

Equitable Secure Savings™ Series and Secure Savings™ Elite

Product Highlights



— LIFE & CASUALTY INSURANCE COMPANY —

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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 Death Benefit is equal to the Cash Surrender Value. There are three optional riders on the Secure Savings™ Elite; 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"> 1. Renew 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 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"> - 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 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.	The RMD rider, Accumulated Interest and/or 5% Penalty Free Withdrawal may be selected.																										
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 border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th colspan="3">2 Year</th> <th colspan="5">5 Year</th> </tr> <tr> <th>Policy Year</th> <th>1</th> <th>2</th> <th>Policy Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> </tr> </thead> <tbody> <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> </tbody> </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 Account Value upon death of the Owner.	Beneficiary(ies) will receive the Cash Surrender Value upon death of the Owner.																										

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PRODUCT AVAILABILITY MAY VARY BY STATE