



EQUITABLE

# Guaranteed Growth Strategies<sup>SM</sup>

**The certainty of knowing your money  
will be there when you need it**





# Secure your future with guaranteed growth

There is confidence in knowing your investment value and growth are guaranteed.

## Guaranteed Growth Strategies<sup>SM</sup> principal protection and guaranteed growth

If you're retired or almost there, protecting and growing your savings are top of mind — as is the ever-present risk of market volatility.

Our Guaranteed Growth Strategies<sup>SM</sup> is a multiyear fixed annuity that provides the confidence of knowing your principal is fully protected and guaranteed to grow steadily and predictably until you need it. Plus, you can take advantage of tax-deferred growth until you begin making withdrawals.

# Trust in Equitable

A history of strength and stability

In today's investment climate, you want the confidence that the company you have chosen has the financial strength to fulfill its obligations to you now and in the future.

More than

# \$261b

assets under management<sup>1</sup>

### Current financial strength ratings<sup>2</sup>

Rating agency	Current rating <sup>2</sup>	Category meaning	Date reviewed
A.M. Best	A	Excellent	2/20/2025
Moody's	A1	Good	5/22/2024
Standard & Poor's	A+	Strong	2/27/2025

<sup>1</sup> As of September 2024. Represents sum of insurance subsidiaries' general account assets (general account) and separate account assets, including Equitable Financial, Equitable America and Equitable Financial Life and Annuity Company (Equitable Colorado); AUM amounts not mutually exclusive.

<sup>2</sup> Ratings are for Equitable America as of February 2025. Date reviewed indicates the last public statement by the rating agency. Ratings are subject to change. Visit [equitable.com/about-us/financial-strength-ratings](https://equitable.com/about-us/financial-strength-ratings) for more details, including information on rating scales and individual rating sources.



# Growth

Guaranteed growth



With a guaranteed interest rate that compounds, you enjoy guaranteed growth regardless of market conditions.<sup>3</sup> Your interest earns interest from day 1.

# Protection

Your principal is protected



As a fixed annuity, Guaranteed Growth Strategies<sup>SM</sup> is not subject to market fluctuations. Your principal is protected, steadily growing safe from the inevitable ups and downs of the market.

# Tax deferral

No taxes until withdrawal



If you leave your money invested, your money earns interest, and your interest earns interest. If you start taking withdrawals in your retirement years, you may be able to take advantage of a lower income tax bracket.

View current rates and product details online at [equitable.com/GGS](https://equitable.com/GGS).



<sup>3</sup> Interest rates are guaranteed for the selected guarantee period.

# Guaranteed Growth Strategies<sup>SM</sup>

## Contract and principal options

Issue ages	0–85.
Minimum contribution	\$25,000.
Maximum contribution	\$3 million. Higher contributions require prior approval.
Maximum maturity date	Contract anniversary following the annuitant’s 100th birthday.
Guarantee periods	3, 5 or 7 years.
Current rates	Visit <a href="https://equitable.com/GGS">equitable.com/GGS</a> for current rates.

## Accessing your money

Market Value Adjustment (MVA)	The contract includes a Market Value Adjustment rider. The MVA is an adjustment applied to certain withdrawals, which may result in an increase or decrease in the amount of the withdrawal. MVA is applied only during the Initial Guarantee Period of the contract, the period during which Withdrawal Charges apply. In addition, the MVA amount will be applied to a partial withdrawal, or to the Account Value associated with a full surrender, prior to and concurrently with the Withdrawal Charge. For a partial withdrawal, the MVA is applicable to the amount in excess of the Free Withdrawal Amount remaining on the transaction date of the request.		
Withdrawals	You may request withdrawals at any time, subject to the terms of the contract and in a form acceptable to us. Withdrawals are available as needed on an ad hoc basis. The minimum withdrawal amount is \$300, subject to Withdrawal Charges if in excess of the Free Withdrawal Amount or free corridor.		
	3-year	5-year	7-year
Withdrawal Charges	7%, 7%, 7%	7%, 7%, 7%, 6%, 5%	7%, 7%, 7%, 6%, 5%, 4%, 3%
	Withdrawal charges will not apply for any required minimum distribution (RMD), as calculated by Equitable America, from the Account Value withdrawn under the automatic RMD withdrawal service.		
Withdrawal Charge waivers	<b>Withdrawal Charges and MVA will be waived if:</b> <ul style="list-style-type: none"><li>• You are hospitalized and/or reside in a nursing home for 90 consecutive days or more.</li><li>• You are diagnosed with a terminal illness with a life expectancy of 12 months or less.</li></ul>		
Free Withdrawal Amount	Each contract year during the Initial Guarantee Period, you may withdraw a Free Withdrawal Amount without incurring a Withdrawal Charge. In the first contract year, the Free Withdrawal Amount is equal to 10% of the contribution, less any Free Withdrawal Amount(s) already taken in that contract year, until the end of that contract year. In subsequent contract years, the Free Withdrawal Amount is equal to 10% of the Account Value on the first day of that contract year, less any Free Withdrawal Amount(s) already taken for that contract year.		
Systematic Withdrawal Option	Systematic withdrawals may be taken on a monthly, quarterly and annual basis. Minimum amount for each scheduled payment is \$50. Maximum systematic withdrawals are 0.8% monthly, 2.4% quarterly and 10% annually of the Account Value calculated as of the withdrawal date.		
Interest Income Plan	Allows you to take withdrawals equal to the interest credited in the previous contract month. The plan can be elected at any time, but you will only receive the interest credited in the previous month from the start date.		



Guaranteed Growth Strategies<sup>SM</sup> with Market Value Adjustment (MVA) (Guaranteed Growth Strategies<sup>SM</sup>) is an annuity, which is a type of contract with an insurance company. Annuities have an accumulation period and a payout period. During the accumulation period, the value of your annuity changes based on the type of annuity. During the payout period, the annuity makes income payments to you. Guaranteed Growth Strategies<sup>SM</sup> is a non-participating single premium deferred fixed annuity. This means that it is purchased with only one premium payment, and it does not begin paying income immediately; instead, it can begin paying income at a later date that you choose, up to the maximum maturity date. As a fixed annuity, it earns interest at a specified rate set by the insurer. Any money the annuity earns is tax-deferred, which means you won't pay income tax on earnings until you take them out of the annuity. Please note that an annuity is a long-term financial product designed to help you save for retirement.

Guaranteed Growth Strategies<sup>SM</sup> offers an Initial Guarantee Period with a guaranteed rate of interest, which may be 3, 5 or 7 years, followed by Subsequent Guarantee Periods of 1 year each, which may have different applicable rates of interest. The Guaranteed Minimum Interest Rate may vary by state but will never be less than 0.15%.

Interest rates after the Initial Guarantee Period may be higher or lower but not less than the Guaranteed Minimum Interest Rate. Please note that any crediting rates or annuity purchase rates other than the Guaranteed Minimum Interest Rates and Table of Guaranteed Annuity Payments (TGAP) Rates specified in your contract are not guaranteed; and any corresponding values are also illustrative only and not guaranteed at issue.

Current federal tax law gives annuities special tax treatment. Generally, income tax on annuities is deferred. This means you are not taxed on any interest your money earns while it is in the annuity. Any withdrawal may

result in a taxable distribution, which we will report to the IRS. In addition, you may also have to pay a 10% tax penalty to the IRS if you withdraw money before age 59½, unless an exception applies. Please consult with a tax professional for additional information.

With respect to IRAs and qualified plans that provide tax deferral under the Internal Revenue Code, please note that purchasing an annuity does not give you additional benefits, and you should purchase your annuity for its features and benefits other than tax deferral.

Guaranteed Growth Strategies<sup>SM</sup> is issued by Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with an administrative office located in Charlotte, NC. Co-distributors: Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN) and Equitable Distributors, LLC. The obligations of Equitable America are backed solely by their own claims-paying ability.

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 and Annuity Company (Equitable Colorado) (Charlotte, NC) (Equitable Financial Life Insurance and Annuity Company in CA); and Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with an administrative office in Charlotte, NC; and Equitable Distributors, LLC. The obligations of Equitable Financial, Equitable Colorado and Equitable America are backed solely by their respective claims-paying abilities. The subsidiaries of Equitable Holdings, Inc. do not offer tax or legal advice or services.

Guaranteed Growth Strategies<sup>SM</sup> with Market Value Adjustment, contract form number: 2024GGS-Z and any state variations; MVA rider contract form number: 2024GGS-MVA-Z and any state variations.

