Retirement planning made simple

For you and your employees

Our Retirement Education Center, **equitable.com/retirement**, is designed to make retirement planning simple, so your employees can build toward a fulfilling future in just a few minutes. Whatever stage of the retirement journey they're in — whether they're just starting out, juggling the demands of mid-life, transitioning to their next act or defining their legacy — we've got articles, videos and success stories for everyone.

A few examples of what they'll find:

Starting out

- Why it's important to start saving early
- How they'll determine their retirement needs and close their savings gap
- What the difference is between Roth and pretax

Mid-career

- How to determine how much they'll need to retire
- How catch-up contributions work
- Why it's so important to diversify assets

Near or in retirement

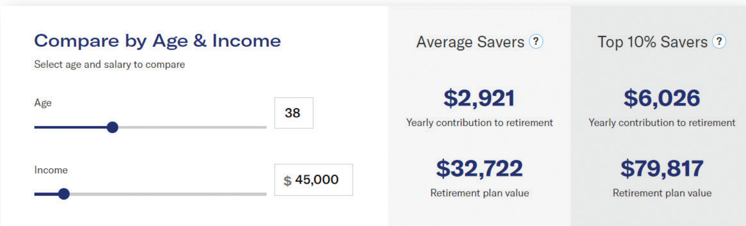
- What they need to do as they get close to retirement
- How they can create a withdrawal strategy
- How to understand Social Security options

Our retirement calculator helps motivate employees

This easy-to-use calculator helps motivate your employees to explore, engage and take action in just a few minutes.

- Determine their estimated retirement income goal, and how close they are to achieving it.
- Compare their retirement savings progress to others like them in the same age and income range.*
- See how contributing more might help them close the gap and achieve their goal.

See for yourself



Our research shows participants prefer user-friendly tools with easy access to the range of information they need at their fingertips so they can build toward a fulfilling future. But don't take our word for it, see for yourself.

For more information, contact your financial professional to learn more about Equitable, our retirement plans and participant education strategy, or visit equitable.com/retirement.

*403(b) participants are only compared to others like them in the same age range.

Equitable believes that education is a key step toward addressing your financial goals, and we've designed this material to serve simply as an informational and educational resource.

Accordingly, this brochure does not offer or constitute investment advice, and makes no direct or indirect recommendation of any particular product or of the appropriateness of any particular investment related option. Your needs, goals and circumstances are unique, and they require the individualized attention of your financial professional.

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