

EQUITABLE SECURE SAVINGS™ AND SECURE SAVINGS™ ELITE



SAFETY & SECURITY WITH OPTIONS

PO BOX 2460, SALT LAKE CITY, UTAH 84110-2460
888-352-5178 FAX: 888-352-5126

Product Highlights

- Equitable's Secure Savings™ and Secure Savings™ Elite annuities are single premium, fixed deferred annuities that provides guaranteed interest rates for two or five years.
- The information shown below is for use in **Texas** and may vary in other states.

INTEREST RATES WITH NO REDUCTION FOR OPTIONAL RIDERS

Guarantee Periods	SECURE SAVINGS™	SECURE SAVINGS™ ELITE
Issue Ages	18 – 90	18 – 85
2 Year	2.85%	3.20%
5 Year	4.00%	4.10%

Interest rates shown are as of **12/07/2018** and are subject to change without notice.

RATE REDUCTION FOR RIDERS	SECURE SAVINGS™ 2 Year & 5 Year	SECURE SAVINGS™ ELITE** 2 Year	SECURE SAVINGS™ ELITE** 5 Year
5% Penalty Free Withdrawal	No Rate Reduction	0.06%	Not Available
Death Benefit Equal Account Value	No Rate Reduction	Not Available*	Not Available*
Accumulated Interest	No Rate Reduction	0.06%	Not Available
Required Minimum Distribution	No Rate Reduction	0.10%	Not Available

* The Death Benefit is equal to the Cash Surrender Value for the Secure Savings Elite 2 year and 5 year.

** All, none or any combination of the three riders may be added at time of sale.

5% Penalty Free Withdrawal Rider

Beginning in the second policy year, any surrender charges and MVA will be waived for the first withdrawal in a policy year of an amount up to 5% of the account value as of the last policy anniversary. The surrender charge and MVA will apply to the entire withdrawal amount if the withdrawal amount exceeds the above limitation or if the withdrawal is a full surrender. If more than one withdrawal is taken in a policy year and the sum of all withdrawals taken during that year exceeds the above limitation, the surrender charge and MVA will apply to each withdrawal, including the first one.

Required Minimum Distribution Rider

Beginning in the first policy year, any surrender charge or MVA will be waived for required minimum distributions attributed to this policy and calculated as prescribed under the Internal Revenue Code.

Accumulated Interest Rider

Beginning in the first policy year, the interest credited to the policy may be withdrawn without any surrender charges or MVA being applied. The withdrawal amount must be \$100 or greater.

BUILDING YOUR SAVINGS

Interest Crediting	Interest rates are credited and compounded daily to yield the guaranteed rates shown above for the Guarantee Period selected.
No Charges or Fees	There are no annual maintenance fees and no front-end sales loads deducted from your account. 100% of your money works for you!
Tax Advantages	Although an annuity does not eliminate your tax liability on interest earnings, under current tax law all interest earned accumulates on a tax-deferred basis. Tax deferral is currently available only to individual owners and certain trusts, not to corporations or other non-individuals.
Minimum Single Premium:	\$10,000 Qualified and Non-Qualified
Maximum Single Premium:	\$500,000 (Larger amounts will be considered with Home Office Approval)

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OTHER KEY HIGHLIGHTS

Renewal Periods	When a Guarantee Period ends, the annuity will enter a 30-day renewal period ("30-Day Window"). We will mail a notice to you 45 days before the end of the current Guarantee Period outlining all available renewal options. Beyond the 30-Day Window, surrender charges and MVA will continue until the renewal Guarantee Period expires. This renewal process will continue until full surrender, annuitization or death.												
Renewal Options	Up to the end of the 30-Day Window, you may: <ol style="list-style-type: none"> 1. renew your contract for another Guarantee Period the same as current; 2. elect a new guarantee period available at the time of renewal; 3. surrender the contract without penalty; 4. take a partial withdrawal without penalty; or 5. apply the Account Value to an Income Option. <p><i>* If you do <u>not</u> elect one of the available options by the end of the 30-Day Window, the contract will automatically renew. If the current Guarantee Period is 2 years, the first automatic renewal option will be 3 years; the second option will be for 2 years. If the current Guarantee Period is 5 years, the automatic renewal option will be 5 years.</i></p>												
Taxation of Withdrawals	Withdrawals may be subject to income tax. If withdrawals are made before age 59½, they may also be subject to a 10% IRS penalty. Withdrawals from a non-qualified annuity are taxed on a Last In – First Out basis (LIFO). Simply stated, the interest is withdrawn first, and cost basis is withdrawn last. Withdrawals from a qualified account are subject to taxation on the full amount.												
Surrender Charges	A withdrawal or surrender that exceeds the free withdrawal amount will incur a surrender charge if taken during the surrender charge term. <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Policy Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> </tr> </thead> <tbody> <tr> <td>Surrender Charge</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> </tr> </tbody> </table>	Policy Year	1	2	3	4	5	Surrender Charge	9%	8%	7%	6%	5%
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Surrender Charge	9%	8%	7%	6%	5%								
Market Value Adjustment (MVA)	An MVA applies to a full surrender or to any partial surrender to which a surrender charge applies. An MVA can either decrease or increase the amount you'll receive from a surrender or excess withdrawal. It does not apply during the 30-Day Window.												
Annuitization Income Options	Surrender Charges and MVA are waived if one of the following annuitization income options is elected at any time during a guaranteed rate period. <ul style="list-style-type: none"> Option 1 - Income for a specified period (minimum 5 years) Option 2 - Income for a specified amount (minimum 5 years) 												
Death Benefit	Each beneficiary may choose a distribution method that best meets their individual needs.												
Right to Change Annuitant	As the owner of a non-qualified Secure Savings™ and Secure Savings™ Elite annuity, you may change the annuitant at any time before annuity payments begin.												
Right to Examine Annuity	Within the first 30 days after you receive your annuity, you may return the annuity and receive 100% of your premium, minus any prior withdrawals.												

EQUITABLE SECURE SAVINGS™ AND SECURE SAVING ELITE™ ARE PRODUCTS OF THE INSURANCE INDUSTRY AND NOT GUARANTEED BY ANY BANK NOR INSURED BY FDIC OR NCUA/NCUSIF. NOT A DEPOSIT. NOT INSURED BY A FEDERAL GOVERNMENT AGENCY. POLICY MUST BE SURRENDERED WITHIN 30 DAYS FOLLOWING THE GUARANTEE PERIOD OR POLICY WILL AUTOMATICALLY RENEW AS EXPLAINED IN THE ABOVE RENEWAL PERIODS & RENEWAL OPTIONS SECTIONS. ANNUITIES MAY ONLY BE OFFERED BY A LICENSED INSURANCE AGENT. **NOTHING CONTAINED HEREIN IS MEANT TO BE TAX ADVICE. PLEASE CONSULT YOUR TAX ADVISOR.**

For more information on the Secure Savings™ annuities, contact: