



Members Retirement Program Variable Annuity

Portfolio Expenses

(as reported in each portfolio's prospectus dated May 1, 2024) 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%	0.00%	2.75%	-2.10%	0.65%
EQ Advisors Trust									
1290 VT Equity Income	B	29364E801	0.75%	0.25%	0.13%	0.00%	1.13%	-0.18%	0.95%
1290 VT GAMCO Mergers and Acquisitions	B	29364E744	0.90%	0.25%	0.18%	0.04%	1.37%	-0.08%	1.29%
1290 VT GAMCO Small Company Value	B	29364E207	0.69%	0.25%	0.12%	0.00%	1.06%	0.00%	1.06%
1290 VT Socially Responsible	B	268940418	0.50%	0.25%	0.17%	0.00%	0.92%	0.00%	0.92%
EQ/AB Small Cap Growth	B	404992711	0.52%	0.25%	0.16%	0.00%	0.93%	0.00%	0.93%
EQ/Aggressive Allocation	B	26884M164	0.09%	0.25%	0.17%	0.67%	1.18%	0.00%	1.18%
EQ/All Asset Growth Allocation	B	29364E306	0.10%	0.25%	0.20%	0.76%	1.31%	-0.06%	1.25%
EQ/Capital Group Research	B	268940434	0.65%	0.25%	0.13%	0.00%	1.03%	-0.06%	0.97%
EQ/ClearBridge Large Cap Growth ESG	B	268940525	0.65%	0.25%	0.13%	0.00%	1.03%	-0.03%	1.00%
EQ/Conservative Allocation	B	26884M297	0.10%	0.25%	0.19%	0.54%	1.08%	-0.08%	1.00%
EQ/Conservative-Plus Allocation	B	26884M263	0.10%	0.00%	0.19%	0.57%	0.86%	-0.01%	0.85%
EQ/Core Plus Bond	B	26884M339	0.60%	0.25%	0.24%	0.00%	1.09%	-0.16%	0.93%
EQ/Equity 500 Index	B	404992554	0.21%	0.25%	0.11%	0.00%	0.57%	-0.03%	0.54%
EQ/Global Equity Managed Volatility	B	268940756	0.73%	0.25%	0.19%	0.00%	1.17%	-0.07%	1.10%
EQ/Intermediate Government Bond	B	404992596	0.32%	0.25%	0.11%	0.00%	0.68%	-0.04%	0.64%
EQ/International Core Managed Volatility	B	268940459	0.59%	0.25%	0.20%	0.02%	1.06%	0.00%	1.06%
EQ/International Equity Index	A	404992661	0.40%	0.25%	0.15%	0.00%	0.80%	-0.08%	0.72%
EQ/Janus Enterprise	B	268940129	0.68%	0.25%	0.12%	0.00%	1.05%	0.00%	1.05%
EQ/JPMorgan Growth Stock	B	29364E108	0.71%	0.25%	0.12%	0.00%	1.08%	-0.12%	0.96%
EQ/Large Cap Growth Index	B	268940491	0.35%	0.25%	0.13%	0.00%	0.73%	0.00%	0.73%
EQ/Large Cap Growth Managed Volatility	B	268940764	0.45%	0.25%	0.16%	0.02%	0.88%	0.00%	0.88%
EQ/Large Cap Value Managed Volatility	B	268940699	0.46%	0.25%	0.15%	0.01%	0.87%	0.00%	0.87%
EQ/MFS International Growth	B	29364E405	0.83%	0.25%	0.15%	0.00%	1.23%	-0.13%	1.10%
EQ/Mid Cap Index	B	268940293	0.35%	0.25%	0.12%	0.00%	0.72%	-0.07%	0.65%



Members Retirement Program Variable Annuity

Portfolio Expenses

(as reported in each portfolio's prospectus dated May 1, 2024) 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/Mid Cap Value Managed Volatility	B	268940749	0.54%	0.25%	0.16%	0.02%	0.97%	0.97%
EQ/Moderate Allocation	B	26884M230	0.09%	0.25%	0.17%	0.60%	1.11%	1.11%
EQ/Moderate-Plus Allocation	B	26884M198	0.09%	0.25%	0.16%	0.63%	1.13%	1.13%
EQ/Money Market	A	404992687	0.32%	0.25%	0.12%	0.00%	0.69%	0.69%
EQ/PIMCO Global Real Return	B	26884M461	0.60%	0.25%	1.80%	0.00%	2.65%	2.36%
EQ/PIMCO Ultra Short Bond	B	29364E769	0.50%	0.25%	0.22%	0.00%	0.97%	0.88%
EQ/Small Company Index	B	268940632	0.25%	0.25%	0.14%	0.00%	0.64%	0.64%
Equitable Conservative Growth MF/ETF	B	26884M628	0.15%	0.25%	0.31%	0.45%	1.16%	1.10%
Multimanager Core Bond	B	00247C783	0.55%	0.25%	0.22%	0.00%	1.02%	0.87%
Multimanager Technology	B	00247C833	0.93%	0.25%	0.16%	0.06%	1.40%	1.24%
Target 2015 Allocation	B	26885X102	0.10%	0.25%	0.69%	0.56%	1.60%	1.10%
Target 2025 Allocation	B	26885X300	0.10%	0.25%	0.27%	0.53%	1.15%	1.10%
Target 2035 Allocation	B	26885X508	0.10%	0.25%	0.24%	0.50%	1.09%	1.09%
Target 2045 Allocation	B	26885X706	0.10%	0.25%	0.25%	0.48%	1.08%	1.08%
Target 2055 Allocation	B	26885X888	0.10%	0.25%	0.34%	0.48%	1.17%	1.10%
Variable Insurance Trust								
American Funds IS 2010 Target Date Fund	1	030372312	0.00%	0.00%	0.04%	0.28%	0.32%	0.32%
American Funds IS 2015 Target Date Fund	1	030372353	0.00%	0.00%	0.04%	0.29%	0.33%	0.33%
American Funds IS 2020 Target Date Fund	1	030372395	0.00%	0.00%	0.04%	0.30%	0.34%	0.34%
American Funds IS 2025 Target Date Fund	1	030372445	0.00%	0.00%	0.04%	0.31%	0.35%	0.35%
American Funds IS 2030 Target Date Fund	1	030372486	0.00%	0.00%	0.04%	0.33%	0.37%	0.37%
American Funds IS 2035 Target Date Fund	1	030372536	0.00%	0.00%	0.04%	0.34%	0.38%	0.38%
American Funds IS 2040 Target Date Fund	1	02630H759	0.00%	0.00%	0.04%	0.36%	0.40%	0.40%
American Funds IS 2045 Target Date Fund	1	02630H791	0.00%	0.00%	0.04%	0.36%	0.40%	0.40%
American Funds IS 2050 Target Date Fund	1	02630H841	0.00%	0.00%	0.04%	0.37%	0.41%	0.41%
American Funds IS 2055 Target Date Fund	1	02630H882	0.00%	0.00%	0.04%	0.38%	0.42%	0.42%
American Funds IS 2060 Target Date Fund	1	02630H502	0.00%	0.00%	0.04%	0.38%	0.42%	0.42%
American Funds IS 2065 Target Date Fund	1	02630H106	0.00%	0.00%	0.04%	0.38%	0.42%	0.42%
American Funds IS 2070 Target Date Fund	1	030372262	0.00%	0.00%	0.04%	0.38%	0.42%	0.42%
Vanguard VIF Total Bond Market	N/A	921925202	0.13%	0.00%	0.01%	0.00%	0.14%	0.14%
Vanguard VIF Total Stock Market	N/A	921925814	0.00%	0.00%	0.00%	0.13%	0.13%	0.13%
Total # of Funds:	55					Highest:		2.36%
						Lowest:		0.13%
						Arithmetic Average:		0.82%

Members Retirement Program Variable Annuity

Portfolio Expenses

(as reported in each portfolio's prospectus dated May 1, 2024) 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, 2024, or for certain portfolios, the most recent prospectus supplement to the May 1, 2024 prospectus.
Fidelity Institutional AM is a registered service mark of FMR LLC. Used with permission.

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.

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. Withdrawals will be subject to ordinary income tax and, if made prior to age 59 1/2, may be subject to an additional 10% federal income tax penalty.

**Please consider the charges, risks, expenses, and investment objectives carefully before purchasing a variable annuity or making an investment portfolio decision. For a prospectus containing this and other information, please contact a financial professional.
Read it carefully before you invest or send money.**

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 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 Financial Life Insurance Company of America are backed solely by their claims-paying ability.

Variable annuity products are issued by Equitable Financial Life Insurance Company (Equitable Financial), Equitable Financial Life Insurance Company of America (Equitable America) and co-distributed by affiliates Equitable Distributors, LLC and Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). Equitable Financial, Equitable Advisors and Equitable Distributors do not provide tax or legal advice.