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For financial professionals conducting business in the state of New York who hold one or more of the following four designations and title respectively, please carefully read this important information:

CASL

The CASL® (Chartered Advisor for Senior Living®) designation is sought by financial services sales professionals whose focus includes clients preparing for or living in retirement. The designation's required curriculum is administered by The American College in Bryn Mawr, PA, which is accredited by The Middle States Commission on Higher Education, Philadelphia, PA 19104. The mark CASL® is the property of The American College and may be used only by individuals who have successfully completed the initial and ongoing certification requirements for this designation. Complaints about a designee can be made by e-mail at Registrar@TheAmericanCollege.edu or by calling 888-263-7265. To verify a designee, visit http://www.designationcheck.com.

RICP

The RICP® (Retirement Income Certified Professional®) designation is sought by financial services sales professionals whose focus includes clients planning for their retirement income. The designation's required curriculum is administered by The American College in Bryn Mawr, PA, which is accredited by The Middle States Commission on Higher Education, Philadelphia, PA 19104. The mark RICP® is the property of The American College and may be used only by individuals who have successfully completed the initial and ongoing certification requirements for this designation. Complaints about a designee can be made by email at Registrar@TheAmericanCollege.edu or by calling 888-263-7265. To verify a designee, visit http://www.designationcheck.com.

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CRPC

The CRPC® (Chartered Retirement Planning Counselor[SM]) designation is sought by financial services sales professionals whose focus includes clients preparing for or living in retirement. The designation's required curriculum is administered by The College for Financial Planning, a regionally-accredited institution accredited by the Higher Learning Commission, a member of the North Central Association. The College is a wholly owned subsidiary of Apollo Group, Inc., Phoenix, AZ. The mark CRPC is owned by the College for Financial Planning and is awarded to individuals who successfully complete the College's initial and ongoing designation requirements. For information regarding complaints against a designee, visit http://www.cffpdesignations.com/Designee/standards.

Retirement Planning Specialist

The Retirement Planning Specialist title is awarded by Equitable Advisors, LLC (Equitable Financial Advisors in MI and TN) based upon the Financial Professional's (FP) receipt of a Certificate in Retirement Planning from the Wharton School, University of Pennsylvania. In a collaboration between the Wharton School and Equitable Advisors' affiliate, Equitable Financial Life Insurance Company (NY, NY), coursework for the certificate was developed exclusively for Equitable Advisors FPs, and the title may be used only by FPs who have completed the required coursework and maintain the title through ongoing continuing education requirements. To verify that an FP has earned and holds the title in good standing, contact atretirement@equitable.com. Complaints about an Equitable Advisors FP should be directed to customer.relations@equitable.com

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Additional Certification and Title Information

CERTIFIED FINANCIAL PLANNER™ professional

CFP® and CERTIFIED FINANCIAL PLANNER™ are certification marks owned by the Certified Financial Planner Board of Standards, Inc. These marks are awarded to individuals who successfully complete the CFP Board's initial and ongoing certification requirements.

The Equitable Advisors Retirement Benefits Specialist - Tax Sheltered Plans title

The associate is with the Retirement Benefits Group (RBG), a specialized division of Equitable Advisors, LLC (Equitable Financial Advisors in MI and TN).

The Equitable Advisors Qualified Plan Specialist title

Qualified Plan Specialist title awarded by Equitable Advisors, based upon successful completion of an internal training program and written assessment.

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Credentialed Holistic Financial Coach

The Credentialed Holistic Financial Coach title and custom coaching credential is available exclusively to financial professionals (FPs) of Equitable Advisors who seek to have deeper more personal conversations with their clients. The credential is awarded by Equitable Advisors, based upon the FP's receipt of a certificate of completion of the Holistic Financial Coach Program. In collaboration between Columbia University's Coaching Center of Excellence and Equitable Advisors' affiliate. Equitable Financial Life Insurance Company (NY, NY), coursework was developed exclusively for Equitable Advisors FPs, and the title may be used only by FPs who have completed the required coursework and maintain the title through ongoing continuing education requirements. Columbia's Coaching Center of Excellence ahs earned a global reputation as the "Ivy-league" of evidence-based, high-impact coaching education and training.

To verify that a Financial Professional has earned and holds the title in good standing, contact Lynsey Capone-Smith at lynsey.caponesmith@equitable.com. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI and TN).

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