



EQUITABLE



Your future retirement begins now

Planning for your future means planning for all that you are, where you've been and where you want to go — the dreams you want to achieve, the passions you want to pursue and the people you want to be near. Your employer is offering you a way to save for all this through its employer-sponsored retirement plan.

Investment approaches for all levels

Equitable's investment platform features flexibility to help you reach your retirement income goals. These options offer an opportunity to review and make the best decision for your personal circumstances. Some of these options are available through third-party investment firms.

Professionally managed



Managed accounts.¹ Includes professional advice from a third-party investment firm, featuring a multitude of integrated investment options to promote a positive retirement income. A managed account considers your age and attitude toward risk, among other factors, to determine the best investment allocation for you.

Professionally diversified and managed portfolios



Target date portfolios. You choose the portfolio closest to your retirement date.^{2, 3}



Risk-based portfolio. You choose the portfolio that matches your personal objectives and risk tolerance.¹

Self-managed portfolios



A broad selection of investment options. Offers employees the ability to diversify and actively manage their portfolios with a variety of investment options from all market caps and investment styles.¹

Tax options



Pretax (traditional). Contributions are made pretax, and taxes are deferred until you withdraw the money from your account, which is typically when you're retired and in a lower tax bracket. Since you don't pay taxes along the way, your original investment plus all of your earnings stay invested for the future.



Roth. Roth contributions are subject to federal income tax withholding during the year earned and set aside into your retirement account as savings. This means you are choosing for Roth contribution income to be taxed up-front rather than taxed later as income during your retirement years.¹

¹ May not be available in all products. Check with your financial professional for details.

² The target date is the approximate date when investors plan to start withdrawing their money. The principal value of the portfolios is not guaranteed at any time, including at the target date.

³ You may incur higher costs with the portfolios than if they were to invest directly in the underlying investment portfolios.

Easy enrollment for you

Equitable makes enrolling and participating in your employer's plan easy. Choose the option below that best describes your current situation:

Enroll in your plan

If you are eligible to participate and **do not have an account balance**, follow these three simple steps below:

Step 1 Log on to equitable.com/retirement/vision/enroll and click **sign in**.

Step 2 Search for your employer's name.

Step 3 Type in your first name, last name and email address.

Access your account online

To access your account online, visit equitable.com/ registration and follow the steps below:

Step 1 Select **individual**.

Step 2 Next, click the second option, **retirement plan**.

Step 3 Enter your email address, Social Security number and date of birth.

Step 4 Follow the remaining prompts on the screens, including the creation of a user ID and password.

Your financial wellness

Once you are logged in to your account, you can view a variety of educational topics. First, choose from one of the categories below, then select from the list of articles, videos, calculators and tutorials.



Saving and investing



Retirement



Financial security

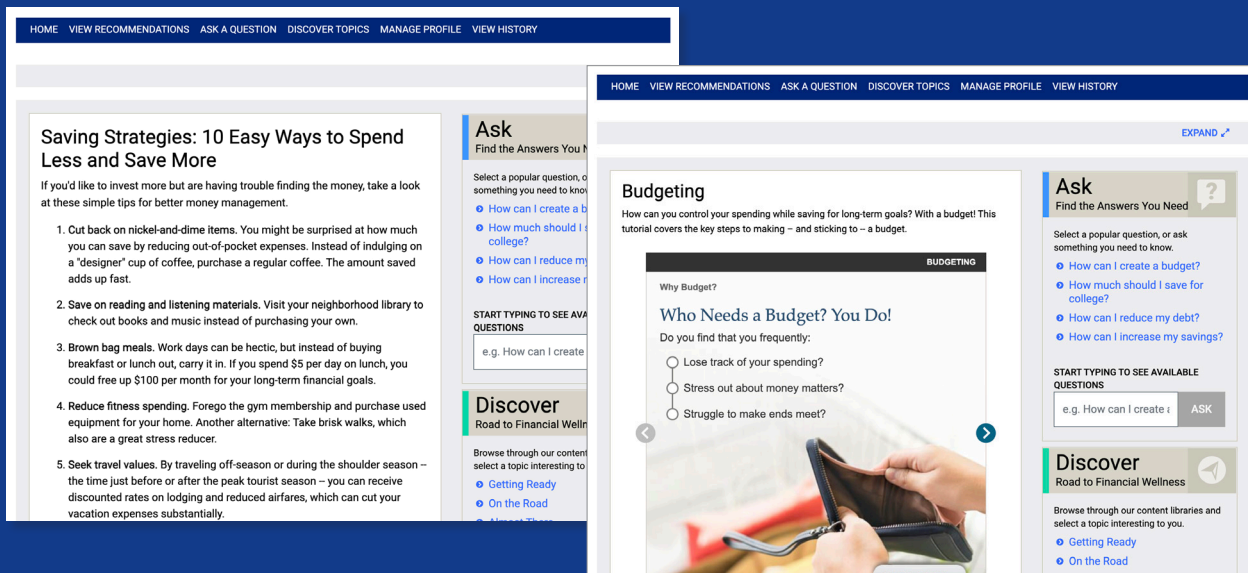


Family



Wellness and aging

You have access to a breadth of wellness and educational topics and online digital tools to give you a clear picture of what means the most to you and discover a path to the future you've envisioned.



Questions?

Customer service representatives: (888) 234-5152
Monday–Thursday, 8:30 a.m.–7 p.m. ET, Friday until 5 p.m. ET.

Contact your financial professional or visit
equitable.com/retirement/vision/enroll.

Equitable Advisors, Equitable Network and Equitable Financial are affiliated companies and do not provide legal or tax advice.

Securities offered through Equitable Advisors, LLC (NY, NY) (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). Investment advisory products and services offered through Equitable Advisors, LLC, an SEC-registered investment adviser. Annuity and insurance products offered through Equitable Network, LLC, which conducts business in CA as Equitable Network Insurance Agency of California, LLC; in UT as Equitable Network Insurance Agency of Utah, LLC; in PR as Equitable Network of Puerto Rico, Inc.

Please be advised this document is not intended as legal or tax advice. Accordingly, any advice provided in this document is not intended or written to be used, and cannot be used, by any taxpayer for the purpose of avoiding penalties that may be imposed on the taxpayer. Such advice was written to support the promotion or marketing of the transaction(s) or matter(s) addressed, and you should seek advice based on your particular circumstances from an independent tax advisor.

Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY). Distributor: Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). Equitable retirement plans are offered with group annuity investment options. Annuities are long-term financial products designed for retirement purposes. Variable investment options within variable annuities are subject to fluctuation in value and market risk, including the possibility of loss of principal.

Withdrawals are reported as income and are subject to ordinary income tax treatment (as opposed to capital gain or dividend income) and, if made prior to age 59½, may be subject to an additional 10% federal income tax penalty. In addition, company-imposed surrender charges may apply to certain withdrawals.

This brochure is not a complete description of all material provisions of the contract. Certain types of contracts and features may not be available in all jurisdictions. This material must be preceded or accompanied by a product disclosure brochure and trust prospectus. The product disclosure brochure and trust prospectus contain more complete information, including investment objectives, risks, charges and expenses. Please read the product disclosure brochure and the trust prospectus carefully before you invest or send any money.

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. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). The obligations of Equitable Financial and Equitable America are backed solely by their claims-paying abilities.

