



EQUITABLE



# Family of annuities

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

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**An annuity is a long-term financial product designed to help you save for retirement. It's a contract between you and a life insurance company: you make an investment, and the company commits to future benefits for you, such as a guaranteed return, a source of income in retirement or a death benefit to your loved ones. Some annuities let you partially protect your savings while investing for growth potential. All annuities are subject to certain investment risks, including possible loss of principal invested, and generally contain certain exclusions and limitations, so be sure to learn about the rules and potential risk before you invest.**

**This document reviews important points to think about and discuss with your financial professional before you consider purchasing a variable annuity.**

This educational brochure is not meant to be comprehensive. **More complete descriptions are provided in prospectuses. The prospectus for the product(s) you are interested in spells out the features, additional restrictions, limitations, risks, charges and expenses, and investment objectives, as well as income distribution strategies, which you should consider carefully before purchasing a variable annuity. For a variable annuity and underlying investment option prospectus containing this and other information, please contact a financial professional. Read it carefully before you invest or send money.** Certain products, restrictions, features and benefits may not be applicable in all states or in combination with each other. Contracts and optional benefits may have different issue ages.

This brochure may not be applicable to certain employer-sponsored arrangements.

The annuity contracts referred to in this brochure are variable and fixed deferred annuities.

You buy an annuity with one or more contributions to your contract. Each contribution is credited to your annuity account. Depending on the annuity you are purchasing, your account may accumulate earnings from Variable Investment Options, fixed investment options and/or Structured Investment Options. Variable Investment Options may lose money. Contract and benefit charges are deducted from your account. You can consider using an annuity to save money for retirement and to obtain income for life. It is not meant for short-term investment goals.

You have the right to cancel your annuity purchase and receive a refund within 10 days (longer in some cases) after you receive the contract, without charge or penalty. Generally, your refund will equal your account value, which will reflect market fluctuations as described fully in the prospectus.

## Important terms

**Annuity:** A contract that provides a series of payments to the owner (or annuitant) over a specified period of time or for life.

**Immediate annuity:** An annuity purchased with a lump sum where the payments to the owner begin immediately.

**Deferred annuity:** The contract has an account value that can be applied to purchase a payout annuity at a later date. Federal income tax on any earnings is usually deferred until amounts are withdrawn or payments begin. (There are exceptions.)

**Variable deferred annuity:** A deferred annuity contract whose account value can be invested in investment options where the account value fluctuates according to the performance of the investment options.

**Benefit base:** A hypothetical amount (not actual cash value) used to calculate the owner's optional benefits within a variable annuity. A benefit base cannot be withdrawn for cash and is used solely to calculate the variable annuity's optional guarantees.

**Annuitization:** Converting the account from a deferred annuity to a payout annuity. (Benefit bases can also be used to annuitize the contract.) Some companies require any remaining account value to be annuitized by a certain age.

## The annuity contract

In its most basic form, the annuity is a contract between the contract holder or owner and the issuing company that allows the owner to accumulate funds and then provides lifetime payments. With the guidance of their financial professional, contract holders can invest their account in the variable and other investment options the contract holder or owner selects. Depending on the contract, the owner may have several ways to withdraw their accumulated cash value. (Cash value means their account value less any applicable surrender charges.) The owner can apply their account value to obtain guaranteed income for life, which would annuitize or end the contract and start a series of payouts. The owner can purchase optional income guarantees that help protect retirement income against investment risk. These types of optional income guarantees are generally subject to specific restrictions and limitations. Income guarantees do not guarantee cash value. Many contracts pay a death benefit, which may be a guaranteed minimum amount or their account value, if higher. The owner can often choose among a number of payout options. Generally, optional benefits can be elected only at contract issue and are irrevocable once elected.

## Contributions and investment choices

The contract owner makes one contribution to the contract at purchase and, depending on the contract selected, continues contributions during the accumulation phase of the contract. Contracts may have different minimum and maximum investment amount requirements.

Some contracts offer a wide range of investment choices, but the choice may be limited in some contracts or with a combination of certain optional features.

## Typical optional benefits (usually for additional fees)

Many contracts offer variations of guaranteed minimum benefits while the contract holder or owner is living, often for an additional charge.

For example:

**A guaranteed lifetime withdrawal benefit [GLWB]** that guarantees the contract holder can take income up to a maximum amount per year (the **guaranteed annual income amount** or **GAIA**), first as withdrawals from the account value and, if necessary, as payments from the issuing insurance company.

**A guaranteed living benefit (Guaranteed Minimum Income Benefit [GMIB] or Guaranteed Income Benefit [GIB])** that guarantees the contract holder, or owner, a minimum amount of income for life when they apply their benefit base to obtain lifetime income (adjusted for withdrawals).

**Guaranteed minimum benefits are adjusted for withdrawals.** Withdrawals may adversely impact, or even eliminate, these benefits. Guarantees are based on the claims-paying ability of the issuing insurance company.

**A standard minimum death benefit** based on contributions to the contract, or contributions and transfers to an account within the contract (adjusted for withdrawals).

**A return of premium death benefit** that is the greater of the account value or sum of premiums (adjusted for withdrawals).

**An annual ratchet or highest anniversary value death benefit** that adjusts to their highest account value on any contract anniversary (adjusted for withdrawals).

**A greater of roll-up or highest anniversary value death benefit** that adjusts to the higher of the amount the contract holder or owner contributed to the contract accumulated at a specified rate or their highest account value on any contract anniversary (adjusted for withdrawals).

## Additional features (typically at no additional cost)

Dollar Cost Averaging (DCA), Beneficiary Continuation option, spousal continuation, automatic investment program and others. DCA does not ensure a profit or protect against a loss. The contract holder or owner may be investing in a declining market.

## Contract fees, charges and other expenses

With variable deferred annuity contracts, the owner will incur daily and annual fees and charges.

Some or all withdrawals may be subject to a withdrawal charge. Asset-based charges are deducted every day at a certain annual rate, depending on the contract type, and there may be an annual fee (which may be waived if the account value is over a specified amount). Optional death benefits the contract holder elects will incur an annual charge (which may increase in certain circumstances within specified limits). Other charges may apply in some cases. The investment portfolios incur fees and expenses, a portion of which may go to the issuing company and its affiliates. The investment portfolios typically incur fees and expenses relating to the issuing insurer's management fee, the subadvisor's portfolio management fee, distribution and servicing (i.e., 12b-1) fees, and service fees and other expenses incurred by the portfolio.

Variable annuities may be offered with fees and withdrawal charge periods that vary by series. While certain series have no or short withdrawal charge periods, this feature typically comes at a higher cost. A prospective contract holder, or owner, should consider the cumulative impact of this expense over time and purchase an annuity with a withdrawal charge period consistent with their investment time horizon. Additionally, certain optional features may not be exercised until after a waiting period that extends beyond the applicable withdrawal charge period. So, while the owner may prefer the flexibility of a shorter withdrawal charge period, the contract holder should consider this important fact if electing an optional feature. The contract holder should also consider their short- and long-term liquidity needs before purchasing a variable annuity contract.

## Risks

**Market risk.** The value of an annuity will go down if its Variable Investment Options lose value or do not appreciate enough to cover contract charges.

Each Variable Investment Option has its own specific risks. **You should read about and carefully consider these risks, as outlined in the prospectus, before investing.** Please also note that to help achieve their objectives, some funds may invest significantly in nontraditional, or alternative, investment strategies and/or instruments that, for example, leverage returns through options, futures and other derivatives. These funds include more risks than traditional investments and only experienced investors should consider their purchase. Similarly, sector funds, also known as specialty funds, comprise investments concentrated in a specific sector or industry. Due to their composition, however, they may be more susceptible to a single economic, regulatory or market occurrence than a more diversified fund. Generally speaking, investments in alternative and/or specialty funds should constitute a smaller portion of your overall portfolio.

You should consider the purchase of an annuity only if you and your financial professional determine that it meets your needs and investment objectives.

## Taxes

All annuities are tax-deferred, which means the contract holder doesn't pay taxes on accumulated earnings until the money is paid to them. There are exceptions. Tax deferral applies even if the owner moves money among investment options in their annuity contract. The contract holder pays ordinary income tax on withdrawals and distributions of taxable amounts (earnings and pretax contributions) which, if taken prior to age 59½, may also be subject to an additional 10% federal income tax penalty. Other taxes may also apply. Tax rules for nonqualified (NQ) annuities differ from IRAs, 401(k)s and other qualified plans. Nonqualified annuities are funded with after-tax dollars, and only the earnings are taxable upon withdrawal. Qualified annuities are funded with pretax dollars and are fully taxable upon distribution. Consult your tax advisor with questions. While a contract holder or owner may be able to exchange a tax-deferred annuity for another without paying taxes on the exchange, they should first carefully compare the benefits and features, including any guaranteed features and costs of the two annuities, and whether any surrender charges or loss of death benefit or other benefits will apply.

Since IRAs, 401(k)s and other qualified plans are usually tax-deferred, these annuities do not give any extra tax benefits. A prospective owner should choose a qualified annuity based on its other features, benefits, costs and risks. If the owner is considering an NQ annuity for tax deferral, they should compare the costs of investing in the annuity with the costs of investing in taxable mutual funds and consider how long it may take for the value of the tax deferral to cover any difference. The contract holder should also consider whether the annuity's optional guarantees outweigh any higher costs. Tax deferral may be less advantageous for lower-bracket taxpayers.

## Retirement plan and IRA rollovers

If you plan to fund a variable annuity with a retirement plan or IRA rollover/transfer, please first consider the following:

**Retirement plan advantages and disadvantages** — Compared to IRAs, the advantages of retirement plans are likely to include lower overall fees and charges, creditor protection and many withdrawal options, including loans against your plan assets, penalty-free withdrawal rights for employees post age 59½ and, upon termination of employment post age 55, beneficiaries and divorce settlements. Disadvantages, however, may include limited financial professional guidance, limited investment options, the plan may change providers and/or investment options without your consent, former employees are unable to make additional contributions and may not be able to borrow from plan accounts, and you will remain subject to any applicable plan restrictions and limitations, including restrictions on periodic withdrawals or charges for withdrawals. In these and other matters, please refer to your plan's governing documents (e.g., your Summary Plan Description and 404a-5 Participant Fee Disclosure).

**IRA advantages and disadvantages** — Compared to retirement plans, the advantages of IRAs include the ability to receive personal investment advice from a financial professional of your choosing, more control of your assets and fewer restrictions, access to a broader range of investment product options, such as annuities with guaranteed living and death benefits, the ability to consolidate other retirement assets into a single account and the ability to coordinate portfolio strategies and risk profiles across assets, as well as withdrawal strategies and sources. Disadvantages, however, may include higher overall fees and charges, loss of creditor protection if you live in a state that does not have IRA or annuity protection laws, an inability to borrow from your account and an inability to make certain penalty-free withdrawals.

**Other options** — Many employers allow you to retain your assets in the plan even if you change employers or retire. Many plans also allow new employees to roll existing plan assets into their plan. Last, while you do have the option to take a cash distribution (full or partial) from your plan account, cash distributions will likely be subject to federal, state and local taxes, a 10% early withdrawal penalty if you are under age 59½, as well as 20% federal tax withholding. Given these factors and options, you should seek guidance from your plan's governing documents and/or your plan administrator regarding specific features, limitations, fees or requirements. You should also consult your tax professional.

## Other information

Your financial professional's broker-dealer is paid for selling an annuity and may receive other amounts as well. Your financial professional's broker-dealer may pay its personnel more or less for selling this annuity than for selling other annuities or other investments. You should ask your financial professional how they are paid.

A wide variety of annuity products are offered through Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). Have questions? Our team is here to help. Please call us at (212) 314-4600, or visit us online at [equitable.com](http://equitable.com).

See the next three pages for a broad comparison of our annuity products.

| Contract   | Retirement Cornerstone®<br>(Series B, Series CP®)  | Investment Edge®<br>Investment Edge® Select                        | EQUI-VEST®<br>Series 801  | Structured Capital<br>Strategies PLUS® 21<br>(Series B, Series Select)  | Structured Capital<br>Strategies® Premier<br>(Series B, Series Select)  | Structured Capital Strategies®<br>Income  | Guaranteed Growth Strategies®   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
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| <b>General description</b>   | Full-featured retirement savings with growth potential and enhanced protection features. (Series B)<br>Full-featured retirement savings with growth potential and a jump-start to annuity account values. (Series CP)  | A broad spectrum of subaccounts and Structured Investment Options. | A flexible-payment variable deferred annuity, offering you a way to help build, enhance and protect your retirement assets. | A variable and index-linked deferred variable annuity that can help build long-term wealth by providing a structured growth strategy with some downside protection. | A variable and index-linked deferred annuity with enhanced growth opportunities, a level of downside protection, and legacy benefits for generational wealth transfers. | An index-linked variable annuity for fee-conscious investors offering a protected lifetime income and a level of downside protection.         | A multiyear fixed annuity with built-in principal protection and guaranteed growth. |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| <b>Contract charges, fees and other expenses</b>                                 |  |  |   |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| <b>Annual contract charges</b> (percentage of account value)                     |  |  |   |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| <b>Contract fee<sup>1</sup></b>  | 1.30% / 1.65% (Series CP)  | 1.00% / 1.25% (Select)   | 1.00%   | Zero explicit fees <sup>2</sup>   | 1.25% / 1.50% (Select)  | Explicit fees as low as 1.50%. Administrative portfolio fees may apply. GLWB required at issue with 1.50% annual fee.                         | —   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| <b>Other</b>   | —  | —  | 0.25%   | —   | —   | —   | —   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| <b>Underlying investment portfolio<sup>3</sup></b>                               | Within the Retirement Cornerstone® Series, the total expenses incurred for the Investment Account and the Protected Benefit Account range from 0.54% to 2.57% (as of May 1, 2025) and are calculated as a percentage of the average daily net assets invested in each underlying investment portfolio. Within Investment Edge®, underlying portfolio expenses (annual percentage of daily net assets) range from 0.54% to 2.57% (as of May 1, 2025). Within the EQUI-VEST® Series, total expenses incurred by the underlying portfolios range from 0.55% to 1.35% (as of May 1, 2025) and are calculated as a percentage of the average daily net assets invested in each underlying investment portfolio. Within Structured Capital Strategies® Income and Structured Capital Strategies PLUS® 21, the underlying money market portfolio expense (annual percentage of daily net assets) is 0.68% (as of May 1, 2025). For any Segment/Structured Investment Option available within these products, underlying portfolio expenses are factored into the Performance Cap Rate. Segment/Structured Investment Options use price return indices, which exclude dividends. |  |   |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| <b>Annual contract fee<sup>1</sup></b>   | Lesser of 2% of annuity account value or \$30 in first and second contract years; thereafter, \$30 (waived if account value exceeds \$50,000)  | \$50 (waived if account value exceeds \$50,000)                    | \$50 (waived if account value is at least \$100,000)  | —   |   | Lesser of 2% of annuity account value or \$30 in first and second contract years; thereafter, \$30 (waived if account value exceeds \$50,000) | —   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| <b>Contingent withdrawal charge – declining</b> (also known as surrender charge) | <table border="1"> <thead> <tr> <th>Years</th> <th>Charge</th> <th>Years</th> <th>Charge</th> </tr> </thead> <tbody> <tr><td>1-2</td><td>7%</td><td>1-2</td><td>8%</td></tr> <tr><td>3-4</td><td>6%</td><td>3</td><td>7%</td></tr> <tr><td>5</td><td>5%</td><td>4</td><td>6%</td></tr> <tr><td>6</td><td>3%</td><td>5</td><td>5%</td></tr> <tr><td>7</td><td>1%</td><td>6</td><td>4%</td></tr> <tr><td>Thereafter</td><td>0%</td><td>7</td><td>3%</td></tr> <tr><td></td><td></td><td>8</td><td>2%</td></tr> <tr><td></td><td></td><td>9</td><td>1%</td></tr> <tr><td></td><td></td><td>Thereafter</td><td>0%</td></tr> <tr><td></td><td></td><td></td><td><b>(Series CP)</b></td></tr> </tbody> </table>  | Years  | Charge  | Years   | Charge  | 1-2   | 7%  | 1-2 | 8% | 3-4 | 6% | 3 | 7% | 5 | 5% | 4 | 6% | 6 | 3% | 5 | 5% | 7 | 1% | 6 | 4% | Thereafter | 0% | 7 | 3% |  |  | 8 | 2% |  |  | 9 | 1% |  |  | Thereafter | 0% |  |  |  | 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| Years  | Charge   | Years  | Charge  |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| 1-2  | 7%   | 1-2  | 8%  |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| 3-4  | 6%   | 3  | 7%  |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| 5  | 5%   | 4  | 6%  |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| 6  | 3%   | 5  | 5%  |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| 7  | 1%   | 6  | 4%  |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| Thereafter   | 0%   | 7  | 3%  |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
|  |  | 8  | 2%  |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
|  |  | 9  | 1%  |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
|  |  | Thereafter   | 0%  |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
|  |  |  | <b>(Series CP)</b>  |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| Years  | Charge   | Years  | Charge  |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| 1-2  | 6%   |  |   |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| 3  | 5%   |  |   |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| 4  | 4%   |  |   |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| 5  | 3%   |  |   |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| Thereafter   | 0%   |  |   |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
|  |  |  | Investment Edge® Select:<br>No charges for withdrawals  |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| Years  | Charge   | Years  | Charge  |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| 1-5  | 6%   |  |   |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| 6  | 5%   |  |   |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| Years  | Charge   | Years  | Charge  |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| 1  | 7%   |  |   |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| 2  | 7%   |  |   |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| 3  | 6%   |  |   |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| 4  | 5%   |  |   |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| 5  | 4%   |  |   |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| 6  | 3%   |  |   |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| Thereafter   | 0%   |  |   |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
|  |  |  | Structured Capital Strategies PLUS® 21 Select:<br>No charges for withdrawals  |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| Years  | Charge   | Years  | Charge  |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| 1  | 8%   |  |   |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| 2  | 8%   |  |   |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| 3  | 7%   |  |   |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| 4  | 6%   |  |   |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| 5  | 5%   |  |   |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| 6  | 4%   |  |   |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| Thereafter   | 0%   |  |   |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
|  |  |  | Structured Capital Strategies® Premier Select:<br>No charges for withdrawals  |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| Years  | Charge   | Years  | Charge  |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| 1  | 7%   |  |   |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| 2  | 7%   |  |   |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| 3  | 6%   |  |   |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| 4  | 5%   |  |   |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| 5  | 4%   |  |   |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| 6  | 3%   |  |   |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| Thereafter   | 0%   |  |   |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| Years  | 3-year   | 5-year   | 7-year  |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| 1  | 7%   | 7%   | 7%  |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| 2  | 7%   | 7%   | 7%  |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| 3  | 7%   | 7%   | 7%  |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| 4  | 0%   | 6%   | 6%  |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| 5  | 0%   | 5%   | 5%  |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| 6  | 0%   | 0%   | 4%  |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| 7  | 0%   | 0%   | 3%  |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| Thereafter   | 0%   | 0%   | 0%  |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |
| <b>Withdrawal charge waivers</b> (may not be available in all states)            | Death, annuitization (life-contingent annuity), disability, terminal illness, nursing home confinement. Not applicable for Investment Edge® Select, Structured Capital Strategies PLUS® Select and Structured Capital Strategies® Premier Select.  |  |   |   |   |   |   |     |    |     |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |            |    |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |                    |   |       |        |       |        |     |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |     |    |  |  |   |    |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |   |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |  |  |  |  |       |        |       |        |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |   |    |  |  |            |    |  |  |  |       |        |        |        |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |   |    |    |    |            |    |    |    |

1 The contract fee is the total of the operations, administration and distribution fees as shown. See the prospectus for detailed fee information.

2 If you choose the optional Return of Premium Death Benefit, fees and charges will apply. All the benefits of Structured Capital Strategies PLUS® 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 will never be charged an explicit fee and can keep more of your money working its hardest for you. See prospectus for detailed fee information.

3 If fee waivers and expense reimbursements are not applied (gross expense), it could significantly increase the amount of operating expenses for the portfolio.

\* The variable annuities and fixed annuity referred to in this brochure may not be available in all jurisdictions. For additional information, contact your financial professional.

| Contract  | Retirement Cornerstone®<br>(Series B, Series CP®)  | Investment Edge®<br>Investment Edge® Select   | EQUI-VEST®<br>Series 801              | Structured Capital Strategies<br>PLUS® 21 (Series B, Series Select) | Structured Capital<br>Strategies® Premier<br>(Series B, Series Select)   | Structured Capital<br>Strategies® Income  | Guaranteed<br>Growth Strategies®  |
|---|--|---|---------------------------------------|---|--|---|---|
| <b>Optional benefits (additional fees)</b>  |  |   |                                       |   |  |   |   |
| <b>Guaranteed Lifetime Withdrawal Benefit (GLWB)</b> (percentage of GLWB Income Base)   | Not available  | Not available   | Not available                         | Not available   | Not available  | GLWB required for all contracts at issue. Rider fee of 1.50% as a percentage of GLWB Income Base. | Not available   |
| <b>Guaranteed Minimum Income Benefit (GMIB)</b> (percentage of applicable benefit base) | 1.40% of the benefit base annually <sup>6</sup>  | Not available   | Not available                         | Not available   | Not available  | Not available   | Not available   |
| <b>Optional death benefits (additional fees)</b>  |  |   |                                       |   |  |   |   |
| <b>Annual Ratchet Death Benefit (DB) or Highest Anniversary Value (HAV) DB</b>          | 0.35%  | Not available   | 0.15% (3-year ratchet)                | Not available   | 0.25%  | 0.35%   | Not available   |
| <b>RMD Wealth Guard Death Benefit<sup>4</sup></b> (not available with GMIB or in NY)    | 0.60% — Issue ages 20–64<br>1.25% — Issue ages 65–73   | Not available   | Not available                         | Not available   | Not available  | Not available   | Not available   |
| <b>Return of Principal Death Benefit</b>  | Return of Principal Death Benefit available automatically, at no additional cost.  | Annual fee of 0.30% of benefit base deducted from account value on contract anniversary date. | Not available                         | Annual rate of 0.20%  | Return of Premium Death Benefit available automatically at no additional cost up to age 75.                        | Included for no additional charge unless HAV DB is elected.                                       | Not available   |
| <b>Greater of Roll-Up or Highest Anniversary Value Death Benefit</b>                    | Not available  | Not available   | Not available                         | Not available   | 0.75%  | Not available   | Not available   |
| <b>Death benefit (no additional fee)</b>  |  |   |                                       |   |  |   |   |
| <b>Standard death benefit</b>   | Yes (return of net principal applicable to amounts contributed or transferred to the protected benefit account) (return of account value for the Investment Account) | Yes (return of account value)   | Yes (return of net premium)           | Yes (return of account value)                                       | Yes (sum of premiums adjusted pro rata for withdrawals. Return of account value if contract owner is over age 75.) | Yes (return of premium)   | No (The death benefit under the contract is the greater of the Account Value or the Nonforfeiture Value). |
| <b>Additional features (no additional fees)</b>   |  |   |                                       |   |  |   |   |
| <b>Guaranteed interest option</b>   | Yes (available in the Retirement Cornerstone® Investment Account). Not available within the Retirement Cornerstone® Protected Benefit Account.                       | Not available   | Yes (may be subject to restrictions.) | Not available   | Yes  | Not available   | Not available   |
| <b>Investment Simplifier<sup>5</sup></b>  | Yes (available in Retirement Cornerstone® Investment Account).   | Not available   | Yes                                   | Not available   | Not available  | Not available   | Not available   |
| <b>Asset rebalancing — automatic</b>  | Yes (Investment Account, optional recurring quarterly, semiannual or annual rebalancing)   | Yes (optional — available quarterly, semiannually or annually)                                | Yes                                   | Not available   | Not available  | Not available   | Not available   |

<sup>4</sup> Lifetime Required Minimum Distributions (RMDs): on traditional IRAs, due to a federal law change effective January 1, 2023, the date you must begin your Lifetime Required Minimum Distributions (RMDs) has changed from April 1 of the calendar year after the year you turn age 72 to April 1 of the calendar year after you turn age 73. This age will further increase to age 75 starting on January 1, 2033. The RMD Wealth Guard Guaranteed Minimum Death Benefit (GMDB) optional rider allows investors to take income required by the IRS without reducing their death benefit. After age 73, any RMD withdrawal from the Protected Benefit Account will not reduce the Death Benefit Base.

<sup>5</sup> Investment Simplifier allows for systematic transfers of amounts in the Guaranteed Interest Option (GIO) to the Investment Account Variable Investment Options. There are two options under the program: the Fixed Dollar option and the Interest Sweep option.

<sup>6</sup> 1.40% (max 2.50%) of benefit base deducted from the Protected Benefit Account Value on each contract anniversary. We have discretion to change the current fee after the first 2 contract years, but it will never exceed the maximum fee. The Guaranteed Minimum Income Benefit can be dropped without penalty if the fee is increased or you can exercise the benefit.

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| Contract   | Retirement Cornerstone®<br>(Series B, Series CP®)  | Investment Edge®<br>Investment Edge® Select   | EQUI-VEST®<br>Series 801                | Structured Capital<br>Strategies PLUS® 21<br>(Series B, Series Select)  | Structured Capital<br>Strategies® Premier<br>(Series B, Series Select)  | Structured Capital Strategies®<br>Income  | Guaranteed<br>Growth Strategies®   |
|--|--|---|---|---|---|---|--|
| <b>Additional features (no additional fees)</b>  |  |   |   |   |   |   |  |
| <b>Spousal continuation</b>  | Yes  | Yes   | Not available                           | Yes   | Yes   | Yes   | Yes  |
| <b>Successor owner/annuitant</b>   | Not available  | Yes   | Yes                                     | Yes   | Not available   | Yes   | Yes  |
| <b>Immediate access to your account value with no Contingent Withdrawal Charge (CWC)</b> | Not available  | Yes — Investment Edge® Select only  | Not available                           | Yes — Structured Capital Strategies PLUS® 21 Series Select only   | Yes — Structured Capital Strategies® Premier Series Select only   | Not available   | Not available  |
| <b>Extra credit on contributions</b>   | Yes (Retirement Cornerstone® Series CP® only). May be more than offset by potentially higher fees, charges and a longer withdrawal charge period.  | Not available   | Not available                           | Not available   | Not available   | Not available   | Not available  |
| <b>Guaranteed Annual Income Amount (GAIA)</b>  | Not available  | Not available   | Not available                           | Not available   | Not available   | Yes — GAIA is a percentage of the GLWB income base. Initial GAIA is equal to the applicable income rate multiplied by the GLWB income base on contract issue date.  | Not available  |
| <b>Annual Withdrawal Amount (AWA)</b>  | Yes (AWA is equal to the GMIB Benefit Base as of the most recent contract date anniversary times the Annual Roll-Up rate in effect on the first day of the contract year and is increased by the amount of the prorated roll-up in the amount of transfers and contribution is that year.)   | Not available   | Not available                           | Not available   | Not available   | Not available   | Not available  |
| <b>Free Withdrawal Amount</b>  | Within the Retirement Cornerstone® Series: 10% of the Protected Benefit Account value at the beginning of the contract year if GMIB is not elected, or up to the greater of 10% of the Protected Benefit Account Value if GMIB is elected and the Annual Withdrawal Amount from the Protected Benefit Account Value. Up to 10% of the Investment Account value each contract year. | Investment Edge®: 10% of the account value at the beginning of the contract year<br><br>Investment Edge® Select: 100% of the total Annual Account Value | 15% of account value each contract year | • Structured Capital Strategies PLUS® 21 Series B: 10% of the account value at the beginning of the contract year<br>• Structured Capital Strategies PLUS® 21 Series Select: 100% of the total Annual Account Value | • Structured Capital Strategies® Premier Series B: Free Withdrawal Amount is 10% of the total AAV at the beginning of the contract year.<br>• Structured Capital Strategies® Premier Series Select: 100% of total Annual Account Value. | • The amount that can be withdrawn without incurring a Contingent Withdrawal Charge (CWC). The greater of Guaranteed Annual Income Amount and 10% of the total account value at the beginning of the contract year.<br>• Any withdrawal will stop the deferral incentive, and income rate increases upon an annual reset. | • In the first contract year, the Free Withdrawal Amount is equal to 10% of the contribution, less any Free Withdrawal Amount(s) already taken in that contract year, until the end of that contract year.<br>• In subsequent contract years, the Free Withdrawal Amount is equal to 10% of the Account Value on the first day of that contract year, less any Free Withdrawal Amount(s) already taken for that contract year. |
| <b>Dollar Cost Averaging</b>   |  |   |   |   |   |   |  |
| <b>General Dollar Cost Averaging (DCA) (DCA from the EQ/Money Market)</b>                | Yes (available in the Retirement Cornerstone® Investment Account)  | Yes   | Yes                                     | Not available   | Not available   | Not available   | Not available  |
| <b>Special DCA</b>   | Yes (Retirement Cornerstone® Series B only)  | Not available   | Not available                           | Not available   | Not available   | Not available   | Not available  |
| <b>Special Money Market DCA</b>  | Yes (Retirement Cornerstone® Series CP® only)  | Not available   | Not available                           | Not available   | Not available   | Not available   | Not available  |
| <b>Dollar Cap Averaging</b>  |  |   |   |   |   |   |  |
| <b>General Dollar Cap Averaging</b>  | Not available  | Not available   | Not available                           | Yes   | Yes   | Yes   | Not available  |
| <b>Special Dollar Cap Averaging</b>  | Not available  | Not available   | Not available                           | Not available   | Yes   | Not available   | Not available  |

\* The variable annuities and fixed annuity referred to in this brochure may not be available in all jurisdictions. For additional information, contact your financial professional.

View and manage your annuity contract online or via our mobile app.  
Access performance reports, update beneficiaries and more.

### Important information

Certain product series, features and benefits described herein may not be available in all jurisdictions. Annuities contain certain restrictions and limitations. For costs and complete details, please see the prospectus.

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### Contract form #s:

**Retirement Cornerstone<sup>®</sup>:** ICC12BASE4 and ICC12BASE3 and any state variations.

**Investment Edge<sup>®</sup>:** 2021BASE2-B(ID)-Z. All other states: 2021BASE2-A-Z, 2021BASE2-B-Z and any state variations.

**EQUI-VEST<sup>®</sup> Series 801:** 2007EVBASEA/B, 2007EVBASEGA/B, 94ICBNY (January 2008) and any state variations.

**Structured Capital Strategies PLUS<sup>®</sup>:** 2021SCSBASE-A(ID), 2021SCSBASE-A(ID)-Z, ICC25SCSBASE1, ICC25SCSBASE1-Z, ICC25SCSBASE2 and ICC25SCSBASE2-Z. All other states: 2021SCSBASE-A, 2021SCSBASE-A-Z, 2021SCSBASE-B, 2021SCSBASE-B-Z, ICC25SCSBASE1, ICC25SCSBASE1-Z, ICC25SCSBASE2, ICC25SCSBASE2-Z and any state variations.

**Structured Capital Strategies<sup>®</sup> Income:** 2021SCSBASE-A(ID) and 2021SCSBASE-A(ID)-Z. All other states: 2021SCSBASE-A, 2021SCSBASE-B, 2021SCSBASE-A-Z or 2021SCSBASE-B-Z, and any state variations.

**Structured Capital Strategies<sup>®</sup> Premier:** ICC25-BASE3, ICC25-BASE3-Z, ICC25-BASE4, ICC25-BASE4-Z. All other states: ICC25-BASE3, ICC25-BASE3-Z, ICC25-BASE4, ICC25-BASE4-Z, 2025-BASE3, 2025-BASE3-Z, 2025-BASE4, 2025-BASE4-Z and any state variations.

**Guaranteed Growth Strategies<sup>®</sup>** with Market Value Adjustment: 2024GGS-Z and any state variations; MVA rider: 2024GGS-MVA-Z and any state variations.

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