



EQUITABLE



# Find your investing comfort zone

With Equitable Investment Management Group's  
Managed Portfolio Strategies

Available on the LPL Financial Model Wealth Portfolios program

# Are you comfortable with the investment risk you're taking?

Successful investors understand risk is part of investing in the market. But they also know they shouldn't take more risk than they're comfortable with; doing so can cause stress and a desire to get in or out of the market at a potentially inopportune time. Instead, they may choose to diversify their investments with a strategy that keeps them in their investing comfort zones no matter what's happening in the market.

With the help of your financial professional, you can choose one of the 12 **Managed Portfolio Strategies** that matches your risk tolerance. Developed by the team of experienced investment professionals at Equitable Investment Management Group, LLC (EIM), each Managed Portfolio Strategy provides a risk-based asset allocation model through LPL Financial's Model Wealth Portfolios (MWP) program. Choosing one of these Managed Portfolio Strategies may give you the comfort of knowing your investments are diversified and managed by experienced professionals.<sup>1</sup>



<sup>1</sup> Investment diversification is a tool that positions assets among major investment categories in an effort to manage risk and enhance return potential, but it does not guarantee a profit or protection against investment loss.

Equitable Investment Management Group, LLC (EIMG) is a wholly owned subsidiary of Equitable Financial, which is an indirect, wholly owned subsidiary of Equitable Holdings, Inc. Equitable Investment Management, LLC (EIM LLC) is an indirect, wholly owned subsidiary of Equitable Holdings, Inc. EIMG and EIM LLC are affiliates of Equitable Advisors and AllianceBernstein L.P. (AB). References to Equitable Investment Management include EIMG and its affiliate, EIM LLC, unless otherwise stated.



## Each strategy offers a risk-reward profile

Each Managed Portfolio Strategy is designed to help meet your investment needs. You simply choose one strategy, and your financial advisor will work through LPL to diversify your assets based on the model you have selected. The EIM team selects and monitors the allocations and adjusts them periodically when warranted so you and your financial professional can focus on the big picture.

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## We use multiple levels of risk management

EIM's strategists oversee the allocations within the selection of mutual funds or a combination of mutual funds and exchange-traded funds (ETFs). While diversification doesn't assure or guarantee a profit or protection against loss in declining markets, it may help to lower your overall risk while potentially mitigating how much return potential you give up to do that.

### Each Managed Portfolio Strategy's built-in diversification includes:

**Multiple asset classes** – The underlying investments in each Managed Portfolio Strategy are allocated primarily among equity and fixed-income investments, with a small allocation to cash. Diversification is further achieved by evaluating the risk/return trade-off of different asset classes within each asset type, such as investment style (growth vs. value), market capitalization (ranging from small to large companies) and geographic location (United States, other developed markets and emerging markets). Both series include an option that offers exposure to a diversified basket of alternative assets and categories.

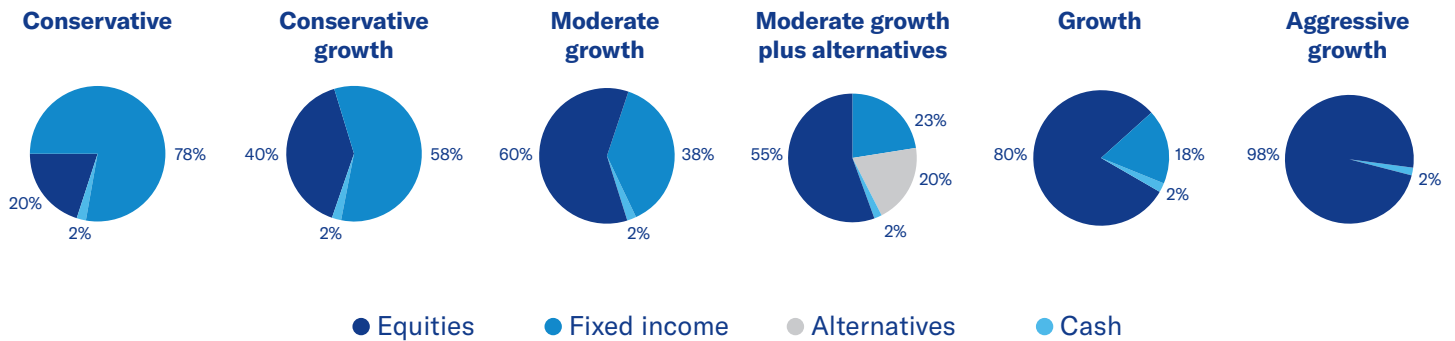
**Actively and passively managed investments** – Both actively and passively managed underlying investments are included within each Managed Portfolio Strategy. Passively managed investments include ETFs and index funds, which seek to either track the investment results or match the performance of a major market index, such as the S&P 500®, and allow us to provide market exposure. Actively managed mutual funds are used, when appropriate, to provide potential performance opportunities and analysis using the underlying fund manager's market experience.

# Select the Managed Portfolio Strategy that's best for you

Once you've decided how long you'd like to invest and how much risk you're comfortable taking, you can select the Managed Portfolio Strategy that best fits your needs.

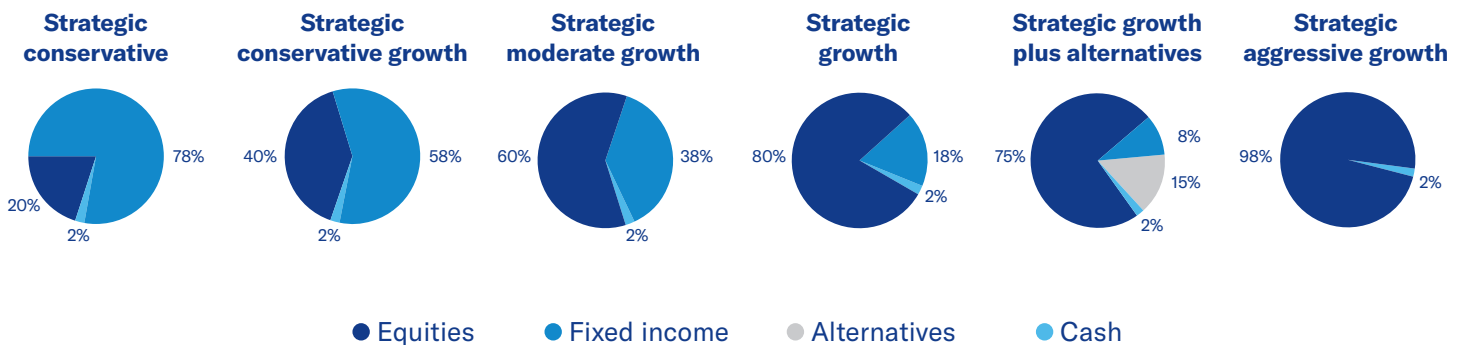
## Dynamic Mutual Fund and ETF Series

For the investor seeking extended diversification of U.S. equities, international equities and U.S. bonds with a tactical momentum overlay and volatility mitigation and more frequent opportunistic reallocations.



## Strategic Mutual Fund Only Series

For the investor seeking a core investment diversified into U.S. equities, international equities and global bonds with a stable strategic allocation designed to capture long-term returns.



## Work with a professional

# 1

Talk with your financial professional about your risk tolerance, specifically how comfortable you are with different levels of investment risk, as well as your financial goals and time frame.

# 2

Choose the Managed Portfolio Strategy that best fits your risk tolerance and situation.

# 3

Meet with your financial professional periodically to discuss any changes to your financial situation to ensure your current Managed Portfolio Strategy continues to meet your long-term goals.

## Benefits of working with Equitable Investment Management

### Access professional investment resources

EIM is a registered investment adviser to registered mutual funds and a strategist with respect to the Managed Portfolio Strategies.

One of the main benefits of EIM's Managed Portfolio Strategies is that your investments are monitored by a team of professionals who deliver innovative approaches and products. By utilizing its risk-based asset allocation capabilities, the EIM team seeks to attain attractive risk-adjusted returns over a market cycle.



## About Equitable Investment Management<sup>2</sup>

Est.

# 1999

to manage investment portfolios and underlying separate accounts

Over

# 60

 professionals with 18 years' average experience

# \$162.8

 billion<sup>3</sup>

in assets under management (AUM) as of June 30, 2024

**40 subadvisor relationships,** including AllianceBernstein L.P. (AB), AXA Investment Managers U.S., Inc., Brandywine Global, Essex Investment Management, GAMCO Asset Management and Loomis Sayles & Company, L.P.

<sup>2</sup> Equitable Investment Management Group, LLC, as of June 30, 2024.

<sup>3</sup> Equitable Investment Management, as of June 30, 2024. Total AUM, including portfolios and funds and funds of funds. Firmwide assets under management (AUM) include assets managed by Equitable Investment Management, LLC, the investment advisor of the 1290 Funds and its investment advisory affiliate, Equitable Investment Management Group, LLC. As of June 30, 2024, Equitable Investment Management, LLC's AUM was \$1.4 billion, and Equitable Investment Management Group, LLC's AUM was \$161.4 billion. Equitable Investment Management, LLC and Equitable Investment Management Group, LLC currently share the same infrastructure, officers and directors.





# About Equitable<sup>4</sup>

A good financial strategy is designed to evolve as your life changes, helping you pursue life's possibilities and prepare for life's uncertainties. It starts with understanding your truths, wants and needs so you can face your future with courage, strength and wisdom. We commit to your future as if it were our own with an adaptive approach and powerful strategies, just as we've done for our clients since 1859.<sup>5</sup>

Together, we'll work to turn today's goals into tomorrow's accomplishments.

## Find your investing comfort zone

To get started today, contact your financial professional.

<sup>4</sup> Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., a U.S. financial services company.

<sup>5</sup> This reference applies exclusively to Equitable Financial Life Insurance Company.

**An investor should consider the investment objectives, risks, charges and expenses of each underlying investment carefully before investing. To obtain a prospectus which contains this and other information, please see 1290funds.com for more information on the 1290 Funds®, AB.com for more information on the AB Small Cap Growth Portfolio, iShares.com for iShares ETFs, SSGA.com for SPDR ETFs and Vanguard.com for Vanguard ETFs.**

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Managed Portfolio Strategies are made available to clients of financial intermediaries, including Equitable Advisors, through LPL Financial's Model Wealth Portfolio (MWP) program on a non-discretionary basis by EIMG. Equitable Investment Management and Equitable Advisors, and their affiliates, may have a conflict of interest in the products or services mentioned in this material because they have a financial interest in them and receive compensation, directly or indirectly, in connection with the management, distribution and/or servicing of these products or services, including 1290 Funds® and AB funds.

This document does not make an offer or solicitation to buy or sell any securities or services. Equitable Investment Management does not provide legal or tax advice, and we encourage you to consult your own lawyer, accountant or other professional advisors, as appropriate, before making an investment. The information in this document is being provided only for illustrative and educational purposes and does not constitute investment advice or a fiduciary investment recommendation from Equitable Investment Management to you. The implementation of, or reliance on, a Managed Portfolio Strategy is left to the discretion of the advisor. The advisor is solely responsible for determining whether a Managed Portfolio Strategy, the investment products included in the Managed Portfolio Strategies and the share class of those products are appropriate and suitable for an advisor's client. Equitable Investment Management is not responsible for determining the securities to be purchased, held and sold for a client's account, nor does Equitable Investment Management place trade orders for any client's account. Information and other marketing materials provided to you by Equitable Investment Management concerning a Managed Portfolio Strategy, including holdings, performance and other characteristics, may not be reflective of a client's actual experience from an account managed in accordance with the strategy. To the extent any investment information in this material is deemed to be a recommendation, it is not meant to be advice in a fiduciary capacity and is not intended to be used as a primary basis for your investment decisions.

The Managed Portfolio Strategies currently consist of mutual funds advised by EIM LLC, affiliated mutual funds not advised by EIM LLC, such as AB funds, and unaffiliated funds and ETFs. The underlying investments that compose the models are available only in the share class offered on LPL Financial's MWP program when made available through the Managed Portfolio Strategies; therefore, the underlying investments or share classes through the models may not necessarily be the least expensive. In some cases, the underlying investment funds in the Managed Portfolio Strategies may have a lower cost share class available on a stand-alone basis for purchase outside of the models or that may be available to other types of investors. Use of Managed Portfolio Strategies will result in the payment of fees to the affiliated mutual funds, 1290 Funds® and AB funds, in the Managed Portfolio Strategies, as provided for in the prospectus of each such underlying investment. The fees received from investment in the affiliated mutual funds will be shared by various affiliates, including Equitable Investment Management and AB, involved in distributing and advising the models and the affiliated funds in Managed Portfolio Strategies. The Managed Portfolio Strategies' allocations and data are subject to change. Asset allocation strategies are subject to the volatility of the financial markets, including that of the underlying investment options' asset classes. Asset allocation and diversification may not protect against market risk, loss of principal or volatility of returns. An investment may be risky and may not be suitable for a client's goals, objectives and risk tolerance. Investment returns and principal value will fluctuate so that a client's shares, when redeemed, may be worth more or less than their original cost.

Investments in the underlying funds will be subject to the risks associated with the securities and other investments in which the underlying funds invest, and the ability of each strategy to meet its investment objective will directly depend on the ability of the underlying funds to meet their investment objectives. The underlying investments are subject to the risk that the securities markets will move down, sometimes rapidly and unpredictably, based on overall economic conditions and other factors, which may negatively affect the fund's performance. Equity securities held in underlying investment funds involve the risk that the value of the securities may fluctuate, sometimes widely fluctuate, in response to changes in a company's financial condition as well as general market, economic and political conditions and other factors. Investing in foreign securities involves specific additional risks, including, but not limited to, currency risk, political risk and risk associated with varying accounting standards; investing in emerging markets may accentuate these risks. An underlying investment that invests in smaller companies generally leads to greater price volatility. An underlying investment's fixed-income investments are subject to fluctuations in price due to issuer and credit quality, rising interest rates and inflation.

The 1290 Multi-Alternative Strategies Fund, under normal circumstances, allocates substantially all of its assets to certain underlying ETFs that invest primarily in non-traditional (alternative) asset categories and strategies. Alternative investments may use a different approach to investing than traditional investments (such as equity or fixed-income investments) and the performance of alternative investments is not expected to correlate closely with more traditional investments; however, it is possible that alternative investments will decline in value along with equity or fixed-income markets, or both, or that they may not otherwise perform in accordance with expectations. Alternative investments may have different characteristics and risks than traditional investments, can be highly volatile, may be less liquid, particularly in periods of stress, and may be more complex and less transparent than traditional investments. Alternative investments also may have more complicated tax profiles than traditional investments. The use of alternative investments may not achieve the desired effect.

Securities and advisory services offered through LPL Financial, a registered investment adviser and broker/dealer (member FINRA, SIPC). To the extent a client is receiving investment advice from a separately registered independent investment adviser that is not an LPL affiliate, please note LPL makes no representation with respect to such entity.

In the LPL Financial Model Wealth Portfolios (MWP) program, the LPL Financial Overlay Portfolio Management Group is the client's investment manager and implements trades for the client's account based on model portfolio investment recommendations it receives from EIMG. Client results in an LPL account will vary, in part due to the Overlay Portfolio Management Group's role in implementing the model.

LPL Financial serves as the principal sponsor, an investment adviser and the broker/dealer, and Equitable Advisors, LLC serves as an investment adviser for the LPL Financial investment advisory programs offered through Equitable Advisors' Financial Professionals. Equitable Advisors, its financial professionals, EIMG and EIM LLC are not affiliated with LPL Financial and make no representation with respect to each other.

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Mutual Funds: • Are Not a Deposit of Any Bank • Are Not FDIC Insured • Are Not Insured by Any Federal Government Agency  
• Are Not Guaranteed by Any Bank or Savings Association • May Go Down in Value

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