

# Equitable Secure Savings™ Series and Secure Savings™ Elite

## Product Highlights



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- Equitable's Secure Savings™ and Secure Savings™ Elite is a single premium, fixed deferred annuity series that provides guaranteed interest rates for two or five years.
- The Secure Savings includes liquidity and death benefit provisions.
- The Secure Savings™ Elite does not have any liquidity options, except for the 2 year, and the Death Benefit is equal to the Cash Surrender Value. There are three optional riders on the Secure Savings™ Elite 2 year; Required Minimum Distribution (RMD) Rider, 5% Free Withdrawal and Accumulated Interest.

	Secure Savings™	Secure Savings™ Elite																										
Issue Ages	18-90	18-85																										
Minimum Single Premium	\$10,000 Qualified and Non-Qualified																											
Maximum Single Premium	\$500,000 (Larger amounts will be considered with Home office Approval)																											
Guaranteed Period	2 or 5 years																											
Interest Crediting	A competitive initial compound interest rate is guaranteed for the Guarantee Period selected.																											
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	<p>Up to the end of the 30-Day Window, you may:</p> <ol style="list-style-type: none"> <li>1. Renew contract for another Guarantee Period that is the same as the current;</li> <li>2. Elect a new Guarantee Period available at the time of renewal;</li> <li>3. Surrender the contract without penalty;</li> <li>4. Take a partial withdrawal without penalty; or</li> <li>5. Apply the Account Value to an Income Option.</li> </ol> <p>If one of the available options is not elected 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"> <li>- 2-years, the first automatic renewal option will be 3-years. The second automatic renewal option will be for 2-years.</li> <li>- 5-years, the automatic renewal option will be 5-years.</li> </ul>																											
Annual Free Withdrawals	In the first policy year, the greater of credits interest only or RMD may be withdrawn. In the second policy year and after, the greater of 5% Penalty Free Withdrawal, Accumulated Interest or RMD may be withdrawn.	<p>For the 2-year, RMD rider, Accumulated Interest and 5% Penalty Free Withdrawal may be selected.</p> <p>For the 5-year, there is no liquidity.</p>																										
Surrender Charges	<p>A withdrawal or surrender that exceeds the free withdrawal amount will incur a surrender charge if taken during the surrender charge term.</p> <table style="width: 100%; text-align: center;"> <tr> <td colspan="3">2 Year</td> <td colspan="5">5 Year</td> </tr> <tr> <td>Policy Year</td> <td>1</td> <td>2</td> <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>Surrender Charge</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> </tr> </table>		2 Year			5 Year					Policy Year	1	2	Policy Year	1	2	3	4	5	Surrender Charge	9%	8%	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 received from a surrender or excess withdrawal. It does only apply during the 30-Day Window.																											
Death Benefit	Beneficiary(ies) will receive the full <b>Account Value</b> upon death of the Owner.	Beneficiary(ies) will receive the <b>Cash Surrender Value</b> upon death of the Owner.																										

**FOR AGENT USE ONLY**  
**PRODUCT AVAILABILITY MAY VARY BY STATE**