



# Business Strategies services and support



EQUITABLE

A man in a dark blue suit and glasses is working on a laptop in a modern office with large windows. He is wearing earbuds and has a pink patterned pocket square in his jacket. The background shows a blurred view of a city street with brick buildings.

# A model built on trust

**Equitable focuses on meeting the needs of closely held business owners and their financial and legal advisors.**

We believe the markets in which closely held business owners operate and the complexity of regulations they face require more expertise than any one professional can deliver. That's why we emphasize multidisciplinary teamwork, including close coordination with clients' other trusted advisors.

# Our unique approach

## Highly targeted



**We have a dedicated focus on the closely held business market.**

This is the market we serve, and our experience in it is broad and deep across disciplines and in the specific guidance we help financial professionals bring to their clients.

## Professionals alongside you



**We work with business owners and advisors, building professional networks based on mutual trust.**

Serving as the insurance professional supporting the client's team, we respect the other professional resources and networks that have helped business owners create success.

## Instant access



**Our Business Strategies services and reporting platform are available to the business client and their authorized financial professionals.**

We provide all authorized professionals the same level of access to financial reports and details we make available to the financial professionals who represent us.

**We provide access to plan and policy information on our secure website.**

This information is helpful and/or required to monitor plan and policy or account performance, as well as plan administration. Typically, this information is updated after the close of each business day.

**We provide tax information reports for those concepts and strategies that involve compensation and/or imputed income.**

**Helping business owners protect, preserve and pursue more value from their business, more tax efficiently!**

## Equitable's Business Strategies platform

Give your clients better service with access to Equitable's Business Strategies Service Unit (BSSU) and our industry-leading Business Strategies web-based reporting platform. The BSSU offers support for financial professionals across a wide range of executive benefit plans. Moreover, our support for these plans is easy to set up and access.

## Types of plans recognized and supported

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### Business protection and preservation

- Buy-sell arrangements
  - Stock/entity redemptions
  - Key person indemnity and retention
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### Executive benefits (including annual tax data reports)

- Split-dollar plans
  - Executive bonus arrangements
  - Nonqualified deferred compensation plans
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### Qualified pension

- All plan design types except 412(e) and 419
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### Employer-sponsored supplements

- Retirement
  - Life insurance
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### Estate planning specific to business owners

- Section 303 prefunding
- Section 6166 arbitrage
- Estate equalization

## Available reports

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### Global level

- Business client listing
  - Plan listing
  - Key advisors and intermediaries
  - Taxation reports listing
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### Business client level

- Plan listing and descriptions
  - Client financial summary
  - Taxation reports for a specific business client
  - IRS form 8925 report for plans subject to IRC section 101j
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### Plan level

- Plan description
  - Plan financial summary/plan assets/performance summary
  - Plan level tax reporting
  - Life insurance details and performance summary
  - Investment account details and performance summary
  - Key contacts and intermediaries
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### Policy level

- Policy and account summary
- Policy account value by fund
- Tax report data summary and details

## Report features and options

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- Many reports have customizable columns and features.
- Most reports are downloadable as CSV files for direct import to Excel and most commercially available accounting, tax and administration software.
- Downloads typically include more information than is shown on the screen reports.
- Reports are available for all authorized financial professionals.

# Sample reports

**Life Insurance Policies: Performance Listing**

Per policy listing summarizing performance and detail data for the life insurance policies in a specific plan of a specific business client. Use the "Select Report Columns" feature to customize your view. Click on "Quick Search" to select a specific Business Client or plan to view.

Click [i] for menu options, [d] for definitions, [+/-] to show or [ ] to hide information. The default date for all reports is the last business date. Use the date field to change the date for the report on screen and for downloads.

Business Client ID: 100564 Plan ID: CHB000000  
 Business Client Name: Capital Recruiting Plan Type: TRADITIONAL DEFINED BENEFIT  
 Primary Financial Professional: Bruster, John Plan Status: ACTIVE

Select Dates: From: [ ] To: [ ]

The total values for the selected range are as of the last business day during the period you have defined. Any values shown for a start date or end date is as of the business day coinciding with the date selected. A business day is typically Monday through Friday except holidays.

Listing PerformanceChart

Policy #	Insured's Name (Last, First)	Carrier	Net Payments	Net Death Benefits End Of Period	Policy Account Value <sup>1</sup> Start of Period	Policy Account Value <sup>1</sup> End of Period
2			\$216,138.00	\$2,329,748.00	\$36,305.90	\$57,373.05
555111222	ROBINSON, JANE	EQUITABLE	\$98,556.00	\$1,761,190.00	\$18,452.89	\$29,983.32
555334444	ROBINSON, CARLOS	EQUITABLE	\$117,582.00	\$568,558.00	\$17,853.01	\$27,389.73

**Plans: Description**

Description of a plan as designed for the specific business client. Click through on Plan Assets or on Policy summary to see more details. Click on "Quick Search" to select a specific Business Client or Plan to view.

Click [i] for menu options, [d] for definitions, [+/-] to show or [ ] to hide information. The default date for all reports is the last business date. Use the date field to change the date for the report on screen and for downloads.

Business Client ID: 101427 Business Client Name: Branding Co, Inc

Plan Status: ACTIVE  
 Plan Record Date: 04/05/2020  
 Business Value Established by: NON-QUALIFIED DEFERRED COMPENSATION, BE GETS NET AMOUNT AT RISK, NO TAX BONUS  
 Plan Effective Date: [ ]  
 Requested register date: [ ]  
 Policy Type: R, RESTRUCTURE  
 Average position on bill: [ ]  
 Billing frequency: [ ]  
 Salary Adjustment #: [ ]  
 Renewal Billing Notice: 2021

Associated Financial Professionals

Primary	Firm Name	Last Name	First Name	Phone #	Email
✓	Southern California	MATTHEWS	MARY	909-688-7777	EMAIL@sm.com

Authorized Additional Parties

Firm Name	Last Name	First Name	Phone #	Email	Type
Accounting Services	Services	Accounting	222-777-1111		TPA

Customizable columns

**Taxation: By Policy**

Detailed components that are included in the calculation of any taxable amounts attributable to a policy. Click on "Quick Search" to select a specific Business Client or Plan to view.

Click [i] for menu options, [d] for definitions, [+/-] to show or [ ] to hide information. The default date for all reports is the last business date. Use the date field to change the date for the report on screen and for downloads.

Business Client ID: 100564 Plan ID: CHB0000000  
 Business Client Name: CU LATER INC. Plan Type: TRADITIONAL DEFINED BENEFIT  
 Primary Financial Professional: BOOT, JOSEPH Plan Status: ACTIVE

Tax Year (yyyy): [ ]

**Tax Report for Policy # 000000000**

**Insured**

Insured Name: ROBINSON, JACK Insured Tax Age: 57  
 Insured DOB: 11/21/1963

**Policy Subject to Taxable Bonus**

Bonus Type: N/A Bonus Rate: N/A  
 Bonus Base: N/A Taxable Bonus: N/A

**Policy Subject to Qualified Plan Economic Benefit Reporting**

Net Death Benefit: \$1,761,190.00 Age-Based Tax Factor: \$1.17  
 Policy Account Value: \$30,947.47 Economic Benefit: \$2,024.38  
 Net Amount at Risk/1k: \$1,730.24 Cumulative Economic Benefit: \$14,715.19

Export as PDF or to Excel

# Easy, secure access

## Our service department fully recognizes our clients' other advisors.

Multiple advisors can be authorized, deleted or added quickly and easily.

## The value of focused teamwork

The financial professional who chooses to recommend Equitable has a dedicated focus on the closely held business market. They serve this market by listening to clients' priorities and then creating or joining multidisciplinary teams of advisors, including attorneys and CPAs, who work together to provide practical advice and strategies to meet clients' unique financial goals.

- 1 An ID and password for access to the client's information.
- 2 An archive service for important documents related to each plan.
- 3 Notifications of transactions that may not be consistent with the plan purpose.
- 4 Access to the Business Strategies Service Unit (BSSU) and the National Operations Center for enhanced service.



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