



EQUITABLE



# Equitable's Retirement Continuum

Tax-efficient retirement planning built around you and your employees

In today's challenging business market, being able to offer competitive employee benefits choices that:



Retain top people



Control costs and expenses



Prepare employees for retirement

**are vital to a  
business's success**

Equitable understands these challenges and has created an innovative approach, bringing together both qualified and nonqualified plan design options to attract and retain employees. No matter what your individual or business goals may be, Equitable has a solution to fit you and your business needs.



# Equitable's Retirement Continuum

An innovative retirement plan experience providing access to both qualified and nonqualified plan options to help chart your course to financial freedom.

## Qualified plans

401(k) plans

Cash balance  
plans

403(b) plans

457(b) plans

If you're looking for strategies to help create a retirement plan that fits your needs, these qualified plans provide easy access to institutional investment offerings, pricing and fiduciary protection with continuous employee education. Qualified plans use ERISA's participation guidelines and rules.

## Nonqualified plans

Life  
Income Plan<sup>SM</sup>

162  
bonus plan

Split-dollar  
plans

Select employee  
retention plans (SERP)

Deferred  
compensation plans

The flexible nature of nonqualified plans allows for you to control all aspects of the plan under the 162 or 409(a) non-ERISA plan options. These plans allow you to pick and choose who participates while building contingency capital that can be used to offset future liabilities. Plans are fully customizable, allowing you to recruit, retain and reward key people in the most efficient way for your business and balance sheet.



# Equitable's Qualified Plan Continuum

consists of four core options:

**401(k) plans — Corporate/Small business**

**457(b) plans — Government entities**

**403(b) plans — Educators and nonprofit employee entities**

**Cash balance plans**

With our flexible solutions for 401(k), 457(b) and 403(b) plans, Equitable can help you create customized retirement plans for you and your employees. Best of all, our dedicated team of retirement plan specialists are here to provide personalized support at every step of your sales cycle.

## **Retirement Gateway®**

Recordkeeping platform for 401(k), 401(a) and 457(b) plans (under \$3m)

- Flexible plan strategies that include: a broad selection of investment options from well-known money managers, a professionally managed accounts service, target date portfolios and risk-based portfolios.
- Flexible administration service model
- Cash balance in a box: a turnkey solution for plan design, investment selection and plan administration for small businesses
- Financial wellness tool suite that engages plan participants with a gamified education model
- Best-in-class investment solutions and fiduciary support/oversight included

## **Equitable Retirement Vision®**

Premier open architecture solution for 401(k), 401(a), 403(b) and 457(b) plans (\$3m–\$50m)

- Investment cost savings available with the use of CITs (collective investment trusts)
- Flexible administration service model
- Plan sponsor education resources and live how-to demos and best practices sessions
- Dedicated retirement plan education consultant for custom curated financial wellness seminars and next gen participant engagement campaigns
- Advisor-driven model portfolios available

# Equitable's Nonqualified Plan Continuum

consists of five core options:

## Life Income Plan<sup>SM</sup>

- Individual ownership
- Access to institutional-grade life insurance contracts
- Accumulation-focused design
- High early cash surrender values<sup>1</sup>
- Post-tax funding

## 162 bonus plan

- Individual ownership
- Accumulation-focused design
- Key person additional contributions allowable
- Current employer contributions deductible
- Design may include restricted access and clawback provisions

## Split-dollar plans

- Individual ownership
- Accumulation-focused design
- Employer taxable contributions
- Additional employee contributions post-tax
- Design may include restricted access or clawback provisions for employee contributions

## Select employee retention plans (SERP)

- Employer awards or contributions based on a formula with annual discretion
- Provides incentives for key employee performance
- Vesting schedule allows a company to achieve retention/reward goals
- Provides a meaningful income supplement above the qualified plan limits
- Deductible and taxable upon distribution

## Deferred compensation plans

- Permits select key people the ability to defer compensation pretax, usually as a supplement to a 401(k)
- Employer has an option to make vested discretionary contributions on matching funds
- Provides the option for select key employees to potentially significantly increase retirement income
- Deductible and taxable upon distribution

<sup>1</sup> Life Income Plan<sup>SM</sup> — LIP uses cash value corporate-owned variable universal life insurance that tends to offer significant cash values in the early policy years because of its general lack of surrender charges and because, in the event of a full policy surrender within a certain number of years, some policy charges may be refunded. These policies often include a minimum guideline death benefit and are structured to minimize death benefit expense yet retain the integrity of life insurance and the tax deferral benefits.

Certain restrictions apply. See important information for more details.

# Plan administration and service models

At Equitable, we offer an institutional services model to meet and exceed your unique plan benefit designs.

## Qualified plan services

### Retirement Gateway® and Equitable Retirement Vision®

- Customized retirement plans
- Dedicated team of retirement plan specialists
- Streamlined plan administration
- Contribution limit monitoring
- Electronic delivery services
- Fiduciary services
  - 3(16) administrative
  - 3(21)/3(38) investment
- Financial wellness tools and resources for employees

## Nonqualified plan services

*All service solutions powered by CES Administration.*

### Life Income Plan<sup>SM</sup>

- Custom individual service portal

### 162 bonus plans

- Custom individual service portal
- Restricted endorsement tracking

### Split-dollar plans

- Benefit and tax reporting

### Select employee retention plans

- Participant and plan sponsor custom administration

### Deferred compensation plans

- Participant and plan sponsor custom administration

## Next steps

### Discuss your specific goals and objectives

- Individual accumulation
- Key person retention planning
- Company tax structure
- Importance of current deduction vs. control of capital

### Discuss plan design scope

- Owner(s)-only participation
- Select key people participation
- Funding capability

**Contact your local financial professional to learn more.**



## Important information

Please be advised this is not intended as legal or tax advice. Accordingly, any tax information provided is not intended to be used, and cannot be used, by any taxpayer for the purpose of avoiding penalties that may be imposed on the taxpayer. The tax information is provided 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. CES, Equitable Advisors and Equitable Network do not provide tax or legal advice.

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***Variable life insurance is offered by prospectus. For a prospectus with more complete information, including investment objectives, risks, charges and expenses, clients should be reminded to contact their financial professional and read the prospectus carefully before investing or sending money.***

Cash values in life insurance accumulate on a tax-deferred basis and can be structured for tax-advantaged access and distribution assuming policy loans after withdrawals of the policyowner's basis. Loans and withdrawals reduce the policy's cash value and death benefit, and withdrawals in excess of the policy's basis are taxable. Under current rules, loans are free of income tax as long as the policy remains in effect until the insured's death, at which time the loan will be satisfied from income tax-free death benefit proceeds, and, if the policy is surrendered, lapsed or treated as a MEC, any loan balance will generally be viewed as distributed and taxable.

Retirement Gateway<sup>®</sup> is a group variable annuity contract issued by Equitable Financial Life Insurance Company (NY, NY). Co-distributed by affiliates Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN) and Equitable Distributors, LLC. Equitable Financial, Equitable Advisors and Equitable Distributors do not provide legal or tax advice, and are not affiliated with Wilshire Associates Incorporated or SWBC Retirement Plan Services.

The Equitable Retirement Vision<sup>®</sup> defined contribution program consists of a custodial account offered through Benefit Trust Company, within which plan participants' chosen mutual fund shares are held, as well as a group

fixed annuity contract (generic form number 2016FA-MFrev, 2016FA-MF403b) issued by Equitable Financial Life Insurance Company (Equitable Financial). The Equitable Retirement Vision<sup>®</sup> defined contribution program is distributed by Equitable Distributors, LLC (Equitable Distributors). Equitable Financial is solely responsible for meeting the obligations of the group fixed annuity contract. Equitable Retirement Vision<sup>®</sup> is a registered service mark of the contractual arrangements between affiliated and/or unaffiliated entities within the platform; PlanConnect<sup>®</sup> is a registered service mark of PlanConnect, LLC (100 Madison Street, Syracuse, NY 13202. (800) 923-6669). Equitable Financial, Equitable Distributors, and PlanConnect, LLC are separate, but affiliated companies. Benefit Trust Company is a separate and unaffiliated company. Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (NY, NY) and Equitable Distributors, LLC.

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• Is Not Guaranteed by Any Bank or Savings Association • Variable Products May Go Down in Value

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