



Equitable Advisors

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For Plan Sponsor Use Only. Qualified Plan Specialist title awarded by Equitable Advisors, based upon successful completion of an internal training program and written assessment.

Securities offered through Equitable Advisors, LLC, member FINRA, SIPC(Equitable Financial Advisors in MI & TN). Investment advisory products and services offered through Equitable Advisors, LLC, an SEC-registered investment advisor. Annuity and insurance products offered through Equitable Network, LLC (Equitable Network Insurance Agency of California, LLC in CA)

What may differentiate our 401K services model to your current plan: Plan Level Support & Participant Level Services



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Plan Sponsor Support and Services

Registered investment advisor support through Equitable Advisors RIA

Fiduciary 3(21) coverage through national network affiliates

Third party administrative 3(16) participant notices through network affiliates

Annual fiduciary checklist to support plan sponsor due diligence

Benchmarking fees of investment platform, recordkeepers and custodial trustee

Review of plan documents benefits, rights and features consistent with plan objectives

Assist plan sponsor with the adoption of an investment policy statement

Assist plan sponsor with annual review of investment platform with FI 360 analysis

Coordination of communications with plan sponsor, investment platform provider, recordkeeper, third party administrator and investment committee

Periodic plan reviews with plan sponsor of competitive market offerings through request for proposals to support best interest of plan participants

Appointment as advisor of record under current retirement plan platform with objective to more effectively deliver plan level and participant level services



Proprietary Database

Comparable Data

Method Driven

The Quality You're Getting

The Services You're

Getting

The Value You're Getting

Track

Compare

Understand

What we do for your employees

Advisor one-on-one support including afterhours virtual on-line meetings to your employees.

Paperless online employee enrollment and guidance through web-based support technology.

- Personalized Employee 401K Enrollment Packages
- Carrier Benefit Enrollment Booklets
- Equitable Advisor service support for plan participants
- Assistance with Summary Plan Description participant disclosures
- Online enrollment guide with video

Ability to process qualified retirement withdrawals through HSA debit cards

Broad-based availability of qualified investment options available under a 401k platform

Quarterly webcast topics

- Retirement Readiness
- Social Security Elections
- Asset Allocation models vs Target Date Funds
- Managed Account Investment Options
- Traditional vs Roth Elections
- HSA Integration (if available)

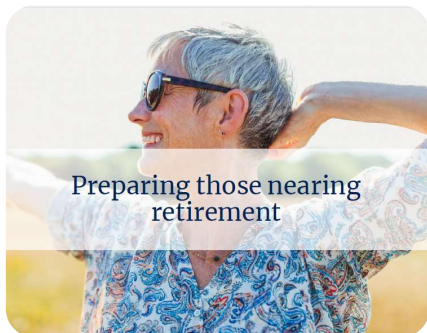
Educational Virtual On-Line Meetings and Webcast through Platform Affiliates

RETIREMENT 101

Engaging employees by focusing on the benefits

As experienced retirement education counselors, our philosophy is to visually highlight the key points, connect the dots, fill in all the gaps and tell the whole story.

Learning about your plan:



Preparing those nearing retirement

Retirement readiness

KEY TAKE AWAYS

- What retirement readiness looks like
- Where will the money come from
- Understanding health care costs, social security and more
- A look at the big picture and the little details

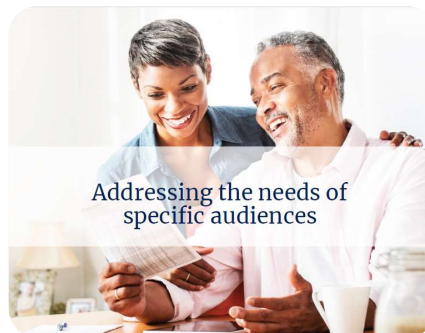


Simplifying investing

Advanced investing

KEY TAKE AWAYS

- Expanded investing know-how
- Determining your style
- Managing risk
- Choosing investments



Addressing the needs of specific audiences

CARES Act

KEY TAKE AWAYS

- Steps to ease the financial burden
- CARES Act Eligibility
- CARES Act considerations
- What to do next



Digital learning

EMPLOYEE'S WILL LEARN

- Enrollment / Plan Overview
- Connecting with your future
- Budgeting
- Financial fitness
- Market volatility
- Loans/Roth/Saving/Investing/Financial Wellness

Thank you.

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Ref. PPG-153848 (07/2022)