



Let's pursue
what's possible



EQUITABLE

We don't start
by asking how
much you earn.

We start by
learning who
you are.

We understand financial planning is about more than money. It's about your personal needs, responsibilities and goals. Those are the key factors informing your path toward economic stability. That's why we offer a humanistic and holistic approach to financial services that takes into account the whole you.

With honesty, openness and optimism, we help you build toward the life you want to live based on your unique profile that's designed to meet your changing needs and vision for tomorrow. At Equitable, we're on a mission to help people build fulfilling futures.

We are Equitable.





Strength and stability

At Equitable, we put our experience to work to earn your trust. Our financial stability. Our innovative strategies. 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.

Over **160** years and counting*

More than **\$220** billion assets under management *

Over **2.8** million clients

More than **4,330** dedicated financial professionals in communities all over the U.S. **

* The 160-year history and assets under management shown apply solely and exclusively to Equitable Financial Life Insurance Company.

** All financial professionals are associates of affiliates Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN) and Equitable Network, LLC (Equitable Network Insurance Agency of California, LLC; Equitable Network Insurance Agency of Utah, LLC; Equitable Network of Puerto Rico, Inc.)

Innovations that work

Our approach has stood the test of time by uncovering opportunities, understanding changing markets and adapting 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.

Leader in the development of unique strategies designed to offer protection and growth: structured annuities, variable annuities with living benefits and index-linked variable annuities

Leading provider of 403(b) plans, with over 1,000 financial professionals who focus on the K-12 education market**

Created and launched the variable universal life policy



Commitment to what matters

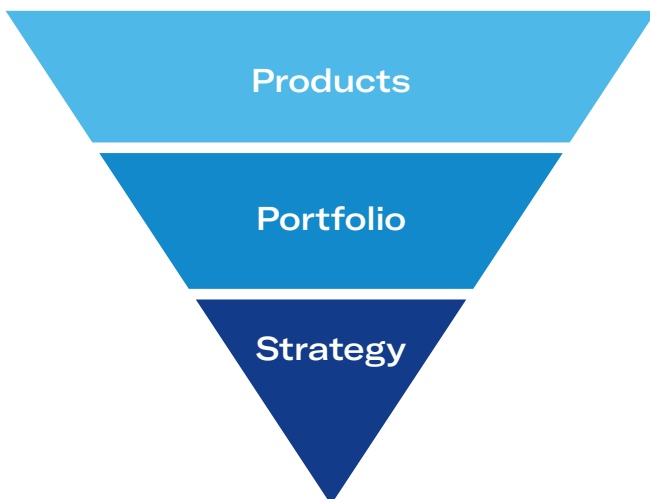
Your well-being doesn't begin or end with your finances. It starts with — and is always about — you.

Equitable Advisors' committed financial professionals know the path to fulfillment begins with getting to know who you are, what matters to you and how you've made decisions so far. We then use this knowledge to create a plan customized to you and your life.

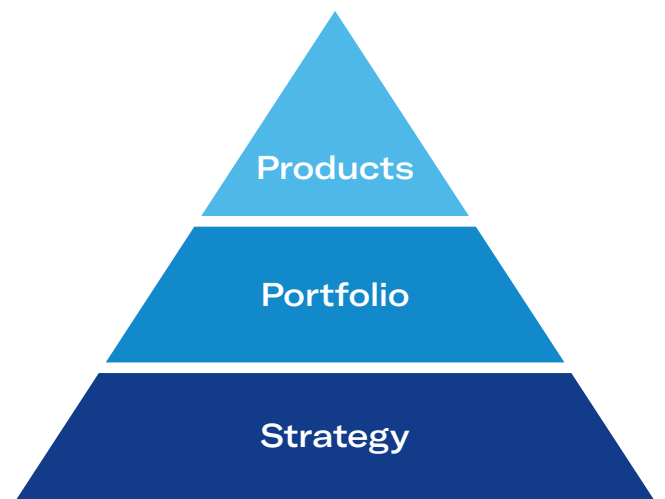
And we know financial planning for life isn't a one-time thing. As your life evolves, so will your goals. We'll be there with you, helping you shift your strategy, update your portfolio and leverage the right products to make smart choices for every chapter of your life.

- Financial professionals committed to helping you live the life you want — recruited to meet rigorous standards, supported by our commitment to continuous learning and augmented by our professionals in focused areas of financial services.
- Access to extensive investment and insurance options from leading companies — so you and your financial professional build a plan for your life.

A common approach



The Equitable Advisors approach



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.



Progress toward your goals

Whatever matters most to you, you deserve to pursue what's possible. Strategies that evolve with you and adapt to your needs can help your goals of today become your accomplishments of tomorrow.

- Investments and wealth management through your Equitable Advisors Financial Professional.

Prepare for your next chapter

Whether you're just starting out, juggling the demands of mid-life, transitioning to your next act or defining your legacy, it's about making the most of what you have to achieve the freedom to pursue your passions.

- Annuities
- Individual retirement accounts
- Workplace retirement plans — 403(b), 401(k), 457(b)

Protect today and tomorrow

Protecting your loved ones and your life's work from uncertainties — and letting your money work harder for you — are smart goals for any plan.

- Permanent life insurance
- Term life insurance
- Long-term care insurance
- Business continuation programs
- Employee benefits

Equitable Foundation

We have a history of serving people — in our business, and communities — under the direction of Equitable Foundation. Through philanthropy and volunteerism, we use our resources to serve our clients, our employees and our communities.



Our signature program, **Equitable ExcellenceSM**, recognizes remarkable college-bound students and high school educators with over **\$2 million awarded in college scholarships and local school grants** annually.



Each year, **thousands of our people** join in community-based philanthropy through our **matching gifts program** and our national volunteer program, **Equitable in Action.**

A middle-aged man with a beard, wearing a dark blue suit jacket over a light-colored button-down shirt, is seated at a white desk. He is gesturing with both hands, palms facing up, as if in the middle of a conversation or presentation. On the desk in front of him is a laptop. To his left is a large window with white frames, looking out onto a green landscape. A radiator and a potted plant are visible in the background to the right. A large blue diagonal shape covers the bottom left portion of the image, containing the text.

Plan for a fulfilling life

The hard work, love and commitment you put into everyday life should carry you toward a meaningful future. Your Equitable Advisors Financial Professional will meet you where you are, with advice and strategies designed for you, so you can make smart choices as your life evolves.

- Holistic life planning for your finances, your retirement and all aspects of a life well-lived.



Let's get started together

Learn more about how Equitable can help you plan for a future that reflects all of who you are.

Visit **equitable.com** to learn more or to find an Equitable Advisors Financial Professional near you. We're here to help support you every step of the way.

Variable annuities are offered by prospectus, which you can obtain from your financial professional or the insurance company. The prospectus contains detailed information about investment objectives, risks, charges and expenses. You should read the prospectus and consider this information carefully before purchasing a variable annuity contract.

Annuities are long-term financial products designed for retirement purposes. Variable investment options within variable annuities are subject to fluctuation in value and market risk, including the possibility of loss of principal. Annuities have fees, exclusions and limitations, and early withdrawals may be subject to surrender charges and, if taken prior to age 59½, a 10% federal income tax penalty. For costs and complete details, contact your Equitable Advisors Financial Professional.

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY); Equitable Financial Life Insurance

Company of America (Equitable America), an AZ stock company with main administrative headquarters in Jersey City, NJ; and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). The obligations of Equitable Financial and Equitable America are backed solely by their claims-paying abilities.

Life insurance and annuities issued by Equitable Financial Life Insurance Company; life insurance issued outside of New York by Equitable Financial Life Insurance Company of America.

Duly-registered and licensed representatives offer securities through Equitable Advisors, LLC (NY, NY (212) 314-4600), member FINRA, SIPC (Equitable Financial Advisors in MI & TN), offer investment advisory products and services through Equitable Advisors, LLC, an SEC-registered investment advisor, and offer annuity and insurance products through Equitable Network, LLC (Equitable Network Insurance Agency of California, LLC; Equitable Network Insurance Agency of Utah, LLC; Equitable Network of Puerto Rico, Inc.).

