



EQUITABLE

Retirement Gateway[®] 457(b)



Retirement plans should be designed with both employers and employees in mind. That's why we put ease, personalization and choice at the heart of the experience. For employers, a successful retirement plan is one that helps attract and retain employees, encourages them to actively participate and offers support that will minimize the time and effort needed to administer the plan. For employees, a retirement plan offering guidance, flexibility and a degree of certainty is an essential part of their employee benefits package. Retirement Gateway[®] is a new kind of retirement plan experience that offers effortless management for employers and retirement readiness for employees. Equitable provides all this and more.

Dedicated support

- Personal guidance in setting up and managing a 457(b) plan. Retirement Gateway[®] supports all governmental entities, including municipalities, police and fire departments, and public utilities.
- Sophisticated and easy-to-use technology suite
- Outstanding service for your organization and employees provided by a financial professional and Equitable's retirement plan experts.
- Processing administration managed by your organization or provided through a third-party administrator (TPA).

Investment fiduciary services

- Depending on plan type, investment fiduciary services powered by Wilshire Associates or SWBC Retirement Plan Services can provide professional advice on investment selection and support for fiduciary responsibilities.

Investment selection

- Diversified selection of investment options for various investor styles from well-known fund managers.
- Professionally managed investment services provided by Stadion to help participants improve their retirement outcomes.

Employee education and empowerment

- Online tools, videos and other educational resources at equitable.com/retirement.
- Distribution and post-retirement guidance.
- Personal service and education provided by your financial professional.

A group variable annuity is a long-term financial product designed for retirement purposes. In essence, a group variable annuity is a contractual agreement in which payment(s) are made on behalf of retirement plan participants to an insurance company, which agrees to pay out an income or a lump-sum amount at a later date to those participants. There are contract limitations and fees and charges associated with group variable annuities, which include, but are not limited to, administrative fees and charges for investment management. Withdrawals from 457(b) plans are generally not allowed unless there is a separation from service or the participant reaches age 70½, and are subject to normal income tax treatment. Amounts rolled

over from another eligible plan are tracked separately and may be subject to an additional 10% federal income tax penalty if withdrawn. Contact a financial professional for costs and complete details.

Because an annuity contract would be used to fund this qualified employer-sponsored retirement arrangement, you should purchase the annuity contract for its features and benefits other than tax deferral. For such cases, tax deferral is not an additional benefit of the annuity. You may also want to consider the relative features, benefits and costs of this annuity with any other investment that you may have in connection with your retirement plan or arrangement.



The employer experience

Our dedicated team of knowledgeable professionals works with you to coordinate a seamless plan transition. You can expect a straightforward experience when you work with your Equitable team. Personalized, timely support and guidance can help provide satisfaction for many years to come.

Your team of retirement plan professionals



Highly trained financial professional

Works closely with your organization to establish the plan and make sure it continues to meet the needs of your organization and its employees.



Onboarding and ongoing support team

Helps ensure a smooth setup or transition, and provides post-implementation support to meet your everyday needs.



Live customer service representatives

Answer questions and offer support at the employee level to reduce your administrative burdens.

Effortless management

We take care of the heavy lifting by getting the plan set up and running and keeping it going. With our powerfully simple platform, employers can confidently manage their plan with a personalized dashboard that gives them access to the information they need, all in one place. Our sophisticated, web-based automated account administration tools can make routine recordkeeping easier, reduce errors and save administrative time.



Fiduciary protection

As an organization, you now have increased support for your fiduciary responsibilities in selecting and monitoring investment options in the plan through investment fiduciary services powered by Wilshire Associates or SWBC Retirement Plan Services.¹

Your investment fiduciary options

Wilshire Associates

Since its inception in 1972, Wilshire Associates Inc. (Wilshire) has evolved from an investment technology firm to a global advisory company, providing institutional investors with manager research, and asset allocation and portfolio construction advice. Established in 1998, Wilshire Funds Management (WFM) is the global investment management arm of Wilshire. It includes as its clients some of the world's largest central banks, pension funds, endowments, insurance companies and financial institutions.

SWBC Retirement Plan Services

Headquartered in San Antonio, Texas, SWBC has served financial institutions and businesses across the country for four decades. It is a multifaceted company with offices across the country. SWBC Retirement Plan Services (SWBC) is a division comprised of experienced investment professionals who provide unbiased advisory services exclusively to retirement plan sponsors and providers. The investment advisory team who founded SWBC Retirement Plan Services has been providing unbiased advisory and fiduciary services for retirement plan sponsors for more than a decade. SWBC provides these services in order to help plan sponsors fulfill their fiduciary obligations.

¹ If automatic execution is elected by the plan sponsor for the fund menus, investment lineup changes will automatically be implemented. If your plan's investment lineup includes an investment that is not part of the select list, Wilshire will not accept fiduciary responsibility for that investment.



Flexible plan strategies

A well-designed retirement plan includes investment approaches for all levels of preference and investment expertise. Each employee can find investment options that match their own goals, needs and tolerance for risk. We make it easy with options that include:

Target date portfolios for employees to choose one that is closest to their target retirement date.^{2,3}

Risk-based portfolio for employees to choose one that is closest to their personal objectives and comfort with risk.³

A broad selection of investment options from well-known money managers for employees who want to actively manage their portfolios.

A professionally managed investment service designed to help participants improve their retirement outcomes.

Retirement Gateway[®] also offers:

- Leading investment managers, such as BlackRock, Franklin Templeton, Janus, PIMCO, T. Rowe Price and many more.
- Stable Value Fund offers the potential for principal protection with investment diversification.
- Guaranteed Interest Option (GIO) with a minimum guaranteed fixed rate of return. The GIO is backed by the claims-paying ability of Equitable Financial.



The employee experience

As employees' goals change over time, their retirement plan should evolve as well. With advice designed for them and a plan built to meet their needs at every stage of life, we help employees secure their financial well-being, so they can live the life that's most meaningful to them.

Employee education

- Our website, equitable.com/retirement, offers financial education resources to make retirement planning easier to understand. Whatever stage of the retirement journey they're in — starting out, mid-career, near or in retirement — we've got articles, videos and success stories for everyone.
- In-depth, self-guided tools help employees match appropriate investment options to their saving goals and risk profile.
- Online, in-person and print communications enable employees to take action at their own pace and whenever their situations and goals change.
- A series of education seminars can be conducted virtually or in person to help employees be more informed and better prepared for retirement.

Fast answers to questions

Employees have easy access to their own transactions and personal records, including automated enrollment, electronic account statements and more. The employee website and Voice Response Unit (VRU) are both available 24/7, and live customer service representatives are available between 8:30 a.m. to 7 p.m. (Monday–Thursday) and until 5 p.m. on Friday (ET).

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 Your employees will incur higher costs with the portfolios than if they were to invest directly in the underlying investment portfolios.

About Equitable

Equitable is a U.S. financial services company that helps build fulfilling futures. For more than 165 years, we've been working with clients across generations, building on what's proven and pursuing what's possible.⁴

Call your financial professional

You can rely on a financial professional to provide the information and guidance to help your organization meet the unique objectives and circumstances of your employees with Retirement Gateway®.

Visit our website at equitable.com.

⁴ This fact applies exclusively and specifically to Equitable Financial Life Insurance Company (NY, NY).

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.

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Retirement Gateway® contains a contingent withdrawal charge that, when applicable, will not exceed a maximum of 6% of the amount withdrawn nor be applied for longer than 5 years from the contract date.

This fact card is not a complete description of all provisions of the contract and must be preceded or accompanied by a current Retirement Gateway® 457(b) disclosure brochure and trust prospectus. Please read the disclosure brochure carefully before purchasing a contract. For a disclosure brochure and trust prospectus, contact your financial professional. Certain types of contracts and features may not be available in all jurisdictions.

Guarantees are based on the claims-paying ability of Equitable Financial Life Insurance Company. Contract form #: 2017RG-457, 2016RDPIB-RG, 2012QPRG, 2005GAC-QP and any state variations.

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Variable Annuities: • Are Not a Deposit of Any Bank • Are Not FDIC Insured • Are Not Insured by Any Federal Government Agency
• Are Not Guaranteed by Any Bank or Savings Association • May Go Down in Value

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