



EQUITABLE



Equitable's Retirement Continuum

Tax-efficient strategies for
personal accumulation and employee retention

In today's challenging business market, it's vital to offer competitive employee choices that:



Retain mission-critical talent.



Offer strategies to boost financial security during employment and retirement.



Control expenses and benefit promises.

Equitable understands these challenges and has an innovative approach to meet your business goals. Let's take a look at the pretax and after-tax options.



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 (pretax 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 (after-tax plans)

Life Income Plan®

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.

Example on how Retirement Continuum works

John and Sara Taylor, owners of a successful \$25 million business, are maximizing their long-standing 401(k) plan, but are looking for ways to increase their retirement savings and reduce future taxation.

Using Equitable's qualified and nonqualified consultative approach, their advisor helped them:



Maximize pretax contributions through enhanced 401(k) design and Safe Harbor strategies.



Add a cash balance plan, allowing over \$300,000 in additional tax-deductible contributions, creating \$90,000 in tax savings — with 92% of the benefit going to John and Sara.



Reduce plan expenses and simplify administration through Equitable's PEP platform.



Build additional tax-advantaged income to help fill their zero-tax bucket, by funding a Life Income Plan® with their tax savings.

The result: A more efficient retirement strategy, lower plan costs, more control over their future taxes and a clearer path to long-term financial freedom.



We can help you navigate the road to financial freedom

Discover how Equitable’s consultative approach with asset location planning can help chart your course to financial independence.

Financial objective:
Accumulation and tax-efficient income planning for professionals, business owners and their employees.

Qualified plans			
Contribution limits	Eligibility	Tax advantages	Plan flexibility
Yes	Full- and part-time employees under the plan	Offers tax benefits to both the employee and the employer	Limited plan design without the opportunity to customize on an individual basis

Nonqualified plans			
Contribution limits	Eligibility	Tax advantages	Plan flexibility
No	Professionals, business owners and select key employees	Deduction determined by plan design	Employers can customize plans for select key employees while maintaining control over all aspects of the plan

A combination of plans can create the best opportunity for financial freedom.

Plan administration

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®

- Dedicated team of retirement plan specialists
- 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

- Custom individual service portal
- Restricted endorsement tracking
- Benefit and tax reporting
- 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.

Life Income Plan® — 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.

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® 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® 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® 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® is a registered service mark of the contractual arrangements between affiliated and/or unaffiliated entities within the platform; PlanConnect® 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.

Corporate and Endowment Solutions (CES), including its administration services arm, CES Administration (CESA), is a division of Equitable, which is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (Equitable Financial) (1345 Avenue of the Americas, NY, NY 10105), 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 (Equitable Financial Advisors in MI & TN). Life insurance products issued by Equitable Financial and Equitable America are co-distributed by Equitable Distributors, LLC and Equitable Network, LLC. Financial professionals of Equitable Advisors offer securities through Equitable Advisors, LLC (NY, NY (212) 314-4600), member FINRA, SIPC (Equitable Financial Advisors in MI & TN), and offer annuity and insurance products through Equitable Network, LLC (Equitable Network Insurance Agency of California, LLC in CA; Equitable Network Insurance Agency of Utah, LLC in UT; Equitable Network of Puerto Rico, Inc. in PR).

References to Equitable in this brochure represent both Equitable Financial Life Insurance Company and Equitable Financial Life Insurance Company of America, which are affiliated companies. The obligations of Equitable Financial and Equitable America are backed solely by their claims-paying abilities.

Life Insurance: • Is Not a Deposit of Any Bank • Is Not FDIC Insured • Is Not Insured by Any Federal Government Agency
• Is Not Guaranteed by Any Bank or Savings Association • Variable Products May Go Down in Value

© 2026 Equitable Holdings, Inc. All rights reserved. GE-8796976.1 (3/26) (Exp. 3/30) | G3374369 | Cat. #300284 (3/26)



EQUITABLE