

## Strength and stability

#### **Our guarantees**

We put our experience to work to earn your trust. Our financial stability. Our innovative solutions. Our abiding commitment to know you and guide you.

Wherever you are on your journey and whatever financial wellbeing means to you, we meet you where you are with advice and strategies tailored to you, continuing a tradition of service we've honored since 1859.

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.

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.	Α	Excellent	12/19
Moody's	A2	Good	9/19
Standard & Poor's	A+	Strong	7/19

Trust comes with experience. You can count on ours.

Over Sears and counting

\$209

billion assets under management

Over 28 million clients

**Approximately** 

4,330

dedicated financial professionals in communities all over the U.S.

### Innovations that work

Our approach has stood the test of time by using courage, strength and wisdom 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 advocates for educators' needs and leading provider of 403(b) strategies



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

# For more information, visit equitable.com.

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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.

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.

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