



Equitable Financial Life Insurance Company
Equitable Financial Life Insurance Company of America
Equitable Financial Life and Annuity Company
(Equitable Financial Life Insurance and Annuity Company in California)

THIS FORM IS NOT APPLICABLE FOR SERIES 04 AND EARLIER CONTRACTS, GENERALLY THOSE CONTRACTS APPLIED FOR PRIOR TO 7/10/2006, DEPENDING ON WHEN SERIES 06 WAS APPROVED IN YOUR STATE. IF YOUR CONTRACT WAS ISSUED AFTER 7/10/2006, PLEASE CALL US TO FIND OUT WHETHER YOU ARE ELIGIBLE TO USE THIS FORM.

This form is applicable if the contract owner's death occurred on or after January 1, 2020.

- Use this form if you are an individual beneficiary and want to stretch your death benefit from an Accumulator® Series IRA (Rollover IRA, Roth Conversion IRA, Flexible Premium IRA and Flexible Premium Roth IRA) contract for deaths on or after January 1, 2020.
 - Other death benefit settlement options which may be available to you are a lump sum distribution option or one of several forms of annuity payout options.
 - Additional options available to sole spousal beneficiaries are either a spousal rollover or Spousal Contract Continuation.
 - Please refer to Accumulator® Series "Claim to Annuity Benefits" for instructions on electing one of these other options.
 - For further information on how to transfer some or all of the account value among the various investment options once your request has been processed, call the number above.
 - **Do NOT use this form if:**
 - **You are an entity beneficiary such as most types of trusts or an estate. Please see the Terms and Conditions.**
 - **You want an immediate lump sum payment.**
- For an entity beneficiary such as a most types of trusts or an estate or for an immediate lump sum payment option, use the Accumulator Lump Sum Distribution form #141457.**
- Before you complete this form, please read the "Terms and Conditions" on pages 2 and 3 .
 - Your portion of the Annuity Account Value (AAV) of the deceased owner's contract is your "BCO Interest." You will have the right to transfer amounts among the investment options available.
 - When you elect BCO, the law may require you to take annual minimum distributions from the contract depending on certain factors, including whether the original owner died before or on/after required beginning date.
 - By paying income tax only upon receipt of distributions, you may ultimately stretch out the income tax impact on your benefits while your balance continues to be invested.
 - You cannot make additional contributions to the contract.
 - For income tax reasons contract ownership must continue to include the name of the deceased owner.
 - **By electing the BCO option, the account value is subject to market fluctuation. There are no guarantees associated with the account value and the sum of withdrawals taken over the life of the BCO contract (including the surrender value) could be less than its beginning account value.**
 - **If you elect BCO, fill out the "Accumulator® Series — Beneficiary Continuation Option Election" form beginning on page 4 of this form and return it to the address indicated on the attached form**

Eligibility for BCO

1. All beneficiaries must be individuals and identifiable, with the exception of certain see-through trusts. BCO is not available to non-natural beneficiaries (e.g., most trusts, charities and estates), other than certain see-through trusts. For Trusts Only: BCO is only available for certain see-through trusts that have an eligible beneficiary structure. Please consult your attorney to make the determination that the trust is a "see-through trust" eligible to elect BCO. The trustee must also complete the "Trustee Certification Form. If there are multiple beneficiaries, and any is non-natural, i.e., an estate, most trusts or a charity, the non-natural beneficiary must take distribution of its portion of the death benefit by September 30 of the year following the calendar year of the deceased contract owner's death.
2. The minimum amount to elect BCO for any beneficiary is \$5,000.
3. Your election, as well as the election of any other beneficiary who chooses to be a Continuation Beneficiary, must be received by **September 30th** of the calendar year following the calendar year of the deceased contract owner's death, along with all required paper work. Beneficiaries who do not make a timely election will not be eligible for BCO.
4. You will not be eligible to elect BCO if you make a death benefit settlement option that is inconsistent with BCO prior to submitting this form. Once you elect the BCO option, it cannot be changed or revoked. Distributions from the contract after your BCO election do not qualify for rollover treatment. (Example: You will not be eligible for BCO if you previously elected spousal rollover, Successor Owner/Annuitant (IRAs only) or an annuity payout option when you submitted the official Claim to Annuity Benefits form and the death certificate.)
5. We must receive a separate BCO election form from each Continuation Beneficiary.

Terms and Conditions

1. A Continuation Beneficiary must meet all eligibility requirements stated on page 1. If there are multiple beneficiaries, any beneficiary who does not meet the eligibility requirements can choose to apply his/her share of the death benefit to any settlement option for which the beneficiary is eligible or receive a lump sum payment; all other beneficiaries may still be eligible to elect BCO. The IRA contract is owned in a custodial IRA account and you are the spousal beneficiary under the custodial IRA account, you may instruct the custodian to elect BCO for the account by substituting yourself as the annuitant.
2. All beneficiaries must be individuals and identifiable with the exception of certain see-through trusts. BCO is not available to non-natural beneficiaries (e.g., most trusts, charities and estates), other than certain see-through trusts. For Trusts Only: BCO is only available for certain see-through trusts that have an eligible beneficiary structure. Please consult your attorney to make the determination that the trust is a "see-through trust" eligible to elect BCO. The trustee must also complete the "Trustee Certification Form."
3. Before making any BCO election, you must determine whether you are an "eligible designated beneficiary" defined under the Internal Revenue Code Section 401(a)(9)(E)(ii). An individual beneficiary who is an "eligible designated beneficiary" or "EDB" is eligible to take annual post-death required minimum distribution payments over the life of the EDB or over a period not extending beyond the life expectancy of the EDB, as long as the distributions start no later than one year after your death. An individual beneficiary who is not an EDB is required to withdraw his/her entire BCO interest within 10 years. Please see Section 1 and check the appropriate category if it applies to you. You should consult your own tax adviser as to whether you qualify as an eligible designated beneficiary. You also acknowledge that Equitable does not provide tax advice. If you check classification as an EDB, by signing this form you indicate your understanding that Equitable shall not be liable to you or your heirs, successors and assigns if it is determined that you are not an EDB and the Internal Revenue Service imposes any fines, penalties or interest as a result of any distributions made or distributions that should have been made under the contract.
4. **Spousal Beneficiaries:** If you are one of multiple beneficiaries, you can only choose to stretch out payments over your life expectancy. If you are the sole primary beneficiary, you have a number of choices. You can do a spousal rollover or Successor Owner/Annuitant (IRAs only), or stretch BCO payments over your life expectancy. If you choose stretch, you can also defer starting stretch payments from the contract any time up until December 31st of the year in which your deceased spouse would have attained the applicable RMD age. *If the deceased attained (would have attained) age 72 after 2022 and age 73 before 2033, the applicable RMD age is 73. If the deceased would have attained age 74 after 2032, the applicable RMD age is 75. If the deceased were born prior to July 1, 1949, the applicable RMD age is 70 ½, and if the deceased were born on or after July 1, 1949 and before January 1, 1951, the applicable RMD age is 72. Please consult your financial professional to determine the best option for your particular needs.
5. **For disabled beneficiaries or chronically ill beneficiaries:** Please complete the applicable additional certification attached to this form. You may be required to furnish other proof of the existence of your condition in such form and manner as the Internal Revenue Service may require. You agree to maintain the physician's written statement for your records and provide it upon request to Equitable.
6. If you are eligible and choose to stretch out distributions over life expectancy, we will calculate and distribute these required payments to you annually in December.
7. If you elect the 10-year BCO option, we will distribute any remaining BCO interest in the contract by the end of the 10th calendar year following the year of the owner's death, unless federal tax rules permit use of a different date. Unless you elect to receive scheduled post-death RMD payments, Equitable will not make any scheduled RMD payments to you unless you made an election for Equitable to calculate and pay the post-death RMD payments in Section 3. You can withdraw any amount at any time. Please note that even if you are an EDB eligible to stretch, if you did not make a timely election to stretch your BCO interest, the 10-year option will apply.
8. **Multiple Beneficiaries:** Where there are multiple beneficiaries, unless the deceased contract owner specifically indicated the contrary to us in writing prior to his/her death, we will allocate the Annuity Account Value or Minimum Death Benefit, whichever is higher, on a pro rata basis among these multiple beneficiaries, and we will maintain separate shares for each beneficiary. Under federal income tax rules, we may also be required to include the actuarial value of other benefits under the contract. Each beneficiary may independently select the distribution method of his/her choice.
9. If the deceased owner or participant was past his/her Required Beginning Date of taking lifetime RMD payments and he or she did not take the final lifetime RMD payment for the calendar year which contains his or her death, then the beneficiary(ies) take that last lifetime RMD payment before amounts are applied to BCO.

Terms and Conditions Continued

10. If the deceased owner died on or after the required beginning date, you may be required to take an annual required minimum distribution even if you are subject to the 10-year option. Equitable will not make any scheduled RMD payments to you. Please consult with your own tax adviser. Failure to take your RMDs by the applicable deadline can result in a 25% (or 10% if corrected during a specified correction window) penalty tax on the amount of the RMD not taken. It is your responsibility to meet the RMD rules.
11. Upon the death of a Continuation Beneficiary, the beneficiary named by such Continuation Beneficiary to receive any remaining amounts will receive a lump sum payment of the remaining portion due the Continuation Beneficiary, unless the person designated by the deceased Continuation Beneficiary elects otherwise. A beneficiary of an EDB must take the remaining interest in the contract within 10 years after the death of such EDB. However, for a beneficiary of a non-EDB, the original 10-year period that commenced with the death of the owner/participant will continue to apply to the beneficiary of the non-EDB. If no beneficiary is designated, all remaining amounts will be paid out to the deceased Continuation Beneficiary's estate in a lump sum. Please note that any payment option we offer will be subject to our administrative rules relating to minimum account value and documentation we require at the time of the Continuation Beneficiary's death.
12. A Continuation Beneficiary cannot assign the contract.
13. For federal income tax reasons contract ownership must continue to include the deceased's name.
14. A Continuation Beneficiary has the right to reallocate or transfer amounts among investment options available.
15. A Continuation Beneficiary cannot make contributions to the contract.
16. You may withdraw your balance from this contract at any time without incurring withdrawal charges. This will end your status as a Continuation Beneficiary.
17. Select the appropriate "Beneficiary Continuation Option" and complete this form and return it along with your Claim to Annuity Death Benefits form and a certified death certificate to the address indicated on the form. Please also submit IRS Form W-9 or W-8 BEN as applicable.
18. Use the Request for Disbursement form to request distributions from this contract. Lump sum withdrawals from the contract that are in excess of the required distribution must be at least \$300.
19. Election of this feature will not be processed if it is not approved within the state in which the contract was originally issued. For more information, contact our customer service representatives.
20. A beneficiary's BCO interest is determined in accordance with the beneficiary's share of the Annuity Account Value. When you elect BCO, we will reset the Annuity Account Value as of the date of receipt of all required documentation, to the Guaranteed Minimum Death Benefit (GMDB) that was in effect on the deceased's date of death, if it is higher than the Annuity Account Value. Additionally, any amount payable under the Earnings Enhancement Benefit (EEB), if elected on the contract, will be applied to your new Annuity Account Value. Thereafter, the GMDB, EEB, Guaranteed Minimum Income Benefit (GMIB), Principal Guarantee Benefits, and Guaranteed Withdrawal Benefit for Life (GWBL) provisions will no longer be in effect. All charges for these benefits will cease.
21. Systematic Withdrawal Options are not available for BCO contracts.



For Traditional IRA and Roth IRA

Beneficiary: Please read the "Terms and Conditions" on page 2 and 3 before you make this election. You must meet eligibility requirements stated on page 1.

Each beneficiary who elects BCO must complete and sign an election form and return it to the Retirement Service Solutions Processing Office no later than September 30th of the calendar year following the calendar year which contains the date of death of the deceased IRA owner. Photocopies of form are permitted; original signature is required in Section 8. For Assistance Call (800) 789-7771.

1. Contract Information

Accumulator® Series Contract #

Age of Deceased at Death Date of Birth (Mo./Day/Yr.) Date of Death (Mo./Day/Yr.)

Deceased's Name: First Middle Initial Last

2. Information About You The Beneficiary

- A) Are you the only beneficiary? B) Is the beneficiary a trust? C) Are you a U.S. person? Mr. Mrs. Miss Ms. Other Male Female

Beneficiary's Name: First Middle Last

Social Security Number (Required)

Date of Birth (Mo./Day/Yr.) Best Time to Call/Telephone Number

Beneficiary's Street Address

City State Zip Code

Email Address

Are you an "Eligible Designated Beneficiary?" "Eligible designated beneficiary" is defined as one of the following. If you fall into any of these categories, check the category that applies. Please read the Terms and Conditions.

- Deceased's surviving spouse
Non-spouse who is not more than 10 years younger than the deceased
An individual who is "disabled" within the meaning of Internal Revenue Code Sections 401(a)(9)(E)(ii)(III) and 72(m)(7)
An individual who is "chronically ill" within the meaning of Internal Revenue Code Sections 401(a)(9)(E)(ii)(IV) and 7702B(c)(2)
A see-through trust whose sole beneficiary is one of the four individuals mentioned above.

3. What Is Your BCO Choice

3A. Please Select One Payment Option.

Important Note: If the deceased owner died on or after the required beginning date, you may be required to take an annual required minimum distribution (RMD) even if you are subject to the 10-year option. Federal tax rules governing RMD payments are highly complex. Please consult with your own tax adviser. Failure to take your RMDs by the applicable deadline can result in a 25% (or 10% if corrected during a specified correction window) penalty tax on the amount of the RMD not taken. It is your responsibility to meet the RMD rules. Please read the “Terms and Conditions” beginning on page 2 before completing this form.

1. 10-Year Option (Only option available to non-EDBs but EDBs may also elect)

(i) **10-year option with no scheduled post-death RMD payments.** I understand that by choosing this option all the funds in the contract must be liquidated by the end of the 10th calendar year following the calendar year of the original owner’s date of death. I have the option to take a withdrawal at any time during the 10 years and understand that I am required to take a post-death RMD annually if the deceased owner died on or after the required beginning date.* I further understand that any remaining amounts will be automatically distributed to me by the end of the 10th calendar year following the year of the owner’s death.

(ii) **10-year option with scheduled post-death RMD payments. Please check this box ONLY if the deceased owner died on or after the required beginning date* and you want Equitable to calculate your post-death RMD payments using the IRS Single Life Table.** By checking this box, I instruct Equitable to distribute my post-death RMDs payments once a year in December. I understand that any remaining amounts will be distributed to me by the end of the 10th calendar year following the year of the owner’s death. I further understand that there may be other options for calculating your RMDs. It is my responsibility to ensure compliance with RMD rules under federal tax law.

2. Stretch Option (Only available to EDBs)

(i) **Post-Death RMD Stretch Option.** I understand that this option is only available to EDBs. I understand that by making this choice, I choose to stretch my BCO interest over the period of my life expectancy using the IRS Single Life Table. I understand that you will make the scheduled BCO payments once a year in December beginning with the year after the deceased’s death and that I can withdraw additional amounts at any time. I further understand that if I do not timely elect to stretch my BCO interest, I will not be able to stretch the payments, and the 10-year option will automatically apply to my BCO interest. See Terms and Conditions.

(ii) **Spousal Stretch Option.** I understand that this option is only available to the surviving spouse of the decedent. I understand that by making this choice, I can defer starting RMD payments from the contract any time up until December 31st of the year in which my deceased spouse would have attained the applicable RMD age. I have documented my status. I don’t want to start my once-a-year scheduled BCO payments in December of the year after my deceased spouse’s death. I further understand that by making this election, I will have to initiate and request each payment to satisfy my RMD and that Equitable will not make any scheduled RMD payments to me. Any remaining amounts will be distributed by the end of the year in which my life expectancy using the Single Life Table would be equal to or less than 1.

(iii) **Opt-out Option. Please check this box if you DO NOT want Equitable to automatically calculate and pay to you the post-death required minimum distribution payments for the Inherited IRA contract.** I do not want Equitable to automatically calculate and pay to me the post-death required minimum distribution payment for the Inherited IRA contract each year, because I have at least one other inherited IRA contract, not issued by Equitable, which qualifies to be treated as “combined” with this contract. I want to take the post-death required minimum distribution payment calculated for any year for the Equitable Inherited IRA contract from another inherited IRA contract. I understand that any remaining amounts will be distributed by the end of the year in which my life expectancy using the Single Life Table would be equal to or less than 1.

3. What Is Your BCO Choice (Continued)**3B. Traditional IRA only:**

If the deceased owner was past his/her Required Beginning Date for taking lifetime Required Minimum Distribution (RMD) payments and he or she did not take the final lifetime payment for the calendar year which contains his or her death, then you must take that last lifetime payment before amounts are applied to BCO. You can satisfy this requirement by taking the RMD amount from any other traditional IRA previously owned by the deceased. Failure to take your RMDs by the applicable deadline can result in a 25% (or 10% if corrected during a specified correction window) penalty tax on the amount of the RMD not taken. It is your responsibility to meet the RMD rules. Please consult with your own tax adviser.

Please check this box if you want to take the last lifetime RMD amount from the certificate/contract.

3C. Tax Withholding Election:

Tax Withholding Election is only applicable if option 1(ii) or 2(i) in this Section is elected or if the last lifetime RMD box is checked above.

If no election is made, we must withhold at a default 10% rate from your payment. If you want a different tax withholding, please submit IRS Form W-4R along with this form, and we will withhold as instructed on your Form W-4R. IRS Form W-4R is available at www.irs.gov.

If you are a US Person for tax purposes and the check is sent abroad, we must withhold tax.

If you elect not to have withholding apply to your payment, or if you do not have enough tax withheld from your payment, you may be responsible for payment of estimated tax. You may incur penalties under estimated tax rules if your withholding and estimated tax payments are not sufficient.

Certain states may also require us to withhold state income tax if Federal Income Tax is withheld. In most cases, your Federal withholding election would also apply to a state withholding election, although the rate of tax may vary among states. Please note, however, we will only perform mandatory withholding if required by state law.

- A. I do NOT want Federal Income Taxes withheld from my withdrawal unless required
- B. I WANT 10% Federal Income Taxes withheld from my withdrawal.
- C. I WANT _____% State Income Taxes withheld from my withdrawal, if applicable.

4. Custodial IRA Contract If the IRA contract is owned in a custodial IRA account please complete this section.

Other death benefit settlement options are available to beneficiaries of a custodial IRA account. Additional options for sole spousal beneficiaries include Spousal Rollover and Spousal Contract Continuation. In order for a beneficiary which is a custodial IRA account to effect a BCO election, the deceased's surviving spouse must be the sole beneficiary under the custodial IRA account and the custodian must substitute the deceased's surviving spouse as the annuitant under the contract. Please refer to "Accumulator® Series —Claim to Annuity Benefits" information on other options.

Brokerage Account Number

Financial Representative's Name

Daytime Phone

Custodian Name and Title

TIN

Custodian Signature (Not Financial Representative or Broker Signature)

Date

Unless you specify otherwise on the line below, all withdrawals, including BCO payments, will be taken from your account value on a pro rata basis from the variable investment options.

Withdrawal Instructions:

5. Name of the Beneficiary(ies) Who Should Receive Your BCO Interest

If you die before the entire amount of your BCO interest (i.e., your portion of the Annuity Account Value of the deceased owner's contract) is distributed to you, we will pay any remaining amount to your estate in a lump sum unless you name a beneficiary for any remaining BCO interest at your death. If you name a beneficiary, we will make payments to that beneficiary. The BCO interest at that time will be the total Annuity Account Value (and any other value required by federal income tax rules to be allocated to you) as of the date we receive satisfactory proof of your death and all required documentation. If you name more than one beneficiary, we will divide any remaining BCO interest equally among beneficiaries unless you tell us otherwise. Include full names, Social Security Numbers (if available) and relationships to you. Please read the Terms and Conditions before you complete this Section.

(a) Primary Beneficiary(ies) (If more than one, indicate %)**

Primary Beneficiary #1	%	<input type="checkbox"/> SSN <input type="checkbox"/> TIN <input type="checkbox"/> EIN	Relationship to Owner
Address		Date of Birth	Phone Number
Primary Beneficiary #2	%	<input type="checkbox"/> SSN <input type="checkbox"/> TIN <input type="checkbox"/> EIN	Relationship to Owner
Address		Date of Birth	Phone Number
Primary Beneficiary #3	%	<input type="checkbox"/> SSN <input type="checkbox"/> TIN <input type="checkbox"/> EIN	Relationship to Owner
Address		Date of Birth	Phone Number

(b) Contingent Beneficiary(ies) (If more than one, indicate %)**

Contingent Beneficiary #1	%	<input type="checkbox"/> SSN <input type="checkbox"/> TIN <input type="checkbox"/> EIN	Relationship to Owner
Address		Date of Birth	Phone Number
Contingent Beneficiary #2	%	<input type="checkbox"/> SSN <input type="checkbox"/> TIN <input type="checkbox"/> EIN	Relationship to Owner
Address		Date of Birth	Phone Number
Contingent Beneficiary #3	%	<input type="checkbox"/> SSN <input type="checkbox"/> TIN <input type="checkbox"/> EIN	Relationship to Owner
Address		Date of Birth	Phone Number

** If no percentage is indicated, we will consider the shares of the beneficiaries to be equally divided.

6A. Selection of Investment Options and Allocation Percentages

Please note the following:

- **If the contract was applied for on or after June 8, 2009 subject to state availability, please go directly to Section 6B and do not complete this section. If the contract was applied for on or after September 19, 2011 subject to state availability, please go directly to Section 6C and do not complete this section.**
- *Transfers to and from the Guaranteed Interest Option may be subject to restrictions. Please see your prospectus for more information.*

Fill in allocation percentages in whole numbers (no fractions or decimals). The total of the GIO and the Variable Investment Options must equal 100%. **If you leave this section blank, your portion of the Annuity Account Value will be allocated among the investment options in accordance with the allocation instructions the deceased owner had on file with Equitable prior to his/her death.**

GUARANTEED INTEREST OPTION*

* *This option is subject to product availability. Please see your contract for availability and restrictions that may apply.*

_____ % GIO

The Investment Options below are only available if the contract was issued before June 8, 2009. If the contract was applied for on or after this date, please select from the Investment Options in Section 6B or 6C, depending on your contract issue date.

Please visit www.equitableonline.com or call 1-800-789-7771 if you have any questions.

VARIABLE INVESTMENT OPTIONS

Asset Allocation Funds

- _____ % EQ/Aggressive Allocation
- _____ % EQ/Aggressive Growth Strategy
- _____ % EQ/Conservative Allocation
- _____ % EQ/Conservative-Plus Allocation
- _____ % EQ/Moderate Allocation
- _____ % EQ/Moderate-Plus Allocation

Variable Investment Options

- _____ % 1290 VT GAMCO Mergers & Acquisitions¹
- _____ % 1290 VT GAMCO Small Company Value¹
- _____ % 1290 VT Socially Responsible¹²
- _____ % 1290 VT SmartBeta Equity ESG
- _____ % EQ/400 Managed Volatility
- _____ % EQ/2000 Managed Volatility
- _____ % EQ/AB Short Duration Government Bond
- _____ % EQ/AB Small Cap Growth¹
- _____ % EQ/ClearBridge Select Equity Managed Volatility¹
- _____ % EQ/Common Stock Index
- _____ % EQ/Core Bond Index
- _____ % EQ/Equity 500 Index
- _____ % EQ/Franklin Small Cap Value Managed Volatility

Variable Investment Options (cont.)

- _____ % EQ/Global Equity Managed Volatility¹
- _____ % EQ/Intermediate Government Bond
- _____ % EQ/International Core Managed Volatility
- _____ % EQ/International Equity Index¹
- _____ % EQ/International Value Managed Volatility¹
- _____ % EQ/Janus Enterprise¹
- _____ % EQ/Large Cap Core Managed Volatility
- _____ % EQ/Large Cap Growth Index
- _____ % EQ/Large Cap Growth Managed Volatility
- _____ % EQ/Large Cap Value Index
- _____ % EQ/Large Cap Value Managed Volatility
- _____ % EQ/Mid Cap Index
- _____ % EQ/Mid Cap Value Managed Volatility
- _____ % EQ/Money Market³
- _____ % EQ/Quality Bond PLUS
- _____ % EQ/Small Company Index
- _____ % Multimanager Technology¹
- _____ % **TOTAL (must equal 100%)**

1 These funds are not available for contracts applied for on or after 2/17/09 in any state.

2 This fund is not available under Accumulator Series 8.0 contracts.

3 This fund is not available under RIFL contracts.

6B. Selection of Investment Options and Allocation Percentages (Continued)

Category 3 (Small/Mid Cap) — May Not Exceed 20% of Account Value, Cannot Exceed 10% Per Fund

- | | |
|--|---|
| _____ % EQ/400 Managed Volatility | _____ % EQ/International Value Managed Volatility |
| _____ % EQ/2000 Managed Volatility | _____ % EQ/Mid Cap Index (20% fund max) |
| _____ % EQ/AB Small Cap Growth | _____ % EQ/Mid Cap Value Managed Volatility |
| _____ % EQ/Global Equity Managed Volatility | _____ % EQ/Small Company Index (20% fund max) |
| _____ % EQ/International Core Managed Volatility | |

Category 4 (Specialty) — May Not Exceed 10% of Account Value, Cannot Exceed 5% Per Fund

- | | |
|--|---------------------------------|
| _____ % 1290 VT SmartBeta Equity ESG | _____ % EQ/Janus Enterprise |
| _____ % 1290 VT Socially Responsible | _____ % Multimanager Technology |
| _____ % EQ/Franklin Small Cap Value Managed Volatility | |

¹The effective annual roll-up rate credited to the benefit base is 2% with respect to this subaccount. Please see your contract’s prospectus for further details.

6C. Selection of Investment Options and Allocation Percentages

The Investment Options below are only available if the contract was applied for on or after October 10, 2011, subject to state availability.

Rules and Guidelines for Option A and Option B

Option A – Asset Allocation

- Recurring optional rebalancing is not available under Option A. Instead a one-time rebalancing is available.

Option B – Custom Selection

- Each category in Option B has a percentage limit for each investment option in the category. Please be aware of the minimum and maximum amounts allowed in each category and carefully read the rules below.
- You may make a transfer from one investment option to another investment option within the same category provided the resulting allocation to the receiving investment option does not exceed the fund maximum in place at the time of transfer. You can make a transfer from an investment option in one category to an investment option in another category as long as the minimum rules for the transferring category, the minimum and maximum rules for the receiving category and the maximum rule for the receiving investment option are met.
- Like any transfer, you must provide new allocation instructions in order to prevent the quarterly scheduled rebalancing from rebalancing to unchanged instructions on file.
- If a transfer is requested, you do not have to change allocation instructions on file if you have no investment in the changed fund or are not requesting to invest in that fund. However, you would be subject to the current custom selection rules as a result of the transfer.

If you would like to switch between Options A and B, please check the applicable box below.

- I am currently invested in Option A — Asset Allocation and would like to switch to Option B — Custom Selection, subject to the Custom Selection guidelines. Please see my new allocation instructions on the following page.
- I am currently invested in Option B — Custom Selection and would like to switch to Option A — Asset Allocation.

*Please note, although there is currently no limit on the number of times you may switch between Option A and Option B, we reserve the right to limit how many times a contract can switch between options.

Option A Portfolios — Total Must Equal 100%

Asset Allocation Investment Options

- | | |
|---|--|
| _____ % EQ/AB Dynamic Moderate Growth | _____ % EQ/Growth Strategy |
| _____ % EQ/Balanced Strategy | _____ % EQ/Moderate Growth Strategy |
| _____ % EQ/Conservative Growth Strategy | _____ % EQ/Money Market |
| _____ % EQ/Conservative Strategy | _____ % Guaranteed Interest Option (25% max) |
| | _____ % TOTAL |

Option B Platform Totals — Must Equal 100%

_____ % + _____ % + _____ % + _____ % = _____ %

Category 1 Category 2 Category 3 Category 4 TOTAL MUST EQUAL 100%

6C. Selection of Investment Options and Allocation Percentages (Continued)

The Investment Options below are only available if the contract was applied for on or after October 10, 2011, subject to state availability.

Category 1 (Fixed Income) — Must Equal at Least 30% of Account Value.

_____ % EQ/Core Bond Index	_____ % EQ/Quality Bond PLUS
_____ % EQ/Intermediate Government Bond	_____ % Multimanager Core Bond
_____ % EQ/Money Market (30% fund max)	

Category 2 (Asset Allocation/Indexed) — May not exceed 70% of Account Value. You must allocate at least 20% of your Contribution to this Investment Option Category if you select funds within Category 3 or Category 4.

_____ % EQ/400 Managed Volatility (40% fund max)	_____ % EQ/Conservative Growth Strategy (70% fund max)
_____ % EQ/500 Managed Volatility (40% fund max)	_____ % EQ/Conservative Strategy (70% fund max)
_____ % EQ/2000 Managed Volatility (40% fund max)	_____ % EQ/Growth Strategy (70% fund max)
_____ % EQ/AB Dynamic Moderate Growth	_____ % EQ/International Managed Volatility (40% fund max)
_____ % EQ/Balanced Strategy (70% fund max)	_____ % EQ/Moderate Growth Strategy (70% fund max)

Category 3 (Core Diversified) — May not exceed 50% of your Account Value. You must allocate at least 20% of your Contribution to Category 2 if you select funds within this Category. Cannot exceed 25% per fund.

_____ % 1290 VT Small Cap Value	_____ % EQ/Large Cap Core Managed Volatility
_____ % 1290 VT SmartBeta Equity ESG	_____ % EQ/Large Cap Growth Managed Volatility
_____ % EQ/Aggressive Growth Strategy	_____ % EQ/Large Cap Value Managed Volatility
_____ % EQ/American Century Mid Cap Value	_____ % EQ/Mid Cap Value Managed Volatility
_____ % EQ/Core Plus Bond	_____ % EQ/Morgan Stanley Small Cap Growth
_____ % EQ/ClearBridge Select Equity Managed Volatility	_____ % Multimanager Aggressive Equity
_____ % EQ/Franklin Small Cap Value Managed Volatility	
_____ % EQ/Global Equity Managed Volatility	
_____ % EQ/International Core Managed Volatility	

Category 4 (Specialty) — May not exceed 25% of your Account Value. You must allocate at least 20% of your Contribution to Category 2 if you select funds within this Category. Cannot exceed 15% per fund within this Category.

_____ % 1290 VT Socially Responsible	_____ % EQ/JPMorgan Growth Stock Portfolio
_____ % EQ/AB Small Cap Growth	_____ % EQ/JPMorgan Value Opportunities
_____ % EQ/Boston Advisors Equity Income	_____ % EQ/Loomis Sayles Growth Portfolio
_____ % EQ/Capital Group Guardian Research	_____ % EQ/MFS International Growth
_____ % EQ/ClearBridge Large Cap Growth ESG	_____ % EQ/PIMCO Ultra Short Bond
_____ % EQ/Invesco Comstock ¹	_____ % Multimanager Technology
_____ % EQ/Invesco Global Portfolio	
_____ % EQ/Janus Enterprise	

7A. State Fraud Warnings

The following states require us to notify you of the serious consequences of filing a false or fraudulent insurance claim. Please read this section carefully.

Alaska:

A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

Arkansas, District of Columbia, Louisiana, Rhode Island, Texas, West Virginia:

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Arizona:

For your protection, Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

California:

For your protection, California law requires the following to appear on this form. Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Colorado:

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

Delaware, Florida, Idaho, Indiana, and Oklahoma:

WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

Maine, Tennessee, Virginia and Washington:

WARNING: It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

Kentucky and Pennsylvania:

Any person who knowingly and with the intent to defraud any insurance company or other person files a statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Maryland:

Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Minnesota:

A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

New Hampshire:

Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

New Jersey and New Mexico:

Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

New York:

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

New York State Residents Only: Read & Sign Below

I have read and understand the New York State fraud warning. Your original signature is required in this section (for NY State residents).

Beneficiary's Signature: _____

Date: _____

Ohio:

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Oregon and All Other States:

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement that is material to the interests of an insurer may be guilty of insurance fraud.

7A. State Fraud Warnings (Continued)

Puerto Rico:

Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation with

the penalty of a fine of not less than five thousand (\$5,000) dollars and not more than ten thousand (\$10,000) dollars, or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances are present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

7B. Other State Specific Notices

For Same Sex Spouses: The determination of spousal status is made under applicable state law. However, in the event of a conflict between federal and state law regarding the determination of spousal status, we follow federal rules.

8. Agree to Terms and Acknowledge Fraud Warnings and Sign Here

Please check the appropriate state of residence, and read the State Fraud Warnings for your state in Section 7. If your state is not listed, please check the "OTHER" box below.

- | | | | |
|---|--|---------------------------------------|--|
| <input type="checkbox"/> Alaska | <input type="checkbox"/> Idaho | <input type="checkbox"/> New Jersey | <input type="checkbox"/> Tennessee |
| <input type="checkbox"/> Arizona | <input type="checkbox"/> Indiana | <input type="checkbox"/> New Mexico | <input type="checkbox"/> Texas |
| <input type="checkbox"/> Arkansas | <input type="checkbox"/> Kentucky | <input type="checkbox"/> New York | <input type="checkbox"/> Virginia |
| <input type="checkbox"/> California | <input type="checkbox"/> Louisiana | <input type="checkbox"/> Ohio | <input type="checkbox"/> Washington |
| <input type="checkbox"/> Colorado | <input type="checkbox"/> Maine | <input type="checkbox"/> Oklahoma | <input type="checkbox"/> West Virginia |
| <input type="checkbox"/> Delaware | <input type="checkbox"/> Maryland | <input type="checkbox"/> Oregon | |
| <input type="checkbox"/> District of Columbia | <input type="checkbox"/> Minnesota | <input type="checkbox"/> Pennsylvania | |
| <input type="checkbox"/> Florida | <input type="checkbox"/> New Hampshire | <input type="checkbox"/> Puerto Rico | |
| <input type="checkbox"/> OTHER (Please indicate state): _____ | | | |

I have read and understand the appropriate fraud warning in Section 7 for this state.

(New York State Residents: You must also the sign the affidavit below New York State Fraud Warning in Section 7 of this form.)

By electing BCO and signing this form, I authorize Equitable Financial Life Insurance Company to distribute my portion of the interest in the deceased owner’s certificate/contract according to my election in Section 3. I have read and understand *Eligibility for BCO* on page 1 and the *Terms and Conditions* on pages 2 and 3 of this form.

Under penalties of perjury, I certify that:

- 1. The number shown on this form is my correct taxpayer identification number,**
 - 2. I am a *U.S. person (including a U.S. resident alien), and**
 - 3. I am not subject to backup withholding due to failure to report interest and dividend income.**
- * If you are not a U.S. person for tax purposes, you must complete and submit the appropriate Form W-8.

 X
YOUR SIGNATURE — REQUIRED FOR ALL STATES

DATE

This form is furnished prior to determination by Equitable Financial Life Insurance Company as to whether any annuity benefits were in force with respect to the annuitant or to whom any such annuity benefits are payable, and without prejudice to Equitable’s rights.

Mail To

Mail completed “*Inherited IRA Beneficiary Continuation Option Election*” form to:

Regular Mail:
Equitable
Retirement Service Solutions
P.O. Box 1016
Charlotte, NC 28201-1016

Express Mail:
Equitable
Retirement Service Solutions
8501 IBM Dr, Suite 150-IR
Charlotte NC 28262-4333