



Family Support

Programs for Financial Professionals

Your wellbeing and the wellbeing of your family is important to us.

Equitable Advisors provides a wide range of programs and support for our Financial Professionals and their families. Eligibility for the benefits described may vary based on your contract status and whether you meet the annual production credit requirements for benefits. All benefits are subject to the provisions and terms of the plan documents.

(This document is designed to accompany the 2023 Total Rewards for Financial Professionals)

Parental Bonding Leave – Paid & Unpaid

- Up to 2 weeks of antepartum (pre-delivery) paid disability prior to delivery of your child.¹
- Up to 8 weeks of paid recovery time through our parental bonding leave and disability coverage.²
- During this approved disability period, you will receive both disability payments based on your established (benefit base) compensation level PLUS any renewal commissions, service fees and other applicable compensation which you would otherwise receive.
- After this initial recovery period, you can opt to take up to 8 weeks of unpaid parental bonding time for additional time with your child, while having relief from minimum production or contract validation measurements.
- **90 Day Assist Program** offers enhanced client support through Remote Advice team. 14th-edition Financial Professionals will be able to leverage this program to provide client support when on Extended Leave. Contact pcpg@equitable.com for more information about this program and any associated costs.

1. Subject to claim approval and applicable elimination period.

2. Please note that the above assumes 8 weeks of approved maternity and disability leave, minus a 7-day elimination period, based on hospital admission for child delivery.

Family Support Benefit Programs

Bright Horizons Back-Up Care (immediate)

Up to 20 days of back-up care per calendar year at a Bright Horizon's daycare center or at home. 30 days of back-up until your child's 1st birthday. Co-pays for daycare centers (\$15/\$25) and at-home care is \$4/hour. (subject to periodic rate change)

Employee Assistance Program – Individual and Family Counseling (immediate)

Up to 6 free counseling sessions for each eligible family member through the Optum EAP to help with the challenges of adding a new family member. Also, access to research, resources and community connections regarding child and parenting strategies through EAP, www.liveandworkwell.com site.

(Continued)

Family Support Benefit Programs (continued)

2nd.MD (immediate)

Access to expert medical opinions to provide you or an enrolled family member with a virtual, 2nd opinion from leading physicians.

Adoption Assistance (available after 1 year of eligible service)

Up to \$10,000 reimbursement for eligible expenses associated with adoption of a child.

Paid Caregiver Leave (available after 1 year of eligible service)

20th edition contract (salaried) financial professionals and retail sales managers approved for FMLA can receive up to 10 days of paid caregiver leave per year to care for eligible family members with serious health conditions.

Sitter City (immediate)

Access to sitter/nanny services that may be available in your area, with the ability for you to research, review, and interview potential sitters.

Return to work support (immediate)

Access to re-entry planning and private worksite spaces for lactation or self-care needs.

Dependent Care Reimbursement Accounts (DCFSA)

You may contribute up to \$5,000 pretax annually to DCFSA. Use this as a tax-advantaged account to pay for the care of a dependent child under age 13, disabled parent or spouse.

Higher Education, Scholarships, and the Equitable Foundation

Equitable Family Scholarship

Up to twenty \$5,000 scholarships are awarded to children who are legal dependents of eligible financial professionals. Students apply for this scholarship when they are in their senior year of high school.

Bright Horizons-College Coach

Free access to a team of college admissions and financial aid counselors who offer college guidance through live events and on-demand webinars, expert advice on college lists and admissions essays and tools targeted to the student's academic level.

Equitable Foundation

Eligible donations of \$50 or more are matched up to \$2,000 per year, per individual. Contributions may be divided among eligible organizations or given to a single organization.

Additional Information

Please reference the **2023 Total Rewards for Financial Professionals** for more information on the above-mentioned programs. For additional questions, please reach out to askhr@equitable.com.

The information provided in this chart is a summary of the Company's employee benefit plans and certain other programs maintained for company personnel. More information can be found in the summary plan descriptions, and full details are contained in the legal documents governing each plan. If there is any discrepancy or conflict between the plan documents and the information presented here, the plan documents will govern. The Company always reserves the unrestricted right to modify, amend or terminate the plans at any time and for any reason in whole or in part. Accordingly and without limitation, nothing in this chart should be construed as, and participation in the plans should not be considered, a promise or guarantee of future benefits or of any level or amount of benefits. In addition, nothing in this chart nor participation in the plans is an employment contract or an offer, promise or guarantee of employment or contract for any duration.

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