

EQUITABLE SECURE SAVINGS™ SERIES

SAFETY & SECURITY WITH OPTIONS



Equitable Life & Casualty Insurance Company

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Product Highlights

- Equitable's Secure Savings™ annuity is a single premium, fixed deferred annuity series that provides guaranteed interest rates for two or five years.
- Liquidity and death benefit provisions are automatically included with your annuity series.

Purchasing Your Annuity

Issue Ages	18-90
Minimum Single Premium:	\$20,000 Qualified or Non-Qualified
Maximum Single Premium:	\$500,000 (Larger amounts will be considered with Home Office Approval)

Building Your Savings

Guarantee Period	2 or 5 years
Interest Crediting	A competitive initial compound interest rate is guaranteed for the Guarantee Period selected.

Access To Your Savings

Renewal Periods	After the initial Guarantee Period, the annuity will enter a renewal period. During the first 30 days of the renewal period, contract holders will enter the 30-Day Window. Beyond the 30-Day Window, surrender charges will continue until the 7-year surrender charge term has expired. This renewal process will continue until full surrender, annuitization or death.
30-Day Window	During the first 30 days of any renewal period, the following options are available: <ul style="list-style-type: none"> • Continue the policy • Apply the Account Value to an Income Option • Take a withdrawal, with no MVA or surrender charges, and continue the policy with the remaining Account Value • Surrender the entire policy without MVA or surrender charges
Annual Free Withdrawal	Free Withdrawal – Equal to 5% of the Account Value (as of the last contract anniversary date), beginning in the 2nd policy year. Required Minimum Distributions (RMDs) – Considered part of your annual free withdrawal, even if they exceed your free withdrawal amount.

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Access To Your Savings, cont.

Surrender Charges	<p>A withdrawal or surrender that exceeds the free withdrawal amount will incur a surrender charge if taken during the surrender charge term.</p> <table border="1" data-bbox="625 382 1495 472"> <tr> <th>Policy Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8+</th> </tr> <tr> <th>Surrender Charge</th> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>0%</td> </tr> </table>	Policy Year	1	2	3	4	5	6	7	8+	Surrender Charge	9%	8%	7%	6%	5%	4%	3%	0%
Policy Year	1	2	3	4	5	6	7	8+											
Surrender Charge	9%	8%	7%	6%	5%	4%	3%	0%											
Market Value Adjustment (MVA)	<p>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.</p>																		
Income Options	<p>Option 1 - Income for a specified period Option 2 - Income of a specified amount Option 3 - Life income Option 4 - Life income with a period certain</p>																		

Wealth Transfer

Death Benefit	<p>Beneficiary(ies) will receive the full Account Value upon death of the Owner.</p>
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EQUITABLE SECURE SAVINGS™ IS A PRODUCT 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 FOR THE SAME DURATION. MAY ONLY BE OFFERED BY A LICENSED INSURANCE AGENT.