



Equitable Life & Casualty Insurance Company

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EQUITABLE SECURE SAVINGSTM

MULTI-YEAR GUARANTEE ANNUITY

SAFETY & SECURITY WITH OPTIONS



EQUITABLE SECURE SAVINGS™

MAY BE A GOOD FIT FOR YOU

IF YOU ARE LOOKING FOR:

GROWTH YOU CAN COUNT ON

Your premium will earn a guaranteed compound rate of interest for the guarantee period you choose, regardless of how the stock market performs. This guarantee period can be 2 or 5 years.

SHORT TERM COMMITMENT OPTIONS*

After the initial 2- or 5-year guarantee period, you will have the opportunity to access the full value of your annuity. If you are pleased with your growth and would like more, you can renew your contract.

PRINCIPAL PROTECTION

Are you tired of stock market ups and downs? Your funds in the Secure Savings annuity are 100% principal protected. As long as you keep your annuity for the guarantee period, your principal and interest earned are fully guaranteed.

TAX DEFERRAL

All interest earned in annuities is tax deferred. You won't pay taxes on any interest until you access the funds in your annuity.

ACCESS TO FUNDS FOR LIFE'S CURVEBALLS

Each policy year after the first, you can withdraw up to 5% of your account value without penalty. After the guarantee period, you can access the full account value of your annuity.

INCOME OPTIONS

Upon maturity, you can convert your annuity into a guaranteed income benefit.

WEALTH TRANSFER

The full account value is available to your loved ones after your death.

*See Page 7 for restrictions.

GET STARTED WITH EQUITABLE SECURE SAVINGS™ IN TWO EASY STEPS:

1. Determine how much you would like to save.

You can purchase the annuity with a minimum single premium of \$10,000. Contributions larger than \$500,000 require home office approval.

2. Choose your guarantee period.

You can select the guarantee period that best suits your financial goals. The longer the guarantee period, the higher the guaranteed compound interest rate. If the 2-year guarantee period is selected, then interest rates are guaranteed for the first 2 years of the contract.

Equitable Secure Savings™ with Wealth Transfer options.

Equitable Secure Savings™ includes a death benefit that guarantees your beneficiary will receive the annuity's full account value. It will be paid as long as an income option has not been elected.





ADDITIONAL INFORMATION

Issue Ages

Equitable Secure Savings™18-90

Surrender Charges

If you surrender or withdraw an amount that exceeds the free withdrawal amount during the surrender charge period, you will incur a surrender charge.

Surrender charges do not apply during the 30-day window.

Policy Year	1	2	3	4	5
Surrender Charge	9%	8%	7%	6%	5%

Market Value Adjustment

A Market Value Adjustment (MVA) applies to a full or partial surrender to which a surrender charge applies. It can either increase or decrease the amount you'll receive from a surrender or excess withdrawal.

It does not apply during the 30-day window or after the surrender charge period.



BUILDING YOUR SAVINGS WITH INTEREST CREDITING

*No matter what happens with the stock market, Equitable Secure Savings™ **will credit you a fixed interest rate every year – even if the stock market declines.** This rate will be guaranteed for the guarantee period you select.*

ACCESSING YOUR SAVINGS

FREE WITHDRAWALS

Starting in the 2nd policy year, you can make an annual withdrawal equal to 5% of the account value as of the last policy anniversary date. Surrender charges and MVA will not apply.

Required minimum distributions (RMDs) are mandatory withdrawals from qualified contracts. They are required for anyone over age 70 ½. RMDs are considered a free withdrawal, even if they exceed 5% of the account value.

AFTER THE GUARANTEE PERIOD

At the end of your guarantee period, you will have the option to renew your annuity. You will have a 30-day window to select a new guaranteed interest rate. During this window, you can:

- Continue the policy
- Apply the account value to an income option
- Take a partial withdrawal, with no surrender charges or MVA, and continue the policy with the remaining account value
- Surrender your annuity with no surrender charges or MVA

INCOME OPTIONS

Equitable Secure Savings™ can provide a guaranteed income stream that you cannot outlive. You may choose from an income stream for a specific period of time, a specific amount of income, lifetime income or lifetime income guaranteed for a specific period of time. You may elect to receive your income monthly, quarterly, semi-annually or annually.

During the 30-day window or after the surrender charge term has expired, the payment amount will be based on your account value. At any other time, it will be based on your cash surrender value.

Once you elect to receive a guaranteed income stream, the payment schedule and amount cannot be changed.

This brochure is for informational purposes only. Review the Product Disclosure document for product details and benefits. Restrictions apply. Neither Equitable Life & Casualty Insurance Company nor its representatives provide legal or tax advice. Consult with your attorney or tax advisor for additional information. Product is NOT: 1) a deposit; 2) FDIC or NCUA insured; 3) insured by any federal government agency; or 4) guaranteed by a bank, savings association or credit union. Guarantees are based on the financial strength and claims-paying ability of Equitable Life & Casualty Insurance Company. Product availability and features may vary by state. Product must be surrendered or renewed within 30 days following the guarantee period or policy will automatically renew. Contract Form #ICC17 MYGA.



“Equitable” Since 1935

The character of the Equitable family sets us apart. Over the years, we’ve earned a national reputation for caring. Its value cannot be measured in dollars and we passionately guard and preserve it.

The heritage of Equitable Life & Casualty Insurance Company and our commitment to caring dates back to the Great Depression of the 1930s.

Equitable Life & Casualty Insurance Company is Utah’s oldest active life insurer. Licensed to conduct business in 45 states and the District of Columbia, the company has an established national footprint.

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