

# Building brighter futures for those who build a better world

Equitable Retirement Access<sup>SM</sup>  
ERISA 403(b) pooled employer plan:  
Simplifying retirement for mission-driven organizations



EQUITABLE



# Why select Equitable Retirement Access<sup>SM</sup> ERISA 403(b) PEP?

Equitable Retirement Access<sup>SM</sup> ERISA 403(b) PEP is a streamlined option that removes barriers to offering your employees a retirement plan. You can join a retirement plan alongside other nonprofit organizations and **pool** your collective resources, resulting in economies of scale.

Your mission matters most. That is why we help remove retirement administration, fiduciary liability and cost inefficiencies with our streamlined Equitable Retirement Access<sup>SM</sup> ERISA 403(b) PEP.

Equitable has a proven track record in retirement innovation and serves over 6,300 plans with \$6.9 billion in AUM.<sup>1</sup> We are embracing our mission to provide you and your employees with a more comfortable and dignified financial future.

# A streamlined experience for your organization

Equitable Retirement Access<sup>SM</sup> ERISA 403(b) PEP is a comprehensive program with three primary benefits:

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## Administrative ease

Running a nonprofit means your focus should be on your mission, not on the complexities and paperwork of retirement plans. With Equitable Retirement Access<sup>SM</sup> ERISA 403(b) PEP, you will outsource nearly all administrative responsibilities – a value only afforded to very large corporations. This drastically improves efficiencies for you and your staff.

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## Cost-effectiveness

Since multiple organizations' employers participate in Equitable Retirement Access<sup>SM</sup> ERISA 403(b) PEP, you will benefit from buying power that potentially reduces plan costs. Depending on the size of your organization, this can translate into meaningful savings, particularly for plan audits if you have over 100 employees.

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## Protection from fiduciary risk

Terms like **fiduciary** can be intimidating and can stand in the way of sponsoring a retirement plan. Rest assured, our plan includes strong governance and assumes almost all fiduciary responsibility, so you can focus on what matters most: running your organization and advancing your mission.

# Lighten the load of retirement plan administration

Retirement plan administration is challenging. Between keeping up with new regulations, managing participant notices, monitoring eligibility and approving distributions, the time commitment for a retirement plan can be overwhelming. That's why Equitable Retirement Access<sup>SM</sup> ERISA 403(b) PEP takes nearly all administration off your shoulders and puts it onto ours.

## Plan administration with Equitable Retirement Access<sup>SM</sup> ERISA 403(b) PEP

Streamlined plan design  
Minimal administrative support  
Some payroll tasks

## Plan administration without Equitable Retirement Access<sup>SM</sup> ERISA 403(b) PEP

Payroll  
Plan notices  
Distributions  
Eligibility monitoring  
Employee communications  
Required minimum distributions  
Participant support  
Enrollment  
Full plan design  
Trustee duties  
Plan fiduciary

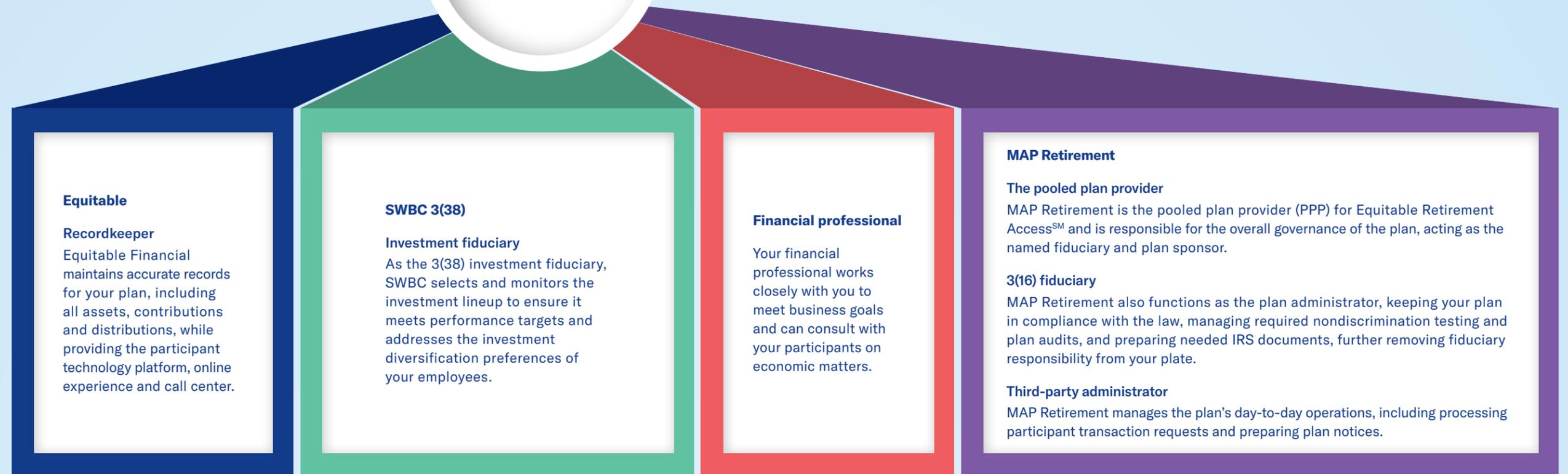
# Dedicated experts to manage your plan

We bring together a team of seasoned professionals who work as a cohesive unit to manage your retirement plan.

When you join our retirement plan, you become an **Adopting Employer**, and our PEP brings four important parties to the table.



# Your core team members



### Equitable

#### Recordkeeper

Equitable Financial maintains accurate records for your plan, including all assets, contributions and distributions, while providing the participant technology platform, online experience and call center.

### SWBC 3(38)

#### Investment fiduciary

As the 3(38) investment fiduciary, SWBC selects and monitors the investment lineup to ensure it meets performance targets and addresses the investment diversification preferences of your employees.

### Financial professional

Your financial professional works closely with you to meet business goals and can consult with your participants on economic matters.

### MAP Retirement

#### The pooled plan provider

MAP Retirement is the pooled plan provider (PPP) for Equitable Retirement Access<sup>SM</sup> and is responsible for the overall governance of the plan, acting as the named fiduciary and plan sponsor.

#### 3(16) fiduciary

MAP Retirement also functions as the plan administrator, keeping your plan in compliance with the law, managing required nondiscrimination testing and plan audits, and preparing needed IRS documents, further removing fiduciary responsibility from your plate.

#### Third-party administrator

MAP Retirement manages the plan's day-to-day operations, including processing participant transaction requests and preparing plan notices.

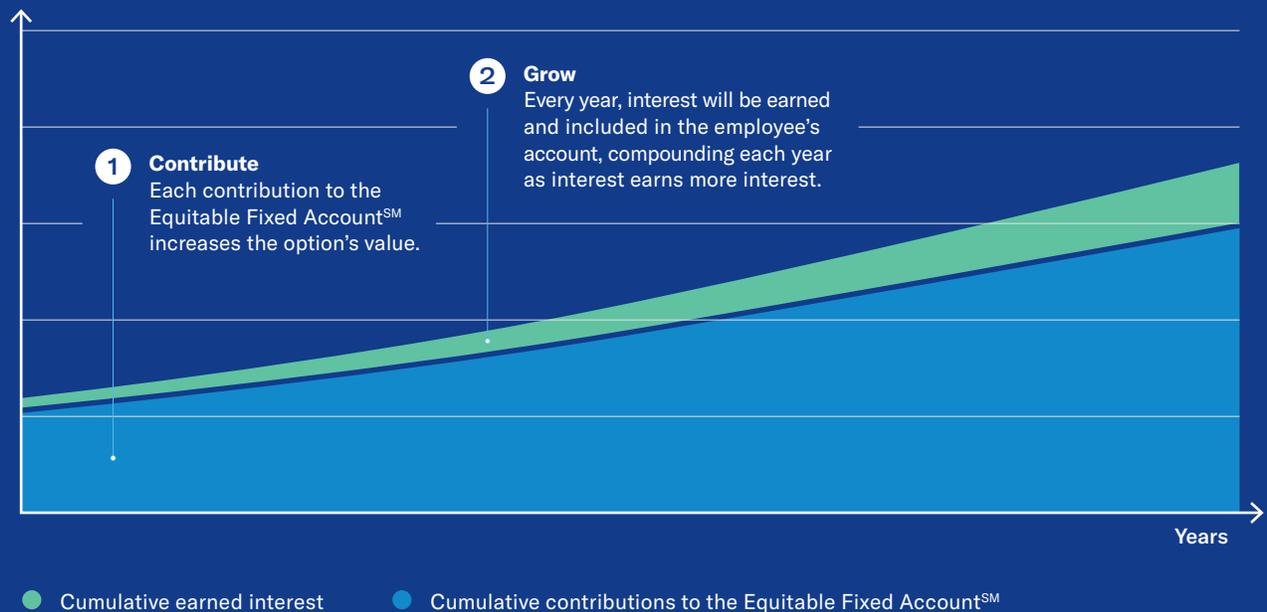


# Guaranteed Income<sup>3</sup>

Earn fixed interest with the Equitable Fixed Account<sup>SM</sup>

Give your employees the opportunity for growth while they're building assets with the Equitable Fixed Account<sup>SM, 4</sup>

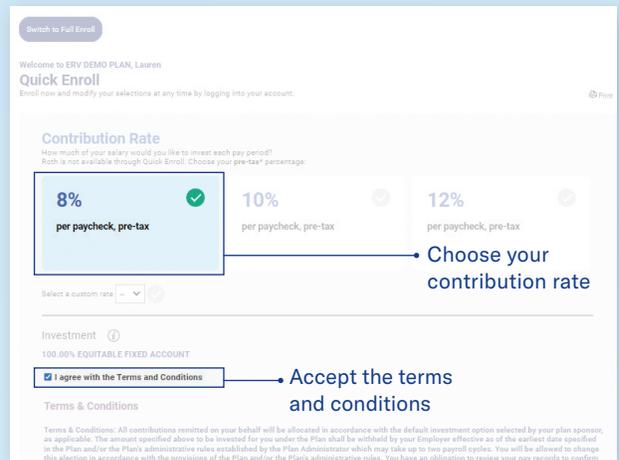
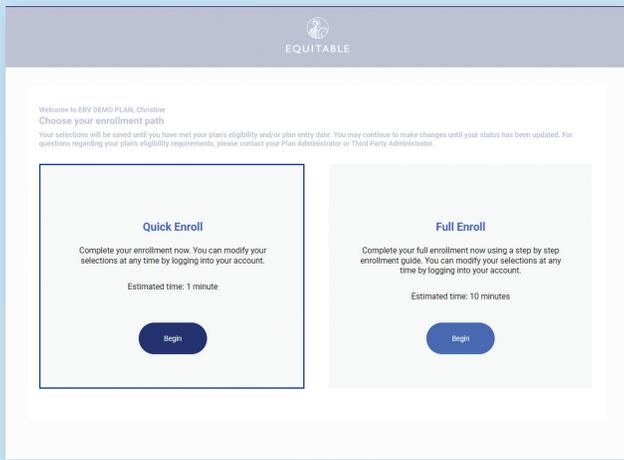
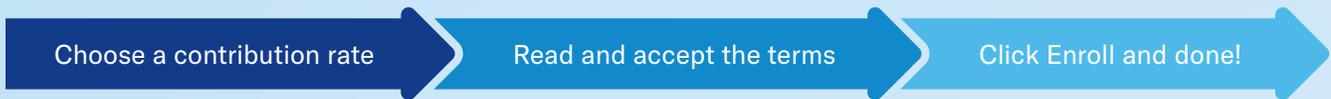
Employees can earn a minimum fixed interest on their savings, no matter what.\* For each contribution a participant makes to the Equitable Fixed Account<sup>SM</sup>, it will increase and grow with interest earned annually and compound each year as interest earns more interest.



\*Subject to market value adjustment and other plan-related expenses.

# Easy online enrollment and personalized guidance for participants

Equitable's Quick Enroll helps your employees enroll in as few as two clicks.



## Navigating the journey toward retirement

Your participants can view a variety of educational topics with a broad selection of articles, videos, calculators and tutorials in the categories below:



Saving and investing



Retirement



Financial security

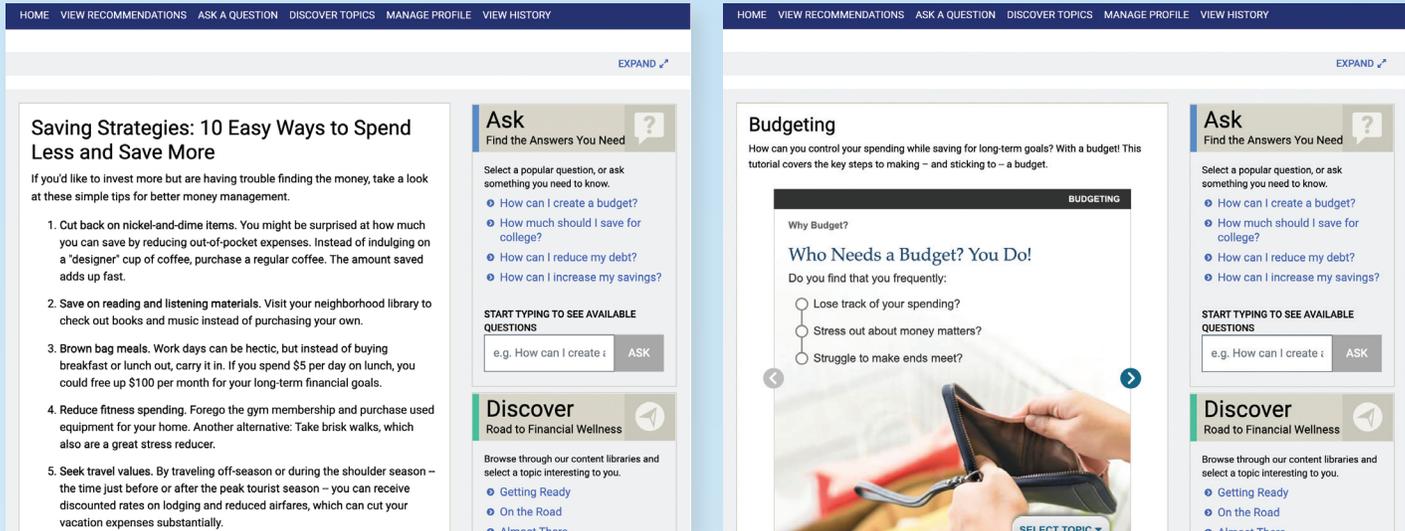


Family



Wellness and aging

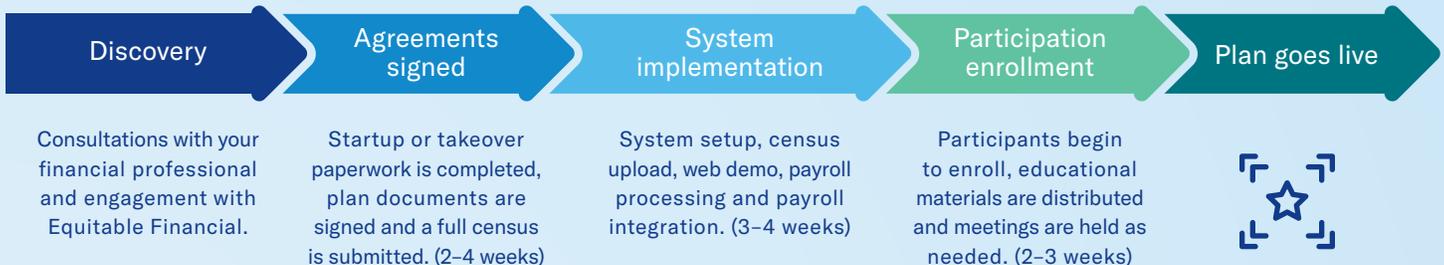
They will also have access to a breadth of online digital tools to give them a clear picture of what means the most to them and discover a path to their envisioned future.



# A smooth transition

Whether you are looking to establish a new 403(b) plan or considering a change from an existing provider, our PEP can provide the effortless 403(b) management you want.

For plan conversions, the installation process can take as little as 10 weeks from Equitable receiving completed paperwork. Startup plans can be implemented in even less time.\*



\*All time frames are estimates and subject to receipt of paperwork from prior plan providers and other factors. Individual plan conversions will vary.

# Ask yourself the right questions

Uncovering the specific needs of your organization is the first step in determining what workplace retirement plan is right for you. As you make evaluations, consider the questions below alongside your trusted financial professional.

## Q

**Are you concerned about the potential legal and fiduciary risks of sponsoring a retirement plan?**

**Do you lack staffing to oversee the administrative needs of a retirement plan?**

**Are you concerned about not hiring or losing valuable employees because you don't offer a retirement plan?**

**Have you ever applied for a correction with the Internal Revenue Service Voluntary Correction Program (VCP)?**

**Is processing payroll contribution remittances too time-consuming?**

**Do you want to offer a retirement plan but think it's too expensive?**

**Is a 403(b) PEP the same as a traditional 403(b)?**

## A

We understand the prospect of participant lawsuits can cause concern. Equitable Retirement Access<sup>SM</sup> ERISA 403(b) PEP absorbs nearly all fiduciary responsibility, so you can be sure your plan complies with the law.

It is common to underestimate the paperwork and time required to manage a retirement plan independently. You will have only a limited number of tasks in our PEP.

Nearly 70% of American workers would be willing to switch jobs for better benefits.<sup>5</sup> This is a compelling reason to consider offering your valued employees a retirement plan. Equitable Retirement Access<sup>SM</sup> ERISA 403(b) PEP is an easy plan for such a critical issue.

Plan and compliance errors can no doubt be costly when made. Should this occur, you can rely on your team of technical experts who have decades of retirement plan management experience.

Payroll is an ongoing responsibility that many large organizations can outsource. The good news is that you, too, can offload a majority of payroll functions to us.

Equitable Retirement Access<sup>SM</sup> ERISA 403(b) PEP is a workplace retirement plan program that allows unrelated businesses to join, giving you cost advantages you otherwise would not have in sponsoring a single employer plan on your own.

Unlike many traditional 403(b)s, a PEP is an ERISA-covered plan, which means it benefits from the federal protections and rules established by ERISA.

# Equitable Retirement Access<sup>SM</sup> ERISA 403(b) PEP at a glance

Joining a retirement plan has never been easier. This program gives you all the tools, support and protection you need to confidently offer a retirement plan, backed by Equitable Retirement.



## Effortless management

- Packaged retirement plan strategy.
- Access to dedicated specialists to help throughout the setup and transition process.
- A veteran support team.



## Fiduciary protection

- MAP Retirement and SWBC help:**
- Keep your plan in compliance with the law.
  - Select, monitor and make investment recommendations so you don't have to.



## Options for retirement security

- Employees can enjoy a fixed interest rate on savings through the Equitable Fixed Account<sup>SM</sup>.
- An opportunity for a guaranteed income stream.<sup>3</sup>



## Customized guidance

- Employees can better prepare for retirement with access to:**
- Online wellness resources and tools to help plan their financial future.
  - A tailored online experience to get them engaged and enrolled.



## Cost-effective

- The potential cost savings that can be realized by your organization, when compared to operating a single employer plan on your own, cannot be understated.

# Strength and stability

Trust is earned. At Equitable, we work hard to earn yours. We put our experience to work for you. Our financial stability. Our innovative products and services. Our abiding commitment to know you and guide you.<sup>6</sup>

Wherever you are on your journey and whatever financial well-being means to you, you'll be starting with the foundation of security we've been building since 1859.<sup>6</sup>

Along the way, we've gained respect as one of America's leading financial services companies. And we've earned the trust of our clients and their families for generations.

Trust comes with experience.  
You can count on ours.

Over **165** years and  
counting<sup>6</sup>

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More than  
**\$269b**  
assets under management<sup>6</sup>

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Approximately  
**2.8m** clients<sup>6</sup>

To obtain our sought after transformation  $T(z)$ , we perform:

$$B^{-1}A = \begin{pmatrix} 2+2i & -2+2i \\ -1 & 2 \end{pmatrix} \begin{pmatrix} i+1 & -4i-4 \\ i-1 & 4i-4 \end{pmatrix}$$

$$= \begin{pmatrix} 2i-2 & 2+2-2i & -8i+8-8-8i-8i-8+8-8i \\ 4i+4 & 8i-8 \end{pmatrix}$$

Check:

$$T(4i) = \frac{-32i}{-4-12i+12i-4} = 4i \quad \checkmark$$

$$T(4) = \frac{-32i}{4i-12+12i-4} = -1+i \quad \checkmark$$

$$T(-4) = \frac{-32i}{-4i+12i-4} = -2-2i \quad \checkmark$$

$z=4i$  is a fixed point... by design  $\square$

# Contact your financial professional to learn more about Equitable Retirement Access<sup>SM</sup> ERISA 403(b) Pooled Employer Plan (PEP).

[equitable.com/access403b](https://equitable.com/access403b)

1 Assets as of December 31, 2024.

2 [Cep.org](https://cep.org).

3 Retirement certainty specifically refers to the Equitable Fixed Account<sup>SM</sup>.

4 Available through a group fixed annuity from Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY).

5 [The Economist Impact research study \(April 2024\)](#).

6 Equitable is a brand reference to Equitable Financial Life Insurance Company and, overall, the brand name of Equitable Holdings, Inc. and its family of companies, including Equitable Financial Life Insurance Company; Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN); and Equitable Distributors, LLC. The references to \$269 billion in assets under management, over 2.8 million clients and the 1859 founding apply exclusively to Equitable Financial Life Insurance Company.

The Equitable Retirement Access<sup>SM</sup> 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 Access<sup>SM</sup> defined contribution program is distributed by Equitable Distributors, LLC (Equitable Distributors) and 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). Equitable Financial and Equitable Distributors are located at 1345 Avenue of the Americas, NY, NY 10105, (212) 314-4600. Equitable Network, LLC is located at 8501 IBM Drive, Suite 150, Charlotte, NC 28262. Equitable Financial is solely responsible for meeting the obligations of the group fixed annuity contract.

Equitable Financial and its affiliates do not provide legal or tax advice or services. MAP Retirement, LLC, Benefit Trust Company serves as custodian of mutual funds selected by plan participant and MAP Retirement, LLC acts as the pooled plan provider and plan sponsor, 3(16) plan administrator, named fiduciary and entity responsible for performing all administrative duties. SWBC Retirement Plan Services is a wholly owned subsidiary of SWBC, which was established in 1976. Advisory services are offered by SWBC Investment Advisory Services, LLC, d/b/a SWBC Retirement Plan Services, an SEC-registered investment adviser. MAP Retirement, LLC; Benefit Trust Company; Plan Notice, LLC; and SWBC are not subsidiaries or affiliates of Equitable Holdings, Inc.

Products funding workplace retirement plans are issued by Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY) or by Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with an administrative office in Charlotte, NC. The investments in this program are subject to investment risks, including possible loss of the principal invested. They are not insured by the Federal Deposit Insurance Corporation, nor are they deposits to, obligations of, or guaranteed by any bank.

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 Insurance Company of America (Equitable America), an AZ stock company with an administrative office located in Charlotte, NC; and Equitable Distributors, LLC. The obligations of Equitable Financial and Equitable America are backed solely by their claims-paying abilities.

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