



## Members Retirement Program

### Variable Annuity

#### Portfolio Expenses

(as reported in each portfolio's prospectus dated May 1, 2022) 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 Retirement 2020	I	68259P307	0.50%	0.00%	1.10%	0.11%	1.71%	-1.06%	0.65%
1290 Retirement 2025	I	68259P703	0.50%	0.00%	0.68%	0.11%	1.29%	-0.64%	0.65%
1290 Retirement 2030	I	68259P869	0.50%	0.00%	1.64%	0.11%	2.25%	-1.60%	0.65%
1290 Retirement 2035	I	68259P828	0.50%	0.00%	1.13%	0.11%	1.74%	-1.09%	0.65%
1290 Retirement 2040	I	68259P778	0.50%	0.00%	2.55%	0.12%	3.17%	-2.52%	0.65%
1290 Retirement 2045	I	68259P737	0.50%	0.00%	1.68%	0.12%	2.30%	-1.65%	0.65%
1290 Retirement 2050	I	68259P687	0.50%	0.00%	2.25%	0.12%	2.87%	-2.22%	0.65%
1290 Retirement 2055	I	68259P646	0.50%	0.00%	2.61%	0.13%	3.24%	-2.59%	0.65%
1290 Retirement 2060	I	68259P596	0.50%	0.00%	2.74%	0.13%	3.37%	-2.72%	0.65%
<b>EQ Advisors Trust</b>									
1290 VT DoubleLine Dynamic Allocation	B	26884M628	0.75%	0.25%	0.26%	0.04%	1.30%	-0.10%	1.20%
1290 VT Equity Income	B	29364E801	0.75%	0.25%	0.12%	0.00%	1.12%	-0.17%	0.95%
1290 VT GAMCO Mergers and Acquisitions	B	29364E744	0.90%	0.25%	0.16%	0.03%	1.34%	-0.06%	1.28%
1290 VT GAMCO Small Company Value	B	29364E207	0.69%	0.25%	0.11%	0.00%	1.05%	0.00%	1.05%
1290 VT Socially Responsible	B	268940418	0.50%	0.25%	0.15%	0.00%	0.90%	0.00%	0.90%
EQ/AB Small Cap Growth	B	404992711	0.51%	0.25%	0.14%	0.00%	0.90%	0.00%	0.90%
EQ/All Asset Growth Allocation	B	29364E306	0.10%	0.25%	0.18%	0.70%	1.23%	0.00%	1.23%
EQ/Capital Group Research	B	268940434	0.65%	0.25%	0.12%	0.00%	1.02%	-0.05%	0.97%
EQ/ClearBridge Large Cap Growth ESG	B	268940525	0.65%	0.25%	0.12%	0.00%	1.02%	-0.02%	1.00%
EQ/Equity 500 Index	B	404992554	0.21%	0.25%	0.10%	0.00%	0.56%	-0.01%	0.55%
EQ/Global Equity Managed Volatility	B	268940756	0.72%	0.25%	0.21%	0.00%	1.18%	-0.04%	1.14%
EQ/Intermediate Government Bond	B	404992596	0.31%	0.25%	0.10%	0.00%	0.66%	-0.01%	0.65%
EQ/International Core Managed Volatility	B	268940459	0.59%	0.25%	0.23%	0.02%	1.09%	0.00%	1.09%
EQ/International Equity Index	A	404992661	0.40%	0.25%	0.14%	0.00%	0.79%	0.00%	0.79%
EQ/Janus Enterprise	B	268940129	0.67%	0.25%	0.12%	0.00%	1.04%	0.00%	1.04%
EQ/Large Cap Growth Index	B	268940491	0.35%	0.25%	0.11%	0.00%	0.71%	0.00%	0.71%
EQ/Large Cap Growth Managed Volatility	B	268940764	0.44%	0.25%	0.13%	0.02%	0.84%	0.00%	0.84%
EQ/Large Cap Value Managed Volatility	B	268940699	0.45%	0.25%	0.14%	0.01%	0.85%	0.00%	0.85%
EQ/MFS International Growth	B	29364E405	0.83%	0.25%	0.14%	0.00%	1.22%	-0.12%	1.10%
EQ/Mid Cap Index	B	268940293	0.34%	0.25%	0.11%	0.00%	0.70%	-0.04%	0.66%
EQ/Mid Cap Value Managed Volatility	B	268940749	0.53%	0.25%	0.14%	0.02%	0.94%	0.00%	0.94%
EQ/Money Market	A	404992687	0.33%	0.25%	0.12%	0.00%	0.70%	0.00%	0.70%
EQ/PIMCO Global Real Return	B	26884M461	0.60%	0.25%	0.25%	0.00%	1.10%	-0.18%	0.92%
EQ/PIMCO Ultra Short Bond	B	29364E769	0.49%	0.25%	0.12%	0.00%	0.86%	-0.06%	0.80%



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<b>EQ Advisors Trust</b>									
EQ/Small Company Index	B	268940632	0.25%	0.25%	0.12%	0.00%	0.62%	0.00%	0.62%
EQ/T. Rowe Price Growth Stock	B	29364E108	0.71%	0.25%	0.10%	0.00%	1.06%	-0.06%	1.00%
Multimanager Core Bond	B	00247C783	0.54%	0.25%	0.18%	0.00%	0.97%	-0.12%	0.85%
Multimanager Technology	B	00247C833	0.91%	0.25%	0.15%	0.06%	1.37%	-0.13%	1.24%
<b>EQ Premier VIP Trust</b>									
EQ/Aggressive Allocation	B	00247C692	0.10%	0.25%	0.13%	0.66%	1.14%	0.00%	1.14%
EQ/Conservative Allocation	B	00247C767	0.10%	0.25%	0.15%	0.53%	1.03%	-0.03%	1.00%
EQ/Conservative-Plus Allocation	B	00247C742	0.10%	0.25%	0.15%	0.57%	1.07%	0.00%	1.07%
EQ/Core Plus Bond	B	404992653	0.60%	0.25%	0.19%	0.00%	1.04%	-0.09%	0.95%
EQ/Moderate Allocation	B	404992498	0.09%	0.25%	0.14%	0.59%	1.07%	0.00%	1.07%
EQ/Moderate-Plus Allocation	B	00247C726	0.09%	0.25%	0.14%	0.63%	1.11%	0.00%	1.11%
Target 2015 Allocation	B	00247C676	0.10%	0.25%	0.40%	0.56%	1.31%	-0.21%	1.10%
Target 2025 Allocation	B	00247C650	0.10%	0.25%	0.21%	0.53%	1.09%	0.00%	1.09%
Target 2035 Allocation	B	00247C635	0.10%	0.25%	0.20%	0.50%	1.05%	0.00%	1.05%
Target 2045 Allocation	B	00247C619	0.10%	0.25%	0.21%	0.49%	1.05%	0.00%	1.05%
Target 2055 Allocation	B	00248T439	0.10%	0.25%	0.33%	0.48%	1.16%	-0.06%	1.10%
<b>Variable Insurance Trust</b>									
Vanguard VIF Total Bond Market	N/A	921925202	0.13%	0.00%	0.01%	0.00%	0.14%	0.00%	0.14%
Vanguard VIF Total Stock Market	N/A	921925814	0.00%	0.00%	0.00%	0.13%	0.13%	0.00%	0.13%
<b>Total # of Funds:</b>	<b>50</b>					<b>Highest:</b>			1.28%
						<b>Lowest:</b>			0.13%
						<b>Arithmetic Average:</b>			0.88%

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Disclosure: Portfolio shares of EQ Advisors Trust and EQ Premier VIP Trust ("the Trusts") 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), other affiliated or 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 insurance company.

Note: The CUSIPs are provided for research purposes only.

\* These expenses are based on each portfolio's prospectus dated May 1, 2022, or for certain portfolios, the most recent prospectus supplement to the May 1, 2022 prospectus.  
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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.

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