



EQUITABLE

Equitable's commitment to teachers

We help teachers and public school employees reach their financial goals

We go well beyond offering products. We provide strategies to help you reach your retirement goals:



Semester StrategiesSM

Semester StrategiesSM is a simplified investment strategy designed exclusively for educators. The program is available to them at no extra cost through the EQUI-VEST[®] variable annuity contract. It's designed to evolve with educators throughout their career, with built-in monitoring and adjusting by an independent third-party fiduciary to help ensure they are achieving their goals.¹ And it includes 10% downside protection, with the opportunity for growth up to a cap, through the Structured Investment Option (SIO). Semester StrategiesSM makes it simpler to invest to help educators reach a comfortable retirement.



Fit, Finance & Fun

We help women achieve their investment goals by coordinating with companies, such as SoulCycle, to offer complimentary classes followed by small social gatherings to engage women about their financial futures.



Reduce student loan debt

Forty-four million Americans have student loan debt.² We offer tools and resources that can help your employees take advantage of the federal student loan forgiveness programs.³



Financial literacy

We help teachers make meaningful progress toward a more confident future with our simple, engaging Retirement Education Program. Visit our website at equitable.com/retirement/education-center.



Equitable ExcellenceSM

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. The Equitable ExcellenceSM Scholarship program supports college-bound students, and recognizes the schools that helped them gain the courage, strength and wisdom to fulfill their dreams. Each year we grant over \$1.8 million in student scholarships and professional development grants for schools. To learn more about Equitable ExcellenceSM, visit our Equitable Foundation website at equitable.com/foundation.



New Teacher Center

Equitable works with the New Teacher Center — a website dedicated to providing resources to the education community. Visit our website at www.newteachercenter.org/resources.



Strategic partnerships and support

Equitable partners and collaborates with local and national associations throughout the country to increase awareness among plans sponsors and participants about the value of their 403(b) plan. With attendance at more than 100 conferences and events annually, Equitable is truly committed to the 403(b) marketplace.

We understand teachers

Our Equitable Advisors Retirement Benefits Group specializes in helping you and your employees choose a 403(b) plan and invest wisely:

- **Designed to meet your unique needs** — Our financial products and services are designed to meet the unique needs of educators and staff in K-12 public schools. That's why we're the #1 provider of 403(b) plans for K-12 schools.⁴
- **Understanding the pairing** — Our financial professionals have a deep understanding of 403(b) plans and how they work together with pension plans.
- **Extensive credentials** — Equitable Advisors Financial Professionals have extensive credentials and license requirements so they can offer you greater product choice.

We're here for you, as your needs change

Equitable is a U.S. financial services company that helps build fulfilling futures. For 161 years, we've been working with clients across generations, building on what's proven and pursuing what's possible.⁴

Get a better perspective on a financial professional's work experience and background.

Checking credentials is easy!

Go to your state insurance department's website at brokercheck.finra.org to learn more about a particular advisor or broker. For more information, go to equitable.com and type "FINRA broker check" in the search field.

- 1 SWBC is an unaffiliated third-party fiduciary.
- 2 Source: "The State of Student Loan Debt in 2018 Report," www.makelemonade.com.
- 3 StudentLoan Tech offers federal student loan forgiveness program services as an unaffiliated third party.
- 4 Applies specifically and exclusively to Equitable Financial Life Insurance Company (NY, NY).

SWBC Retirement Plan Services is an unaffiliated third party and is a wholly owned subsidiary of SWBC, which was established in 1976. Advisory services are offered by SWBC Investment Advisory Services, LLC, d/b/a SWBC Retirement Plan Services, a registered investment advisor with the Securities and Exchange Commission. Equitable Financial has entered into an agreement to make SWBC Retirement Plan Services' fiduciary services available to EQUI-VEST® clients through Semester StrategiesSM.

EQUI-VEST® is a tax deferral variable annuity, which means your money grows tax-deferred until you're ready to start withdrawing it in retirement. One way to grow your investments more quickly is by reducing the amount of tax you pay along the way — so your contribution plus your earnings can continue growing without diverting money to pay taxes.

An annuity is a long-term investment product designed to help you save for retirement. In essence, it is a contractual agreement in which payments are made to an insurance company, which agrees to pay an income stream or lump-sum amount at a later date. There are contract limitations, fees and charges associated with variable deferred annuities, which include, but are not limited to, mortality and expense risk charges, withdrawal charges and administrative fees. The variable investment options offered in this contract will fluctuate and are subject to market risk, including loss of principal.

The Structured Investment Option (SIO) is an investment option available within certain EQUI-VEST® series of variable deferred annuities, consisting of various Segment Types, each of which provides a rate of return tied to the performance of a specified Securities Index or exchange-traded fund, allowing you to participate in the performance of an index by investing in the corresponding Segment. The Segment Buffer is a built-in protection feature in which Equitable Financial will absorb up to the first 10% or 20% of any loss for a Segment held until maturity. If the negative return is in excess of the Segment Buffer, there is risk of substantial loss of principal. The SIO is an obligation and subject to the claims-paying ability of Equitable Financial Life Insurance Company.

Student loan forgiveness services are offered through StudentLoan Tech. StudentLoan Tech helps determine your eligibility for the Federal Student Loan Forgiveness programs. StudentLoan Tech is not an affiliate of Equitable Advisors, Equitable Financial or its affiliated companies. Neither Equitable Advisors, Equitable Financial nor its affiliates are responsible for the output or enrollment documents provided by StudentLoan Tech.

This brochure does not cover all material provisions of the EQUI-VEST® variable annuity contract. The EQUI-VEST® variable annuity is sold via prospectus which contains complete information regarding risks, charges, expenses, investment objectives, limitations and restrictions. Please ask your financial professional for a current prospectus and carefully read the document before sending any money.

EQUI-VEST® is issued by Equitable Financial Life Insurance Company, NY, NY 10104 and distributed through Equitable Advisors, LLC (NY, NY 212-314-4600), member FINRA, SIPC and Equitable Network, LLC (Equitable Network Insurance Agency of California, LLC; Equitable Network Insurance Agency of Utah, LLC; Equitable Network of Puerto Rico, Inc.).

Equitable Financial Life Insurance Company (NY, NY). Distributor: Equitable Advisors, LLC (member FINRA, SIPC). Equitable Financial and Equitable Advisors are affiliated companies and do not provide tax or legal advice.

Equitable is the brand name of Equitable Holdings, Inc. and its family of companies, including Equitable Financial Life Insurance Company (NY, NY); Equitable Advisors, LLC; and Equitable Distributors, LLC. The obligations of Equitable Financial Life Insurance Company are backed solely by its claims-paying ability.

Contract form #: 2003-GAC 403(b), 2003-GAC-401(a), 2004TSAGAC, 2004TSACERTA/B, 2004EDCGAC, 2004EDCCERT-A/B, 2006BASE-I-A/B, 2006BASE-A/B, 2008EQVSA201, 2008EQV201, 2008EQVEDC201, 2008EQVBASE201-A, 2008TSAGAC901, 2008TSA901-A/B, 2009EDCGAC901, 2009EDC901-A/B, 2009401aGAC901, 2009401a901-A/B and any state variations. Contract endorsement form #: 2010SIO201-I/G, 2011SIO901-ENGAC, 2011SIO900-ENGAC, 2012SIO900-ENGAC (NJ ARP) and any state variations. Certificate form #: 2003NJ401(a) and 2003NJ403(b). Certificate endorsement form #: 2011SIO901A/B, 2011SIO900-A/B, 2012SIO900-B (NJ ARP) and any state variations.

