



EQUITABLE

For Assistance: Call (800) 628-6673
Monday – Friday
www.equitable.com

Current Online Transactions: Address Changes,
Allocation Changes, Dollar Cost Averaging Set Ups,
Inquiries, Systematic Asset Rebalancing, Transfers

EQUITABLE FINANCIAL LIFE INSURANCE COMPANY (EFLC)
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA (EFLOA)

EQUI-VEST®

EQUI-VEST® ExpressSM

Variable Annuity Series

Telephone Operated Program

Support (TOPS) Enrollment Form

Express Mail:

Equitable
EQUI-VEST® Processing Office
8501 IBM Dr., Suite 150-GR
Charlotte, NC 28262-4333

Regular Mail:

Equitable
EQUI-VEST® Processing Office
PO Box 1430
Charlotte, NC 28201-1430

Fax Number:

(816) 701-4969

1. ANNUITANT INFORMATION (Contract number is required to process this request)

ANNUITANT	OWNER, IF DIFFERENT FROM ANNUITANT
DAYTIME PHONE NUMBER	MOBILE PHONE NUMBER
EMAIL ADDRESS	CONTRACT NUMBER

2. CHOOSE YOUR PERSONAL IDENTIFICATION NUMBER (Use numbers only) (Letters are not permitted)

Select five single-digit numbers (1–9). This PIN will remain in effect unless revoked by you in writing:

3. SELECTION OF INVESTMENT OPTIONS (This section does not apply to EQUI-VEST Express contracts.)

Complete this section if you have not previously elected either Maximum Transfer Flexibility or Maximum Fund Choice. If you are not certain, call a customer service representative at 1-800-628-6673.

Check either **Maximum Fund Choice** or **Maximum Transfer Flexibility**, but not both.

A. **Maximum Fund Choice.** By checking this box, you may invest in any option offered under your EQUI-VEST Contract. Transfers out of the GIO will be limited (see prospectus for details).

Use the numerical codes in parentheses to identify the Investment Options you want to select for contribution allocation and/or transfers to and from.

Asset Allocation	Guaranteed-Fixed	Sector/Specialty
EQ Allocation EQ/Aggressive Allocation (73) EQ/Balanced Strategy (163) EQ/Conservative Allocation (70) EQ/Conservative Growth Strategy (164) EQ/Conservative Plus Allocation (71) EQ/Conservative Strategy (165) EQ/Moderate Allocation (5) EQ/Moderate Growth Strategy (161) EQ/Moderate Plus Allocation (72) Target Allocation Target 2015 Allocation (105) Target 2025 Allocation (106) Target 2035 Allocation (107) Target 2045 Allocation (108) Target 2055 Allocation (189) Other Asset Allocation EQ/AB Dynamic Moderate Growth (162) EQ/Aggressive Growth Strategy (214) EQ/All Asset Growth Allocation (126) Equitable Conservative Growth MF/ETF (172) Equitable Growth MF/ETF (215) Equitable Moderate Growth MF/ETF (216)	Guaranteed-Fixed Guaranteed Interest Option (1) International/Global Stocks 1290 VT SmartBeta Equity ESG (192) EQ/Emerging Markets Equity PLUS (174) EQ/Global Equity Managed Volatility (26) EQ/International Core Managed Volatility (66) EQ/International Equity Index (16) ¹ EQ/International Managed Volatility (133) EQ/International Value Managed Volatility (68) EQ/Invesco Global (99) EQ/Lazard Emerging Markets Equity (205) EQ/MFS International Growth (90) EQ/MFS International Intrinsic Value (206) Large Cap Stocks 1290 VT Equity Income (77) 1290 VT Socially Responsible (36) EQ/500 Managed Volatility (132) EQ/Capital Group Research (34) ³ EQ/ClearBridge Large Cap Growth ESG (31) EQ/ClearBridge Select Equity Managed Volatility (104) EQ/Common Stock Index (2) EQ/Equity 500 Index (14) EQ/Fidelity Institutional AM® Large Cap (199) ⁹ EQ/Franklin Rising Dividends (209) ⁸ EQ/Invesco Comstock (85) EQ/JPMorgan Value Opportunities (20) EQ/Large Cap Core Managed Volatility (33) EQ/Large Cap Growth Index (30) EQ/Large Cap Growth Managed Volatility (25) EQ/Large Cap Value Index (98) EQ/Large Cap Value Managed Volatility (50) EQ/Loomis Sayles Growth (78) ¹ EQ/T. Rowe Price Growth Stock (76) EQ/Value Equity (29) Fidelity® VIP Equity Income (137) ² Invesco V.I. Diversified Dividend (146) ² MFS® Massachusetts Investors Growth Stock (153) Multimanager Aggressive Equity (4)	Sector/Specialty 1290 VT Convertible Securities (212) 1290 VT GAMCO Mergers & Acquisitions (89) ³ 1290 VT Multi-Alternative Strategies (225) 1290 VT Natural Resources (221) 1290 VT Real Estate (222) EQ/Invesco Global Real Assets (201) EQ/MFS Technology (207) EQ/MFS Utilities Series (208) EQ/Wellington Energy (203) Multimanager Technology (60) PIMCO VIT Commodity/RealReturn® Strategy (149) ² VanEck VIP Global Resources (160) Small/Mid Cap Stocks 1290 VT GAMCO Small Company Value (81) 1290 VT Microcap (210) ⁸ 1290 VT Small Cap Value (193) ¹ EQ/400 Managed Volatility (131) EQ/2000 Managed Volatility (130) EQ/AB Small Cap Growth (17) EQ/American Century Mid Cap Value (198) ¹ EQ/Franklin Small Cap Value Managed Volatility (103) EQ/Goldman Sachs Mid Cap Value (200) EQ/Janus Enterprise (86) EQ/MFS Mid Cap Focused Growth (204) EQ/Mid Cap Index (48) EQ/Mid Cap Value Managed Volatility (27) EQ/Morgan Stanley Small Cap Growth (213) ¹ EQ/Small Company Index (65) Fidelity VIP Mid Cap (139) ² Structured Investment Option Segment Holding Account for MSCI EAFE 1yr -10% Buffer (187) ⁴ Segment Holding Account for Russell 2000 1yr -10% Buffer (181) ⁴ Segment Holding Account for Russell 2000 3yr -20% Buffer (183) ^{4,7} Segment Holding Account for Russell 2000 5yr -20% Buffer (185) ^{4,7} Segment Holding Account for S&P 500 1yr -10% Buffer (156) ⁴ Segment Holding Account for S&P 500 3yr -20% Buffer (177) ^{4,7} Segment Holding Account for S&P 500 5yr -20% Buffer (179) ^{4,7}
Bonds 1290 VT DoubleLine Opportunistic Bond (195) ¹⁰ 1290 VT High Yield Bond (175) EQ/Core Bond Index (64) EQ/Core Plus Bond (11) EQ/Intermediate Corporate Bond (220) EQ/Intermediate Government Bond (15) ¹ EQ/Long Term Bond (225) EQ/PIMCO Global Real Return (176) EQ/PIMCO Ultra Short Bond (92) EQ/Quality Bond PLUS (12) American Funds Insurance Series The Bond Fund of America (173) Fidelity VIP Investment Grade Bond (218) Multimanager Core Bond (62) Nomura Ivy VIP High Income (151) Templeton Global Bond VIP (150) ²	Personal Income Benefit (PIB) Variable Investment Options⁵ PIB EQ/AB Dynamic Moderate Growth (167) ^{4,5} PIB EQ/Balanced Strategy (168) ^{4,5} PIB EQ/Conservative Growth Strategy (169) ^{4,5} PIB EQ/Conservative Strategy (170) ^{4,5} PIB EQ/Moderate Growth Strategy (166) ^{4,5}	
Cash Equivalents EQ/Money Market (3)		

¹ Not available for EQUI-VEST (Series 201).
² Available for EQUI-VEST (Series 201) and EQUI-VEST Strategies (Series 901) only.
³ Not available for EQUI-VEST (Series 201) and EQUI-VEST Strategies (Series 901).
⁴ Available for EQUI-VEST (Series 100/200/201), EQUI-VEST Strategies (Series 900) and EQUI-VEST Strategies (Series 901) only.
⁵ **Personal Income Benefit are not available in Texas for public schools, open enrollment charter schools (K-12) and Texas ORP Plans.**
⁶ Initial contributions and/or transfers to the Personal Income Benefit (PIB) Variable Investment Options can only be made by using the "Selection of the Personal Income Benefit (PIB) form".
⁷ Not available in New Hampshire.
⁸ Available for EQUI-VEST (Series 800 and 801) only.
⁹ Fidelity Institutional AM is a Registered Mark of FMR LLC. Used with permission.
¹⁰ Available for EQUI-VEST (Series 201 and 801) and EQUI-VEST Strategies (Series 900 and 901) only.

3. SELECTION OF INVESTMENT OPTIONS (continued)

B. **Maximum Transfer Flexibility.** By checking this box, you may only invest in those options listed below. Transfers out of the GIO will *not* be limited.

Use the numerical codes in parentheses to identify the Investment Options you want to select for contribution allocation and/or transfers to and from.

<p>Asset Allocation</p> <p>EQ Allocation EQ/Aggressive Allocation (73) EQ/Balanced Strategy (163) EQ/Moderate Allocation (5) EQ/Moderate Growth Strategy (161) EQ/Moderate Plus Allocation (72)</p> <p>Target Allocation Target 2015 Allocation (105) Target 2025 Allocation (106) Target 2035 Allocation (107) Target 2045 Allocation (108) Target 2055 Allocation (189)</p> <p>Other Asset Allocation EQ/AB Dynamic Moderate Growth (162) EQ/Aggressive Growth Strategy (214) EQ/All Asset Growth Allocation (126) Equitable Conservative Growth MF/ETF (172) Equitable Growth MF/ETF (215) Equitable Moderate Growth MF/ETF (216)</p> <p>Guaranteed-Fixed Guaranteed Interest Option (1)</p> <p>International/Global Stocks 1290 VT SmartBeta Equity ESG (192) EQ/Emerging Markets Equity PLUS (174) EQ/Global Equity Managed Volatility (26) EQ/International Core Managed Volatility (66) EQ/International Equity Index (16)¹ EQ/International Managed Volatility (133) EQ/International Value Managed Volatility (68) EQ/Invesco Global (99) EQ/Lazard Emerging Markets Equity (205) EQ/MFS International Growth (90) EQ/MFS International Intrinsic Value (206)</p> <p>Large Cap Stocks 1290 VT Equity Income (77) 1290 VT Socially Responsible (36) EQ/500 Managed Volatility (132) EQ/Capital Group Research (34)³ EQ/ClearBridge Large Cap Growth ESG (31) EQ/ClearBridge Select Equity Managed Volatility (104) EQ/Common Stock Index (2)</p>	<p>EQ/Equity 500 Index (14) EQ/Fidelity Institutional AM[®] Large Cap (199)⁹ EQ/Franklin Rising Dividends (209)⁸ EQ/Invesco Comstock (85) EQ/JPMorgan Value Opportunities (20) EQ/JPMorgan Growth Stock (32*) EQ/Large Cap Core Managed Volatility (33) EQ/Large Cap Growth Index (30) EQ/Large Cap Growth Managed Volatility (25) EQ/Large Cap Value Index (98) EQ/Large Cap Value Managed Volatility (50) EQ/Loomis Sayles Growth (78)¹ EQ/Value Equity (29) Fidelity[®] VIP Equity Income (137)² Invesco V.I. Diversified Dividend (146)² MFS[®] Massachusetts Investors Growth Stock (153) Multimanager Aggressive Equity (4)</p> <p>Personal Income Benefit (PIB) Variable Investment Options PIB EQ/AB Dynamic Moderate Growth (167)^{4,5} PIB EQ/Balanced Strategy (168)^{4,5} PIB EQ/Conservative Growth Strategy (169)^{4,5} PIB EQ/Conservative Strategy (170)^{4,5} PIB EQ/Moderate Growth Strategy (166)^{4,5}</p> <p>Sector/Specialty 1290 VT Convertible Securities (212) 1290 VT GAMCO Mergers & Acquisitions (89)³ EQ/Invesco Global Real Assets (201) EQ/MFS Technology (207)</p> <p>EQ/MFS Utilities Series (208) EQ/Wellington Energy (203) Multimanager Technology (60) VanEck VIP Global Resources (160)</p> <p>Small/Mid Cap Stocks 1290 VT GAMCO Small Company Value (81) 1290 VT Microcap (210)⁸ 1290 VT Small Cap Value (193)¹ EQ/400 Managed Volatility (131) EQ/2000 Managed Volatility (130) EQ/AB Small Cap Growth (17) EQ/American Century Mid Cap Value (198) EQ/Franklin Small Cap Value Managed Volatility (103) EQ/Goldman Sachs Mid Cap Value (200)</p>	<p>EQ/Janus Enterprise (86) EQ/MFS Mid Cap Focused Growth (204) EQ/Mid Cap Index (48) EQ/Mid Cap Value Managed Volatility (27) EQ/Morgan Stanley Small Cap Growth (213) EQ/Small Company Index (65) Fidelity VIP Mid Cap (139)²</p> <p>Structured Investment Option Segment Holding Account for MSCI EAFE 1yr -10% Buffer (187)⁴ Segment Holding Account for Russell 2000 1yr -10% Buffer (181)⁴ Segment Holding Account for Russell 2000 3yr -20% Buffer (183)^{4,7} Segment Holding Account for Russell 2000 5yr -20% Buffer (185)^{4,7} Segment Holding Account for S&P 500 1yr -10% Buffer (156)⁴ Segment Holding Account for S&P 500 3yr -20% Buffer (177)^{4,7} Segment Holding Account for S&P 500 5yr -20% Buffer (179)^{4,7}</p> <p>Structures Investment Option II (for Series 202,902 ONLY) S&P 500 1 year - 10% Buffer (251) Russell 2000 1 year - 10% Buffer (253) MSCI EAFE 1 year - 10% Buffer (255) NASDAQ 100 1 year - 10% Buffer (257) MSCI Emerging Markets 1 year-10%Buffer (259) S&P 500 6 year - 10% Buffer (227) Russell 2000 6 year - 10% Buffer (229) MSCI EAFE 6 year - 10% Buffer (231) S&P 500 6 year - 20% Buffer (233) Russell 2000 6 year - 20% Buffer (235) MSCI EAFE 6 year - 20% Buffer (237) S&P 500 6 year - 30% Buffer (239) Russell 2000 6 year - 30% Buffer (241) MSCI EAFE 6 year - 30% Buffer (243) S&P 500 6 year Annual Lock - 10% Buffer (245) Russell 2000 6 year Annual Lock - 10%Buffer (247) MSCI EAFE 6 year Annual Lock-10% Buffer (249)</p>
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⁴ Available for EQUI-VEST (Series 100/200/201), EQUI-VEST Strategies (Series 900) and EQUI-VEST Strategies (Series 901) only.

⁵ **Personal Income Benefit Variable Investment Options are not available in Texas for public schools, open enrollment charter schools (K-12) and ORP plans.**

⁷ Not available in New Hampshire.

⁸ Available for EQUI-VEST (Series 800 and 801) only.

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¹⁰ Available for EQUI-VEST (Series 201 and 801) and EQUI-VEST Strategies (Series 900 and 901) only.

4. AUTHORIZATION

I hereby authorize Equitable to accept telephone transfer requests for the contract referred to in Section 1 from any person furnishing the Personal Identification Number indicated in Section 2. I understand that Equitable will not be liable for any loss, liability, costs, or expense arising out of a transfer authorized by telephone, and that Equitable reserves the right to discontinue the telephone transfer service at any time without notice. This authorization will remain in effect unless revoked by me in writing. **I am making a copy of this form and returning the original.**

For EQUI-VEST contracts only, I also understand that I am entitled to select either **Maximum Transfer Flexibility** or **Maximum Fund Choice**, as described in the prospectus and in Section 3 of this form. I further understand that if I have not previously made this selection, and I do not complete Section 3 above and want to use TOPS, I am consenting to the amendment of my contract to include **Maximum Transfer Flexibility**.

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.

Declaration: Certain EQUI-VEST contracts, especially those issued before 1994, limit contractholders to the following five investment options: the Guaranteed Interest Option (GIO), EQ/Money Market, EQ/Common Stock Index, Multimanager Aggressive Equity and the EQ/Moderate Allocation. I understand that if my contract limits me to these five options and I want to use TOPS, I must consent to the amendment of my contract (*there is no charge to you for the amendment of your contract*) to include additional investment options on one of the bases described below. For a full description of the EQUI-VEST investment options, including all charges and fees and any restrictions, please read your prospectus carefully.

ANNUITANT'S SIGNATURE (IF PERMITTED TO MAKE TRANSFERS)

DATE

OWNER'S SIGNATURE (IF DIFFERENT FROM ANNUITANT)

DATE

5. TERMS AND CONDITIONS OF SERVICE

Equitable will act on telephone transfer and/or allocation change instructions for the contract referred to in Section 1 from any person using the designated Personal Identification Number in Section 2, subject to the following conditions:

1. TOPS is available either on a touch-tone telephone or on rotary dial equipment with a touch-tone line and adapter.
2. No telephone instruction will be taken unless the *Personal Identification Number* is furnished.
3. Only one transfer request for each Fund is permitted on any one day and cannot be revoked during that day.
4. Equitable will provide transfer, allocation change and Investment Simplifier services 24 hours a day, 7 days a week. A request must be *completed and confirmed* before the time that the New York Stock Exchange closes (4 PM Eastern Time or earlier) to be processed as of the close of an Equitable business day on the date that the request is made. Requests received after the closing of the New York Stock Exchange (or on days when it is not open) will be made effective as of the close of business on the following business day. Equitable will not be responsible for the unavailability of the transfer facility due to system problems, scheduling requirements, power surges, or any other failures.
5. Eligible transfers will be made in the order requested. The amount available for transfer is based on the unit value at the end of the business day. If the requested transfer amount equals the quoted annuity value of the Fund, the entire balance will be transferred as indicated. If the request is for a transfer of the total amount from a Fund and if the unit value has increased by the time the actual transfer is made, the excess monies will be added to the monies being transferred to the last Fund specified. If the unit value has decreased by the time the actual transfer is made, the lesser amount will be transferred to the last Fund specified.
6. Allocation change requests apply only to future contributions. Requests must specify the percentage for each Fund in whole numbers and the total must equal 100%.
7. Only whole-dollar amounts can be transferred.
8. The amount transferred from the Guaranteed Interest Option into other Funds may be limited if you have the right to invest in the EQ/Money Market, EQ/Intermediate Government Bond Index, EQ/Quality Bond PLUS or Multimanager High Yield Funds. See your prospectus for more information.
9. A transfer, allocation change, or Investment Simplifier transaction will not be processed unless the person making the request receives an acknowledgement (before terminating the telephone connection) that the request has been filed.
10. Equitable can make changes in the above terms and conditions or additional limitations by sending written notification to the Owner.
11. If any information is not provided in Sections 1 and 2, this request may not be accepted.
12. Equitable may withdraw or restrict TOPS privileges if it determines that you have engaged in excessive trading, market timing or other disruptive transfer activity.

FOR EASY ACCESS AND INFORMATION ON YOUR INVESTMENTS, CALL 1-800-755-7777

CLIENT INSTRUCTIONS

You can access TOPS service 24 hours a day, 7 days a week. Here's how TOPS works:

1. Use a touch-tone telephone or rotary dial equipment with a touch-tone line and adapter to call 1-800-755-7777.
2. You will be asked for your contract number. Key in the contract number followed by the # key.
3. You will be asked for your Personal Access number. Key in the last four digits of your Social Security number followed by the # key.
4. You will be given menu options from which you can

choose if you want to hear unit values, contract information, or, if you have a Personal Identification Number (PIN), initiate transactions including allocation changes and division transfers among the investment options. If you do not have a PIN or do not remember the 5-digit number that you chose, please complete the TOPS enrollment form. For security reasons our Service Representatives will not provide your PIN to anyone who requests it. For that reason, if you lose your PIN, you will be required to apply for a new PIN.

Use the numerical codes listed next to the funds to identify the Funds you want to transfer from and to.