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Equitable Financial Life Insurance Company
Equitable Financial Life Insurance Company of America

Retirement Cornerstone® Series Inherited Annuity Beneficiary Continuation Option (BCO) for NQ

For Beneficiaries of Retirement Cornerstone Series Non-Qualified (NQ) Contracts
For Assistance Call (800) 789-7771

Beneficiary Continuation Option is available to you after the owner dies, if you are the beneficiary or a joint owner of an Retirement Cornerstone Series NQ contract. Other death benefit settlement options which may be available to you are a lump sum distribution, contract continuation or one of several forms of annuity payout options. Please refer to *"Retirement Cornerstone Series — Claim to Annuity Benefits"* for instructions on electing one of these other options.

Before you complete this form, please read the ''Things to Consider'' section on page 2 and the ''Terms and Conditions'' on page 3. In this BCO Form, we use the term ''contract'' to include both individual annuity contracts, and certificates issued under a group contract.

Your portion of the Annuity Account Value (AAV) of the deceased owner's contract is your ''BCO Interest.'' (Please note: We may be required to include the actuarial value of contract benefits in addition to the dollar amount credited.) You will have the right to transfer amounts among the investment options available. When you elect BCO, the law requires you to take annual minimum distributions from the contract. By paying income tax only upon receipt of distributions, you may ultimately stretch out the income tax impact on your benefits while your balance continues to be invested. You cannot make additional contributions to the contract. For income tax reasons contract ownership must continue to include the name of the deceased owner.

Please note that the Protection Account, the Performance Account and the Highest Anniversary Value are also referred to, respectively, as the Guaranteed Benefit Account, Non-Guaranteed Benefit Account/Long-Term Accumulation Account and Annual Ratchet in some versions of Retirement Cornerstone.

By electing the BCO option, the account value is subject to market fluctuation. There are no guarantees associated with the account value and the sum of withdrawals taken over the life of the BCO contract (including the surrender value) could be less than its beginning account value.

Eligibility for NQ BCO

1. **BCO is only available at the death of a contract owner.** For NQ contracts where the owner and annuitant are different, BCO is not available if the annuitant dies before the owner. At the death of an owner under a jointly owned contract, the surviving owner takes precedence over all beneficiaries and may elect BCO. If the contract is owned by an entity and there is an individual beneficiary, BCO may be available on the death of the primary annuitant.
2. **All beneficiaries must be individuals.** If there are multiple beneficiaries, and any is non-natural, i.e., an estate, trust or a charity, the non-natural beneficiary cannot elect BCO and must take distribution of its portion of the death benefit or the AAV. However, the other individual beneficiaries can elect BCO for their respective shares of the AAV.
3. The minimum amount to elect BCO for any beneficiary is $5,000.
4. Your election, as well as the election of any other beneficiary who chooses to be a Continuation Beneficiary, must be received within 9 months of the deceased contract owner's death, along with all required documentation. Beneficiaries who do not make a timely election will not be eligible for BCO.
5. ***You will not be eligible to elect BCO if you make a death benefit or other contract settlement election that is inconsistent with BCO prior to submitting this form.*** (Example: You will not be eligible for BCO if you previously elected Spousal or Non-Spousal Contract Continuation or an annuity payout option when you submitted the official or certified copy of the Death Certificate.)
6. We must receive a separate BCO election form from each Continuation Beneficiary.

Multiple Beneficiaries

Where there are multiple beneficiaries, unless the deceased owner indicated otherwise to us in writing before his/her death, we will allocate the Annuity Account Value equally among all beneficiaries and will maintain separate shares for each beneficiary. Each beneficiary can elect a payout option independent of the other beneficiaries. If scheduled stretch-out payment elections are made by any of the beneficiaries, distributions will be calculated over the respective lives of the beneficiaries for their respective BCO interests. Under federal income tax rules, we may also be required to include the actuarial value of other benefits under the contract. Each beneficiary may select the BCO distribution method of his or her choice.

Here's How You can Elect to Defer Settlement of the Contract Proceeds and Become a Continuation Beneficiary

Fill out the *"Retirement Cornerstone® Series — Beneficiary Continuation Option Election"* form beginning on page 4 of this form and return it to the address indicated on the attached form.

Things to Consider

To determine which of the two BCO payout options is right for you, you should consider all the options that may be available to you at the owner's death. You will find a helpful list of choices in the ''Knowing Your Retirement Cornerstone Options'' brochure.

In making your decision, you should discuss with your tax or legal advisor the timing of distributions that must be made, the tax treatment of these distributions, and how important flexible access to funds is to you. You should also read the *"Terms and Conditions"* carefully to note what amounts are considered as part of your BCO interest and when withdrawal charges might apply to a BCO Option elected.

	Scheduled Stretch-out Withdrawal Option	Five Year Rule Distribution Option
Scheduled Payments:	Payments will be made once a year to you over your life expectancy determined on a term certain basis and in the year payments start. These payments must begin no later than one year after the date of the deceased contract owner's death.	You do not have to take withdrawals on any set schedule.
Additional Withdrawals:	You may make partial withdrawals at any time subject to minimum withdrawal amounts. For certain contracts, withdrawal charges may apply to withdrawals or total surrender. See ''withdrawal charges'' in *"Terms and Conditions."*	You may take withdrawals as desired (subject to contract minimums and withdrawal charges that may apply). The entire account value must be fully withdrawn by the fifth anniversary of the original contract owner's death.
Tax Treatment:	We will treat all amounts paid from the contract as taxable on an ''income first'' basis.	We will treat these withdrawals as taxable on an ''income first'' basis

Minors as Beneficiaries:
Minors acting by their guardians under state law are eligible to elect BCO. Depending on the minor's state of residence, a legal guardian may have to be appointed. If this has been done, please provide a copy of the court appointment of the guardian. The guardian must complete Section 3 of the BCO election form. You should consult with your legal advisor in this situation.

Amount Applied to BCO contract:
A beneficiary's BCO interest is determined in accordance with the beneficiary's share of the Annuity Account Value. If the death benefit is payable when you elect BCO, we will reset the Annuity Account Value as of the date of receipt of all required documentation, to the Guaranteed Minimum Death Benefit (GMDB) that was in effect on the deceased's date of death, if it is higher than the Annuity Account Value. Thereafter, Guaranteed Income Benefit (GIB) provisions will no longer be in effect. All charges for this benefit will cease.

Terms and Conditions

1. A Continuation Beneficiary must meet all eligibility requirements stated on page 1.
2. NQ BCO is not available to non-natural beneficiaries, such as see through trusts.
3. **BCO is not available if the beneficiary has made a payout election for the death benefit that is inconsistent with BCO at the time an official death claim is submitted (for example, payout annuity or lump sum).**
4. If the Beneficiary Non-Qualified (NQ) Stretch Option is elected, a direct transfer of your BCO interest to another insurance company through a 1035 exchange may be permitted if the receiving carrier accepts an in-flight 1035 exchange of an inherited non-qualified contract with prior withdrawals.
5. A spousal beneficiary cannot elect Spousal Contract Continuation if he or she elects to be a Continuation Beneficiary.
6. A Continuation Beneficiary cannot assign the contract.
7. For federal income tax reasons contract ownership must continue to include the deceased's name.
8. A beneficiary's BCO interest is determined in accordance with the beneficiary's share of the Annuity Account Value (AAV).
9. A Continuation Beneficiary has the right to transfer amounts among investment options available.
10. A Continuation Beneficiary cannot make contributions to the contract.
11. The death benefit is payable if the deceased is the sole owner of the contract or the older owner under a jointly owned contract. As of the date we receive satisfactory proof of death, any required information and forms necessary to effect BCO, the AAV will be increased to the death benefit amount if the death benefit is greater than the AAV. Thereafter, the Guaranteed Income Benefit (GIB) provisions will no longer be in effect. All charges for this benefit will cease. No withdrawal charges will apply to any withdrawals by the beneficiary.
12. For jointly owned contracts **where the deceased owner was younger than the surviving owner,** since the death benefit is not payable the AAV will not be increased to the death benefit amount even if the death benefit is greater. Withdrawal charges may be applicable to withdrawals over the free corridor amount. See the item 15 for when withdrawal charges apply.
13. Any minimum death benefit provisions will no longer be available on the contract. All optional enhanced benefits previously elected by the deceased will no longer be in effect and charges for all such benefits will stop. At your death, the amount payable to any beneficiary you name will be any remaining BCO interest in the contract.
14. If you elect the scheduled stretch-out payment withdrawal option or the 5-year rule distribution option, we will treat all amounts paid from the contract as taxable on an ''income first'' basis. Scheduled stretch-out payments must begin no later than one year after the date of the deceased contract owner's death. See *"Things to Consider"* on page 2 of this form for further details.
15. For the scheduled stretch-out payment withdrawal option and the 5-year rule distribution option, withdrawal charges may apply if the deceased contract owner was not the same as the annuitant. We do not impose withdrawal charges on scheduled stretch-out payments except if when added to any withdrawals previously taken in the same contract year the total amount of withdrawals and scheduled payments exceed the free corridor amount. Contact our customer service representatives at 1-800-789-7771 for more information and for the withdrawal charge schedule and the free corridor amount applicable under your contract.
16. Use the *Withdrawal Request Form* to request withdrawals, other than scheduled stretch-out payments, from this contract. Lump sum withdrawals from the contract that are in excess of the scheduled stretch-out payments must be at least $300.
17. You may surrender your contract at any time (see item 15 above for when withdrawal charges may be applicable). This will end your status as a Continuation Beneficiary.
18. Upon your death, any beneficiary you name to receive the remaining amount of your *BCO Interest* will receive a lump sum payment. If you elected the scheduled stretch-out payment withdrawal option, your beneficiary may elect to continue the payment method you elected over the remaining term of your life expectancy. If you elected the five-year method, payments will be made in a lump sum to your beneficiary. Please note that any election to continue your payment pattern will be subject to our administrative rules relating to minimum account value and documentation we require for BCO at the time of your death. If no beneficiary is designated, all remaining amounts will be paid out to your estate.

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Retirement Cornerstone® Series

Inherited Annuity Beneficiary Continuation Option (BCO) for NQ Election Form

For Non Qualified (NQ) Contracts

Beneficiary: ***Please read "Things to Consider" and "Terms and Conditions" before completing this form.*** **You must meet all eligibility requirements stated on page 1 of this form.** *Each beneficiary who elects BCO must complete and sign an election form and return it to the Retirement Service Solutions Processing Office no later than* ***9 months*** *from the date of death. Photocopies of form are permitted; original signature is required in Section 8. For Assistance Call (800) 789-7771.*

1. Contract Information

Retirement Cornerstone® Series Contract #

Deceased's Name: First Middle Initial Last

Date of Death (month/day/year)

2. Information About You

A) Are you the only beneficiary? ☐ Yes ☐ No ☐ Don't Know

B) Type of beneficiary: ☐ Minor* ☐ Spousal Beneficiary ☐ Non-spousal Beneficiary

** Guardians of Minors must complete Section 3.)*

C) Are you a U.S. Person? ☐ Yes ☐ No* (Please submit, the appropriate Form W-8)

☐ Mr. ☐ Mrs. ☐ Miss ☐ Ms. ☐ Other _____ ☐ Male ☐ Female

Beneficiary's Name: First Middle Initial Last

☐ ☐ ☐ – ☐ ☐ – ☐ ☐ ☐ ☐

Social Security Nu mber **(Required)**

Date of Birth (month/day/year) ( ) Best Time to Call/Telephone Number

Beneficiary's Street Address

City State Zip

Email Address

3. Information Minor is Beneficiary

Name of Minor's Guardian

Address of Guardian

City State Zip

Guardians: Please provide appropriate documentation under the law of the state where the minor beneficiary resides showing that you are authorized to act on the minor beneficiary's behalf. Please consult your legal advisor.

4. Beneficiary Continuation Options

(You must select only one payment option from the two choices below; the distribution option you elect is irrevocable and may not be changed subsequently. *Other payout options may be available. See the "Claim to Annuity Benefits form" for these options.)*

A. **5-year rule distribution option:** Entire amount under the contract is paid out no later than the fifth anniversary of the death of the original contract owner.

☐ I understand that I can withdraw any amount (minimum of $300) from my BCO interest at any time by completing a *Withdrawal Request form* (withdrawal charges may apply for certain contracts). Additionally, any amounts remaining in my BCO interest will be automatically distributed to me in a lump sum as of the fifth anniversary of the deceased contract owner's death. I understand that Equitable will treat all my payments from the contract as taxable on an income first basis.

B. **Scheduled Stretch-out payments** of BCO Interest over life expectancy. *(See "Things to Consider" on page 2 for further details.)*

☐ I understand that Equitable will calculate my scheduled stretch-out payments and automatically distribute them to me annually. I may request withdrawals (minimum of $300) in addition to the scheduled stretch-out payments and withdrawal charges may apply for certain contracts. I understand that Equitable will treat all my payments from the contract (scheduled payments and any additional withdrawals) as taxable on an income first basis. I understand that I may surrender the contract at any time (surrender charges may apply for certain contracts).

Start date: Payments to begin on _____ *(date cannot be later than one year after the deceased contract owner's date of death).*
Month / Day / Year

Unless you specify otherwise on the line below, all withdrawals, including BCO payments, will be taken from your account value on a pro rata basis from the performance account investment options.

Withdrawal Instructions:

C. **Tax Withholding Election:**

Tax Withholding Election is only applicable if the Scheduled Stretch-out payments box is checked above.

If no election is made, we must withhold at a default 10% rate from your payment. If you want a different tax withholding, please submit IRS Form W-4R along with this form, and we will withhold as instructed on your Form W-4R. IRS Form W-4R is available at www.irs.gov.

If you are a US Person for tax purposes and the check is sent abroad, we must withhold tax.

If you elect not to have withholding apply to your payment, or if you do not have enough tax withheld from your payment, you may be responsible for payment of estimated tax. You may incur penalties under estimated tax rules if your withholding and estimated tax payments are not sufficient.

Certain states may also require us to withhold state income tax if Federal Income Tax is withheld. In most cases, your Federal withholding election would also apply to a state withholding election, although the rate of tax may vary among states. Please note, however, we will only perform mandatory withholding if required by state law.

1. ☐ **I do NOT want Federal Income Taxes (and state income tax, if applicable) withheld from my withdrawal unless required**
2. ☐ **I WANT 10% Federal Income Taxes (and state income tax, if applicable) withheld from my withdrawal.**

5. Name of the Beneficiary(ies) for Your BCO Interest

If you die before the entire amount of your BCO interest (i.e., your portion of the Annuity Account Value of the deceased owner's contract) is distributed to you, we will pay any remaining amount to your estate unless you name a beneficiary for any remaining BCO interest at your death. If you name a beneficiary, we will make payments to that beneficiary. The BCO interest at that time will be the total Annuity Account Value as of the date we receive satisfactory proof of your death and all required documentation. If you name more than one beneficiary, we will divide any remaining BCO interest equally among beneficiaries unless you tell us otherwise. The beneficiary percentages must total 100%. Include full names, Social Security Numbers (if available) and relationships to you. If you elected the 5-year rule distribution option, we will make a lump sum payment of any remaining BCO interest. If you elected a stretch-out option, your beneficiary can elect to continue the payment method over the remaining term of your life expectancy. For multiple beneficiaries,we will pay any remaining BCO interest in a lump sum.

5. Name of the Beneficiary(ies) for Your BCO Interest (Continued)

(a) Primary Beneficiary(ies) *(If more than one, indicate %)***

Primary Beneficiary #1	%	☐ SSN ☐ TIN ☐ EIN	Relationship to Owner
Address		Date of Birth	Phone Number
Primary Beneficiary #2	%	☐ SSN ☐ TIN ☐ EIN	Relationship to Owner
Address		Date of Birth	Phone Number
Primary Beneficiary #3	%	☐ SSN ☐ TIN ☐ EIN	Relationship to Owner
Address		Date of Birth	Phone Number

(b) Contingent Beneficiary(ies) (If more than one, indicate %)**

Contingent Beneficiary #1	%	☐ SSN ☐ TIN ☐ EIN	Relationship to Owner
Address		Date of Birth	Phone Number
Contingent Beneficiary #2	%	☐ SSN ☐ TIN ☐ EIN	Relationship to Owner
Address		Date of Birth	Phone Number
Contingent Beneficiary #3	%	☐ SSN ☐ TIN ☐ EIN	Relationship to Owner
Address		Date of Birth	Phone Number

** If no percentage is indicated, we will consider the shares of the beneficiaries to be equally divided.

6. Allocation to Investment Options

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Investment Account Investment Options

(You may only specify funds that are being withdrawn from the Performance Account)

	Retirement Cornerstone 1	Retirement Cornerstone 11	Retirement Cornerstone 12	Retirement Cornerstone 13	Retirement Cornerstone 15	Retirement Cornerstone 17	Retirement Cornerstone 19		Contribution Allocation % (Required)
Performance Account Investment Options									
Asset Allocation									
1290 VT Moderate Growth Allocation	N/A	N/A	N/A	N/A	N/A	✓	✓		%
AB VPS Balanced Hedged Allocation Portfolio	✓	✓	✓	N/A	N/A	N/A	N/A		%
American Funds Insurance Series Managed Risk Asset Allocation Fund	✓	✓	✓	✓	N/A	N/A	N/A		%
BlackRock Global Allocation V.I. Fund	✓	✓	✓	✓	✓	✓	✓		%
EQ/AB Dynamic Aggressive Growth	N/A	N/A	N/A	N/A	N/A	✓	✓		%
EQ/AB Dynamic Growth Portfolio	N/A	N/A	N/A	N/A	✓	✓	✓		%
EQ/AB Dynamic Moderate Growth Portfolio	✓	✓	✓	✓	✓	✓	✓		%
EQ/Aggressive Allocation	✓	✓	✓	N/A	N/A	N/A	N/A		%
EQ/Aggressive Growth Strategy	✓	✓	✓	✓	✓	✓	✓		%
EQ/All Asset Growth Allocation	✓	✓	✓	✓	✓	✓	✓		%
EQ/American Century Moderate Growth Allocation	N/A	N/A	N/A	N/A	N/A	✓	✓		%
EQ/Balanced Strategy	✓	✓	✓	✓	✓	✓	✓		%
EQ/Conservative Growth MF/ETF Portfolio	✓	✓	✓	✓	✓	✓	✓		%
EQ/Conservative Growth Strategy	✓	✓	✓	✓	✓	✓	✓		%
EQ/Conservative Strategy	✓	✓	✓	✓	✓	✓	✓		%
EQ/Goldman Sachs Growth Allocation	N/A	N/A	N/A	N/A	N/A	✓	✓		%
EQ/Goldman Sachs Moderate Growth Allocation	✓	✓	✓	✓	✓	✓	✓		%
EQ/Growth MF/ETF Portfolio	N/A	N/A	N/A	N/A	N/A	N/A	✓		%
EQ/Growth Strategy	✓	✓	✓	✓	✓	✓	✓		%
EQ/Invesco Moderate Allocation	N/A	N/A	N/A	N/A	✓	✓	✓		%
EQ/Invesco Moderate Growth Allocation	N/A	N/A	N/A	N/A	N/A	✓	✓		%
EQ/JPMorgan Growth Allocation	N/A	N/A	N/A	N/A	N/A	✓	✓		%
EQ/JPMorgan Hedged Equity and Premium Income	N/A	N/A	N/A	N/A	✓	✓	✓		%
EQ/Moderate Allocation	✓	✓	✓	✓	✓	✓	✓		%
EQ/Moderate Growth MF/ETF Portfolio	N/A	N/A	N/A	N/A	N/A	N/A	✓		%
EQ/Moderate Growth Strategy	✓	✓	✓	✓	✓	✓	✓		%
EQ/Moderate Plus Allocation	✓	✓	✓	N/A	N/A	N/A	N/A		%
Fidelity® VIP Asset Manager 70% Portfolio	✓	✓	N/A	N/A	N/A	N/A	N/A		%
Fidelity® VIP Freedom 2015 Portfolio	✓	✓	N/A	N/A	N/A	N/A	N/A		%
Fidelity® VIP Freedom 2020 Portfolio	✓	✓	N/A	N/A	N/A	N/A	N/A		%

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Investment Account Investment Options

(You may only specify funds that are being withdrawn from the Performance Account)

	Retirement Cornerstone 1	Retirement Cornerstone 11	Retirement Cornerstone 12	Retirement Cornerstone 13	Retirement Cornerstone 15	Retirement Cornerstone 17	Retirement Cornerstone 19		Contribution Allocation % (Required)
Performance Account Investment Options - *Continued*									
Asset Allocation (Continued)									
Fidelity® VIP Freedom 2025 Portfolio	✓	✓	N/A	N/A	N/A	N/A	N/A		%
Fidelity® VIP Freedom 2030 Portfolio	✓	✓	N/A	N/A	N/A	N/A	N/A		%
Franklin Allocation VIP Fund	✓	✓	✓	✓	✓	✓	✓		%
Franklin Income VIP Fund	✓	✓	✓	✓	✓	✓	✓		%
Invesco V.I. Equity and Income Fund	N/A	N/A	N/A	N/A	✓	✓	✓		%
Nomura VIP Asset Strategy Series	✓	✓	✓	✓	✓	✓[1]	N/A		%
Large Cap Blend Stocks									
EQ/500 Managed Volatility	✓	✓	N/A	N/A	N/A	N/A	N/A		%
EQ/Capital Group Research Portfolio	✓	✓	✓	✓	N/A	N/A	N/A		%
EQ/ClearBridge Select Equity Managed Volatility	✓	✓	✓	N/A	N/A	✓	✓		%
EQ/Common Stock Index	✓	✓	✓	✓	✓	✓	✓		%
EQ/Equity 500 Index	✓	✓	✓	✓	✓	✓	✓		%
EQ/Fidelity Institutional AM® Large Cap	✓	✓	✓	✓	✓	✓	✓		%
EQ/Franklin Rising Dividends	✓	✓	✓	✓	✓	✓	✓		%
Hartford Disciplined Equity HLS Fund	N/A	N/A	N/A	✓	✓	✓	✓		%
Large Cap Growth Stocks									
1290 VT Socially Responsible Portfolio	N/A	N/A	N/A	N/A	N/A	N/A	✓		%
Blackrock Large Cap Focus Growth V.I. Fund	✓	✓	✓	✓	✓	✓	✓		%
EQ/ClearBridge Large Cap Growth ESG	✓	✓	✓	✓	N/A	✓	✓		%
EQ/JPMorgan Growth Stock Portfolio	✓	✓	✓	✓	✓	✓	✓		%
EQ/Large Cap Growth Index	✓	✓	✓	✓	✓	✓	✓		%
EQ/Large Cap Growth Managed Volatility	✓	✓	✓	✓	N/A	N/A	N/A		%
EQ/Loomis Sayles Growth	✓	✓	✓	✓	✓	✓	✓		%
MFS® Massachusetts Investors Growth Stock Portfolio	✓	✓	✓	✓	✓	✓	✓		%
Multimanager Aggressive Equity	N/A	N/A	✓	✓	✓	✓	✓		%

[1] Available for Retirement Cornerstone 17 contract holders with application sign dates prior to 10/22/2018.

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Investment Account Investment Options

(You may only specify funds that are being withdrawn from the Performance Account)

Performance Account Investment Options - *Continued*	Retirement Cornerstone 1	Retirement Cornerstone 11	Retirement Cornerstone 12	Retirement Cornerstone 13	Retirement Cornerstone 15	Retirement Cornerstone 17	Retirement Cornerstone 19		Contribution Allocation % (Required)
Large Cap Value Stocks									
1290 VT Equity Income	✓	✓	✓	✓	✓	✓	✓		%
EQ/Value Equity	✓	✓	✓	✓	✓	✓	✓		%
EQ/Invesco Comstock	✓	✓	✓	✓	✓	✓	✓		%
EQ/JPMorgan Value Opportunities	✓	✓	✓	✓	N/A	✓	✓		%
EQ/Large Cap Value Index	✓	✓	✓	✓	✓	✓	✓		%
EQ/Large Cap Value Managed Volatility	✓	✓	✓	✓	✓	✓	✓		%
Invesco V.I. Diversified Dividend Fund	✓	✓	✓	✓	✓	✓	✓		%
Mid Cap Stocks									
EQ/400 Managed Volatility	✓	✓	N/A	N/A	N/A	N/A	N/A		%
EQ/American Century Mid Cap Value	✓	✓	✓	✓	✓	✓	✓		%
EQ/Goldman Sachs Mid Cap Value	✓	✓	✓	✓	✓	✓	✓		%
EQ/Janus Enterprise	✓	✓	✓	✓	✓	✓	✓		%
EQ/MFS Mid Cap Focused Growth Portfolio	✓	✓	✓	✓	✓	✓	✓		%
EQ/Mid Cap Index	✓	✓	✓	✓	✓	✓	✓		%
EQ/Mid Cap Value Managed Volatility	✓	✓	✓	✓	✓	✓	✓		%
Fidelity® VIP Mid Cap Portfolio	✓	✓	✓	✓	✓	✓	✓		%
Small Cap Stocks									
1290 VT GAMCO Small Company Value	✓	✓	✓	✓	✓	✓	✓		%
1290 VT Microcap	N/A	N/A	N/A	N/A	N/A	✓	✓		%
1290 VT Small Cap Value	N/A	N/A	✓	✓	✓	✓	✓		%
EQ/2000 Managed Volatility	✓	✓	N/A	N/A	N/A	N/A	N/A		%
EQ/AB Small Cap Growth	✓	✓	✓	✓	✓	✓	✓		%
EQ/Franklin Small Cap Value Managed Volatility	✓	✓	✓	N/A	N/A	N/A	N/A		%
EQ/Small Company Index	✓	✓	✓	✓	✓	✓	✓		%

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Investment Account Investment Options

(You may only specify funds that are being withdrawn from the Performance Account)

	Retirement Cornerstone 1	Retirement Cornerstone 11	Retirement Cornerstone 12	Retirement Cornerstone 13	Retirement Cornerstone 15	Retirement Cornerstone 17	Retirement Cornerstone 19		Contribution Allocation % (Required)
Performance Account Investment Options - *Continued*									
International/Global Stocks									
1290 VT SmartBeta Equity ESG	✓	✓	✓	N/A	N/A	✓	✓		%
American Funds Insurance Series® SMALLCAP World Fund®	✓	✓	✓	✓	✓	✓	✓		%
American Funds Insurance Series® New World Fund®	✓	✓	✓	✓	✓	✓	✓		%
EQ/Emerging Markets Equity PLUS	✓	✓	✓	✓	✓	✓	✓		%
EQ/Global Equity Managed Volatility	✓	✓	✓	✓	N/A	N/A	N/A		%
EQ/International Core Managed Volatility	✓	✓	✓	✓	✓	✓	✓		%
EQ/International Equity Index	✓	✓	✓	✓	✓	✓	✓		%
EQ/International Managed Volatility	✓	✓	N/A	N/A	N/A	N/A	N/A		%
EQ/International Value Managed Volatility	✓	✓	✓	✓	N/A	N/A	N/A		%
EQ/Invesco Global Portfolio	✓	✓	✓	✓	✓	✓	✓		%
EQ/Lazard Emerging Markets Equity	✓	✓	✓	✓	✓	✓	✓		%
EQ/MFS International Growth	✓	✓	✓	✓	✓	✓	✓		%
EQ/MFS International Intrinsic Value	✓	✓	✓	✓	✓	✓	✓		%
Templeton Emerging Markets VIP Fund	✓	✓	✓	✓	✓	✓	✓		%
Specialty									
1290 VT GAMCO Mergers & Acquisitions	✓	✓	✓	✓	✓	✓	✓		%
1290 VT Multi-Alternative Strategies	✓	✓	N/A	N/A	N/A	N/A	N/A		%
1290 VT Natural Resources	✓	✓	✓	✓	✓	✓	✓		%
1290 VT Real Estate Portfolio	✓	✓	✓	✓	✓	✓	✓		%
Eaton Vance VT Floating-Rate Income Fund	N/A	N/A	N/A	N/A	✓	✓	✓		%
EQ/Invesco Global Real Assets	✓	✓	✓	✓	✓	✓	✓		%
EQ/MFS Technology	✓	✓	✓	✓	✓	✓	✓		%
EQ/Utilities Series	✓	✓	✓	✓	✓	✓	✓		%
EQ/T. Rowe Price Health Sciences	✓	✓	✓	✓	✓	✓	✓		%
EQ/Wellington Energy Portfolio	✓	✓	✓	✓	✓	✓	✓		%
Guggenheim VIF Global Managed Futures Strategy Fund	✓	✓	N/A	N/A	N/A	N/A	N/A		%
Multimanager Technology	N/A	N/A	N/A	N/A	✓	✓	✓		%
PIMCO VIT CommodityRealReturn® Strategy Portfolio	✓	✓	✓	✓	✓	✓	✓		%
PIMCO VIT Emerging Markets Bond Portfolio	✓	✓	✓	✓	N/A	N/A	N/A		%
ProFund VP Bear	✓	N/A	N/A	N/A	N/A	N/A	N/A		%
ProFund VP Biotechnology	✓	✓	✓	✓	✓	✓	✓		%
VanEck VIP Global Resources Fund	✓	✓	✓	✓	✓	N/A	N/A		%

EQUITABLE

Investment Account Investment Options

(You may only specify funds that are being withdrawn from the Performance Account)

	Retirement Cornerstone 1	Retirement Cornerstone 11	Retirement Cornerstone 12	Retirement Cornerstone 13	Retirement Cornerstone 15	Retirement Cornerstone 17	Retirement Cornerstone 19		Contribution Allocation % (Required)
Performance Account Investment Options - *Continued*									
International/Global Bonds									
EQ/Core Plus Bond	✓	✓	✓	✓	✓	✓	✓		%
Templeton Global Bond VIP Fund	✓	✓	✓	✓	✓	✓	✓		%
High Yield Bonds									
1290 VT High Yield Bond	✓	✓	✓	✓	✓	✓	✓		%
Nomura VIP High Income Series	✓	✓	✓	✓	✓	✓	✓		%
Bonds									
1290 VT DoubleLine Opportunistic Bond	N/A	N/A	N/A	N/A	✓	✓	✓		%
American Funds Insurance Series The Bond Fund of America	✓	✓	✓	✓	✓	✓	✓		%
EQ/Core Bond Index	✓	✓	✓	✓	✓	✓	✓		%
EQ/Intermediate Government Bond	✓	✓	✓	✓	✓	✓	✓		%
EQ/PIMCO Global Real Return	✓	✓	✓	✓	✓	✓	✓		%
EQ/PIMCO Real Return	✓	✓	✓	✓	✓	✓	✓		%
EQ/PIMCO Total Return ESG	✓	✓	✓	✓	✓	✓	✓		%
EQ/PIMCO Ultra Short Bond	✓	✓	✓	✓	✓	✓	✓		%
Fidelity VIP Strategic Income Portfolio	✓	✓	✓	✓	✓	✓	✓		%
Lord Abbett Bond Debenture	✓	✓	✓	✓	✓	✓	✓		%
PIMCO VIT Income Portfolio	N/A	N/A	N/A	N/A	N/A	✓	✓		%
Cash/Cash Equivalents									
EQ/Money Market	✓	✓	✓	✓	✓	✓	✓		%
Guaranteed Interest Option (GIO) (maximum 25%)	✓	✓	✓	✓	✓	✓	✓[2]		%
Guaranteed Interest Option (GIO) (maximum 5%)	N/A	N/A	N/A	N/A	N/A	N/A	✓[2]		%
Total (Total of all Investment Account Investment Options chosen must equal 100%)									**100%**

[2] The maximum allocation to the GIO is 25% for Retirement Cornerstone 19 contracts with applications signed before May 22, 2023, and 5% for contracts with applications signed on or after May 22, 2023.

7A. State Fraud Warnings

The following states require us to notify you of the serious consequences of filing a false or fraudulent insurance claim. Please read this section carefully.

Alaska:

A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

Arkansas, District of Columbia, Louisiana, Rhode Island, Texas, West Virginia:

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Arizona:

For your protection, Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

California:

For your protection, California law requires the following to appear on this form. Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Colorado:

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

Delaware, Florida, Idaho, Indiana, and Oklahoma:

WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

Maine, Tennessee, Virginia and Washington:

WARNING: It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

Kentucky and Pennsylvania:

Any person who knowingly and with the intent to defraud any insurance company or other person files a statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Maryland:

Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Minnesota:

A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

New Hampshire:

Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

New Jersey and New Mexico:

Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

New York:

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

New York State Residents Only:
Read & Sign Below

I have read and understand the New York State fraud warning. Your original signature is required in this section (for NY State residents).

Beneficiary's Signature: _____

Date: _____

Ohio:

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Oregon and All Other States:

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement that is material to the interests of an insurer may be guilty of insurance fraud.

Puerto Rico:

Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other

7A. State Fraud Warnings (Continued)

benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation with the penalty of a fine of not less than five thousand ($5,000) dollars and not more than ten thousand ($10,000) dollars, or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances are present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

7B. Other State Specific Notices

For Same Sex Spouses: The determination of spousal status is made under applicable state law. However, in the event of a conflict between federal and state law regarding the determination of spousal status, we follow federal rules.

8. Agree to Terms and Acknowledge Fraud Warnings and Sign Here

Please check the appropriate state of residence, and read the State Fraud Warnings for your state in Section 7. ***If your state is not listed, please check the "OTHER" box below.***

- ☐ Alaska
- ☐ Arizona
- ☐ Arkansas
- ☐ California
- ☐ Colorado
- ☐ Delaware
- ☐ District of Columbia
- ☐ Florida
- ☐ Idaho
- ☐ Indiana
- ☐ Kentucky
- ☐ Louisiana
- ☐ Maine
- ☐ Maryland
- ☐ Minnesota
- ☐ New Hampshire
- ☐ New Jersey
- ☐ New Mexico
- ☐ New York
- ☐ Ohio
- ☐ Oklahoma
- ☐ Oregon
- ☐ Pennsylvania
- ☐ Puerto Rico
- ☐ Tennessee
- ☐ Texas
- ☐ Virginia
- ☐ Washington
- ☐ West Virginia
- ☐ OTHER (Please indicate state): _____

I have read and understand the appropriate fraud warning in Section 7 for this state.

(New York State Residents: You must also sign affidavit below New York State Fraud Warning in Section 7 of this form.)

By electing BCO I authorize Equitable to distribute my portion of the Annuity Account Value of the deceased owner's certificate/contract according to my election in Section 4. I have read and understand the *Things to Consider* on page 2 and the *Terms and Conditions* on page 3 of this form.

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number,

2. I am a *U.S. person (including a U.S. resident alien), and

3. I am not subject to backup withholding due to failure to report interest and dividend income.

*** If you are not a U.S. person for tax purposes, you must complete and submit the appropriate Form W-8.**

X_____ _____

Your Signature — REQUIRED FOR ALL STATES DATE

X_____ as guardian of _____ _____

Guardian's Signature Minor Beneficiary's Name Date

This form is furnished prior to determination by Equitable as to whether any annuity benefits were in force with respect to the annuitant or to whom any such annuity benefits are payable, and without prejudice to Equitable's rights.

Mail To

Mail completed *"Inherited Annuity Beneficiary Continuation Option for NQ"* form to:

Regular Mail:
Equitable
Retirement Service Solutions
P.O. Box 1016
Charlotte, NC 28201-1016

Express Mail:
Equitable
Retirement Service Solutions
8501 IBM Dr, Suite 150-IR
Charlotte NC 28262-4333