

EQUITABLE SECURE SAVINGS SERIES

SAFETY & SECURITY WITH OPTIONS



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	0-90
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. After the initial guarantee period, interest rates will be declared annually that will not be less than the Minimum Guaranteed Interest Rate.

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. Upon completion of the surrender charge term, surrender charges will reset and new rates will be declared. 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 will incur a surrender charge if taken during the surrender charge term.</p> <table border="1" data-bbox="626 384 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> <td>Surrender Charge</td> <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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DISCLOSURE INFO***** Interest rates as of January 1, 2018 and are subject to change without notice. Quoted rates may vary due to state regulations and taxes.

EQUITABLE SECURE SAVINGS IS A PRODUCT OF THE INSURANCE INDUSTRY AND NOT GUARANTEED BY ANY BANK NOR INSURED BY FDIC OR NCUA/NCUSIF. MAY LOSE VALUE. NO BANK/CREDIT UNION GUARANTEE. NOT A DEPOSIT. NOT INSURED BY A FEDERAL GOVERNMENT AGENCY. MAY ONLY BE OFFERED BY A LICENSED INSURANCE AGENT.