

Your future retirement begins now

Planning for your future means planning for all that you are, where you've been and where you want to go — the dreams you want to achieve, the passions you want to pursue and the people you want to be near. To save for all of this, you are being offered an employer-sponsored retirement plan by Youngstown State University.

Five reasons to enroll in your plan

- 1 Pretax savings.** When you contribute, you are contributing on a pretax basis. This means your contributions are made to your account before federal income taxes are withheld, potentially lowering your current taxes.
- 2 The earlier, the better.** The sooner you begin contributing, the more time your money has to potentially grow. The investment earnings are tax-deferred for as long as they stay in the plan.
- 3 Flexibility.** You can choose how much you want to contribute to the investment options available. In addition, you can change your contribution amount and investment options based on your retirement income needs.
- 4 Well-known investment options.** Your plan offers a variety of well-recognized, professionally managed investment options, so you can create a diversified portfolio that meets your retirement income goals.
- 5 It's yours.** Any contributions you make to your plan belong to you. If you change employers, you may be able to roll over your vested account balance into another tax-deferred plan or an individual retirement account (IRA).



How to enroll

Ready to get started?

We offer three ways to enroll in your retirement savings plan. Choose the one that works best for you:

Step 1: Enroll online

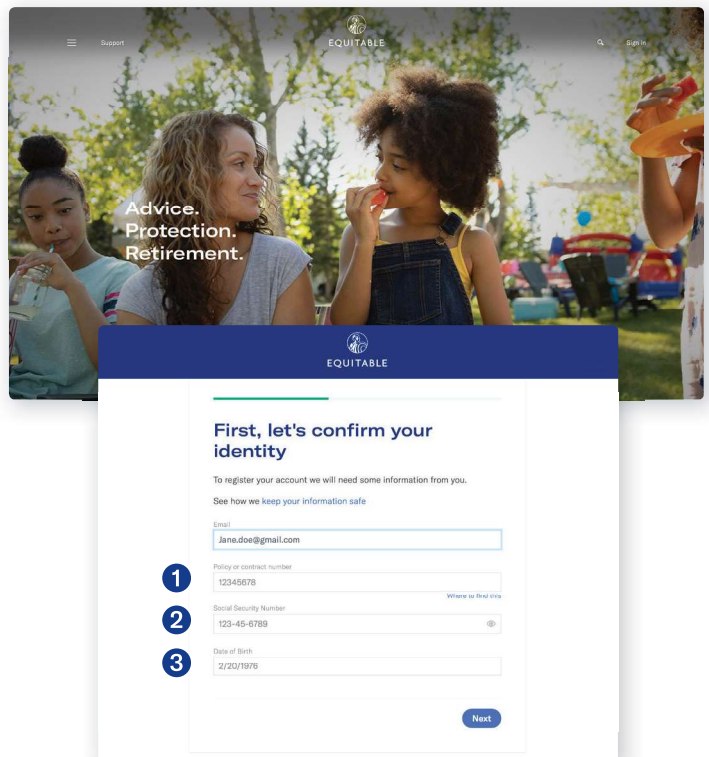
- Choose your plan and click on the related website:
equitable.com/my403b
equitable.com/my401a
equitable.com/my457b
- You can enroll on the website using a guided process to help you determine your savings amount and investment selections. Live chat is available to answer any questions along the way.

Step 2: Talk with us

- Call (888) 370-8871 and speak with one of our customer service representatives Monday–Thursday: 8:30 a.m. to 7 p.m. ET and Friday: 8:30 a.m. to 5 p.m. ET. They can assist you with enrollment and answer any questions about your retirement savings plan.

Step 3: Meet with a financial professional

- A financial professional can offer personalized guidance to help you build a plan that will supplement your pension and give you the retirement you deserve.



The screenshot shows the Equitable website interface. At the top, there is a navigation bar with 'Support' and 'EQUITABLE' logos. Below the navigation bar is a banner image of three people at an outdoor event. Overlaid on the banner is a registration form titled 'First, let's confirm your identity'. The form includes a text input for 'Email' with the value 'Jane.doe@gmail.com'. Below this are three numbered steps: 1. 'Policy or contract number' with the value '12345678'; 2. 'Social Security Number' with the value '123-45-6789' and a 'Where to Read more' link; 3. 'Date of Birth' with the value '2/20/1976'. A 'Next' button is located at the bottom right of the form.

Contact



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Mutual fund investment options

Youngstown State University 403(b), 457(b) and Alternative Retirement Plan (ARP)

When enrolling in your retirement plans, you can choose from mutual fund options in a variety of asset classes, a Guaranteed Interest Option and a self-directed brokerage option. After enrollment, you can change your investment choices and allocations online after you log in to your account.¹

| Investment plan options | Investment plan options |
|--------------------------------|------------------------------------|
| ASSET ALLOCATION FUNDS | LARGE CAP BLEND STOCKS |
| TIAA-CREF Lifecycle Ind 2015 I | Fidelity 500 Index Instit Prem |
| TIAA-CREF Lifecycle Ind 2020 I | |
| TIAA-CREF Lifecycle Ind 2025 I | LARGE CAP GROWTH STOCKS |
| TIAA-CREF Lifecycle Ind 2030 I | MFS Growth R6 |
| TIAA-CREF Lifecycle Ind 2035 I | |
| TIAA-CREF Lifecycle Ind 2040 I | LARGE CAP VALUE STOCKS |
| TIAA-CREF Lifecycle Ind 2045 I | JPMorgan Equity Income R6 |
| TIAA-CREF Lifecycle Ind 2050 I | |
| TIAA-CREF Lifecycle Ind 2055 I | MID CAP STOCKS |
| TIAA-CREF Lifecycle Ind 2060 I | Allspring Spec MCV R |
| TIAA-CREF Lifecycle Ind Rinc I | Fidelity Mid Cap Index |
| | |
| CASH EQUIVALENT | SMALL CAP STOCKS |
| Equitable Fixed Account | Federated Hermes Kauf Sm Cp R6 |
| Vanguard Federal Money Mkt Inv | Fidelity Small Cap Index |
| | Goldman Sachs Sm Cp Val Ins In |
| BOND FUNDS | |
| Fidelity US Bond Index | SPECIALTY |
| PGIM Global Total Rtn R6 | TIAA-CREF Real Estate Sec Ins |
| PIMCO Intern Bond (USD-Hdg) In | |
| TIAA-CREF Infl Link Bd Instl | INTERNATIONAL/GLOBAL STOCKS |
| | Fidelity Total Intern Index |
| | MFS Intl Diversification R6 |

¹ The self-directed brokerage account has a \$50 setup fee, a \$125 annual maintenance fee and a \$6.95 fee per trade. See your financial professional for complete details.

Why choose Equitable?

Our guarantees

We put our experience to work to earn your trust. Our financial stability. Our innovative strategies. Our abiding commitment to know you and guide you.

Wherever you are on your journey and whatever financial well-being means to you, we meet you where you are with advice and strategies tailored to you, continuing a tradition of service we've honored since 1859.

Along the way, we've gained respect as one of America's leading financial services companies. And we've earned the trust of our clients and their families for generations.

We have consistently earned high marks by independent sources that rate insurance companies for their financial strength and stability.

Current financial strength ratings

| Rating agency | Current rating | Meaning of category | Date reviewed |
|-------------------|----------------|---------------------|---------------|
| A.M. Best Co. | A | Excellent | 1/27/2022 |
| Moody's | A1 | Good | 5/10/2022 |
| Standard & Poor's | A+ | Strong | 11/8/2021 |

Trust comes with experience.
You can count on ours.

Over **160** years and counting²

More than **\$350** billion assets under management^{2,3}

Over **2.8** million clients³

Ratings are for Equitable Financial Life Insurance Company. Date reviewed indicates the last public statement by the rating agency. Ratings are subject to change; visit equitable.com/about-us/financial-strength-ratings (last updated on May 11, 2022) for more details, including information on rating scales and individual rating sources. The ratings reflected have no bearing on the performance of the Variable Investment Options.

² The 160-year history and assets under management shown, as well as references to strength and stability, apply solely and exclusively to Equitable Financial Life Insurance Company.

³ As of December 2020.

For more information, visit equitable.com.

Mutual funds are sold by prospectus only. Be sure to review your prospectus that contains complete information on charges, risks, expenses and investment objectives before sending any additional funds.

This material is not intended as legal or tax advice. Accordingly, any tax information provided herein is not intended or written to be used, and cannot be used, by any taxpayer for the purpose of avoiding 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, and you should seek advice based on your particular circumstances from an independent tax advisor.

The Equitable 360 RetirementSM defined contribution program consists of a custodial account offered through Reliance Trust Company, LLC, within which plan participants' chosen mutual fund shares are held, as well as a group fixed annuity contract (form #s: 2016FA-MFrev, 2016FA-MF403b) issued by Equitable Financial Life Insurance Company (Equitable Financial). Mutual funds made available through the program are distributed by Equitable Distributors, LLC (Equitable Distributors). Equitable and Equitable Distributors are located at 1290 Avenue of the Americas, NY, NY 10104, (212) 314-4600. Equitable is solely responsible for meeting the obligations of the group fixed annuity contract.

Offered by affiliated and unaffiliated entities, the program is the result of various strategic partnerships, including one between Equitable Distributors,

LLC and PlanConnect, LLC. The Equitable Retirement Plan ServicesSM platform includes recordkeeping, trading and custodial services to plan sponsors for the program. Reliance Trust Company serves as a custodian for the mutual funds selected by plan participants. PlanConnect, LLC serves as the platform's recordkeeper and third-party administrator. Equitable Retirement Plan ServicesSM is a service mark of the contractual arrangements between affiliated and/or unaffiliated entities within the platform; PlanConnect[®] is a registered service mark of PlanConnect, LLC (100 Madison Street, Syracuse, NY 13202 (800) 923-6669). Equitable, Equitable Distributors and PlanConnect, LLC are separate, but affiliated companies. Reliance Trust Company is a separate and unaffiliated company. The investments in this program are subject to investment risks, including possible loss of the principal invested. They are not insured by the Federal Deposit Insurance Corporation, nor are they deposits to, obligations of or guaranteed by, any bank.

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (NY, NY); Equitable Financial Life Insurance Company of America, an AZ stock company with main administrative headquarters in Jersey City, NJ; and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). The obligations of Equitable Financial and Equitable America are backed solely by their claims-paying abilities.

Variable Annuities: • Are Not a Deposit of Any Bank • Are Not FDIC Insured • Are Not Insured by Any Federal Government Agency
• Are Not Guaranteed by Any Bank or Savings Association • May Go Down in Value

Equitable Financial Life Insurance Company (NY, NY)

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