before purchasing a variable annuity. For a prospectus containing this and other information, please contact a financial professional. Read it carefully before you invest or send money.***

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