



EQUITABLE

Equitable's Retirement Continuum

Helping to maximize pretax plans and minimize future taxation to map a path to financial freedom.

Solutions for personal accumulation and employee retention needs

Qualified plans (pretax plans)

401(k) plans

Cash balance plans

403(b) plans

457(b) plans

Nonqualified plans (post-tax plans)

Life Income Plan®

162 bonus plan

Split-dollar plans

Select employee retention plans (SERP)

Deferred compensation plans

Building your business one question at a time

Key questions for qualified plan (QP) options

Is your current QP designed to maximize contributions, deductions and benefits for you and your company's employees?

Have you considered how a qualified plan could help align your company's current and future goals?

Are you satisfied with your company's qualified plan administration, updating, reporting and monitoring services?

Key questions for nonqualified plan options

What are you doing to attract and retain mission critical key people above and beyond a basic 401(k) plan?

Would you like to retain top people without increasing fixed overhead expense?

If you could control all aspects and assets of a retention plan, would you like to discuss your company's options for mission-critical retention?

Plan and TPA administration with complete concierge services available for all qualified and nonqualified plans.

Equitable's Retirement Continuum

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

We can help you navigate the road to financial freedom

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.

To learn more contact:

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