



EQUITABLE

Why it's important to save now

Whether you are just starting out, juggling the demands of midlife, transitioning to your next act or defining your legacy, it's important to think about your retirement goals.

Whatever your truths, wants and needs, chances are you will need income to support them in retirement. Your employer is offering an opportunity for you to save for retirement through its retirement plan offering.



Where will you live?



Will you travel?

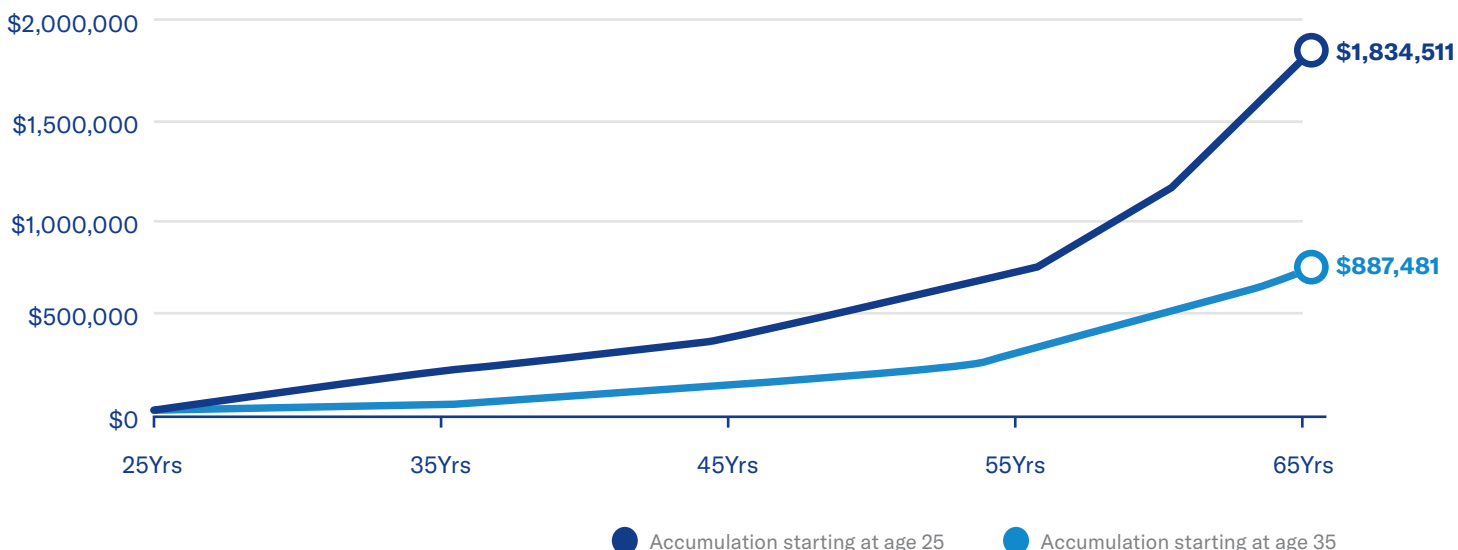


Will you continue to work part time?

The benefits of tax deferral

When you contribute to our plan, you are contributing on a pretax basis (Roth contributions are made on an after-tax basis). Your contributions go into your retirement plan account before taxes are deducted, making your taxable income lower. Another benefit is the money you are contributing will compound year after year, which simply means you are earning interest on your contribution.

Tax deferral and compounding

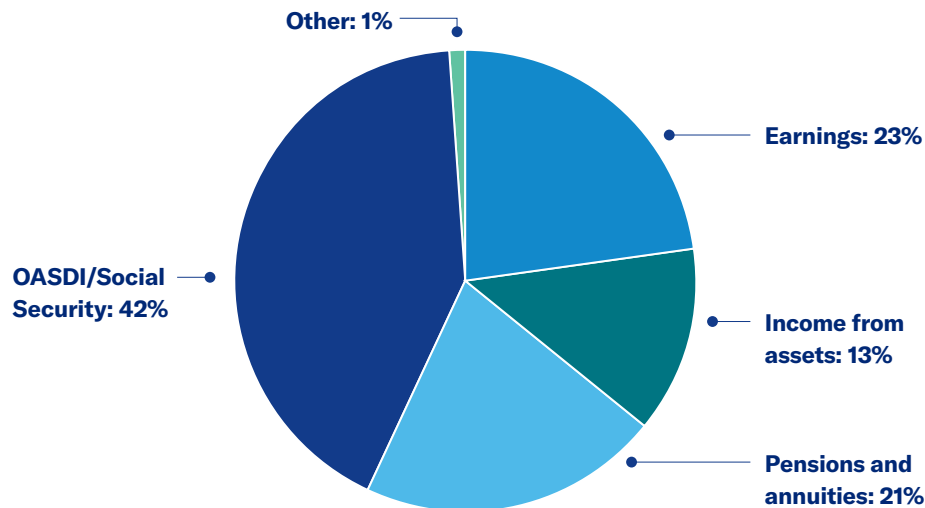


This hypothetical example assumes an annual \$6,000 contribution beginning at a specified age and continuing to age 70. Assumes tax-deferred compounding with an annual rate of return of 7% and no loans or withdrawals. Final balances are prior to distribution. Taxes may be due upon distribution. For illustrative purposes only. Does not represent performance of any security. Investing involves risk, including the risk of loss. Your own account may earn more or less than this example.

Why Social Security alone may not be enough

On average, Social Security replaces between 30%-40% of a person's preretirement income, which means many people need to find additional sources of income for their retirement years. Contributing to your plan can help close the gap on the retirement income you may need.

Sources of income



Source: Employee Benefit Research Institute estimates from the Current Population Survey, April 2019 supplement.

For more information, please contact your financial professional, or visit equitable.com/retirement.

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Retirement plan investments may be subject to market risk, including loss of principal. Withdrawals from retirement plans are subject to ordinary income tax treatment and, if taken prior to age 59½, may be subject to an additional 10% income tax penalty. Equitable Financial Life Insurance Company (Equitable) (NY, NY).

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