Members Retirement Program
(Net of Portfolio Fees & Expenses - NON PEC)

Annualized Rates of Return as of 10/31/2026, Annualized Monthly Rates of Return For the Period Ending 10/31/2026 - net of annual administrative charge and the maximum applicable withdrawal charge and Standardized Computation of Performance as of 9/30/2026

Please refer to these notes when reviewing the performance information on the accompanying pages. The performance data represents past performance, which is not an estimate, indication or guarantee of future results. Rates of return and principal will fluctuate and units may be worth more or less than your original contribution when redeemed. Current performance may be lower or higher than the performance data quoted.

Members Retirement Program is a combination variable and fixed annuity deferred contract issued by Equitable Financial Life Insurance Company (New York, NY) and is designed to help people to contribute toward their retirement. Annuities are long-term investment products designed for retirement purposes.

The "Annualized Monthly Rates of Return" performance shown reflects reinvestment of dividends and capital gains and deduction of all annuity contract fees and charges except the quarterly recordkeeping & maintenance fee of $3.75 and the maximum annual Program Expense Charge of 0.85% which are deducted directly from your account. The "Standardized" (SEC) quarter end performance is net of all annuity contract fees and charges including the annual administrative charge and the maximum applicable withdrawal charge of 0% for all years. The performance figures do not reflect the cost of optional features, and if they did, performance returns would have been lower. Withdrawals will be subject to ordinary income tax and, if made prior to age 59 ½, may be subject to an additional 10% federal income tax penalty.

The "Variable Investment Option Inception Date" is the date that the variable investment option was first offered to contract owners. The results shown for periods from the inception of a variable investment option are based on actual historical investment experiences of the variable investment option.

The current yield for the EQ/Money Market B portfolio as of 10/31/2026 is 3.29% and as of 9/30/2026 is 3.24%. This yield quotation more closely reflects the current earnings of the investment portfolio than the total return quotation. It does not reflect any product related expenses or charges. This is a seven day current yield as of the last day of the month to which the performance relates. As of April 1, 2016 the EQ/Money Market Portfolio was designated as a "government money market fund," as defined in Rule 2a-7 under the Investment Company Act of 1940, and prior to that date the Portfolio invested in certain types of securities that it is no longer permitted to hold. Consequently, the performance shown may be different if the current limitations on the Portfolio's investments had been in effect prior to its conversion to a government money market fund You could lose money by investing in the portfolio. Although the portfolio seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. An investment in the portfolio is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The portfolio's sponsor has no legal obligation to provide financial support to the portfolio, and you should not expect that the sponsor will provide financial support to the portfolio at any time.

Equitable Financial Life Insurance Company (Equitable Financial), through its Equitable Investment Management Group, LLC, serves as investment manager of the Allocation Portfolios. Equitable Financial is solely responsible for the asset allocation decisions made on behalf of each portfolio, and or the selection and allocation of assets to underlying portfolios. Investing in the Allocation Portfolios will involve a higher overall cost than if you were to invest directly in the underlying portfolios. It is important to note that asset allocation does not assure a profit or protect against loss in a declining market.

Large-Cap Company investing may involve the risk that larger more established companies may be unable to respond quickly to new competitive challenges such as changes in technology and consumer tastes. ***Small/Mid-Cap Company*** investing may involve greater risks than investments in larger, more established issuers because they generally are more vulnerable than larger companies to adverse business or economic developments, generally have narrower product lines, more limited financial resources and more limited markets for their stock. ***Foreign Security*** investing, including depository receipts, involve risk not associated with investing in U.S. securities. Foreign markets, particularly emerging markets, may be less liquid, more volatile and subject to less government supervision than domestic markets. ***Interest Rate*** risk applies to fixed income securities. When interest rates rise, the value of a portfolio's debt securities generally declines. When interest rates decline, the value of a portfolio's debt securities generally rises. ***High Yield*** bonds rated below investment grade (i.e. BB by S&P or Fitch or Ba by Moody's) are speculative in nature and are subject to additional risk factors such as increased possibility of default, illiquidity of the security, and changes in value based on changes in interest rates. "***Junk bonds***" are usually issued by companies without long track records of sales and earnings, or by those companies with questionable credit strength. ***Derivatives*** may be subject to leverage risk, liquidity risk, interest rate risk, market risk, credit risk and also involve the risk of mispricing or improper valuation. The Portfolio's investments in derivatives may rise or fall more rapidly than other investments. ***Credit*** risk is the risk that the issuer or the guarantor of a fixed income security, or the counterparty to a derivatives contract, repurchase agreement, loan of portfolio securities or other transaction, is unable or unwilling, or is perceived (by market participants, ratings agencies, or pricing services) as unable or unwilling, to make timely principal and/or interest payments, or otherwise honor its obligations. ***Value Stock*** investing is based upon a portfolio manager's subjective assessment of fundamentals of the companies he or she believes are undervalued. This style of investing may increase the volatility of the portfolio and may not produce the intended results over short or long time periods. ***Growth Stock*** investing is based upon a portfolio manager's subjective assessment of fundamentals companies he or she believes offer the potential for price appreciation. This style of investing involves risks and investors can lose money. ***Investment*** risk may cause equity security values to fluctuate, and sometimes widely fluctuate, in response to changes in a company's financial condition as well as general market, economic and political conditions. ***Managed Volatility*** strategies are employed by certain portfolios, which includes utilizing futures and options to manage equity exposure when market volatility increases above specific thresholds. A managed volatility strategy may not effectively protect the portfolio from market declines and may limit its participation in market gains. It is not possible to manage volatility fully or perfectly.

A copy of the current prospectus and any applicable prospectus supplement(s) for this product, and the EQ Advisors Trust must accompany or precede delivery of this material. The prospectus contains complete information about the contract, including investment objectives, risks, charges and expenses. Please read the prospectus carefully before purchasing. This product has limitations. For costs and complete details of coverage, call your financial professional.

What is a Variable Annuity?

A variable annuity is a long-term, tax-deferred accumulation product. In its most basic terms, an annuity is a contract between you and an insurance company to accumulate funds and then to provide lifetime payments. A variable annuity allows you to adopt a personal investment strategy to allocate your investment among a range of investment portfolio options. An annuity contract has two phases: An accumulation phase, which allows tax -deferred growth potential, and an annuitization phase, when you withdraw your money plus any earnings your annuity has accumulated. Withdrawals will be subject to ordinary income tax and, if made prior to age 59½, may be subject to an additional 10% federal income tax penalty.

There are fees and charges associated with variable annuities, which include, but are not limited to, mortality and expense risk charges, sales and surrender charges, administrative fees, and additional charges for optional benefits. Amounts in the annuity 's variable investment options are subject to fluctuation in value and market risk, including loss of principal. Certain types of contracts, features and benefits may not be available in all jurisdictions.

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

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY), Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with an administrative office located in Charlotte, NC, and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI and TN). The obligations of Equitable Financial Life Insurance Company and Equitable Life Insurance Company of America are backed solely by their claims-paying abilities.

For performance data current to the most recent month-end, please contact Retirement Plan Account Manager at 1-800-526-2701.

This product Contract Form #6059 is funded by a group variable annuity contract issued and distributed by Equitable Financial Life Insurance Company (New York, NY) (212-314-4600).

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Members Retirement Program
(Net of Portfolio Fees & Expenses - NON PEC)

Annualized Monthly Rates of Return as of 10/31/2026

Variable Investment Option	Year to Date*	1 Year	3 Years	5 Years	10 Years	20 Years	Since Variable Investment Option Inception	Variable Investment Option Inception Date
Asset Allocation								
1290 Avantis U.S. Large Cap Growth	6.40	5.10	21.13	10.27			10.70	05/15/2018
AB Balanced	6.80	7.59	14.60	6.51	8.46	6.28	7.60	05/01/1985
American Funds IS 2010 Target Date Retirement Income Fund	4.42	6.02					7.54	10/18/2024
American Funds IS 2015 Target Date Retirement Income Fund	4.52	6.04					7.79	10/18/2024
American Funds IS 2020 Target Date Retirement Income Fund	4.73	6.34					8.21	10/18/2024
American Funds IS 2025 Target Date Retirement Income Fund	4.70	6.21					8.39	10/18/2024
American Funds IS 2030 Target Date Retirement Fund	5.05	6.51					9.33	10/18/2024
American Funds IS 2035 Target Date Retirement Fund	5.80	7.22					10.43	10/18/2024
American Funds IS 2040 Target Date Retirement Fund	6.99	8.53					12.44	10/18/2024
American Funds IS 2045 Target Date Retirement Fund	7.78	9.31					13.41	10/18/2024
American Funds IS 2050 Target Date Retirement Fund	7.46	8.98					13.31	10/18/2024
American Funds IS 2055 Target Date Retirement Fund	7.44	8.79					13.44	10/18/2024
American Funds IS 2060 Target Date Retirement Fund	7.31	8.68					12.64	10/18/2024
American Funds IS 2065 Target Date Retirement Fund	7.25	8.63					12.62	10/18/2024
American Funds IS 2070 Target Date Retirement Fund	7.38	8.70					12.37	10/18/2024
EQ/Aggressive Allocation	8.67	9.46	15.70	6.34	9.98		6.23	05/01/2007
EQ/All Asset Growth Allocation	4.41	5.88	14.23	5.90	7.99		7.43	11/15/2012
EQ/Conservative Allocation	1.71	2.13	6.83	1.57	2.98		2.76	05/01/2007
EQ/Conservative-Plus Allocation	3.43	3.82	9.25	2.80	4.93		3.85	07/02/2007
EQ/Moderate Allocation	4.40	4.96	10.52	3.41	5.88		4.19	05/01/2007
EQ/Moderate-Plus Allocation	6.57	7.22	13.10	4.80	7.96		5.32	07/02/2007
Equitable Conservative Growth MF/ETF	3.56	4.02	10.71	3.84	6.52		6.11	11/15/2012
Target 2015 Allocation	2.15	2.57	8.26	2.15	4.85		3.53	05/01/2007
Target 2025 Allocation	5.02	5.55	12.19	4.63	7.44		4.98	05/01/2007
Target 2035 Allocation	7.02	7.75	15.00	6.37	9.20		5.91	05/01/2007
Target 2045 Allocation	8.09	8.95	16.43	7.27	10.22		6.38	05/01/2007
Target 2055 Allocation	8.93	9.77	17.74	8.01	11.23		9.53	05/26/2015
Large Cap Value Stocks								
1290 VT Equity Income	19.09	22.20	17.11	10.23	10.46		10.76	11/15/2012
EQ/Large Cap Value Managed Volatility	17.96	21.23	17.95	9.02	10.62	6.50	6.89	05/18/2001
Large Cap Blend Stocks								
EQ/Equity 500 Index	11.26	11.49	21.82	11.43	14.77	10.32	7.88	10/06/2000
Vanguard VIF Total Stock Market Index	11.60	11.75	21.86	10.82			13.82	05/15/2018

* Performance is not annualized.

EQUITABLE

Members Retirement Program
(Net of Portfolio Fees & Expenses - NON PEC)

Annualized Monthly Rates of Return as of 10/31/2026

Variable Investment Option	Year to Date*	1 Year	3 Years	5 Years	10 Years	20 Years	Since Variable Investment Option Inception	Variable Investment Option Inception Date
Large Cap Growth Stocks								
1290 VT Socially Responsible	11.14	10.56	21.06	9.99	14.55	9.93	6.97	05/01/2000
AB Growth Equity	0.43	-2.04	21.51	10.14	17.33	12.38	11.04	04/01/1974
EQ/Capital Group Research	9.92	11.26	24.75	11.53	15.61	10.73	11.67	11/22/2002
EQ/ClearBridge Large Cap Growth ESG	1.56	-2.08	16.96	6.82	13.87		13.29	11/15/2012
EQ/JPMorgan Growth Stock	0.43	-3.50	20.50	6.07	14.07		14.45	11/15/2012
EQ/Large Cap Growth Index	-0.87	-3.37	20.73	9.58	16.80		16.03	11/15/2012
EQ/Large Cap Growth Managed Volatility	-0.99	-3.86	17.50	7.01	14.54	10.86	5.78	05/01/2000
Small/Mid Cap Stocks								
1290 VT GAMCO Small Company Value	14.40	18.05	17.48	9.90	11.24	10.40	10.40	05/01/2006
AB Mid Cap Growth	-0.82	-4.44	11.98	2.40	13.10	10.01	9.58	05/01/1985
EQ/AB Small Cap Growth	7.09	7.13	14.59	1.81	10.61		10.89	11/15/2012
EQ/Janus Enterprise	4.98	6.95	12.37	5.18	11.67		10.44	11/15/2012
EQ/Mid Cap Index	11.52	13.77	14.56	6.54	10.25		11.15	11/15/2012
EQ/Mid Cap Value Managed Volatility	17.47	20.41	15.58	6.52	9.06	7.24	6.75	08/01/1997
EQ/Small Company Index	13.99	14.54	17.57	5.57	10.25	7.82	8.08	05/18/2001
Global/International Stocks								
EQ/Global Equity Managed Volatility	9.34	10.90	17.65	7.25	10.10	6.90	6.97	05/01/2006
EQ/International Core Managed Volatility	7.57	11.15	15.52	6.97	8.30	4.01	4.43	05/18/2001
EQ/International Equity Index	8.35	11.91	18.09	9.31	8.90	3.77	6.86	11/22/2002
EQ/MFS International Growth	1.83	2.66	14.00	5.51	9.46		8.10	11/15/2012
Fixed Income								
EQ/Core Plus Bond	-0.01	0.20	5.38	-0.42	1.74		1.24	05/01/2008
EQ/Intermediate Government Bond	-0.11	0.61	3.76	0.65	0.93	1.49	1.60	11/22/2002
EQ/Money Market	2.56	3.12	4.02	3.26	1.97		1.09	01/02/2009
EQ/PIMCO Global Real Return	0.63	0.37	4.08	-1.14			1.86	05/15/2018
EQ/PIMCO Ultra Short Bond	3.13	3.84	4.91	3.59	2.46	2.07	2.21	05/01/2006
Multimanager Core Bond	-0.75	-0.20	4.77	-0.15	1.18		1.25	11/15/2012
Vanguard VIF Total Bond Market Index	-0.52	-0.24	4.74	-0.29			1.80	05/15/2018
Sector/Specialty								
1290 VT GAMCO Mergers & Acquisitions	6.17	10.33	12.06	6.71	5.75		5.59	11/15/2012
Multimanager Technology	18.40	14.63	30.11	12.27	20.38	14.48	13.91	05/14/2004

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Members Retirement Program
(Net of Portfolio Fees & Expenses - NON PEC)

Annualized Monthly Rates of Return For the Period Ending 10/31/2026 - net of annual administrative charge and the maximum applicable withdrawal charge

Variable Investment Option	Year to Date*	1 Year	3 Years	5 Years	10 Years	20 Years	Since Variable Investment Option Inception	Variable Investment Option Inception Date
Asset Allocation								
1290 Avantis U.S. Large Cap Growth	6.40	5.10	21.13	10.27			10.70	05/15/2018
AB Balanced	6.80	7.59	14.60	6.51	8.46	6.28	7.60	05/01/1985
American Funds IS 2010 Target Date Retirement Income Fund	4.42	6.02					7.54	10/18/2024
American Funds IS 2015 Target Date Retirement Income Fund	4.52	6.04					7.79	10/18/2024
American Funds IS 2020 Target Date Retirement Income Fund	4.73	6.34					8.21	10/18/2024
American Funds IS 2025 Target Date Retirement Income Fund	4.70	6.21					8.39	10/18/2024
American Funds IS 2030 Target Date Retirement Fund	5.05	6.51					9.33	10/18/2024
American Funds IS 2035 Target Date Retirement Fund	5.80	7.22					10.43	10/18/2024
American Funds IS 2040 Target Date Retirement Fund	6.99	8.53					12.44	10/18/2024
American Funds IS 2045 Target Date Retirement Fund	7.78	9.31					13.41	10/18/2024
American Funds IS 2050 Target Date Retirement Fund	7.46	8.98					13.31	10/18/2024
American Funds IS 2055 Target Date Retirement Fund	7.44	8.79					13.44	10/18/2024
American Funds IS 2060 Target Date Retirement Fund	7.31	8.68					12.64	10/18/2024
American Funds IS 2065 Target Date Retirement Fund	7.25	8.63					12.62	10/18/2024
American Funds IS 2070 Target Date Retirement Fund	7.38	8.70					12.37	10/18/2024
EQ/Aggressive Allocation	8.67	9.46	15.70	6.34	9.98		6.23	05/01/2007
EQ/All Asset Growth Allocation	4.41	5.88	14.23	5.90	7.99		7.43	11/15/2012
EQ/Conservative Allocation	1.71	2.13	6.83	1.57	2.98		2.76	05/01/2007
EQ/Conservative-Plus Allocation	3.43	3.82	9.25	2.80	4.93		3.85	07/02/2007
EQ/Moderate Allocation	4.40	4.96	10.52	3.41	5.88		4.19	05/01/2007
EQ/Moderate-Plus Allocation	6.57	7.22	13.10	4.80	7.96		5.32	07/02/2007
Equitable Conservative Growth MF/ETF	3.56	4.02	10.71	3.84	6.52		6.11	11/15/2012
Target 2015 Allocation	2.15	2.57	8.26	2.15	4.85		3.53	05/01/2007
Target 2025 Allocation	5.02	5.55	12.19	4.63	7.44		4.98	05/01/2007
Target 2035 Allocation	7.02	7.75	15.00	6.37	9.20		5.91	05/01/2007
Target 2045 Allocation	8.09	8.95	16.43	7.27	10.22		6.38	05/01/2007
Target 2055 Allocation	8.93	9.77	17.74	8.01	11.23		9.53	05/26/2015
Large Cap Value Stocks								
1290 VT Equity Income	19.09	22.20	17.11	10.23	10.46		10.76	11/15/2012
EQ/Large Cap Value Managed Volatility	17.96	21.23	17.95	9.02	10.62	6.50	6.89	05/18/2001
Large Cap Blend Stocks								
EQ/Equity 500 Index	11.26	11.49	21.82	11.43	14.77	10.32	7.88	10/06/2000
Vanguard VIF Total Stock Market Index	11.60	11.75	21.86	10.82			13.82	05/15/2018

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Members Retirement Program
(Net of Portfolio Fees & Expenses - NON PEC)

Annualized Monthly Rates of Return For the Period Ending 10/31/2026 - net of annual administrative charge and the maximum applicable withdrawal charge

Variable Investment Option	Year to Date*	1 Year	3 Years	5 Years	10 Years	20 Years	Since Variable Investment Option Inception	Variable Investment Option Inception Date
Large Cap Growth Stocks								
1290 VT Socially Responsible	11.14	10.56	21.06	9.99	14.55	9.93	6.97	05/01/2000
AB Growth Equity	0.43	-2.04	21.51	10.14	17.33	12.38	11.04	04/01/1974
EQ/Capital Group Research	9.92	11.26	24.75	11.53	15.61	10.73	11.67	11/22/2002
EQ/ClearBridge Large Cap Growth ESG	1.56	-2.08	16.96	6.82	13.87		13.29	11/15/2012
EQ/JPMorgan Growth Stock	0.43	-3.50	20.50	6.07	14.07		14.45	11/15/2012
EQ/Large Cap Growth Index	-0.87	-3.37	20.73	9.58	16.80		16.03	11/15/2012
EQ/Large Cap Growth Managed Volatility	-0.99	-3.86	17.50	7.01	14.54	10.86	5.78	05/01/2000
Small/Mid Cap Stocks								
1290 VT GAMCO Small Company Value	14.40	18.05	17.48	9.90	11.24	10.40	10.40	05/01/2006
AB Mid Cap Growth	-0.82	-4.44	11.98	2.40	13.10	10.01	9.58	05/01/1985
EQ/AB Small Cap Growth	7.09	7.13	14.59	1.81	10.61		10.89	11/15/2012
EQ/Janus Enterprise	4.98	6.95	12.37	5.18	11.67		10.44	11/15/2012
EQ/Mid Cap Index	11.52	13.77	14.56	6.54	10.25		11.15	11/15/2012
EQ/Mid Cap Value Managed Volatility	17.47	20.41	15.58	6.52	9.06	7.24	6.75	08/01/1997
EQ/Small Company Index	13.99	14.54	17.57	5.57	10.25	7.82	8.08	05/18/2001
Global/International Stocks								
EQ/Global Equity Managed Volatility	9.34	10.90	17.65	7.25	10.10	6.90	6.97	05/01/2006
EQ/International Core Managed Volatility	7.57	11.15	15.52	6.97	8.30	4.01	4.43	05/18/2001
EQ/International Equity Index	8.35	11.91	18.09	9.31	8.90	3.77	6.86	11/22/2002
EQ/MFS International Growth	1.83	2.66	14.00	5.51	9.46		8.10	11/15/2012
Fixed Income								
EQ/Core Plus Bond	-0.01	0.20	5.38	-0.42	1.74		1.24	05/01/2008
EQ/Intermediate Government Bond	-0.11	0.61	3.76	0.65	0.93	1.49	1.60	11/22/2002
EQ/Money Market	2.56	3.12	4.02	3.26	1.97		1.09	01/02/2009
EQ/PIMCO Global Real Return	0.63	0.37	4.08	-1.14			1.86	05/15/2018
EQ/PIMCO Ultra Short Bond	3.13	3.84	4.91	3.59	2.46	2.07	2.21	05/01/2006
Multimanager Core Bond	-0.75	-0.20	4.77	-0.15	1.18		1.25	11/15/2012
Vanguard VIF Total Bond Market Index	-0.52	-0.24	4.74	-0.29			1.80	05/15/2018
Sector/Specialty								
1290 VT GAMCO Mergers & Acquisitions	6.17	10.33	12.06	6.71	5.75		5.59	11/15/2012
Multimanager Technology	18.40	14.63	30.11	12.27	20.38	14.48	13.91	05/14/2004

* Performance is not annualized.

EQUITABLE

Members Retirement Program
(Net of Portfolio Fees & Expenses - NON PEC)

Standardized Computation of Performance as of 9/30/2026

Variable Investment Option	One Year	Five Years	Ten Years	Since Variable Investment Option Inception	Variable Investment Option Inception Date
Asset Allocation					
1290 Avantis U.S. Large Cap Growth	12.05	11.99	-	11.22	05/15/2018
AB Balanced	8.60	7.13	8.31	7.61	05/01/1985
American Funds IS 2010 Target Date Retirement Income Fund	4.04	-	-	6.62	10/18/2024
American Funds IS 2015 Target Date Retirement Income Fund	4.42	-	-	7.02	10/18/2024
American Funds IS 2020 Target Date Retirement Income Fund	4.94	-	-	7.54	10/18/2024
American Funds IS 2025 Target Date Retirement Income Fund	5.19	-	-	7.86	10/18/2024
American Funds IS 2030 Target Date Retirement Fund	6.46	-	-	9.20	10/18/2024
American Funds IS 2035 Target Date Retirement Fund	7.94	-	-	10.67	10/18/2024
American Funds IS 2040 Target Date Retirement Fund	10.64	-	-	13.29	10/18/2024
American Funds IS 2045 Target Date Retirement Fund	12.48	-	-	14.74	10/18/2024
American Funds IS 2050 Target Date Retirement Fund	12.57	-	-	14.82	10/18/2024
American Funds IS 2055 Target Date Retirement Fund	12.96	-	-	15.16	10/18/2024
American Funds IS 2060 Target Date Retirement Fund	13.06	-	-	14.42	10/18/2024
American Funds IS 2065 Target Date Retirement Fund	13.08	-	-	14.45	10/18/2024
American Funds IS 2070 Target Date Retirement Fund	13.11	-	-	14.14	10/18/2024
EQ/Aggressive Allocation	11.14	7.34	9.73	6.27	05/01/2007
EQ/All Asset Growth Allocation	7.09	6.64	7.77	7.50	11/15/2012
EQ/Conservative Allocation	1.50	1.49	2.77	2.71	05/01/2007
EQ/Conservative-Plus Allocation	3.83	3.00	4.71	3.82	07/02/2007
EQ/Moderate Allocation	5.23	3.76	5.65	4.18	05/01/2007
EQ/Moderate-Plus Allocation	8.20	5.46	7.72	5.33	07/02/2007
Equitable Conservative Growth MF/ETF	4.82	4.37	6.30	6.14	11/15/2012
Target 2015 Allocation	2.47	2.33	4.63	3.50	05/01/2007
Target 2025 Allocation	6.51	5.19	7.22	4.99	05/01/2007
Target 2035 Allocation	9.47	7.21	9.00	5.94	05/01/2007
Target 2045 Allocation	10.99	8.29	10.03	6.43	05/01/2007
Target 2055 Allocation	12.32	9.21	11.03	9.67	05/26/2015
Large Cap Value Stocks					
1290 VT Equity Income	12.19	9.87	9.63	10.27	11/15/2012
EQ/Large Cap Value Managed Volatility	17.14	9.33	10.01	6.76	05/18/2001
Large Cap Blend Stocks					
EQ/Equity 500 Index	15.11	13.15	14.65	7.95	10/06/2000
Vanguard VIF Total Stock Market Index	15.15	12.45	-	14.08	05/15/2018

EQUITABLE

Members Retirement Program
(Net of Portfolio Fees & Expenses - NON PEC)

Standardized Computation of Performance as of 9/30/2026

Variable Investment Option	One Year	Five Years	Ten Years	Since Variable Investment Option Inception	Variable Investment Option Inception Date
Large Cap Growth Stocks					
1290 VT Socially Responsible	16.34	12.45	14.56	7.08	05/01/2000
AB Growth Equity	7.07	13.18	17.68	11.17	04/01/1974
EQ/Capital Group Research	15.04	12.95	15.30	11.75	11/22/2002
EQ/ClearBridge Large Cap Growth ESG	6.30	9.59	14.26	13.83	11/15/2012
EQ/JPMorgan Growth Stock	4.57	8.63	14.56	14.97	11/15/2012
EQ/Large Cap Growth Index	6.60	12.81	17.26	16.67	11/15/2012
EQ/Large Cap Growth Managed Volatility	4.77	9.84	14.93	6.03	05/01/2000
Small/Mid Cap Stocks					
1290 VT GAMCO Small Company Value	15.78	10.70	10.87	10.41	05/01/2006
AB Mid Cap Growth	3.38	5.43	13.30	9.77	05/01/1985
EQ/AB Small Cap Growth	11.76	3.22	10.31	11.09	11/15/2012
EQ/Janus Enterprise	3.87	5.38	10.56	10.28	11/15/2012
EQ/Mid Cap Index	11.11	7.36	9.74	11.07	11/15/2012
EQ/Mid Cap Value Managed Volatility	12.79	6.37	8.18	6.58	08/01/1997
EQ/Small Company Index	15.73	6.31	9.64	8.08	05/18/2001
Global/International Stocks					
EQ/Global Equity Managed Volatility	17.64	8.86	10.26	7.17	05/01/2006
EQ/International Core Managed Volatility	14.07	7.85	8.22	4.50	05/18/2001
EQ/International Equity Index	13.91	10.11	8.84	6.92	11/22/2002
EQ/MFS International Growth	4.57	6.57	9.03	8.22	11/15/2012
Fixed Income					
EQ/Core Plus Bond	0.00	-0.68	1.60	1.20	05/01/2008
EQ/Intermediate Government Bond	-0.44	0.27	0.75	1.54	11/22/2002
EQ/Money Market	3.15	3.25	1.94	1.08	01/02/2009
EQ/PIMCO Global Real Return	-0.70	-1.31	-	1.60	05/15/2018
EQ/PIMCO Ultra Short Bond	3.73	3.47	2.44	2.19	05/01/2006
Multimanager Core Bond	-1.86	-0.62	0.91	1.10	11/15/2012
Vanguard VIF Total Bond Market Index	-1.91	-0.76	-	1.53	05/15/2018
Sector/Specialty					
1290 VT GAMCO Mergers & Acquisitions	8.42	6.89	5.42	5.56	11/15/2012
Multimanager Technology	32.48	15.76	21.24	14.39	05/14/2004

The Securities and Exchange Commission (SEC) requires a "Standardized" average annual total return for one, five and ten year periods, also be shown. The values shown here reflect all investment option charges and the maximum contingent withdrawal charge, if applicable, upon which the performance rates above are based on.

Members Retirement Program
(Net of fees including Program Expense Charges)

Annualized Rates of Return as of 10/31/2026, Annualized Monthly Rates of Return For the Period Ending 10/31/2026 - net of annual administrative charge and the maximum applicable withdrawal charge and Standardized Computation of Performance as of 9/30/2026

Please refer to these notes when reviewing the performance information on the accompanying pages. The performance data represents past performance, which is not an estimate, indication or guarantee of future results. Rates of return and principal will fluctuate and units may be worth more or less than your original contribution when redeemed. Current performance may be lower or higher than the performance data quoted.

Members Retirement Program is a combination variable and fixed annuity deferred contract issued by Equitable Financial Life Insurance Company (New York, NY) and is designed to help people to contribute toward their retirement. Annuities are long-term investment products designed for retirement purposes.

The "Annualized Monthly Rates of Return" performance shown reflects reinvestment of dividends and capital gains and deduction of all annuity contract fees and charges except the quarterly recordkeeping & maintenance fee of $3.75 which is deducted directly from your account. The "Standardized" (SEC) quarter end performance is net of all annuity contract fees and charges including the annual administrative charge and the maximum applicable withdrawal charge of 0% for all years. The performance figures do not reflect the cost of optional features, and if they did, performance returns would have been lower. Withdrawals will be subject to ordinary income tax and, if made prior to age 59 ½, may be subject to an additional 10% federal income tax penalty.

The "Variable Investment Option Inception Date" is the date that the variable investment option was first offered to contract owners. The results shown for periods from the inception of a variable investment option are based on actual historical investment experiences of the variable investment option.

The current yield for the EQ/Money Market B portfolio as of 10/31/2026 is 3.29% and as of 9/30/2026 is 3.24%. This yield quotation more closely reflects the current earnings of the investment portfolio than the total return quotation. It does not reflect any product related expenses or charges. This is a seven day current yield as of the last day of the month to which the performance relates. As of April 1, 2016 the EQ/Money Market Portfolio was designated as a "government money market fund," as defined in Rule 2a-7 under the Investment Company Act of 1940, and prior to that date the Portfolio invested in certain types of securities that it is no longer permitted to hold. Consequently, the performance shown may be different if the current limitations on the Portfolio's investments had been in effect prior to its conversion to a government money market fund You could lose money by investing in the portfolio. Although the portfolio seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. An investment in the portfolio is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The portfolio's sponsor has no legal obligation to provide financial support to the portfolio, and you should not expect that the sponsor will provide financial support to the portfolio at any time.

Equitable Financial Life Insurance Company (Equitable Financial), through its Equitable Investment Management Group, LLC, serves as investment manager of the Allocation Portfolios. Equitable Financial is solely responsible for the asset allocation decisions made on behalf of each portfolio, and or the selection and allocation of assets to underlying portfolios. Investing in the Allocation Portfolios will involve a higher overall cost than if you were to invest directly in the underlying portfolios. It is important to note that asset allocation does not assure a profit or protect against loss in a declining market.

Large-Cap Company investing may involve the risk that larger more established companies may be unable to respond quickly to new competitive challenges such as changes in technology and consumer tastes. ***Small/Mid-Cap Company*** investing may involve greater risks than investments in larger, more established issuers because they generally are more vulnerable than larger companies to adverse business or economic developments, generally have narrower product lines, more limited financial resources and more limited markets for their stock. ***Foreign Security*** investing, including depository receipts, involve risk not associated with investing in U.S. securities. Foreign markets, particularly emerging markets, may be less liquid, more volatile and subject to less government supervision than domestic markets. ***Interest Rate*** risk applies to fixed income securities. When interest rates rise, the value of a portfolio's debt securities generally declines. When interest rates decline, the value of a portfolio's debt securities generally rises. ***High Yield*** bonds rated below investment grade (i.e. BB by S&P or Fitch or Ba by Moody's) are speculative in nature and are subject to additional risk factors such as increased possibility of default, illiquidity of the security, and changes in value based on changes in interest rates. "***Junk bonds***" are usually issued by companies without long track records of sales and earnings, or by those companies with questionable credit strength. ***Derivatives*** may be subject to leverage risk, liquidity risk, interest rate risk, market risk, credit risk and also involve the risk of mispricing or improper valuation. The Portfolio's investments in derivatives may rise or fall more rapidly than other investments. ***Credit*** risk is the risk that the issuer or the guarantor of a fixed income security, or the counterparty to a derivatives contract, repurchase agreement, loan of portfolio securities or other transaction, is unable or unwilling, or is perceived (by market participants, ratings agencies, or pricing services) as unable or unwilling, to make timely principal and/or interest payments, or otherwise honor its obligations. ***Value Stock*** investing is based upon a portfolio manager's subjective assessment of fundamentals of the companies he or she believes are undervalued. This style of investing may increase the volatility of the portfolio and may not produce the intended results over short or long time periods. ***Growth Stock*** investing is based upon a portfolio manager's subjective assessment of fundamentals companies he or she believes offer the potential for price appreciation. This style of investing involves risks and investors can lose money. ***Investment*** risk may cause equity security values to fluctuate, and sometimes widely fluctuate, in response to changes in a company's financial condition as well as general market, economic and political conditions. ***Managed Volatility*** strategies are employed by certain portfolios, which includes utilizing futures and options to manage equity exposure when market volatility increases above specific thresholds. A managed volatility strategy may not effectively protect the portfolio from market declines and may limit its participation in market gains. It is not possible to manage volatility fully or perfectly.

A copy of the current prospectus and any applicable prospectus supplement(s) for this product, and the EQ Advisors Trust must accompany or precede delivery of this material. The prospectus contains complete information about the contract, including investment objectives, risks, charges and expenses. Please read the prospectus carefully before purchasing. This product has limitations. For costs and complete details of coverage, call your financial professional.

What is a Variable Annuity?

A variable annuity is a long-term, tax-deferred accumulation product. In its most basic terms, an annuity is a contract between you and an insurance company to accumulate funds and then to provide lifetime payments. A variable annuity allows you to adopt a personal investment strategy to allocate your investment among a range of investment portfolio options. An annuity contract has two phases: An accumulation phase, which allows tax -deferred growth potential, and an annuitization phase, when you withdraw your money plus any earnings your annuity has accumulated. Withdrawals will be subject to ordinary income tax and, if made prior to age 59½, may be subject to an additional 10% federal income tax penalty.

There are fees and charges associated with variable annuities, which include, but are not limited to, mortality and expense risk charges, sales and surrender charges, administrative fees, and additional charges for optional benefits. Amounts in the annuity 's variable investment options are subject to fluctuation in value and market risk, including loss of principal. Certain types of contracts, features and benefits may not be available in all jurisdictions.

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

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY), Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with an administrative office located in Charlotte, NC, and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI and TN). The obligations of Equitable Financial Life Insurance Company and Equitable Life Insurance Company of America are backed solely by their claims-paying abilities.

For performance data current to the most recent month-end, please contact Retirement Plan Account Manager at 1-800-526-2701.

This product Contract Form #6059 is funded by a group variable annuity contract issued and distributed by Equitable Financial Life Insurance Company (New York, NY) (212-314-4600).

EQUITABLE

Members Retirement Program
(Net of fees including Program Expense Charges)

Annualized Monthly Rates of Return as of 10/31/2026

Variable Investment Option	Year to Date*	1 Year	3 Years	5 Years	10 Years	20 Years	Since Variable Investment Option Inception	Variable Investment Option Inception Date
Asset Allocation								
1290 Avantis U.S. Large Cap Growth	5.66	4.24	20.14	9.36			9.79	05/15/2018
AB Balanced	6.52	7.25	15.11	6.17	8.11	5.79	6.83	05/01/1985
American Funds IS 2010 Target Date Retirement Income Fund	3.70	5.14					6.65	10/18/2024
American Funds IS 2015 Target Date Retirement Income Fund	3.80	5.17					6.90	10/18/2024
American Funds IS 2020 Target Date Retirement Income Fund	4.01	5.46					7.31	10/18/2024
American Funds IS 2025 Target Date Retirement Income Fund	3.98	5.34					7.49	10/18/2024
American Funds IS 2030 Target Date Retirement Fund	4.32	5.63					8.43	10/18/2024
American Funds IS 2035 Target Date Retirement Fund	5.07	6.34					9.52	10/18/2024
American Funds IS 2040 Target Date Retirement Fund	6.25	7.63					11.51	10/18/2024
American Funds IS 2045 Target Date Retirement Fund	7.04	8.41					12.48	10/18/2024
American Funds IS 2050 Target Date Retirement Fund	6.72	8.08					12.38	10/18/2024
American Funds IS 2055 Target Date Retirement Fund	6.70	7.90					12.51	10/18/2024
American Funds IS 2060 Target Date Retirement Fund	6.57	7.79					11.71	10/18/2024
American Funds IS 2065 Target Date Retirement Fund	6.51	7.74					11.69	10/18/2024
American Funds IS 2070 Target Date Retirement Fund	6.64	7.80					11.45	10/18/2024
EQ/Aggressive Allocation	7.92	8.56	14.75	5.45	9.07		5.32	05/01/2007
EQ/All Asset Growth Allocation	3.69	5.01	13.29	5.02	7.10		6.50	11/15/2012
EQ/Conservative Allocation	1.00	1.29	5.94	0.72	2.12		1.83	05/01/2007
EQ/Conservative-Plus Allocation	2.72	2.96	8.35	1.94	4.06		2.85	07/02/2007
EQ/Moderate Allocation	3.68	4.09	9.61	2.56	5.00		3.27	05/01/2007
EQ/Moderate-Plus Allocation	5.84	6.33	12.17	3.93	7.07		4.28	07/02/2007
Equitable Conservative Growth MF/ETF	2.85	3.16	9.80	2.98	5.64		5.18	11/15/2012
Target 2015 Allocation	1.45	1.72	7.37	1.30	3.98		2.61	05/01/2007
Target 2025 Allocation	4.30	4.68	11.27	3.77	6.55		4.05	05/01/2007
Target 2035 Allocation	6.28	6.87	14.06	5.49	8.29		4.97	05/01/2007
Target 2045 Allocation	7.35	8.05	15.47	6.38	9.31		5.44	05/01/2007
Target 2055 Allocation	8.18	8.87	16.78	7.11	10.31		8.60	05/26/2015
Large Cap Value Stocks								
1290 VT Equity Income	18.28	21.21	16.15	9.32	9.55		9.80	11/15/2012
EQ/Large Cap Value Managed Volatility	17.15	20.25	16.98	8.11	9.71	5.54	5.77	05/18/2001
Large Cap Blend Stocks								
EQ/Equity 500 Index	10.50	10.58	20.82	10.51	13.82	9.33	6.96	10/06/2000
Vanguard VIF Total Stock Market Index	10.84	10.83	20.87	9.90			12.88	05/15/2018

* Performance is not annualized.

EQUITABLE

Members Retirement Program
(Net of fees including Program Expense Charges)

Annualized Monthly Rates of Return as of 10/31/2026

Variable Investment Option	Year to Date*	1 Year	3 Years	5 Years	10 Years	20 Years	Since Variable Investment Option Inception	Variable Investment Option Inception Date
Large Cap Growth Stocks								
1290 VT Socially Responsible	10.38	9.65	20.07	9.08	13.61	8.95	5.97	05/01/2000
AB Growth Equity	0.00	-2.53	21.48	9.15	16.50	11.58	10.66	04/01/1974
EQ/Capital Group Research	9.17	10.35	23.73	10.60	14.66	9.73	9.97	11/22/2002
EQ/ClearBridge Large Cap Growth ESG	0.86	-2.89	16.00	5.93	12.93		12.31	11/15/2012
EQ/JPMorgan Growth Stock	-0.26	-4.30	19.51	5.19	13.13		13.46	11/15/2012
EQ/Large Cap Growth Index	-1.56	-4.17	19.74	8.67	15.84		15.03	11/15/2012
EQ/Large Cap Growth Managed Volatility	-1.68	-4.66	16.54	6.12	13.60	9.86	4.80	05/01/2000
Small/Mid Cap Stocks								
1290 VT GAMCO Small Company Value	13.61	17.08	16.52	8.99	10.32	9.41	9.28	05/01/2006
AB Mid Cap Growth	-0.96	-4.60	13.96	2.22	12.92	9.66	8.86	05/01/1985
EQ/AB Small Cap Growth	6.36	6.25	13.65	0.96	9.69		9.93	11/15/2012
EQ/Janus Enterprise	4.26	6.07	11.45	4.30	10.74		9.48	11/15/2012
EQ/Mid Cap Index	10.76	12.84	13.61	5.66	9.34		10.18	11/15/2012
EQ/Mid Cap Value Managed Volatility	16.67	19.43	14.63	5.63	8.16	6.27	5.58	08/01/1997
EQ/Small Company Index	13.21	13.60	16.60	4.69	9.34	6.85	6.94	05/18/2001
Global/International Stocks								
EQ/Global Equity Managed Volatility	8.59	9.99	16.68	6.36	9.19	5.93	5.72	05/01/2006
EQ/International Core Managed Volatility	6.84	10.24	14.57	6.08	7.41	3.07	3.54	05/18/2001
EQ/International Equity Index	7.60	10.99	17.12	8.41	8.00	2.84	5.38	11/22/2002
EQ/MFS International Growth	1.12	1.81	13.06	4.64	8.55		7.16	11/15/2012
Fixed Income								
EQ/Core Plus Bond	-0.70	-0.63	4.51	-1.25	0.89		0.21	05/01/2008
EQ/Intermediate Government Bond	-0.81	-0.22	2.90	-0.19	0.09	0.57	0.69	11/22/2002
EQ/Money Market	1.85	2.27	3.16	2.41	1.12		0.19	01/02/2009
EQ/PIMCO Global Real Return	-0.06	-0.46	3.22	-1.97			1.02	05/15/2018
EQ/PIMCO Ultra Short Bond	2.42	2.98	4.05	2.73	1.61	1.15	1.23	05/01/2006
Multimanager Core Bond	-1.44	-1.03	3.91	-0.98	0.34		0.37	11/15/2012
Vanguard VIF Total Bond Market Index	-1.20	-1.07	3.88	-1.12			0.95	05/15/2018
Sector/Specialty								
1290 VT GAMCO Mergers & Acquisitions	5.44	9.42	11.14	5.83	4.88		4.68	11/15/2012
Multimanager Technology	17.59	13.69	29.05	11.34	19.39	13.45	12.98	05/14/2004

* Performance is not annualized.

EQUITABLE

Members Retirement Program
(Net of fees including Program Expense Charges)

Annualized Monthly Rates of Return For the Period Ending 10/31/2026 - net of annual administrative charge and the maximum applicable withdrawal charge

Variable Investment Option	Year to Date*	1 Year	3 Years	5 Years	10 Years	20 Years	Since Variable Investment Option Inception	Variable Investment Option Inception Date
Asset Allocation								
1290 Avantis U.S. Large Cap Growth	5.66	4.24	20.14	9.36			9.79	05/15/2018
AB Balanced	6.52	7.25	15.11	6.17	8.11	5.79	6.83	05/01/1985
American Funds IS 2010 Target Date Retirement Income Fund	3.70	5.14					6.65	10/18/2024
American Funds IS 2015 Target Date Retirement Income Fund	3.80	5.17					6.90	10/18/2024
American Funds IS 2020 Target Date Retirement Income Fund	4.01	5.46					7.31	10/18/2024
American Funds IS 2025 Target Date Retirement Income Fund	3.98	5.34					7.49	10/18/2024
American Funds IS 2030 Target Date Retirement Fund	4.32	5.63					8.43	10/18/2024
American Funds IS 2035 Target Date Retirement Fund	5.07	6.34					9.52	10/18/2024
American Funds IS 2040 Target Date Retirement Fund	6.25	7.63					11.51	10/18/2024
American Funds IS 2045 Target Date Retirement Fund	7.04	8.41					12.48	10/18/2024
American Funds IS 2050 Target Date Retirement Fund	6.72	8.08					12.38	10/18/2024
American Funds IS 2055 Target Date Retirement Fund	6.70	7.90					12.51	10/18/2024
American Funds IS 2060 Target Date Retirement Fund	6.57	7.79					11.71	10/18/2024
American Funds IS 2065 Target Date Retirement Fund	6.51	7.74					11.69	10/18/2024
American Funds IS 2070 Target Date Retirement Fund	6.64	7.80					11.45	10/18/2024
EQ/Aggressive Allocation	7.92	8.56	14.75	5.45	9.07		5.32	05/01/2007
EQ/All Asset Growth Allocation	3.69	5.01	13.29	5.02	7.10		6.50	11/15/2012
EQ/Conservative Allocation	1.00	1.29	5.94	0.72	2.12		1.83	05/01/2007
EQ/Conservative-Plus Allocation	2.72	2.96	8.35	1.94	4.06		2.85	07/02/2007
EQ/Moderate Allocation	3.68	4.09	9.61	2.56	5.00		3.27	05/01/2007
EQ/Moderate-Plus Allocation	5.84	6.33	12.17	3.93	7.07		4.28	07/02/2007
Equitable Conservative Growth MF/ETF	2.85	3.16	9.80	2.98	5.64		5.18	11/15/2012
Target 2015 Allocation	1.45	1.72	7.37	1.30	3.98		2.61	05/01/2007
Target 2025 Allocation	4.30	4.68	11.27	3.77	6.55		4.05	05/01/2007
Target 2035 Allocation	6.28	6.87	14.06	5.49	8.29		4.97	05/01/2007
Target 2045 Allocation	7.35	8.05	15.47	6.38	9.31		5.44	05/01/2007
Target 2055 Allocation	8.18	8.87	16.78	7.11	10.31		8.60	05/26/2015
Large Cap Value Stocks								
1290 VT Equity Income	18.28	21.21	16.15	9.32	9.55		9.80	11/15/2012
EQ/Large Cap Value Managed Volatility	17.15	20.25	16.98	8.11	9.71	5.54	5.77	05/18/2001
Large Cap Blend Stocks								
EQ/Equity 500 Index	10.50	10.58	20.82	10.51	13.82	9.33	6.96	10/06/2000
Vanguard VIF Total Stock Market Index	10.84	10.83	20.87	9.90			12.88	05/15/2018

* Performance is not annualized.

EQUITABLE

Members Retirement Program
(Net of fees including Program Expense Charges)

Annualized Monthly Rates of Return For the Period Ending 10/31/2026 - net of annual administrative charge and the maximum applicable withdrawal charge

Variable Investment Option	Year to Date*	1 Year	3 Years	5 Years	10 Years	20 Years	Since Variable Investment Option Inception	Variable Investment Option Inception Date
Large Cap Growth Stocks								
1290 VT Socially Responsible	10.38	9.65	20.07	9.08	13.61	8.95	5.97	05/01/2000
AB Growth Equity	0.00	-2.53	21.48	9.15	16.50	11.58	10.66	04/01/1974
EQ/Capital Group Research	9.17	10.35	23.73	10.60	14.66	9.73	9.97	11/22/2002
EQ/ClearBridge Large Cap Growth ESG	0.86	-2.89	16.00	5.93	12.93		12.31	11/15/2012
EQ/JPMorgan Growth Stock	-0.26	-4.30	19.51	5.19	13.13		13.46	11/15/2012
EQ/Large Cap Growth Index	-1.56	-4.17	19.74	8.67	15.84		15.03	11/15/2012
EQ/Large Cap Growth Managed Volatility	-1.68	-4.66	16.54	6.12	13.60	9.86	4.80	05/01/2000
Small/Mid Cap Stocks								
1290 VT GAMCO Small Company Value	13.61	17.08	16.52	8.99	10.32	9.41	9.28	05/01/2006
AB Mid Cap Growth	-0.96	-4.60	13.96	2.22	12.92	9.66	8.86	05/01/1985
EQ/AB Small Cap Growth	6.36	6.25	13.65	0.96	9.69		9.93	11/15/2012
EQ/Janus Enterprise	4.26	6.07	11.45	4.30	10.74		9.48	11/15/2012
EQ/Mid Cap Index	10.76	12.84	13.61	5.66	9.34		10.18	11/15/2012
EQ/Mid Cap Value Managed Volatility	16.67	19.43	14.63	5.63	8.16	6.27	5.58	08/01/1997
EQ/Small Company Index	13.21	13.60	16.60	4.69	9.34	6.85	6.94	05/18/2001
Global/International Stocks								
EQ/Global Equity Managed Volatility	8.59	9.99	16.68	6.36	9.19	5.93	5.72	05/01/2006
EQ/International Core Managed Volatility	6.84	10.24	14.57	6.08	7.41	3.07	3.54	05/18/2001
EQ/International Equity Index	7.60	10.99	17.12	8.41	8.00	2.84	5.38	11/22/2002
EQ/MFS International Growth	1.12	1.81	13.06	4.64	8.55		7.16	11/15/2012
Fixed Income								
EQ/Core Plus Bond	-0.70	-0.63	4.51	-1.25	0.89		0.21	05/01/2008
EQ/Intermediate Government Bond	-0.81	-0.22	2.90	-0.19	0.09	0.57	0.69	11/22/2002
EQ/Money Market	1.85	2.27	3.16	2.41	1.12		0.19	01/02/2009
EQ/PIMCO Global Real Return	-0.06	-0.46	3.22	-1.97			1.02	05/15/2018
EQ/PIMCO Ultra Short Bond	2.42	2.98	4.05	2.73	1.61	1.15	1.23	05/01/2006
Multimanager Core Bond	-1.44	-1.03	3.91	-0.98	0.34		0.37	11/15/2012
Vanguard VIF Total Bond Market Index	-1.20	-1.07	3.88	-1.12			0.95	05/15/2018
Sector/Specialty								
1290 VT GAMCO Mergers & Acquisitions	5.44	9.42	11.14	5.83	4.88		4.68	11/15/2012
Multimanager Technology	17.59	13.69	29.05	11.34	19.39	13.45	12.98	05/14/2004

* Performance is not annualized.

EQUITABLE

Members Retirement Program
(Net of fees including Program Expense Charges)

Standardized Computation of Performance as of 9/30/2026

Variable Investment Option	One Year	Five Years	Ten Years	Since Variable Investment Option Inception	Variable Investment Option Inception Date
Asset Allocation					
1290 Avantis U.S. Large Cap Growth	11.13	11.06	-	10.31	05/15/2018
AB Balanced	8.25	6.78	7.96	6.84	05/01/1985
American Funds IS 2010 Target Date Retirement Income Fund	3.18	-	-	5.73	10/18/2024
American Funds IS 2015 Target Date Retirement Income Fund	3.55	-	-	6.13	10/18/2024
American Funds IS 2020 Target Date Retirement Income Fund	4.08	-	-	6.65	10/18/2024
American Funds IS 2025 Target Date Retirement Income Fund	4.32	-	-	6.96	10/18/2024
American Funds IS 2030 Target Date Retirement Fund	5.58	-	-	8.30	10/18/2024
American Funds IS 2035 Target Date Retirement Fund	7.05	-	-	9.76	10/18/2024
American Funds IS 2040 Target Date Retirement Fund	9.73	-	-	12.36	10/18/2024
American Funds IS 2045 Target Date Retirement Fund	11.55	-	-	13.79	10/18/2024
American Funds IS 2050 Target Date Retirement Fund	11.65	-	-	13.88	10/18/2024
American Funds IS 2055 Target Date Retirement Fund	12.03	-	-	14.22	10/18/2024
American Funds IS 2060 Target Date Retirement Fund	12.13	-	-	13.48	10/18/2024
American Funds IS 2065 Target Date Retirement Fund	12.15	-	-	13.51	10/18/2024
American Funds IS 2070 Target Date Retirement Fund	12.18	-	-	13.20	10/18/2024
EQ/Aggressive Allocation	10.22	6.45	8.83	5.35	05/01/2007
EQ/All Asset Growth Allocation	6.21	5.76	6.88	6.56	11/15/2012
EQ/Conservative Allocation	0.66	0.64	1.92	1.78	05/01/2007
EQ/Conservative-Plus Allocation	2.97	2.15	3.84	2.82	07/02/2007
EQ/Moderate Allocation	4.36	2.90	4.77	3.25	05/01/2007
EQ/Moderate-Plus Allocation	7.31	4.59	6.83	4.29	07/02/2007
Equitable Conservative Growth MF/ETF	3.95	3.51	5.42	5.22	11/15/2012
Target 2015 Allocation	1.62	1.48	3.76	2.58	05/01/2007
Target 2025 Allocation	5.63	4.31	6.34	4.06	05/01/2007
Target 2035 Allocation	8.56	6.33	8.10	5.01	05/01/2007
Target 2045 Allocation	10.08	7.39	9.12	5.49	05/01/2007
Target 2055 Allocation	11.39	8.31	10.11	8.74	05/26/2015
Large Cap Value Stocks					
1290 VT Equity Income	11.26	8.97	8.73	9.31	11/15/2012
EQ/Large Cap Value Managed Volatility	16.18	8.42	9.10	5.64	05/18/2001
Large Cap Blend Stocks					
EQ/Equity 500 Index	14.16	12.21	13.71	7.03	10/06/2000
Vanguard VIF Total Stock Market Index	14.21	11.53	-	13.14	05/15/2018

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Members Retirement Program
(Net of fees including Program Expense Charges)

Standardized Computation of Performance as of 9/30/2026

Variable Investment Option	One Year	Five Years	Ten Years	Since Variable Investment Option Inception	Variable Investment Option Inception Date
Large Cap Growth Stocks					
1290 VT Socially Responsible	15.38	11.52	13.61	6.09	05/01/2000
AB Growth Equity	6.51	12.16	16.85	10.79	04/01/1974
EQ/Capital Group Research	14.10	12.02	14.35	10.05	11/22/2002
EQ/ClearBridge Large Cap Growth ESG	5.42	8.68	13.32	12.85	11/15/2012
EQ/JPMorgan Growth Stock	3.70	7.73	13.62	13.98	11/15/2012
EQ/Large Cap Growth Index	5.72	11.88	16.29	15.66	11/15/2012
EQ/Large Cap Growth Managed Volatility	3.90	8.94	13.98	5.04	05/01/2000
Small/Mid Cap Stocks					
1290 VT GAMCO Small Company Value	14.83	9.78	9.96	9.29	05/01/2006
AB Mid Cap Growth	3.20	5.25	13.12	9.05	05/01/1985
EQ/AB Small Cap Growth	10.84	2.36	9.40	10.13	11/15/2012
EQ/Janus Enterprise	3.01	4.50	9.65	9.32	11/15/2012
EQ/Mid Cap Index	10.20	6.47	8.84	10.11	11/15/2012
EQ/Mid Cap Value Managed Volatility	11.86	5.49	7.29	5.41	08/01/1997
EQ/Small Company Index	14.78	5.43	8.74	6.94	05/18/2001
Global/International Stocks					
EQ/Global Equity Managed Volatility	16.68	7.96	9.35	5.91	05/01/2006
EQ/International Core Managed Volatility	13.13	6.96	7.32	3.61	05/18/2001
EQ/International Equity Index	12.97	9.20	7.94	5.44	11/22/2002
EQ/MFS International Growth	3.70	5.69	8.13	7.28	11/15/2012
Fixed Income					
EQ/Core Plus Bond	-0.83	-1.51	0.76	0.17	05/01/2008
EQ/Intermediate Government Bond	-1.26	-0.56	-0.09	0.63	11/22/2002
EQ/Money Market	2.30	2.39	1.10	0.18	01/02/2009
EQ/PIMCO Global Real Return	-1.53	-2.14	-	0.76	05/15/2018
EQ/PIMCO Ultra Short Bond	2.87	2.61	1.59	1.21	05/01/2006
Multimanager Core Bond	-2.67	-1.45	0.07	0.22	11/15/2012
Vanguard VIF Total Bond Market Index	-2.73	-1.59	-	0.69	05/15/2018
Sector/Specialty					
1290 VT GAMCO Mergers & Acquisitions	7.53	6.01	4.54	4.64	11/15/2012
Multimanager Technology	31.40	14.80	20.25	13.46	05/14/2004

The Securities and Exchange Commission (SEC) requires a "Standardized" average annual total return for one, five and ten year periods, also be shown. The values shown here reflect all investment option charges and the maximum contingent withdrawal charge, if applicable, upon which the performance rates above are based on.

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Benchmark Index Performance

Annualized Rates of Return
For the Period Ending October 31, 2026

Large Cap Stocks	1 Mo*	3 Mo*	Year to Date*	One Year	Three Years	Five Years	Ten Years
MSCI KLD 400 Social Index	(2.17)	1.35	12.02	11.57	23.34	10.98	15.61
Russell 1000 Growth Index (Capped)	(6.09)	(0.49)	(0.17)	(2.59)	22.27	10.39	17.70
Russell 1000 Index	(0.69)	1.45	11.53	11.80	23.20	11.35	15.19
Russell 1000 Value Index	4.38	3.17	24.50	28.67	23.27	11.77	12.08
S&P 500 Index	(0.87)	1.48	11.77	12.11	23.40	12.06	15.44
Multi Cap Stocks	**1 Mo***	**3 Mo***	**Year to Date***	**One Year**	**Three Years**	**Five Years**	**Ten Years**
Russell 3000 Growth Index (Capped)	(5.89)	(0.69)	0.10	(2.14)	22.07	9.96	17.22
Russell 3000 Index	(0.64)	1.23	11.71	11.99	23.09	11.03	14.90
Small/Mid Cap Stocks	**1 Mo***	**3 Mo***	**Year to Date***	**One Year**	**Three Years**	**Five Years**	**Ten Years**
Russell 2000 Growth Index	(1.30)	(5.00)	9.27	7.13	20.21	3.49	10.46
Russell 2000 Index	0.58	(3.77)	14.37	14.80	20.76	5.58	10.44
Russell 2000 Value Index	2.51	(2.53)	19.90	23.49	21.37	7.53	10.04
Russell Microcap Index	(3.73)	(4.95)	13.90	15.80	25.83	5.29	10.67
Russell Midcap Growth Index	(4.37)	(3.74)	(3.41)	(6.72)	15.65	2.58	11.83
Russell Midcap Value Index	5.84	2.24	21.99	24.97	21.79	9.37	10.82
S&P MidCap 400 Index	1.90	(2.24)	11.97	14.35	17.39	7.20	10.98
Global/International Stocks	**1 Mo***	**3 Mo***	**Year to Date***	**One Year**	**Three Years**	**Five Years**	**Ten Years**
International Proxy Index	(1.65)	(2.37)	9.37	12.89	20.69	10.11	9.76
MSCI ACWI (Net) Index	(1.64)	(0.14)	11.18	12.33	22.30	10.10	12.39
MSCI ACWI Growth (Net) Index	(4.91)	(2.61)	4.67	3.28	22.59	8.82	14.21
MSCI ACWI ex. USA Growth (Net) Index	(4.06)	(3.80)	5.55	5.71	17.23	3.96	8.23
MSCI EAFE Index	(0.74)	(1.85)	9.52	13.51	19.75	8.63	9.21
MSCI Emerging Markets (Gross Dividends) Index	(8.04)	(5.39)	13.78	14.43	22.86	7.41	8.59
MSCI World (Net) Index	(0.77)	0.58	10.89	12.11	22.28	10.49	12.95
Fixed Income	**1 Mo***	**3 Mo***	**Year to Date***	**One Year**	**Three Years**	**Five Years**	**Ten Years**
Bloomberg World Government Inflation-Linked Bond Index	2.13	0.35	1.03	0.65	4.04	(1.53)	1.59
Bloomberg U.S. Aggregate Bond Index	2.44	0.15	(0.54)	(0.07)	5.45	(0.15)	1.46
Bloomberg U.S. Intermediate Government Bond Index	1.64	0.26	0.16	0.87	4.46	1.01	1.49
Bloomberg U.S. Intermediate Government/Credit Bond Index	1.62	0.14	0.11	0.88	5.03	1.27	1.92
Bloomberg U.S. Treasury Inflation-Linked Bond Index	2.61	(0.03)	0.44	0.21	4.90	0.29	2.45
ICE BofA 1-year U.S. Treasury Note Index	0.57	0.93	2.59	3.38	4.43	3.10	2.27
ICE BofA U.S. 3-Month Treasury Bill Index	0.35	0.92	3.03	3.68	4.49	3.80	2.47
ICE BofA U.S. High Yield Index	0.30	(1.22)	0.39	1.56	8.57	3.72	4.98
Sector/Specialty	**1 Mo***	**3 Mo***	**Year to Date***	**One Year**	**Three Years**	**Five Years**	**Ten Years**
Bloomberg U.S. Convertible Liquid Bond Index	(6.30)	(6.48)	7.69	3.76	15.67	3.89	11.26
FTSE EPRA/NAREIT Developed Index	2.42	(6.15)	6.25	7.33	13.34	0.92	4.40
MSCI ACWI Energy (Net) Index	11.59	14.02	48.70	52.18	20.35	18.35	10.22
MSCI ACWI Utilities (Net) Index	6.64	(1.47)	5.54	4.72	17.24	8.06	8.06
MSCI World Commodity Producers (Net) Index	5.83	9.82	35.60	44.99	19.76	17.54	11.25
Russell 3000 Health Care Index	8.10	13.11	20.64	29.81	16.83	7.26	12.35
S&P Long Only Merger Arbitrage Index	0.30	1.10	2.24	3.12	4.87	2.90	3.84
S&P North American Technology Sector Index	(9.78)	(0.40)	20.12	16.34	35.89	17.39	23.36
S&P Real Assets Equity (Net) Index	4.61	(2.11)	10.94	14.38	14.96	5.43	6.49

Past Performance is not a guarantee of future results.

Individuals cannot invest directly in an index .

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Benchmark Index Performance

Annualized Rates of Return
For the Period Ending October 31, 2026

Target Data Allocation	1 Mo*	3 Mo*	Year to Date*	One Year	Three Years	Five Years	Ten Years
S&P Target Date 2015 Index	0.87	0.03	4.37	5.17	11.27	4.38	6.28
S&P Target Date 2025 Index	0.45	(0.06)	5.62	6.60	13.04	5.31	7.61
S&P Target Date 2035 Index	(0.18)	(0.23)	7.98	9.25	16.53	7.16	9.60
S&P Target Date 2045 Index	(0.82)	(0.41)	9.95	11.49	19.34	8.74	11.01
S&P Target Date 2055 Index	(0.97)	(0.45)	10.58	12.15	20.13	9.18	11.45

Blended Benchmarks	1 Mo*	3 Mo*	Year to Date*	One Year	Three Years	Five Years	Ten Years
EQ/Aggressive Growth Strategy Index	0.32	(0.34)	9.54	10.61	18.17	7.88	10.69
EQ/All Asset Growth Allocation Index	0.64	(0.65)	7.57	8.98	14.04	6.26	7.89
EQ/Balanced Strategy Index	0.98	(0.07)	5.88	6.66	13.08	5.03	7.14
EQ/Conservative Growth Strategy Index	1.21	(0.06)	4.70	5.45	11.32	4.04	5.87
EQ/Conservative Strategy Index	1.54	0.20	2.35	2.93	8.02	2.34	3.60
EQ/Growth Strategy Index	0.58	(0.33)	8.32	9.32	16.39	6.82	9.41
EQ/Moderate Growth Strategy Index	0.79	(0.19)	7.10	7.99	14.73	5.92	8.28
Equitable Conservative Growth MF/ETF Index	0.81	0.06	4.22	4.95	12.05	4.00	5.93
Equitable Growth MF/ETF Index	(0.82)	(0.06)	8.89	9.89	18.84	8.09	
Equitable Moderate Growth MF/ETF Index	(0.01)	0.01	6.56	7.43	15.42	6.05	

*Performance is not annualized.

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Benchmark Index Performance

Annualized Rates of Return
For the Period Ending October 31, 2026

Benchmarks
Broad-based securities indices are unmanaged and are not subject to fees and expenses typically associated with managed investment company portfolios. Broad-based securities indices are also not subject to contract and insurance-related expenses and charges. Investments cannot be made directly in a broad-based securities index. Benchmarks are used as a way to gauge investment portfolio performance.

Large Cap Stocks
MSCI KLD 400 Social Index is a capitalization weighted index of 400 US securities that provides exposure to companies with outstanding Environmental, Social and Governance (ESG) ratings and excludes companies whose products have negative social or environmental impacts.

Russell 1000® Growth Index is an unmanaged index which contains those Russell 1000 securities (1,000 largest securities in the Russell 3000 Index) with a greater-than-average growth orientation. All companies that have a weight greater than 4.5% in aggregate are no more than 45% of the index, and no individual company in the index has a weight greater than 22.5% of the index.

Russell 1000® Index is an unmanaged index of common stocks that measures the performance of the 1,000 largest companies in the Russell 3000 and represents approximately 92% of the total market capitalization of the Russell 3000.

Russell 1000® Value Index is an unmanaged index which contains those Russell 1000 securities (1,000 largest securities in the Russell 3000 Index) with a less-than-average growth orientation.

S&P 500® Index is an unmanaged index which contains 500 of the largest U.S. industrial, transportation, utility and financial companies deemed by Standard and Poor's to be representative of the larger capitalization portion of the U.S. stock market.

Multi Cap Stocks
Russell 3000® Growth Index is an unmanaged index that measures the performance of those companies in the Russell 3000 Index with higher price-to-book ratios and higher forecasted growth values. All companies that have a weight greater than 4.5% in aggregate are no more than 45% of the index, and no individual company in the index has a weight greater than 22.5% of the index.

Russell 3000® Index is an unmanaged index which measures the performance of the 3,000 largest U.S. companies based on total market capitalization, which represents approximately 98% of the investable U.S. equity market.

Small/Mid Cap Stocks.
Russell 2000® Growth Index is an unmanaged index which contains those Russell 2000 securities (2,000 largest securities in the Russell 3000 Index) with a greater-than-average growth orientation.

Russell 2000® Index is an unmanaged index which tracks the performance of the 2000 smallest companies in the Russell 3000 Index, which represents approximately 8% of the total market capitalization of the Russell 3000 Index.

Russell 2000® Value Index is an unmanaged index which measures the performance of those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth values.

Russell Microcap Index measures the performance of the microcap segment of the U.S. equity market. Microcap stocks make up less than 3% of the U.S. equity market (by market cap) and consist of the smallest 1,000 securities in the small-cap Russell 2000 Index, plus the next 1,000 smallest eligible securities by market cap.

Russell Mid Cap Growth Index is an unmanaged index that measures the performance of those Russell Mid Cap companies with higher price-to-book ratios and higher forecasted growth values.

Russell Mid Cap Value Index is an unmanaged index that measures the performance of those Russell Mid Cap companies with lower price-to-book ratios and lower forecasted growth values.

S&P Midcap 400® Index is an unmanaged index which tracks mid-sized companies.

Global/International Stocks
International Proxy (40% EuroSTOXX50/25% FTSE 100/25% TOPIX/10% S&P ASX 200).

DJ EuroSTOXX 50 Index is designed to represent the performance of some of the largest companies across all components of the 18 EURO STOXX Super sector Indexes. The EURO STOXX TMI Super sector Indexes represent the Euro zone portion of the EURO STOXX Total Market Index. The index covers approximately 95% of the free-float market capitalization of the investable universe in the Euro zone. Index composition is reviewed annually and weights are reviewed quarterly. The 50 companies in the index are selected by first identifying the companies that equal approximately 60% of the free-float market capitalization of each corresponding EURO STOXX TMI Super sector Index. In addition, any stocks that are currently components of the index are added to the list. From that list, the 40 largest stocks are selected to be components of the index. In addition, any stocks that are current components of the Index (and ranked 41-60 on the list) are included as components.

FTSE 100 Index is a market capitalization weighted index representing the performance of the 100 largest UK-domiciled blue chip companies, which pass screening for size and liquidity.

TOPIX Index, also known as the Tokyo Price Index, is a capitalization-weighted index of all companies listed on the First Section of the Tokyo Stock Exchange.

S&P/ASX 200 Index is recognized as the primary investable benchmark in Australia. The index represents the 200 largest and most liquid publicly listed companies in Australia and represents approximately 78% of Australian equity market capitalization.

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Benchmark Index Performance

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MSCI ACWI (Net) Index is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of developed and emerging markets.

MSCI ACWI Growth (Net) Index captures large and mid-cap securities exhibiting overall growth style characteristics across 23 developed markets countries and 24 emerging markets countries. The growth investment style characteristics for index construction are defined using five variables: long-term forward earnings per share ("EPS") growth rate, short-term forward EPS growth rate, current internal growth rate, long-term historical EPS growth trend, and long-term historical sales per share growth trend.

MSCI ACWI ex. USA Growth (Net) Index is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of 22 developed markets (excluding the U.S.) and 24 emerging markets and has growth style characteristics.

MSCI EAFE® Index is an unmanaged index considered representative of the market structure of the developed equity markets in Europe, Australasia and the Far East.

MSCI Emerging Markets (Gross Dividends) Index is a free float-adjusted market capitalization index that is designed to measure equity market performance of emerging markets. The MSCI Emerging Markets Index consists of the following 24 emerging market country indices: Brazil, Chile, China, Colombia, Czech Republic, Egypt, Greece, Hungary, India, Indonesia, Korea, Kuwait, Malaysia, Mexico, Peru, Philippines, Poland, Qatar, Saudi Arabia, South Africa, Taiwan, Thailand, Turkey and United Arab Emirates.

MSCI World (Net) Index is an unmanaged index considered representative of stock markets of developed countries.

Fixed Income

Bloomberg World Government Inflation-Linked Bond Index measures the performance of the major government inflation-linked bond markets. The index is designed to include only those markets in which a global government linker fund is likely and able to invest.

Bloomberg U.S. Aggregate Bond Index is an unmanaged index considered representative of the U.S. investment-grade fixed-rate bond market. Includes government and credit securities, agency mortgage pass through securities, asset-

Bloomberg U.S. Intermediate Government Bond Index is an unmanaged index of securities consisting of all U.S. Treasury and agency securities with remaining maturities of from one to ten years and issue amounts of at least $100 million outstanding.

Bloomberg U.S. Intermediate Government/Credit Index is an unmanaged index includes Treasuries, government-related issues (i.e., agency, sovereign, supranational, and local authority debt), and corporates with maturities between one and ten years.

Bloomberg U.S. Treasury Inflation-Linked Bond Index measures the performance of the US Treasury Inflation Protected Securities (TIPS) market. Federal Reserve holdings of US TIPS are not index eligible and are excluded from the face amount outstanding of each bond in the index. The US TIPS Index is a subset and the largest component of the Global Inflation-Linked Bond Index. US TIPS are not eligible for other Bloomberg nominal Treasury or broad-based aggregate bond indices. The US TIPS was launched in March 1997.

ICE BofA 1-Year US Treasury Note Index is comprised of a single issue purchased at the beginning of the month and held for a full month. At the end of the month that issue is sold and rolled into a newly selected issue. The issue selected at each month-end rebalancing is the outstanding Treasury note that matures closest to, but not beyond, one year from the rebalancing date. To qualify for selection, an issue must have settled on or before the month-end rebalancing date. You cannot invest directly in an index.

ICE BofA US Treasury Bill Index single issue purchased at the beginning of the month and held for a full month. Each month the index is rebalanced.

ICE BofA US High Yield Index tracks the performance of US dollar denominated below investment grade corporate debt publicly issued in the US domestic market. Qualifying securities must have a below investment grade rating (based on an average of Moody's, S&P and Fitch). In addition, qualifying securities must have at least one year remaining term to final maturity, a fixed coupon schedule and a minimum amount outstanding of $100 million.

Specialty

Bloomberg U.S. Convertible Liquid Bond Index is designed to represent the market of U.S. convertible securities. The Index may include investment grade, below investment grade and unrated securities.

FTSE EPRA/NAREIT Developed Index is designed to measure the performance of listed real estate companies and REITS worldwide.

MSCI ACWI Energy (Net) Index includes large and mid-cap securities across 23 Developed Markets and 24 Emerging Markets countries. All securities in the index are classified in the Energy as per the Global Industry Classification Standard (GICS®).

MSCI ACWI Utilities (Net) Index captures large and mid-cap representation across 23 Developed Markets and 24 Emerging Markets countries. All securities in the index are classified in the Utilities sector as per the Global Industry Classification Standard (GICS®).

MSCI World Commodity Producers (Net) Index captures the global opportunity set of commodity producers in the energy, metal and agricultural sectors. Constituents are selected from the equity universe of MSCI World, the parent index, which covers mid and large cap securities across 24 Developed Markets countries. All index constituents are categorized in one of twelve sub industries according to the Global Industry Classification Standard (GICS®), including: integrated oil & gas, oil & gas exploration & production, gold, steel, aluminum, precious metals & minerals, agricultural products, paper products, and forest products.

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Benchmark Index Performance

Annualized Rates of Return
For the Period Ending October 31, 2026

Russell 3000® Health Care Index is an unmanaged index representative of companies involved in medical services or health care in the Russell 3000® Index.

S&P Long Only Merger Arbitrage Index seeks to model a risk arbitrage strategy that exploits commonly observed price changes associated with mergers. The index is comprised of a maximum of 40 large and liquid stocks that are active targets in pending merger deals.

S&P North American Technology Sector Index is a modified capitalization-weighted index composed of companies involved in the technology industry.

The S&P Real Assets Equity Index is a static weighted return of investable and liquid equity indexed components that measures the performance of real return strategies that invest in listed global property, infrastructure, natural resources, and timber and forestry companies.

Asset Allocation
S&P Target Date 2015 Index
S&P Target Date 2025 Index
S&P Target Date 2035 Index
S&P Target Date 2045 Index
S&P Target Date 2055 Index

The S&P Target Date® Series comprises eleven multi-asset class indices, each corresponding to a particular target retirement date. Each index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date.

Blended Benchmarks
EQ/Aggressive Growth Strategy Index is a hypothetical time-weighted combination of unmanaged indexes. The composite index combines the total return of the Bloomberg U.S. Intermediate Government Bond Index at a weighting of 13.5%, the MSCI EAFE® Index at a weighting of 13%, the S&P MidCap 400® Index at a weighting of 13%, the S&P 500® Index at a weighting of 41%, the Russell 2000® Index at a weighting of 13%, the ICE BofA 3-Month U.S. Treasury Bill Index at a weighting of 1.5% and the Bloomberg U.S. Long Government/Credit Bond Index at a weighting of 5%. Prior to January 1, 2022, the weightings of the Bloomberg U.S. Intermediate Government Bond Index, ICE BofA 3-Month U.S. Treasury Bill Index, and Bloomberg U.S. Long Government/Credit Bond Index were 17%, 3% and 0%, respectively.

EQ/All Asset Growth Allocation Index is a hypothetical combination of unmanaged indexes. The composite index combines the total return of the Bloomberg U.S. Intermediate Government/Credit Bond Index at a weighting of 25%, the MSCI EAFE® Index at a weighting of 20%, the S&P MidCap 400® Index at a weighting of 10%, the S&P 500® Index at a weighting of 17%, the Russell 2000® Index at a weighting of 8%, the ICE BofAML 3-Month U.S. Treasury Bill Index at a weighting of 15%, and the FTSE NAREIT All Equity REITs Index at a weighting of 5%.

EQ/Balanced Strategy Index is a hypothetical time-weighted combination of unmanaged indexes. The composite index combines the total return of the Bloomberg U.S. Intermediate Government Bond Index at a weighting of 35%, the MSCI EAFE® Index at a weighting of 8%, the S&P MidCap 400® Index at a weighting of 8%, the S&P 500® Index at a weighting of 26%, the Russell 2000® Index at a weighting of 8%, the ICE BofA 3-Month U.S. Treasury Bill Index at a weighting of 4% and the Bloomberg U.S. Long Government/Credit Bond Index at a weighting of 11%. Prior to January 1, 2022, the weightings of the Bloomberg U.S. Intermediate Government Bond Index, ICE BofA 3-Month U.S. Treasury Bill Index, and Bloomberg U.S. Long Government/Credit Bond Index were 42%, 8% and 0%, respectively.

EQ/Conservative Growth Strategy Index is a hypothetical time-weighted combination of unmanaged indexes. The composite index combines the total return of the Bloomberg U.S. Intermediate Government Bond Index at a weighting of 43%, the MSCI EAFE® Index at a weighting of 7%, the S&P MidCap 400® Index at a weighting of 7%, the S&P 500® Index at a weighting of 19%, the Russell 2000® Index at a weighting of 7%, the ICE BofA 3-Month U.S. Treasury Bill Index at a weighting of 5% and the Bloomberg U.S. Long Government/Credit Bond Index at a weighting of 12%. Prior to January 1, 2022, the weightings of the Bloomberg U.S. Intermediate Government Bond Index, ICE BofA 3-Month U.S. Treasury Bill Index, and Bloomberg U.S. Long Government/Credit Bond Index were 50%, 10% and 0%, respectively.

EQ/Conservative Strategy Index is a hypothetical time-weighted combination of unmanaged indexes. The composite index combines the total return of the Bloomberg U.S. Intermediate Government Bond Index at a weighting of 60%, the MSCI EAFE® Index at a weighting of 3%, the S&P MidCap 400® Index at a weighting of 3%, the S&P 500® Index at a weighting of 11%, the Russell 2000® Index at a weighting of 3%, the ICE BofA 3-Month U.S. Treasury Bill Index at a weighting of 7% and the Bloomberg U.S. Long Government/Credit Bond Index at a weighting of 13%. Prior to January 1, 2022, the weightings of the Bloomberg U.S. Intermediate Government Bond Index, ICE BofA 3-Month U.S. Treasury Bill Index, and Bloomberg U.S. Long Government/Credit Bond Index were 66%, 14% and 0%, respectively.

EQ/Growth Strategy Index is a hypothetical time-weighted combination of unmanaged indexes. The composite index combines the total return of the Bloomberg U.S. Intermediate Government Bond Index at a weighting of 20%, the MSCI EAFE® Index at a weighting of 12%, the S&P MidCap 400® Index at a weighting of 12%, the S&P 500® Index at a weighting of 34%, the Russell 2000® Index at a weighting of 12%, the ICE BofA 3-Month U.S. Treasury Bill Index at a weighting of 2.5% and the Bloomberg U.S. Long Government/Credit Bond Index at a weighting of 7.5%. Prior to January 1, 2022, the weightings of the Bloomberg U.S. Intermediate Government Bond Index, ICE BofA 3-Month U.S. Treasury Bill Index, and Bloomberg U.S. Long Government/Credit Bond Index were 25%, 5% and 0%, respectively.

Benchmark Index Performance

Annualized Rates of Return
For the Period Ending October 31, 2026

EQ/Moderate Growth Strategy Index is a hypothetical time-weighted combination of unmanaged indexes. The composite index combines the total return of the Bloomberg U.S. Intermediate Government Bond Index at a weighting of 27%, the MSCI EAFE® Index at a weighting of 10%, the S&P MidCap 400® Index at a weighting of 10%, the S&P 500® Index at a weighting of 30%, the Russell 2000® Index at a weighting of 10%, the ICE BofA 3-Month U.S. Treasury Bill Index at a weighting of 3.5% and the Bloomberg U.S. Long Government/Credit Bond Index at a weighting of 9.5%. Prior to January 1, 2022, the weightings of the Bloomberg U.S. Intermediate Government Bond Index, ICE BofA 3-Month U.S. Treasury Bill Index, and Bloomberg U.S. Long Government/Credit Bond Index were 33%, 7% and 0%, respectively.

Equitable Conservative Growth MF/ETF Index is a hypothetical combination of unmanaged indexes. The composite index combines the total return of the MSCI ACWI Index at a weighting of 40% and the Bloomberg U.S. Aggregate Bond Index at a weighting of 60%.

Equitable Growth MF/ETF Index is a hypothetical combination of unmanaged indexes. The composite index combines the total return of the MSCI ACWI Index at a weighting of 80% and the Bloomberg U.S. Aggregate Bond Index at a weighting of 20%.

Equitable Moderate Growth MF/ETF Index is a hypothetical combination of unmanaged indexes. The composite index combines the total return of the MSCI ACWI Index at a weighting of 60% and the Bloomberg U.S. Aggregate Bond Index at a weighting of 40%.

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Past Performance is not a guarantee of future results.

Individuals cannot invest directly in an index .