

EQUITABLE SECURE SAVINGS™ SERIES



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™ 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.

INTEREST RATES

Guarantee Periods	2 Years	5 Years
Interest Rates	2.85%	4.00%

*Interest rates shown are as of **11/01/2018** and are subject to change without notice.

BUILDING YOUR SAVINGS

Guarantee Period	2 or 5 years
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. The Secure Savings™ annuities are not available to corporations or other non-individuals.

PURCHASING YOUR ANNUITY

Issue Ages	18 - 90
Minimum Single Premium:	\$10,000 Qualified and Non-Qualified
Maximum Single Premium:	\$500,000 (Larger amounts will be considered with Home Office Approval)

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	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>
Annual Free Withdrawal	In the first policy year, the greater of credited interest only or Required Minimum Distribution (RMD) may be withdrawn. In the second policy year and after, the greater of 5% of the Account Value, credited interest or RMD may be withdrawn. Payments may be received monthly, quarterly or annually via direct deposit to your checking account.

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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;"> <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%
Policy Year	1	2	3	4	5								
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) Option 3 - Life income Option 4 - Life income with a period certain 												

WEALTH TRANSFER

Death Benefit	Beneficiary(ies) will receive the full Account Value upon death of the owner. Each beneficiary may choose a distribution method that best meets their individual needs.
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OTHER KEY HIGHLIGHTS

Right to Change Annuitant	As the owner of a non-qualified Secure Savings™ 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™ 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 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.

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



Yes! Send more information on the Secure Savings™ annuity to:

Owner Name:	Owner Date of Birth:
Mailing Address:	Phone:
City, State, Zip Code:	Email Address:
<input type="checkbox"/> I'm interested in starting a new annuity by writing a check to Equitable Life & Casualty Insurance Company	
<input type="checkbox"/> I'm interested in transferring my existing account _____ issued by _____ <div style="display: flex; justify-content: space-around; font-size: small;"> Account Number Financial Institution Name </div>	