



Equitable Retirement VisionSM

Equitable Retirement VisionSM is a customizable defined contribution program that combines the benefits of open architecture with web-based tools to make plan administration easier. Our recordkeeping platform is powered by SS&C Technologies, a leading provider of retirement plan services with 406,000 plans and 12 million participants. Equitable Retirement VisionSM is currently available for 401(a), 401(k), 403(b) and 457(b) governmental plans.

Investments and related services	Standard	Optional – no fee	Optional – additional fee*	Full-service*
16,000+ mutual funds and a fixed account option	✓			
Open architecture platform	✓			
RIA model portfolios		✓		
Managed account			✓	
Self-directed brokerage account			✓	
3(21) fiduciary services			✓	
3(38) fiduciary services			✓	
Administrative and compliance support	Standard	Optional – no fee	Optional – additional fee*	Full-service*
Multiple Employer Plans (MEP)	✓			
Plan sponsor online transaction approvals		✓		
3(16) fiduciary services			✓	
Plan notice delivery			✓	
Form 5500 – preparation for signature (ERISA)				✓
Non-discrimination testing (ERISA)				✓
Participant services	Standard	Optional – no fee	Optional – additional fee*	Full-service*
In-person financial professional support and guidance	✓			
Group education or enrollment meetings	✓			
Mobile app	✓			
Automatic deferral increase		✓		
Deferral election tracking		✓		
Auto-enrollment			✓	✓
Eligibility calculation			✓	✓
Vesting calculation			✓	✓
Match, NEC or QNEC contribution calculation				✓

*Fees may be paid by the plan or participant.

Equitable Retirement VisionSM

We focus on you, so you can focus on what matters.



Effortless management

We handle plan implementation and operations, so you can focus on your business.



Fiduciary guidance

Options for plan administrative and/or investment decisions to be managed by independent third-party fiduciaries.



Option for retirement certainty¹

For participants seeking to protect their assets from market volatility and receive steadier returns.



Personalized guidance

A simplified online experience for participants at all life stages to achieve the future they've envisioned.

For more information on our retirement plan services, please contact your local financial professional or visit equitable.com/retirement.

¹ "Retirement certainty" specifically refers to the Equitable Fixed AccountSM and does not include the wide variety of mutual funds available in the Equitable Retirement VisionSM defined contribution plan, which are subject to market risk, including loss of principal.

Mutual funds are sold by prospectus only. Be sure to review the current prospectus that contains complete information on charges, risks, expenses and investment objectives before investing or sending money. Contact your financial professional or the company for a prospectus.

Retirement plans offered through the Equitable Retirement VisionSM defined contribution program consists of a custodial account offered through Benefit Trust Company, within which plan participants' chosen mutual fund shares are held, as well as a group fixed annuity contract (generic form number 2016FA-MFrev, 2016FA-MF403b) issued by Equitable Financial Life Insurance Company (Equitable Financial). Mutual funds made available through the program are distributed by Equitable Distributors, LLC (Equitable Distributors). Equitable Financial and Equitable Distributors are located at 1290 Avenue of the Americas, NY, NY 10104, (212) 314-4600. Equitable Financial is solely responsible for meeting the obligations of the group fixed annuity contract.

Offered by affiliated and unaffiliated entities, the program is the result of various strategic partnerships, including one between Equitable

Distributors, LLC and PlanConnect, LLC. The Equitable Retirement Plan ServicesSM platform includes recordkeeping, trading and custodial services to plan sponsors for the program. Benefit Trust Company serves as custodian of mutual funds selected by plan participants. PlanConnect, LLC serves as the platform's recordkeeper.

Equitable Retirement Plan ServicesSM and Equitable Retirement VisionSM are service marks of the contractual arrangements between affiliated and/or unaffiliated entities within the platform; PlanConnect[®] is a registered service mark of PlanConnect, LLC (100 Madison Street, Syracuse, NY 13202. (800) 923-6669). Equitable Financial, Equitable Distributors and PlanConnect, LLC are separate, but affiliated companies. Benefit Trust Company is a separate and unaffiliated company.

The investments in this program are subject to investment risks, including possible loss of the principal invested. They are not insured by the Federal Deposit Insurance Corporation nor are they deposits to, obligations of, or guaranteed by any bank.

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (NY, NY); Equitable Financial Life Insurance Company of America, an AZ stock company; and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN).

Annuities and Mutual Funds: • 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

Equitable Financial Life Insurance Company (NY, NY)

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