Equitable is a U.S. financial services company that helps build fulfilling futures.*

Through Equitable Advisors, we offer a humanistic and holistic approach to financial guidance that takes into account the whole you.

Our 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. From there, we guide you toward a personalized strategy that will help you make smart choices and a financial portfolio that will help you live your life with confidence.

Strength and stability

- 160* years of experience working with clients across generations, building on what's proven and pursuing what's possible.
- Strategies designed to meet your changing needs and give you flexibility as your priorities evolve, no matter what the future may bring.
- Next-generation products and industry-leading insights, delivered with clarity, to continually offer new ways to help you make smart choices for your own life's most important decisions.

A strong presence and resource for you

- 4,330 dedicated financial professionals in communities all over the United States, recruited to meet our rigorous standards, supported by our commitment to continuous learning, and augmented by our professionals in specialized areas of planning.
- Corporate offices in Charlotte, NC and New York, NY.
- Equitable Holdings, Inc. family of brands, including Equitable; Equitable Financial Life Insurance Company and Equitable Financial Life Insurance Company of America; AllianceBernstein; Equitable Network, LLC; and Equitable Distributors, LLC.

* Equitable is a brand reference to Equitable Financial Life Insurance Company and, overall, the brand name of Equitable Holdings, Inc. and its family of companies, including Equitable Financial Life Insurance Company, Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN) and Equitable Distributors, LLC. The 161-year reference applies exclusively to Equitable Financial Life Insurance Company. The reference to approximately 4,300 financial professionals is specific to Equitable Advisors, LLC.

Securities offered through Equitable Advisors, LLC (NY, NY (212) 314-4600), member FINRA, SIPC (Equitable Financial Advisors in MI & TN). Investment advisory products and services offered through Equitable Advisors, LLC, an SEC-registered investment advisor. Annuity and insurance products offered through Equitable Network, LLC.

Equitable Network does business in California as Equitable Network Insurance Agency of California, LLC; and in Utah as Equitable Network Insurance Agency of Utah, LLC. Securities are offered through Equitable Advisors, LLC. Investment advisory products and services are offered through Equitable Advisors, LLC, an investment advisor registered with the SEC. Equitable Network, Equitable Advisors and Equitable are affiliated companies and do not provide tax or legal advice.

Variable life insurance, variable annuities and mutual funds are offered by prospectus through Equitable Advisors, LLC (member FINRA, SIPC), NY, NY 10104, a broker/dealer and investment advisor.

Please consider the charges, risks, expenses and investment objectives carefully before investing. For a product prospectus and, if applicable, the underlying portfolio prospectus(es), containing this and other information, please contact a financial professional. Read the prospectus carefully before you invest or send money.

Product purchases are subject to additional fees and commissions. Investments are subject to market risks, will fluctuate and may lose value.

GE-2903048 (6/20) (Exp. 8/22) | G647456 | Cat. #129651 (6/20)

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The U.S. financial services company that helps build fulfilling futures*

Product options

Through Equitable Advisors and affiliates, you have access to extensive investment and insurance options from leading companies — so you and your financial professional can build a plan for your life.

Investment companies[4] (Partial list)

Alliance-Bernstein[6]	Goldman Sachs	American Funds	BlackRock
Columbia	Nuveen	Franklin Templeton	Mainstay
Invesco	John Hancock	Lord Abbett	Natixus Funds
Oppenheimer	VanEck	Principal Group	Putnam
Transamerica Premier Funds	Vanguard	Virtus	Prudential

Insurance companies[5] (Partial list)

AIG/American General	Equitable Financial Life Insurance Company[6]	Banner Life Insurance Company	Allianz
VOYA	John Hancock, USA	Lincoln Life	Brighthouse Financial
Pacific Life	Prudential	Transamerica Life	Principal Life Insurance Company

4 These fund family and insurance carrier listings are subject to change.

5 Equitable Financial and AllianceBernstein are affiliated with Equitable Advisors, LLC. Equitable Financial has sole responsibility for its life insurance and annuity obligations.

6 AllianceBernstein is an affiliated company.

Investment products & services[1]

Fixed-income investments
- Mutual funds (income-oriented)
- Unit Investment trusts (income-oriented)
- Corporate, municipal and government bonds
- Money markets
- Certificates of deposit

Equity investments
- Alternative investments
  - Mutual funds (growth-oriented)
  - Large-cap growth/value funds
  - Small-/mid-cap growth/value funds
  - International equity funds
  - Asset allocation funds
  - Sector funds
- Unit investment trusts (growth-oriented)
- Publicly traded stocks

Retirement/education planning
- Traditional IRAs
- Roth IRAs
- SEP plans
- SIMPLE plans
- 401(a)
- 457(b)
- Roth 403(b) and 457(b)
- Owner 401(k) and Roth 401(k)
- 403(b)
- 403(b)(7) plans
- Pension/profit-sharing
- Coverdell education savings accounts
- 529 plans

Investment accounts (traditional brokerage)

Investment advisory programs

1 Investments are subject to market risks, will fluctuate and may lose value.

Risk management products & services

Life insurance
- Annual renewable term
- Level term — 10-, 15- and 20-year
- Whole life
- Universal life
- Variable universal life
- Survivorship variable universal life
- Survivorship universal life
- Equity-indexed universal life

Annuities
- Fixed (single flexible and immediate)
- Variable annuities (immediate and flexible payment)
- Group annuities (qualified retirement plans)
- Equity-indexed annuities

Disability and long-term care insurance
- Individual disability income insurance
- Group long-term and short-term disability income insurance
- Employer-sponsored individual long-term care insurance
- Individual and group long-term care insurance
- Business overhead expense
- Disability buyout protection

Group health and life insurance[2]

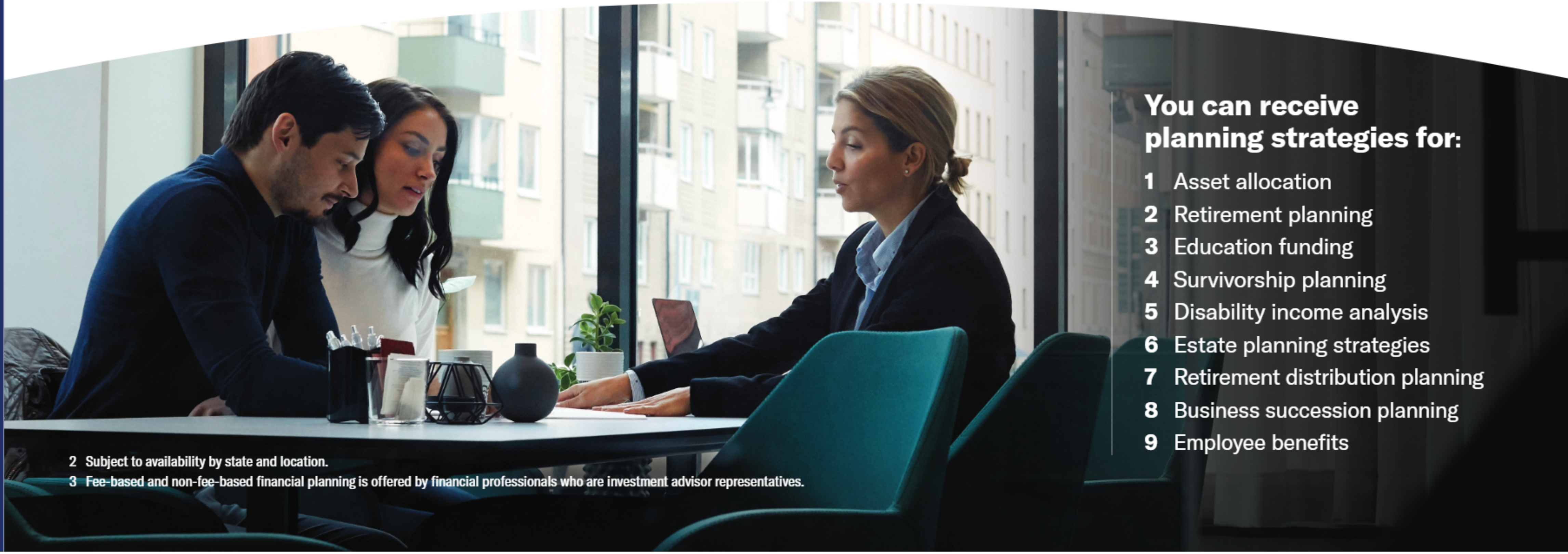
Business continuation programs
- Key person coverage
- Buy-sell agreements
- Succession planning
- Business overhead expense
- Disability buyout
- Employee Stock Ownership Plans (ESOP)

Financial planning[3]
- Fee-based financial planning
- Equity compensation (stock option) analysis
- Goal planning
- Personal financial plans
- Personal financial plans with estate planning
- Educational seminars

Benefits

Employee benefits
- Dental
- Vision
- Life
- Short-term disability
- Long-term disability

Executive benefits
- Bonus plans
- Deferred-compensation plans
- Split-dollar plans



You can receive planning strategies for:
1. Asset allocation
2. Retirement planning
3. Education funding
4. Survivorship planning
5. Disability income analysis
6. Estate planning strategies
7. Retirement distribution planning
8. Business succession planning
9. Employee benefits

2 Subject to availability by state and location.
3 Fee-based and non-fee-based financial planning is offered by financial professionals who are investment advisor representatives.