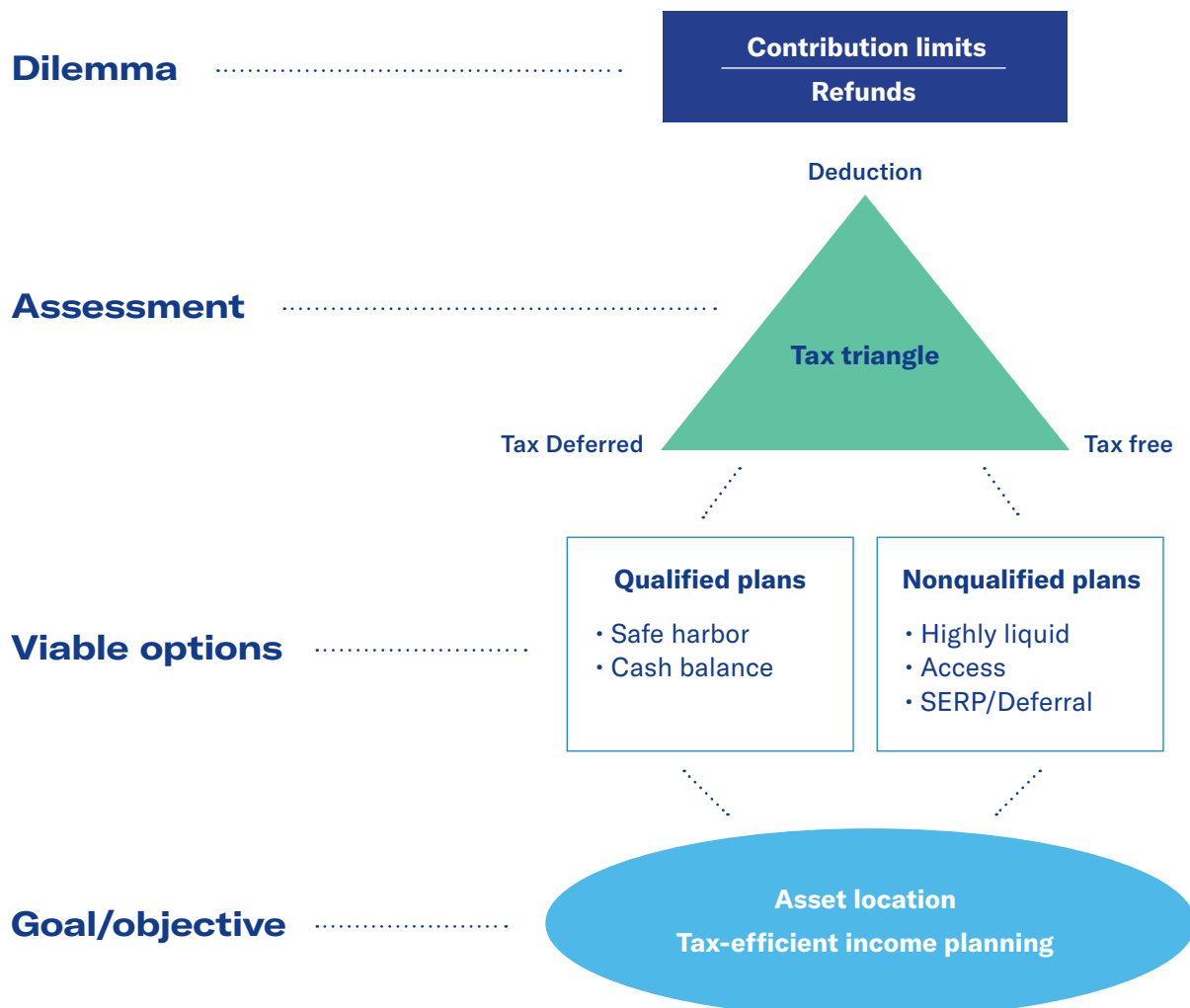




# Qualified and nonqualified

## Accumulation continuum opportunities

As a participant and/or plan sponsor, current limitations in contributions can create a diminished ability to accumulate retirement dollars. In many instances these limitations create taxable refunds to participants. The good news is Equitable provides a strategies continuum that may restore your ability to accumulate the necessary funds to meet your retirement goals. There are two directions to consider:



## One question to ask

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### To Employer:

Hello. I am just calling to discuss the issues occurring with your 401-K plan and the refunding and limitations you and your key people are facing. When would be a good time for me to come by with our team to address the situation and work through the possible options that are available to you?

## Potential responses

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### What's this about?

It's simple. Once your plan reaches certain testing limitations, top people remained capped at their participation limits or actually receive refunds. Our goal is to bring you the pre-tax qualified options as well as the non-qualified options for you to consider to mitigate this issue.

### Do I have to include everyone?

In either option, you will have the ability based on calculations to be selective, whether it is pre-tax or post tax. It all comes down to the math in maximizing benefits for the ownership while keeping a focus on retaining top people.

### Could both plans be possible?

Absolutely. Based on the math and calculations provided, it helps to direct you in your efforts to accomplish the best scenario for you and your select key individuals you may want to do something for in the future.

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