Equitable Advisors planning services

No two clients are exactly alike. Your dreams and your plans set you apart. Equitable Advisors recognizes this difference. That is why we provide customized strategies — tailored to your needs and your priorities.

We will work together to create a plan that fits your unique situation. Throughout the process, we will be there to provide information and answer questions. We can also help you monitor your progress to stay on track with your long-term objectives.

The planning process

1. Discover your situation
2. Define your priorities
3. Analyze your data
4. Create a plan to help you meet your goals
5. Review the plan annually (if you choose)
6. Monitor progress toward goals

Planning strategies for:

- Asset allocation
- Education funding
- Retirement
- Retirement distribution
- Long-term care
- Disability income analysis
- Survivorship
- Estate planning
- Stock options
- Major purchase goals

Providing you with:

- Plan design
- Ongoing attention from your local Equitable Advisors Financial Professional

Through our national network of Equitable Advisors Financial Professionals, we work with clients to help them define their life goals and provide access to an extensive portfolio of products and services from some of the world's leading financial companies. These companies include our affiliates Equitable Life Insurance Company (NY, NY) and AllianceBernstein Capital Management L.P.

To learn more about our planning services, call (212) 554-1234 or visit us at equitable.com/careers.

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

Equitable Advisors, LLC and its affiliates do not provide tax or legal advice. Please consult with your professional tax and legal advisors regarding your particular circumstances.

Securities offered through Equitable Advisors, LLC, member FINRA/SIPC. Investment advisory products and services offered through Equitable Advisors, LLC, an investment advisor registered with the SEC.

Insurance and annuity products offered through Equitable Network, LLC. Equitable Network conducts business in CA as Equitable Network Insurance Agency of California, LLC; in UT as Equitable Network Insurance Agency of Utah, LLC; in PR as Equitable Network of Puerto Rico, Inc.

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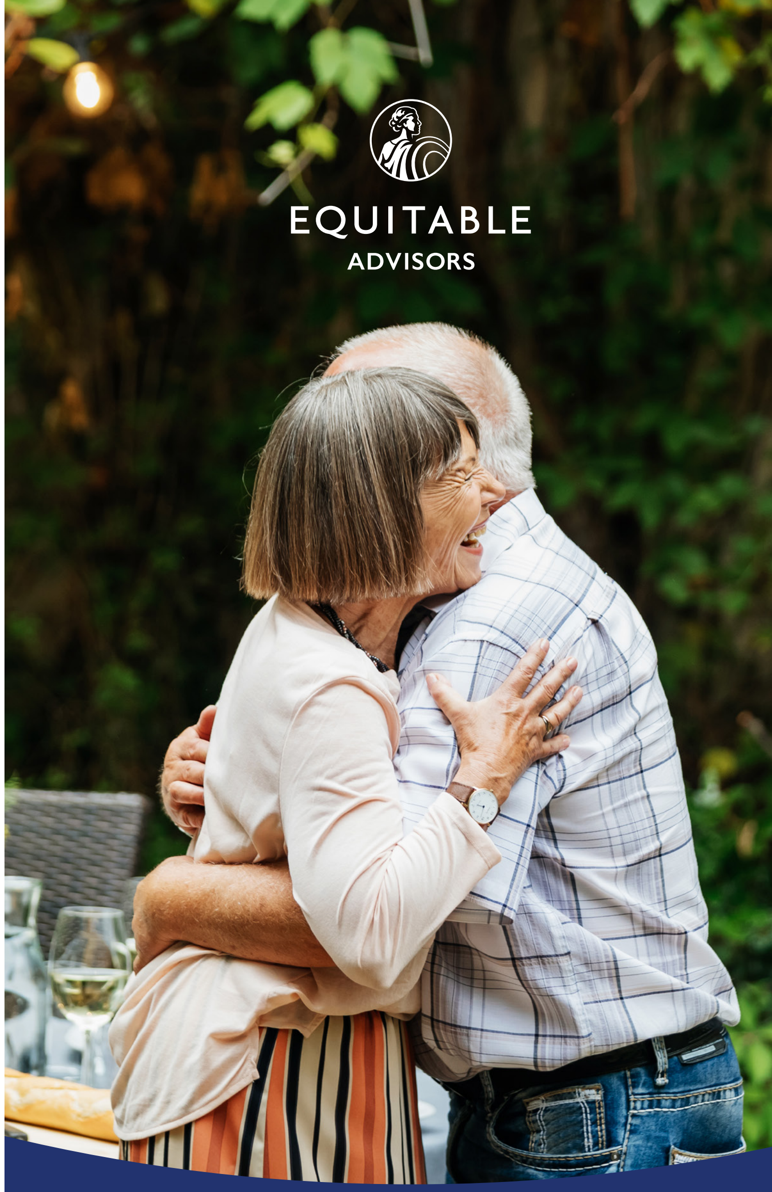
EQUITABLE
ADVISORS



Personal financial planning

Strategies to help us turn our financial dreams into realities

Equitable Advisors' approach

Empowering you to make informed decisions

Consultative advice

Equitable Advisors focuses on a consultative relationship, so your specific needs can be better addressed. You can choose how much or how little you would like to be involved in managing your finances, and receive professional guidance in a way that fits easily into your lifestyle.

Focus on your goals

To help you reach your goals, we start by outlining each of them in light of your current situation, and identify the gaps and opportunities in your financial strategies. We can then work together to outline options customized to your situation.

Financial education

We can help you sort through all the financial information and choices available today, and determine what is relevant to your needs.

Planning for each life stage

We strive to develop lifelong relationships, working with you to adjust your financial strategies when life events, the economic environment or legislative changes affect your situation. As a result, you can feel in control of your financial well-being, and confident that you are doing all you can to prepare for your future.

Financial planning focuses on six primary areas of financial well-being

All decisions are connected. So, while it is important to address each concern individually, it is even more crucial to assess how they interact.

At Equitable Advisors, we can help you evaluate each of your goals in the context of one comprehensive, integrated strategy.

1 Financial position

- How do your assets compare to your liabilities?
- Have you established an emergency reserve?
- Do you know how you spend your money each month?

2 Risk management

- Have you adequately planned to provide for your family in the event of a death, disability or long-term care need?

3 Retirement planning

- Do you know how much income you might need when you retire?
- Will you have the freedom to enjoy the lifestyle you worked so hard to achieve?

4 Investments

- Are you planning to save for a specific expense, such as your children's education or a new home?
- Are you confident that your investment strategy can allow you to achieve your goals?

5 Income taxes

- Have you estimated your taxable income and its impact on your savings and investment programs?
- Are you concerned about reducing potential federal and estate taxes?

6 Estate planning and wealth preservation strategies

- Have you arranged for the efficient transfer of assets to your heirs?
- Do you know how your assets will transfer, and have you prepared your family?
- Do you have a power of attorney?
- Do you have a living will?