



EQUITABLE
ADVISORS

Let us help you plan for your
financial future

Discovery brochure

The agenda

What would you like to accomplish today?

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How we work with you



Confidentiality

Everything we discuss today and in the future will be held in confidence in accordance with our privacy policy.



Customized strategies

After reviewing the specifics of your financial situation, we can mutually determine which, if any, of our services might be appropriate for you. You are under no obligation to purchase any of our services.



Compensation

Our compensation depends upon the services we provide and includes, without limitation:

- Fees
 - Commissions
-



Referrals

As financial professionals, the primary way we meet new people is through referrals and recommendations. As a result, one of our major goals is to provide such excellent service that you will be willing to recommend and introduce us to people you know.



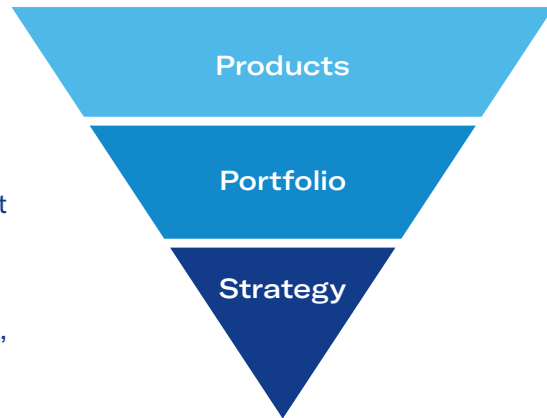
Commitment to what matters

Your well-being doesn't begin or end with your finances. It starts with — and is always about — you.

Equitable Advisors committed financial professionals know the path to fulfillment begins with getting to know who you are, what matters to you and how you've made decisions so far. Only then do we offer advice on the specific products that are appropriate for your plan — and your life.

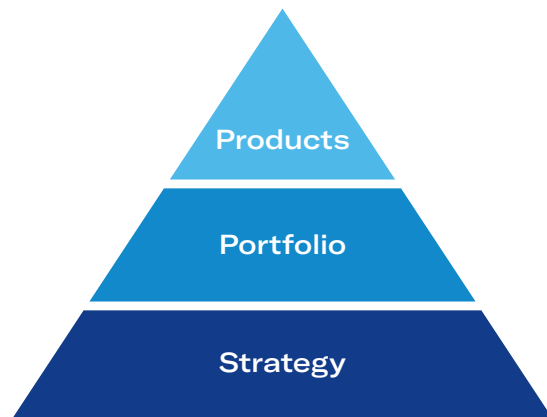
And we know financial planning for life isn't a one-time thing. As your life evolves, so will your goals. We'll be there with you, helping you shift your strategy, update your portfolio and leverage the right products to make smart choices for every new chapter of your life.

- Financial professionals committed to helping you live the life you want — recruited to meet the Equitable Advisors rigorous standards, supported by our commitment to continuous learning and augmented by our professionals in focused areas of financial services.
- Access to extensive investment and insurance options from leading companies — so you and your financial professional build a plan for your life.



A Common Approach

The Equitable Advisors Approach





Our promise to clients

Together, we'll face the future with courage, strength and wisdom.

Here for you.



Understand your situation

The most important work we do is getting to know who you are. When we work with people as individuals, not dollars and stats, that's when we deliver on our mission.



Respect your assets

There are reasons for the decisions you've made so far. We listen, learn and build on your existing assets — respecting choices you've made.

Professionals alongside you.



Educate you on your options

When you have personal and practical questions, we'll be ready with answers about the options that can help you make the most of what you've earned and saved.



Provide clear recommendations

A fulfilling life can mean something different to everyone. With insight and clarity, we offer new ways to help you make your own life's most important decisions.

Evolving with you.



Track your progress

We believe in giving you the knowledge and time you need to understand performance and, more specifically, progress toward the goals you've communicated to us.



Stay in touch

As the world and your goals change over time, your financial strategy should as well. With advice designed for you and products built to meet your needs at every stage of life, we help you secure your well-being, so you can live the life that's most meaningful to you.

Determining your needs



Our five-step process helps clients better understand their financial well-being.

It starts with the **Discovery** phase where we jointly determine if strategic planning can improve your financial fitness. During the **Profile** phase, we obtain a clear picture of your financial goals and current situation. In the **Strategy** phase, we share an analysis of what is needed to reach each goal. If there are gaps, we review recommendations and a plan that's suitable for your needs in the **Action** step.

The last step is the **Review** — an important step, as factors affecting plans often can change.



Confidential



Discovery survey

How the discovery survey helps us

1. It will help us get to know who you are, what matters to you and how you've made decisions so far.
2. It will reveal whether your needs are more broad-based or focused today.
3. It will help identify what your next steps should be as we develop a plan for your future.

Date: _____

Personal information

You

Name (last, first)

Date of birth

Address (street)

Address (city)

Address (state, zip)

Home phone

Cell phone

Email address

Occupation

Employer

Business address

Spouse/partner

Name (last, first)

Date of birth

Address (street)

Address (city)

Address (state, zip)

Home phone

Cell phone

Email address

Occupation

Employer

Business address

of dependents

Children's ages

Marital status

Tax bracket(s): Unsure 10% 15% 25% 28% 33% 35% 39.6%

Retirement strategies

Check the appropriate response

How concerned are you about:	High	Low
Knowing how much income, in today's dollars, you will need during retirement?.....	<input type="radio"/>	<input type="radio"/>
Knowing how much income your current strategy will provide during retirement?.....	<input type="radio"/>	<input type="radio"/>
Having a systematic program for savings and investments?.....	<input type="radio"/>	<input type="radio"/>
Accumulating retirement funds without paying current taxes on any growth?.....	<input type="radio"/>	<input type="radio"/>
Reducing current taxation on a portion of your retirement income?.....	<input type="radio"/>	<input type="radio"/>
Maintaining the buying power of your savings and investments?.....	<input type="radio"/>	<input type="radio"/>

Check the appropriate response

	Yes	No
Does your company provide a retirement plan?.....	<input type="radio"/>	<input type="radio"/>
Does your spouse's/partner's company provide a retirement plan?.....	<input type="radio"/>	<input type="radio"/>
Are you satisfied with the amount you currently save and invest?.....	<input type="radio"/>	<input type="radio"/>
Are you satisfied with your asset diversification?.....	<input type="radio"/>	<input type="radio"/>
Have you confirmed your Social Security earnings and benefits in the last 12 months?.....	<input type="radio"/>	<input type="radio"/>
At what age would you like to retire? _____ Spouse/partner? _____		
In current dollars, what amount will you need monthly? _____ Spouse/partner? _____		

Accumulation strategies

Check the appropriate response

How concerned are you about:	High	Low
Providing funds for a child's/grandchild's college education?.....	<input type="radio"/>	<input type="radio"/>
Saving for a new or second home?.....	<input type="radio"/>	<input type="radio"/>
Saving for a special vacation?.....	<input type="radio"/>	<input type="radio"/>
Saving for a special project or purchase?.....	<input type="radio"/>	<input type="radio"/>
Saving to buy a business or practice?.....	<input type="radio"/>	<input type="radio"/>

Check the appropriate response

	Yes	No
Do you know how much money you will need for your accumulation goal(s)?.....	<input type="radio"/>	<input type="radio"/>

Income protection strategies

Check the appropriate response

How concerned are you about:	High	Low
Paying off your mortgage and other debts in the event of death or disability?.....	<input type="radio"/>	<input type="radio"/>
Providing adequate income for your family in the event of death or disability?.....	<input type="radio"/>	<input type="radio"/>
Providing long-term care for yourself, your spouse/partner or your parents?.....	<input type="radio"/>	<input type="radio"/>

Check the appropriate response Yes No

Does your company provide group term life insurance?

Does your company provide survivor’s benefits for your spouse/partner?

Does your company provide a disability income program?

Would you like to review your current insurance coverage?

Do you believe you may have to support a parent or other family member?.....

Are there any special needs situations?.....

If yes, please explain:

Wealth preservation strategies¹

Check the appropriate response

How concerned are you about: High Low

Reducing estate taxes your heirs may have to pay?.....

Providing for the efficient transfer of assets to your heirs?

Managing an inheritance or potential inheritance?

How soon would you like to have an up-to-date will or trust? Not a priority Within 30 days Within 60 days

Check the appropriate response Yes No

Do you have an attorney?

Do you have a CPA/tax advisor?

Would you consider starting a gifting program to reduce the size of your estate?

Would you consider making charitable gifts?

Other strategies

Check the appropriate response Yes No

Do you have written financial goals?

Have you implemented a plan for achieving your goals?.....

Do you have a current inventory of your major assets?

Do you have a current copy of your company’s benefit program?.....

Would you like a review of existing financial arrangements?.....

Is it important for you to have access to a team of financial professionals?.....

Would you like a comprehensive financial planning² analysis?.....

If not, are there any areas on which you would like to focus?.....

If yes, which areas? _____

How much would you like to set aside on a monthly/yearly basis to achieve your financial goals? _____

1 AXA Advisors does not provide legal, accounting or tax advice. You should consult your own legal, accounting and/or tax professional for such advice.
 2 Only investment advisory representatives may offer and provide financial planning services.

Anticipated changes

Check all that are likely to occur in the next 12 months

- | | |
|--|---|
| <input type="radio"/> Marriage/civil union/commitment ceremony | <input type="radio"/> Inheritance |
| <input type="radio"/> Have or adopt a child | <input type="radio"/> Buy or sell a home |
| <input type="radio"/> Graduation | <input type="radio"/> Living arrangements/
co-habitation changes |
| <input type="radio"/> Divorce | <input type="radio"/> Job change or promotion |
| <input type="radio"/> Care for dependent parent | <input type="radio"/> Bonus or salary increase |
| <input type="radio"/> Obtain or pay off a loan | <input type="radio"/> Buy or sell a business/practice |
| <input type="radio"/> Increase savings | <input type="radio"/> Retirement |
| <input type="radio"/> Buy or sell an investment | |

Annual household income

- | | |
|---|---|
| <input type="radio"/> Under \$50,000 | <input type="radio"/> \$100,000–\$199,999 |
| <input type="radio"/> \$50,000–\$74,999 | <input type="radio"/> \$200,000–\$499,999 |
| <input type="radio"/> \$75,000–\$99,999 | <input type="radio"/> \$500,000 or more |

Types of assets or insurance

- | | |
|---|--|
| <input type="radio"/> Home | <input type="radio"/> Annuities |
| Current market value \$ _____ | <input type="radio"/> Term insurance |
| Mortgage outstanding \$ _____ | <input type="radio"/> Permanent/variable life insurance |
| <input type="radio"/> Second home | <input type="radio"/> Business/practice |
| <input type="radio"/> Other real estate | <input type="radio"/> IRA |
| <input type="radio"/> Savings accounts/CDs | <input type="radio"/> Other retirement plans |
| <input type="radio"/> Money market accounts | <input type="radio"/> Employer-sponsored survivor benefits for
spouse/partner |
| <input type="radio"/> Stocks/bonds | |
| <input type="radio"/> Mutual funds | |

Total assets (excluding home)

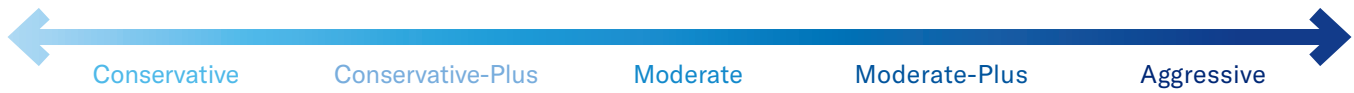
- Under \$100,000
- \$100,000–\$199,999
- \$200,000–\$299,999
- \$300,000–\$499,999
- \$500,000–\$999,999
- Over \$1,000,000

Liquid net worth \$ _____

Total liabilities (excluding home)

- Under \$50,000
- \$50,000–\$99,999
- \$100,000–\$149,999
- \$150,000–\$249,999
- \$250,000–\$499,999
- Over \$500,000

How much of a financial risk-taker are you?



Conservative asset allocation strategies are most appropriate for investors seeking low volatility and a steady average rate of return. The rate of return may be equal to, or exceed, the targeted rate of return on a fixed-income portfolio by investing a small portion in stocks.

Conservative-Plus asset allocation strategies are most appropriate for investors seeking potential returns above the average targeted return from a fixed-income portfolio, accompanied with some volatility experienced from investing a portion in stocks.

Moderate asset allocation strategies are most appropriate for investors seeking above-average returns with increased

volatility experienced from investing in a balanced portfolio of both fixed-income investments and stocks.

Moderate-Plus asset allocation strategies are most appropriate for investors seeking high potential returns with the expectation of significant volatility in any given year resulting from a portfolio with more stocks than fixed-income investments.

Aggressive asset allocation strategies are most appropriate for investors seeking the greatest potential return with extreme volatility in any given year from a portfolio invested mostly in stocks.

Summary of experiences and current planning goals (optional)

What is the best investment you ever made?

What is the worst investment you ever made?

What is the most important thing in your life right now?

In the next 5 years, what has to happen for you to have financial success?

Thank you for completing the survey

This survey is not a fact finder, but a tool for us to learn more about your personal and financial goals and objectives. It is not meant to gather the detailed information necessary to determine your suitability for the purchase of an investment product. It is merely an introductory exploration into the ways in which we might be able to work together. If you choose to further explore the ways in which we can assist you with your financial goals, we will ask you for more detailed financial and personal information. We will also provide you with detailed information about how we do business, potential investment risks, conflicts of interest and our fees, which may include our Guide to Mutual Fund Investing and Form ADV Part II.* **Please read this information carefully and consider the charges, risks, expenses and investment objectives before purchasing a mutual fund or any other investment product.**

Our next meeting is scheduled for:

_____ (day)

_____ (date)

_____ (time)

We have agreed to meet at:

_____ (location)

Some or all of the following documents provide information that can be important as we work together to create a strategy. This material will be treated confidentially in accordance with our privacy policy. Mark the appropriate response.

Most recent payroll stub

- Self Spouse/partner

Income tax returns (previous 2 years)

- Self Spouse/partner
(if filing separately)
- Business

Social Security statements

- Self Spouse/partner

Current financial statements

- Personal net worth Monthly expenses
- Business balance sheet

Financial plan analysis

- Existing plan Existing needs analysis

Wills/trusts

- Self Spouse/partner

Divorce decree/separation agreements/nuptial agreements

- Self Spouse/partner

Insurance/annuity contracts, statements and inforce illustrations

- Life Health
- Group insurance Annuities
- Disability

Loan agreements and amortization schedules

- Mortgage Other

Savings and retirement statements

- Pension plan Profit-sharing
- Keogh/SEP IRA/Roth IRA
- Savings
- 401(k)/tax-sheltered annuity/
employee-deferred compensation
- Mutual funds Brokerage account

Company benefit statements/booklets

- Self Spouse/partner

Stock options

- Statement Vesting schedule(s)

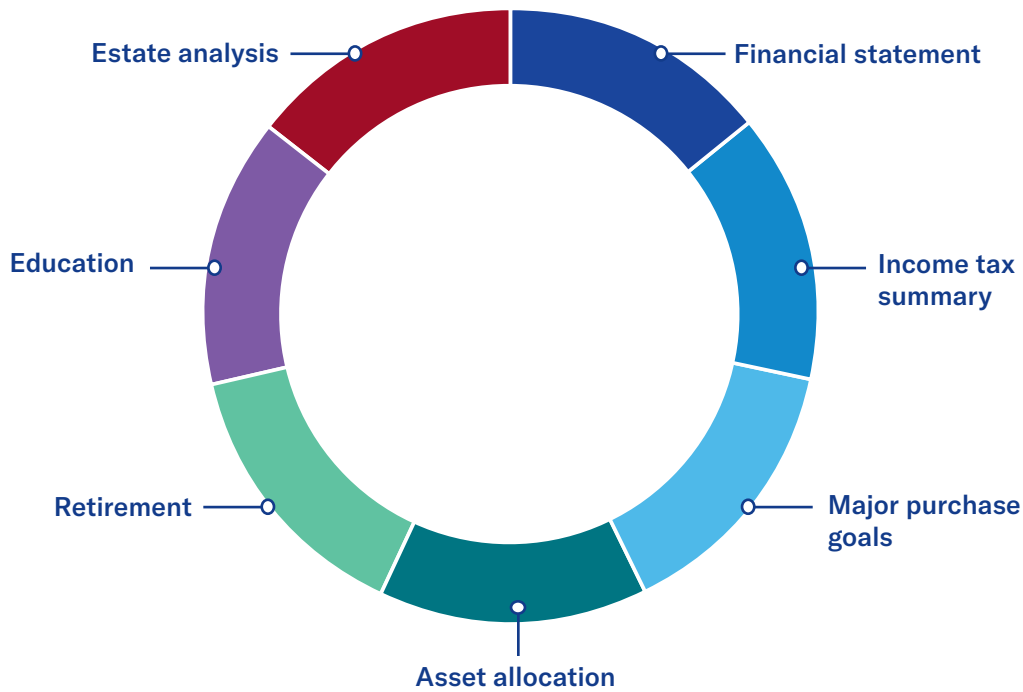
Business documents

- Buy/sell agreements
- Deferred compensation
- Wage continuation
- Employment agreement
- Group benefit programs
- Other employee benefits

*If your financial professional is a CFP® certificant, additional disclosures and other information will be presented in accordance with CFP® guidelines.

Building your financial future

Financial statement	Review cash inflow, outflow and net worth.
Income tax summary*	Estimate your taxable income and the impact on your savings and investment programs.
Major purchase goals	Develop an understanding of your specific savings needs.
Asset allocation	Determine what proportion of your portfolio holdings to invest in various asset classes.
Retirement*	Plan the accumulation and distribution aspects of retirement.
Education	Estimate the future cost of tuition and related expenses to design a plan to help meet them.
Estate analysis*	Arrange for an efficient, cost-effective property transfer.
Risk management	Plan for disability, long-term care, survivor needs and other concerns.



Risk management

*AXA Advisors does not provide legal, accounting or tax advice. You should consult your own legal, accounting and/or tax professional for such advice.

Visit our website at equitable.com.

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If you have any questions about the differences between my role as an investment advisor and as a registered representative, please contact AXA Advisors Broker/Dealer Services at 1-866-487-7484, Monday–Friday, 8:30 a.m.–5:00 p.m., ET.

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