



EQUITABLE

# 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 well-being 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.	A	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 **160** years and counting

More than **\$209** billion assets under management

Over **2.8** million clients

Ratings as of 12/19, 9/19 or 7/19. Date reviewed indicates the last public statement by the rating agency. Ratings are subject to change; contact your financial professional/insurance-licensed registered representative 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.

# 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](https://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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