



GIA Laddering Option

Getting the most from your money



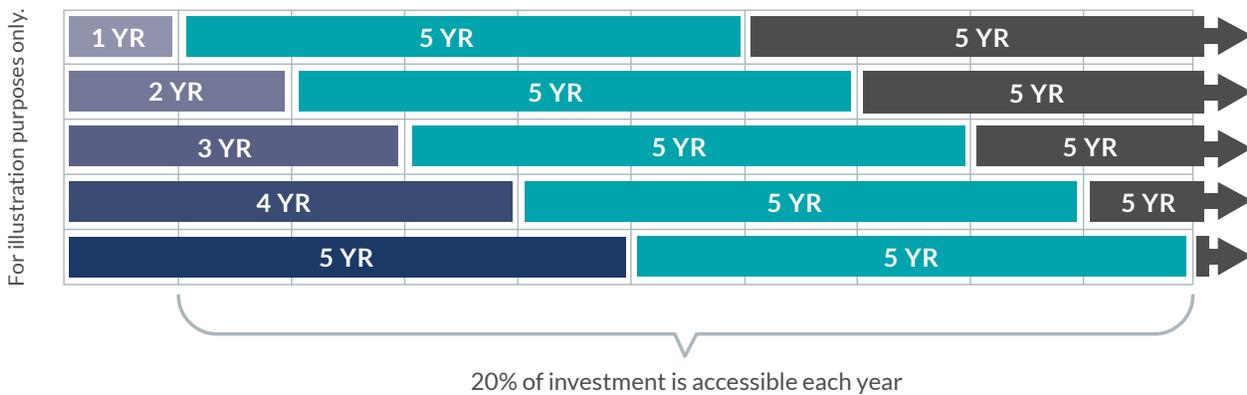
What is Guaranteed Interest Account Laddering?

Guaranteed Interest Account (GIA) laddering means a lump-sum deposit is invested over multiple terms. This allows clients to take advantage of higher interest rates typically offered for longer terms. It also allows clients to have access to a portion of their cash each year.

Equitable's GIA laddering option can help ease the affects of changing interest rates. It lets clients earn interest right away and removes the guesswork of knowing when the best time is to invest.

How It Works

Clients choose a 5- or 10-year term. For example, using a 5-year option, a lump sum deposit divides equally between 1-, 2-, 3-, 4-, and 5-year terms. At each maturity date, Equitable® will automatically reinvest the money for another five years. Clients also have the option to withdraw the money at each maturity date.



Advantages of Laddering

- Using a disciplined approach like laddering, clients manage the interest rate risk. Clients do not worry about guessing the right time to invest. If interest rates increase, clients have access to up to 20% of their investment each year to reinvest at a higher interest rate. If interest rates go down, clients will be glad to have much of their investment earning a higher interest rate.
- Investing across multiple GIA terms means clients have the potential to access higher interest rates than investing in shorter-term GIAs.
- Laddering provides flexible cash flow. This means clients can choose to reinvest or withdraw a portion of their money each year, without incurring a market value adjustment.



Equitable's laddering option is available by completing the Investment Direction form, or by selecting the option on the Daily/Guaranteed Interest Account application.

Contact your advisor to learn how GIA laddering can be part of an overall savings strategy.