

2. Investment Simplifier Status

“Important Information if You Are Currently Enrolled in the Semester Strategies Program:”

If you choose to elect Dollar Cost Averaging, such election will terminate your participation in the Semester Strategies program (“the Program”).

You understand that your current investments and allocation instructions for contributions will not be changed unless you provide new instructions. By terminating the Semester Strategies program, the current segment maturity instructions provided under the Program will remain on file with Equitable and your Segment Maturity Value will continue to be invested in future Segments according to those instructions. If you do not wish to continue investing in the Structured Investment Option, you should consider changing your segment maturity instructions. You can reallocate your investments or provide new allocation instructions by logging into www.equitable.com, contacting my financial professional or by completing this form. Any features that were previously unavailable during my participation in the Program will now be available.

- A. Would you like to: Change your election To change, complete Sections 1, 2A, 3, 4 and 6.
 Discontinue your election To discontinue, complete Sections 1, 2a and 6.
 Establish Dollar Cost Averaging
- B. The Investment Simplifier program cannot be elected if you are currently enrolled in our Asset Rebalancing – Option II program.
 By checking this box, I authorize the termination of my Asset Rebalancing – Option II program in order to elect the Dollar Cost Averaging program.

3. Choose One Of Two Investment Methods

Each program transfers a given amount automatically from the Guaranteed Interest Option (GIO) to the variable investment options. The GIO earns a fixed rate of interest, while the variable investment options are designed for faster growth.

- A. **Automatic Transfer of Interest (a minimum of \$7,500.00 is required in GIA) Please complete Section 5, column A.**
The monthly sweep of interest from your GIO can be transferred either entirely into a single variable investment option or into more than one variable investment option.
- B. **Automatic Transfer of Fixed-Dollar Amount (a minimum of \$5,000.00 is required in GIA)**
A monthly fixed-dollar amount (\$50 minimum) is transferred from the GIO into one or more variable investment options. Please complete Section 5, column B.

4. Choose Your Variable Investment Option(s)

- A. **If you selected Automatic Transfer of Interest:**
- If you decide to transfer interest to only one variable investment option, write 100% next to your selection on the following page; or
 - If you wish to transfer interest to *more than one variable investment option*, write whole-number percentages in the spaces next to the variable investment options you have selected. *These percentages must add up to 100%.*
- B. **If you selected Automatic Transfer of Fixed-Dollar Amount:**
Indicate the monthly total amount to be transferred from the GIO: \$_____.
Select Funds — indicate whole number dollar amounts next to your selection on the following page.
- Select a transfer duration:**
 12 months 24 months 36 months until zero balance in GIO

5. Choose Your Investment Options

- Please review the series listing prior to completing column A or B, to verify the availability of each fund.
- No more than 20 funds may be selected in columns A and B.
- Allocations must be in whole percentages and equal 100% (column A).
- Amounts must be in whole dollar Amount (column B).
- Initial contributions and/or transfers to the Personal Income Benefit (PIB) Variable Investment Options can only be made by using the applicable "Selection of the Personal Income Benefit (PIB) Form" located on eDOX.

| EQUI-VEST FUND CLASS/FUND NAME | EQUI-VEST IRA/NQ, SEP, SIMPLE IRA, Corporate Trusteed and KEOGH (Series 100-500) | EQUI-VEST TSA and EDC (Series 100-200), EQUI-VEST Series 600, and EQUI-VEST Vantage (Series 900) | EQUI-VEST (Series 201) | EQUI-VEST (Series 800-801) and EQUI-VEST Express (Series 700-701) | EQUI-VEST Strategies (Series 900) | EQUI-VEST Strategies (Series 901) | Column A DOLLAR Cost Averaging Interest Sweep | Column B DOLLAR Cost Averaging Fixed Dollar Amount | |
|---|--|--|------------------------|---|-----------------------------------|-----------------------------------|---|--|--|
| ASSET ALLOCATION | | | | | | | | | |
| EQ ALLOCATION | | | | | | | | | |
| EQ/Aggressive Allocation (18*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ | |
| EQ/Balanced Strategy (8Q*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ | |
| EQ/Conservative Allocation (15*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ | |
| EQ/Conservative Growth Strategy (8R*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ | |
| EQ/Conservative-Plus Allocation (16*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ | |
| EQ/Conservative Strategy (8S*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ | |
| EQ/Moderate Allocation (T4*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ | |
| EQ/Moderate Growth Strategy (80*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ | |
| EQ/Moderate-Plus Allocation (17*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ | |
| OTHER ASSET ALLOCATION | | | | | | | | | |
| 1290 VT DoubleLine Dynamic Allocation (8U*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ | |
| EQ/AB Dynamic Moderate Growth (8P*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ | |
| EQ/Aggressive Growth Strategy (9Z*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ | |
| EQ/All Asset Growth Allocation (7H*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ | |
| BONDS | | | | | | | | | |
| 1290 VT DoubleLine Opportunistic Bond (9F*) | N/A | N/A | ✓ | 3 | ✓ | ✓ | % | \$ | |
| 1290 VT High Yield Bond (8X*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ | |
| EQ/Core Bond Index (96*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ | |
| EQ/Core Plus Bond (TH*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ | |
| EQ/Global Bond PLUS (47*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ | |
| EQ/Intermediate Government Bond (TI*) | ✓ | ✓ | N/A | ✓ | ✓ | ✓ | % | \$ | |
| EQ/PIMCO Global Real Return (8Y*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ | |
| EQ/PIMCO Ultra Short Bond (28*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ | |
| EQ/Quality Bond PLUS (TQ*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ | |
| American Funds Insurance Series Bond (8V*) ¹ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ | |
| Invesco V.I. High Yield (8L*) ¹ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ | |
| Ivy VIP High Income (8G*) ¹ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ | |
| Multimanager Core Bond (69*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ | |
| CASH EQUIVALENTS | | | | | | | | | |
| EQ/Money Market (T3*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ | |
| INTERNATIONAL/GLOBAL STOCKS | | | | | | | | | |
| 1290 VT Low Volatility Global Equity (9W*) ⁵ | N/A | N/A | N/A | ✓ | N/A | N/A | % | \$ | |
| 1290 VT SmartBeta Equity (9C*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ | |
| EQ/Emerging Markets Equity PLUS (8W*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ | |
| EQ/Global Equity Managed Volatility (78*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ | |
| EQ/International Core Managed Volatility (88*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ | |
| EQ/International Equity Index (TN*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ | |
| EQ/International Managed Volatility (7N*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ | |

5. Choose Your investment Options (continued)

| EQUI-VEST FUND CLASS/FUND NAME | EQUI-VEST IRA/NQ, SEP, SIMPLE IRA, Corporate Trusted and KEOGH (Series 100-500) | EQUI-VEST TSA and EDC (Series 100-200), EQUI-VEST Series 600, and EQUI-VEST Vantage (Series 900) | EQUI-VEST (Series 201) | EQUI-VEST (Series 800-801) and EQUI-VEST Express (Series 700-701) | EQUI-VEST Strategies (Series 900) | EQUI-VEST Strategies (Series 901) | Column A DOLLAR Cost Averaging Interest Sweep | Column B DOLLAR Cost Averaging Fixed Dollar Amount |
|--|--|---|------------------------|---|--------------------------------------|--------------------------------------|---|---|
| INTERNATIONAL/GLOBAL STOCKS (CONTINUED) | | | | | | | | |
| EQ/International Value Managed Volatility (73*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| EQ/Invesco Global (6A*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| EQ/Invesco International Growth (9N*) ¹ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| EQ/Lazard Emerging Markets Equity (9Q*) ¹ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| EQ/MFS International Growth (26*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| EQ/MFS International Intrinsic Value (9R*) ¹ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| LARGE CAP STOCKS | | | | | | | | |
| 1290 VT Equity Income (33*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| 1290 VT Socially Responsible (92*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| EQ/500 Managed Volatility (7M*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| EQ/BlackRock Basic Value Equity (81*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| EQ/Capital Group Research (86*) | ✓ | ✓ | N/A | ✓ | ✓ | N/A | % | \$ |
| EQ/ClearBridge Large Cap Growth (83*) | ✓ | ✓ | N/A | ✓ | ✓ | N/A | % | \$ |
| EQ/ClearBridge Select Equity Managed Volatility (6F*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| EQ/Common Stock Index (T1*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| EQ/Equity 500 Index (TE*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| EQ/Fidelity Institutional AM [®] Large Cap (9K*) ^{1,6} | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| EQ/Franklin Rising Dividends (9U*) ⁵ | N/A | N/A | N/A | 5 | N/A | N/A | % | \$ |
| EQ/Invesco Comstock (07*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| EQ/JPMorgan Value Opportunities (72*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| EQ/Large Cap Core Managed Volatility (85*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| EQ/Large Cap Growth Index (82*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| EQ/Large Cap Growth Managed Volatility (77*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| EQ/Large Cap Value Index (49*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| EQ/Large Cap Value Managed Volatility (89*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| EQ/Loomis Sayles Growth (34*) | ✓ | ✓ | N/A | ✓ | ✓ | ✓ | % | \$ |
| EQ/T. Rowe Price Growth Stock (32*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| Fidelity [®] VIP Equity Income (7S*) ¹ | N/A | N/A | ✓ | N/A | N/A | ✓ | % | \$ |
| Invesco Oppenheimer V.I. Main Street Fund (7Q*) ¹ | N/A | N/A | ✓ | N/A | N/A | ✓ | % | \$ |
| Invesco V.I. Diversified Dividend (8B*) ¹ | N/A | N/A | ✓ | N/A | N/A | ✓ | % | \$ |
| MFS [®] Investors Trust (7P*) ¹ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| MFS [®] Massachusetts Investors Growth Stock (8I*) ¹ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| Multimanager Aggressive Equity (T2*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| PERSONAL INCOME BENEFIT (PIB) VARIABLE INVESTMENT OPTIONS | | | | | | | | |
| PIB EQ/AB Dynamic Moderate Growth (Q2*) | N/A | N/A | ✓ | N/A | ✓ | ✓ | % | \$ |
| PIB EQ/Balanced Strategy (Q3*) | N/A | N/A | ✓ | N/A | ✓ | ✓ | % | \$ |
| PIB EQ/Conservative Growth Strategy (Q4*) | N/A | N/A | ✓ | N/A | ✓ | ✓ | % | \$ |
| PIB EQ/Conservative Strategy (Q5*) | N/A | N/A | ✓ | N/A | ✓ | ✓ | % | \$ |
| PIB EQ/Moderate Growth Strategy (Q1*) | N/A | N/A | ✓ | N/A | ✓ | ✓ | % | \$ |

5. Choose Your Investment Options (continued)

| EQUI-VEST FUND CLASS/FUND NAME | EQUI-VEST IRA/NQ, SEP, SIMPLE IRA, Corporate Truited and KEOGH (Series 100-500) | EQUI-VEST TSA and EDC (Series 100-200), EQUI-VEST Series 600, and EQUI-VEST Vantage (Series 900) | EQUI-VEST (Series 201) | EQUI-VEST (Series 800-801) and EQUI-VEST Express (Series 700-701) | EQUI-VEST Strategies (Series 900) | EQUI-VEST Strategies (Series 901) | Column A DOLLAR Cost Averaging Interest Sweep | Column B DOLLAR Cost Averaging Fixed Dollar Amount |
|---|---|--|------------------------|---|-----------------------------------|-----------------------------------|---|--|
| SECTOR/SPECIALTY | | | | | | | | |
| 1290 VT Convertible Securities (9X*) ⁵ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| 1290 VT GAMCO Mergers & Acquisitions (25*) | ✓ | ✓ | N/A | ✓ | ✓ | N/A | % | \$ |
| EQ/Franklin Balanced Managed Volatility (6C*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| EQ/Invesco Global Real Estate (9M*) ¹ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| EQ/MFS Technology (9S*) ¹ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| EQ/MFS Utilities Series (9T*) ¹ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| EQ/Wellington Energy (90*) ¹ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| Multimanager Technology (67*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| PIMCO VIT CommodityRealReturn® Strategy (8E*) ¹ | N/A | N/A | ✓ | N/A | N/A | ✓ | % | \$ |
| Templeton Global Bond VIP (8F*) ¹ | N/A | N/A | ✓ | N/A | N/A | ✓ | % | \$ |
| VanEck VIP Global Hard Assets (8N*) ¹ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| SMALL/MID CAP STOCKS | | | | | | | | |
| 1290 VT GAMCO Small Company Value (37*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| 1290 VT Microcap (9V*) ⁵ | N/A | N/A | N/A | ✓ | N/A | N/A | % | \$ |
| 1290 VT Small Cap Value (9D*) | ✓ | ✓ | N/A | ✓ | ✓ | ✓ | % | \$ |
| EQ/400 Managed Volatility (7L*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| EQ/2000 Managed Volatility (7K*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| EQ/AB Small Cap Growth (TP*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| EQ/American Century Mid Cap Value (9J*) ¹ | ✓ | ✓ | N/A | ✓ | ✓ | ✓ | % | \$ |
| EQ/Franklin Small Cap Value Managed Volatility (6E*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| EQ/Goldman Sachs Mid Cap Value (9L*) ¹ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| EQ/Janus Enterprise (08*) | ✓ | ✓ | N/A | ✓ | ✓ | ✓ | % | \$ |
| EQ/MFS Mid Cap Focused Growth (9P*) ¹ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| EQ/Mid Cap Index (55*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| EQ/Mid Cap Value Managed Volatility (79*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| EQ/Morgan Stanley Small Cap Growth (9Y*) | ✓ | ✓ | N/A | ✓ | ✓ | ✓ | % | \$ |
| EQ/Small Company Index (97*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| Fidelity® VIP Mid Cap (7U*) ¹ | N/A | N/A | ✓ | N/A | N/A | ✓ | % | \$ |
| Invesco V.I. Mid Cap Core Equity (7T*) ¹ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| Invesco V.I. Small Cap Equity (7X*) ¹ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| Ivy VIP Small Cap Growth (7Y*) ¹ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| STRUCTURED INVESTMENT OPTION | | | | | | | | |
| Segment Holding Account for MSCI EAFE 1Yr -10% Buffer (VD*) | N/A | ✓** | ✓ | N/A | ✓ | ✓ | % | \$ |
| Segment Holding Account for Russell 2000 1Yr -10% Buffer (V7*) | N/A | ✓** | ✓ | N/A | ✓ | ✓ | % | \$ |
| Segment Holding Account for Russell 2000 3Yr -20% Buffer (V9*) ⁴ | N/A | ✓** | ✓ | N/A | ✓ | ✓ | % | \$ |
| Segment Holding Account for Russell 2000 5Yr -20% Buffer (VB*) ⁴ | N/A | ✓** | ✓ | N/A | ✓ | ✓ | % | \$ |
| Segment Holding Account for S&P 500 1Yr -10% Buffer (V1*) | N/A | ✓** | ✓ | N/A | ✓ | ✓ | % | \$ |

5. Choose Your Investment Options (continued)

| EQUI-VEST FUND CLASS/FUND NAME | EQUI-VEST IRA/NQ, SEP, SIMPLE IRA, Corporate Trustee and KEOGH (Series 100-500) | EQUI-VEST TSA and EDC (Series 100-200), EQUI-VEST Series 600, and EQUI-VEST Vantage (Series 900) | EQUI-VEST (Series 201) | EQUI-VEST (Series 800-801) and EQUI-VEST Express (Series 700-701) | EQUI-VEST Strategies (Series 900) | EQUI-VEST Strategies (Series 901) | Column A DOLLAR Cost Averaging Interest Sweep | Column B DOLLAR Cost Averaging Fixed Dollar Amount |
|--|---|--|------------------------|---|-----------------------------------|-----------------------------------|---|--|
| STRUCTURED INVESTMENT OPTION (CONTINUED) | | | | | | | | |
| Segment Holding Account for S&P 500 3Yr -20% Buffer (V3*) ⁴ | N/A | ✓** | ✓ | N/A | ✓ | ✓ | % | \$ |
| Segment Holding Account for S&P 500 5Yr -20% Buffer (V5*) ⁴ | N/A | ✓** | ✓ | N/A | ✓ | ✓ | % | \$ |
| TARGET ALLOCATION | | | | | | | | |
| Target 2015 Allocation (6G*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| Target 2025 Allocation (6H*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| Target 2035 Allocation (6I*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| Target 2045 Allocation (6J*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| Target 2055 Allocation (8Z*) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | % | \$ |
| Total (Total of all Investment Options chosen must equal 100%) | | | | | | | % | |

⁺ **For IRA/NQ contracts issued after May 5, 2008 in certain states:** If the account value is \$100,000 or less, no more than 25% of any transfer can be allocated to the Guaranteed Interest Option (GIO). If the account value is greater than \$100,000, no more than 50% of any transfer can be allocated to the GIO.

¹ **VIT funds are not available in Texas for public schools and open enrollment charter schools (K-12).**

² GIO is not available for EQUI-VEST Express (Series 700-701).

³ Applicable to Series 801 Only.

⁴ Not available in New Hampshire.

⁵ Available for EQUI-VEST (Series 800 and 801) only.

⁶ Fidelity Institutional AM is a Registered Mark of FMR LLC. Used with permission.

** Only available for EQUI-VEST TSA and EDC series 100 and 200.

6. Authorization

Please activate this feature within my EQUI-VEST contract. I have read and understand the *Terms and Conditions* appearing on page 3.

Signature of Annuitant: _____ **Current Date (mm/dd/yyyy):** _____

Signature of Owner: _____ **Current Date (mm/dd/yyyy):** _____

(If other than Annuitant)

(If Corporation or Trust, then signature & title of Authorized Individual on behalf of Owner)

Return this signed form to Equitable, EQUI-VEST Processing Office, P.O. Box 4956, Syracuse, NY 13221.

7. Terms And Conditions

1. I understand that if, in Section 4, I use any variable investment option other than the EQ/Common Stock Index, Multimanager Aggressive Equity, EQ/Moderate Allocation or EQ/Money Market option, and my contract does not currently permit the use of such options, I am agreeing to amend my contract to add these new options and understand that the fees, charges and investment restrictions described in the current EQUI-VEST prospectus will apply.
2. You can change the way your savings are invested at any time by sending us a *Request For Service* form or by using the Telephone Operated Program Support (TOPS) System.
3. You cannot elect both the Automatic Transfer of Interest and Automatic Transfer of Fixed-Dollar Amount methods simultaneously.

7. Terms And Conditions (continued)

4. You cannot elect the Investment Simplifier program if the Asset Rebalancing Program Option II is in effect.
5. If you request a transfer while the Investment Simplifier program is in effect, we will process the transfer as requested; the Investment Simplifier program will remain in effect unless you request that it be canceled in writing.
6. Investing in the variable investment options does not guarantee a profit or protect against loss in a declining market. (Of course, the principal in your GIO is not affected by the stock market.)
7. The amount withdrawn from the GIO may be limited if you invest or reserve the right to invest in the EQ/Money Market, EQ/Intermediate Government Bond, EQ/Quality Bond, Multimanager Multi-Sector Bond, EQ/Core Bond Index or Multimanager Core Bond. Please refer to your prospectus for more information.
8. Financial transactions will be verified by a confirmation notice. If you do not receive a notice within 14 days of the transaction, please notify us immediately.

Automatic Transfer of Interest.

9. Equitable will verify that a minimum of \$7,500 is in your GIO as of the first business day of the month following receipt of this form by Equitable's EQUI-VEST Processing Office. The first transfer will occur on the last business day of that month, and future transfers will occur on the last business day of each month.
10. If the amount in your GIO falls below \$7,500 at the beginning of the month, no transfer will be made that month. The interest sweep feature will automatically stop if this occurs for two consecutive months.

Automatic Transfer of Fixed-Dollar Amount.

11. Equitable will verify that a minimum of \$5,000 is in your GIO upon receipt of this form by Equitable's EQUI-VEST Processing Office. The first transfer will occur on the last business day of that month, and future transfers will occur on the last business day of each month.
12. This election will automatically stop under these circumstances: the number of transfers indicated on this form have been completed and the balance in the GIO is zero.

*FOR MORE INFORMATION, SEE YOUR EQUI-VEST PROSPECTUS AND ANY SUPPLEMENTS,
OR CONTACT OUR CUSTOMER SERVICE REPRESENTATIVES, TOLL-FREE, AT 1-800-628-6673.*