EQUITABLE

Retirement Cornerstone®
Variable annuity

Maximize today, increase tomorrow

5% annual income today. Up to 8% tomorrow![1]

Looking back at 56 years (1965–2020)

10 years; income would have been a **minimum of 5%.**

42 years; income would have been **greater than 6%.**

Average annual income since 1965: **7%**

5% Annual income

Year	10-Year Treasury	Treasury +2%
2020	0.89%	5.0%
2012	1.8%	5.0%
2016	1.8%	5.0%
2015	2.1%	5.0%
2019	2.1%	5.0%
2017	2.3%	5.0%
2013	2.4%	5.0%
2014	2.5%	5.0%
2011	2.8%	5.0%
2018	2.9%	5.0%

>5% Annual income

Year	10-Year Treasury	Treasury +2%
2010	3.2%	5.2%
2009	3.3%	5.3%
2008	3.7%	5.7%

≥6% Annual income

Year	10-Year Treasury	Treasury +2%
2003	4.0%	6.0%
2004	4.3%	6.3%
1965	4.3%	6.3%
2005	4.3%	6.3%
2002	4.6%	6.6%
2007	4.6%	6.6%
2006	4.8%	6.8%
1966	4.9%	6.9%

≥7% Annual income

Year	10-Year Treasury	Treasury +2%
2001	5.0%	7.0%
1967	5.1%	7.1%
1998	5.3%	7.3%
1968	5.6%	7.6%
1999	5.7%	7.7%
1993	5.9%	7.9%

8% Annual income

Year	10-Year Treasury	Treasury +2%
2000	6.0%	8.0%
1971	6.2%	8.0%
1972	6.2%	8.0%
1997	6.4%	8.0%
1996	6.4%	8.0%
1995	6.6%	8.0%
1969	6.7%	8.0%
1973	6.9%	8.0%
1992	7.0%	8.0%
1994	7.1%	8.0%
1970	7.4%	8.0%
1977	7.4%	8.0%
1974	7.6%	8.0%
1976	7.6%	8.0%
1986	7.7%	8.0%
1991	7.9%	8.0%
1975	8.0%	8.0%
1987	8.4%	8.0%
1978	8.4%	8.0%
1989	8.5%	8.0%
1990	8.6%	8.0%
1988	8.9%	8.0%
1979	9.4%	8.0%
1985	10.6%	8.0%
1983	11.1%	8.0%
1980	11.4%	8.0%
1984	12.5%	8.0%
1982	13.0%	8.0%
1981	13.9%	8.0%

1 Annual Roll-Up based on 10-Year Treasury +2%.

Generally, "income" refers to withdrawals from the GMIB.

This example is a hypothetical intended for illustrative purposes only and is not indicative of the actual performance of any particular product.

Guaranteed Minimum Income Benefit (GMIB) Roll-Up Rates[2]

Years 1-7:

Compounded

5%

(if deferring or taking income)

Years 8+:

10-Year Treasury + 2%, between

5% and 8%

(Roll-Up Rates apply to the benefit base until the earlier of 20 years and age 95. Withdrawals continue to age 95.)[2]

To learn more about what Retirement Cornerstone® can do for your clients, call our Sales Desk at (888) 517-9900 or visit equitable.com.

2 Rates are effective for applications signed on or after March 29, 2021. New business rates are declared periodically and may change as frequently as monthly. The deferral and annual Roll-Up Rates compound annually and are guaranteed to be locked in for the first 7 contract years. After the lock-in period, the rate becomes a flexible rate tied to the recent average 10-Year Treasury rates plus 2% and is recalculated each contract year. Both the deferral and annual Roll-Up Rates can be as high as 8% and will never be less than 5%. GMIB Roll-Up Rates are applied to the benefit base during the GMIB Roll-Up Period, which is until the earlier of the 20th contract anniversary from when the Protected Benefit Account was initially funded and the contract anniversary following the owner's 95th birthday. The Annual Withdrawal Amount is determined by the annual Roll-Up Rate formula and is available until the contract anniversary following the owner's 95th birthday. Excess withdrawals will adversely affect the benefit base.

Guarantees are based on the claims-paying ability of the issuing life insurance company.

Retirement Cornerstone® is comprised of two separate accounts, each with distinct features that can help your clients address varying goals. The Investment Account enables clients to enhance their accumulation potential on a tax-deferred basis; it offers access to over 100 investment options managed by well-known money managers and the flexibility to transfer among investment options. When the time is right to protect these retirement assets, your clients can utilize the Protected Benefit Account, which funds the Guaranteed Minimum Income Benefit (GMIB) as applicable for an additional fee. The GMIB contains certain restrictions and limitations. There are also Guaranteed Minimum Death Benefits available, some of which have an additional fee.

The GMIB Benefit Base is used to generate a minimum lifetime income or withdrawal amount, and is not a cash value. It is equal to the initial contribution and increases annually at a specific rate, which is called a Roll-Up Rate, during the GMIB Roll-Up Period. The GMIB Multiyear Lock design includes a lock-in rate that applies for the first 7 contract years. Beginning with the eighth contract year, Roll-Up Rates are Treasury-tied, with guaranteed annual benefit base growth as high as 8% and never below 5%, during the GMIB Roll-Up Period. Taking a withdrawal from the Protected Benefit Account greater than the Annual Withdrawal Amount (an excess withdrawal) in any given year may have an adverse effect on income or death benefit guarantees, reducing your client's benefit base pro rata and, potentially canceling the GMIB No-Lapse Guarantee. A pro rata adjustment or reduction reduces the benefit base by the same percentage that the Protected Benefit Account Value is reduced by the withdrawal. Therefore, the amount of a pro rata reduction may be greater or lesser than the dollar amount of the withdrawal. If an excess withdrawal reduces the Protected Benefit Account Value to zero, the GMIB will terminate. We may discontinue contributions and transfers among investment options, or make other changes in contributions and transfer requirements and limitations. If we discontinue contributions and transfers into the Protected Benefit Account, your clients will no longer be able to fund their guaranteed benefits.

A deferred variable annuity is a long-term financial product designed for retirement purposes. There are fees and charges associated with a variable annuity contract, which include, but are not limited to, operations charges, sales and withdrawal charges, administrative fees and additional charges for optional benefits. Withdrawals are subject to ordinary income tax treatment and, if taken prior to age 59½, may be subject to an additional 10% federal income tax penalty. Variable annuities are subject to investment risks, including the possible loss of principal invested.

Your clients should carefully consider the investment objectives, rules, charges and expenses of Retirement Cornerstone®, as stipulated in the prospectus, before investing. For a prospectus containing this and other information, please call our Sales Desk at (888) 517-9900. Please encourage your clients to read the prospectus carefully before investing or sending money.

Certain features and benefits described herein may not be available in all jurisdictions. In addition, some distributors may eliminate and/or limit the availability of certain features or options, based on annuitant issue age or other criteria. Annuities contain certain restrictions and limitations. For costs and complete details, please see the prospectus.

We do not provide tax, accounting or legal advice. Any tax statements contained herein were not intended or written to be used, and cannot be used, for the purpose of avoiding U.S. federal, state or local tax penalties.

Amounts owed under the contract are the sole legal responsibility of the issuing life insurance company.

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Contract form #s: ICC12BASE4, ICC12BASE3 and any state variations.

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