ADA Members Retirement Program

Variable Annuity

Portfolio Expenses

(as reported in each portfolio's prospectus dated May 1, 2023) as supplemented*

	Class	CUSIP	Management Fees	12b-1 Fees	Other Expenses	Acquired Fund Fees and Expenses (Underlying Portfolios)	Total Annual Expense (Before Expense Limitations)	Fee waivers and/or Expense Reimbursements	Net Annual Expenses (After Expense Limitations)
1290 Funds Trust									
1290 Avantis U.S. Large Cap Growth	I	68259P596	0.50%	0.00%	2.25%	0.13%	2.88%	-2.23%	0.65%
1290 Retirement 2020	I	68259P307	0.50%	0.00%	1.36%	0.10%	1.96%	-1.31%	0.65%
1290 Retirement 2025	I	68259P703	0.50%	0.00%	0.76%	0.10%	1.36%	-0.71%	0.65%
1290 Retirement 2030	I	68259P869	0.50%	0.00%	1.35%	0.11%	1.96%	-1.31%	0.65%
1290 Retirement 2035	I	68259P828	0.50%	0.00%	1.10%	0.11%	1.71%	-1.06%	0.65%
1290 Retirement 2040	I	68259P778	0.50%	0.00%	2.07%	0.12%	2.69%	-2.04%	0.65%
1290 Retirement 2045	I	68259P737	0.50%	0.00%	1.66%	0.12%	2.28%	-1.63%	0.65%
1290 Retirement 2050	I	68259P687	0.50%	0.00%	1.89%	0.12%	2.51%	-1.86%	0.65%
1290 Retirement 2055	I	68259P646	0.50%	0.00%	2.36%	0.13%	2.99%	-2.34%	0.65%
EQ Advisors Trust									
1290 VT Equity Income	K	26883L738	0.75%	0.00%	0.13%	0.00%	0.88%	-0.18%	0.70%
1290 VT GAMCO Mergers & Acquisitions	K	26883L647	0.90%	0.00%	0.18%	0.04%	1.12%	-0.08%	1.04%
1290 VT GAMCO Small Company Value	K	26883L639	0.69%	0.00%	0.11%	0.00%	0.80%	0.00%	0.80%
1290 VT SmartBeta Equity ESG	K	29439V887	0.70%	0.00%	0.16%	0.00%	0.86%	-0.01%	0.85%
EQ/AB Small Cap Growth	K	26883L761	0.52%	0.00%	0.14%	0.00%	0.66%	0.00%	0.66%
EQ/Aggressive Allocation	K	26884M156	0.09%	0.00%	0.14%	0.67%	0.90%	0.00%	0.90%
EQ/All Asset Growth Allocation	K	26883L803	0.10%	0.00%	0.18%	0.71%	0.99%	0.00%	0.99%
EQ/ClearBridge Large Cap Growth ESG	K	26883L365	0.65%	0.00%	0.13%	0.00%	0.78%	-0.03%	0.75%
EQ/Conservative Allocation	K	26884M289	0.10%	0.00%	0.16%	0.52%	0.78%	-0.03%	0.75%
EQ/Conservative-Plus Allocation	K	26884M255	0.10%	0.00%	0.16%	0.57%	0.83%	0.00%	0.83%
EQ/Core Bond Index	K	26883L357	0.32%	0.00%	0.11%	0.00%	0.43%	-0.03%	0.40%
EQ/Core Plus Bond	K	26884M321	0.60%	0.00%	0.19%	0.00%	0.79%	-0.11%	0.68%
EQ/Equity 500 Index	K	26883L670	0.21%	0.00%	0.10%	0.00%	0.31%	-0.02%	0.29%
EQ/Global Equity Managed Volatility	K	26883L621	0.72%	0.00%	0.19%	0.00%	0.91%	-0.06%	0.85%
EQ/International Core Managed Volatility	K	26883L613	0.59%	0.00%	0.22%	0.02%	0.83%	0.00%	0.83%
EQ/Invesco Comstock	K	26883L373	0.65%	0.00%	0.14%	0.00%	0.79%	-0.04%	0.75%
EQ/Janus Enterprise	K	26883L456	0.68%	0.00%	0.12%	0.00%	0.80%	0.00%	0.80%
EQ/JPMorgan Growth Stock	K	26883L415	0.72%	0.00%	0.11%	0.00%	0.83%	-0.12%	0.71%
EQ/JPMorgan Value Opportunities	K	26883L571	0.59%	0.00%	0.12%	0.00%	0.71%	0.00%	0.71%
EQ/Large Cap Growth Index	K	26883L555	0.35%	0.00%	0.12%	0.00%	0.47%	0.00%	0.47%
EQ/Large Cap Growth Managed Volatility	K	26883L548	0.45%	0.00%	0.15%	0.02%	0.62%	0.00%	0.62%

Please see the last page for important, additional information.
GE-5528459.1 (4/23) (Exp. 4/25)
Job# 418694

ADA Members Retirement Program

Variable Annuity

Portfolio Expenses
(as reported in each portfolio's prospectus dated May 1, 2023) as supplemented*

	Class	CUSIP	Management Fees	12b-1 Fees	Other Expenses	Acquired Fund Fees and Expenses (Underlying Portfolios)	Total Annual Expense (Before Expense Limitations)	Fee waivers and/or Expense Reimbursements	Net Annual Expenses (After Expense Limitations)
EQ Advisors Trust									
EQ/Large Cap Value Managed Volatility	K	26883L522	0.45%	0.00%	0.15%	0.01%	0.61%	0.00%	0.61%
EQ/MFS International Growth	K	26883L498	0.83%	0.00%	0.14%	0.00%	0.97%	-0.12%	0.85%
EQ/Mid Cap Index	K	26883L480	0.35%	0.00%	0.11%	0.00%	0.46%	-0.05%	0.41%
EQ/Mid Cap Value Managed Volatility	K	26883L472	0.53%	0.00%	0.15%	0.02%	0.70%	0.00%	0.70%
EQ/Moderate Allocation	K	26884M222	0.09%	0.00%	0.15%	0.59%	0.83%	0.00%	0.83%
EQ/Moderate-Plus Allocation	K	26884M180	0.09%	0.00%	0.15%	0.63%	0.87%	0.00%	0.87%
EQ/PIMCO Global Real Return	K	26884M453	0.60%	0.00%	0.68%	0.00%	1.28%	-0.26%	1.02%
EQ/Small Company Index	K	26883L423	0.25%	0.00%	0.13%	0.00%	0.38%	0.00%	0.38%
Equitable Conservative Growth MF/ETF	K	26884M610	0.15%	0.00%	0.29%	0.46%	0.90%	-0.05%	0.85%
Multimanager Core Bond	K	00247C528	0.55%	0.00%	0.18%	0.00%	0.73%	-0.13%	0.60%
Multimanager Technology	K	00247C429	0.93%	0.00%	0.15%	0.07%	1.15%	-0.15%	1.00%
Target 2015 Allocation	K	26885X201	0.10%	0.00%	0.50%	0.56%	1.16%	-0.31%	0.85%
Target 2025 Allocation	K	26885X409	0.10%	0.00%	0.23%	0.53%	0.86%	-0.01%	0.85%
Target 2035 Allocation	K	26885X607	0.10%	0.00%	0.21%	0.50%	0.81%	0.00%	0.81%
Target 2045 Allocation	K	26885X805	0.10%	0.00%	0.22%	0.49%	0.81%	0.00%	0.81%
Target 2055 Allocation	K	26885X870	0.10%	0.00%	0.32%	0.48%	0.90%	-0.05%	0.85%
Variable Insurance Trust									
Vanguard VIF Total Bond Market Index	N/A	921925202	0.13%	0.00%	0.01%	0.00%	0.14%	0.00%	0.14%
Vanguard VIF Total Stock Market Index	N/A	921925814	0.00%	0.00%	0.00%	0.13%	0.13%	0.00%	0.13%

Total # of Funds:	**48**	**Highest:**	1.04%
		Lowest:	0.13%
		Arithmetic Average:	0.70%

ADA Members Retirement Program
Variable Annuity

Portfolio Expenses
(as reported in each portfolio's prospectus dated May 1, 2023) as supplemented*

Disclosure: Portfolio shares of EQ Advisors Trust are currently sold only to insurance company separate accounts in connection with variable life insurance contracts and variable annuity certificates and contracts (“the contracts”) issued by Equitable Financial Life Insurance Company (“Equitable Financial”), Equitable Financial Life and Annuity Company (Equitable Financial Life Insurance and Annuity Company in California), Equitable Financial Life Insurance Company of America (“Equitable America”), an AZ stock corporation, and other unaffiliated insurance companies and to The Equitable Financial 401(k) Plan (“Equitable Financial Plan”). Shares also may be sold to tax-qualified retirement plans and to other series of the Trusts. This means that investors may not buy shares of the Portfolios directly, but only through a contract offered by a participating life insurance company.

Note: The CUSIPs are provided for research purposes only.

* These expenses are based on each portfolio's prospectus dated May 1, 2023, or for certain portfolios, the most recent prospectus supplement to the May 1, 2023 prospectus.
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