

# Standard Segment

## About Structured Capital Strategies®

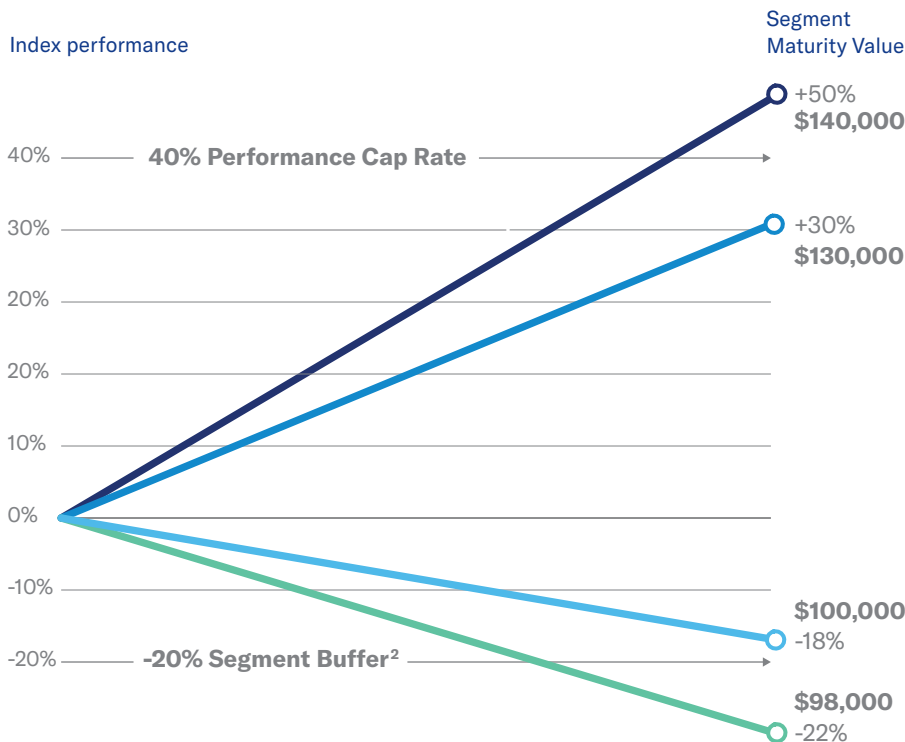
**Structured Capital Strategies® is a tax-deferred variable annuity that offers you a way to save for retirement through the ups and downs of the investment world. It's designed to help you protect against some loss and take advantage of market upside that tracks well-known benchmark indices, up to a performance cap.**

## How the Standard Segment works

The Standard Segment is an option for putting Structured Capital Strategies® to work for you. You can take advantage of potential growth that tracks your chosen benchmark index, up to a cap. At the same time, the built-in downside buffer offers protection against some loss. You choose the level of protection that gives you confidence for the 5-year period your money is invested — knowing that even when the benchmark index goes down, your initial investment is partially protected against that level of loss.<sup>2</sup>

## Let's look at a hypothetical example

Assumptions: 5-year Segment Duration, -20% Segment Buffer, 40% Performance Cap Rate; \$100,000 Initial Investment



## Protection

**-10% | -20% | -30%**  
 Select the buffer that gives you confidence

**In Structured Capital Strategies®, there are no riders and zero explicit fees when your money is invested in the Structured Investment Option¹**

## Duration

**5 years**

### Scenario 1: Index gain above Performance Cap

- Performance Cap Rate: 40%.
- Index performance: +50%.
- Result: Your gain is +40%.

**Segment Maturity Value: \$140,000**

### Scenario 2: Index gain within Performance Cap

- Performance Cap Rate: 40%.
- Index performance: +30%.
- Result: Your gain is +30%.

**Segment Maturity Value: \$130,000**

### Scenario 3: Index loss within Segment Buffer

- Level of protection: -20%.
- Index performance: -18%.
- Result: 0% return. Segment Buffer absorbs full loss.

**Segment Maturity Value: \$100,000**

### Scenario 4: Index loss below Segment Buffer

- Level of protection: -20%.
- Index performance: -22%.
- Result: -2% return. Segment Buffer absorbs first 20% of loss.

**Segment Maturity Value: \$98,000**

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

1 Expenses related to administration, sales and certain risks in the contract are factored into the Performance Cap Rate. As long as your money is invested in the Standard Segments within the Structured Investment Option to take advantage of the buffer against some loss and potential for growth up to the cap, you will not be charged additional fees.  
 2 If the negative return is in excess of the Segment Buffer, there is a risk of substantial loss of principal.

This example is a hypothetical intended for illustrative purposes only and is not indicative of actual market, index, investment or financial product performance. Please note that individuals cannot invest directly in an index. Please note that due to spacing constraints, the index name in this document were abbreviated. For full index names, important information and footnote references, please refer to the back page.

If you're looking to invest for a 5-year period, with a set performance cap and built-in protection of up to 30% against loss of your initial investment from beginning to end, the Standard Segment may be the right fit for you.

View the latest Performance Cap Rates at [equitable.com/scs5year](https://equitable.com/scs5year). For more information, please visit [equitable.com](https://equitable.com).

**Performance Cap Rate** — For Standard Segments, the Performance Cap Rate is the highest Segment Rate of Return that can be credited on a Segment Maturity Date.

**Segment Buffer** — The portion of any negative index performance rate that is absorbed on a Segment Maturity Date. Any percentage decline in a Segment's index performance rate in excess of the Segment Buffer reduces your Segment Maturity Value.

**Standard Segment** — Any Segment that is not an Annual Lock Segment.

**Variable annuities are sold by prospectus only, which contains more complete information about the policy, including risks, charges, expenses and investment objectives. You should review the prospectus carefully before purchasing a policy. Contact your financial professional for a copy of the current prospectus.**

Please note that an annuity contract that is purchased to fund an IRA should be considered for the annuity's features and benefits other than tax deferral. For such cases, tax deferral is not an additional benefit for the annuity. You may also want to consider the relative features, benefits and costs of this annuity with any other investment that you may have in connection with your retirement plan or arrangement. Certain types of contracts and features may not be available in all jurisdictions.

This flyer is not a complete description of the Structured Capital Strategies® variable annuity. An annuity, such as Structured Capital Strategies®, should be considered a long-term investment, providing the opportunity for growth potential through the accumulation of assets on a tax-deferred basis by investing in selected investment options. There are fees and charges associated with annuities. In addition, annuities are subject to market risk, including loss of principal in both the Variable Investment Options and Structured Investment Options. Withdrawals are subject to ordinary income and, if taken prior to age 59½, a 10% federal income tax penalty may apply.

**Withdrawals during a Segment:** The Segment Interim Value is the value of your investment prior to the Segment Maturity Date, and it may be lower than your original investment in the Segment even where the index is higher at the time of the withdrawal prior to maturity. A withdrawal from the Segment Interim Value may be lower than

your Segment Investment and may be less than the amount you would have received had you held the investment until the Segment Maturity Date.

The indexes tracked by the SIO are price return indexes, which do not reflect any growth associated from dividend payments. Therefore, the performance of the index selected will be less than owning the actual securities tracked by the index. This difference in performance will compound and increase over time.

All contract and rider guarantees, including optional benefits and any fixed subaccount crediting rates or annuity payout rates, are backed by the claims-paying ability of Equitable Financial Life Insurance Company. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of Equitable Financial Life Insurance Company. Annuities contain certain restrictions and limitations. For costs and complete details, contact a financial professional.

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Contract form #: 2017SCSBASE-I-PL-[A/B] and any state variations.

