



EQUITABLE

# Protection strategies for lasting financial security

From starting your career and entering retirement, to leaving a legacy — financial security remains a key goal, and it's vital to adapt your strategy accordingly. Consider the following strategies to help you to plan, protect and prosper during life's changing endeavors.

## Starting out and taking control (35 & under)



Begin by maximizing tax benefits and employer matches through employer-sponsored retirement savings plans, such as 401(k) or 403(b). Establish a solid financial foundation by opening a brokerage account and selecting investments that align with your short-term goals, like building an emergency fund or saving for a home. Protect your beneficiaries and income and secure peace of mind with life and disability income insurance options, respectively.

## Building and balancing (35-52 years old)



As you progress in your career and manage daily expenses, debts, and savings for children's education and retirement, it's important to align your short-term and long-term financial goals. Consider opening 529 savings plans and IRAs, and building an emergency fund. You may need additional life and disability income insurance beyond employee benefits, and with a longer investment horizon, cash value life insurance can offer death benefit protection and the potential for cash value growth.

## Envisioning the future of retirement (52-64 years old)



Once established, focus on optimizing your strategy by managing tax liabilities and maximizing contributions to qualified retirement savings plans. Consider annuities for tax deferral and to help you secure your financial future and navigate economic fluctuations.

## Retirees (65-79 years old)



As you approach retirement, it's essential to ensure a steady, tax-efficient income stream that gives you a license to spend without the fear of outliving your savings. Utilize deferred tax plans like retirement savings accounts to help you manage your income efficiently. Consider annuities for reliable, tax-efficient income and explore variable universal life insurance for death benefit protection, potentially tax-free cash value and investment flexibility. Additionally, variable universal life insurance policies can offer long-term care insurance options at an additional cost, helping you address both your financial security and estate planning needs.

## Living in retirement (78+ years old)



As you enjoy retirement, you may want to start thinking about leaving a legacy for your loved ones and planning for unexpected costs. Life insurance provides tax-free death benefits, potentially excluding the policy from the taxable estate, offering funds for estate taxes and, in some policies, funds for long-term care insurance coverage through an optional rider an additional cost. Cash value life insurance can offer retirees a tax-free income source, though it reduces the death benefit and may risk policy lapse. Loans and withdrawals reduce the policy's cash value and death benefit and increase the chance that the policy may lapse. If the policy lapses, any loan balance would generally be viewed as distributed and taxable.

## Address a lifetime of needs with Equitable's innovative strategies

Segment	Primary needs	Benefits of protected strategies
<b>Starting out and taking control</b>	<ul style="list-style-type: none"> <li>• Maximize tax benefits</li> <li>• Take advantage of employer matches through employer-sponsored retirement plans, like 401(k) or 403(b)</li> <li>• Start accumulate long-term assets</li> <li>• Income protection</li> </ul>	<p><b>Retirement savings plans</b></p> <ul style="list-style-type: none"> <li>• Maximize tax efficiencies</li> <li>• Take advantage of employer-sponsored matches in savings plans</li> </ul> <p>▶ <b>Annuities</b></p> <ul style="list-style-type: none"> <li>• Tax-deferred growth</li> <li>• No caps on contributions (nonqualified)</li> <li>• Level of protection from market volatility</li> <li>• Ability to generate lifetime income</li> </ul> <p>▶ <b>Life insurance</b></p> <ul style="list-style-type: none"> <li>• Creates an immediate source of funds to replace income</li> <li>• Provides an income tax-free source of funds for wealth transfer</li> <li>• Tax-free withdrawals up to cost basis</li> <li>• Potential tax-free income for retirement</li> </ul>
<b>Building and balancing</b>	<ul style="list-style-type: none"> <li>• Grow long-term assets</li> <li>• Manage &amp; control current and future income tax liability</li> <li>• Meet need for more income protection</li> </ul>	
<b>Envisioning the future of retirement</b>	<ul style="list-style-type: none"> <li>• Plan for tax-efficient retirement income</li> <li>• Plan for guaranteed lifetime income</li> <li>• Limit volatility, market risk and sequence of return risk</li> <li>• Establish contingency plan for early retirement</li> </ul>	
<b>Retirees</b>	<ul style="list-style-type: none"> <li>• Maximize tax-efficient income</li> <li>• Exercise lifetime income guarantees</li> <li>• Access supplemental retirement income</li> <li>• Control and manage taxes</li> <li>• Manage exposure to volatility, market risk and sequence of return risk</li> </ul>	
<b>Living in retirement</b>	<ul style="list-style-type: none"> <li>• Make wealth transfer plans</li> <li>• Cover potential long-term care costs and unexpected medical bills</li> <li>• Continue to: <ul style="list-style-type: none"> <li>○ Maximize tax-efficient income</li> <li>○ Exercise lifetime income guarantees</li> <li>○ Manage exposure to volatility, market risk and sequence of return risk</li> </ul> </li> </ul>	

## Call your financial professional today to learn more about all of the innovative Equitable strategies available.

Annuities are long-term financial products designed for retirement purposes. In essence, an annuity is a contractual agreement in which payment(s) are made to an insurance company, which agrees to pay out an income or a lump sum amount at a later date. Typically, variable annuities have mortality and expense charges, account fees, investment management fees and administration fees. In addition, annuity contracts have exclusions and limitations, early withdrawals may be subject to surrender charges and, if taken prior to age 59½, a 10% federal income tax penalty. Variable annuities are subject to investment risks, including possible loss of principal invested. With regard to downside protection features offered within some variable annuities, there is a risk of a substantial loss of principal and previously credited interest because the contract holder agrees to absorb all losses to the extent they exceed the downside protection provided. For clients who prefer a guarantee of principal, other annuity products that provide such guarantees are available.

Variable universal life insurance policies are designed for the primary purpose of providing a death benefit to designated beneficiaries. Such policies are also long-term financial investments that can allow potential accumulation of assets through customized, professionally managed investment portfolios. These portfolios are closely managed in order to satisfy stated investment objectives. There are fees and charges associated with variable life insurance policies, including mortality and risk charges, administrative fees, investment management fees, front-end load, surrender charges and charges for optional riders. A variable universal life insurance policy is a contractual agreement in which premiums are paid to an insurance company. In return for these premiums, the insurance company will provide a benefit to a named beneficiary upon proof of the insured's death and a policy cash value. Amounts in the policy's cash value may be invested in a variety of variable investment portfolios, which are subject to fluctuation in value and market risk, including loss of principal. Life insurance policies have exclusions, limitations and terms for keeping them in force. Contact a financial professional for costs and complete details.

**Variable life insurance and variable annuities are offered by prospectus, which you can obtain from your financial professional or the insurance company. The prospectus contains detailed information about investment objectives, risks, charges, and expenses. You should read the prospectus and consider this information carefully before purchasing a variable life insurance policy or variable annuity contract.**

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