



EQUITABLE

Why Equitable?

How we're committed to succeeding with you in the 401(k) market

Our people

We take care of the front end, the back end and everything in between, by assisting with 401(k) sales and plan design, by getting your clients' plans up and running and by keeping them going. Our knowledgeable team of professionals can:



Provide concierge service to your small business owner clients



Develop a customized plan based on your clients' objectives and employee base



Manage the plan's setup and transition from start to finish



Provide in-person enrollment, education and plan promotion with a dedicated retirement plan consultant



Navigate today's regulatory environment – our ERISA attorney is available to address your concerns



Our innovation

From products with options for retirement certainty, to websites that allow for nearly effortless administration and engaging employee education, Equitable is on the forefront of innovation in the 401(k) retirement plan market.



Plan sponsor website (equitable.com)

Easy online access to the plan and web-based tools to help automate routine recordkeeping responsibilities.



Retirement Education Center

Helps employees make meaningful progress toward a more confident future in just a few minutes, with our simple, engaging:

- Retirement income gap calculator with a benchmarking tool to compare the employee's progress to others like themselves.
- Short articles, videos, checklists and success stories to help employees learn, based on whether they are starting out, mid-career or nearing retirement.



Fiduciary support services

Your clients can elect the fiduciary support services of Wilshire Associates or SWBC Retirement Plan Services who each offer 3(21) and 3(38) fiduciary protection to ensure your clients' investment options are appropriate for the plan and its participants.

Our strength and stability

Equitable is a U.S. financial services company that helps build fulfilling futures. For more than 160 years, we've been working with clients across generations, building on what's proven and pursuing what's possible. We can help your retirement plan clients design a tailor-made plan to meet the retirement income goals of their employees. Trust comes with experience. You can count on ours.



Leader in the development of innovative products designed to offer protection and growth: structured annuities, variable annuities with living benefits, index-linked variable annuities.

¹ The facts mentioned above apply exclusively and specifically to Equitable Financial Life Insurance Company.

To speak with one of our dedicated and knowledgeable professionals, call our Sales Desk at (866) 401-3030, Option 1 or visit equitable.com.

Retirement Gateway[®] is a group variable annuity, which is a long-term financial product designed for retirement purposes. It is subject to the terms of the employer's plan and the Code, and in exchange for contributions made on the employee's behalf to the contract, Equitable will provide the annuity benefit options available under the contract. In essence, an annuity is a contractual agreement in which payment(s) are made on behalf of retirement plan participants to an insurance company, which agrees to pay out an income or lump-sum amount at a later date to those participants. Variable annuities have mortality and expense charges, account fees, investment management fees, sales charges, administration fees and charges for optional benefits. Withdrawals are subject to ordinary income tax treatment and, if taken before age 59½, may be subject to an additional 10% federal tax. Variable annuities are subject to investment risks, including the possible loss of principal invested.

Wilshire Associates and SWBC Retirement Plan Services are not affiliated with Equitable Financial or any of its affiliates.

If the employer chooses not to offer the Personal Income BenefitSM investment option, participants can still elect one of the available distribution options under the plan. The feature may not be available in all states or in all plans. Guarantees are based on the claims-paying ability of Equitable Financial Life Insurance Company.

Your clients should carefully consider the investment objectives, rules, charges and expenses of the Retirement Gateway[®] group annuity, as stipulated in the

prospectus and/or disclosure document, before investing. For a prospectus and/or disclosure document containing this and other information, please call the Equitable Distributors Sales Desk at (866) 401-3030. Please encourage your clients to read the prospectus and/or disclosure document carefully before investing or sending money.

The Retirement Gateway[®] group variable annuity is issued by Equitable Financial Life Insurance Company (NY, NY). Co-distributed by affiliates Equitable Advisors, LLC and Equitable Distributors, LLC (members FINRA, SIPC). Equitable, Equitable Advisors and Equitable Distributors do not provide legal or tax advice.

Retirement Gateway[®] and the Personal Income BenefitSM feature may not be available in all jurisdictions.

Retirement Gateway[®] is a registered service mark and Personal Income BenefitSM is a service mark of Equitable Financial Life Insurance Company.

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY); Equitable Financial Life Insurance Company of America (Equitable 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.

