



EQUITABLE

# Retirement Gateway<sup>®</sup> for small business

Whether you are a small business or start-up, Equitable Financial can help meet your company's retirement plan needs with Retirement Gateway<sup>®</sup>. This innovative product provides seamless management and execution, improving the plan sponsor experience from consultation through implementation. It creates efficiencies in the quote, plan design and onboarding process, saving valuable time in establishing a 401(k). Retirement Gateway<sup>®</sup> also offers your employees the option for personalized guidance from a financial professional.

## Key features

- ✓ Effortless administration for the plan sponsor.
- ✓ Adherence to ERISA guidelines.
- ✓ Managed accounts to promote positive retirement income and in-plan guaranteed lifetime income options.
- ✓ Auto features to encourage greater employee participation.
- ✓ Expertise in recordkeeping and commitment to delivering superior service.
- ✓ Partnerships with experienced providers who offer fiduciary services, managed accounts and third-party administrator (TPA) services.

## Services

These essential services can be offered as a full package, in modified packages or individually. They help increase participant involvement, improving retirement outcomes.

- ✓ Administrative fiduciary services: 3(16)
- ✓ Investment fiduciary services: 3(21), 3(38)
- ✓ Auto features
- ✓ Managed account QDIA
- ✓ Payroll integration

First, consider these questions to help you decide what's best for your business.

**Do you need investment fiduciary services?**

Expert investment advisors handle investment selection and monitoring, and reduce exposure to fiduciary risk.

**Do you need 3(16) administrative fiduciary services?**

Trusted experts help ease administrative fiduciary burdens and shoulder some of the liability.

**Do you intend on using a 360° integrated payroll provider?**

Connects your payroll provider to your plan recordkeeper, automating many of the tasks required to effectively manage payroll administration.

Second, connect with a preferred TPA to design your plan.



They will reach out to the financial professional to help provide guidance and support on plan design, managing the plan and offer solid understanding of regulatory matters.

Once you make your selection, we will help you complete payroll integration, educate employees about the new 401(k) offering and how to rollover an existing 401(k).

**Benefits of working with a preferred TPA:**



They are familiar with our services, teams, supporting vendors and paperwork.

**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.**

Equitable believes that education is a key step toward addressing your financial goals, and we've designed this material to serve as an informational and educational resource. Accordingly, this presentation does not offer or constitute investment advice and makes no direct or indirect recommendation of any particular product or of the appropriateness of any particular investment-related option. Your needs and circumstances are unique, and they require the individualized attention of your financial professional.

A group variable annuity is a long-term financial product designed for retirement purposes. In essence, a group variable 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 a lump-sum amount at a later date to those participants. There are contract limitations and fees and charges associated with group variable annuities, which include, but are not limited to, administrative fees and charges for investment management. Group variable annuities will fluctuate in value and may be affected by market declines, including a possible loss of principal.

Because an annuity contract would be used to fund this qualified employer-sponsored retirement arrangement, it should be purchased for its features and benefits other than tax deferral. For such cases, tax deferral is not an additional benefit of the annuity. You may also want to consider the relative features, benefits and costs of this

annuity with any other investment that you may have in connection with your retirement plan or arrangement.

Please be advised that this document is not intended as legal or tax advice. Accordingly, any advice provided in this document is not intended or written to be used, and cannot be used, by any taxpayer for the purpose of avoiding penalties that may be imposed on the taxpayer. Such advice was written to support the promotion or marketing of the transaction(s) or matter(s) addressed, and you should seek advice based on your particular circumstances from an independent tax advisor.

Withdrawals from the Retirement Gateway® variable annuity may also be subject to a contractual withdrawal charge, which will not exceed 6% of the amount withdrawn or last longer than 5 years from the contract date. Contact a financial professional for costs and complete details. Withdrawals from annuities are subject to normal income tax treatment and, if taken prior to age 59½, may be subject to an additional 10% federal income tax penalty.

A Retirement Gateway® annuity contract or any state variation thereof is a group flexible premium combination fixed and variable deferred annuity issued by Equitable Financial Life Insurance Company (Equitable Financial), NY, NY. Co-distributed by affiliates Equitable Advisors, LLC (member FINRA, SIPC) and Equitable Distributors, LLC. Equitable Financial and its affiliated companies are not affiliated with Stadion.

**This material is not a complete description of all material provisions of the contract and must be preceded or accompanied by a current Retirement Gateway® 401(k) disclosure brochure and trust prospectus. Please read the disclosure brochure carefully before purchasing a contract. For a disclosure brochure and trust prospectus, contact your financial professional. Certain types of contracts and features may not be available in all jurisdictions.**

Guarantees are based on the claims-paying ability of Equitable Financial Life Insurance Company.

Retirement Gateway® is a registered service mark of Equitable Financial Life Insurance Company.

Contract form #2005GAC-QP, 2012QPRG, 2016QPRG, 2011RG-457, 2017RG-457 and any state variations.

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.

