

Equitable Secure Savings™ Series

Product Highlights



Equitable Life & Casualty Insurance Company

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- 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 and Non-Qualified
Maximum Single Premium:	\$500,000 (Large amounts will be considered with Home Office Approval)

Building Your Savings

Guaranteed Period	2 or 5 years
Interest Crediting	A competitive initial compound interest rate is guaranteed for the Guaranteed 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	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 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. 												
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In the first policy year, the greater of credited interest only or Required Minimum Distribution (RMD) may be withdrawn. In the second policy year and after, the greater of 5% of the Account Value, credited interest or RMD may be withdrawn. RMDs are mandatory withdrawals from qualified contracts. They are required for anyone over age 70½.												
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%
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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.												
Income Options	Option 1 - Income for a specified period Option 2 - Income for a specified amount 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.
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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 GUARANTEED PERIOD OR POLICY WILL AUTOMATICALLY RENEW FOR THE SAME DURATION. MAY ONLY BE OFFERED BY A LICENSED INSURANCE AGENT.