



# EQUI-VEST® Series 801

## Fact Card

**A flexible-payment variable deferred annuity, offering you a way to help build, enhance and protect your retirement assets.**

### Markets and issue ages

**After-tax (nonqualified), Traditional IRA and Roth IRA:** Ages 0–85  
*[Ages 0–19 with a custodian under the Uniform Gifts to Minors Act (UGMA) or Uniform Transfers to Minors Act (UTMA). May vary in some states.]*  
**Inherited IRA:** Ages 0–70

### Investment amounts

**Initial minimums:** \$25,000  
Nonqualified, Traditional IRA, Roth IRA and Inherited IRA  
**Additional minimum:** \$1,000  
Inherited IRA  
**Additional minimum:** \$50  
Nonqualified, Traditional IRA and Roth IRA  
**Maximum:** \$1,500,000<sup>1</sup>

### Withdrawing your money

**During the 6 contract years following each contribution** — Access up to 15% of the account value each contract year free of withdrawal charges. If more than 15%, the withdrawal will be subject to a Contingent Withdrawal Charge (CWC). The SECURE Act allows withdrawals of up to \$5,000 by the participant to cover expenses of childbirth or adoption, free of the 10% penalty.

**Contingent Withdrawal Charge** — On withdrawals of contributions (above the free withdrawal amount) that have been in the contract fewer than 6 contract years.

Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59½, may be subject to an additional 10% federal income tax penalty.

Withdrawal charges may be waived under certain circumstances. See the prospectus for details.

Contract year	1	2	3	4	5	6	Thereafter
CWC	6%	6%	6%	6%	6%	5%	0%

### Current fees and charges

**Annual contract fee:** \$50  
(waived if account value is \$100,000 and over).

**Portfolio operating expenses:** Percentage charges vary by the investment options selected. Refer to the prospectus and any supplement(s) for portfolio-specific expense information.

Mortality and Expense Risks (M&E): 1%	Other Expenses: 0.25%
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**Other features at no additional charge:** *(see brochure and/or prospectus for details)*

- Guaranteed Interest Option (GIO)  
*(may be subject to restrictions)*
- Standard Death Benefit
- Beneficiary Continuation Option
- Dollar Cost Averaging
- Asset Rebalancing
- Automatic Investment Option  
*(not available for Inherited IRA)*
- Successor Owner/Annuitant  
*(not available for Inherited IRA)*

**Optional feature at an additional annual charge:** Ratchet Death Benefit — This feature is available at issue only and cannot be terminated. Charge is 0.15% of account value on the contract date anniversary. *See the reverse side of this fact card for details.*

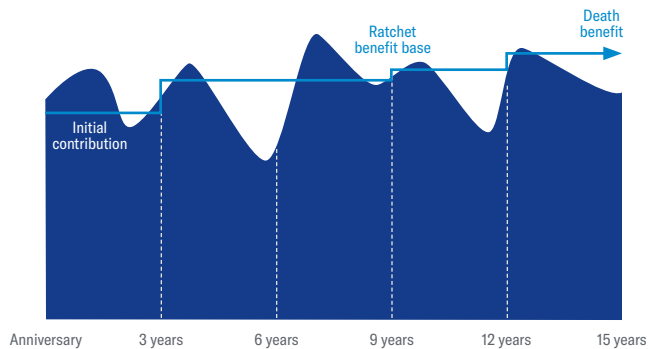
## Ratchet Death Benefit

Potential additional protection is available through the optional Ratchet Death Benefit, where the death benefit increases every 3 years to the account value (if higher) on your contract anniversary. The Ratchet Death Benefit starts with the amount of your contributions and, once it attains a new high, will stay the same or go up (it cannot be reduced except by withdrawals).

This death benefit will “ratchet up” to its highest value until age 85. The Ratchet Death Benefit is available for issue ages up to 75 for an additional annual charge of 0.15% of the account value, which is deducted on the contract anniversary.

### Important note

The Ratchet Death Benefit is an optional feature, available for an additional fee, that can be elected only at issue. Withdrawals will reduce your death benefit in direct proportion to the percentage the annuity account value was reduced. The amount of the reduction can be greater or less than the actual withdrawal amount.



Hypothetical pattern of account value

## Important considerations

A variable deferred annuity is a long-term financial product designed for retirement purposes. In essence, an annuity is a contractual agreement in which payment(s) are made to an insurance company, which agrees to pay out an income or a lump-sum amount at a later date. There are contract limitations and fees and charges associated with variable annuities, which include, but are not limited to, mortality and expense risk charges, sales and withdrawal charges, administrative fees and charges for optional benefits. Amounts in the annuity’s variable investment options are subject to fluctuation in value and market risk, including loss of principal. Contact a financial professional for costs and complete details.

If you are using an EQUI-VEST® annuity contract to fund an individual retirement account (IRA), you should do so for the annuity’s features and benefits other than tax deferral. For such cases, tax deferral is not an additional benefit of the annuity. You may also want to consider the relative features, benefits and costs of this annuity with any other investment that you may have in connection with your retirement plan or arrangement.

This summary is not a complete description of all material provisions of the contract, and must be preceded or accompanied by a current EQUI-VEST® variable deferred annuity prospectus and any applicable prospectus supplements, which contain detailed information about the EQUI-VEST® contract, including investment objectives, risks, charges and expenses. Please refer to your prospectus or contact your financial professional or the company for another copy at no cost or obligation. You should read the prospectus and consider this information carefully before you invest further or send money. Certain types of contracts, features and benefits may not be available in all jurisdictions.

Guarantees described herein are subject to the claims-paying ability of Equitable Financial Life Insurance Company.

Visit us at [equitable.com](http://equitable.com).

<sup>1</sup> We may refuse to accept any contribution if the sum of all contributions under all EQUI-VEST® Series contracts with the same owner or annuitant would then total more than \$1,500,000 (\$500,000 for owners or annuitants who are age 81 and older at contract issue). We may also refuse to accept any contribution if the sum of all contributions under all Equitable annuities with the same owner or annuitant would then total more than \$2,500,000. See reverse side for important considerations.

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Issued by Equitable Financial Life Insurance Company (Equitable).  
Form #s: 2007EVBASEA/B, 2007EVBASEGA/B, 94ICBNY(1/08) and any state variations.

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

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