EQUITABLE

EQUI-VEST®
Structured Investment Option

Performance Cap Rates

November 17, 2026 Segment offering

Important note: View daily hypothetical Performance Cap Rates online at **equitable.com/equivestsio**. For more information, contact your financial professional.

Standard Segments

Segment Buffer	1-Year Segment	
-10%	S&P 500®	7.2%
	Russell 2000®	9.6%
	MSCI EAFE	6.2%

Segment Buffer	3-Year Segment	
-20%	S&P 500®	11.0%
	Russell 2000®	14.0%

Segment Buffer	5-Year Segment	
-20%	S&P 500®	17.0%
	Russell 2000®	20.0%

"N/A" indicates the segment was not offered/suspended. Currently, the minimum Performance Cap Rates for the 1, 3 and 5-year segments are 4%, 12% and 20% respectively. Equitable will suspend a segment if the Performance Cap Rate on the Segment Start Date would be less than the minimum. Equitable reserves the right to lower or eliminate the minimum Performance Cap Rates.

Please note that due to spacing constraints, the index names in the chart above may have been abbreviated. For full index names, please refer to the reverse side.

Zero explicit fees[1]

All the benefits of the Structured Investment Option are available to you with zero explicit fees. All costs related to administration, sales and contract are built into the way the performance cap and buffer work, so you'll never be charged an explicit fee and can keep more of your money working its hardest for you.

The Structured Investment Option is an investment option within the EQUI-VEST® series of variable deferred annuities, which are available through employer-sponsored retirement saving plans. The Structured Investment Option may be able to help you reach your retirement savings goals by partially protecting a portion of your investment in your EQUI-VEST® account value. Variable deferred annuity is a long-term financial product designed for retirement purposes. There are fees and charges associated with variable annuities, which include a contract fee that covers administrative expenses, sales expenses and certain expense risks.

Performance Cap Rate — The Performance Cap Rate is the highest Segment Rate of Return that can be credited on a Segment Maturity Date. The Performance Cap Rate is not an annual rate of return.

Segment Type — The combination of index option, duration and buffer that you choose. Segment Types with greater protection tend to have lower Performance Cap Rates than those with the same index and duration, but less protection.

Segment Duration — Segment Start Date to Segment Maturity Date, available in 1, 3 and 5 years.

Segment Buffer — Built-in protection feature that absorbs up to the first -10% or -20% of any loss. You will absorb the loss in excess of your Segment Buffer. Please note this could mean a substantial loss of principal in certain cases.

Please see the reverse side for product term definitions and additional important information.

1 Expenses related to administration, sales and certain risks in the contract are factored into the Performance Cap Rate. As long as your money is invested in the Structured Investment Option to take advantage of the buffer against some loss and potential for growth up to the cap, you will not be charged additional fees.

Important note

Equitable has designed this material to serve as an informational and educational resource; it does not offer or constitute investment advice, and makes no direct or indirect recommendation regarding the appropriateness of any particular product or investment-related option. Your unique needs, goals, and circumstances require and deserve the individualized attention of your financial professional.

Unlike an index fund, the Structured Investment Option provides a return at maturity designed to provide a combination of protection against certain decreases in the index and a limitation on participation in certain increases in the index. The Structured Investment Option does not involve an investment in any underlying portfolio. Instead, it is an obligation of Equitable Financial Life Insurance Company.

Variable annuities are subject to market risk, including loss of principal.

This document must be preceded or accompanied by all applicable prospectuses and the program summary (for 401(a) plans only). The prospectuses and the program summary contain more detailed information about the contract/certificate, including investment objectives, risks, charges and expenses. Please read the prospectus and product brochure and consider this information carefully before investing.

Withdrawals are subject to normal income tax treatment and, if taken prior to age 59½, may also be subject to a 10% federal income tax. Withdrawals from the EQUI-VEST® series 201 contract may also be subject to a contractual withdrawal charge for withdrawals that exceed the free withdrawal amount. The amount of the withdrawal charge we deduct is equal to 5% of any contribution withdrawn attributable to contributions made during the current and 5 prior contract years measured from the date of the withdrawal. Withdrawal charges will no longer apply after the completion of 12 contract years.

S&P 500® Price Return Index — Includes 500 leading companies in leading industries of the U.S. economy, capturing approximately 80% coverage of U.S. equities. The S&P 500® Price Return Index does not include dividends declared by any of the companies included in this index. Larger, more established companies may not be able to attain potentially higher growth rates of smaller companies, especially during extended periods of economic expansion. S&P®, Standard & Poor's®, S&P 500® and Standard & Poor's 500® are trademarks of Standard & Poor's Financial Services LLC (Standard & Poor's) and have been licensed for use by Equitable. The Structured Investment Option is not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's does not make any representation regarding the advisability of investing in the Structured Investment Option.

Russell 2000® Price Return Index — Measures the performance of the small-cap segment of the U.S. equity universe. The Russell 2000® Price Return Index is a subset of the Russell 3000® Index representing approximately 10% of the total market capitalization of that index. It includes approximately 2,000 of the smallest securities based on a combination of their market cap and current index membership. The Russell 2000® Price Return Index does not include dividends declared by any of the companies included in this index. Stocks of small and mid-size companies have less liquidity than those of larger larger companies and are subject to greater price volatility than the overall stock market. Smaller company stocks involve a greater risk than is customarily associated with more established companies. The Russell 2000® Index is a trademark of Russell Investments and has been licensed for use by Equitable. The product is not sponsored, endorsed, sold or promoted by Russell Investments, and Russell Investments makes no representation regarding the advisability of investing in the product.

The MSCI EAFE Price Return Index — Is a free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding the United States and Canada. The MSCI EAFE Price Return Index does not include dividends declared by any of the companies included in this index. International securities carry additional risks, including currency exchange fluctuation and different government regulations, economic conditions and accounting standards. The product referred to herein is not sponsored, endorsed or promoted by MSCI, and MSCI bears no liability with respect to any such product or any index on which such product is based. The prospectus contains a more detailed description of the limited relationship MSCI has with Equitable and any related products.

EQUI-VEST® variable annuities are issued by Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY) and Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with an administrative office located in Charlotte, NC, and are co-distributed by Equitable Advisors, LLC (member FINRA, SIPC) and Equitable Distributors, LLC. Equitable Financial, Equitable America, Equitable Advisors and Equitable Distributors are affiliated companies and do not provide legal or tax advice.

EQUI-VEST® is a registered service mark of Equitable Holdings, Inc.

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

Contract form #s: 2003-GAC 403(b), 2003-GAC-401(a), 2004TSAGAC, 2004TSACERT-A/B, 2004EDCGAC, 2004EDCCERT-A/B, 2006BASE-I-A/B, 2006BASE-A/B, 2008EQVTSA201, 2008EQV201, 2008EQVEDC201, 2008EQVBASE201-A, 2008TSAGAC901, 2008TSA901-A/B, 2009EDCGAC901, 2009EDC901-A/B, 2009401aGAC901, 2009401a901-A/B and any state variations.

Contract endorsement form #s: 2010SIO201-I/G, 2011SIO901-ENGAC, 2011SIO900-ENGAC, 2012SIO900-ENGAC(NJ ARP) and any state variations.

Certificate form #s: 2003NJ401(a) and 2003NJ403(b).

Certificate endorsement form #s: 2011SIO901A/B, 2011SIO900-A/B, 2012SIO900-B(NJ ARP) and any state variations.

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

Equitable Financial Life Insurance Company (NY, NY)

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