



Equitable Financial Retirement Gateway® Fund Performance as of 10/30/2020

*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 DOUBLELINE DYNAMIC ALLOCATION I Morningstar Mod Con Tgt Risk TR USD | 0.95 | 4.69% 3.31% | 7.94% 5.81% | 6.69% 5.57% | NA 6.17% | NA 5.80% | 7.61% 5.76% | 03/07/2016 |
| 1290 RETIREMENT 2020 FUND Morningstar Lifetime Mod 2020 TR USD | 0.65 | -1.14% 3.10% | 1.03% 5.85% | 4.40% 6.03% | NA 6.73% | NA 7.03% | 5.40% 6.55% | 02/27/2017 |
| 1290 RETIREMENT 2025 FUND Morningstar Lifetime Mod 2025 TR USD | 0.65 | -2.09% 2.27% | 0.43% 5.39% | 4.51% 6.05% | NA 7.13% | NA 7.60% | 5.73% 6.72% | 02/27/2017 |
| 1290 RETIREMENT 2030 FUND Morningstar Lifetime Mod 2030 TR USD | 0.65 | -3.40% 0.80% | -0.66% 4.47% | 4.34% 5.86% | NA 7.45% | NA 8.08% | 5.72% 6.89% | 02/27/2017 |
| 1290 RETIREMENT 2035 FUND Morningstar Lifetime Mod 2035 TR USD | 0.65 | -3.84% -1.12% | -0.90% 3.14% | 4.34% 5.43% | NA 7.60% | NA 8.32% | 5.85% 7.00% | 02/27/2017 |
| 1290 RETIREMENT 2040 FUND Morningstar Lifetime Mod 2040 TR USD | 0.65 | -3.55% -2.75% | -0.28% 1.97% | 4.74% 4.97% | NA 7.60% | NA 8.35% | 6.29% 7.06% | 02/27/2017 |
| 1290 RETIREMENT 2045 FUND Morningstar Lifetime Mod 2045 TR USD | 0.65 | -4.46% -3.72% | -1.10% 1.25% | 4.56% 4.62% | NA 7.52% | NA 8.24% | 6.25% 7.06% | 02/27/2017 |
| 1290 RETIREMENT 2050 FUND Morningstar Lifetime Mod 2050 TR USD | 0.65 | -5.61% -4.10% | -2.04% 0.94% | 4.37% 4.44% | NA 7.44% | NA 8.11% | 6.22% 7.05% | 02/27/2017 |

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 for a variable investment option for any period prior to the date it was available under the separate account (Separate Account No. 65 Inception Date:12/01/96) is hypothetical based on the performance of the corresponding portfolio. Otherwise all performance data is actual. 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 | | | | | | | | |
| 1290 RETIREMENT 2055 FUND Morningstar Lifetime Mod 2055 TR USD | 0.65 | -6.71% -4.23% | -2.99% 0.82% | 4.15% 4.32% | NA 7.39% | NA 7.99% | 6.15% 7.01% | 02/27/2017 |
| 1290 RETIREMENT 2060 FUND Morningstar Lifetime Mod 2060 TR USD | 0.65 | -6.93% -4.31% | -3.08% 0.73% | 4.22% 4.22% | NA 7.33% | NA 7.86% | 6.23% 6.32% | 02/27/2017 |
| AMER CENTURY ONE CHOICE IN RETIREMENT R6 Morningstar Lifetime Mod Incm TR USD | 0.42 | 2.71% 2.82% | 5.57% 5.10% | 5.25% 4.99% | 5.82% 5.23% | 6.32% 5.14% | 5.82% 5.85% | 07/31/2013 |
| AMERICAN CENTURY ONE CHOICE 2025 R6 Morningstar Lifetime Mod 2025 TR USD | 0.44 | 2.56% 2.27% | 5.74% 5.39% | 5.47% 6.05% | 6.34% 7.13% | 7.11% 7.60% | 6.66% 6.72% | 07/31/2013 |
| AMERICAN CENTURY ONE CHOICE 2030 R6 Morningstar Lifetime Mod 2030 TR USD | 0.46 | 2.88% 0.80% | 6.36% 4.47% | 5.79% 5.86% | 6.74% 7.45% | 7.58% 8.08% | 5.92% 6.89% | 07/31/2013 |
| AMERICAN CENTURY ONE CHOICE 2035 R6 Morningstar Lifetime Mod 2035 TR USD | 0.49 | 3.05% -1.12% | 6.85% 3.14% | 6.08% 5.43% | 7.12% 7.60% | 8.08% 8.32% | 7.28% 7.00% | 07/31/2013 |
| AMERICAN CENTURY ONE CHOICE 2040 R6 Morningstar Lifetime Mod 2040 TR USD | 0.51 | 3.15% -2.75% | 7.32% 1.97% | 6.41% 4.97% | 7.59% 7.60% | 8.59% 8.35% | 6.56% 7.06% | 07/31/2013 |
| AMERICAN CENTURY ONE CHOICE 2045 R6 Morningstar Lifetime Mod 2045 TR USD | 0.54 | 3.21% -3.72% | 7.79% 1.25% | 6.70% 4.62% | 8.03% 7.52% | 9.01% 8.24% | 7.83% 7.06% | 07/31/2013 |
| AMERICAN CENTURY ONE CHOICE 2050 R6 Morningstar Lifetime Mod 2050 TR USD | 0.56 | 3.29% -4.10% | 8.25% 0.94% | 6.94% 4.44% | 8.36% 7.44% | 9.25% 8.11% | 6.81% 7.05% | 07/31/2013 |
| AMERICAN CENTURY ONE CHOICE 2055 R6 Morningstar Lifetime Mod 2055 TR USD | 0.56 | 3.25% -4.23% | 8.34% 0.82% | 6.95% 4.32% | 8.48% 7.39% | NA 7.99% | 8.67% 7.01% | 07/31/2013 |
| AMERICAN CENTURY ONE CHOICE 2060 R6 Morningstar Lifetime Mod 2060 TR USD | 0.56 | 2.94% -4.31% | 8.28% 0.73% | 6.98% 4.22% | 8.54% 7.33% | NA 7.86% | 9.65% 6.32% | 09/30/2015 |
| AMERICAN CENTURY ONE CHOICE 2065 R6 Morningstar Lifetime Mod 2060 TR USD | 0.54 | NA -4.31% | NA 0.73% | NA 4.22% | NA 7.33% | NA 7.86% | -1.17% 6.32% | 09/23/2020 |
| AMERICAN FUNDS 2010 TRGT DATE RETIRE R6 Morningstar Lifetime Mod 2010 TR USD | 0.31 | 1.78% 3.35% | 4.65% 5.70% | 4.72% 5.53% | 5.72% 5.89% | 6.38% 6.00% | 4.97% 6.22% | 07/13/2009 |
| AMERICAN FUNDS 2015 TRGT DATE RETIRE R6 Morningstar Lifetime Mod 2015 TR USD | 0.31 | 1.60% 3.43% | 4.74% 5.93% | 4.94% 5.85% | 5.99% 6.33% | 6.85% 6.50% | 5.23% 6.39% | 07/13/2009 |
| AMERICAN FUNDS 2020 TRGT DATE RETIRE R6 Morningstar Lifetime Mod 2020 TR USD | 0.31 | 2.31% 3.10% | 5.72% 5.85% | 5.44% 6.03% | 6.51% 6.73% | 7.55% 7.03% | 5.55% 6.55% | 07/13/2009 |
| AMERICAN FUNDS 2025 TRGT DATE RETIRE R6 Morningstar Lifetime Mod 2025 TR USD | 0.33 | 3.40% 2.27% | 7.62% 5.39% | 6.31% 6.05% | 7.49% 7.13% | 8.61% 7.60% | 6.25% 6.72% | 07/13/2009 |

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|--|---------------|------------------|-----------------|-----------------|-----------------|-----------------|------------------|---------------------|
| ASSET ALLOCATION | | | | | | | | |
| AMERICAN FUNDS 2030 TRGT DATE RETIRE R6 Morningstar Lifetime Mod 2030 TR USD | 0.35 | 3.09% 0.80% | 7.99% 4.47% | 6.72% 5.86% | 8.31% 7.45% | 9.29% 8.08% | 6.78% 6.89% | 07/13/2009 |
| AMERICAN FUNDS 2035 TRGT DATE RETIRE R6 Morningstar Lifetime Mod 2035 TR USD | 0.37 | 3.03% -1.12% | 9.07% 3.14% | 7.37% 5.43% | 9.20% 7.60% | 9.75% 8.32% | 7.10% 7.00% | 07/13/2009 |
| AMERICAN FUNDS 2040 TRGT DATE RETIRE R6 Morningstar Lifetime Mod 2040 TR USD | 0.38 | 2.95% -2.75% | 9.36% 1.97% | 7.58% 4.97% | 9.48% 7.60% | 9.95% 8.35% | 7.24% 7.06% | 07/27/2009 |
| AMERICAN FUNDS 2045 TRGT DATE RETIRE R6 Morningstar Lifetime Mod 2045 TR USD | 0.38 | 3.02% -3.72% | 9.53% 1.25% | 7.70% 4.62% | 9.63% 7.52% | 10.04% 8.24% | 7.30% 7.06% | 07/13/2009 |
| AMERICAN FUNDS 2050 TRGT DATE RETIRE R6 Morningstar Lifetime Mod 2050 TR USD | 0.39 | 3.07% -4.10% | 9.76% 0.94% | 7.82% 4.44% | 9.75% 7.44% | 10.10% 8.11% | 7.33% 7.05% | 07/13/2009 |
| AMERICAN FUNDS 2055 TRGT DATE RETIRE R6 Morningstar Lifetime Mod 2055 TR USD | 0.40 | 3.03% -4.23% | 9.70% 0.82% | 7.80% 4.32% | 9.74% 7.39% | 10.08% 7.99% | 10.45% 7.01% | 02/01/2010 |
| AMERICAN FUNDS 2060 TRGT DATE RETIRE R6 Morningstar Lifetime Mod 2060 TR USD | 0.41 | 3.01% -4.31% | 9.64% 0.73% | 7.78% 4.22% | 9.71% 7.33% | NA 7.86% | 8.61% 6.32% | 03/27/2015 |
| AMERICAN FUNDS 2065 TARGET DATE RETIR R6 Morningstar Lifetime Mod 2060 TR USD | 0.41 | 51.23% -4.31% | 66.58% 0.73% | 30.37% 4.22% | 29.07% 7.33% | 19.96% 7.86% | 8.74% 6.32% | 03/27/2020 |
| AMERICAN FUNDS AMERICAN BALANCED R6 Morningstar Mod Tgt Risk TR USD | 0.26 | 1.39% 0.97% | 5.69% 4.51% | 6.77% 5.46% | 8.18% 6.95% | 9.64% 6.94% | 10.53% 6.29% | 05/01/2009 |
| AMERICAN FUNDS CONSERVATIV GR AND INC R6 Morningstar Mod Con Tgt Risk TR USD | 0.29 | -2.79% 3.31% | 0.63% 5.81% | 3.70% 5.57% | 5.71% 6.17% | NA 5.80% | 6.63% 5.76% | 05/18/2012 |
| AMERICAN FUNDS GLOBAL BALANCED R6 Morningstar Gbl Allocation TR USD | 0.49 | -1.04% 1.36% | 3.71% 4.99% | 3.83% 5.22% | 5.45% 6.87% | NA 6.28% | 6.00% 7.24% | 02/01/2011 |
| AMERICAN FUNDS GROWTH AND INC PORT R6 Morningstar Mod Agg Tgt Risk TR USD | 0.33 | 2.41% -1.45% | 8.26% 3.15% | 6.75% 5.26% | 8.42% 7.67% | NA 7.96% | 9.89% 6.59% | 05/18/2012 |
| AMERICAN FUNDS INCOME FUND OF AMER R6 Morningstar Mod Agg Tgt Risk TR USD | 0.26 | -5.42% -1.45% | -1.54% 3.15% | 3.26% 5.26% | 5.97% 7.67% | 7.67% 7.96% | 10.60% 6.59% | 05/01/2009 |
| AMERICAN FUNDS MODERATE GRWTH AND INC R6 Morningstar Mod Tgt Risk TR USD | 0.37 | 1.66% 0.97% | 6.25% 4.51% | 6.08% 5.46% | 7.45% 6.95% | NA 6.94% | 8.94% 6.29% | 05/18/2012 |
| COLUMBIA BALANCED I3 Morningstar Mod Tgt Risk TR USD | 0.61 | 5.42% 0.97% | 10.16% 4.51% | 8.02% 5.46% | 8.26% 6.95% | 9.51% 6.94% | 8.40% 6.29% | 11/08/2012 |
| DFA GLOBAL ALLOCATION 25/75 I Morningstar Con Tgt Risk TR USD | 0.24 | 2.21% 4.51% | 4.05% 5.74% | 3.64% 5.06% | 4.05% 4.93% | 3.91% 4.28% | 4.34% 5.08% | 12/24/2003 |

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|---|---------------|-------------------|------------------|-----------------|----------------|----------------|------------------|---------------------|
| ASSET ALLOCATION | | | | | | | | |
| FIDELITY ADVISOR BALANCED Z Morningstar Mod Tgt Risk TR USD | 0.48 | 8.35% 0.97% | 13.97% 4.51% | 9.70% 5.46% | 9.85% 6.95% | 9.78% 6.94% | 8.03% 6.29% | 08/13/2013 |
| FIDELITY FOUR-IN-ONE INDEX Morningstar Mod Agg Tgt Risk TR USD | 0.11 | 0.44% -1.45% | 5.56% 3.15% | 6.54% 5.26% | 8.30% 7.67% | 9.16% 7.96% | 5.62% 6.59% | 06/29/1999 |
| FRANKLIN COREFOLIO ALLOCATION R6 Morningstar Agg Tgt Risk TR USD | 0.71 | 1.36% -3.89% | 7.79% 1.45% | 6.99% 4.86% | 8.68% 8.03% | 9.75% 8.66% | 7.85% 6.64% | 08/01/2017 |
| FRANKLIN INCOME R6 Morningstar Mod Con Tgt Risk TR USD | 0.40 | -7.58% 3.31% | -5.11% 5.81% | 0.87% 5.57% | 4.15% 6.17% | 5.48% 5.80% | 9.82% 5.76% | 05/01/2013 |
| FRANKLIN MUTUAL SHARES R6 Morningstar Agg Tgt Risk TR USD | 0.71 | -20.04% -3.89% | -14.86% 1.45% | -2.73% 4.86% | 1.99% 8.03% | 5.95% 8.66% | 12.07% 6.64% | 05/01/2013 |
| INVESCO BALANCED-RISK ALLC R6 Morningstar Gbl Allocation TR USD | 0.96 | -2.17% 1.36% | -0.21% 4.99% | 2.50% 5.22% | 4.68% 6.87% | 5.20% 6.28% | 6.49% 7.24% | 09/24/2012 |
| INVESCO EQUITY AND INCOME R6 Morningstar Mod Tgt Risk TR USD | 0.39 | -5.37% 0.97% | -0.82% 4.51% | 2.18% 5.46% | 5.44% 6.95% | 7.70% 6.94% | 9.91% 6.29% | 09/24/2012 |
| INVESCO MULTI ASSET INCOME R6 Morningstar Mod Con Tgt Risk TR USD | 0.47 | -10.10% 3.31% | -8.68% 5.81% | 0.21% 5.57% | 3.94% 6.17% | NA 5.80% | 4.81% 5.76% | 09/24/2012 |
| JOHN HANCOCK MULTIMGR LIFESTYLE AGGRES R6 Morningstar Agg Tgt Risk TR USD | 1.04 | 0.91% -3.89% | 7.30% 1.45% | 5.49% 4.86% | 8.12% 8.03% | 8.65% 8.66% | 6.65% 6.64% | 09/01/2011 |
| JOHN HANCOCK MULTIMGR LIFESTYLE BALNCD R6 Morningstar Mod Tgt Risk TR USD | 0.93 | 2.67% 0.97% | 6.81% 4.51% | 5.25% 5.46% | 6.73% 6.95% | 6.94% 6.94% | 6.17% 6.29% | 09/01/2011 |
| JOHN HANCOCK MULTIMGR LIFESTYLE CONSV R6 Morningstar Con Tgt Risk TR USD | 0.85 | 3.69% 4.51% | 5.23% 5.74% | 4.22% 5.06% | 4.72% 4.93% | 4.65% 4.28% | 5.09% 5.08% | 09/01/2011 |
| JOHN HANCOCK MULTIMGR LIFESTYLE GRWTH R6 Morningstar Mod Agg Tgt Risk TR USD | 0.97 | 1.82% -1.45% | 7.10% 3.15% | 5.37% 5.26% | 7.40% 7.67% | 7.93% 7.96% | 6.53% 6.59% | 09/01/2011 |
| JOHN HANCOCK MULTIMGR LIFESTYLE MODER R6 Morningstar Mod Con Tgt Risk TR USD | 0.88 | 3.00% 3.31% | 5.78% 5.81% | 4.70% 5.57% | 5.72% 6.17% | 5.87% 5.80% | 5.69% 5.76% | 09/01/2011 |
| JPMORGAN INVESTOR GROWTH R6 Morningstar Agg Tgt Risk TR USD | 0.52 | 3.03% -3.89% | 9.02% 1.45% | 6.92% 4.86% | 8.95% 8.03% | 9.86% 8.66% | 7.73% 6.64% | 07/31/2017 |
| LORD ABBETT MULTI-ASSET INCOME R6 Morningstar Mod Con Tgt Risk TR USD | 0.85 | 2.79% 3.31% | 6.50% 5.81% | 4.31% 5.57% | 5.54% 6.17% | 5.75% 5.80% | 5.76% 5.76% | 06/30/2015 |
| MEEDER BALANCED INSTITUTIONAL Morningstar Mod Agg Tgt Risk TR USD | 1.20 | -4.94% -1.45% | -1.07% 3.15% | 2.16% 5.26% | 4.34% 7.67% | 5.55% 7.96% | 3.87% 6.59% | 10/31/2016 |

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| ASSET ALLOCATION | | | | | | | | |
| MEEDER MUIRFIELD INSTITUTIONAL Morningstar Mod Agg Tgt Risk TR USD | 1.01 | -8.76% -1.45% | -3.48% 3.15% | 1.37% 5.26% | 4.77% 7.67% | 6.98% 7.96% | 6.94% 6.59% | 10/31/2016 |
| MFS TOTAL RETURN R6 Morningstar Mod Tgt Risk TR USD | 0.40 | -0.33% 0.97% | 3.61% 4.51% | 5.21% 5.46% | 6.59% 6.95% | 7.81% 6.94% | 9.56% 6.29% | 06/01/2012 |
| PRINCIPAL GLOBAL DIV INC R-6 Morningstar Con Tgt Risk TR USD | 0.67 | -5.48% 4.51% | -3.70% 5.74% | 0.99% 5.06% | 3.69% 4.93% | 5.09% 4.28% | 8.72% 5.08% | 06/12/2017 |
| PUTNAM DYNAMIC ASSET ALLOCATION BAL R6 Morningstar Mod Tgt Risk TR USD | 0.63 | 1.39% 0.97% | 4.50% 4.51% | 4.56% 5.46% | 6.22% 6.95% | 7.93% 6.94% | 6.98% 6.29% | 07/02/2012 |
| PUTNAM DYNAMIC ASSET ALLOCATION CNSRV R6 Morningstar Mod Con Tgt Risk TR USD | 0.64 | 3.59% 3.31% | 4.88% 5.81% | 4.15% 5.57% | 4.84% 6.17% | 5.82% 5.80% | 5.82% 5.76% | 07/02/2012 |
| PUTNAM DYNAMIC ASSET ALLOCATION GR R6 Morningstar Mod Agg Tgt Risk TR USD | 0.70 | 0.54% -1.45% | 4.96% 3.15% | 4.58% 5.26% | 7.10% 7.67% | 8.79% 7.96% | 7.64% 6.59% | 07/02/2012 |
| T. ROWE PRICE RETIREMENT 2005 I Morningstar Lifetime Mod 2010 TR USD | 0.37 | 3.10% 3.35% | 5.86% 5.70% | 5.27% 5.53% | 6.00% 5.89% | NA 6.00% | 6.73% 6.22% | 09/29/2015 |
| T. ROWE PRICE RETIREMENT 2010 I Morningstar Lifetime Mod 2010 TR USD | 0.37 | 2.86% 3.35% | 5.97% 5.70% | 5.43% 5.53% | 6.37% 5.89% | NA 6.00% | 7.19% 6.22% | 09/29/2015 |
| T. ROWE PRICE RETIREMENT 2015 I Morningstar Lifetime Mod 2015 TR USD | 0.40 | 2.81% 3.43% | 6.29% 5.93% | 5.62% 5.85% | 6.79% 6.33% | NA 6.50% | 7.79% 6.39% | 09/29/2015 |
| T. ROWE PRICE RETIREMENT 2020 I Morningstar Lifetime Mod 2020 TR USD | 0.42 | 2.39% 3.10% | 6.43% 5.85% | 5.88% 6.03% | 7.37% 6.73% | NA 7.03% | 8.55% 6.55% | 09/29/2015 |
| T. ROWE PRICE RETIREMENT 2025 I Morningstar Lifetime Mod 2025 TR USD | 0.46 | 2.32% 2.27% | 6.88% 5.39% | 6.11% 6.05% | 7.87% 7.13% | NA 7.60% | 9.19% 6.72% | 09/29/2015 |
| T. ROWE PRICE RETIREMENT 2030 I Morningstar Lifetime Mod 2030 TR USD | 0.49 | 2.13% 0.80% | 7.13% 4.47% | 6.30% 5.86% | 8.27% 7.45% | NA 8.08% | 9.73% 6.89% | 09/29/2015 |
| T. ROWE PRICE RETIREMENT 2035 I Morningstar Lifetime Mod 2035 TR USD | 0.50 | 2.02% -1.12% | 7.37% 3.14% | 6.40% 5.43% | 8.59% 7.60% | NA 8.32% | 10.14% 7.00% | 09/29/2015 |
| T. ROWE PRICE RETIREMENT 2040 I Morningstar Lifetime Mod 2040 TR USD | 0.51 | 2.00% -2.75% | 7.67% 1.97% | 6.54% 4.97% | 8.85% 7.60% | NA 8.35% | 10.51% 7.06% | 09/29/2015 |
| T. ROWE PRICE RETIREMENT 2045 I Morningstar Lifetime Mod 2045 TR USD | 0.51 | 1.83% -3.72% | 7.74% 1.25% | 6.57% 4.62% | 8.94% 7.52% | NA 8.24% | 10.59% 7.06% | 09/29/2015 |
| T. ROWE PRICE RETIREMENT 2050 I Morningstar Lifetime Mod 2050 TR USD | 0.52 | 1.84% -4.10% | 7.76% 0.94% | 6.59% 4.44% | 8.95% 7.44% | NA 8.11% | 10.60% 7.05% | 09/29/2015 |

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| ASSET ALLOCATION | | | | | | | | |
| T. ROWE PRICE RETIREMENT I 2055 I Morningstar Lifetime Mod 2055 TR USD | 0.52 | 1.82% -4.23% | 7.78% 0.82% | 6.57% 4.32% | 8.92% 7.39% | NA 7.99% | 10.57% 7.01% | 09/29/2015 |
| T. ROWE PRICE RETIREMENT I 2060 I Morningstar Lifetime Mod 2060 TR USD | 0.52 | 1.89% -4.31% | 7.81% 0.73% | 6.59% 4.22% | 8.88% 7.33% | NA 7.86% | 10.53% 6.32% | 09/29/2015 |
| TEMPLETON GLOBAL BALANCED R6 Morningstar Gbl Allocation TR USD | 0.87 | -9.34% 1.36% | -6.12% 4.99% | -3.61% 5.22% | 0.53% 6.87% | 3.35% 6.28% | 4.80% 7.24% | 05/01/2013 |
| VANGUARD LIFESTRATEGY CNSRV GR INV Morningstar Mod Con Tgt Risk TR USD | 0.12 | 3.55% 3.31% | 5.89% 5.81% | 5.72% 5.57% | 6.18% 6.17% | 6.07% 5.80% | 6.85% 5.76% | 09/30/1994 |
| VANGUARD LIFESTRATEGY GROWTH INV Morningstar Mod Agg Tgt Risk TR USD | 0.14 | 0.81% -1.45% | 5.74% 3.15% | 5.94% 5.26% | 7.92% 7.67% | 8.45% 7.96% | 7.94% 6.59% | 09/30/1994 |
| VANGUARD LIFESTRATEGY INCOME INV Morningstar Con Tgt Risk TR USD | 0.11 | 4.58% 4.51% | 5.60% 5.74% | 5.41% 5.06% | 5.15% 4.93% | 4.77% 4.28% | 6.21% 5.08% | 09/30/1994 |
| VANGUARD LIFESTRATEGY MODERATE GR INV Morningstar Mod Tgt Risk TR USD | 0.13 | 2.26% 0.97% | 5.89% 4.51% | 5.88% 5.46% | 7.09% 6.95% | 7.34% 6.94% | 7.53% 6.29% | 09/30/1994 |
| VANGUARD TARGET RETIREMENT 2015 INV Morningstar Lifetime Mod 2015 TR USD | 0.13 | 3.36% 3.43% | 5.64% 5.93% | 5.40% 5.85% | 6.10% 6.33% | 6.68% 6.50% | 6.14% 6.39% | 10/27/2003 |
| VANGUARD TARGET RETIREMENT 2020 INV Morningstar Lifetime Mod 2020 TR USD | 0.13 | 2.64% 3.10% | 5.78% 5.85% | 5.68% 6.03% | 6.79% 6.73% | 7.40% 7.03% | 6.28% 6.55% | 06/07/2006 |
| VANGUARD TARGET RETIREMENT 2025 INV Morningstar Lifetime Mod 2025 TR USD | 0.13 | 2.17% 2.27% | 5.86% 5.39% | 5.89% 6.05% | 7.27% 7.13% | 7.90% 7.60% | 6.76% 6.72% | 10/27/2003 |
| VANGUARD TARGET RETIREMENT 2030 INV Morningstar Lifetime Mod 2030 TR USD | 0.14 | 1.67% 0.80% | 5.83% 4.47% | 5.95% 5.86% | 7.61% 7.45% | 8.33% 8.08% | 6.62% 6.89% | 06/07/2006 |
| VANGUARD TARGET RETIREMENT 2035 INV Morningstar Lifetime Mod 2035 TR USD | 0.14 | 1.11% -1.12% | 5.76% 3.14% | 5.97% 5.43% | 7.91% 7.60% | 8.73% 8.32% | 7.31% 7.00% | 10/27/2003 |
| VANGUARD TARGET RETIREMENT 2040 INV Morningstar Lifetime Mod 2040 TR USD | 0.14 | 0.54% -2.75% | 5.66% 1.97% | 5.96% 4.97% | 8.21% 7.60% | 9.00% 8.35% | 6.95% 7.06% | 06/07/2006 |
| VANGUARD TARGET RETIREMENT 2045 INV Morningstar Lifetime Mod 2045 TR USD | 0.15 | 0.08% -3.72% | 5.60% 1.25% | 5.95% 4.62% | 8.32% 7.52% | 9.06% 8.24% | 7.69% 7.06% | 10/27/2003 |
| VANGUARD TARGET RETIREMENT 2050 INV Morningstar Lifetime Mod 2050 TR USD | 0.15 | 0.08% -4.10% | 5.62% 0.94% | 5.94% 4.44% | 8.32% 7.44% | 9.06% 8.11% | 7.03% 7.05% | 06/07/2006 |
| VANGUARD TARGET RETIREMENT 2055 INV Morningstar Lifetime Mod 2055 TR USD | 0.15 | 0.02% -4.23% | 5.57% 0.82% | 5.94% 4.32% | 8.30% 7.39% | 9.08% 7.99% | 9.77% 7.01% | 08/18/2010 |

Equitable Financial Retirement Gateway® Fund Performance as of 10/30/2020 (con't)

*Average Annual Total Returns

| FUND NAME | EXPENSE RATIO | YTD | 1 YR* | 3 YR* | 5 YR* | 10 YR* | SINCE INCEPTION* | FUND INCEPTION DATE |
|---|---------------|------------------|-----------------|----------------|----------------|----------------|------------------|---------------------|
| ASSET ALLOCATION | | | | | | | | |
| VANGUARD TARGET RETIREMENT 2060 INV Morningstar Lifetime Mod 2060 TR USD | 0.15 | 0.05% -4.31% | 5.59% 0.73% | 5.94% 4.22% | 8.30% 7.33% | NA 7.86% | 9.43% 6.32% | 01/19/2012 |
| VANGUARD TARGET RETIREMENT 2065 INV Morningstar Lifetime Mod 2060 TR USD | 0.15 | -0.08% -4.31% | 5.40% 0.73% | 5.88% 4.22% | NA 7.33% | NA 7.86% | 7.16% 6.32% | 07/12/2017 |
| VANGUARD TARGET RETIREMENT INCOME INV Morningstar Lifetime Mod Incm TR USD | 0.12 | 3.77% 2.82% | 5.63% 5.10% | 5.21% 4.99% | 5.39% 5.23% | 5.32% 5.14% | 5.33% 5.85% | 10/27/2003 |
| BONDS | | | | | | | | |
| 1290 DIVERSIFIED BOND I BBgBarc US Universal TR USD | 0.50 | 7.35% 5.82% | 8.29% 5.96% | 6.67% 4.98% | 5.64% 4.35% | NA 3.83% | 4.99% 6.20% | 07/06/2015 |
| AB GLOBAL BOND Z BBgBarc Global Aggregate TR Hdg USD | 0.50 | 3.11% 4.66% | 3.05% 4.32% | 3.81% 4.98% | 3.92% 4.26% | 3.60% 3.93% | 6.87% 6.01% | 10/15/2013 |
| AB INTERMEDIATE BOND Z BBgBarc US Universal TR USD | 0.52 | 4.55% 5.82% | 4.86% 5.96% | 4.50% 4.98% | 4.12% 4.35% | 3.72% 3.83% | 4.79% 6.20% | 04/25/2014 |
| AMERICAN CENTURY INFLATION-ADJUST BND R6 BBgBarc US Treasury US TIPS TR USD | 0.22 | 7.92% 8.52% | 8.54% 9.09% | 4.86% 5.49% | 4.02% 4.42% | 2.73% 3.24% | 4.81% 5.36% | 07/28/2017 |
| AMERICAN CENTURY SHDUR INFL PROT BD R6 BBgBarc US Treasury US TIPS TR USD | 0.32 | 3.41% 8.52% | 4.40% 9.09% | 2.88% 5.49% | 2.51% 4.42% | 1.82% 3.24% | 3.13% 5.36% | 07/26/2013 |
| AMERICAN FUNDS CAPITAL WORLD BOND R6 BBgBarc Global Aggregate TR USD | 0.49 | 5.63% 5.82% | 5.90% 5.63% | 4.51% 4.26% | 4.21% 3.90% | 2.70% 2.24% | 6.08% 5.69% | 05/01/2009 |
| BLACKROCK INFLATION PROTECTED BOND K BBgBarc US Treasury US TIPS TR USD | 0.60 | 9.28% 8.52% | 10.21% 9.09% | 5.55% 5.49% | 4.33% 4.42% | 3.00% 3.24% | 4.60% 5.36% | 06/28/2004 |
| BLACKROCK STRATEGIC INCOME OPPORTUNITI K ICE BofA USD 3M Dep OR CM TR USD | 0.76 | 3.11% 1.05% | 4.28% 1.37% | 3.62% 1.97% | 3.64% 1.50% | 3.41% 0.90% | 4.23% 2.82% | 03/28/2016 |
| DFA FIVE-YEAR GLOBAL FIXED-INCOME I BBgBarc Global Aggregate TR Hdg USD | 0.26 | 1.49% 4.66% | 1.64% 4.32% | 2.29% 4.98% | 2.09% 4.26% | 2.16% 3.93% | 4.98% 6.01% | 11/06/1990 |
| DFA GLBL SUSTAINABILITY FIXD INCOM INSTL BBgBarc Global Aggregate TR Hdg USD | 0.28 | 6.34% 4.66% | 5.83% 4.32% | NA 4.98% | NA 4.26% | NA 3.93% | 8.77% 6.01% | 11/06/2018 |
| DFA INFLATION-PROTECTED SECURITIES I BBgBarc US Treasury US TIPS TR USD | 0.11 | 9.08% 8.52% | 9.69% 9.09% | 5.64% 5.49% | 4.50% 4.42% | 3.34% 3.24% | 4.54% 5.36% | 09/18/2006 |
| DFA INTERMEDIATE GOVT FIXED-INCOME I BBgBarc US Government TR USD | 0.12 | 8.86% 7.81% | 7.74% 6.90% | 5.53% 5.18% | 3.89% 3.61% | 3.33% 3.01% | 6.09% 6.97% | 10/19/1990 |
| DFA INVESTMENT GRADE I BBgBarc US Agg Bond TR USD | 0.22 | 7.87% 6.32% | 7.54% 6.19% | 5.73% 5.06% | 4.52% 4.08% | NA 3.55% | 4.29% 7.31% | 03/07/2011 |

Equitable Financial Retirement Gateway® Fund Performance as of 10/30/2020 (con't)

*Average Annual Total Returns

| FUND NAME | EXPENSE RATIO | YTD | 1 YR* | 3 YR* | 5 YR* | 10 YR* | SINCE INCEPTION* | FUND INCEPTION DATE |
|---|---------------|-----------------|-----------------|----------------|----------------|----------------|------------------|---------------------|
| BONDS | | | | | | | | |
| DFA ONE-YEAR FIXED-INCOME I BBgBarc Govt/Corp 1 Yr Duration TR USD | 0.17 | 0.60% 2.66% | 0.84% 2.96% | 1.65% 2.53% | 1.30% 1.80% | 0.90% 1.14% | 4.40% 2.69% | 07/25/1983 |
| DFA SHORT-TERM EXTENDED QUALITY I BBgBarc US Govt/ Credit 1-3 Yr TR USD | 0.22 | 1.78% 3.14% | 2.13% 3.39% | 2.47% 2.85% | 2.26% 2.10% | 2.01% 1.54% | 2.93% 5.99% | 03/04/2009 |
| DFA SHORT-TERM GOVERNMENT I BBgBarc US Govt 1-3 Yr TR USD | 0.19 | 0.39% 3.05% | 0.63% 3.24% | 1.24% 2.67% | 1.00% 1.83% | 1.11% 1.28% | 4.65% 5.84% | 06/01/1987 |
| DFA SOCIAL FIXED INCOME INSTITUTIONAL BBgBarc US Agg Bond TR USD | 0.27 | NA 6.32% | NA 6.19% | NA 5.06% | NA 4.08% | NA 3.55% | 26.90% 7.31% | 04/05/2016 |
| DFA WORLD EX US GOVERNMENT FXD INC I BBgBarc Global Aggregate TR Hdg USD | 0.20 | 5.96% 4.66% | 4.28% 4.32% | 6.13% 4.98% | 5.17% 4.26% | NA 3.93% | 4.96% 6.01% | 12/06/2011 |
| DOUBLELINE CORE FIXED INCOME R6 BBgBarc US Universal TR USD | 0.46 | 3.45% 5.82% | 3.59% 5.96% | 3.87% 4.98% | 3.78% 4.35% | 4.47% 3.83% | 5.08% 6.20% | 07/31/2019 |
| DOUBLELINE LOW DURATION BOND R6 BBgBarc US Govt/ Credit 1-3 Yr TR USD | 0.40 | 1.18% 3.14% | 1.50% 3.39% | 2.46% 2.85% | 2.48% 2.10% | NA 1.54% | 2.38% 5.99% | 07/31/2019 |
| DOUBLELINE TOTAL RETURN BOND R6 BBgBarc US Universal TR USD | 0.45 | 3.32% 5.82% | 3.00% 5.96% | 3.72% 4.98% | 3.33% 4.35% | 4.39% 3.83% | 5.70% 6.20% | 07/31/2019 |
| FRANKLIN STRATEGIC INCOME R6 BBgBarc US Universal TR USD | 0.51 | -0.31% 5.82% | 0.70% 5.96% | 2.18% 4.98% | 3.44% 4.35% | 3.59% 3.83% | 6.39% 6.20% | 05/01/2013 |
| INVESCO WORLD BOND FACTOR R6 BBgBarc Global Aggregate TR USD | 0.29 | 5.91% 5.82% | 5.81% 5.63% | 4.53% 4.26% | 4.94% 3.90% | 2.41% 2.24% | 3.95% 5.69% | 09/24/2012 |
| ISHARES US AGGREGATE BOND INDEX K BBgBarc US Agg Bond TR USD | 0.05 | 6.40% 6.32% | 6.33% 6.19% | 5.04% 5.06% | 4.01% 4.08% | 3.41% 3.55% | 5.11% 7.31% | 07/02/1993 |
| JANUS HENDERSON DEVELOPED WORLD BOND N BBgBarc Global Aggregate TR Hdg USD | 0.58 | 6.54% 4.66% | 6.10% 4.32% | 5.66% 4.98% | 5.81% 4.26% | 5.23% 3.93% | 5.38% 6.01% | 11/30/2015 |
| JPMORGAN GOV'T BOND R6 BBgBarc US Government TR USD | 0.35 | 6.46% 7.81% | 5.71% 6.90% | 3.90% 5.18% | 3.01% 3.61% | 2.95% 3.01% | 5.02% 6.97% | 08/01/2016 |
| PUTNAM DIVERSIFIED INCOME R6 ICE BofA USD 3M Dep OR CM TR USD | 0.64 | -5.50% 1.05% | -2.89% 1.37% | 1.99% 1.97% | 3.32% 1.50% | 3.36% 0.90% | 5.84% 2.82% | 11/01/2013 |
| PUTNAM GLOBAL INCOME TRUST R6 BBgBarc Global Aggregate TR USD | 0.79 | 2.47% 5.82% | 3.05% 5.63% | 3.71% 4.26% | 3.91% 3.90% | 2.99% 2.24% | 6.25% 5.69% | 07/02/2012 |
| PUTNAM INCOME R6 BBgBarc US Universal TR USD | 0.38 | 4.68% 5.82% | 5.06% 5.96% | 5.89% 4.98% | 4.98% 4.35% | 4.69% 3.83% | 7.43% 6.20% | 07/02/2012 |

Equitable Financial Retirement Gateway® Fund Performance as of 10/30/2020 (con't)

*Average Annual Total Returns

| FUND NAME | EXPENSE RATIO | YTD | 1 YR* | 3 YR* | 5 YR* | 10 YR* | SINCE INCEPTION* | FUND INCEPTION DATE |
|--|---------------|------------------|-----------------|-----------------|-----------------|----------------|------------------|---------------------|
| BONDS | | | | | | | | |
| TEMPLETON GLOBAL BOND R6 ICE BofA USD 3M Dep OR CM TR USD | 0.56 | -4.64% 1.05% | -2.90% 1.37% | -1.13% 1.97% | 1.22% 1.50% | 2.12% 0.90% | 6.70% 2.82% | 05/01/2013 |
| VANGUARD VIF SHORT TERM INVMT GRADE BBgBarc US Govt/ Credit 1-3 Yr TR USD | 0.14 | 4.55% 3.14% | 4.74% 3.39% | 3.68% 2.85% | 3.13% 2.10% | 2.57% 1.54% | 3.88% 5.99% | 02/08/1999 |
| VANGUARD VIF TOTAL BOND MKT IDX BBgBarc US Agg Bond TR USD | 0.14 | 6.32% 6.32% | 6.06% 6.19% | 4.98% 5.06% | 3.98% 4.08% | 3.43% 3.55% | 5.56% 7.31% | 04/29/1991 |
| WESTERN ASSET CORE PLUS VIT I BBgBarc US Universal TR USD | 0.54 | 5.37% 5.82% | 5.91% 5.96% | 5.14% 4.98% | 4.84% 4.35% | 5.58% 3.83% | 6.13% 6.20% | 06/16/1994 |
| CASH EQUIVALENTS | | | | | | | | |
| AB GOVERNMENT MONEY MARKET I ICE BofA USD 3M Dep OR CM TR USD | 0.14 | 0.40% 1.05% | 0.66% 1.37% | 1.45% 1.97% | 1.04% 1.50% | 0.55% 0.90% | 0.80% 2.82% | 11/10/2017 |
| COLUMBIA TRUST STABLE GOVERNMENT I-O FD USTREAS T-Bill Cnst Mat Rate 3 Yr | 0.40 | 1.20% 4.62% | 1.55% 4.60% | 1.67% 3.26% | 1.49% 2.03% | 1.60% 1.20% | 3.84% 5.27% | 06/01/2011 |
| HIGH YIELD BONDS | | | | | | | | |
| 1290 HIGH YIELD BOND I ICE BofA US High Yield TR USD | 0.75 | 2.56% 0.17% | 4.98% 2.54% | 4.37% 3.86% | 5.80% 6.14% | NA 6.07% | 4.42% 8.06% | 11/12/2014 |
| AB HIGH INCOME Z ICE BofA US High Yield TR USD | 0.54 | -4.50% 0.17% | -1.88% 2.54% | 1.11% 3.86% | 4.45% 6.14% | 5.21% 6.07% | 9.40% 8.06% | 10/15/2013 |
| BLACKROCK HIGH YIELD BOND K ICE BofA US High Yield TR USD | 0.51 | 0.19% 0.17% | 2.73% 2.54% | 4.16% 3.86% | 5.82% 6.14% | 6.38% 6.07% | 7.18% 8.06% | 11/19/1998 |
| FEDERATED HERMES HIGH INCOME BOND R6 ICE BofA US High Yield TR USD | 0.64 | 0.86% 0.17% | 3.44% 2.54% | 3.93% 3.86% | 5.47% 6.14% | 5.71% 6.07% | 8.12% 8.06% | 01/27/2017 |
| FRANKLIN HIGH INCOME R6 ICE BofA US High Yield TR USD | 0.52 | 0.99% 0.17% | 3.60% 2.54% | 3.97% 3.86% | 6.07% 6.14% | 5.39% 6.07% | 7.50% 8.06% | 05/01/2013 |
| VANGUARD VIF HIGH YIELD BOND ICE BofA US High Yield TR USD | 0.26 | 1.25% 0.17% | 3.26% 2.54% | 4.40% 3.86% | 5.61% 6.14% | 5.87% 6.07% | 6.03% 8.06% | 06/03/1996 |
| INTERNTL/GLOBAL STOCKS | | | | | | | | |
| 1290 SMARTBETA EQUITY I MSCI ACWI Large Cap NR USD | 0.85 | -1.89% -0.48% | 2.32% 5.67% | 6.58% 6.03% | 8.30% 8.46% | NA 8.03% | 7.43% 6.62% | 11/12/2014 |
| AMERICAN CENTURY EMERGING MARKETS R6 MSCI EM NR USD | 0.90 | 7.90% 0.87% | 14.50% 8.25% | 3.35% 1.94% | 10.01% 7.92% | 4.65% 2.42% | 6.84% 8.79% | 07/26/2013 |

Equitable Financial Retirement Gateway® Fund Performance as of 10/30/2020 (con't)

*Average Annual Total Returns

| FUND NAME | EXPENSE RATIO | YTD | 1 YR* | 3 YR* | 5 YR* | 10 YR* | SINCE INCEPTION* | FUND INCEPTION DATE |
|---|---------------|--------------------|--------------------|-------------------|-----------------|-----------------|------------------|---------------------|
| INTERNTL/GLOBAL STOCKS | | | | | | | | |
| AMERICAN FUNDS EUROPACIFIC GR R6 MSCI ACWI Ex USA Growth NR USD | 0.46 | 3.44% 5.39% | 10.09% 11.43% | 4.28% 5.85% | 7.66% 8.18% | 6.35% 5.86% | 10.55% 4.92% | 05/01/2009 |
| AMERICAN FUNDS GLOBAL GROWTH PORT R6 MSCI ACWI Large Cap NR USD | 0.45 | 6.82% -0.48% | 14.49% 5.67% | 8.65% 6.03% | 10.62% 8.46% | NA 8.03% | 11.76% 6.62% | 05/18/2012 |
| AMERICAN FUNDS NEW PERSPECTIVE R6 MSCI ACWI Large Cap NR USD | 0.42 | 10.88% -0.48% | 18.78% 5.67% | 11.40% 6.03% | 12.32% 8.46% | 11.42% 8.03% | 12.34% 6.62% | 05/01/2009 |
| AMERICAN FUNDS NEW WORLD R6 MSCI EM NR USD | 0.60 | 5.09% 0.87% | 11.26% 8.25% | 6.83% 1.94% | 10.01% 7.92% | 5.71% 2.42% | 8.25% 8.79% | 05/01/2009 |
| AMERICAN FUNDS SMALLCAP WORLD R6 MSCI ACWI SMID NR USD | 0.68 | 11.68% -5.05% | 20.98% 0.61% | 11.12% 2.22% | 12.37% 6.39% | 10.60% 7.33% | 10.07% 7.11% | 05/01/2009 |
| CALVERT EMERGING MARKETS EQUITY R6 MSCI EM NR USD | 0.92 | 6.94% 0.87% | 14.13% 8.25% | 4.95% 1.94% | 11.19% 7.92% | NA 2.42% | 7.94% 8.79% | 02/01/2018 |
| CALVERT INTERNATIONAL RESPONSIBLE IND R6 MSCI ACWI Ex USA NR USD | 0.26 | -4.23% -7.47% | 0.07% -2.61% | 1.46% -0.19% | 4.86% 4.26% | NA 3.43% | 4.86% 4.41% | 02/01/2019 |
| CLEARBRIDGE INTERNATIONAL GROWTH IS MSCI ACWI Ex USA Growth NR USD | 0.76 | 4.62% 5.39% | 10.64% 11.43% | 7.82% 5.85% | 9.75% 8.18% | 9.77% 5.86% | 7.20% 4.92% | 09/17/2018 |
| CLEARBRIDGE INTERNATIONAL VALUE IS MSCI ACWI Ex USA Value NR USD | 0.81 | -21.34% -19.73% | -15.56% -15.94% | -10.79% -6.33% | -2.76% 0.18% | 1.22% 0.88% | 4.46% 3.60% | 08/04/2008 |
| COLUMBIA EMERGING MARKETS I3 MSCI EM NR USD | 1.10 | 13.82% 0.87% | 23.62% 8.25% | 6.90% 1.94% | 12.31% 7.92% | 5.14% 2.42% | 6.77% 8.79% | 11/08/2012 |
| DFA EMERG MRKTS SUSTAINABLY COR 1 INSTL MSCI EM NR USD | 0.64 | -2.86% 0.87% | 3.38% 8.25% | NA 1.94% | NA 7.92% | NA 2.42% | -2.26% 8.79% | 03/27/2018 |
| DFA EMERGING MARKETS CORE EQUITY I BBgBarc Global Aggregate TR Hdg USD | 0.26 | -4.88% 4.66% | 1.13% 4.32% | -0.79% 4.98% | 6.26% 4.26% | 1.65% 3.93% | 6.82% 6.01% | 11/06/1990 |
| DFA EMERGING MARKETS I MSCI EM NR USD | 0.43 | -3.89% 0.87% | 2.36% 8.25% | -0.04% 1.94% | 6.72% 7.92% | 2.09% 2.42% | 6.48% 8.79% | 04/25/1994 |
| DFA EMERGING MARKETS SOCIAL CORE EQ MSCI EM NR USD | 0.53 | -5.42% 0.87% | 0.82% 8.25% | -0.60% 1.94% | 6.63% 7.92% | 1.57% 2.42% | 5.02% 8.79% | 08/31/2006 |
| DFA GLOBAL EQUITY I MSCI ACWI Large Cap NR USD | 0.28 | -4.67% -0.48% | 1.48% 5.67% | 3.66% 6.03% | 7.50% 8.46% | 8.60% 8.03% | 7.64% 6.62% | 12/24/2003 |
| DFA INTERNATIONAL CORE EQUITY I MSCI ACWI Ex USA NR USD | 0.28 | -11.20% -7.47% | -6.32% -2.61% | -2.74% -0.19% | 3.33% 4.26% | 3.99% 3.43% | 4.07% 4.41% | 09/15/2005 |

Equitable Financial Retirement Gateway® Fund Performance as of 10/30/2020 (con't)

*Average Annual Total Returns

| FUND NAME | EXPENSE RATIO | YTD | 1 YR* | 3 YR* | 5 YR* | 10 YR* | SINCE INCEPTION* | FUND INCEPTION DATE |
|--|---------------|-------------------|------------------|------------------|-----------------|-----------------|------------------|---------------------|
| INTERNTL/GLOBAL STOCKS | | | | | | | | |
| DFA INTERNATIONAL SMALL COMPANY I MSCI World Ex USA SMID NR USD | 0.52 | -10.47% -7.89% | -3.64% -2.44% | -2.47% -0.46% | 4.36% 4.67% | 5.41% 5.21% | 6.28% 5.29% | 09/30/1996 |
| DFA INTERNATIONAL SOCIAL COR EQ INSTL MSCI ACWI Ex USA NR USD | 0.33 | -11.98% -7.47% | -7.10% -2.61% | -3.18% -0.19% | 3.11% 4.26% | NA 3.43% | 4.50% 4.41% | 11/01/2012 |
| DFA INTERNTNL SUSTAINABILITY COR 1 INSTL MSCI ACWI Ex USA NR USD | 0.33 | -7.41% -7.47% | -2.58% -2.61% | -0.17% -0.19% | 4.41% 4.26% | 4.47% 3.43% | 2.58% 4.41% | 03/12/2008 |
| DFA LARGE CAP INTERNATIONAL I MSCI ACWI Ex USA NR USD | 0.22 | -10.14% -7.47% | -6.05% -2.61% | -1.19% -0.19% | 3.34% 4.26% | 3.74% 3.43% | 5.18% 4.41% | 07/17/1991 |
| FIDELITY ADVISOR INTL CAPITAL APP Z MSCI ACWI Ex USA Growth NR USD | 0.87 | 7.16% 5.39% | 13.45% 11.43% | 8.72% 5.85% | 10.20% 8.18% | 9.20% 5.86% | 7.52% 4.92% | 02/01/2017 |
| FIDELITY EMERGING MARKETS INDEX INSTL PR MSCI EM NR USD | 0.08 | 0.82% 0.87% | 8.54% 8.25% | 1.82% 1.94% | 7.95% 7.92% | NA 2.42% | 3.09% 8.79% | 09/08/2011 |
| FIDELITY INT SUS IND INS MSCI ACWI Ex USA NR USD | 0.20 | -3.57% -7.47% | 1.48% -2.61% | 1.46% -0.19% | NA 4.26% | NA 3.43% | 3.96% 4.41% | 05/09/2017 |
| FRANKLIN INTERNATIONAL GROWTH R6 MSCI ACWI Ex USA Growth NR USD | 0.74 | 10.09% 5.39% | 20.41% 11.43% | 11.16% 5.85% | 12.51% 8.18% | 8.24% 5.86% | 6.14% 4.92% | 05/01/2013 |
| FRANKLIN MUTUAL BEACON R6 MSCI ACWI Large Cap NR USD | 0.75 | -17.25% -0.48% | -11.85% 5.67% | -0.76% 6.03% | 4.09% 8.46% | 7.20% 8.03% | 8.08% 6.62% | 05/01/2013 |
| GOLDMAN SACHS INTL SM CP INSGHTS R6 MSCI World Ex USA SMID NR USD | 0.86 | -8.34% -7.89% | -3.61% -2.44% | -2.26% -0.46% | 4.70% 4.67% | 6.78% 5.21% | 4.18% 5.29% | 07/31/2015 |
| INVESCO EMERGING MARKETS SELECT EQUITY R6 MSCI EM NR USD | 1.09 | 9.95% 0.87% | 19.50% 8.25% | 7.44% 1.94% | 12.14% 7.92% | NA 2.42% | 2.06% 8.79% | 09/24/2012 |
| INVESCO OPPENHEIMER GLBL OPPORTUNITIS R6 MSCI ACWI SMID NR USD | 0.69 | 12.37% -5.05% | 26.38% 0.61% | 10.12% 2.22% | 17.21% 6.39% | 12.70% 7.33% | 12.13% 7.11% | 01/27/2012 |
| INVESCO OPPENHEIMER INTERNATNL GROWTH R6 MSCI ACWI Ex USA Growth NR USD | 0.69 | 3.23% 5.39% | 11.29% 11.43% | 3.05% 5.85% | 5.80% 8.18% | 6.73% 5.86% | 7.83% 4.92% | 03/29/2012 |
| INVESCO OPPENHEIMER INTRNL DIVERSIFIED R MSCI ACWI Ex USA Growth NR USD | 0.83 | 2.76% 5.39% | 9.51% 11.43% | 4.14% 5.85% | 7.79% 8.18% | 6.61% 5.86% | 6.92% 4.92% | 08/28/2012 |
| ISHARES MSCI EAFE INTERNATIONAL INDEX K MSCI ACWI Ex USA NR USD | 0.03 | -10.49% -7.47% | -6.65% -2.61% | -1.17% -0.19% | 3.05% 4.26% | 3.71% 3.43% | 4.44% 4.41% | 03/31/2011 |
| ISHARES MSCI TOTAL INTERNATIONAL INDEX K MSCI ACWI Ex USA NR USD | 0.11 | -7.14% -7.47% | -2.32% -2.61% | -0.21% -0.19% | 4.39% 4.26% | NA 3.43% | 2.75% 4.41% | 06/30/2011 |

Equitable Financial Retirement Gateway® Fund Performance as of 10/30/2020 (con't)

*Average Annual Total Returns

| FUND NAME | EXPENSE RATIO | YTD | 1 YR* | 3 YR* | 5 YR* | 10 YR* | SINCE INCEPTION* | FUND INCEPTION DATE |
|--|---------------|--------------------|--------------------|------------------|------------------|------------------|------------------|---------------------|
| INTERNTL/GLOBAL STOCKS | | | | | | | | |
| JANUS HENDERSON INTERNATIONAL VALUE N MSCI ACWI Ex USA Value NR USD | 0.86 | -17.47% -19.73% | -13.19% -15.94% | -4.64% -6.33% | 0.03% 0.18% | NA 0.88% | 1.87% 3.60% | 04/01/2013 |
| JANUS HENDERSON OVERSEAS N MSCI ACWI Ex USA NR USD | 0.63 | -4.54% -7.47% | 2.86% -2.61% | 1.63% -0.19% | 4.06% 4.26% | -1.32% 3.43% | 7.41% 4.41% | 05/31/2012 |
| LORD ABBETT INTERNATIONAL OPP R6 MSCI World Ex USA SMID NR USD | 0.91 | -6.28% -7.89% | -0.54% -2.44% | -3.33% -0.46% | 3.28% 4.67% | 5.41% 5.21% | 4.70% 5.29% | 06/30/2015 |
| MFS INTERNATIONAL GROWTH R6 MSCI ACWI Ex USA Growth NR USD | 0.74 | -0.24% 5.39% | 5.38% 11.43% | 6.06% 5.85% | 8.88% 8.18% | 6.80% 5.86% | 6.06% 4.92% | 05/01/2006 |
| PGIM JENNISON GLOBAL EQUITY INCOME R6 MSCI ACWI Large Cap NR USD | 0.80 | -8.26% -0.48% | -3.39% 5.67% | 2.81% 6.03% | 4.85% 8.46% | 7.75% 8.03% | 6.43% 6.62% | 01/18/2011 |
| TEMPLETON FOREIGN R6 MSCI ACWI Ex USA Value NR USD | 0.70 | -17.81% -19.73% | -13.44% -15.94% | -6.83% -6.33% | -0.33% 0.18% | 1.69% 0.88% | 8.95% 3.60% | 05/01/2013 |
| VANGUARD DEVELOPED MARKETS IDX ADMIRAL MSCI ACWI Ex USA NR USD | 0.07 | -9.22% -7.47% | -4.74% -2.61% | -0.95% -0.19% | 3.62% 4.26% | 4.17% 3.43% | 3.68% 4.41% | 08/17/1999 |
| VANGUARD GLOBAL MINIMUM VOLATILITY ADMR MSCI ACWI SMID NR USD | 0.14 | -12.07% -5.05% | -9.18% 0.61% | 2.64% 2.22% | 5.72% 6.39% | NA 7.33% | 7.66% 7.11% | 12/12/2013 |
| VANGUARD INTERNATIONAL GROWTH ADM MSCI ACWI Ex USA Growth NR USD | 0.32 | 30.06% 5.39% | 42.49% 11.43% | 15.01% 5.85% | 16.39% 8.18% | 10.52% 5.86% | 11.19% 4.92% | 08/13/2001 |
| VANGUARD INTERNATIONAL VALUE INV MSCI ACWI Ex USA Value NR USD | 0.38 | -13.46% -19.73% | -8.67% -15.94% | -2.68% -6.33% | 2.62% 0.18% | 2.98% 0.88% | 8.03% 3.60% | 05/16/1983 |
| VANGUARD TOTAL INTL STOCK INDEX ADMIRAL MSCI ACWI Ex USA NR USD | 0.11 | -6.94% -7.47% | -1.92% -2.61% | -0.15% -0.19% | 4.55% 4.26% | 3.61% 3.43% | 4.41% 4.41% | 11/29/2010 |
| VANGUARD TOTAL WORLD STOCK INDEX ADMIRAL MSCI ACWI Large Cap NR USD | 0.10 | -1.25% -0.48% | 4.83% 5.67% | 5.38% 6.03% | 8.30% 8.46% | 8.07% 8.03% | 6.05% 6.62% | 02/07/2019 |
| LARGE CAP BLEND STOCKS | | | | | | | | |
| AMERICAN CENTURY SUSTAINABLE EQUITY R6 Russell 1000 TR USD | 0.45 | 4.16% 3.83% | 11.70% 10.87% | 11.33% 10.63% | 11.92% 11.79% | 12.87% 13.05% | 9.80% 11.83% | 04/01/2019 |
| AMERICAN FUNDS FUNDAMENTAL INVS R6 Russell 1000 TR USD | 0.28 | -1.35% 3.83% | 6.31% 10.87% | 7.05% 10.63% | 10.34% 11.79% | 11.75% 13.05% | 12.23% 11.83% | 05/01/2009 |
| AMERICAN FUNDS WASHINGTON MUTUAL R6 Russell 1000 TR USD | 0.27 | -5.97% 3.83% | -0.28% 10.87% | 6.41% 10.63% | 9.36% 11.79% | 11.54% 13.05% | 11.70% 11.83% | 05/01/2009 |
| CALVERT U.S. LARGE CAP COR RESP INDEX R6 MSCI ACWI Ex USA Growth NR USD | 0.76 | 8.69% 5.39% | 16.36% 11.43% | 12.90% 5.85% | 12.69% 8.18% | 13.77% 5.86% | 5.51% 4.92% | 09/17/2018 |

Equitable Financial Retirement Gateway® Fund Performance as of 10/30/2020 (con't)

*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 | | | | | | | | |
| CLEARBRIDGE APPRECIATION IS Russell 1000 TR USD | 0.57 | 0.76% 3.83% | 6.98% 10.87% | 10.37% 10.63% | 10.90% 11.79% | 12.04% 13.05% | 10.44% 11.83% | 08/04/2008 |
| COLUMBIA CONTRARIAN CORE I3 Russell 1000 TR USD | 0.64 | 3.94% 3.83% | 11.34% 10.87% | 9.58% 10.63% | 10.76% 11.79% | 12.98% 13.05% | 9.63% 11.83% | 11/08/2012 |
| COLUMBIA DISCIPLINED CORE I3 Russell 1000 TR USD | 0.65 | -1.00% 3.83% | 5.11% 10.87% | 8.08% 10.63% | 9.49% 11.79% | 12.41% 13.05% | 9.09% 11.83% | 06/01/2015 |
| DFA ENHANCED US LARGE COMPANY I Russell 1000 TR USD | 0.15 | 2.71% 3.83% | 9.55% 10.87% | 10.20% 10.63% | 11.61% 11.79% | 13.04% 13.05% | 8.90% 11.83% | 07/02/1996 |
| DFA US CORE EQUITY 1 I Russell 1000 TR USD | 0.17 | -1.34% 3.83% | 5.55% 10.87% | 7.41% 10.63% | 9.92% 11.79% | 11.94% 13.05% | 8.47% 11.83% | 09/15/2005 |
| DFA US CORE EQUITY 2 I Russell 1000 TR USD | 0.20 | -2.56% 3.83% | 4.37% 10.87% | 6.07% 10.63% | 8.96% 11.79% | 11.32% 13.05% | 7.97% 11.83% | 09/15/2005 |
| DFA US LARGE COMPANY I Russell 1000 TR USD | 0.08 | 2.72% 3.83% | 9.63% 10.87% | 10.35% 10.63% | 11.66% 11.79% | 12.94% 13.05% | 6.54% 11.83% | 09/23/1999 |
| DFA US SOCIAL CORE EQUITY 2 Russell 1000 TR USD | 0.27 | -2.88% 3.83% | 3.85% 10.87% | 6.11% 10.63% | 9.08% 11.79% | 11.04% 13.05% | 6.71% 11.83% | 10/01/2007 |
| DFA US SUSTAINABILITY CORE 1 Russell 1000 TR USD | 0.23 | 2.66% 3.83% | 9.73% 10.87% | 9.90% 10.63% | 11.39% 11.79% | 12.68% 13.05% | 9.90% 11.83% | 03/12/2008 |
| DOUBLELINE SHILLER ENHANCED CAPE R6 Russell 1000 TR USD | 0.50 | -1.26% 3.83% | 4.26% 10.87% | 9.58% 10.63% | 13.07% 11.79% | NA 13.05% | 13.22% 11.83% | 07/31/2019 |
| FIDELITY 500 INDEX INSTITUTIONAL PREMIUM Russell 1000 TR USD | 0.02 | 2.77% 3.83% | 9.70% 10.87% | 10.41% 10.63% | 11.70% 11.79% | 13.00% 13.05% | 10.31% 11.83% | 05/04/2011 |
| FIDELITY U.S. SUSTAINABILITY INDEX INSTL Russell 1000 TR USD | 0.11 | 3.10% 3.83% | 9.99% 10.87% | 10.84% 10.63% | NA 11.79% | NA 13.05% | 11.99% 11.83% | 05/09/2017 |
| FRANKLIN RISING DIVIDENDS R6 Russell 1000 TR USD | 0.53 | 1.48% 3.83% | 7.83% 10.87% | 9.30% 10.63% | 11.23% 11.79% | 11.54% 13.05% | 9.48% 11.83% | 05/01/2013 |
| INVESCO CHARTER R6 Russell 1000 TR USD | 0.69 | 0.71% 3.83% | 7.19% 10.87% | 6.83% 10.63% | 7.70% 11.79% | 8.89% 13.05% | 10.44% 11.83% | 09/24/2012 |
| INVESCO OPPENHEIMER MAIN STREET FUND R6 Russell 1000 TR USD | 0.48 | 1.43% 3.83% | 7.76% 10.87% | 8.57% 10.63% | 10.01% 11.79% | 11.79% 13.05% | 11.16% 11.83% | 12/29/2011 |
| INVESCO OPPENHEIMER RISING DIVIDENDS R6 Russell 1000 TR USD | 0.64 | 0.13% 3.83% | 6.47% 10.87% | 7.95% 10.63% | 8.37% 11.79% | 10.14% 13.05% | 11.97% 11.83% | 02/28/2012 |

Equitable Financial Retirement Gateway® Fund Performance as of 10/30/2020 (con't)

*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 | | | | | | | | |
| ISHARES RUSSELL 1000 LARGE-CAP INDEX K Russell 1000 TR USD | 0.08 | 3.79% 3.83% | 10.81% 10.87% | 10.55% 10.63% | 11.70% 11.79% | NA 13.05% | 12.01% 11.83% | 03/31/2011 |
| ISHARES S&P 500 INDEX K Russell 1000 TR USD | 0.03 | 2.80% 3.83% | 9.74% 10.87% | 10.42% 10.63% | 11.69% 11.79% | 12.95% 13.05% | 9.53% 11.83% | 07/30/1993 |
| LORD ABBETT CALIBRATED DIVIDEND GR R6 Russell 1000 TR USD | 0.62 | 2.40% 3.83% | 7.37% 10.87% | 9.54% 10.63% | 11.14% 11.79% | 11.13% 13.05% | 8.53% 11.83% | 06/30/2015 |
| MFS MASSACHUSETTS INVESTORS TR R6 Russell 1000 TR USD | 0.38 | -0.32% 3.83% | 6.66% 10.87% | 9.18% 10.63% | 10.76% 11.79% | 12.07% 13.05% | 9.21% 11.83% | 06/01/2012 |
| NEUBERGER BERMAN SUSTAINABLE EQUITY R6 Russell 1000 TR USD | 0.59 | 2.18% 3.83% | 8.79% 10.87% | 8.34% 10.63% | 9.53% 11.79% | 10.95% 13.05% | 9.25% 11.83% | 03/15/2013 |
| VANGUARD 500 INDEX ADMIRAL Russell 1000 TR USD | 0.04 | 2.74% 3.83% | 9.67% 10.87% | 10.39% 10.63% | 11.67% 11.79% | 12.98% 13.05% | 11.05% 11.83% | 11/13/2000 |
| VANGUARD FTSE SOCIAL INDEX ADMIRAL Russell 1000 TR USD | 0.14 | 6.08% 3.83% | 14.11% 10.87% | 12.57% 10.63% | 13.13% 11.79% | 14.20% 13.05% | 5.63% 11.83% | 02/07/2019 |
| VANGUARD GROWTH & INCOME ADM Russell 1000 TR USD | 0.23 | 2.22% 3.83% | 8.98% 10.87% | 9.67% 10.63% | 11.09% 11.79% | 13.01% 13.05% | 6.90% 11.83% | 05/14/2001 |
| LARGE CAP GROWTH STOCKS | | | | | | | | |
| AB LARGE CAP GROWTH Z Russell 1000 Growth TR USD | 0.53 | 18.46% 20.11% | 26.17% 29.22% | 19.05% 18.77% | 17.28% 17.32% | 16.88% 16.31% | 10.72% 11.86% | 06/30/2015 |
| ALGER CAPITAL APPRECIATION Z Russell 1000 Growth TR USD | 0.87 | 25.63% 20.11% | 35.26% 29.22% | 19.30% 18.77% | 17.18% 17.32% | 16.40% 16.31% | 12.87% 11.86% | 12/29/2010 |
| ALLIANCEBERNSTEIN CORE OPPORTUNITIES Z Russell 1000 Growth TR USD | 0.77 | -0.99% 20.11% | 4.51% 29.22% | 8.61% 18.77% | 10.35% 17.32% | 12.72% 16.31% | 8.49% 11.86% | 10/15/2013 |
| AMERICAN CENTURY SELECT R6 Russell 1000 Growth TR USD | 0.62 | 17.47% 20.11% | 26.54% 29.22% | 17.21% 18.77% | 15.94% 17.32% | 15.23% 16.31% | 15.99% 11.86% | 07/26/2013 |
| AMERICAN CENTURY ULTRA R6 Russell 1000 Growth TR USD | 0.62 | 27.61% 20.11% | 38.26% 29.22% | 21.60% 18.77% | 18.73% 17.32% | 17.00% 16.31% | 12.48% 11.86% | 07/26/2013 |
| AMERICAN FUNDS AMCAP R6 Russell 1000 Growth TR USD | 0.34 | 5.93% 20.11% | 14.90% 29.22% | 10.87% 18.77% | 11.78% 17.32% | 13.16% 16.31% | 11.57% 11.86% | 05/01/2009 |
| AMERICAN FUNDS GROWTH FUND OF AMER R6 Russell 1000 Growth TR USD | 0.30 | 16.12% 20.11% | 25.21% 29.22% | 14.46% 18.77% | 14.79% 17.32% | 14.31% 16.31% | 13.79% 11.86% | 05/01/2009 |
| AMERICAN FUNDS GROWTH PORTFOLIO R6 Russell 1000 Growth TR USD | 0.38 | 6.56% 20.11% | 14.87% 29.22% | 9.57% 18.77% | 11.21% 17.32% | NA 16.31% | 12.86% 11.86% | 05/18/2012 |

Equitable Financial Retirement Gateway® Fund Performance as of 10/30/2020 (con't)

*Average Annual Total Returns

| FUND NAME | EXPENSE RATIO | YTD | 1 YR* | 3 YR* | 5 YR* | 10 YR* | SINCE INCEPTION* | FUND INCEPTION DATE |
|--|---------------|------------------|------------------|------------------|------------------|------------------|------------------|---------------------|
| LARGE CAP GROWTH STOCKS | | | | | | | | |
| AMERICAN FUNDS NEW ECONOMY R6 Russell 1000 Growth TR USD | 0.43 | 14.09% 20.11% | 22.53% 29.22% | 12.38% 18.77% | 13.96% 17.32% | 13.96% 16.31% | 11.64% 11.86% | 05/01/2009 |
| CALVERT EQUITY R6 Russell 1000 Growth TR USD | 0.67 | 11.28% 20.11% | 17.49% 29.22% | 18.54% 18.77% | 15.24% 17.32% | 14.07% 16.31% | 9.24% 11.86% | 10/03/2017 |
| CLEARBRIDGE AGGRESSIVE GROWTH IS Russell 1000 Growth TR USD | 0.72 | -4.30% 20.11% | 2.53% 29.22% | 4.32% 18.77% | 5.55% 17.32% | 11.16% 16.31% | 11.30% 11.86% | 08/04/2008 |
| CLEARBRIDGE SUSTAINABILITY LEADERS IS Russell 1000 Growth TR USD | 0.75 | 16.26% 20.11% | 24.63% 29.22% | 17.36% 18.77% | 14.58% 17.32% | NA 16.31% | 13.13% 11.86% | 03/31/2015 |
| FEDERATED HERMES KAUFMANN LARGE CAP R6 Russell 1000 Growth TR USD | 0.78 | 13.39% 20.11% | 20.52% 29.22% | 16.96% 18.77% | 14.90% 17.32% | 15.23% 16.31% | 12.16% 11.86% | 12/30/2013 |
| FIDELITY LARGE CAP GROWTH INDEX INSTL PR Russell 1000 Growth TR USD | 0.04 | 20.07% 20.11% | 29.15% 29.22% | 18.69% 18.77% | NA 17.32% | NA 16.31% | 19.50% 11.86% | 06/07/2016 |
| FRANKLIN DYNATECH R6 Russell 1000 Growth TR USD | 0.51 | 35.12% 20.11% | 43.94% 29.22% | 24.46% 18.77% | 22.17% 17.32% | 18.17% 16.31% | 10.19% 11.86% | 05/01/2013 |
| FRANKLIN GROWTH R6 Russell 1000 Growth TR USD | 0.49 | 13.51% 20.11% | 21.44% 29.22% | 14.71% 18.77% | 14.84% 17.32% | 14.01% 16.31% | 10.54% 11.86% | 05/01/2013 |
| JANUS HENDERSON FORTY N Russell 1000 Growth TR USD | 0.65 | 21.84% 20.11% | 30.11% 29.22% | 19.90% 18.77% | 17.48% 17.32% | 15.67% 16.31% | 12.36% 11.86% | 05/31/2012 |
| JPMORGAN LARGE CAP GROWTH R6 Russell 1000 Growth TR USD | 0.44 | 35.14% 20.11% | 47.33% 29.22% | 24.88% 18.77% | 20.91% 17.32% | 17.76% 16.31% | 10.64% 11.86% | 11/30/2010 |
| MFS GROWTH R6 Russell 1000 Growth TR USD | 0.57 | 17.72% 20.11% | 25.71% 29.22% | 19.36% 18.77% | 17.52% 17.32% | 16.11% 16.31% | 11.36% 11.86% | 08/26/2011 |
| MFS MASSACHUSETTS INVESTORS GR STK R6 Russell 1000 Growth TR USD | 0.38 | 7.27% 20.11% | 16.40% 29.22% | 16.76% 18.77% | 15.33% 17.32% | 14.56% 16.31% | 10.69% 11.86% | 06/01/2012 |
| PGIM JENNISON 20/20 FOCUS R6 Russell 1000 Growth TR USD | 0.84 | 11.79% 20.11% | 21.27% 29.22% | 12.27% 18.77% | 12.33% 17.32% | 11.84% 16.31% | 9.04% 11.86% | 03/28/2011 |
| PUTNAM SUSTAINABLE FUTURE R6 Russell 1000 Growth TR USD | 0.68 | 29.06% 20.11% | 38.45% 29.22% | 17.18% 18.77% | 13.59% 17.32% | 13.65% 16.31% | 10.81% 11.86% | 05/22/2018 |
| PUTNAM SUSTAINABLE LEADERS R6 Russell 1000 Growth TR USD | 0.66 | 13.47% 20.11% | 22.12% 29.22% | 16.23% 18.77% | 15.86% 17.32% | 14.70% 16.31% | 12.07% 11.86% | 05/22/2018 |
| T. ROWE PRICE BLUE CHIP GROWTH I Russell 1000 Growth TR USD | 0.56 | 21.68% 20.11% | 30.56% 29.22% | 18.26% 18.77% | 17.45% 17.32% | 17.18% 16.31% | 11.73% 11.86% | 12/17/2015 |

Equitable Financial Retirement Gateway® Fund Performance as of 10/30/2020 (con't)

*Average Annual Total Returns

| FUND NAME | EXPENSE RATIO | YTD | 1 YR* | 3 YR* | 5 YR* | 10 YR* | SINCE INCEPTION* | FUND INCEPTION DATE |
|---|---------------|--------------------|-------------------|------------------|------------------|------------------|------------------|---------------------|
| LARGE CAP GROWTH STOCKS | | | | | | | | |
| T. ROWE PRICE GROWTH STOCK I Russell 1000 Growth TR USD | 0.52 | 19.23% 20.11% | 28.47% 29.22% | 16.31% 18.77% | 15.93% 17.32% | 15.99% 16.31% | 11.23% 11.86% | 08/28/2015 |
| VANGUARD GROWTH INDEX ADM Russell 1000 Growth TR USD | 0.05 | 21.69% 20.11% | 30.46% 29.22% | 18.57% 18.77% | 16.44% 17.32% | 15.76% 16.31% | 10.57% 11.86% | 11/13/2000 |
| LARGE CAP VALUE STOCKS | | | | | | | | |
| AB RELATIVE VALUE Z Russell 1000 Value TR USD | 0.62 | -14.29% -12.74% | -10.67% -7.57% | 1.74% 1.94% | 5.60% 5.82% | 9.94% 9.48% | 9.80% 11.38% | 10/15/2013 |
| AMERICAN CENTURY VALUE R6 Russell 1000 Value TR USD | 0.65 | -16.84% -12.74% | -9.92% -7.57% | 0.30% 1.94% | 4.37% 5.82% | 8.42% 9.48% | 8.73% 11.38% | 07/26/2013 |
| AMERICAN FUNDS AMERICAN MUTUAL R6 Russell 1000 Value TR USD | 0.28 | -5.95% -12.74% | -1.01% -7.57% | 5.57% 1.94% | 8.42% 5.82% | 10.30% 9.48% | 11.41% 11.38% | 05/01/2009 |
| BLACKROCK BASIC VALUE K Russell 1000 Value TR USD | 0.45 | -15.55% -12.74% | -10.08% -7.57% | 0.68% 1.94% | 3.77% 5.82% | 8.00% 9.48% | 10.81% 11.38% | 02/04/2015 |
| COLUMBIA DIVIDEND INCOME I3 Russell 1000 Value TR USD | 0.57 | -5.50% -12.74% | -0.24% -7.57% | 6.80% 1.94% | 9.59% 5.82% | 11.38% 9.48% | 10.05% 11.38% | 11/08/2012 |
| DFA US LARGE CAP VALUE I Russell 1000 Value TR USD | 0.26 | -17.19% -12.74% | -11.56% -7.57% | -0.93% 1.94% | 4.77% 5.82% | 9.56% 9.48% | 9.09% 11.38% | 02/19/1993 |
| EATON VANCE LARGE-CAP VALUE R6 Russell 1000 Value TR USD | 0.72 | -12.20% -12.74% | -6.58% -7.57% | 4.18% 1.94% | 6.03% 5.82% | 8.64% 9.48% | 9.04% 11.38% | 07/01/2014 |
| FIDELITY LARGE CAP VALUE INDEX INSTL PRE Russell 1000 Value TR USD | 0.04 | -12.70% -12.74% | -7.51% -7.57% | 1.94% 1.94% | NA 5.82% | NA 9.48% | 5.56% 11.38% | 06/07/2016 |
| FRANKLIN EQUITY INCOME R6 Russell 1000 Value TR USD | 0.52 | -7.25% -12.74% | -2.07% -7.57% | 4.95% 1.94% | 7.37% 5.82% | 9.58% 9.48% | 8.49% 11.38% | 05/01/2013 |
| INVESCO COMSTOCK R6 Russell 1000 Value TR USD | 0.42 | -18.78% -12.74% | -12.53% -7.57% | -1.72% 1.94% | 4.07% 5.82% | 8.22% 9.48% | 10.24% 11.38% | 09/24/2012 |
| INVESCO DIVERSIFIED DIVIDEND R6 Russell 1000 Value TR USD | 0.42 | -12.10% -12.74% | -7.88% -7.57% | 1.50% 1.94% | 4.57% 5.82% | 8.90% 9.48% | 6.98% 11.38% | 09/24/2012 |
| JPMORGAN EQUITY INCOME R6 Russell 1000 Value TR USD | 0.47 | -9.96% -12.74% | -4.66% -7.57% | 4.65% 1.94% | 7.83% 5.82% | 11.07% 9.48% | 8.85% 11.38% | 01/31/2012 |
| MFS VALUE R6 Russell 1000 Value TR USD | 0.47 | -9.40% -12.74% | -3.76% -7.57% | 3.35% 1.94% | 6.96% 5.82% | 10.26% 9.48% | 9.62% 11.38% | 05/01/2006 |

Equitable Financial Retirement Gateway® Fund Performance as of 10/30/2020 (con't)

*Average Annual Total Returns

| FUND NAME | EXPENSE RATIO | YTD | 1 YR* | 3 YR* | 5 YR* | 10 YR* | SINCE INCEPTION* | FUND INCEPTION DATE |
|--|---------------|--------------------|-------------------|------------------|------------------|------------------|------------------|---------------------|
| LARGE CAP VALUE STOCKS | | | | | | | | |
| VANGUARD VALUE INDEX ADM Russell 1000 Value TR USD | 0.05 | -12.51% -12.74% | -7.04% -7.57% | 3.03% 1.94% | 7.21% 5.82% | 10.27% 9.48% | 8.94% 11.38% | 11/13/2000 |
| VANGUARD WINDSOR II ADMIRAL Russell 1000 Value TR USD | 0.26 | -3.49% -12.74% | 3.00% -7.57% | 6.09% 1.94% | 8.03% 5.82% | 10.53% 9.48% | 10.39% 11.38% | 05/14/2001 |
| MID CAP STOCKS | | | | | | | | |
| AB DISCOVERY GROWTH Z Russell Mid Cap Growth TR USD | 0.66 | 27.01% 14.06% | 37.36% 21.14% | 19.11% 15.21% | 17.07% 14.15% | 15.47% 14.13% | 10.68% 11.30% | 05/30/2014 |
| ALGER WEATHERBIE SPECIALIZED GROWTH Z Russell Mid Cap Growth TR USD | 0.97 | 24.87% 14.06% | 37.00% 21.14% | 20.95% 15.21% | 19.08% 14.15% | 14.68% 14.13% | 11.04% 11.30% | 12/29/2010 |
| ALLIANCEBERN DISCOVERY VALUE Z Russell Mid Cap Value TR USD | 0.79 | -16.51% -12.03% | -11.64% -6.94% | -3.90% 0.86% | 2.99% 5.32% | 7.45% 9.40% | 8.83% 10.99% | 10/15/2013 |
| AMERICAN CENTURY HERITAGE R6 Russell Mid Cap Growth TR USD | 0.66 | 18.03% 14.06% | 25.43% 21.14% | 16.64% 15.21% | 13.54% 14.15% | 12.80% 14.13% | 11.89% 11.30% | 07/26/2013 |
| AMERICAN CENTURY MID CAP VALUE R6 Russell Mid Cap Value TR USD | 0.63 | -12.30% -12.03% | -6.92% -6.94% | 0.78% 0.86% | 5.93% 5.32% | 9.98% 9.40% | 9.08% 10.99% | 07/26/2013 |
| BLACKROCK MID-CAP GROWTH EQUITY K Russell Mid Cap Growth TR USD | 0.75 | 21.36% 14.06% | 27.44% 21.14% | 19.77% 15.21% | 18.55% 14.15% | 16.56% 14.13% | 10.87% 11.30% | 03/28/2016 |
| CLEARBRIDGE MID CAP FUND IS Russell Mid Cap TR USD | 0.75 | -1.96% -1.72% | 4.70% 4.12% | 5.77% 6.77% | 6.70% 8.95% | 10.51% 11.40% | 9.57% 12.88% | 08/04/2008 |
| DFA US VECTOR EQUITY I Russell Mid Cap Value TR USD | 0.31 | -12.06% -12.03% | -6.12% -6.94% | 0.04% 0.86% | 5.22% 5.32% | 9.10% 9.40% | 6.48% 10.99% | 12/30/2005 |
| EATON VANCE ATLANTA CAPITAL SMID-CAP R6 Russell Mid Cap Growth TR USD | 0.82 | -7.46% 14.06% | -2.92% 21.14% | 7.50% 15.21% | 10.46% 14.15% | 13.12% 14.13% | 10.69% 11.30% | 07/01/2014 |
| FIDELITY MID CAP INDEX INSTL PREMIUM Russell Mid Cap TR USD | 0.03 | -1.72% -1.72% | 4.12% 4.12% | 6.76% 6.77% | 8.95% 8.95% | NA 11.40% | 12.19% 12.88% | 09/08/2011 |
| FRANKLIN SMALL-MID CAP GROWTH R6 Russell Mid Cap Growth TR USD | 0.50 | 33.42% 14.06% | 42.06% 21.14% | 20.04% 15.21% | 16.11% 14.15% | 14.15% 14.13% | 11.48% 11.30% | 05/01/2013 |
| INVESCO AMERICAN VALUE R6 Russell Mid Cap Value TR USD | 0.73 | -15.84% -12.03% | -9.11% -6.94% | -1.10% 0.86% | 2.13% 5.32% | 7.34% 9.40% | 8.26% 10.99% | 09/24/2012 |
| INVESCO OPPENHEIMER DISCOVERY MD CP GR R6 Russell Mid Cap Growth TR USD | 0.66 | 18.71% 14.06% | 26.14% 21.14% | 16.62% 15.21% | 15.26% 14.15% | 15.06% 14.13% | 8.87% 11.30% | 02/28/2013 |
| INVESCO OPPENHEIMER MAIN STREET MD CP R6 Russell Mid Cap TR USD | 0.67 | -6.45% -1.72% | -0.10% 4.12% | 4.31% 6.77% | 6.91% 8.95% | 9.76% 11.40% | 9.87% 12.88% | 10/26/2012 |

Equitable Financial Retirement Gateway® Fund Performance as of 10/30/2020 (con't)

*Average Annual Total Returns

| FUND NAME | EXPENSE RATIO | YTD | 1 YR* | 3 YR* | 5 YR* | 10 YR* | SINCE INCEPTION* | FUND INCEPTION DATE |
|--|---------------|--------------------|-------------------|------------------|------------------|------------------|------------------|---------------------|
| MID CAP STOCKS | | | | | | | | |
| ISHARES RUSSELL MID-CAP INDEX K Russell Mid Cap TR USD | 0.07 | -1.69% -1.72% | 4.15% 4.12% | 6.79% 6.77% | 8.92% 8.95% | NA 11.40% | 7.47% 12.88% | 05/13/2015 |
| JPMORGAN MID CAP GROWTH R6 Russell Mid Cap Growth TR USD | 0.74 | 23.48% 14.06% | 33.51% 21.14% | 19.33% 15.21% | 16.25% 14.15% | 15.49% 14.13% | 12.73% 11.30% | 11/01/2011 |
| LORD ABBETT GROWTH OPPORTUNITIES R6 Russell Mid Cap Growth TR USD | 0.75 | 19.64% 14.06% | 27.23% 21.14% | 17.88% 15.21% | 14.29% 14.15% | 13.04% 14.13% | 10.77% 11.30% | 06/30/2015 |
| LORD ABBETT VALUE OPPORTUNITIES R6 Russell Mid Cap TR USD | 0.83 | -3.19% -1.72% | 2.69% 4.12% | 2.77% 6.77% | 5.80% 8.95% | 8.77% 11.40% | 9.19% 12.88% | 06/30/2015 |
| MEEDER QUANTEX INSTITUTIONAL Russell Mid Cap Value TR USD | 1.25 | -20.83% -12.03% | -15.88% -6.94% | -4.45% 0.86% | 1.99% 5.32% | 7.31% 9.40% | 6.92% 10.99% | 10/31/2016 |
| MFS MID CAP VALUE R6 Russell Mid Cap Value TR USD | 0.68 | -11.68% -12.03% | -6.31% -6.94% | 2.13% 0.86% | 5.71% 5.32% | 9.77% 9.40% | 7.96% 10.99% | 02/01/2013 |
| NEUBERGER BERMAN MID CAP GROWTH R6 Russell Mid Cap Growth TR USD | 0.61 | 19.42% 14.06% | 27.30% 21.14% | 16.06% 15.21% | 14.09% 14.15% | 13.84% 14.13% | 12.16% 11.30% | 03/15/2013 |
| PRINCIPAL EDGE MIDCAP R-6 Russell Mid Cap TR USD | 0.66 | -5.37% -1.72% | -0.41% 4.12% | 7.70% 6.77% | 10.35% 8.95% | NA 11.40% | 11.40% 12.88% | 01/03/2017 |
| VANGUARD MID CAP GROWTH INV Russell Mid Cap Growth TR USD | 0.36 | 11.86% 14.06% | 18.33% 21.14% | 13.78% 15.21% | 11.30% 14.15% | 12.64% 14.13% | 10.52% 11.30% | 12/31/1997 |
| VANGUARD MID CAP INDEX ADM Russell Mid Cap TR USD | 0.05 | 0.10% -1.72% | 5.82% 4.12% | 7.43% 6.77% | 9.04% 8.95% | 11.51% 11.40% | 9.62% 12.88% | 11/12/2001 |
| VANGUARD MID-CAP GROWTH INDEX ADMIRAL Russell Mid Cap Growth TR USD | 0.07 | 13.22% 14.06% | 19.51% 21.14% | 13.72% 15.21% | 12.63% 14.15% | 13.06% 14.13% | 9.89% 11.30% | 09/27/2011 |
| VANGUARD MID-CAP VALUE INDEX ADMIRAL Russell Mid Cap Value TR USD | 0.07 | -12.64% -12.03% | -7.50% -6.94% | 1.03% 0.86% | 5.25% 5.32% | 9.75% 9.40% | 7.20% 10.99% | 09/27/2011 |
| VANGUARD SELECTED VALUE INV Russell Mid Cap Value TR USD | 0.33 | -15.91% -12.03% | -11.28% -6.94% | -3.19% 0.86% | 3.35% 5.32% | 8.23% 9.40% | 7.72% 10.99% | 02/15/1996 |
| VANGUARD STRATEGIC EQUITY INV Russell Mid Cap TR USD | 0.17 | -8.67% -1.72% | -2.84% 4.12% | 1.78% 6.77% | 5.94% 8.95% | 11.01% 11.40% | 9.74% 12.88% | 08/14/1995 |
| PERSONAL INCOME BENEFIT | | | | | | | | |
| PIB EQ/BALANCED STRATEGY PORTFOLIO Morningstar Mod Tgt Risk TR USD | 1.00 | 1.81% 0.97% | 4.94% 4.51% | 4.65% 5.46% | 5.34% 6.95% | 5.34% 6.94% | 6.57% 6.29% | 04/30/2009 |

Equitable Financial Retirement Gateway® Fund Performance as of 10/30/2020 (con't)

*Average Annual Total Returns

| FUND NAME | EXPENSE RATIO | YTD | 1 YR* | 3 YR* | 5 YR* | 10 YR* | SINCE INCEPTION* | FUND INCEPTION DATE |
|--|---------------|--------------------|--------------------|------------------|------------------|------------------|------------------|---------------------|
| SMALL CAP STOCKS | | | | | | | | |
| 1290 GAMCO SMALL/MID CAP VALUE I Russell 2000 TR USD | 1.00 | -12.53% -6.77% | -6.86% -0.14% | -2.04% 2.19% | 4.31% 7.27% | NA 9.64% | 4.18% 11.00% | 11/12/2014 |
| AB SMALL CAP GROWTH Z Russell 2000 Growth TR USD | 0.82 | 24.15% 4.67% | 37.14% 13.37% | 20.86% 7.90% | 19.64% 10.36% | 16.54% 11.95% | 10.75% 9.76% | 06/30/2015 |
| ALGER SMALL CAP FOCUS Z Russell 2000 Growth TR USD | 0.86 | 27.85% 4.67% | 35.30% 13.37% | 22.86% 7.90% | 20.48% 10.36% | 16.06% 11.95% | 12.74% 9.76% | 12/29/2010 |
| ALGER SMALL CAP GROWTH Z Russell 2000 Growth TR USD | 0.99 | 36.28% 4.67% | 43.37% 13.37% | 22.18% 7.90% | 19.26% 10.36% | 14.35% 11.95% | 9.90% 9.76% | 12/29/2010 |
| BLACKROCK ADVANTAGE SMALL CAP GROWTH K Russell 2000 Growth TR USD | 0.45 | 3.27% 4.67% | 12.00% 13.37% | 9.67% 7.90% | 10.63% 10.36% | 11.80% 11.95% | 9.64% 9.76% | 01/26/2018 |
| CALVERT SMALL-CAP R6 Russell 2000 TR USD | 0.90 | -4.84% -6.77% | -1.05% -0.14% | 5.21% 2.19% | 7.67% 7.27% | 10.63% 9.64% | 6.96% 11.00% | 02/01/2019 |
| DFA US SMALL CAP I Russell 2000 TR USD | 0.35 | -10.74% -6.77% | -5.08% -0.14% | -1.01% 2.19% | 4.76% 7.27% | 9.20% 9.64% | 9.46% 11.00% | 03/19/1992 |
| DFA US SMALL CAP VALUE I Russell 2000 Value TR USD | 0.51 | -19.89% -18.74% | -14.11% -13.92% | -6.38% -4.05% | 1.34% 3.71% | 6.77% 7.06% | 9.77% 11.83% | 03/02/1993 |
| DFA US TARGETED VALUE I Russell 2000 Value TR USD | 0.36 | -18.83% -18.74% | -13.27% -13.92% | -4.84% -4.05% | 2.10% 3.71% | 7.33% 7.06% | 9.16% 11.83% | 02/23/2000 |
| FEDERATED HERMES CLOVER SMALL VALUE R6 Russell 2000 Value TR USD | 0.95 | -14.25% -18.74% | -9.25% -13.92% | -4.17% -4.05% | 2.13% 3.71% | 6.13% 7.06% | 8.96% 11.83% | 03/29/2016 |
| FEDERATED HERMES KAUFMANN SMALL CAP R6 Russell 2000 Growth TR USD | 0.90 | 15.40% 4.67% | 25.30% 13.37% | 20.76% 7.90% | 19.83% 10.36% | 15.55% 11.95% | 15.02% 9.76% | 09/01/2017 |
| FEDERATED HERMES MDT SMALL CAP CORE R6 Russell 2000 TR USD | 0.88 | -10.45% -6.77% | -5.66% -0.14% | -1.65% 2.19% | 6.82% 7.27% | 10.92% 9.64% | 6.17% 11.00% | 06/29/2016 |
| FIDELITY SMALL CAP INDEX INSTL PREMIUM Russell 2000 TR USD | 0.03 | -6.69% -6.77% | NA -0.14% | 2.32% 2.19% | 7.45% 7.27% | NA 9.64% | 10.76% 11.00% | 09/08/2011 |
| FRANKLIN SMALL CAP VALUE R6 Russell 2000 Value TR USD | 0.63 | -13.99% -18.74% | -9.65% -13.92% | -0.55% -4.05% | 5.87% 3.71% | 8.37% 7.06% | 8.42% 11.83% | 05/01/2013 |
| GOLDMAN SACHS SMALL CP VAL INSGHTS R6 Russell 2000 Value TR USD | 0.83 | -19.98% -18.74% | -16.21% -13.92% | -3.44% -4.05% | 3.97% 3.71% | 7.53% 7.06% | 4.20% 11.83% | 07/31/2015 |
| INVESCO SMALL CAP EQUITY R6 Russell 2000 TR USD | 0.81 | 2.64% -6.77% | 9.36% -0.14% | 4.14% 2.19% | 6.54% 7.27% | 9.24% 9.64% | 7.02% 11.00% | 09/24/2012 |

Equitable Financial Retirement Gateway® Fund Performance as of 10/30/2020 (con't)

*Average Annual Total Returns

| FUND NAME | EXPENSE RATIO | YTD | 1 YR* | 3 YR* | 5 YR* | 10 YR* | SINCE INCEPTION* | FUND INCEPTION DATE |
|--|---------------|--------------------|--------------------|------------------|------------------|------------------|------------------|---------------------|
| SMALL CAP STOCKS | | | | | | | | |
| INVESCO SMALL CAP VALUE R6 Russell 2000 Value TR USD | 0.70 | -15.78% -18.74% | -7.94% -13.92% | -4.27% -4.05% | 2.30% 3.71% | 7.76% 7.06% | 8.69% 11.83% | 02/07/2017 |
| ISHARES RUSSELL 2000 SMALL-CAP INDEX K Russell 2000 TR USD | 0.07 | -6.69% -6.77% | -0.04% -0.14% | 2.27% 2.19% | 7.33% 7.27% | 9.66% 9.64% | 7.73% 11.00% | 03/31/2011 |
| JANUS HENDERSON TRITON N Russell 2000 Growth TR USD | 0.66 | 2.06% 4.67% | 8.51% 13.37% | 8.77% 7.90% | 11.92% 10.36% | 13.51% 11.95% | 12.34% 9.76% | 05/31/2012 |
| JPMORGAN SMALL CAP VALUE R6 Russell 2000 Value TR USD | 0.76 | -16.82% -18.74% | -12.69% -13.92% | -4.68% -4.05% | 2.36% 3.71% | 7.03% 7.06% | 9.30% 11.83% | 02/22/2005 |
| LORD ABBETT ALPHA STRATEGY R6 Russell 2000 Growth TR USD | 1.19 | 1.08% 4.67% | 8.14% 13.37% | 5.84% 7.90% | 8.44% 10.36% | 9.88% 11.95% | 7.42% 9.76% | 06/30/2015 |
| MFS NEW DISCOVERY R6 Russell 2000 Growth TR USD | 0.96 | 17.42% 4.67% | 28.67% 13.37% | 19.40% 7.90% | 17.41% 10.36% | 13.62% 11.95% | 11.25% 9.76% | 06/01/2012 |
| PRINCIPAL SMALLCAP GROWTH I R-6 Russell 2000 Growth TR USD | 0.86 | 15.01% 4.67% | 24.63% 13.37% | 14.55% 7.90% | 14.99% 10.36% | 14.31% 11.95% | 7.62% 9.76% | 11/25/2014 |
| PRINCIPAL SMALLCAP R-6 Russell 2000 TR USD | 0.77 | -2.16% -6.77% | 4.14% -0.14% | 4.70% 2.19% | 7.49% 7.27% | 10.93% 9.64% | 8.22% 11.00% | 11/22/2016 |
| UNDISCOVERED MGRS BEHAVIORAL VALUE R6 Russell 2000 Value TR USD | 0.80 | -21.77% -18.74% | -15.89% -13.92% | -4.87% -4.05% | 1.94% 3.71% | 8.72% 7.06% | 10.05% 11.83% | 04/30/2013 |
| VANGUARD EXPLORER ADMIRAL Russell 2000 Growth TR USD | 0.34 | 5.77% 4.67% | 14.21% 13.37% | 12.23% 7.90% | 13.04% 10.36% | 12.98% 11.95% | 9.50% 9.76% | 11/12/2001 |
| VANGUARD SMALL CAP GROWTH INDEX ADMIRAL Russell 2000 Growth TR USD | 0.07 | 9.50% 4.67% | 17.98% 13.37% | 12.30% 7.90% | 12.86% 10.36% | 12.91% 11.95% | 9.19% 9.76% | 09/27/2011 |
| VANGUARD SMALL CAP INDEX ADM Russell 2000 TR USD | 0.05 | -4.40% -6.77% | 1.74% -0.14% | 4.55% 2.19% | 8.17% 7.27% | 10.72% 9.64% | 10.43% 11.00% | 11/13/2000 |
| VANGUARD SMALL CAP VALUE INDEX ADMIRAL Russell 2000 Value TR USD | 0.07 | -15.68% -18.74% | -11.15% -13.92% | -1.98% -4.05% | 4.09% 3.71% | 8.62% 7.06% | 7.36% 11.83% | 09/27/2011 |
| VANGUARD STRATEGIC SMALL-CAP EQUITY INV Russell 2000 TR USD | 0.26 | -13.60% -6.77% | -7.05% -0.14% | -1.72% 2.19% | 3.73% 7.27% | 9.29% 9.64% | 5.63% 11.00% | 04/24/2006 |
| SPECIALTY | | | | | | | | |
| 1290 MULTI-ALTERNATIVE STRATEGIES I Morningstar Mod Tgt Risk TR USD | 1.44 | -3.21% 0.97% | -1.76% 4.51% | 0.38% 5.46% | 1.58% 6.95% | NA 6.94% | 0.92% 6.29% | 07/06/2015 |
| ALGER DYNAMIC OPPORTUNITIES Z S&P 500 TR USD | 1.75 | 33.64% 2.77% | 37.08% 9.71% | 13.96% 10.42% | 11.65% 11.71% | 9.06% 13.01% | 8.74% 10.66% | 12/29/2010 |

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| FUND NAME | EXPENSE RATIO | YTD | 1 YR* | 3 YR* | 5 YR* | 10 YR* | SINCE INCEPTION* | FUND INCEPTION DATE |
|---|---------------|--------------------|--------------------|--------------------|--------------------|-------------------|------------------|---------------------|
| SPECIALTY | | | | | | | | |
| ALGER HEALTH SCIENCES Z S&P 1500 Health Care TR | 0.75 | 16.10% 1.76% | 28.50% 10.83% | 14.89% 10.34% | 15.62% 9.84% | 15.70% 15.07% | 12.80% 12.01% | 05/28/2015 |
| AMERICAN CENTURY REAL ESTATE R6 S&P United States REIT TR USD | 0.81 | -17.09% -19.20% | -19.48% -20.98% | 2.18% -0.26% | 3.38% 2.09% | 8.00% 6.99% | 9.62% 8.79% | 07/26/2013 |
| BLACKROCK HEALTH SCIENCES OPPS K S&P 1500 Health Care TR | 0.76 | 6.43% 1.76% | 15.97% 10.83% | 13.91% 10.34% | 12.05% 9.84% | 16.42% 15.07% | 15.03% 12.01% | 06/08/2016 |
| DFA COMMODITY STRATEGY INSTITUTIONAL Morningstar Lng-Only Cmdty TR USD | 0.31 | -9.68% -20.04% | -7.41% -15.49% | -3.98% -5.22% | -1.85% -3.82% | NA -5.67% | -5.69% 3.92% | 11/09/2010 |
| DFA GLOBAL REAL ESTATE SECURITIES I S&P Global REIT TR USD | 0.24 | -18.83% -21.05% | -19.28% -22.02% | 0.81% -0.79% | 2.60% 1.58% | 6.34% 5.94% | 4.22% 7.94% | 06/04/2008 |
| DFA REAL ESTATE SECURITIES I S&P United States REIT TR USD | 0.18 | -15.34% -19.20% | -16.27% -20.98% | 2.59% -0.26% | 4.09% 2.09% | 8.07% 6.99% | 9.21% 8.79% | 01/05/1993 |
| DOUBLELINE FLEXIBLE INCOME R6 ICE BofA USD 3M Dep OR CM TR USD | 0.69 | -0.49% 1.05% | 0.64% 1.37% | 2.34% 1.97% | 3.23% 1.50% | NA 0.90% | 3.07% 2.82% | 07/31/2019 |
| FIDELITY ADVISOR ENERGY Z S&P 1500 Energy TR | 0.66 | -50.09% -50.58% | -45.47% -46.40% | -23.19% -22.25% | -14.17% -13.29% | -6.31% -4.87% | 5.90% 5.53% | 10/02/2018 |
| FIDELITY ADVISOR MATERIALS Z S&P North American Natural Resources TR | 0.63 | 3.78% -33.47% | 8.70% -27.60% | -2.99% -12.80% | 3.92% -6.29% | 5.64% -3.30% | 8.96% 4.16% | 10/02/2018 |
| FIDELITY REAL ESTATE INDEX S&P United States REIT TR USD | 0.07 | -23.40% -19.20% | -25.12% -20.98% | -2.37% -0.26% | 0.28% 2.09% | NA 6.99% | 5.86% 8.79% | 09/08/2011 |
| FRANKLIN GOLD AND PRECIOUS METALS R6 MSCI World/Metals & Mining NR USD | 0.58 | 29.70% 2.26% | 44.49% 11.62% | 19.45% 5.74% | 18.26% 13.32% | -4.22% -2.49% | 5.30% 3.95% | 05/01/2013 |
| FRANKLIN MUTUAL FINANCIAL SERVICES R6 S&P 1500 Financials TR | 0.98 | -27.63% -20.96% | -22.42% -14.94% | -9.68% -1.70% | -1.55% 6.18% | 4.86% 9.40% | 6.78% 8.19% | 05/01/2013 |
| FRANKLIN UTILITIES R6 S&P 1500 Utilities TR | 0.50 | -3.86% -2.97% | -2.19% -1.65% | 6.72% 7.03% | 10.11% 10.82% | 10.73% 11.11% | 9.80% 9.28% | 05/01/2013 |
| INVESCO ENERGY R6 S&P 1500 Energy TR | 0.96 | -50.71% -50.58% | -44.84% -46.40% | -25.80% -22.25% | -17.92% -13.29% | -10.43% -4.87% | 3.99% 5.53% | 04/04/2017 |
| INVESCO GLOBAL REAL ESTATE R6 S&P Global REIT TR USD | 0.82 | -21.56% -21.05% | -20.88% -22.02% | -1.92% -0.79% | 0.66% 1.58% | 4.11% 5.94% | 4.56% 7.94% | 09/24/2012 |
| INVESCO OPPENHEIMER FUNDMNTL ALTRNTVS R6 Morningstar Mod Tgt Risk TR USD | 1.24 | -1.16% 0.97% | 1.41% 4.51% | 1.36% 5.46% | 1.31% 6.95% | 2.45% 6.94% | 7.47% 6.29% | 02/28/2013 |

Equitable Financial Retirement Gateway® Fund Performance as of 10/30/2020 (con't)

*Average Annual Total Returns

| FUND NAME | EXPENSE RATIO | YTD | 1 YR* | 3 YR* | 5 YR* | 10 YR* | SINCE INCEPTION* | FUND INCEPTION DATE |
|---|---------------|--------------------|--------------------|--------------------|--------------------|------------------|------------------|---------------------|
| SPECIALTY | | | | | | | | |
| INVESCO OPPENHEIMER GOLD & SPC MINRLS R6 MSCI World/Metals & Mining NR USD | 0.74 | 33.63% 2.26% | 45.19% 11.62% | 21.92% 5.74% | 22.93% 13.32% | -2.36% -2.49% | 6.82% 3.95% | 10/26/2012 |
| INVESCO REAL ESTATE R6 S&P United States REIT TR USD | 0.79 | -16.92% -19.20% | -17.60% -20.98% | 1.22% -0.26% | 3.30% 2.09% | 7.09% 6.99% | 9.14% 8.79% | 09/24/2012 |
| ISHARES DEVELOPED REAL ESTATE INDEX K S&P Global REIT TR USD | 0.15 | -21.66% -21.05% | -22.15% -22.02% | -1.68% -0.79% | 0.85% 1.58% | NA 5.94% | 0.82% 7.94% | 08/13/2015 |
| JPMORGAN OPPORTUNISTIC EQUITY L/S R6 S&P 500 TR USD | 1.83 | 15.66% 2.77% | 18.96% 9.71% | 5.82% 10.42% | 6.22% 11.71% | NA 13.01% | 7.72% 10.66% | 08/29/2014 |
| LORD ABBETT CONVERTIBLE R6 ICE BofA US ConvT Bonds TR USD | 0.83 | 35.95% 26.30% | 43.83% 34.38% | 18.16% 16.01% | 15.96% 14.74% | 11.12% 12.27% | 8.90% 10.26% | 06/30/2015 |
| MFS TECHNOLOGY R6 Morningstar US Technology TR USD | 0.84 | 27.44% 23.98% | 36.46% 36.43% | 21.22% 21.89% | 21.67% 22.53% | 18.27% 18.10% | 10.41% 12.81% | 01/02/2013 |
| MFS UTILITIES R6 S&P 1500 Utilities TR | 0.67 | -3.05% -2.97% | -1.36% -1.65% | 6.93% 7.03% | 8.19% 10.82% | 8.70% 11.11% | 10.65% 9.28% | 06/01/2012 |
| PGIM GLOBAL REAL ESTATE R6 S&P Global REIT TR USD | 0.79 | -15.29% -21.05% | -16.14% -22.02% | 1.67% -0.79% | 2.38% 1.58% | 5.27% 5.94% | 7.65% 7.94% | 08/23/2013 |
| PGIM JENNISON NATURAL RESOURCES R6 S&P North American Natural Resources TR | 0.86 | -14.54% -33.47% | -5.71% -27.60% | -7.71% -12.80% | -2.33% -6.29% | -5.13% -3.30% | 6.46% 4.16% | 12/27/2010 |
| PRINCIPAL GLOBAL REAL ESTATE SEC R-6 S&P Global REIT TR USD | 0.87 | -16.44% -21.05% | -17.06% -22.02% | 1.56% -0.79% | 2.84% 1.58% | 6.29% 5.94% | 3.14% 7.94% | 11/25/2014 |
| PRINCIPAL REAL ESTATE SECURITIES FD R-6 S&P United States REIT TR USD | 0.81 | -13.68% -19.20% | -15.18% -20.98% | 3.79% -0.26% | 4.89% 2.09% | 8.81% 6.99% | 10.26% 8.79% | 11/22/2016 |
| PRINCIPAL SPEC PREFER AND CAP SEC INC R6 ICE BofA Fxd Rate Pref TR USD | 0.71 | 1.47% 2.74% | 2.97% 4.03% | 4.27% 5.03% | 5.41% 5.78% | 6.44% 6.37% | 6.13% 6.28% | 01/03/2017 |
| TROWEPRIE FINANCIAL SRVC I S&P 1500 Financials TR | 0.74 | -17.61% -20.96% | -12.87% -14.94% | -0.17% -1.70% | 5.56% 6.18% | 9.11% 9.40% | 8.41% 8.19% | 11/29/2016 |
| TROWEPRIE SCIENCE&TECH I Morningstar US Technology TR USD | 0.66 | 22.92% 23.98% | 32.75% 36.43% | 20.04% 21.89% | 21.39% 22.53% | 17.43% 18.10% | 11.90% 12.81% | 03/23/2016 |
| VANGUARD ENERGY ADMIRAL S&P 1500 Energy TR | 0.25 | -42.26% -50.58% | -38.19% -46.40% | -16.98% -22.25% | -7.73% -13.29% | -3.78% -4.87% | 8.03% 5.53% | 11/12/2001 |
| VANGUARD ENERGY INDEX ADMIRAL S&P 1500 Energy TR | 0.10 | -50.43% -50.58% | -46.24% -46.40% | -22.44% -22.25% | -13.47% -13.29% | -5.18% -4.87% | 0.62% 5.53% | 10/07/2004 |

Equitable Financial Retirement Gateway® Fund Performance as of 10/30/2020 (con't)

*Average Annual Total Returns

| FUND NAME | EXPENSE RATIO | YTD | 1 YR* | 3 YR* | 5 YR* | 10 YR* | SINCE INCEPTION* | FUND INCEPTION DATE |
|---|---------------|--------------------|--------------------|------------------|------------------|------------------|------------------|---------------------|
| SPECIALTY | | | | | | | | |
| VANGUARD FINANCIALS INDEX ADM S&P 1500 Financials TR | 0.10 | -21.23% -20.96% | -15.34% -14.94% | -1.99% -1.70% | 5.99% 6.18% | 9.15% 9.40% | 3.09% 8.19% | 02/04/2004 |
| VANGUARD HEALTH CARE ADM S&P 1500 Health Care TR | 0.27 | 2.49% 1.76% | 12.15% 10.83% | 9.28% 10.34% | 7.38% 9.84% | 14.23% 15.07% | 15.90% 12.01% | 11/12/2001 |
| VANGUARD INFORMATION TECHNOLOGY IDX ADM Morningstar US Technology TR USD | 0.10 | 22.59% 23.98% | 34.72% 36.43% | 23.64% 21.89% | 23.46% 22.53% | 18.95% 18.10% | 12.13% 12.81% | 03/25/2004 |
| VANGUARD MATERIALS INDEX ADMIRAL S&P North American Natural Resources TR | 0.10 | 2.09% -33.47% | 8.58% -27.60% | 2.36% -12.80% | 8.54% -6.29% | 8.22% -3.30% | 8.23% 4.16% | 02/11/2004 |
| VANGUARD UTILITIES INDEX ADM S&P 1500 Utilities TR | 0.10 | -3.20% -2.97% | -2.09% -1.65% | 6.92% 7.03% | 10.80% 10.82% | 10.97% 11.11% | 9.75% 9.28% | 04/28/2004 |

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 10/31/20 is 0.00% and as of 09/30/20 is 0.00%. 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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