



EQUITABLE

# Investment Edge<sup>®</sup>

Variable Annuity

May 1, 2024

Issued by Equitable Financial Life Insurance Company of America (not in New York)  
or Equitable Financial Life Insurance Company.



# Investment Edge<sup>®</sup> 15.0

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

Issued through: Equitable America Variable Account No. 70A and Separate Account No. 70  
Contract Classes: Investment Edge<sup>®</sup>, Investment Edge<sup>®</sup> Select, Investment Edge<sup>®</sup> ADV

Summary Prospectus for New Investors  
May 1, 2024

---

This summary prospectus (the "Summary Prospectus") summarizes key features of the contract. Before you invest, you should also review the statutory prospectus (the "Prospectus") for the contract, which contains more information about the contract's features, benefits, and risks. You can find this document and other information about the contract online at [www.equitable.com/ICSR#EQH154183](http://www.equitable.com/ICSR#EQH154183). You can also obtain this information at no cost by calling 1-877-522-5035, by sending an email request to [EquitableFunds@dfinsolutions.com](mailto:EquitableFunds@dfinsolutions.com), or by calling your financial intermediary.

You invest to accumulate value on a tax-deferred basis in one or more of our investment options: (i) variable investment options listed in Appendix "Portfolio Companies available under the contract" and (ii) the account for dollar cost averaging.

The Investment Edge<sup>®</sup> ADV series is available through advisors who charge an advisory fee for their services, and this fee is in addition to contract fees and expenses. If you elect to pay the advisory fee from your account value, then this deduction will be treated as a withdrawal and will reduce the standard death benefit, the Protected premium death benefit, and payments under the Income Edge payment program, and may also be subject to federal and state income taxes and a 10% federal penalty tax.

**You may cancel your contract within 10 days of receiving it without paying fees or penalties. In some states, this cancellation period may be longer. Upon cancellation, you will receive either a full refund of the amount you paid with your application or your total account value. You should review the Prospectus, or consult with your investment professional, for additional information about the specific cancellation terms that apply.**

**We reserve the right to stop accepting any application or contribution from you at any time, including after you purchase the contract. If you have the Protected premium death benefit and we exercise our right to discontinue the acceptance of, and/or place additional limitations on, contributions to the contract you may no longer be able to fund your benefit. This means that you may no longer be able to increase your benefit base through contributions.**

Additional information about certain investment products, including variable annuities, has been prepared by the Securities and Exchange Commission's staff and is available at [Investor.gov](http://Investor.gov).

# Important Information You Should Consider About The Contract

## FEES AND EXPENSES

### Charges for Early Withdrawals

Each series of the contract provides for different withdrawal charge periods and percentages.

**Investment Edge®** — If you surrender your contract, apply cash value to a non-life contingent annuity payout option, or withdraw money from an Investment Edge® contract within 6 years following your last contribution, you will be assessed a withdrawal charge of up to 6% of contributions, withdrawn. For example, if you make a withdrawal in the first year, you could pay a withdrawal charge of up to \$6,000 on a \$100,000 investment.

**Investment Edge® Select** — No withdrawal charge.

**Investment Edge® ADV** — No withdrawal charge.

For additional information about charges for surrenders and early withdrawals see “Withdrawal charge” in “Charges and expenses” in the Prospectus.

### Transaction Charges

In addition to withdrawal charges, you may also be charged for other transactions (for special requests such as wire transfers, express mail, duplicate contracts, preparing checks, third-party transfers or exchanges, or when you transfer between investment options in excess a certain number).

For additional information about transaction charges see “Charges that the Company deducts” in “Charges and expenses” in the Prospectus.

### Ongoing Fees and Expenses (annual charges)

Each series of the contract provides for different ongoing fees and expenses. The table below describes the fees and expenses that you may pay each year under the contract, depending on the options you choose. For Investment Edge® ADV contracts, the fees and expenses in the table below do not reflect any advisory fees paid to financial intermediaries from the contract value or other assets of the owner; if such fees were reflected the below fees and charges would be higher. Please refer to your contract specifications page for information about the specific fees you will pay each year based on the options you have elected.

Annual Fee	Minimum	Maximum
Base Contract (varies by contract series) <sup>(1)</sup>	0.30%	1.25%
Investment options (Portfolio fees and expenses) <sup>(2)</sup>	0.57%	2.65%
Optional benefits available for an additional charge (for a single optional benefit, if elected) <sup>(3)</sup>	0.60%	40.00%

(1) Expressed as an annual percent of daily net assets in the variable investment options.

(2) Expressed as an annual percentage of daily net assets in the Portfolio. This range is for the year ended December 31, 2023 and could change from year to year.

(3) Expressed as an annual percentage of the Net Amount at Risk.

Because your contract is customizable, the choices you make affect how much you will pay. To help you understand the cost of owning your contract, the following table shows the lowest and highest cost you could pay each year, based on current charges. This estimate assumes that you do not take withdrawals from the contract or make any other transactions, **which could add withdrawal charges that substantially increase costs.**

Lowest Annual Cost \$837	Highest Annual Cost \$3,282
Assumes:	Assumes:
<ul style="list-style-type: none"> <li>Investment of \$100,000</li> <li>5% annual appreciation</li> <li>Least expensive combination of contract series and Portfolio fees and expenses</li> <li>No sales charges or advisory fees</li> <li>No additional contributions, transfers or withdrawals</li> </ul>	<ul style="list-style-type: none"> <li>Investment of \$100,000</li> <li>5% annual appreciation</li> <li>Most expensive combination of contract series (Investment Edge® Select), optional benefits (Protected premium death benefit) and Portfolio fees and expenses</li> <li>No sales charges or advisory fees</li> <li>No additional contributions, transfers or withdrawals</li> </ul>

For additional information about ongoing fees and expenses see “Fee Table” in the Prospectus.

## RISKS

<b>Risk of Loss</b>	<p>The contract is subject to the risk of loss. You could lose some or all of your account value.</p> <p>For additional information about the risk of loss see “Principal risks of investing in the contract” in the Prospectus.</p>
<b>Not a Short-Term Investment</b>	<p>The contract is not a short-term investment and is not appropriate for an investor who needs ready access to cash because the contract is designed to provide for the accumulation of retirement savings and income on a long-term basis. As such, you should not use the contract as a short-term investment or savings vehicle. A withdrawal charge may apply in certain circumstances and any withdrawals may also be subject to federal and state income taxes and tax penalties.</p> <p>For additional information about the investment profile of the contract see “Fee Table” in the Prospectus.</p>
<b>Risks Associated with Investment Options</b>	<p>An investment in the contract is subject to the risk of poor investment performance and can vary depending on the performance of the variable investment options available under the contract, (e.g., the Portfolios). Each investment option has its own unique risks. You should review the investment options available under the contract before making an investment decision.</p> <p>For additional information about the risks associated with investment options see “Variable investment options” and “Portfolios of the Trusts” in “Purchasing the Contract” in the Prospectus. See also Appendix “Portfolio Companies available under the contract” in the Prospectus.</p>
<b>Insurance Company Risks</b>	<p>An investment in the contract is subject to the risks related to the Company. The Company is solely responsible to the contract owner for the contract’s account value. The general obligations under the contract are supported by our general account and are subject to our claims-paying ability. An owner should look solely to our financial strength for our claims-paying ability. More information about the Company, including our financial strength ratings, may be obtained at <a href="https://equitable.com/about-us/financial-strength-ratings">https://equitable.com/about-us/financial-strength-ratings</a>.</p> <p>For additional information about insurance company risks see “About the general account” in “More information” in the Prospectus.</p>

## RESTRICTIONS

<b>Investments</b>	<p>We may, at any time, exercise our rights to limit or terminate your contributions, allocations and transfers to any of the variable investment options and to limit the number of variable investment options which you may select. Such rights include, among others, combining any two or more variable investment options and transferring account value from any variable investment option to another variable investment option.</p> <p>For more information see “About the Separate Account” in “More information” in the Prospectus.</p> <p>Currently, we do not charge for transfers among investment options under the contract. However, we reserve the right to charge for any transfers in excess of 12 per contract year. We will provide you with advance notice if we decide to assess the transfer charge, which will never exceed \$35 per transfer.</p> <p>For additional information about the investment options, including information regarding volatility management strategies and techniques, see “Transfer charge” in “Charges and expenses” and “Portfolios of the Trusts” in “Purchasing the Contract” in the Prospectus.</p>
<b>Optional Benefits</b>	<p>At any time, we have the right to limit or terminate your ability to contribute to any of the investment options. If you have one or more guaranteed benefits like the Protected premium death benefit or Income Edge payment program (which are also known as optional benefits) and we exercise our right to discontinue the acceptance of, and/or place additional limitations on, contributions to the contract, you may no longer be able to fund your guaranteed benefit(s).</p> <p>Withdrawals, including withdrawals to pay advisory fees, that exceed limits specified by the terms of an optional benefit may affect the availability of the benefit by reducing the benefit by an amount greater than the value withdrawn, and/or could terminate the benefit.</p>

## RESTRICTIONS

If you purchase an Investment Edge® ADV contract and you elect to pay the advisory fee from your account value, then this deduction will be treated as a withdrawal and will reduce the standard death benefit, the Protected premium death benefit, and payments under the Income Edge payment program, and may also be subject to federal and state income taxes and a 10% federal penalty tax. See "Fee based programs" in "Purchasing the contract" in the Prospectus.

For additional information about the optional benefits see "How you can purchase and contribute to your contract" in "Purchasing the contract" and "Benefits available under the contract" in the Prospectus.

## TAXES

### **Tax Implications**

You should consult with a tax professional to determine the tax implications of an investment in, and payments received under, the contract. There is no additional tax benefit to you if the contract is purchased through a tax-qualified plan or individual retirement account (IRA). Withdrawals will be subject to ordinary income tax and may be subject to tax penalties. Generally, you are not taxed until you make a withdrawal from the contract.

For additional information about tax implications see "Tax information" in the Prospectus.

## CONFLICTS OF INTEREST

### **Investment Professional Compensation**

Some financial professionals may receive compensation for selling the contract to you, both in the form of commissions or in the form of contribution-based compensation. Financial professionals may also receive additional compensation for enhanced marketing opportunities and other services (commonly referred to as "marketing allowances"). This conflict of interest may influence the financial professional to recommend this contract over another investment.

For additional information about compensation to financial professionals see "Distribution of the contracts" in "More information" in the Prospectus.

### **Exchanges**

Some financial professionals may have a financial incentive to offer a new contract in place of the one you already own. You should only exchange your contract if you determine, after comparing the features, fees, and risks of both contracts, that it is preferable to purchase the new contract rather than continue to own your existing contract.

For additional information about exchanges see "Charge for third-party transfer or exchange" in "Charges and expenses" in the Prospectus.

# Overview of the Contract

---

## **Purpose of the Contract**

The contract is designed to help you accumulate assets through investments in underlying Portfolios during the accumulation phase. It can provide or supplement your retirement income by providing a stream of income payments during the annuity phase. It also provides death benefits to protect your beneficiaries. The contract may be appropriate if you have a long-term investment horizon. It is not intended for people who may need to access invested funds within a short-term timeframe or frequently, or who intend to engage in frequent transfers of the underlying Portfolios.

## **Phases of the Contract**

The contract has two phases: an accumulation (savings) phase and an income (annuity) phase.

### ***Accumulation (Savings) Phase***

During the accumulation phase, you can allocate your contributions to one or more of the available investment options, which include:

- variable investment options, and
- the account for dollar cost averaging.

**For additional information about each underlying Portfolio see Appendix "Portfolio Companies available under the contract."**

### ***Income (Annuity) Phase***

You enter the income phase when you annuitize your contract. During the income phase, you will receive a stream of fixed income payments for the annuity payout period of time you elect. You can elect to receive annuity payments (1) for life; (2) for life with a certain minimum number of payments; or (3) for life with a certain amount of payment. Please note that when you annuitize, your investments are converted to income payments and you will no longer be able to make any additional withdrawals from your contract. All accumulation phase benefits terminate upon annuitization and the contract has a maximum annuity commencement date.

## **Contract Features**

The contract provides for the accumulation of retirement savings and income. The contract offers income and death benefit protection, and offers various payout options.

### ***Contract Classes***

You can purchase one of three contract classes that have different ongoing fees and withdrawal charges. For example, the contract offers Investment Edge® with a 6 year withdrawal charge period and a 1.10% contract fee, Investment Edge® Select with no withdrawal charge and a 1.25% contract fee, and Investment Edge® ADV with no withdrawal charge and a 0.30% contract fee.

### ***Access to Your Money***

During the accumulation phase you can take withdrawals from your contract. Withdrawals will reduce your account value and may be subject to withdrawal charges, income taxes and a tax penalty if you are younger than 59½. Withdrawals will also generally reduce your guaranteed benefits and the amount of the reduction may be greater than the dollar amount of the withdrawal.

### ***Death Benefits***

Your contract includes a standard death benefit that pays your beneficiaries an amount equal to your account value. For an additional fee, you can purchase the Protected premium death benefit ("PPDB") that provides different minimum payment guarantees.

### ***Rebalancing and Dollar Cost Averaging***

You can elect to have your account value automatically rebalanced at no additional charge. We offer two rebalancing programs that you can use to automatically reallocate your account value among your variable investment options. You can also elect to allocate your investments using a dollar cost averaging program at no additional charge. Generally, you may not elect both a dollar cost averaging program and a rebalancing option.

### ***Income Edge Payment Program***

You can elect an Income Edge payment program, which will pay out your entire account value via scheduled payments over a set period of time, with a portion of each payment being a return of your cost basis in the contract and thus excludable from taxes.

### **Other contracts**

We offer a variety of fixed and variable annuity contracts. They may offer features, including investment options, credits, fees, death or income guarantee benefits and/or charges that are different from those in the contracts offered by this Prospectus. Not every contract is offered through every selling broker-dealer. Some selling broker-dealers may not offer and/or limit the offering of certain features or options, as well as limit the availability of the contracts, based on issue age or other criteria established by the selling broker-dealer. Upon request, your financial professional can show you information regarding our other annuity contracts that he or she distributes. You can also contact us to find out more about the availability of any of our annuity contracts.

You should work with your financial professional to decide whether this contract and any optional benefit is appropriate for you based on a thorough analysis of your particular insurance needs, financial objectives, investment goals, tax planning needs, time horizons and risk tolerance.

### **Fee based programs**

You may purchase an Investment Edge<sup>®</sup> ADV contract only if you are a participant in an account established under a fee-based program sponsored and maintained by a registered broker-dealer or other financial intermediary we approve. If you elect to pay the advisory fee from your account value, then this deduction will be treated as a withdrawal and will reduce the standard death benefit, the Protected premium death benefit, and payments under the Income Edge payment program, and may also be subject to federal and state income taxes and a 10% federal penalty tax. See "Fee based programs" in "Purchasing the contract" in the Prospectus for more information.



# Benefits available under the contract

## Summary of Benefits

The following tables summarize important information about the benefits available under the contract.

### Death Benefits

These death benefits are available during the accumulation phase:

Name of Benefit	Purpose	Standard/ Optional	Annual Fee		Brief Description of Restrictions/Limitations
			Max	Current	
Standard Death Benefit	Guarantees beneficiaries will receive a benefit equal to your account value.	Standard	No Additional Charge		<ul style="list-style-type: none"><li>Available only at contract purchase</li></ul>
Protected Premium Death Benefit	Guarantees beneficiaries will receive a benefit at least equal to your adjusted contributions.	Optional	1.2%-40% <sup>(1)</sup>	0.6%-20% <sup>(1)</sup>	<ul style="list-style-type: none"><li>Available only at contract purchase</li><li>Withdrawals could significantly reduce or terminate benefit</li></ul>

(1) Expressed as a percentage of the Net Amount at Risk.

### Other Benefits

These other benefits are available during the accumulation phase:

Name of Benefit	Purpose	Standard/ Optional	Annual Fee		Brief Description of Restrictions/Limitations
			Max	Current	
Rebalancing	Periodically rebalance to your desired asset mix.	Optional	No Charge		<ul style="list-style-type: none"><li>Must rebalance 100% of account value</li></ul>
Dollar Cost Averaging	Transfer account value to selected investment options on a regular basis to potentially reduce the impact of market volatility.	Optional	No Charge		<ul style="list-style-type: none"><li>\$5,000 minimum to begin program</li></ul>

# Buying the Contract

---

You may purchase a contract by making payments to us that we call “contributions.” We can refuse to accept an application from you or any contribution from you at any time, including after you purchase the contract. We require a minimum contribution amount for each type of contract purchased. Maximum contribution limitations also apply.

## **Maximum issue age**

The maximum issue age for non-qualified, IRA and qualified plan contracts is 85. The maximum issue age for inherited NQ and inherited IRA beneficiary continuation contracts is 70.

## **Minimum initial and subsequent contribution amounts**

The minimum initial contribution is generally \$10,000 for Investment Edge® contracts and \$25,000 for Investment Edge® Select and Investment Edge® ADV contracts. Each subsequent contribution generally must be at least \$500 (except for certain IRAs—\$50 for Traditional and Roth IRAs and \$1,000 for an Inherited IRA), unless you enroll in the automatic investment program.

## **Limitations on contributions to the contract**

We reserve the right to refuse to accept any contribution under the contract at any time or change our contribution limits and requirements. This means that if you have one or more guaranteed benefits like the Protected premium death benefit or Income Edge payment program and we exercise our right to discontinue the acceptance of, and/or place additional limitations on, contributions to the contract you may no longer be able to fund the guaranteed benefit(s).

## **When initial and subsequent contributions are credited**

### ***Initial Contribution***

If your application is in good order when we receive it for application processing purposes, your contribution will be applied within two business days. If any information we require to issue your contract is missing or unclear, we will hold your contribution while we try to obtain this information. If we are unable to obtain all of the information we require within five business days after we receive an incomplete application or form, we will inform the financial professional submitting the application on your behalf. We will then return the contribution to you, unless you or your financial professional acting on your behalf, specifically direct us to keep your contribution until we receive the required information. The contribution will be applied as of the date we receive the missing information.

### ***Subsequent Contributions***

If we receive a subsequent contribution before the close of the NYSE (typically 4:00 pm eastern), we will credit that contribution that day. If we receive your subsequent contribution after the close of the NYSE, your contribution will be applied the next business day.

## **Additional limitations on contributions to the contract**

Additional limitations on contributions and the source of contributions apply based on the type of contract, such as non-qualified or particular types of IRAs. Please see the tables in the “Rules regarding contributions to your contract” appendix to the Prospectus for detailed information. You can obtain the Prospectus by calling the number or accessing the website noted on the first page of this summary.

# Making Withdrawals: Accessing the Money in Your Contract

---

## **Accessing your money**

You have several ways to access your account value before annuity payments begin. You may take partial withdrawals from your contract at any time or, depending on your specific situation, set up an automatic payment plan, a systematic withdrawal plan, a substantially equal withdrawals plan, Income Edge payment program or a lifetime RMD payments plan. You may also surrender your contract to receive its cash value at any time while an owner is living (or for contracts with non-natural owners, while an annuitant is living) and before you begin to receive annuity payments. If we receive a withdrawal or surrender request in good order before the close of the NYSE (typically 4:00 pm eastern), we will process the request that day. If we receive the request after the close of the NYSE, we will process the request on the next business day. We will generally send you the full requested withdrawal amount and deduct any applicable withdrawal charges from account value unless your request otherwise.

Withdrawals will reduce your account value and may be subject to withdrawal charges, income taxes and a tax penalty if you are younger than 59½. Withdrawals may also reduce (possibly on a greater than dollar-for-dollar basis) or terminate any guaranteed benefits. Surrenders also may be subject to withdrawal charges, income taxes and a tax penalty if you are younger than 59½.

Please see "Accessing your money" in the Prospectus for more information on the ways you may withdraw your account value.

If you own an Investment Edge® ADV contract and elect to pay advisory fees from your account value, then this deduction will be treated as a withdrawal and will reduce the standard death benefit, the Protected premium death benefit, and payments under the Income Edge payment program, and may also be subject to federal and state income taxes and a 10% federal penalty tax.

## **Free withdrawal amount**

Each contract year you can withdraw a certain amount from your contract without paying a withdrawal charge.

## **When to expect payments**

Generally, we will fulfill requests for payments out of the variable investment options within seven calendar days after the business day the transaction request is received by us in good order. These transactions may include applying proceeds to a payout annuity, transfers payment of a death benefit, payment of any amount you withdraw (less any withdrawal charge, if applicable) and, upon surrender, payment of the cash value.

## Additional Information About Fees

The following tables describe the fees and expenses that you will pay when buying, owning, surrendering or making withdrawals from the contract. Each of the charges and expenses is more fully described in "Charges and expenses". The fees and expenses for the ADV series do not reflect any advisory fees paid to investment advisors from the account value or other assets of the owner and the cumulative effect of these charges could increase the overall cost of an Investment Edge® ADV contract. Please refer to your contract specifications page for information about the specific fees you will pay each year based on the options you have elected.

The first table describes fees and expenses that you will pay at the time that you surrender the contract or if you make certain withdrawals, transfers or request special services. Charges designed to approximate certain taxes that may be imposed on us, such as premium taxes in your state, may also apply.

Transaction Expenses			
	Investment Edge®	Investment Edge® Select	Investment Edge® ADV
Sales Load Imposed on Purchases	None	None	None
Withdrawal Charge (as a percentage of contributions withdrawn)	6.00% <sup>(1)</sup>	None	None
Transfer Fee <sup>(2)</sup>	\$35	\$35	\$35
Third Party Transfer or Exchange Fee <sup>(3)</sup>	\$125	\$125	\$125
Special Service Charges <sup>(4)</sup>	\$90	\$90	\$90

- (1) For Investment Edge® only, the charge percentage we use is determined by the number of years since receipt of the contribution to which the charge relates if you make the withdrawal, surrender your contract to receive its cash value, or, if offered, surrender your contract to apply your cash value to a non-life contingent annuity payment option. For each contribution, we consider the year in which we receive that contribution to be "year 1".

	Contract Year					
	1	2	3	4	5	6+
Investment Edge®	6%	6%	5%	4%	3%	0%

- (2) Currently, we do not charge for transfers among investment options under the contract. However, we reserve the right to charge for transfers in excess of 12 transfers per contract year. We will charge no more than \$35 for each transfer at the time each transfer is processed. See "Transfer charge" under "Charges that the Company deducts" in "Charges and expenses".
- (3) Currently, we do not charge for third party transfers or exchanges. However, we reserve the right to discontinue this waiver at any time, with or without notice. The maximum third party transfer or exchange fee is \$125. The current charge (which, as described above is waived) is \$65. These charges may increase over time to cover our administrative costs. We may discontinue these services at any time.
- (4) Special service charges include (1) express mail charge; (2) wire transfer charge; (3) duplicate contract charge; (4) check preparation charge; and (5) Duplicate Annual and/or Quarterly Statement of Account or Annual Payout Statement Charge. These charges may increase over time to cover our administrative costs. We may discontinue these services at any time.

The next table describes the fees and expenses that you will pay *each year* during the time that you own the contract (not including Portfolio fees and expenses). If you choose to purchase an optional benefit, you will pay additional charges, as shown below.

Annual Contract Expenses			
	Investment Edge®	Investment Edge® Select	Investment Edge® ADV
Contract Maintenance Fee <sup>(1)</sup>	\$50 <sup>(1)</sup>	\$50 <sup>(1)</sup>	None
Base Contract Expenses (as a percentage of daily net assets in the variable investment options)	1.10% <sup>(2)</sup>	1.25% <sup>(2)</sup>	0.30%
Optional Benefits Expenses (as a percentage of the Net Amount at Risk) <sup>(3)</sup>			
Protected premium death benefit charges <sup>(4)</sup>	40.0% <sup>(5)</sup>	40.0% <sup>(5)</sup>	40.0% <sup>(5)</sup>

- (1) If your account value on a contract date anniversary is \$50,000 or more there is no charge. If the contract is surrendered or annuitized or a death benefit is paid on any date other than the contract date anniversary, we will deduct a pro rata portion of the charge for that year. Otherwise we deduct the full charge. This charge will no longer apply to NQ contracts following Income Edge election, even if your account value falls below \$50,000.

- (2) You may be eligible for a reduction in the Contract Fee. See “Breakpoint Credit” in “Purchasing the Contract” for more information.
- (3) On each day of your contract, your NAR is equal to (A) minus (B), where (A) equals your Protected premium death benefit base; and (B) equals your account value on that day. Your NAR can never be less than zero. For more information, see “Protected premium death benefit charge” in “Charges and expenses”.
- (4) If on any date other than the contract date anniversary your contract is surrendered or annuitized, an Income Edge payment program is elected and becomes effective, a death benefit is paid, or the Protected Premium death benefit is otherwise terminated, we will deduct the cumulative accrued charge for that year from your account value.
- (5)

Age	Current Annual Charge	Maximum Annual Charge	Age	Current Annual Charge	Maximum Annual Charge
<65	0.6%	1.2%	89	12.0%	24.0%
66-70	1.2%	2.4%	90	13.5%	27.0%
71-75	1.8%	3.6%	91	14.5%	29.0%
76-80	3.6%	7.2%	92	16.0%	32.0%
81-85	7.2%	14.4%	93	17.0%	34.0%
86	9.0%	18.0%	94	18.5%	37.0%
87	10.0%	20.0%	95	20.0%	40.0%
88	11.0%	22.0%			

The next item shows the minimum and maximum total operating expenses charged by the underlying Portfolios that you may pay periodically during the time that you own the contract. A complete list of Portfolios available under the contract, including their annual expenses, may be found at the back of this document. See Appendix “Portfolio Companies available under the contract.” These expenses are for the period ended December 31, 2023, and may fluctuate from year to year.

Annual Portfolio Expenses		
	Minimum	Maximum
Annual Portfolio Expenses prior to Expense Limitation Arrangement (expenses that are deducted from Portfolio assets including management fees, 12b-1 fees, service fees, and other expenses) <sup>(*)</sup>	0.57%	2.65%
Annual Portfolio Expenses after Expense Limitation Arrangement (expenses that are deducted from Portfolio assets including management fees, 12b-1 fees, service fees, and other expenses) <sup>(*)</sup>	0.54%	2.41%

(\*) “Annual Portfolio Expenses” are based, in part, on estimated amounts of such expenses. Pursuant to a contract, Equitable Investment Management Group, LLC has agreed to make payments or waive its management, administrative and other fees to limit the expenses of certain affiliated Portfolios through April 30, 2025 (“Expense Limitation Arrangement”) (unless the Trust’s Board of Trustees consents to an earlier revision or termination of this agreement). The Expense Limitation Arrangement may be terminated by Equitable Investment Management Group, LLC at any time after April 30, 2025. The Expense Limitation Arrangement does not apply to unaffiliated Portfolios.

## Example

These Examples are intended to help you compare the cost of investing in the contract with the cost of investing in other variable annuity contracts. These costs include transaction expenses, annual contract expenses, and annual Portfolio expenses. The examples for the ADV series do not reflect any advisory fees paid to investment advisors from the account value or other assets of the owner; however, if they did the expenses shown would be higher.

These Examples assume that you invest \$100,000 in the contract for the time periods indicated. The Examples also assume that your investment has a 5% return each year and assumes the most expensive combination of annual Portfolio expenses, Protected premium death benefit (at its maximum charge) and that all account value is in the variable investment options.

Although your actual costs may be higher or lower, based on these assumptions, your cost would be:

	If you surrender your contract or annuitize (under a non-life option) at the end of the applicable time period				If you do not surrender your contract			
	1 year	3 years	5 years	10 years	1 year	3 years	5 years	10 years
Investment Edge®	\$9,938	\$16,938	\$23,110	\$41,312	\$3,938	\$11,938	\$20,110	\$41,312
Investment Edge® Select	\$4,095	\$12,397	\$20,849	\$42,659	\$4,095	\$12,397	\$20,849	\$42,659
Investment Edge® ADV	\$3,098	\$ 9,470	\$16,088	\$33,766	\$3,098	\$ 9,470	\$16,088	\$33,766

## Appendix: Portfolio Companies available under the contract

The following is a list of Portfolio Companies available under the contract. More information about the Portfolio Companies is available in the prospectuses for the Portfolio Companies, which may be amended from time to time and can be found online at [www.equitable.com/ICSR#EQH154183](http://www.equitable.com/ICSR#EQH154183). You can request this information at no cost by calling 1-877-522-5035 or by sending an email request to [EquitableFunds@dfinsolutions.com](mailto:EquitableFunds@dfinsolutions.com).

The current expenses and performance information below reflects fee and expenses of the Portfolios, but do not reflect the other fees and expenses that your Contract may charge. Expenses would be higher and performance would be lower if these other charges were included. Each Portfolio's past performance is not necessarily an indication of future performance.

### Affiliated Portfolio Companies:

TYPE	Portfolio Company — Investment Adviser; Sub-Adviser(s), as applicable	Current Expenses	Average Annual Total Returns (as of 12/31/2023)		
			1 year	5 year	10 year
Specialty	1290 VT Convertible Securities — Equitable Investment Management Group, LLC ("EIMG"); <i>SSGA Funds Management, Inc.</i>	0.90%^	13.73%	9.37%	6.84%
Fixed Income	1290 VT DoubleLine Opportunistic Bond — EIMG; <i>DoubleLine Capital LP</i>	0.91%^	6.60%	0.72%	—
Equity	1290 VT Equity Income — EIMG; <i>Barrow, Hanley, Mewhinney &amp; Strauss, LLC d/b/a Barrow Hanley Global Investors</i>	0.95%^	5.49%	10.25%	7.23%
Specialty	1290 VT GAMCO Mergers & Acquisitions — EIMG; <i>GAMCO Asset Management, Inc.</i>	1.29%^	9.53%	4.22%	3.39%
Equity	1290 VT GAMCO Small Company Value — EIMG; <i>GAMCO Asset Management, Inc.</i>	1.06%	21.04%	12.82%	7.94%
Fixed Income	1290 VT High Yield Bond — EIMG; <i>AXA Investment Managers US Inc., Post Advisory Group, LLC</i>	1.03%^	12.39%	4.73%	3.76%
Equity	1290 VT Micro Cap <sup>(1)</sup> — EIMG; <i>BlackRock Investment Management, LLC, Lord, Abnett &amp; Co. LLC</i>	1.15%^	7.62%	11.41%	—
Specialty	1290 VT Multi-Alternative Strategies <sup>(1)</sup> — EIMG	1.54%^	5.13%	1.57%	—
Specialty	1290 VT Natural Resources — EIMG; <i>AllianceBernstein L.P.</i>	0.90%^	1.17%	10.31%	2.80%
Specialty	1290 VT Real Estate — EIMG; <i>AllianceBernstein L.P.</i>	0.90%^	9.46%	2.74%	3.61%
Equity	1290 VT Small Cap Value <sup>(1)</sup> — EIMG; <i>BlackRock Investment Management, LLC, Horizon Kinetics Asset Management LLC</i>	1.17%^	5.79%	12.69%	—
Equity	1290 VT SmartBeta Equity ESG — EIMG; <i>AXA Investment Managers US Inc.</i>	1.10%^	16.49%	11.53%	8.52%
Equity	1290 VT Socially Responsible — EIMG; <i>BlackRock Investment Management, LLC</i>	0.92%	27.50%	15.12%	11.32%
Equity	EQ/500 Managed Volatility <sup>†</sup> — EIMG; <i>AllianceBernstein L.P., BlackRock Investment Management, LLC</i>	0.81%	25.27%	14.21%	10.71%
Asset Allocation	EQ/AB Dynamic Moderate Growth <sup>Δ</sup> — EIMG; <i>AllianceBernstein L.P.</i>	1.13%	12.96%	5.50%	4.15%
Fixed Income	EQ/AB Short Duration Government Bond — EIMG; <i>AllianceBernstein L.P.</i>	0.77%^	4.35%	1.11%	0.60%
Equity	EQ/AB Small Cap Growth — EIMG; <i>AllianceBernstein L.P.</i>	0.93%	17.70%	10.59%	7.78%
Asset Allocation	EQ/Aggressive Allocation <sup>†</sup> — EIMG	1.18%	18.37%	10.23%	7.07%
Asset Allocation	EQ/All Asset Growth Allocation — EIMG	1.25%^	14.15%	7.70%	5.27%
Equity	EQ/American Century Mid Cap Value — EIMG; <i>American Century Investment Management, Inc.</i>	1.00%^	5.98%	10.88%	—
Equity	EQ/ClearBridge Large Cap Growth ESG <sup>(1)</sup> — EIMG; <i>ClearBridge Investments, LLC</i>	1.00%^	45.91%	15.78%	10.70%
Equity	EQ/ClearBridge Select Equity Managed Volatility <sup>†(1)</sup> — EIMG; <i>BlackRock Investment Management, LLC, ClearBridge Investments, LLC</i>	1.06%^	24.58%	15.63%	9.90%
Equity	EQ/Common Stock Index — EIMG; <i>AllianceBernstein L.P.</i>	0.67%^	25.13%	14.45%	10.79%
Asset Allocation	EQ/Conservative Allocation <sup>†</sup> — EIMG	1.00%^	8.02%	2.60%	2.15%
Fixed Income	EQ/Core Bond Index — EIMG; <i>SSGA Funds Management, Inc.</i>	0.64%^	4.51%	1.02%	1.11%
Fixed Income	EQ/Core Plus Bond — EIMG; <i>Brandywine Global Investment Management, LLC, Loomis, Sayles &amp; Company, L.P.</i>	0.93%^	4.51%	1.94%	1.60%

TYPE	Portfolio Company — Investment Adviser; Sub-Adviser(s), as applicable	Current Expenses	Average Annual Total Returns (as of 12/31/2023)		
			1 year	5 year	10 year
Equity	EQ/Emerging Markets Equity PLUS — EIMG; <i>AllianceBernstein L.P., EARNEST Partners, LLC</i>	1.20%^	10.34%	4.02%	1.86%
Equity	EQ/Equity 500 Index — EIMG; <i>AllianceBernstein L.P.</i>	0.54%^	25.57%	15.03%	11.37%
Equity	EQ/Fidelity Institutional AM® Large Cap — EIMG; <i>FIAM LLC</i>	0.87%^	31.38%	16.55%	—
Equity	EQ/Franklin Rising Dividends — EIMG; <i>Franklin Advisers, Inc.</i>	0.87%^	12.13%	13.88%	—
Fixed Income	EQ/Intermediate Government Bond — EIMG; <i>SSGA Funds Management, Inc.</i>	0.64%^	3.87%	0.39%	0.56%
Equity	EQ/International Equity Index — EIMG; <i>AllianceBernstein L.P.</i>	0.72%^	19.04%	8.10%	3.69%
Equity	EQ/Invesco Global — EIMG; <i>Invesco Advisers, Inc.</i>	1.10%^	33.79%	11.76%	7.95%
Specialty	EQ/Invesco Global Real Assets — EIMG; <i>Invesco Advisers, Inc.</i>	1.16%	10.08%	5.45%	—
Equity	EQ/Janus Enterprise — EIMG; <i>Janus Henderson Investors US LLC</i>	1.05%	17.01%	13.08%	7.62%
Equity	EQ/JPMorgan Growth Stock — EIMG; <i>J.P. Morgan Investment Management Inc.</i>	0.96%^	46.33%	12.84%	11.28%
Equity	EQ/JPMorgan Value Opportunities <sup>(1)</sup> — EIMG; <i>J.P. Morgan Investment Management Inc.</i>	0.96%	10.90%	14.17%	10.12%
Equity	EQ/Large Cap Growth Index — EIMG; <i>AllianceBernstein L.P.</i>	0.73%	41.54%	18.63%	14.02%
Equity	EQ/Large Cap Value Index — EIMG; <i>AllianceBernstein L.P.</i>	0.74%	10.71%	10.15%	7.66%
Equity	EQ/Lazard Emerging Markets Equity — EIMG; <i>Lazard Asset Management LLC</i>	1.35%^	21.68%	5.11%	—
Equity	EQ/Loomis Sayles Growth — EIMG; <i>Loomis, Sayles &amp; Company, L.P.</i>	1.05%^	43.89%	15.66%	13.24%
Equity	EQ/MFS International Growth — EIMG; <i>Massachusetts Financial Services Company d/b/a MFS Investment Management</i>	1.10%^	14.52%	9.28%	6.12%
Equity	EQ/MFS International Intrinsic Value — EIMG; <i>Massachusetts Financial Services Company d/b/a MFS Investment Management</i>	1.15%^	17.37%	8.29%	—
Specialty	EQ/MFS Technology <sup>(1)</sup> — EIMG; <i>Massachusetts Financial Services Company d/b/a MFS Investment Management</i>	1.14%	54.10%	17.38%	—
Specialty	EQ/MFS Utilities Series — EIMG; <i>Massachusetts Financial Services Company d/b/a MFS Investment Management</i>	1.05%^	-2.36%	8.01%	—
Equity	EQ/Mid Cap Index — EIMG; <i>AllianceBernstein L.P.</i>	0.65%^	15.77%	11.88%	8.54%
Asset Allocation	EQ/Moderate Allocation <sup>†</sup> — EIMG	1.11%	12.31%	5.76%	4.17%
Asset Allocation	EQ/Moderate-Plus Allocation <sup>†</sup> — EIMG	1.13%	15.36%	8.10%	5.67%
Cash/Cash Equivalent	EQ/Money Market* — EIMG; <i>Dreyfus, a division of Mellon Investments Corporation</i>	0.69%	4.47%	1.48%	0.90%
Equity	EQ/Morgan Stanley Small Cap Growth — EIMG; <i>BlackRock Investment Management, LLC, Morgan Stanley Investment Management, Inc.</i>	1.15%^	34.45%	15.17%	—
Fixed Income	EQ/PIMCO Global Real Return — EIMG; <i>Pacific Investment Management Company LLC</i>	2.36%^	4.09%	1.62%	2.49%
Fixed Income	EQ/PIMCO Total Return ESG — EIMG; <i>Pacific Investment Management Company LLC</i>	0.87%^	5.63%	1.11%	—
Fixed Income	EQ/PIMCO Ultra Short Bond — EIMG; <i>Pacific Investment Management Company LLC</i>	0.88%^	5.56%	1.61%	1.25%
Equity	EQ/Small Company Index — EIMG; <i>AllianceBernstein L.P.</i>	0.64%	16.72%	10.06%	7.01%
Specialty	EQ/T. Rowe Price Health Sciences — EIMG; <i>T. Rowe Price Associates, Inc.</i>	1.20%^	3.99%	9.94%	—
Equity	EQ/Value Equity — EIMG; <i>Aristotle Capital Management, LLC</i>	0.92%	19.52%	10.06%	6.90%
Specialty	EQ/Wellington Energy — EIMG; <i>Wellington Management Company LLP</i>	1.19%^	5.99%	3.78%	—
Asset Allocation	Equitable Conservative Growth MF/ETF Portfolio <sup>(1)</sup> — EIMG	1.10%^	9.86%	7.20%	4.77%
Asset Allocation	Equitable Growth MF/ETF — EIMG	1.15%^	14.23%	—	—
Asset Allocation	Equitable Moderate Growth MF/ETF — EIMG	1.10%^	12.01%	—	—
Specialty	Multimanager Technology — EIMG; <i>AllianceBernstein L.P., FIAM LLC, Wellington Management Company LLP</i>	1.24%^	49.53%	19.07%	16.18%

^ This Portfolio's annual expenses reflect temporary fee reductions.

Δ Certain other affiliated Portfolios, as well as unaffiliated Portfolios, may utilize volatility management techniques that differ from the EQ volatility management strategy. Affiliated Portfolios that utilize these volatility management techniques are identified in the chart by a "Δ". Any such unaffiliated Portfolio is not identified in the chart. See "Portfolios of the Trusts" for more information regarding volatility management.

† EQ Managed Volatility Portfolios that include the EQ volatility management strategy as part of their investment objective and/or principal investment strategy, and the EQ/affiliated Fund of Fund Portfolios that invest in Portfolios that use the EQ volatility management strategy, are identified in the chart by a "†". See "Portfolios of the Trusts" for more information regarding volatility management.



\* The Portfolio operates as a “government money market fund.” The Portfolio will invest at least 99.5% of its total assets in U.S. government securities, cash, and/or repurchase agreements that are fully collateralized by U.S. government securities or cash.

(1) This investment option is only available if you purchased your contract on or after approximately October 22, 2018.

## Unaffiliated Portfolio Companies:

TYPE	Portfolio Company — Investment Adviser; Sub-Adviser(s), as applicable	Current Expenses	Average Annual Total Returns (as of 12/31/2023)		
			1 year	5 year	10 year
Equity	AB VPS Discovery Value Portfolio — AllianceBernstein L.P.	1.06%	16.86%	10.51%	7.29%
Equity	AB VPS Relative Value Portfolio — AllianceBernstein L.P.	0.86%^	11.72%	11.57%	9.05%
Equity	AB VPS Sustainable Global Thematic Portfolio — AllianceBernstein L.P.	1.17%^	15.70%	13.27%	9.33%
Equity	ALPS Global Opportunity Portfolio — ALPS Advisors, Inc.	2.41%^	28.80%	11.63%	—
Asset Allocation	American Funds Insurance Series® Asset Allocation Fund — Capital Research and Management Company	0.80%	14.02%	8.93%	6.98%
Equity	American Funds Insurance Series® Global Growth Fund — Capital Research and Management Company	0.91%^	22.29%	13.36%	9.30%
Equity	American Funds Insurance Series® Global Small Capitalization Fund — Capital Research and Management Company	1.16%^	15.79%	8.03%	5.51%
Equity	American Funds Insurance Series® Growth-Income Fund — Capital Research and Management Company	0.78%	25.82%	13.08%	10.63%
Equity	American Funds Insurance Series® International Growth and Income Fund — Capital Research and Management Company	1.06%	15.66%	5.86%	3.06%
Equity	American Funds Insurance Series® New World Fund® — Capital Research and Management Company	1.07%^	15.67%	8.37%	4.43%
Asset Allocation	BlackRock Global Allocation V.I. Fund — BlackRock Advisors, LLC; <i>BlackRock International Limited, BlackRock (Singapore) Limited</i>	1.02%^	12.49%	7.39%	4.63%
Specialty	Eaton Vance VT Floating-Rate Income Fund — Eaton Vance Management	1.17%	11.21%	4.13%	3.22%
Fixed Income	Federated Hermes High Income Bond Fund II — Federated Investment Management Company	1.06%^	12.47%	4.49%	3.87%
Equity	Federated Hermes Kaufmann Fund II — Federated Equity Management Company of Pennsylvania; <i>Federated Global Investment Management Corporation</i>	1.80%^	14.86%	7.04%	8.39%
Equity	Fidelity® VIP Mid Cap Portfolio — Fidelity Management and Research Company (FMR)	0.82%	14.80%	12.17%	7.86%
Fixed Income	Fidelity® VIP Strategic Income Portfolio — Fidelity Management and Research Company (FMR)	0.90%	9.18%	3.47%	3.10%
Asset Allocation	First Trust Multi Income Allocation Portfolio — First Trust Advisors L.P.; <i>Stonebridge Advisors LLC, Energy Income Partners, LLC</i>	1.14%^	8.94%	6.25%	—
Asset Allocation	First Trust/Dow Jones Dividend & Income Allocation Portfolio — First Trust Advisors L.P.	1.19%	10.51%	7.23%	6.53%
Asset Allocation	Franklin Allocation VIP Fund — Franklin Advisers, Inc.	0.82%^	14.61%	7.57%	4.75%
Asset Allocation	Franklin Income VIP Fund — Franklin Advisers, Inc.	0.71%^	8.62%	6.98%	5.01%
Specialty	Guggenheim VIF Global Managed Futures Strategy Fund — Security Investors, LLC, which operates under the name Guggenheim Investments	2.05%^	3.80%	5.28%	1.87%
Equity	Hartford Disciplined Equity HLS Fund — Hartford Funds Management Company, LLC; <i>Wellington Management Company LLP</i>	1.09%	20.66%	—	—
Asset Allocation	Invesco V.I. Balanced-Risk Allocation Fund — Invesco Advisers, Inc.	1.13%^	6.40%	4.66%	3.79%
Specialty	Invesco V.I. Health Care Fund <sup>(3)</sup> — Invesco Advisers, Inc.	1.23%	2.77%	8.49%	6.60%
Fixed Income	Invesco V.I. High Yield Fund — Invesco Advisers, Inc.	1.15%	9.77%	3.76%	2.96%
Equity	Invesco V.I. Small Cap Equity Fund — Invesco Advisers, Inc.	1.20%	16.26%	12.14%	6.28%
Asset Allocation	Janus Henderson Balanced Portfolio — Janus Henderson Investors US LLC	0.87%	15.13%	9.37%	7.73%
Fixed Income	Janus Henderson Flexible Bond Portfolio — Janus Henderson Investors US LLC	0.82%^	5.29%	1.55%	1.66%
Fixed Income	Lord Abbett Bond Debenture Portfolio (VC) — Lord, Abbett & Co. LLC	0.90%	6.55%	3.14%	3.49%
Asset Allocation	Macquarie VIP Asset Strategy Series <sup>(1)(3)</sup> — Delaware Management Company; <i>Macquarie Investment Management Austria Kapitalanlage AG, Macquarie Investment Management Europe Limited, Macquarie Investment Management Global Limited</i>	0.85%^	13.90%	8.27%	3.48%
Equity	Macquarie VIP Emerging Markets Series <sup>(2)</sup> — Delaware Management Company; <i>Macquarie Investment Management Global Limited</i>	1.48%^	13.44%	3.87%	2.38%
Equity	MFS® Investors Trust Series — Massachusetts Financial Services Company	1.03%^	18.66%	13.27%	10.00%

TYPE	Portfolio Company — Investment Adviser; Sub-Adviser(s), as applicable	Current Expenses	Average Annual Total Returns (as of 12/31/2023)		
			1 year	5 year	10 year
Equity	MFS® Value Series — Massachusetts Financial Services Company	0.94% <sup>^</sup>	7.63%	11.07%	8.25%
Specialty	PIMCO CommodityRealReturn® Strategy Portfolio — Pacific Investment Management Company LLC	1.58% <sup>^</sup>	-7.93%	8.46%	-0.90%
Specialty	PIMCO Emerging Markets Bond Portfolio — Pacific Investment Management Company LLC	1.37%	11.00%	2.14%	2.67%
Fixed Income	PIMCO Global Bond Opportunities Portfolio (Unhedged) — Pacific Investment Management Company LLC	1.01%	5.26%	0.97%	1.09%
Asset Allocation	PIMCO Global Managed Asset Allocation Portfolio — Pacific Investment Management Company LLC	1.34% <sup>^</sup>	12.85%	7.20%	5.14%
Fixed Income	PIMCO Income Portfolio <sup>(4)</sup> — Pacific Investment Management Company LLC	1.13%	8.14%	3.22%	—
Asset Allocation	Putnam VT Global Asset Allocation Fund — Putnam Investment Management, LLC; Putnam Investments Limited, The Putnam Advisory Company, LLC	1.11% <sup>^</sup>	17.48%	8.14%	6.35%
Equity	Putnam VT Research Fund — Putnam Investment Management, LLC; Putnam Investments Limited, The Putnam Advisory Company, LLC	0.99%	28.86%	16.15%	11.95%
Equity	T. Rowe Price Equity Income Portfolio - II — T. Rowe Price Associates, Inc.	0.99%	9.31%	10.92%	7.57%
Fixed Income	Templeton Global Bond VIP Fund — Franklin Advisers, Inc.	0.75% <sup>^</sup>	2.88%	-2.13%	-0.66%
Specialty	VanEck VIP Emerging Markets Bond Fund — Van Eck Associates Corporation	1.10% <sup>^</sup>	11.40%	4.06%	1.97%
Specialty	VanEck VIP Global Resources Fund <sup>(3)</sup> — Van Eck Associates Corporation	1.36%	-3.84%	10.34%	-1.26%

<sup>^</sup> This Portfolio's annual expenses reflect temporary fee reductions.

<sup>(1)</sup> This is the variable investment option's new name. The variable investment option's former name is Delaware Ivy VIP Asset Strategy which may continue to be used in certain documents for a period of time after the date of this prospectus.

<sup>(2)</sup> This is the variable investment option's new name. The variable investment option's former name is Delaware VIP® Emerging Markets Series which may continue to be used in certain documents for a period of time after the date of this prospectus.

<sup>(3)</sup> This investment option is only available if you purchased your contract before approximately October 22, 2018.

<sup>(4)</sup> This investment option is only available if you purchased your contract on or after approximately October 22, 2018.

# Investment Edge® 15.0

Issued by

Equitable Financial Life Insurance Company of America

Equitable Financial Life Insurance Company

We have filed with the Securities and Exchange Commission a Prospectus and a Statement of Additional Information (“SAI”) that include additional information about Investment Edge® 15.0, Equitable Financial Life Insurance Company of America and Equitable America Variable Account No. 70A, and Equitable Financial Life Insurance Company and Separate Account No. 70. The Prospectus and SAI each dated May 1, 2024 are incorporated by reference into this summary prospectus. The Prospectus and SAI are available free of charge. To request a copy of either document, to ask about your contract, or to make other investor inquiries, please call 1-800-789-7771. The Prospectus and SAI are also available at our website, [www.equitable.com/ICSR#EQH154183](http://www.equitable.com/ICSR#EQH154183).

**Class/Contract Identifier: C000247526; C000158484**

#798908

## DEPARTMENT OF LABOR NOTICE

The Company retains any earnings on amounts held in its general account. These amounts include funds that are pending investment under insurance products as well as funds that have been disbursed from insurance products pending presentment for payment to the client, transferral to another insurance product or mutual fund, if permitted under applicable law, or the client's financial institution. Earnings on such amounts are generally at institutional money market rates. Investment and distribution options are described in the applicable variable insurance product prospectus, as amended to date, which either accompanies this notice or has been previously provided to you.

Generally, funds received in good order before the close of any business day (as defined in the product prospectus) will be credited to the specified investment option effective on that day. Funds that are pending investment include any amounts for which the Company has not yet received adequate instructions, documentation or the completed requirements necessary to enable it to allocate funds as directed by the contract owner. Funds that are awaiting investment will be allocated as directed by the contract owner effective on the business day that falls on or next follows the date the Company receives the completed instructions, documentation or requirements. The Company will receive any investment earnings through the end of the business day on which funds are allocated.

When the Company receives a request for any permissible distribution from an insurance product, which may include requests for partial withdrawals, loans, annuitization or death benefit payments, or full surrenders, as applicable, such distribution will be effective on the date we receive the request in good order. The Company will transfer any applicable separate account amounts to its general account on the process date, regardless of the effective date and send a check to the distributee or commence direct transfer of funds on that date. Amounts will remain in the Company's general account until the date the check is presented for payment or the direct transfer of funds is complete, the timing of which is beyond the Company's control. The Company will receive any investment earnings during the period such amounts remain in the general account. Upon request, the owner of the insurance product may receive from the Company a periodic report summarizing the status of any outstanding distributions, and the length of time such distributions tend to remain outstanding.\*

\*Not necessary for IRAs.

[THIS PAGE INTENTIONALLY LEFT BLANK]

[THIS PAGE INTENTIONALLY LEFT BLANK]

### **Important Notice Regarding Delivery of Client Documents**

We believe that many of our customers would like us to eliminate duplicate mailings of certain documents to them. We would like to do this too in order to reduce costs and help benefit the environment.

Changes in SEC regulations allow us to send single copies of documents such as Prospectuses, EQ Advisors Trust's Annual and Semi-Annual Reports to our clients who own the same type of variable insurance contract and live at a common address. We began mailing single copies of these documents in 2001.

In the event that you wish to continue receiving multiple mailings of these documents, where a separate copy is sent to each individual contract owner residing at the same address, please call us at 1-877-927-2632 within 60 days.

Thank you for your continued support.

HHN 52004 (5/24)

**Visit our website:  
equitable.com**

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc. including Equitable Financial Life Insurance Company (Equitable Financial) (New York, NY); Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with an administrative office located in Charlotte, NC; Equitable Financial Life and Annuity Company (Equitable Colorado), administrative office in Charlotte, NC; Equitable Distributors, LLC. The obligations of Equitable Financial, Equitable America, and Equitable Colorado are backed solely by their respective claims-paying abilities.



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

© 2024 Equitable Financial Life Insurance Company of America and Equitable Financial Life Insurance Company. All rights reserved.  
IE 15 (5/24) | DFIN# 552230 | Cat. #154114 (5/24)



**EQUITABLE**