



EQUITABLE
ADVISORS

Field Bulletin

December 6, 2024

FB 24-128 | For Financial Professional Use Only

Audience: Equitable Advisors Financial Professionals Compensated under GDC Platform

Re: **2025 GDC Platform Grid**

From: Retail Distribution

What's new:

The Gross Dealer Concession (GDC) based Grid Payout program will continue for 2025. This program is available to those financial professionals (FPs) who joined Equitable through (i) the 2004 acquisition of MONY, and (ii) in connection with Experienced Hire initiatives (together, "covered FPs"). This program provides covered FPs with the opportunity to generate additional amounts above the standard commissions (as published in the applicable Revised Schedule of Commissions and Service Fees field bulletin) based on their production levels. The additional amount, known as Grid Payout Supplement (GPS), is calculated as a percentage of the following production types: (1) Life and Annuity (proprietary and non-proprietary) GDC; and (2) Broker-Dealer GDC.

The GDC payout percentage table is based on total GDC from all product sources. The total GDC attained at the end of 2024 will be used to categorize the covered FP and will specify the GDC payout (includes base commission and GPS) for calendar year 2025. At the end of 2025, the covered FP's total GDC will be reviewed to determine if the FP met, fell short, or exceeded the 2025 benchmark. Falling short of the benchmark will result in a true-down for the entire 2025 calendar year. Exceeding a benchmark will result in a true-up for the entire 2025 calendar year.

The following change has been implemented for 2025:

- GDC benchmarks are modified, as reflected on the attached table, for 2025.

When:

Effective January 1, 2025

For More Info:

If you have questions, contact your Operations Professional or the Field Compensation Operations Team by phone at (866) 283-0767, opt. 1, or by email at: FieldCompensation-Operations@equitable.com.

Equitable GDC Platform

Grid Benchmarks and Payout Percentages

Effective 1/1/2025

NEW BUSINESS AND RENEWALS					GRANDFATHERED GRIDS (applies to General Account Contracts issued before 1/1/2004)			
Benchmark Category	GDC Benchmark	Life, Annuity and Other	Broker Dealer HIGH Scale*	Broker Dealer Standard Scale	Permanent Renewals and Fees	Permanent Trails	Term Renewals and Fees	DI/LTC Renewals and Fees
A	\$0	50%	50%	40%	58%	62.5%	60%	60%
B	\$113,000	57%	52%	42%	58%	62.5%	60%	60%
C	\$171,000	64%	55%	45%	58%	62.5%	60%	60%
CC	\$227,000	66%	58%	48%	58%	62.5%	60%	60%
D	\$255,000	69%	60%	51%	59%	62.5%	61%	61%
E	\$340,000	74%	63%	55%	60%	62.5%	62%	62%
EE	\$426,000	77%	65%	58%	60%	62.5%	62%	62%
F	\$483,000	79%	68%	62%	61%	63%	63%	63%
FF	\$567,000	80%	72%	67%	61%	63%	63%	63%
G	\$680,000	81%	76%	72%	62%	64%	64%	64%
GG	\$1,022,000	83%	78%	75%	62%	64%	64%	64%
H	\$1,361,000	84%	80%	78%	63%	65%	65%	65%
HH	\$1,929,000	85%	81%	80%	63%	65%	65%	65%
I	\$2,723,000	85%	82%	82%	64%	66%	66%	66%

* Applies to covered FPs meeting any one of the following three criteria in 2024: (a) BD PCs at or above 85,000 for the 2024 calendar year; (b) Total PCs of at least 346,000 for the 2024 calendar year; or (c) MPC-qualified members of an official Platinum or Platinum Plus firm. Covered FPs who met any of the three aforementioned criteria will be placed on the Broker Dealer HIGH Scale. All others will be placed on the Standard scale.

At the end of 2025, in the process of the annual review of the covered FP's production levels, the final 2025 table assignment and grid level will be determined, including Broker Dealer scale placement, looking back on calendar year 2025 results. True-Ups and True-Downs will take place in accordance with Equitable Network/Equitable Advisors annual practice.

Equitable Network and/or Equitable Advisors always reserves the unrestricted right to amend, alter, or modify this program at any time, in whole or in part, with or without written notice, in its/their sole discretion. Accordingly, and without limitation, nothing in this field bulletin should be construed as a promise or guarantee of future payments or of any amount of payment.



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