



EQUITABLE

Investment fiduciary services

With Equitable, you have the option of putting your employee retirement plan investment decisions in the hands of independent third-party fiduciaries

You have the choice to let an independent professional investment advisory and consultant firm, for an additional fee, select and monitor the investments in your plan. By selecting one of the options below, you still have a duty, as the plan sponsor, to monitor the services of the independent professional investment advisory and consultant firm on a periodic basis.

Who is it for?

Depending on what type of plan you offer your employees, as a plan sponsor, you may be a plan fiduciary and required by law to carry out certain actions related to plan investments subject to the Employee Retirement Income Security Act of 1974 (ERISA) guidelines. This applies to 401(k), 457(b), 403(b) and 401(a) plans. Regardless, as a plan sponsor, you should want to ensure your employees have a selection of suitable investment options.

There are two levels of service to choose from:

3(21) co-fiduciary option

Provider recommends asset categories and investment options for your plan, monitors the funds and recommends replacements as needed. You simply accept or decline their recommendations.

3(38) full fiduciary option

Provider acts as the fiduciary for all plan-level investment decisions within your plan, providing a preset lineup of asset categories and investment options. They automatically select, monitor and replace investment options. You simply agree to this service each year to keep it going.

Key benefits



Third-party expertise

Investment selection and monitoring is handled by expert investment advisers.



Time savings

Investment adviser handles both the initial selection and ongoing monitoring of investment options to make sure they still meet the original selection criteria. Automatic execution of investment changes is also an option, depending on the service and model lineup selected.



Protection for your employees' future

Selecting and maintaining an appropriate lineup of investment options is one of the first steps toward helping your employees save for a fully funded retirement. Making the right choices — and making changes when appropriate — is an ongoing responsibility as plan sponsor.

We offer two options of registered investment advisers who can help you mitigate your fiduciary responsibilities.

About SWBC retirement plan services

Headquartered in San Antonio, Texas, SWBC has served financial institutions and businesses across the country for four decades. It is a multifaceted company with offices across the country. SWBC Retirement Plan Services (SWBC) is a division comprised of experienced investment professionals who provide unbiased advisory services exclusively to retirement plan sponsors and providers. The investment advisory team that founded SWBC Retirement Plan Services has been providing unbiased advisory and fiduciary services for retirement plan sponsors for more than a decade. SWBC provides these services in order to help plan sponsors fulfill their fiduciary obligations.

About Wilshire Associates

Since its inception in 1972, Wilshire Associates Inc. (Wilshire) has evolved from an investment technology firm to a global advisory company, providing institutional investors with manager research, and asset allocation and portfolio construction advice. Established in 1998, Wilshire Funds Management (WFM) is the global investment management arm of Wilshire. It includes as its clients some of the world's largest central banks, pension funds, endowments, insurance companies and financial institutions.

For more information on our retirement plan services, please contact your local financial professional or call our Sales Desk at (866) 401-3030, Option 1.

Group retirement plans may be sold via prospectus and/or may have investment options that are sold via prospectus. Be sure to review the current prospectus that contains complete information on charges, risks, expenses and investment objectives before investing or sending money. Contact your financial professional or the company for a current prospectus.

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SWBC Retirement Plan Services is an unaffiliated third party and is a wholly owned subsidiary of SWBC, which was established in 1976. Advisory services are offered by SWBC Investment Advisory Services, LLC, d/b/a SWBC Retirement Plan Services, a registered investment adviser with the Securities and Exchange Commission. SWBC Retirement Plan Services focuses exclusively on serving the retirement plan market.

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

Annuities and 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

Equitable Financial Life Insurance Company (NY, NY)

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