EQUITABLE

Let us help you plan for your financial future

Discovery brochure

The agenda

What would you like to accomplish today?

Think about 3-5 things that are on your mind and list them here.

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How we work with you

Confidentiality

Everything we discuss today and in the future will be held in confidence in accordance with our privacy policy.

Customized strategies

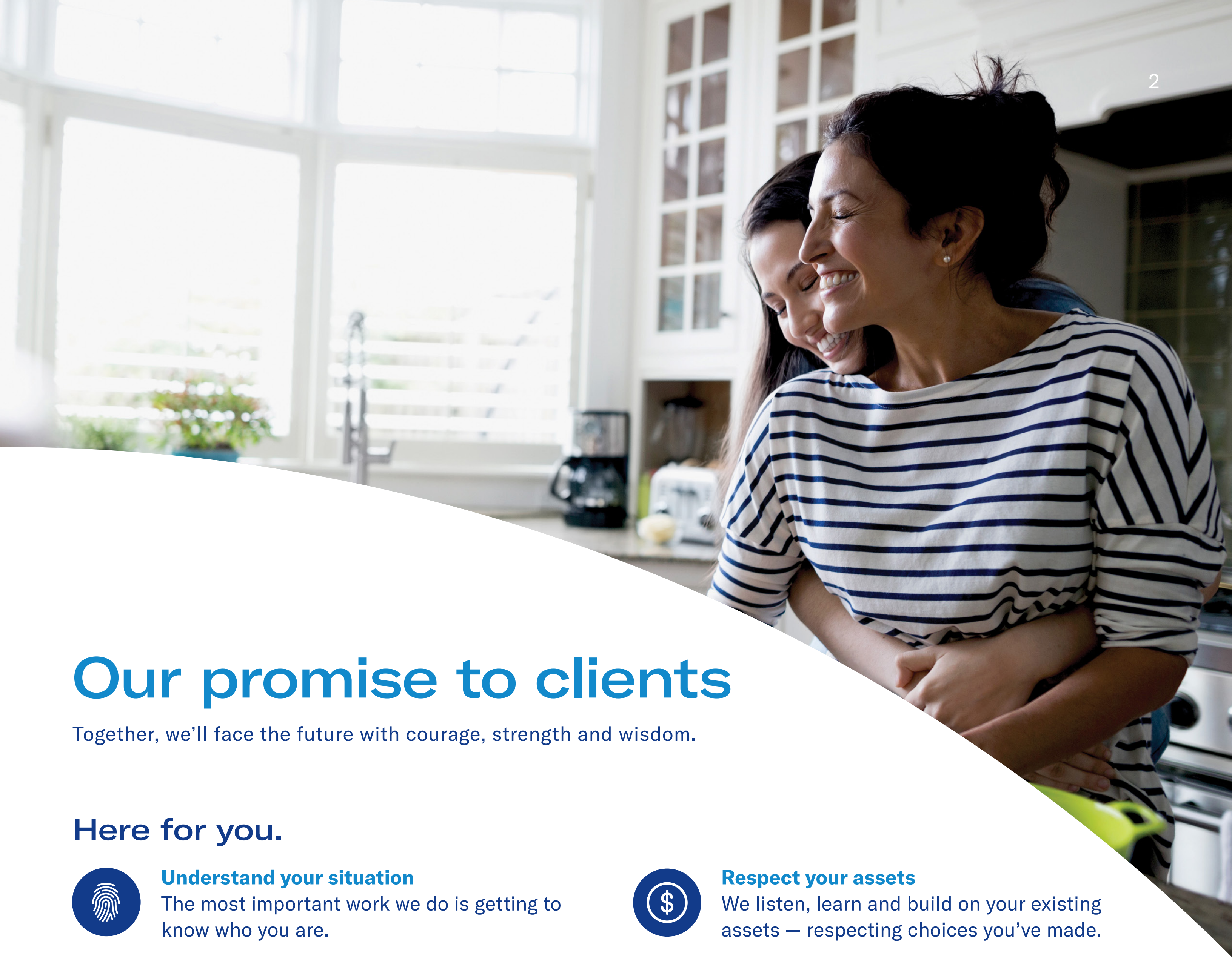
A good financial strategy isn't just about money, it's about the whole person. That's why understanding your priorities beyond finances — including your wellness and lifestyle goals — is important. After reviewing all of this information, we can work together to determine how to best reach your goals.

Compensation

Our compensation, which may include fees and/or commissions, depends on the services we provide you.

Introductions

Helping you achieve your goals while providing excellent service is our main objective. Recommendations to people you know is the highest compliment we can receive.



Our promise to clients

Together, we'll face the future with courage, strength and wisdom.

Here for you.

Understand your situation
The most important work we do is getting to know who you are.

Respect your assets
We listen, learn and build on your existing assets — respecting choices you've made.

Professionals alongside you.

Educate you on your options
When you have questions, we'll be ready with answers about the options to help fulfill your goals and objectives.

Provide clear recommendations
With insight and clarity, we help you make your own life's most important decisions.

Evolving with you.

Track your progress
We help you understand performance and, more specifically, progress toward the goals you've communicated to us.

Stay in touch
With advice designed for you at every stage of life, we help you secure your well-being, so you can live the life that's most meaningful to you.

We start by learning who you are

We empower clients to pursue their best future. We know that a holistic financial planning strategy is about more than money, and that's why our mission is to help clients pursue happy and fulfilling lives.

Our approach starts with getting to know each client as an individual, prioritizing your goals and dreams to create a financial plan that makes them achievable.

Some questions we'll use to get the conversation started:

- **What are your greatest achievements or successes in life?**
- **Who's important to you in your life?**
- **Do you feel you've been able to strike a balance between your work life and personal life?**

- **What's important about money to you?**
- **Three years from today, what would have to happen for you to feel like you're happy and you've made progress?**

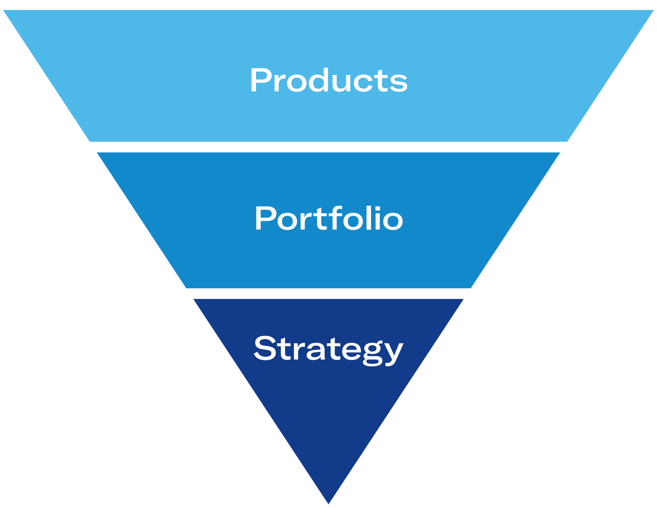
Commitment to what matters

We are committed financial professionals who help you on the path to fulfillment. This starts by getting to know who you are and what matters to you. We then use this knowledge to create a plan customized to you and your life.

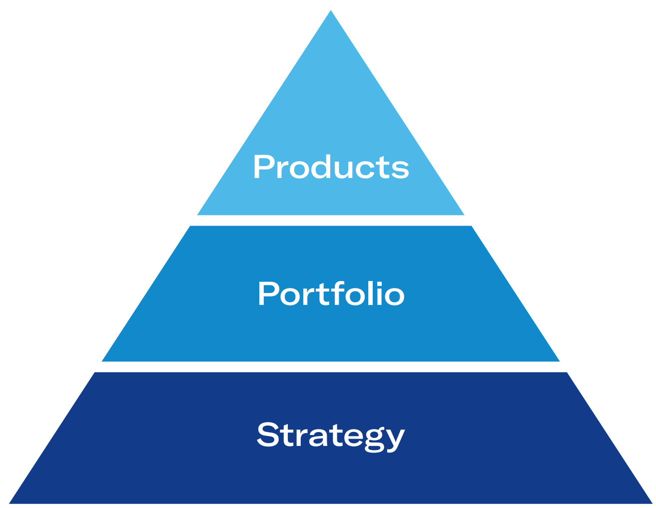
As your life evolves, so will your goals. We'll be there with you, helping you shift your strategy, update your portfolio and leverage the right products to make smart choices for every chapter of your life.

Equitable Advisors has rigorous standards that all advisors must meet, and we are supported by a commitment to continuous learning.

A common approach



The Equitable Advisors approach



Determining your needs

1 Discovery
- Get to know you, your priorities and concerns
- Assess your current financial situation
- Share our process

2 Profile
- Better understand you and the "why" behind your goals
- Gather information and analyze data

3 Strategy
- Present the results of your analysis
- Discuss priorities and future steps

4 Implementation
- Review your specific recommendations
- Select suitable products and services
- Develop an implementation plan

5 Review
- Assess your goals and progress to date
- Gauge what's working and what needs to change
- Review/adjust your implementation plan
- Celebrate successes

Our five-step process helps clients better understand what matters most.

With guidance designed to address your needs at every stage of life, we help you secure your financial well-being, so you can live the life that's most meaningful to you.

Building a financial future

It starts with recognizing every person's life journey is unique. Instead of providing a one-size-fits-all program, Equitable Advisors offers a holistic approach to financial planning.

To build a smart plan for the future, our financial professionals get to know each client as an individual. Then, supported by powerful tools and diverse offerings, we work to develop intuitive, holistic financial planning strategies for you so you can make smart choices as your life evolves — because you deserve to pursue what's possible.

Financial statement
Review cash inflow, outflow and net worth.

Income tax summary*
Estimate your taxable income, and the impact on your savings and investment programs.

Major purchase goals
Develop an understanding of your specific savings needs.

Asset allocation
Determine what proportion of your portfolio holdings to invest in various asset classes.

Retirement*
Plan the accumulation and distribution aspects of retirement.

Education
Estimate the future cost of tuition and related expenses to design a plan to help meet them.

Estate analysis*
Arrange for an efficient, cost-effective property transfer.

Risk management
Plan for disability, long-term care, survivor needs and other concerns.

*Equitable Advisors does not provide legal, accounting or tax advice. You should consult your own legal, accounting and/or tax professional for such advice.

To learn more, visit our website at equitable.com.

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