



EQUITABLE

Addressing market volatility with panic-proof portfolios

Volatility is an inherent part of long-term investing. It is important to be prepared with strategies that help mitigate market fluctuations.

A panic-proof approach to help address market volatility concerns may help you prepare for the financial future you deserve.



Make the most of bulls and bears

Worried about down markets?

A retirement portfolio with strategies designed to help you protect against a level of market risk, manage volatility and preserve assets may allow you to not just weather bear markets, but also to potentially gain from them.



Equitable's risk discipline

What sets Equitable apart

Over Equitable's 160-year history, we have been able to stand behind our obligations and guarantees.¹ With a robust balance sheet, hedging strategies, and the expectation of perpetual capital strength and stability, we are equipped to help you meet your financial needs.



Risk harmony

Align your risk tolerance with your risk capacity

How much risk an individual is personally willing to assume versus how much risk an individual is financially able to absorb are not always the same. Equitable can arm you with resources to help you find the right balance.



Annuitized income

What is a variable annuity?

A variable annuity is a long-term financial product designed to help you save for retirement. In essence, annuities are contractual agreements 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, 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 Earnings are taxable as ordinary income when distributed and may be subject to a 10% additional tax if withdrawn before age 59½.

¹ The over 160-year history reference applies specifically and exclusively to Equitable Financial Life Insurance Company.

You are protected from some downside risk; if the negative return is in excess of the protection level, there is a risk of substantial loss of principal because you agree to absorb some of all losses to the extent they exceed the protection provided.

For more information, visit equitable.com.

Many Americans worry they won't have enough income to live on in retirement. That's why Equitable became a founding member of the Alliance for Lifetime Income (ALI), which brings together 24 of the nation's leading financial services organizations to educate Americans on the importance of protected lifetime income. Learn more about how you can make a difference in your retirement by visiting protectedincome.org.

Important information

This material is not intended to predict or guarantee any particular outcome or client experience, does not provide a complete description of annuities, and should not be considered annuity or financial advice. Investing involves risk, including loss of principal invested. Individual investor results and tax ramifications will vary. Historical economic and performance data is not indicative of future results.

If you are purchasing an annuity contract to fund an IRA or employer-sponsored retirement plan, you should understand that such annuities do not provide tax deferral benefits beyond those already provided by the Internal Revenue Code.

Equitable Financial, Equitable America and their affiliates do not provide tax or legal advice or services. You should consult with your own professional tax and legal advisors regarding your particular circumstances. Guarantees are based on the claims-paying ability of the issuing life insurance company.

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

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

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