EQUITABLE

Retirement Cornerstone®
Variable annuity

Investment options

Protected Benefit Account[1]

Portfolio Name	Net annual expense
Asset Allocation	
1290 VT Moderate Growth Allocation	1.10%
EQ/AB Dynamic Aggressive Growth Portfolio	1.20%
EQ/AB Dynamic Growth Portfolio	1.16%
EQ/AB Dynamic Moderate Growth Portfolio	1.10%
EQ/Aggressive Growth Strategy	1.00%
EQ/American Century Moderate Growth Allocation	1.20%
EQ/Balanced Strategy	0.97%
EQ/Conservative Growth Strategy	0.96%
EQ/Conservative Strategy	0.95%
EQ/Franklin Moderate Allocation	1.20%
EQ/Goldman Sachs Growth Allocation	1.21%
EQ/Goldman Sachs Moderate Growth Allocation	1.20%
EQ/Growth Strategy	0.99%
EQ/Invesco Moderate Allocation	1.20%
EQ/Invesco Moderate Growth Allocation	1.20%
EQ/JPMorgan Growth Allocation	1.20%
EQ/Moderate Growth Strategy	0.97%
Cash/Cash Equivalents	
EQ/Money Market	0.70%

Investment Account

Portfolio Name	Net annual expense
Asset Allocation	
1290 VT Moderate Growth Allocation	1.10%
BlackRock Global Allocation V.I.	1.00%
EQ/AB Dynamic Aggressive Growth Portfolio	1.20%
EQ/AB Dynamic Growth Portfolio	1.16%
EQ/AB Dynamic Moderate Growth Portfolio	1.10%
EQ/Aggressive Growth Strategy	1.00%
EQ/All Asset Growth Allocation	1.23%
EQ/American Century Moderate Growth Allocation	1.20%
Equitable Conservative Growth MF/ETF Portfolio	1.20%
EQ/Balanced Strategy	0.97%
EQ/Conservative Growth Strategy	0.96%
EQ/Conservative Strategy	0.95%
EQ/Franklin Moderate Allocation	1.20%
EQ/Goldman Sachs Growth Allocation	1.21%
EQ/Goldman Sachs Moderate Growth Allocation	1.20%
Equitable Growth MF/ETF Portfolio	1.15%
EQ/Growth Strategy	0.99%
EQ/Invesco Moderate Allocation	1.20%
EQ/Invesco Moderate Growth Allocation	1.20%
EQ/JPMorgan Growth Allocation	1.20%
EQ/Moderate Allocation	1.07%
EQ/Moderate Growth Strategy	0.97%
Equitable Moderate Growth MF/ETF Portfolio	1.10%
First Trust Multi Income Allocation Portfolio	1.16%
First Trust/Dow Jones Dividend & Income Allocation	1.19%
Franklin Allocation VIP Fund	0.82%
Franklin Income VIP Fund	0.72%
Invesco V.I. Equity and Income Fund	0.80%
Large-Cap Blend Stocks	
ClearBridge Variable Appreciation Portfolio	0.97%
EQ/AB Sustainable U.S. Thematic Portfolio	1.00%
EQ/ClearBridge Select Equity Managed Volatility	1.06%
EQ/Common Stock Index	0.68%
EQ/Equity 500 Index	0.55%
EQ/Fidelity Institutional AM® Large Cap	0.87%
EQ/Franklin Rising Dividends Portfolio	0.87%
MFS® Investors Trust Series	1.03%
Large-Cap Growth Stocks	
1290 VT Socially Responsible Portfolio	0.90%
BlackRock Large Cap Focus Growth V.I.	1.02%
EQ/ClearBridge Large Cap Growth ESG	1.00%
Large-Cap Growth Stocks (continued)	
EQ/Large-Cap Growth Index	0.71%
EQ/Loomis Sayles Growth	1.05%
EQ/T. Rowe Price Growth Stock	1.00%
Hartford Disciplined Equity HLS Fund	0.78%
MFS® Massachusetts Investors Growth Stock Portfolio	1.02%
Multimanager Aggressive Equity	0.95%
Large-Cap Value Stocks	
1290 VT Equity Income	0.95%
EQ/Invesco Comstock	1.00%
EQ/JPMorgan Value Opportunities	0.96%
EQ/Large-Cap Value Index	0.73%
EQ/Large-Cap Value Managed Volatility	0.85%
EQ/Value Equity	0.91%
Invesco V.I. Diversified Dividend Fund	0.93%
Mid-Cap Stocks	
ClearBridge Variable Mid-Cap Portfolio	1.07%
EQ/American Century Mid-Cap Value Portfolio	1.00%
EQ/Goldman Sachs Mid-Cap Value Portfolio	1.09%
EQ/Janus Enterprise Portfolio	1.04%
EQ/MFS Mid Cap Focused Growth	1.10%
EQ/Mid Cap Index	0.66%
EQ/Mid Cap Value Managed Volatility	0.94%
Fidelity® VIP Mid-Cap	0.86%
Invesco V.I. Main Street Mid-Cap Fund®	1.18%
Small-Cap Stocks	
1290 VT GAMCO Small Company Value	1.05%
1290 VT Microcap	1.15%
1290 VT Small-Cap Value	1.15%
EQ/AB Small-Cap Growth	0.90%
EQ/Small Company Index	0.62%
Invesco V.I. Small-Cap Equity	1.20%
International/Global Stocks	
1290 VT SmartBeta Equity ESG	1.10%
American Funds Insurance Series® Global Small Capitalization	1.15%
American Funds Insurance Series® New World	1.07%
EQ/Emerging Markets Equity PLUS	1.27%
EQ/International Core Managed Volatility	1.09%
EQ/International Equity Index	0.79%
EQ/Invesco Global Portfolio	1.15%
EQ/Lazard Emerging Markets Equity Portfolio	1.35%
EQ/MFS International Growth	1.10%
International/Global Stocks (continued)	
EQ/MFS International Intrinsic Value	1.15%
Templeton Developing Markets VIP Fund	1.44%
International/Global Bonds	
Templeton Global Bond VIP Fund	0.76%
Specialty	
1290 VT GAMCO Mergers & Acquisitions	1.28%
1290 VT Natural Resources	0.92%
1290 VT Real Estate	0.90%
Eaton Vance VT Floating-Rate Income Fund	1.18%
EQ/Invesco Global Real Assets	1.18%
EQ/MFS Technology Portfolio	1.12%
EQ/MFS Utilities Series Portfolio	1.05%
EQ/T. Rowe Price Health Sciences Portfolio	1.20%
EQ/Wellington Energy	1.19%
Multimanager Technology	1.24%
Neuberger Berman U.S. Equity Index PutWrite Strategy Portfolio	1.06%
PIMCO VIT CommodityRealReturn® Strategy	1.03%
ProFund VP Biotechnology	1.58%
High-Yield Bonds	
1290 VT High Yield Bond	1.05%
Delaware Ivy VIP High Income	0.95%
Invesco V.I. High Yield Fund	1.19%
Bonds	
1290 VT DoubleLine Opportunistic Bond	0.92%
American Funds Insurance Series The Bond Fund of America	0.70%
EQ/Core Bond Index	0.65%
EQ/Core Plus Bond	0.95%
EQ/Intermediate Government Bond	0.65%
EQ/PIMCO Global Real Return	0.92%
EQ/PIMCO Real Return Portfolio	0.77%
EQ/PIMCO Total Return Portfolio ESG	0.75%
EQ/PIMCO Ultra Short Bond	0.80%
Fidelity® VIP Strategic Income	0.91%
Lord Abbett Bond Debenture	0.89%
PIMCO VIT Income Portfolio	0.92%
Cash/Cash Equivalents	
EQ/Money Market	0.70%
Guaranteed Interest Option (GIO)[2]	0.00%

This piece is intended to provide investment education only. You should work with your financial professional before making any investment or purchasing decisions.

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1 Please note that the investment options available in the Protected Benefit Account are also available in the Investment Account. However, when you choose to invest in the Protected Benefit Account, your choices are restricted to these 18 portfolios.

2 The Guaranteed Interest Option (GIO) has a maximum allocation limit of 25%, and is not available with the Retirement Cornerstone® Series CP® in New York.

Important information

The net annual expense reflects fees that are waived/reimbursed by the investment advisor. These expenses are based on each portfolio's prospectus dated November 2022.

The investment objectives and policies of certain funds may be similar to those of other funds managed by the same investment advisor. No representation is made, and there can be no assurance given, that any fund's investment results will be comparable to the investment results of any other fund, including another fund with the same investment advisor or manager.

A variable annuity is a long-term, tax-deferred accumulation product. In essence, annuities are contractual agreements in which payment(s) are made to an insurance company, which agrees to pay out an income at a later date. There are contract limitations and fees and charges associated with annuities, which include, but are not limited to, mortality and expense risk charges, sales and withdrawal charges, administrative fees and charges for optional benefits. Amounts in a variable annuity's investment portfolios are subject to fluctuation in value and market risk, including loss of principal. Earnings are taxable as ordinary income when distributed and may be subject to a 10% additional tax if withdrawn before age 59½. Optional benefits are available for an extra charge in addition to the ongoing fees and expenses of the variable annuity. A financial professional can provide cost information and complete details.

This flyer is not a complete description of the Retirement Cornerstone® variable annuity and must be preceded or accompanied by a current prospectus. Please consider the charges, risks, expenses and investment objectives carefully before purchasing a variable annuity or making an investment option selection.

The investment options listed are available through the Retirement Cornerstone® variable annuity. Retirement Cornerstone® 19 contains two distinct accounts within a single tax-deferred platform, providing an innovative, comprehensive approach to managing retirement needs. The Investment Account offers an extensive platform of investment options from well-known investment managers. The Protected Benefit Account funds the Guaranteed Minimum Income Benefit (GMIB). The GMIB ensures you will be able to generate lifetime income, no matter how your investment portfolios perform, and no matter how long you live, as long as you stay within certain withdrawal guidelines. As your needs change over the years, you can simply transfer assets from the Investment Account to the Protected Benefit Account. Transfers from the Protected Benefit Account starting at age 55 to the Investment Account are not allowed.

If you are purchasing an annuity contract to fund an Individual Retirement Account (IRA) or employer-sponsored retirement plan, you should be aware that such annuities do not provide tax deferral benefits beyond those already provided by the Internal Revenue Code. Before purchasing one of these annuities, you should consider whether its features and benefits beyond tax deferral meet your needs and goals. You may also want to consider the relative features, benefits and costs of these annuities with any other investment that you may use in connection with your retirement plan or arrangement.

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

We may discontinue contributions and transfers among investment options or make other changes in contribution and transfer requirements and limitations. If we discontinue contributions and transfers into the Protected Benefit Account, you will no longer be able to fund your guaranteed benefits.

The GMIB is an optional benefit available at additional cost.

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

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

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

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