Business Strategies services and support

EQUITABLE

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

Business protection and preservation	• Buy-sell arrangements • Stock/entity redemptions • Key person indemnity and retention
Executive benefits (including annual tax data reports)	• Split-dollar plans • Executive bonus arrangements • Nonqualified deferred compensation plans
Qualified pension	• All plan design types except 412(e) and 419
Employer-sponsored supplements	• Retirement • Life insurance
Estate planning specific to business owners	• Section 303 prefunding • Section 6166 arbitrage • Estate equalization

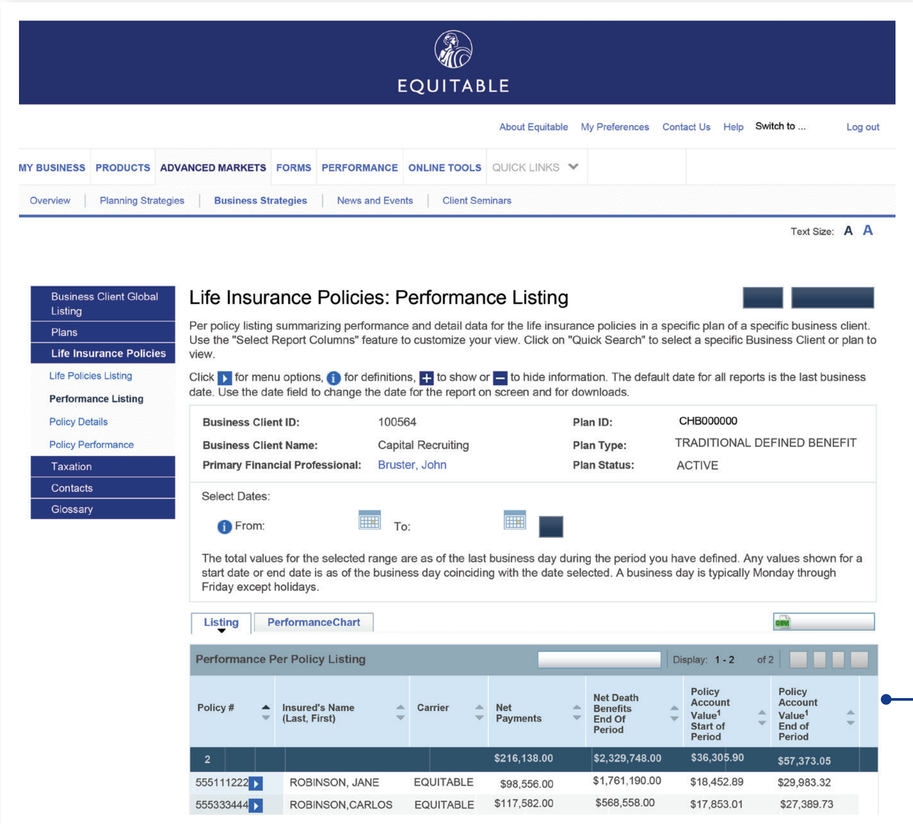
Available reports

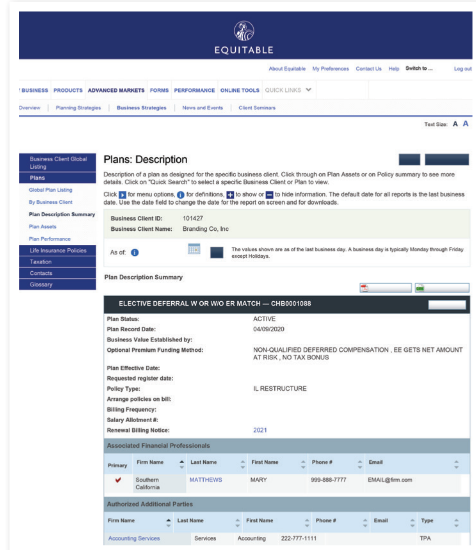
Global level	• Business client listing • Plan listing • Key advisors and intermediaries • Taxation reports listing
Business client level	• Plan listing and descriptions • Client financial summary • Taxation reports for a specific business client • IRS form 8925 report for plans subject to IRC section 101j
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
Policy level	• Policy and account summary • Policy account value by fund • Tax report data summary and details

Report features and options

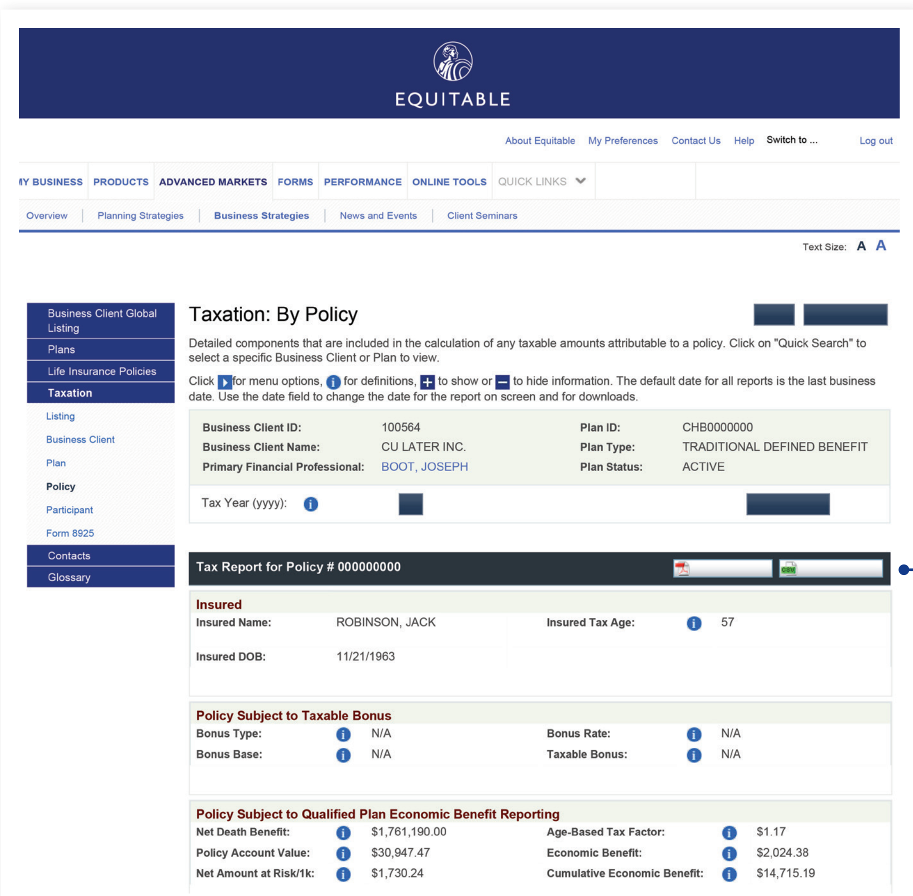
- Many reports have customizable columns and features.
- Most reports are downloadable as CSV files for direct import to Excel and most commercially available accounting, tax and administration software.
- Downloads typically include more information than is shown on the screen reports.
- Reports are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

Sample reports





Customizable columns



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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