

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:	\$10,000 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	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	<p>Up to the end of the 30-Day Window, you may:</p> <ol style="list-style-type: none"> 1. renew your contract for another Guarantee Period that is the same as the 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>If you do not 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:</p> <ul style="list-style-type: none"> • 2-years - the first automatic renewal option will be 3-years. The second automatic renewal option will be for 2-years. • 5-years - the automatic renewal option will be 5-years.

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Access To Your Savings, cont.

Annual Free Withdrawal	<p>Free Withdrawal – Equal to 5% of the Account Value (as of the last contract anniversary date), beginning in the 2nd policy year.</p> <p>Required Minimum Distributions (RMDs) – Considered part of your annual free withdrawal, even if they exceed your free withdrawal amount.</p>												
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="750 598 1380 688"> <tr> <td>Policy Year</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> <tr> <td>Surrender Charge</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> </tr> </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)	<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	Beneficiary(ies) will receive the full Account Value upon death of the Owner.
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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.