



EQUITABLE

Strength and Stability

Our guarantees

We put our experience to work to earn your trust. Our financial stability. Our innovative strategies. Our abiding commitment to know you and guide you.

Wherever you are on your journey and whatever financial well-being means to you, we meet you where you are with advice and strategies tailored to you, continuing a tradition of service we've honored since 1859.

Along the way, we've gained respect as one of America's leading financial services companies. And we've earned the trust of our clients and their families for generations.

We have consistently earned high marks by independent sources that rate insurance companies for their financial strength and stability.

Current financial strength ratings

Rating agency	Current rating	Meaning of category	Date reviewed
A.M. Best Co.	A	Excellent	1/27/2022
Moody's	A2	Good	8/10/2021
Standard & Poor's	A+	Strong	11/8/2021

Ratings are for Equitable Financial Life Insurance Company as of January 2022, August 2021 and November 2021. Date reviewed indicates the last public statement by the rating agency. Ratings are subject to change; visit equitable.com/about-us/financial-strength-ratings (last updated on January 27, 2022) for more details, including information on rating scales and individual rating sources. The ratings reflected have no bearing on the performance of the Variable Investment Options.

The disclosure below applies to bank distribution entities.

INVESTMENT AND INSURANCE PRODUCTS ARE: • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

This material is for informational purposes only and does not constitute investment advice or a recommendation.

**Trust comes with experience.
You can count on ours.**

Over **160** years and counting¹

More than **\$250** billion assets under management^{1,2}

Over **2.8** million clients³

Innovations that work

Our approach has stood the test of time by using courage, strength and wisdom to uncover opportunities, master changing markets and adapt to the evolving needs of everyday savers and dreamers. Our bold yet grounded decisions keep us ahead of the curve — designing adaptable strategies that anticipate where the world is going and what you'll need to meet its challenges.



First to offer strategies designed for protection and growth: structured annuities, variable annuities with living benefits, index-linked variable annuities



Strong advocates for educators' needs and leading provider of 403(b) strategies⁴



Architect of a progressive and holistic approach to financial planning for life

For more information, visit equitable.com.

1 The 160-year history and assets under management shown, as well as references to strength and stability, apply solely and exclusively to Equitable Financial Life Insurance Company (Equitable Financial).

2 As of December 2021.

3 Inclusive of Equitable Financial Life Insurance Company, Equitable Financial Life Insurance Company of America, Equitable Advisors, LLC (Equitable Financial Advisors in MI and TN) and Equitable Network, LLC (Equitable Network Insurance Agency of California, LLC; Equitable Network Insurance Agency of Utah, LLC; Equitable Network of Puerto Rico, Inc.)

4 LIMRA, Not-for-Profit Survey, Q2, 2021. Results based on 403(b) plan participants and contributions.

A variable annuity is a long-term financial product designed for retirement purposes. An annuity is a contractual agreement in which payment(s) are made to an insurance company, which agrees to pay out an income or a lump-sum amount at a later date. Variable annuities are subject to market risk, including the possible loss of principal invested, and they have mortality and expense charges, account fees, investment management fees, administrative fees and charges for special contract features, and restrictions and limitations. Earnings are taxable as ordinary income when distributed, and may be subject to a 10% additional tax if withdrawn before age 59½. Optional benefits are available for an extra charge in addition to the ongoing fees and expenses of the variable annuity. Annuities contain certain restrictions and limitations. For costs and complete details, contact a financial professional.

Variable annuities are sold by prospectus only, which contains more complete information about the policy, including risks, charges, expenses and investment objectives. You should review the prospectus carefully before purchasing a policy. Contact your financial professional for a copy of the current prospectus.

Equitable Financial, its distributors and their respective representatives do not provide tax, accounting or legal advice.

The guarantees provided in our life insurance and annuity contracts are based on the claims paying ability of the issuing company, either Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY) or Equitable Financial Life Insurance Company of America (Equitable America). Equitable America is not licensed to conduct business in New York and Puerto Rico.

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