



EQUITABLE

Strength and Stability

Our guarantees

We put our experience to work to earn your trust so you can face the future with strength, courage and wisdom.

Wherever you are on your retirement journey and whatever financial well-being means to you, we meet you where you are with advice and strategies to help you protect against levels of risk while also preserving your assets.

For over 165 years, 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.

We have consistently earned high marks by independent sources that rate insurance companies for their financial strength and stability.

Current financial strength ratings*

Rating agency	Current rating	Meaning of category	Date reviewed
A.M. Best Co.	A	Excellent	2/20/2025
Moody's	A1	Good	5/7/2025
Standard & Poor's	A+	Strong	3/11/2025

*Ratings are for Equitable Financial Life Insurance Company of America (Equitable America) as of May 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 (last updated on May 8, 2025) for more details, including information on rating scales and individual rating sources. The ratings reflected have no bearing on the performance of the variable investment options.

**Trust comes with experience.
You can count on ours.**

Over **165** years and counting¹

More than **\$250_b**
assets under management²

Over **2.8** million clients³

The disclosure below applies to customers of bank-affiliated entities.

INVESTMENT AND INSURANCE PRODUCTS ARE: • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

This material is for informational purposes only and does not constitute investment advice or a recommendation.

Innovations that work

Our approach has stood the test of time by using holistic planning tools and intuitive resources to uncover opportunities, master changing markets and adapt to the evolving needs of everyday savers and dreamers. Our bold yet grounded decisions keep us ahead of the curve — designing adaptable strategies that anticipate where the world is going and what you'll need to meet its challenges.



First to offer strategies designed for protection and growth: structured annuities, variable annuities with living benefits, index-linked variable annuities



Strong advocate for educators' needs and leading provider of 403(b) plans in K-12 public schools⁴



Architect of a progressive and holistic approach to financial planning for life

For more information, visit equitable.com.

- 1 The 165-year history, as well as references to strength and stability, apply solely and exclusively to Equitable Financial Life Insurance Company (Equitable Financial).
- 2 As of March 2025. Represents sum of insurance subsidiaries' general account assets (general account) and separate account assets, including Equitable Financial Life Insurance Company, Equitable Financial Life Insurance Company of America and Equitable Financial Life and Annuity Company; AUM amounts not mutually exclusive.
- 3 As of May 2025. Inclusive of Equitable Financial Life Insurance Company, Equitable Financial Life Insurance Company of America, Equitable Advisors, LLC (Equitable Financial Advisors in MI & TN) and Equitable Network, LLC (Equitable Network Insurance Agency of California, LLC; Equitable Network Insurance Agency of Utah, LLC; Equitable Network of Puerto Rico, Inc.).
- 4 LIMRA, Not-for-Profit Survey, Q3 2024 results based on K-12 403(b) participants, contributions and assets.

A.M. Best: A.M. Best's Financial Strength Rating is an opinion of an insurer's ability to meet its obligations to policyholders. A.M. Best ratings range from A++ to S. A plus (+) or minus (-) following the rating shows relative standing within the major rating categories. The "A" rating for Equitable Financial represents the third highest among 15 rating levels.

Moody's: Moody's Insurance Financial Strength Ratings are opinions of the ability of insurance companies to repay punctually senior policyholder claims and obligations. Moody's ratings range from Aaa to C. Moody's applies numerical modifiers 1, 2 and 3 in each rating classification from Aa to Caa. The modifier 1 indicates that the obligation ranks in the higher end of its rating category; the modifier 2 indicates a mid-range ranking; and a modifier 3 indicates a ranking in the lower end of that rating category. The "A1" rating for Equitable America represents the fifth highest among 21 rating levels. A variable annuity is a long-term financial product designed for retirement purposes. 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. Variable annuities are subject to market risk, including the possible loss of principal invested, and they have mortality and expense charges, account fees, investment management fees, administrative fees and charges for special contract features, and restrictions and limitations.

Standard & Poor's: A Standard & Poor's Insurer Financial Strength Rating is a current opinion of the financial security characteristics of an insurance organization with respect to its ability to pay under its insurance policies and contracts in accordance with their terms. Standard & Poor's ratings range from AAA to R. A plus (+) or minus (-) following the rating shows relative standing within the major rating categories. The "A+" rating for Equitable represents the fifth highest among 20 rating levels.

A variable annuity is a long-term financial product designed for retirement purposes. 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. Variable annuities are subject to market risk, including the possible loss of principal invested, and they have mortality and expense charges, account fees, investment management fees, administrative fees and charges for special contract features, and restrictions and limitations. Earnings are taxable as ordinary income when distributed and may be subject to a 10% additional tax if withdrawn before age 59½. Optional benefits are available for an extra charge in addition to the ongoing fees and expenses of the variable annuity. Annuities contain certain restrictions and limitations. For costs and complete details, contact a financial professional.

Variable annuities are sold by prospectus only, which contains more complete information about the policy, including risks, charges, expenses and investment objectives. You should review the prospectus carefully before purchasing a policy. Contact your financial professional for a copy of the current prospectus

Variable annuities are issued by Equitable Financial and, depending on the particular contract and its distributor, by Equitable America, an AZ stock company with an administrative office located in Charlotte, NC. Distributed by affiliate Equitable Distributors, LLC and Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). The obligations of Equitable America and Equitable Financial are backed solely by their own claims-paying abilities.

Equitable Financial, Equitable America and their distributors and respective representatives do not provide tax, accounting or legal advice.

The guarantees provided in our life insurance and annuity contracts are based on the claims-paying ability of the issuing company, either Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY) or Equitable Financial Life Insurance Company of America (Equitable America). Equitable America is not licensed to conduct business in New York and Puerto Rico.

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).

