



# Gateway to administrative services

**CES provides access to its administration services arm, CES Administration (CESA), offering a full menu of services geared toward plan sponsors and participants based on their design and administration needs.**

For web-based plans, sponsors and participants have access to our site at [ces-home.com](https://ces-home.com). All users are provided passwords, and their password type (sponsor or participant) determines the content and functionality. CES also offers a toll-free number with representatives available from 8 a.m.-5 p.m. CST.

Plan administration fee is based on plan design and number of participants. Plan documents are made available through Berger Cohen & Brandt, LLC for \$300.

## Life Income Plan<sup>SM</sup>

### Web access to:

- High early cash surrender values\*
- Tax-deferred accumulation
- A minimum structured statutory death benefit as required by the IRS code section
- No direct surrender charges
- Creditor protection in many states

### Quarterly fund analytics<sup>1</sup>

- Manager
- Policy review to benchmarks
- Age/risk allocation scenarios
- Fund recommendations
- Passive portfolio subaccounts
- Third-party asset allocation models

### All policyowner service forms

- Service forms available in PDF format
- Dedicated staff with an 800 number to answer questions, manage forms and facilitate experience with carrier

## Multilife plans

### Plan administration and reporting services:

- Daily valuation
- Plan reports
- Policy reports
- Policy holder services

### Plan enrollment services

- Customized enrollment kits
- Access to turnkey documents
- On-site enrollment in certain situations

### Web access (if necessary) to:

- Participant accounts
- Asset allocation
- Plan reporting
- Sponsor
- Plan-level reporting

### Toll-free phone support

- Phone consultation as needed

<sup>1</sup> Quarterly fund analytics provided by independent CFA firm.



Life Income Plan <sup>SM</sup>	Life Income Plan <sup>SM</sup> for Business	Supplemental Executive Retirement Plan (SERP)	Deferral Plans
<p>The <b>Life Income Plan<sup>SM</sup></b> was designed to provide business owners, select higher-income key employees and professionals direct access to the institutional or corporate life products that has been utilized by companies for five decades. The platform may bring you access with the ability for personal ownership.</p> <p><b>Life Income Plan<sup>SM</sup> features include:</b></p> <ul style="list-style-type: none"> <li>• High early cash surrender values*</li> <li>• Tax-deferred accumulation</li> <li>• A minimum structured statutory death benefit as required by the IRS code section</li> <li>• No direct surrender charges</li> <li>• Creditor protection in many states</li> </ul>	<p>Many small business owners and professionals are unsettled concerning their ability to build contingency capital for personal and business use.</p> <p><b>The Life Income Plan<sup>SM</sup> for Business addresses:</b></p> <ul style="list-style-type: none"> <li>• Accumulating contingency capital</li> <li>• Agreements for business succession in securing the value of your business in event of death</li> <li>• A retention plan for select key people allowing the plan design to exchange future benefits earned for a potential equity position</li> </ul> <p>These plans are complete with turnkey documents to provide the business owner with these tools and are determined on a year-to-year basis.</p>	<p><b>Supplemental Executive Retirement Plans (SERP)</b> mirror or supplement a qualified retirement plan. Employee contributions are usually not required.</p> <p><b>Plan features include:</b></p> <ul style="list-style-type: none"> <li>• Freedom to select participants and/or insured</li> <li>• Tax-deferred premiums</li> <li>• Employer controls funding</li> <li>• Defined contribution plans provide incentive for key employees' annual performance</li> <li>• Vesting schedule allows a company to achieve retention goals</li> </ul>	<p>Pretax salary deferrals (with or without an employer matching contribution) similar to 401(k) deferrals and contribution laws under IRS code contribution limits and nondiscrimination rules.</p> <p><b>Plan features include:</b></p> <ul style="list-style-type: none"> <li>• Reducing employee's current taxes</li> <li>• Funds accumulate tax-deferred for the employee</li> <li>• Match component can have vesting schedule to motivate employee performance and retention</li> </ul>

\*Life Income Plan - LIP<sup>SM</sup> uses cash value institution/corporate-owned variable universal life insurance that tends to offer significant cash values in the early policy years because of its general lack of surrender charges and because in the event of a full policy surrender within a certain number of years, some policy charges may be refunded. These policies often include a minimum guideline death benefit and are structured to minimize death benefit expense under the current tax codes to retain the integrity of life insurance and the tax-deferral benefits. Please be advised that this document is not intended as legal or tax advice. Any tax information provided in this document is not intended or written to be used, and cannot be used, by any taxpayer to avoid penalties that may be imposed on the taxpayer. The tax information was written to support the promotion or marketing of the transaction(s) or matter(s) addressed. You should seek advice based on your particular circumstances from an independent tax advisor.

Variable universal life insurance is a contractual agreement in which premiums are paid to an insurance company, and the company in return for those premiums provides a benefit to a named beneficiary upon proof of the insured's death and a policy cash value. Amounts in the policy's cash value are invested in a variety of variable investment options. Amounts in a variable life insurance policy's variable investment options are subject to fluctuations in value and market risk, including loss of principal. Please see the policy's prospectus for more complete information. Life insurance policies have exclusions, limitations, and terms for keeping the policies in force. Fees and charges associated with variable universal life insurance include mortality and expense risk charges, cost of insurance charges, administrative fees, investment management fees, and charges for optional benefits. **Variable life insurance is offered by prospectus. For a prospectus with more complete information including investment objectives, risks, charges, and expenses, please contact your financial professional and read the prospectus carefully before investment or sending money.**

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