



PROUDLY INTRODUCING...

EQUITABLE'S TETON SERIES

Equitable Life & Casualty



CUSTOMER SERVICE IS
ALWAYS OUR #1 PRIORITY



PROVIDE SAFETY & SECURITY
FOR OUR POLICY HOLDERS



CONTINUOUSLY EXPANDING OUR
PRODUCT PLATFORM



PROUDLY SERVING CUSTOMERS
FOR OVER 80 YEARS



Teton Product Line

- **1 Line, 2 Series:**
 - Teton 7, 10, 14
 - Teton Bonus 7, 10, 14
- *Identical* product features except:
 - Teton Bonus has premium bonus and lower rates and indexed crediting adjustments than Teton

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Teton Series

- *Fixed indexed annuity specializing in **accumulation***
- 7-, 10- and 14-year versions
- Crediting strategies based on the S&P 500 Index
- Multiple free withdrawal options
- Principal protection
- Tax deferral
- Income options
- Full Account Value at death
- Spousal Continuation¹

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Teton Bonus Series

- Fixed indexed annuity **pairing upfront premium bonus** with **accumulation**
- 7-, 10- and 14-year versions
- Premium bonus
- Crediting strategies based on the S&P 500 Index
- Multiple free withdrawal options
- Principal protection
- Tax deferral
- Income options
- Full Account Value at death
- Spousal Continuation

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The Basics

	Teton 7 & Teton Bonus 7	Teton 10 & Teton Bonus 10	Teton 14 & Teton Bonus 14
Minimum Issue Age	0	0	0
Maximum Issue Age	90	85	80
Minimum Premium	\$10,000		
Additional Premiums	Allowed first 12 months		
Minimum Additional Premium	\$2,000		
Maximum Total Premium	\$1,000,000		

Additional Premiums

- Allocated to the fixed interest strategy for the 1st policy year
- Premium bonus applies if Teton Bonus purchased
- After 1st policy year, can be reallocated to indexed crediting strategies

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Accumulation

- Powered by the strength of the **S&P 500 Index**
- **6** indexed crediting strategies + fixed
- All **1-year** crediting strategies
- **No fees**
- Can allocate to as few or as many strategies as you like
- Minimum strategy allocation of \$2,000

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Strength of the S&P 500

- The benchmark of the US equity market
- Long history dating back to 1957
- Over \$9.9 Trillion benchmarked to it
- Exclusive group of industry leaders with strong financials
- Actively maintained & managed
- Some of the top companies included: Microsoft, Amazon, Facebook, Berkshire Hathaway, Johnson & Johnson, Alphabet, Exxon Mobil and JP Morgan Chase

Crediting Strategies

1. Fixed Interest
2. Annual Point-to-Point with Cap
3. Annual Point-to-Point with Participation Rate
4. Monthly Point-to-Point with Cap
5. Monthly Average with Cap
6. Monthly Average with Participation Rate
7. Monthly Average with Spread

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Fixed Interest

- Annual interest rate declared annually and guaranteed for 1 policy year
- Renewal interest rates will never be less than minimum in policy
- Interest credited daily

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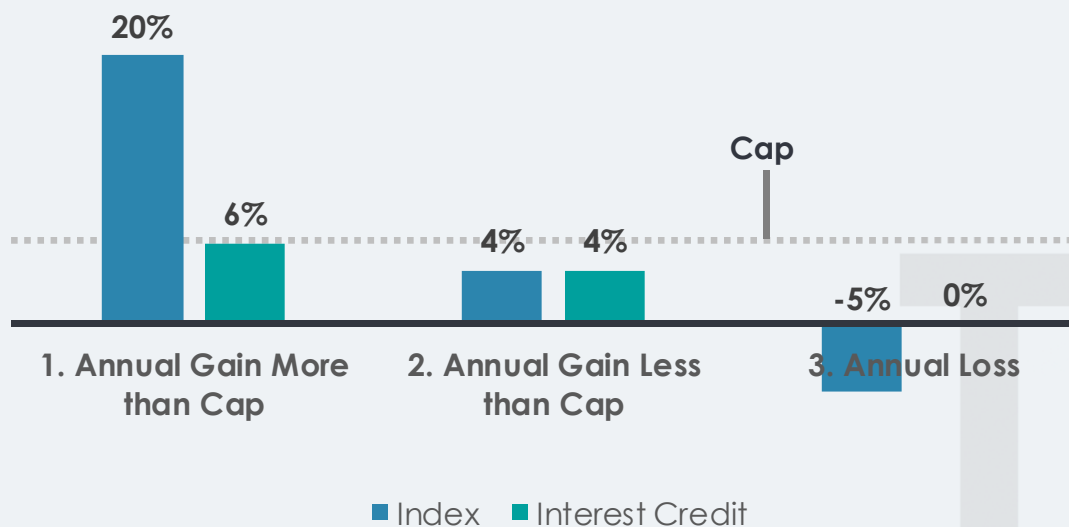
Indexed Interest

- Each crediting strategy has 1 adjustment
- Types of adjustments include:
 - Cap
 - Participation Rate
 - Spread
- Adjustments declared annually and guaranteed for 1 policy year
- Renewal caps and participation rates will never be less than minimum in policy
- Renewal spread will never be greater than maximum in policy
- Interest credited at end of policy year

Annual Point-to-Point with Cap

- Credits the annual index growth, subject to a cap
- Will never earn less than 0%
- Examples assuming 6% cap:

Examples of Annual Index Changes

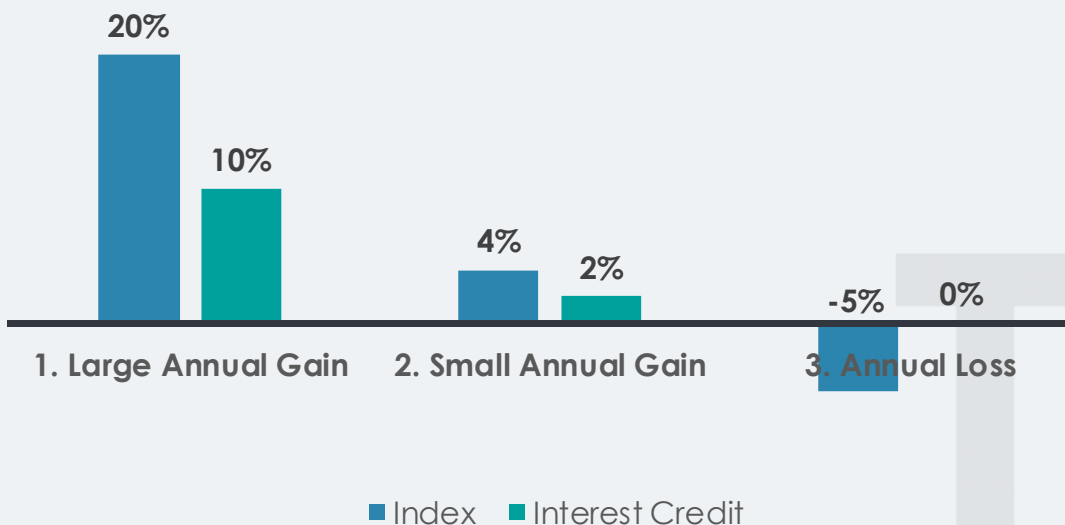


1. The Index grew more than the 6% cap, so the interest credit would equal 6%.
2. The Index grew less than the 6% cap, so the interest credit would equal the index growth of 4%.
3. The Index suffered a loss. The interest credit would equal 0%.

Annual Point-to-Point with Participation Rate

- Credits a portion of the index growth
- Will never earn less than 0%
- Examples assuming 50% participation rate:

Examples of Annual Index Changes

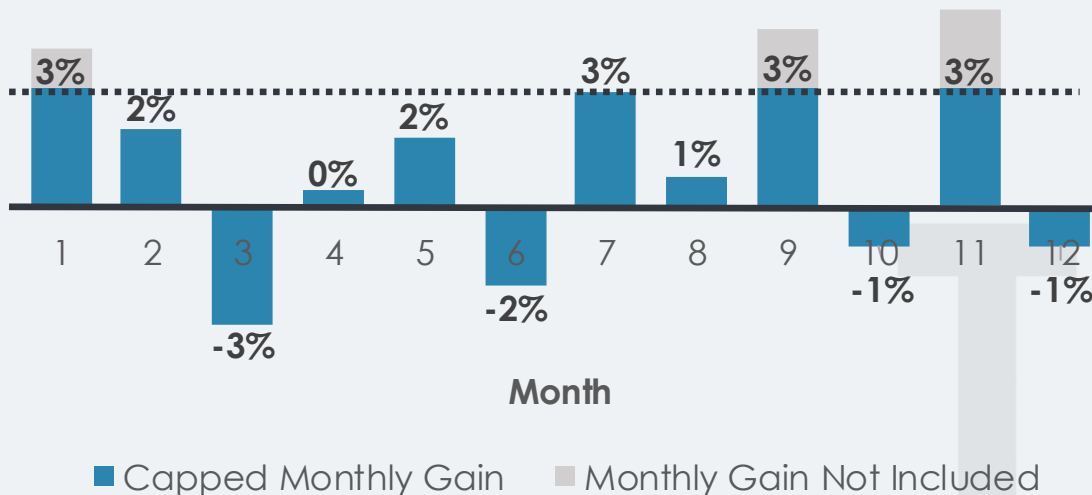


1. The Index grew by 20%. The interest credit would be 10% (50% of 20%)
2. The Index grew by 4%. The interest credit would be 2% (50% of 4%).
3. The Index suffered a loss. The Interest credit would equal 0%.

Monthly Point-to-Point with Cap

- Credits the sum of the capped monthly changes in the index
- Will never earn less than 0%
- Example assuming 3% monthly cap:

Example of Monthly Index Changes



- The interest credit would be the sum of the monthly changes. For this example, it would equal 10%.
- Monthly gains are capped, but monthly losses are not limited.

Monthly Average with Cap

- Credits the percentage change of the index average, up to the cap
- Will never earn less than 0%
- Examples assuming 8% cap:

Examples of Annual Index Changes

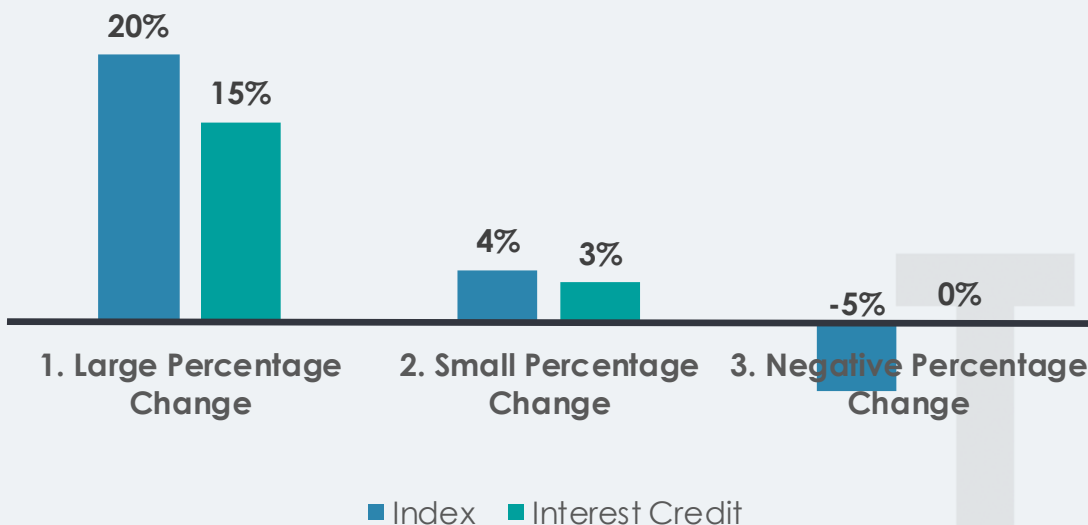


1. The percentage change was more than the 8% cap, so the interest credit would equal 8%.
2. The percentage change was less than the 8% cap, so the interest credit would equal the percentage change of 4%.
3. The percentage change was negative. The interest credit would equal 0%.

Monthly Average with Participation Rate

- Credits a portion of the percentage change of the index average
- Will never earn less than 0%
- Examples assuming 75% participation rate:

Examples of Annual Index Changes

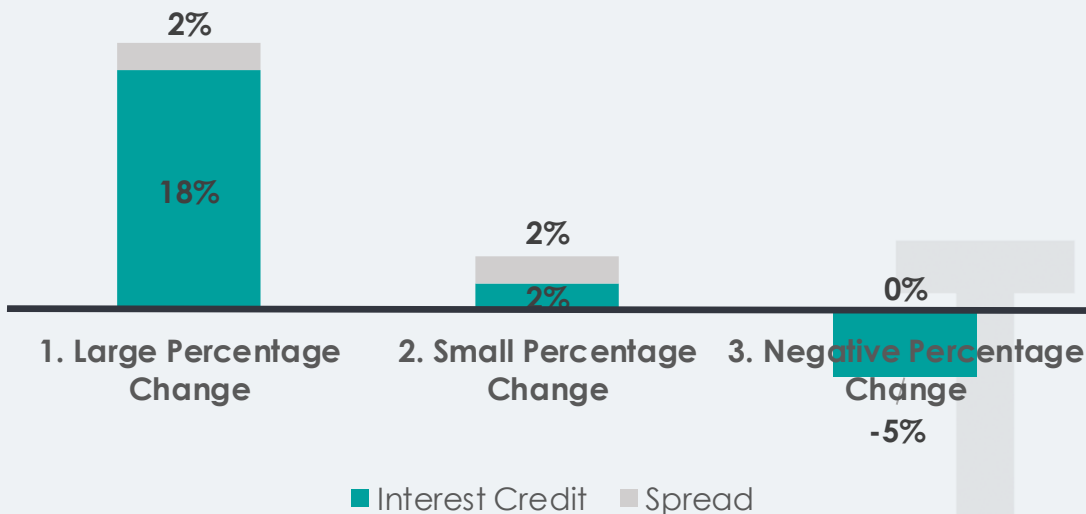


1. The Index had a percentage change of 20%. The interest credit would be 15% (75% of 20%).
2. The Index had a percentage change of 4%. The interest credit would be 3% (75% of 4%).
3. The percentage change was negative. The interest credit would equal 0%.

Monthly Average with Spread

- Credits the percentage change of the index average less a spread
- Will never earn less than 0%
- Examples assuming 2% spread:

Examples of Annual Index Changes



1. The Index had a percentage change of 20%. The interest credit would be 18% (20% - 2%).
2. The Index had a percentage change of 4%. The interest credit would be 2% (4% - 2%).
3. The percentage change was negative. The interest credit would equal 0%.

Liquidity

- Free Withdrawals
 - RMDs available immediately
 - 5% AV available years 2+
 - Cumulative withdrawals available up to 30%
- Income/Annuitization
 - 7- & 10-Year: 5x5
 - 14-Year: 10x5
- Additional Liquidity Benefits
 - Home Health
 - Nursing Home
 - Terminal Illness

**All include premium bonus
if Teton Bonus purchased!!**

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Wealth Transfer

- Full Account Value available at death
- Spousal continuation available
- ***All include premium bonus if Teton Bonus purchased***

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Teton Early Withdrawal Penalties

If a policyholder withdraws an amount that exceeds the free withdrawal amount during the withdrawal charge period, she will incur a withdrawal charge and market value adjustment.

	Teton 7	Teton 10	Teton 14
Withdrawal Charges	12, 12, 11, 10, 9, 7, 4%*	12, 12, 11, 10, 9, 8, 7, 6, 4, 2%*	14.75, 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 6, 5, 4, 3, 2%
Market Value Adjustment	Yes	Yes	Yes

*Some states will have a different withdrawal charge schedule.

Teton Bonus Early Withdrawal Penalties

If a policyholder withdraws an amount that exceeds the free withdrawal amount during the withdrawal charge period, she will incur a withdrawal charge, premium bonus recovery and market value adjustment.

	Teton Bonus 7	Teton Bonus 10	Teton Bonus 14
Withdrawal Charges	12, 12, 11, 10, 9, 7, 4%*	12, 12, 11, 10, 9, 8, 7, 6, 4, 2%*	14.75, 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 6, 5, 4, 3, 2%
Premium Bonus Recovery	100, 90, 80, 70, 60, 50, 40%	100, 100, 100, 100, 100, 100, 80, 60, 40, 20%*	100, 100, 100, 100, 100, 100, 90, 80, 70, 60, 50, 40, 30, 15%
Market Value Adjustment	Yes	Yes	Yes

*Some states will have a different withdrawal charge and/or premium bonus recovery schedule.

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Illustration

Annuity Portal

- Home
- My Business
- Commissions
- Products
- Sales Tools
- Communication
- Support

Product Selection

Issue Information

Allocation

Withdrawal

Verify

Illustration

Product Selection

Agent Name

Valued Agent

Product

Teton 10

Issue State

Colorado

Suitability

- Suitability form is required
- Financial information
- Objectives
- Needs
- Source of Funds
- Please refer to Agent Suitability Guide and Field Guide for more information.
- Will consider slightly higher transferring surrender charges if purchasing Teton Bonus.

Equitable Life & Casualty

- Founded in 1935
- Utah's oldest active life insurer
- Licensed in 47 states including the District of Columbia

***Experience, Innovation & Excellence
To Help Raise Your Retirement Expectations.***

Certification

If you are an existing Equitable annuity agent already contracted to sell Secure Savings, please sign this certification and email it to Annuity.AgencyService@equilife.com. If you are in the process of getting contracted, please go back to the portal and check the Teton product-specific training checkbox.

I have reviewed the Teton and Teton Bonus Series product-specific training.

Signature

Date

EQUITABLE LIFE & CASUALTY
A COMMITMENT TO CARING SINCE 1935.

THANK YOU FOR
JOINING US!

