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as of July 1, 2019 and are subject to change without notice. The interest rate applicable to the annuity contract will be the rate we have declared on the date annuity contract is issued. Equitable Secure Savings™ is a product of the insurance industry and not guaranteed by any bank nor insured by FDIC or NCUA/NCUSIF. Not a deposit. Not insured by a federal government agency. Restrictions apply. Policy must be surrendered within 30 days following the guarantee period or the policy will automatically renew.