



Equitable Financial Retirement Gateway® Fund Performance as of 08/29/2025

*Average Annual Total Returns

FUND NAME	EXPENSE RATIO	YTD	1 YR*	3 YR*	5 YR*	10 YR*	SINCE INCEPTION*	FUND INCEPTION DATE
ASSET ALLOCATION								
1290 LOOMIS SAYLES MULTI-ASSET INCOME A Morningstar Mod Con Tgt Risk TR USD	1.07	6.24% 9.18%	6.47% 8.04%	8.90% 8.41%	5.83% 4.54%	NA 5.78%	7.04% 5.66%	03/07/2016
AB GLOBAL RISK ALLOCATION A Morningstar Mod Tgt Risk TR USD	1.42	9.22% 11.37%	8.79% 10.39%	6.44% 10.74%	6.31% 6.79%	5.70% 7.44%	8.41% 6.55%	06/08/1932
AMERICAN CENT ONE CHOICE IN RETIREMENT A Morningstar Lifetime Mod Incm TR USD	1.01	7.94% 8.55%	7.22% 8.41%	8.32% 8.19%	4.92% 4.98%	5.52% 5.47%	5.37% 5.81%	08/31/2004
AMERICAN CENTURY ONE CHOICE 2030 PORT A Morningstar Lifetime Mod 2030 TR USD	1.05	8.26% 10.16%	7.56% 9.71%	8.94% 10.25%	5.41% 6.30%	6.31% 7.53%	5.60% 6.96%	05/30/2008
AMERICAN CENTURY ONE CHOICE 2035 PORT A Morningstar Lifetime Mod 2035 TR USD	1.08	8.86% 11.04%	8.14% 10.81%	9.60% 11.69%	5.87% 7.71%	6.77% 8.38%	6.74% 7.33%	08/31/2004
AMERICAN CENTURY ONE CHOICE 2040 PORT A Morningstar Lifetime Mod 2040 TR USD	1.10	9.39% 12.09%	8.81% 12.16%	10.35% 13.26%	6.40% 9.17%	7.30% 9.15%	6.36% 7.66%	05/30/2008
AMERICAN CENTURY ONE CHOICE 2045 PORT A Morningstar Lifetime Mod 2045 TR USD	1.13	10.00% 13.02%	9.55% 13.35%	11.11% 14.45%	6.97% 10.21%	7.86% 9.65%	7.43% 7.86%	08/31/2004
AMERICAN CENTURY ONE CHOICE 2050 PORT A Morningstar Lifetime Mod 2050 TR USD	1.15	10.44% 13.62%	10.14% 14.05%	11.83% 15.03%	7.63% 10.67%	8.39% 9.84%	6.92% 7.94%	05/30/2008

Retirement Gateway® is a group variable annuity. Annuities are long-term financial products designed for retirement purposes. This 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. Please refer to the last page for additional important information.

Returns of less than one year are not annualized.

The variable investment options under the group annuity contract, which are divisions in Equitable Financial's separate account, invest in corresponding portfolios of various mutual funds. Performance data shown here for any period prior to the date that the variable investment option was available under the separate account (Separate Account No. 65 Inception Date:12/01/96) is based on the inception date of the oldest class of share of the corresponding portfolio. The Fund Inception Date column in this report represents the date the share class of the mutual fund being offered currently was first established. The Since Inception column represents the average annual overall performance for the oldest class of share since its original inception including the period before its introduction as a variable investment option under the group annuity contract. The performance data for a variable investment option reflects changes in the prices of its investments including, the shares of a corresponding portfolio, reinvestment of dividends and capital gains. It does not reflect deductions for the Separate Account Charge, contract-level charge, Contingent Withdrawal Charge or administrative charge. If such charges were included, performance returns would be lower. Because of ongoing market volatility, a fund's performance may be subject to fluctuations and current performance may be less than the results shown above. An investment in a variable investment option when redeemed, may be worth more or less than the original cost.

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ASSET ALLOCATION								
AMERICAN CENTURY ONE CHOICE 2055 PORT A Morningstar Lifetime Mod 2055 TR USD	1.14	10.99% 13.90%	10.86% 14.27%	12.54% 15.14%	8.11% 10.74%	8.71% 9.84%	8.45% 7.91%	03/31/2011
AMERICAN CENTURY ONE CHOICE 2060 A Morningstar Lifetime Mod 2060 TR USD	1.14	11.20% 14.03%	11.10% 14.29%	12.88% 15.11%	8.39% 10.70%	NA 9.78%	9.28% 7.34%	09/30/2015
AMERICAN CENTURY ONE CHOICE 2065 A Morningstar Lifetime Mod 2060 TR USD	1.14	11.39% 14.03%	11.27% 14.29%	13.08% 15.11%	NA 10.70%	NA 9.78%	9.25% 7.34%	09/23/2020
AMERICAN CENTURY ONE CHOICE 2065 R Morningstar Lifetime Mod 2060 TR USD	1.39	11.22% 14.03%	11.08% 14.29%	12.85% 15.11%	NA 10.70%	NA 9.78%	8.99% 7.34%	09/23/2020
AMERICAN FUNDS GLOBAL BALANCED R3 Morningstar Mod Tgt Risk TR USD	1.11	11.58% 11.37%	8.60% 10.39%	11.08% 10.74%	6.03% 6.79%	6.05% 7.44%	5.94% 6.55%	02/01/2011
BLACKROCK GLOBAL ALLOCATION INV A Morningstar Mod Tgt Risk TR USD	1.11	12.70% 11.37%	12.19% 10.39%	10.91% 10.74%	6.32% 6.79%	6.59% 7.44%	8.98% 6.55%	10/21/1994
COLUMBIA BALANCED FUND A Morningstar Mod Tgt Risk TR USD	0.93	9.30% 11.37%	10.61% 10.39%	13.42% 10.74%	9.02% 6.79%	9.28% 7.44%	8.42% 6.55%	11/01/2002
EATON VANCE GLOBAL INCOME BUILDER FUND A Morningstar Mod Tgt Risk TR USD	1.17	12.07% 11.37%	9.19% 10.39%	13.10% 10.74%	8.43% 6.79%	7.79% 7.44%	5.81% 6.55%	11/30/2005
EQ/AGGRESSIVE ALLOCATION Morningstar Agg Tgt Risk TR USD	1.16	7.94% 14.54%	8.60% 14.49%	13.11% 15.31%	9.31% 11.13%	9.08% 10.41%	7.41% 7.69%	07/31/2003
EQ/CONSERVATIVE ALLOCATION Morningstar Con Tgt Risk TR USD	1.00	5.17% 7.48%	4.44% 5.66%	5.23% 5.67%	1.80% 1.98%	2.90% 3.70%	3.31% 4.58%	07/31/2003
EQ/CONSERVATIVE PLUS ALLOCATION Morningstar Mod Con Tgt Risk TR USD	1.10	6.06% 9.18%	5.64% 8.04%	7.41% 8.41%	3.89% 4.54%	4.68% 5.78%	4.46% 5.66%	07/31/2003
EQ/GROWTH STRATEGY PORTFOLIO Morningstar Mod Agg Tgt Risk TR USD	1.03	6.65% 13.07%	7.35% 12.46%	10.99% 13.27%	7.48% 9.17%	7.73% 9.13%	8.40% 7.27%	04/30/2009
EQ/MODERATE ALLOCATION Morningstar Mod Tgt Risk TR USD	1.08	6.68% 11.37%	6.22% 10.39%	8.49% 10.74%	4.86% 6.79%	5.48% 7.44%	7.07% 6.55%	07/08/1998
EQ/MODERATE PLUS ALLOCATION Morningstar Mod Agg Tgt Risk TR USD	1.12	7.24% 13.07%	7.36% 12.46%	10.70% 13.27%	7.10% 9.17%	7.32% 9.13%	6.44% 7.27%	07/31/2003
INVESCO BALANCED RISK ALLC A Morningstar Mod Tgt Risk TR USD	1.38	3.97% 11.37%	0.80% 10.39%	2.66% 10.74%	2.85% 6.79%	3.99% 7.44%	5.36% 6.55%	06/02/2009
INVESCO EQUITY AND INCOME FUND A Morningstar Mod Tgt Risk TR USD	0.77	7.90% 11.37%	9.16% 10.39%	10.35% 10.74%	10.51% 6.79%	8.21% 7.44%	9.97% 6.55%	08/03/1960

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ASSET ALLOCATION								
INVESCO INCOME ALLOCATION A Morningstar Mod Con Tgt Risk TR USD	0.91	7.61% 9.18%	7.86% 8.04%	6.44% 8.41%	4.10% 4.54%	4.38% 5.78%	4.91% 5.66%	10/31/2005
INVESCO MULTI ASSET INCOME A Morningstar Mod Con Tgt Risk TR USD	0.95	6.48% 9.18%	5.75% 8.04%	6.38% 8.41%	2.71% 4.54%	3.49% 5.78%	3.91% 5.66%	12/14/2011
T. ROWE PRICE RETIREMENT 2005 ADV Morningstar Lifetime Mod 2010 TR USD	0.74	7.63% 8.58%	7.36% 8.41%	8.45% 8.18%	4.94% 4.76%	5.71% 5.74%	5.50% 6.08%	05/31/2007
T. ROWE PRICE RETIREMENT 2010 ADV Morningstar Lifetime Mod 2010 TR USD	0.74	7.90% 8.58%	7.59% 8.41%	8.86% 8.18%	5.33% 4.76%	6.12% 5.74%	6.82% 6.08%	10/31/2003
T. ROWE PRICE RETIREMENT 2015 ADV Morningstar Lifetime Mod 2015 TR USD	0.75	8.14% 8.77%	7.75% 8.41%	9.25% 8.27%	5.76% 4.65%	6.59% 5.95%	6.24% 6.20%	05/31/2007
T. ROWE PRICE RETIREMENT 2020 ADV Morningstar Lifetime Mod 2020 TR USD	0.77	8.32% 9.09%	7.95% 8.61%	9.61% 8.63%	6.15% 4.83%	7.12% 6.29%	7.81% 6.38%	10/31/2003
T. ROWE PRICE RETIREMENT 2025 ADV Morningstar Lifetime Mod 2025 TR USD	0.79	8.59% 9.54%	8.16% 9.02%	10.25% 9.25%	6.74% 5.35%	7.73% 6.81%	7.04% 6.63%	05/31/2007
T. ROWE PRICE RETIREMENT 2030 ADV Morningstar Lifetime Mod 2030 TR USD	0.81	9.41% 10.16%	8.83% 9.71%	11.47% 10.25%	7.59% 6.30%	8.42% 7.53%	8.75% 6.96%	10/31/2003
T. ROWE PRICE RETIREMENT 2035 ADV Morningstar Lifetime Mod 2035 TR USD	0.84	10.38% 11.04%	9.67% 10.81%	12.88% 11.69%	8.56% 7.71%	9.10% 8.38%	7.82% 7.33%	05/31/2007
T. ROWE PRICE RETIREMENT 2040 ADV Morningstar Lifetime Mod 2040 TR USD	0.85	11.21% 12.09%	10.46% 12.16%	14.07% 13.26%	9.39% 9.17%	9.68% 9.15%	9.39% 7.66%	10/30/2003
T. ROWE PRICE RETIREMENT 2045 ADV Morningstar Lifetime Mod 2045 TR USD	0.86	11.90% 13.02%	11.18% 13.35%	14.90% 14.45%	10.04% 10.21%	10.08% 9.65%	8.42% 7.86%	05/31/2007
T. ROWE PRICE RETIREMENT 2050 ADV Morningstar Lifetime Mod 2050 TR USD	0.88	12.06% 13.62%	11.38% 14.05%	15.17% 15.03%	10.20% 10.67%	10.15% 9.84%	7.82% 7.94%	12/29/2006
T. ROWE PRICE RETIREMENT 2055 ADV Morningstar Lifetime Mod 2055 TR USD	0.89	12.16% 13.90%	11.41% 14.27%	15.20% 15.14%	10.22% 10.74%	10.14% 9.84%	7.81% 7.91%	05/31/2007
T. ROWE PRICE RETIREMENT 2060 ADVISOR Morningstar Lifetime Mod 2060 TR USD	0.89	12.11% 14.03%	11.41% 14.29%	15.19% 15.11%	10.22% 10.70%	10.14% 9.78%	8.89% 7.34%	06/23/2014
TEMPLETON GLOBAL BALANCED FUND CLASS A Morningstar Mod Tgt Risk TR USD	1.21	18.31% 11.37%	12.31% 10.39%	11.10% 10.74%	4.87% 6.79%	2.77% 7.44%	4.68% 6.55%	07/01/2005

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FUND NAME	EXPENSE RATIO	YTD	1 YR*	3 YR*	5 YR*	10 YR*	SINCE INCEPTION*	FUND INCEPTION DATE
BONDS								
1290 DIVERSIFIED BOND A Bloomberg US Universal TR USD	0.75	7.93% 5.20%	1.82% 3.72%	1.19% 3.70%	-0.50% -0.17%	2.51% 2.19%	2.35% 5.33%	07/06/2015
1290 VT DOUBLELINE OPPORTUNISTIC BOND Bloomberg US Universal TR USD	0.91	5.09% 5.20%	3.62% 3.72%	3.65% 3.70%	0.19% -0.17%	1.81% 2.19%	1.63% 5.33%	04/30/2015
AMERICAN CENTURY SH DUR INFL PROT BD A Bloomberg U.S. Treasury TIPS 1-5Y TR USD	0.86	5.83% 4.99%	6.32% 3.14%	3.58% 3.02%	3.22% -0.68%	2.65% 1.80%	2.82% 6.51%	05/31/2005
AMERICAN FUNDS CAPITAL WORLD BOND R3 Bloomberg Global Aggregate TR USD	0.99	7.87% 7.21%	3.11% 3.47%	3.22% 3.39%	-2.35% -1.76%	0.67% 1.13%	4.60% 4.65%	08/04/1987
EQ / PIMCO ULTRA SHORT BOND Bloomberg Govt/Corp 1 Yr Duration TR USD	0.81	3.06% 3.44%	4.89% 4.44%	5.15% 3.98%	2.73% 1.77%	2.17% 1.79%	2.40% 2.54%	01/24/2002
EQ/CORE BOND INDEX Bloomberg US Govt/Credit 1-3 Yr TR USD	0.62	4.85% 3.80%	4.08% 4.64%	3.42% 4.14%	0.11% 1.71%	1.52% 1.93%	2.73% 5.57%	01/02/1998
EQ/PIMCO REAL RETURN Bloomberg US Treasury US TIPS TR USD	2.53	7.23% 6.41%	5.50% 4.89%	2.50% 2.37%	1.42% 1.26%	NA 2.90%	3.65% 4.70%	10/22/2018
EQ/PIMCO TOTAL RETURN ESG IB Bloomberg US Universal TR USD	0.78	5.77% 5.20%	4.08% 3.72%	3.49% 3.70%	-0.50% -0.17%	NA 2.19%	2.17% 5.33%	10/22/2018
EQ/QUALITY BOND PLUS Bloomberg US Universal TR USD	0.85	4.58% 5.20%	3.39% 3.72%	2.78% 3.70%	-0.49% -0.17%	1.11% 2.19%	2.99% 5.33%	07/08/1998
FIDELITY VIP INVESTMENT GRADE BOND PORT Bloomberg US Agg Bond TR USD	0.63	5.03% 4.99%	3.15% 3.14%	3.25% 3.02%	-0.28% -0.68%	2.20% 1.80%	4.99% 6.51%	01/12/2000
MULTIMANAGER CORE BOND Bloomberg US Universal TR USD	0.93	4.98% 5.20%	3.42% 3.72%	3.01% 3.70%	-0.52% -0.17%	1.48% 2.19%	3.04% 5.33%	12/31/2001
PUTNAM GLOBAL INCOME TRUST A Bloomberg Global Aggregate TR USD	0.93	4.87% 7.21%	3.62% 3.47%	3.13% 3.39%	-1.53% -1.76%	0.83% 1.13%	5.09% 4.65%	06/01/1987
PUTNAM INCOME A Bloomberg US Universal TR USD	0.74	5.14% 5.20%	3.52% 3.72%	3.30% 3.70%	-0.54% -0.17%	1.89% 2.19%	6.82% 5.33%	11/01/1954
TEMPLETON GLOBAL BOND VIP FUND Bloomberg Global Aggregate TR USD	0.75	13.53% 7.21%	2.54% 3.47%	2.01% 3.39%	-1.17% -1.76%	-0.34% 1.13%	4.50% 4.65%	01/06/1999
CASH EQUIVALENTS								
COLUMBIA TRUST STABLE HI QUALTY INC I-50 USTREAS T-Bill Cnst Mat Rate 3 Yr	0.85	0.90% 4.54%	1.48% 4.52%	1.30% 4.08%	0.90% 0.91%	0.94% 1.50%	2.96% 4.98%	08/04/2008
EQ / MONEY MARKET ICE BofA USD 3M Dep OR CM TR USD	0.68	2.46% 2.94%	3.92% 4.72%	4.15% 4.83%	2.56% 2.98%	1.61% 2.24%	3.81% 2.86%	10/02/1996

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HIGH YIELD BONDS								
1290 HIGH YIELD BOND A ICE BofA US High Yield TR USD	1.00	5.81% 6.25%	7.17% 8.15%	8.34% 9.19%	4.56% 5.15%	5.01% 5.71%	4.40% 7.73%	11/12/2014
MACQUARIE VIP HIGH INCOME SERIES ICE BofA US High Yield TR USD	0.97	4.93% 6.25%	6.01% 8.15%	7.84% 9.19%	4.68% 5.15%	4.65% 5.71%	6.89% 7.73%	07/13/1987
INTERNTL/GLOBAL STOCKS								
1290 SMARTBETA EQUITY A MSCI ACWI NR USD	1.10	10.46% 14.30%	10.64% 15.79%	15.03% 17.66%	10.88% 12.00%	10.62% 11.10%	9.54% 6.92%	11/12/2014
AMERICAN CENTURY FOCUSED GLOBAL GROWTH A MSCI ACWI Growth NR USD	1.33	13.66% 14.30%	10.71% 15.79%	13.72% 17.66%	8.01% 12.00%	10.60% 11.10%	8.90% 6.92%	02/05/1999
AMERICAN FUNDS EUROPACIFIC GR R3 MSCI ACWI Ex USA Growth NR USD	1.12	18.45% 17.72%	11.02% 11.19%	13.56% 12.48%	5.63% 5.19%	6.80% 7.33%	9.68% 5.12%	05/21/2002
AMERICAN FUNDS NEW PERSPECTIVE R3 MSCI ACWI Growth NR USD	1.06	14.73% 14.30%	15.75% 15.79%	17.87% 17.66%	10.15% 12.00%	12.12% 11.10%	11.94% 6.92%	06/04/2002
AMERICAN FUNDS NEW WORLD R3 MSCI EM NR USD	1.22	17.81% 19.02%	14.44% 16.80%	13.30% 10.82%	6.33% 5.21%	8.39% 6.92%	7.59% 8.10%	06/06/2002
BLACKROCK ADVANTAGE GLOBAL INV A MSCI ACWI NR USD	0.96	14.47% 14.30%	15.97% 15.79%	18.77% 17.66%	12.03% 12.00%	10.07% 11.10%	9.48% 6.92%	08/05/1994
CLEARBRIDGE INTERNATIONAL VALUE A MSCI ACWI Ex USA Value NR USD	1.29	26.35% 25.72%	16.34% 19.85%	16.95% 17.93%	12.90% 12.75%	5.38% 7.16%	5.54% 5.71%	02/18/1986
EQ / INTERNATIONAL EQUITY INDEX MSCI ACWI Ex USA NR USD	0.72	23.17% 21.64%	14.89% 15.42%	18.77% 15.15%	11.07% 8.94%	7.21% 7.33%	3.96% 5.46%	05/01/1997
EQ/GLOBAL EQUITY MANAGED VOLATILITY MSCI ACWI NR USD	1.10	10.52% 14.30%	8.76% 15.79%	15.10% 17.66%	8.98% 12.00%	8.72% 11.10%	6.68% 6.92%	08/20/1997
EQ/INTERNATIONAL CORE MANAGED VOLATILITY MSCI ACWI Ex USA NR USD	1.06	17.87% 21.64%	9.61% 15.42%	15.02% 15.15%	8.86% 8.94%	6.58% 7.33%	4.21% 5.46%	05/03/1999
EQ/INTERNATIONAL VALUE MANAGED VOLATILTY MSCI ACWI Ex USA NR USD	1.03	18.58% 21.64%	10.72% 15.42%	15.90% 15.15%	9.48% 8.94%	5.87% 7.33%	5.29% 5.46%	05/01/1997
EQ/INVESCO GLOBAL MSCI ACWI Growth NR USD	1.10	7.79% 14.30%	8.00% 15.79%	17.31% 17.66%	8.35% 12.00%	9.83% 11.10%	7.79% 6.92%	08/31/2006
GOLDMAN SACHS INTL SM CP INSGHTS A MSCI ACWI Ex USA SMID NR USD	1.22	31.39% 24.04%	23.52% 18.33%	18.04% 14.64%	10.30% 8.84%	7.89% 7.42%	5.81% 5.88%	09/28/2007
INVESCO GLOBAL OPPORTUNITIES A MSCI ACWI SMID NR USD	1.14	6.15% 15.04%	-0.75% 13.98%	3.02% 13.06%	-3.79% 10.19%	6.46% 8.81%	9.70% 7.73%	10/22/1990

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INTERNTL/GLOBAL STOCKS								
INVESCO INTERNATIONAL DIVERSIFIED A MSCI ACWI Ex USA Growth NR USD	1.31	13.15% 17.72%	3.78% 11.19%	9.03% 12.48%	2.63% 5.19%	5.54% 7.33%	5.66% 5.12%	09/27/2005
INVESCO INTERNATIONAL GROWTH A MSCI ACWI Ex USA Growth NR USD	1.10	11.50% 17.72%	0.88% 11.19%	10.45% 12.48%	4.13% 5.19%	5.47% 7.33%	7.20% 5.12%	03/25/1996
JANUS HENDERSON OVERSEAS S MSCI ACWI Ex USA NR USD	1.30	18.53% 21.64%	10.33% 15.42%	14.28% 15.15%	10.88% 8.94%	7.89% 7.33%	7.82% 5.46%	07/06/2009
LORD ABBETT INTERNATIONAL OPP R4 MSCI ACWI Ex USA SMID NR USD	1.25	23.37% 24.04%	12.07% 18.33%	13.83% 14.64%	7.75% 8.84%	6.03% 7.42%	5.34% 5.88%	06/30/2015
NEUBERGER BERMAN INTL SELECT A MSCI ACWI Ex USA NR USD	1.16	17.41% 21.64%	6.94% 15.42%	13.60% 15.15%	6.54% 8.94%	6.84% 7.33%	4.65% 5.46%	12/20/2007
PGIM JENNISON GLOBAL EQUITY INCOME A MSCI ACWI Value NR USD	1.16	16.01% 14.30%	11.35% 15.79%	13.72% 17.66%	10.94% 12.00%	8.62% 11.10%	7.56% 6.92%	04/12/2004
PUTNAM INTERNATIONAL CAPITAL OPP A MSCI ACWI Ex USA SMID NR USD	1.51	24.16% 24.04%	15.18% 18.33%	16.92% 14.64%	10.25% 8.84%	7.76% 7.42%	8.84% 5.88%	12/28/1995
T. ROWE PRICE INTERNATIONAL STOCK ADVISOR MSCI ACWI Ex USA Growth NR USD	1.11	13.64% 17.72%	5.91% 11.19%	11.90% 12.48%	5.47% 5.19%	6.51% 7.33%	8.28% 5.12%	03/31/2000
TEMPLETON FOREIGN FUND CLASS A MSCI ACWI Ex USA Value NR USD	1.10	19.61% 25.72%	8.91% 19.85%	15.40% 17.93%	10.51% 12.75%	5.41% 7.16%	9.20% 5.71%	10/05/1982
LARGE CAP BLEND STOCKS								
AB CORE OPPORTUNITIES FUND A Morningstar US Large-Mid TR USD	1.15	11.70% 10.79%	14.94% 15.88%	18.74% 19.54%	13.51% 14.74%	12.91% 14.60%	9.63% 11.19%	12/22/1999
AMERICAN FUNDS FUNDAMENTAL INVS R3 Morningstar US Large-Mid TR USD	0.92	14.60% 10.79%	18.97% 15.88%	21.20% 19.54%	14.53% 14.74%	13.39% 14.60%	12.27% 11.19%	06/04/2002
AMERICAN FUNDS WASHINGTON MUTUAL R3 Morningstar US Large-Mid TR USD	0.91	12.22% 10.79%	13.78% 15.88%	17.05% 19.54%	14.63% 14.74%	12.86% 14.60%	11.65% 11.19%	06/04/2002
CLEARBRIDGE APPRECIATION A Morningstar US Large-Mid TR USD	0.91	10.41% 10.58%	13.68% 15.84%	17.45% 18.81%	13.31% 14.11%	13.23% 13.98%	10.76% 12.19%	03/10/1970
CLEARBRIDGE GROWTH A Russell Mid Cap Growth TR USD	1.14	11.79% 13.14%	18.63% 26.42%	13.98% 19.37%	8.02% 11.01%	7.38% 12.96%	10.96% 11.35%	10/24/1983
COLUMBIA CONTRARIAN CORE FUND A Morningstar US Large-Mid TR USD	0.99	10.92% 10.76%	14.76% 16.24%	20.04% 19.31%	14.65% 14.34%	13.79% 14.33%	10.39% 12.29%	10/30/1998
EQ / COMMON STOCK INDEX Morningstar US Large-Mid TR USD	0.67	10.07% 10.58%	14.99% 15.84%	18.10% 18.81%	13.39% 14.11%	13.25% 13.98%	11.33% 12.19%	10/02/1996

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*Average Annual Total Returns

FUND NAME	EXPENSE RATIO	YTD	1 YR*	3 YR*	5 YR*	10 YR*	SINCE INCEPTION*	FUND INCEPTION DATE
LARGE CAP BLEND STOCKS								
EQ / EQUITY 500 INDEX Morningstar US Large-Mid TR USD	0.54	10.38% 10.79%	15.24% 15.88%	18.87% 19.54%	14.11% 14.74%	13.94% 14.60%	10.14% 11.19%	05/01/1997
EQ/CLEARBRIDGE SELECT EQ MNGD VOLATILITY Russell 1000 Growth TR USD	1.07	4.77% 11.33%	11.51% 22.58%	15.69% 25.03%	9.94% 15.25%	12.03% 17.92%	8.14% 12.46%	09/15/2006
EQ/LARGE CAP CORE MANAGED VOLATILITY Morningstar US Large-Mid TR USD	0.89	5.65% 10.79%	9.93% 15.88%	16.41% 19.54%	12.35% 14.74%	12.62% 14.60%	6.77% 11.19%	01/04/1999
FEDERATED HERMES MAX-CAP INDEX SVC Morningstar US Large-Mid TR USD	0.67	10.25% 10.79%	15.34% 15.88%	18.82% 19.54%	14.02% 14.74%	13.91% 14.60%	10.05% 11.19%	09/07/1993
FRANKLIN RISING DIVIDENDS FUND CLASS A Morningstar US Large-Mid TR USD	0.83	9.83% 10.58%	8.84% 15.84%	12.48% 18.81%	11.00% 14.11%	12.09% 13.98%	9.79% 12.19%	01/14/1987
INVESCO CHARTER FUND A Morningstar US Large-Mid TR USD	1.01	10.48% 10.79%	16.06% 15.88%	18.40% 19.54%	12.80% 14.74%	10.88% 14.60%	10.73% 11.19%	11/26/1968
INVESCO EQUALLY WEIGHTED S & P 500 A Morningstar US Large-Mid TR USD	0.53	8.31% 10.79%	8.59% 15.88%	11.76% 19.54%	12.52% 14.74%	11.04% 14.60%	10.98% 11.19%	07/28/1997
INVESCO MAIN STREET A Morningstar US Large-Mid TR USD	0.80	11.49% 10.79%	14.70% 15.88%	18.47% 19.54%	12.92% 14.74%	12.47% 14.60%	11.52% 11.19%	02/03/1988
INVESCO RISING DIVIDENDS A Morningstar US Large-Mid TR USD	0.98	11.57% 10.76%	13.36% 16.24%	16.81% 19.31%	13.10% 14.34%	11.69% 14.33%	12.21% 12.29%	04/30/1980
NEUBERGER BERMAN QUALITY EQUITY A Morningstar US Large-Mid TR USD	1.07	8.04% 10.79%	14.76% 15.88%	19.96% 19.54%	14.81% 14.74%	12.74% 14.60%	9.99% 11.19%	05/27/2009
LARGE CAP GROWTH STOCKS								
AB LARGE CAP GROWTH FUND A Russell 1000 Growth TR USD	0.82	9.59% 11.33%	15.88% 22.58%	20.74% 25.03%	12.56% 15.25%	16.00% 17.92%	11.19% 12.46%	09/28/1992
ALGER CAPITAL APPRECIATION INSTL FUND A Russell 1000 Growth TR USD	1.26	21.12% 11.33%	41.38% 22.58%	32.26% 25.03%	15.16% 15.25%	17.34% 17.92%	13.44% 12.46%	12/31/1996
AMERICAN CENTURY SELECT A Russell 1000 Growth TR USD	1.15	7.62% 11.33%	14.65% 22.58%	19.50% 25.03%	11.96% 15.25%	15.32% 17.92%	12.55% 12.46%	08/08/1997
AMERICAN FUNDS AMCAP R3 Russell 1000 Growth TR USD	0.97	11.59% 11.33%	16.02% 22.58%	19.20% 25.03%	10.83% 15.25%	11.86% 17.92%	11.28% 12.46%	06/04/2002
AMERICAN FUNDS GROWTH FUND OF AMER R3 Russell 1000 Growth TR USD	0.94	14.28% 11.33%	22.86% 22.58%	23.13% 25.03%	12.85% 15.25%	14.67% 17.92%	13.52% 12.46%	05/21/2002
EATON VANCE GROWTH FUND A Russell 1000 Growth TR USD	1.04	9.22% 11.33%	17.05% 22.58%	23.65% 25.03%	12.94% 15.25%	15.03% 17.92%	11.48% 12.46%	09/09/2002

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FUND NAME	EXPENSE RATIO	YTD	1 YR*	3 YR*	5 YR*	10 YR*	SINCE INCEPTION*	FUND INCEPTION DATE
LARGE CAP GROWTH STOCKS								
EQ/CAPITAL GROUP RESEARCH Russell 1000 Growth TR USD	0.95	12.99% 11.33%	21.38% 22.58%	21.35% 25.03%	15.00% 15.25%	14.44% 17.92%	8.87% 12.46%	05/03/1999
EQ/CLEARBRIDGE LARGE CAP GROWTH ESG Russell 1000 Growth TR USD	1.00	6.03% 11.33%	11.64% 22.58%	22.60% 25.03%	11.10% 15.25%	13.71% 17.92%	7.97% 12.46%	01/04/1999
EQ/LARGE CAP GROWTH INDEX Russell 1000 Growth TR USD	0.71	10.82% 11.33%	21.68% 22.58%	24.11% 25.03%	14.45% 15.25%	17.06% 17.92%	7.96% 12.46%	05/03/1999
EQ/LARGE CAP GROWTH MANAGED VOLATILITY Russell 1000 Growth TR USD	0.87	6.06% 11.33%	15.73% 22.58%	20.99% 25.03%	11.76% 15.25%	14.92% 17.92%	9.35% 12.46%	05/01/1997
EQ/LOOMIS SAYLES GROWTH PORTFOLIO Russell 1000 Growth TR USD	1.05	12.13% 11.33%	27.23% 22.58%	27.62% 25.03%	13.63% 15.25%	16.68% 17.92%	8.90% 12.46%	12/01/1998
FEDERATED HERMES KAUFMANN LARGE CAP A Russell 1000 Growth TR USD	1.09	11.93% 11.33%	19.85% 22.58%	20.98% 25.03%	9.18% 15.25%	12.65% 17.92%	11.62% 12.46%	12/05/2007
FRANKLIN DYNA TECH A Russell 1000 Growth TR USD	0.79	13.67% 11.33%	22.01% 22.58%	23.98% 25.03%	10.05% 15.25%	16.76% 17.92%	10.24% 12.46%	01/02/1968
FRANKLIN GROWTH CLASS A Russell 1000 Growth TR USD	0.79	10.79% 11.33%	11.06% 22.58%	17.31% 25.03%	10.69% 15.25%	13.58% 17.92%	10.61% 12.46%	04/01/1948
JANUS HENDERSON FORTY S Russell 1000 Growth TR USD	1.01	12.57% 11.33%	17.92% 22.58%	24.00% 25.03%	11.59% 15.25%	15.63% 17.92%	12.42% 12.46%	05/01/1997
NEUBERGER BERMAN LARGE CAP GROWTH A Russell 1000 Growth TR USD	1.02	10.90% 11.33%	18.16% 22.58%	20.12% 25.03%	14.13% 15.25%	15.46% 17.92%	11.36% 12.46%	05/27/2009
PGIM JENNISON GROWTH A Russell 1000 Growth TR USD	0.97	9.76% 11.33%	18.56% 22.58%	25.11% 25.03%	10.77% 15.25%	16.29% 17.92%	10.56% 12.46%	11/02/1995
T. ROWE PRICE BLUE CHIP GROWTH ADV Russell 1000 Growth TR USD	0.95	12.23% 11.33%	21.84% 22.58%	25.68% 25.03%	10.86% 15.25%	15.38% 17.92%	11.71% 12.46%	03/31/2000
T. ROWE PRICE GROWTH STOCK ADV Russell 1000 Growth TR USD	0.91	9.42% 11.33%	17.79% 22.58%	21.89% 25.03%	9.37% 15.25%	13.77% 17.92%	10.97% 12.46%	12/31/2001
LARGE CAP VALUE STOCKS								
1290 VT EQUITY INCOME Russell 1000 Value TR USD	0.95	11.12% 10.01%	6.51% 9.33%	11.48% 12.88%	13.95% 12.97%	9.15% 10.22%	6.54% 11.69%	12/01/1998
AMERICAN CENTURY VALUE A Russell 1000 Value TR USD	1.20	11.35% 10.01%	9.53% 9.33%	11.68% 12.88%	13.64% 12.97%	9.51% 10.22%	9.36% 11.69%	10/02/1996
AMERICAN FUNDS AMERICAN MUTUAL R3 Russell 1000 Value TR USD	0.91	11.40% 10.01%	10.52% 9.33%	12.72% 12.88%	11.71% 12.97%	10.79% 10.22%	11.20% 11.69%	06/06/2002

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FUND NAME	EXPENSE RATIO	YTD	1 YR*	3 YR*	5 YR*	10 YR*	SINCE INCEPTION*	FUND INCEPTION DATE
LARGE CAP VALUE STOCKS								
BLACKROCK BASIC VALUE A Russell 1000 Value TR USD	0.78	15.10% 10.01%	11.64% 9.33%	14.37% 12.88%	14.76% 12.97%	9.65% 10.22%	11.09% 11.69%	10/21/1994
BLACKROCK EQUITY DIVIDEND A Russell 1000 Value TR USD	0.94	14.45% 10.01%	10.14% 9.33%	13.01% 12.88%	13.09% 12.97%	10.89% 10.22%	9.89% 11.69%	10/21/1994
COLUMBIA DIVIDEND INCOME A Russell 1000 Value TR USD	0.90	10.27% 10.01%	9.97% 9.33%	13.49% 12.88%	12.56% 12.97%	12.13% 10.22%	10.39% 11.69%	11/25/2002
EATON VANCE LARGE-CAP VALUE A Russell 1000 Value TR USD	1.00	6.17% 10.01%	5.77% 9.33%	9.73% 12.88%	11.70% 12.97%	9.49% 10.22%	9.21% 11.69%	09/23/1931
EQ / JPMORGAN VALUE OPPORTUNITIES Russell 1000 Value TR USD	0.96	8.36% 10.01%	10.53% 9.33%	12.92% 12.88%	16.20% 12.97%	11.53% 10.22%	7.59% 11.69%	05/01/1997
EQ/INVESCO COMSTOCK PORTFOLIO Russell 1000 Value TR USD	1.00	10.92% 10.01%	11.56% 9.33%	14.39% 12.88%	17.41% 12.97%	11.14% 10.22%	8.34% 11.69%	04/29/2005
EQ/LARGE CAP VALUE MANAGED VOLATILITY Russell 1000 Value TR USD	0.87	5.92% 10.01%	5.35% 9.33%	11.68% 12.88%	11.14% 12.97%	9.26% 10.22%	6.41% 11.69%	01/02/1998
FRANKLIN EQUITY INCOME FUND CLASS A Russell 1000 Value TR USD	0.83	12.32% 10.01%	12.93% 9.33%	14.50% 12.88%	13.09% 12.97%	11.10% 10.22%	9.17% 11.69%	03/15/1988
INVESCO COMSTOCK A Russell 1000 Value TR USD	0.92	11.07% 10.01%	11.78% 9.33%	14.58% 12.88%	17.68% 12.97%	11.34% 10.22%	10.93% 11.69%	10/07/1968
INVESCO DIVERSIFIED DIVIDEND A Russell 1000 Value TR USD	0.82	10.68% 10.01%	10.47% 9.33%	12.24% 12.88%	12.03% 12.97%	8.72% 10.22%	8.08% 11.69%	12/31/2001
INVESCO GROWTH AND INCOME FUND A Russell 1000 Value TR USD	0.78	9.16% 10.01%	11.11% 9.33%	13.67% 12.88%	15.50% 12.97%	10.18% 10.22%	9.56% 11.69%	08/01/1946
NEUBERGER BERMAN EQUITY INCOME A Russell 1000 Value TR USD	1.09	13.38% 10.01%	12.00% 9.33%	10.55% 12.88%	10.67% 12.97%	9.05% 10.22%	7.74% 11.69%	06/09/2008
T. ROWE PRICE EQUITY INCOME ADV Russell 1000 Value TR USD	0.98	9.61% 10.01%	6.99% 9.33%	10.96% 12.88%	13.40% 12.97%	10.02% 10.22%	10.28% 11.69%	03/31/2000
MID CAP STOCKS								
AB DISCOVERY GROWTH FUND A Russell Mid Cap Growth TR USD	0.93	1.87% 13.14%	6.58% 26.42%	9.92% 19.37%	4.12% 11.01%	9.92% 12.96%	10.28% 11.35%	07/07/1938
AMERICAN CENTURY HERITAGE A Russell Mid Cap Growth TR USD	1.25	10.63% 13.14%	21.25% 26.42%	16.78% 19.37%	9.83% 11.01%	11.46% 12.96%	9.61% 11.35%	07/11/1997
AMERICAN CENTURY MID CAP VALUE A Russell Mid Cap Value TR USD	1.22	8.70% 8.12%	6.40% 8.24%	9.12% 11.18%	11.31% 12.86%	8.89% 9.45%	9.18% 11.31%	01/13/2005

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FUND NAME	EXPENSE RATIO	YTD	1 YR*	3 YR*	5 YR*	10 YR*	SINCE INCEPTION*	FUND INCEPTION DATE
MID CAP STOCKS								
BLACKROCK MID CAP DIVIDEND INV A Russell Mid Cap Value TR USD	1.00	9.76% 8.12%	7.17% 8.24%	10.99% 11.18%	14.45% 12.86%	10.05% 9.45%	10.20% 11.31%	02/01/1995
CLEARBRIDGE MID CAP FUND A Morningstar US Mid TR USD	1.16	7.35% 9.05%	12.27% 12.24%	8.95% 13.18%	8.66% 12.15%	7.85% 11.42%	9.27% 10.72%	09/01/1998
EATON VANCE-ATLANTA CAPITAL SMID-CAP A Morningstar US Mid TR USD	1.12	-1.50% 9.05%	-2.42% 12.24%	9.22% 13.18%	10.24% 12.15%	10.95% 11.42%	10.61% 10.72%	11/28/2003
EQ/JANUS ENTERPRISE Russell Mid Cap Growth TR USD	1.05	6.21% 13.14%	5.76% 26.42%	12.26% 19.37%	10.12% 11.01%	10.50% 12.96%	9.58% 11.35%	04/29/2005
EQ/MID CAP INDEX Morningstar US Mid TR USD	0.64	4.83% 9.05%	6.17% 12.24%	11.30% 13.18%	12.03% 12.15%	9.68% 11.42%	6.94% 10.72%	09/01/2000
EQ/MID CAP VALUE MANAGED VOLATILITY Russell Mid Cap Value TR USD	0.96	3.14% 8.12%	3.46% 8.24%	8.79% 11.18%	10.89% 12.86%	7.94% 9.45%	6.85% 11.31%	05/01/1997
FRANKLIN SMALL MID CAP GROWTH FUND CLASS Russell Mid Cap Growth TR USD	0.86	6.60% 13.14%	13.07% 26.42%	12.93% 19.37%	5.55% 11.01%	10.23% 12.96%	10.48% 11.35%	02/14/1992
INVESCO DISCOVERY MID CAP GROWTH A Russell Mid Cap Growth TR USD	1.05	3.73% 13.14%	11.62% 26.42%	11.10% 19.37%	6.88% 11.01%	10.97% 12.96%	8.14% 11.35%	11/01/2000
JANUS HENDERSON MID CAP VALUE S Russell Mid Cap Value TR USD	1.14	5.34% 8.12%	4.31% 8.24%	10.66% 11.18%	11.44% 12.86%	8.25% 9.45%	10.14% 11.31%	07/06/2009
NEUBERGER BERMAN MID CAP GROWTH A Russell Mid Cap Growth TR USD	1.06	12.62% 13.14%	23.20% 26.42%	15.51% 19.37%	9.52% 11.01%	11.15% 12.96%	11.61% 11.35%	05/27/2009
SMALL CAP STOCKS								
1290 GAMCO SMALL/MID CAP VALUE A Russell 2000 Value TR USD	1.20	9.82% 6.90%	9.30% 5.83%	13.02% 8.84%	13.54% 13.06%	9.26% 8.62%	8.64% 12.03%	11/12/2014
1290 VT GAMCO SMALL COMPANY VALUE Morningstar US Small TR USD	1.05	10.28% 7.58%	12.03% 9.76%	15.26% 11.96%	15.39% 11.35%	10.43% 9.10%	12.08% 9.97%	08/01/1988
AB DISCOVERY VALUE FUND A Russell 2000 Value TR USD	1.09	3.76% 6.90%	3.83% 5.83%	9.29% 8.84%	13.40% 13.06%	7.94% 8.62%	9.50% 12.03%	03/29/2001
ALGER SMALL CAP GROWTH A Russell 2000 Growth TR USD	1.34	0.86% 7.20%	4.24% 10.48%	5.44% 11.55%	-1.47% 7.07%	8.05% 8.75%	8.62% 9.54%	12/31/1996
DWS SMALL CAP GROWTH A Russell 2000 Growth TR USD	1.26	7.19% 7.20%	4.87% 10.48%	8.35% 11.55%	5.82% 7.07%	5.99% 8.75%	6.07% 9.54%	06/28/2002
EATON VANCE SMALL-CAP A Russell 2000 Growth TR USD	1.21	-0.06% 7.20%	1.11% 10.48%	7.92% 11.55%	8.52% 7.07%	8.40% 8.75%	8.61% 9.54%	01/02/1997

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FUND NAME	EXPENSE RATIO	YTD	1 YR*	3 YR*	5 YR*	10 YR*	SINCE INCEPTION*	FUND INCEPTION DATE
SMALL CAP STOCKS								
EQ/AB SMALL CAP GROWTH Russell 2000 Growth TR USD	0.92	4.18% 7.20%	6.85% 10.48%	9.86% 11.55%	6.96% 7.07%	9.32% 8.75%	8.32% 9.54%	05/01/1997
EQ/FRANKLIN SMAL CAP VALU MGD VOLATILITY Morningstar US Small TR USD	1.06	3.65% 7.58%	3.82% 9.76%	9.17% 11.96%	9.99% 11.35%	8.11% 9.10%	6.40% 9.97%	09/15/2006
FEDERATED HERMES CLOVER SMALL VALUE A Russell 2000 Value TR USD	1.14	4.34% 6.90%	3.17% 5.83%	8.26% 8.84%	13.82% 13.06%	7.85% 8.62%	9.78% 12.03%	02/28/1996
FIDELITY ADVISOR SMALL CAP VALUE M Russell 2000 Value TR USD	1.51	5.61% 6.90%	3.98% 5.83%	10.37% 8.84%	15.41% 13.06%	9.12% 8.62%	9.76% 12.03%	11/03/2004
GOLDMAN SACHS SMALL CAP VALUE INSIGHTS A Russell 2000 Value TR USD	1.20	6.68% 6.90%	3.72% 5.83%	10.94% 8.84%	14.17% 13.06%	9.44% 8.62%	6.74% 12.03%	06/25/2007
INVESCO SMALL CAP EQUITY A Morningstar US Small TR USD	1.25	6.91% 7.58%	10.83% 9.76%	13.17% 11.96%	11.85% 11.35%	8.83% 9.10%	7.80% 9.97%	08/31/2000
JANUS HENDERSON TRITON S Russell 2000 Growth TR USD	1.16	4.04% 7.20%	3.67% 10.48%	8.49% 11.55%	5.97% 7.07%	8.67% 8.75%	10.52% 9.54%	07/06/2009
SPECIALTY								
1290 MULTI-ALTERNATIVE STRATEGIES A Morningstar Con Tgt Risk TR USD	1.52	7.98% 7.48%	9.04% 5.66%	6.08% 5.67%	3.55% 1.98%	2.69% 3.70%	2.32% 4.58%	07/06/2015
1290 VT GAMCO MERGERS & ACQUISITION Morningstar Con Tgt Risk TR USD	1.32	10.96% 7.48%	13.87% 5.66%	10.09% 5.67%	8.32% 1.98%	5.15% 3.70%	5.19% 4.58%	05/01/2003
1290 VT NATURAL RESOURCES IB S&P Global Natural Resources TR USD	0.90	17.42% 13.78%	6.35% 15.68%	7.27% 18.50%	16.63% 12.89%	7.56% 11.65%	3.41% 9.19%	02/08/2013
AMERICAN CENTURY GLOBAL GOLD A MSCI World/Metals & Mining NR USD	0.91	84.62% 29.98%	70.15% 15.78%	40.22% 13.60%	8.80% 11.32%	16.17% 12.92%	4.05% 5.41%	05/06/1998
BLACKROCK HEALTH & SCIENCES A Morningstar US Health TR USD	1.09	1.97% 1.41%	-8.80% -10.13%	6.03% 4.87%	4.34% 5.68%	8.19% 8.33%	13.11% 9.91%	12/21/1999
COLUMBIA SELIGMAN COMMUNICATION & INFO A Morningstar US Tech TR USD	1.18	15.55% 12.57%	26.53% 21.78%	25.11% 30.61%	20.15% 19.52%	21.37% 23.22%	14.97% 14.17%	06/23/1983
DWS RREEF REAL ESTATE SECURITIES A Morningstar US Real Est TR USD	1.00	1.31% 6.06%	-3.71% 0.79%	3.02% 4.30%	5.79% 6.33%	6.33% 6.50%	9.75% 9.48%	09/03/2002
INVESCO GLOBAL REAL ESTATE A S&P Global REIT TR USD	1.44	7.58% 8.52%	-0.50% 2.23%	2.20% 5.62%	2.35% 6.82%	2.62% 5.63%	4.01% 8.01%	04/29/2005
INVESCO GOLD & SPECIAL MINERALS A MSCI World/Metals & Mining NR USD	1.05	71.91% 29.98%	62.01% 15.78%	34.57% 13.60%	9.45% 11.32%	17.39% 12.92%	7.28% 5.41%	07/19/1983

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FUND NAME	EXPENSE RATIO	YTD	1 YR*	3 YR*	5 YR*	10 YR*	SINCE INCEPTION*	FUND INCEPTION DATE
SPECIALTY								
PGIM GLOBAL REAL ESTATE A S&P Global REIT TR USD	1.38	8.73% 8.52%	1.47% 2.23%	5.23% 5.62%	4.16% 6.82%	4.26% 5.63%	6.98% 8.01%	05/05/1998
PGIM JENNISON FINANCIAL SERVICES A Morningstar US Fin Svc TR USD	1.32	10.80% 13.73%	17.67% 22.09%	21.80% 21.51%	17.51% 17.65%	11.03% 13.80%	8.82% 10.14%	06/30/1999
PGIM JENNISON NATURAL RESOURCES A S&P Global Natural Resources TR USD	1.26	16.56% 10.79%	9.23% 15.88%	6.40% 19.54%	17.88% 14.74%	7.47% 14.60%	7.92% 11.19%	01/22/1990
PIMCO COMMODITY REAL RET STRAT A Bloomberg Commodity TR USD	1.35	10.78% 7.07%	14.25% 11.77%	-1.06% -0.81%	10.70% 10.30%	3.93% 3.38%	3.41% 2.74%	11/29/2002

IMPORTANT INFORMATION

The expense ratio shown is the investment option's net expense ratio. Refer to the investment option's prospectus for its gross expense ratio, if applicable, and for additional information on its benchmarks.

Subject to the terms of the Employer's plan and the code, in exchange for contributions made to the contract, Equitable Financial Life Insurance Company will provide the annuity benefit options available under the contract. Typically, variable annuities have mortality and expense charges, account fees, investment management fees and administrative fees. In addition, annuity policies have exclusions and limitations, early withdrawals may be subject to surrender charges and if taken prior to age 59½, a 10% federal income tax penalty. Variable annuities are subject to risks, including the possible loss of principal invested.

An annuity contract that is purchased to fund a qualified retirement plan should be done so for the annuity's features and benefits other than tax deferral. For such cases, tax deferral is not an additional benefit for the annuity. You may also want to consider the relative features, benefits, and costs of this annuity with any other investment that you may have in connection with your retirement plan or arrangement.

You will incur higher costs with the asset allocation portfolios than if you were to invest directly in the underlying investment portfolios. The target date is the approximate date when investors plan to start withdrawing their money. The principal value of the portfolios is not guaranteed at any time, including at the target date. International securities involve additional risks due to currency fluctuations, economic and political conditions, and differences in financial reporting standards. Bond investments are subject to interest rate risk so that when interest rates rise, the price of bonds can decrease and the investor can lose principal value. High yield bonds are subject to a high degree of credit and market risk.

Small- and mid-capitalization stocks are subject to a higher degree of market risk than large capitalization stocks of more established companies. Even though large cap stocks are perceived to be less risky than smaller cap companies, they still involve risks, i.e., they will fluctuate in value and you can lose money. Investing in commodity-related securities may present special risks including market price movements and regulatory and economic changes, as well as sector concentration risks. The assets in a non-diversified portfolio may be focused on a smaller number of issues or one sector of the market that may make the value of the portfolio's shares more susceptible to certain risk than shares of a diversified portfolio.

Investing in value stocks 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. Larger, more established companies may not be able to attain higher growth rates of smaller companies, especially during extended periods of economic expansion. Investing in growth stocks is based upon a portfolio manager's subjective assessment of fundamentals of companies he or she believes offer the potential for price appreciation. This style of investing involves risks and investors can lose money.

The current yield for the EQ/Money Market B portfolio as of 6/30/25 is 3.67% and as of 8/29/25 is 3.67%. 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.

Interest Rate Risk applies to fixed income securities. Fixed income securities will decline in value because of changes in interest rates. 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.

Despite the short maturities and high credit quality of the EQ/Money Market Portfolio's investments, increases in interest rates and deteriorations in the credit quality of the instruments the Portfolio has purchased may reduce the Portfolio's yield and can cause the price of a money market security to decrease.

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.

Investments in large-cap companies 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.

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.

Derivatives are subject to a number of risk such as 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.

IMPORTANT INFORMATION (CON'T)

Certain investments may involve credit risk. 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 (whether by market participants, ratings agencies, pricing services or otherwise) as unable or unwilling, to make timely principal and/or interest payments, or otherwise honor its obligations.

Even though the market price of an exchange traded fund (ETF) is derived from the securities it owns, such price at any given time may be at, below or above the ETF's net asset value. Many ETF's invest in securities included in, or representative of, underlying indexes. A portfolio that employs an index strategy generally will not modify its index strategy to respond to changes in the economy, which means that it may be particularly susceptible to a general decline in the market segment relating to the relevant index. There is also the risk that an ETF's performance may not match that of the relevant index.

A portfolio that invests primarily in a particular sector could experience greater volatility than portfolios investing in a broader range of industries.

The risk that the principal on mortgage- and asset-backed securities held by a Portfolio may be prepaid, which generally will reduce the yield and market value of these securities. If interest rates fall, the rate of prepayments tends to increase as borrowers are motivated to pay off debt and refinance at new lower rates. Rising interest rates may increase the risk of default by borrowers and tend to extend the duration of these securities, making them more sensitive to changes in interest rates and they may experience additional volatility and losses. A Portfolio that invests in Underlying Portfolios will indirectly bear fees and expenses charged by the Underlying Portfolios, in addition to the Portfolio's direct fees and expenses. The Portfolio is also subject to the risks associated with the securities in which the Underlying Portfolios invest.

Alternative investments use strategies that differ from the buy-and-hold strategy typical in the mutual fund industry. Compared to a traditional mutual fund, an alternative fund typically holds more aggressive non-traditional investments and employs more complex trading strategies. Alternative investments can be less liquid and more volatile than traditional investments and often lack longer term track records. Investors considering alternative funds should be aware of their unique characteristics and risks as described in the prospectus before investing.

Portfolios that feature Equitable Financial's proprietary managed-volatility strategy (or may invest in underlying portfolios that feature this strategy) utilize futures and options to manage equity exposure when market volatility increases above specific thresholds set for the portfolio. It is not possible to manage volatility fully or perfectly, which could cause these portfolios to underperform or experience losses.

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