



Equitable Financial Retirement Gateway® Fund Performance as of 11/30/2023

*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	0.84	5.96% 6.21%	5.23% 4.49%	2.93% -0.19%	6.63% 4.25%	NA 4.10%	6.53% 5.25%	03/07/2016
AMER CENTURY ONE CHOICE IN RETIREMENT R6 Morningstar Lifetime Mod Incm TR USD	0.40	7.13% 6.16%	4.82% 4.46%	1.41% 0.78%	4.94% 4.22%	4.66% 3.82%	5.41% 5.43%	07/31/2013
AMERICAN CENTURY ONE CHOICE 2025 R6 Morningstar Lifetime Mod 2025 TR USD	0.42	7.38% 6.83%	4.92% 4.38%	1.48% -0.11%	5.24% 4.88%	5.10% 5.01%	6.15% 6.18%	07/31/2013
AMERICAN CENTURY ONE CHOICE 2030 R6 Morningstar Lifetime Mod 2030 TR USD	0.44	7.96% 7.66%	5.24% 4.94%	1.57% 0.61%	5.62% 5.38%	5.46% 5.54%	5.49% 6.47%	07/31/2013
AMERICAN CENTURY ONE CHOICE 2035 R6 Morningstar Lifetime Mod 2035 TR USD	0.47	8.42% 8.84%	5.45% 5.83%	1.67% 1.81%	5.99% 6.05%	5.84% 6.10%	6.77% 6.77%	07/31/2013
AMERICAN CENTURY ONE CHOICE 2040 R6 Morningstar Lifetime Mod 2040 TR USD	0.49	9.00% 10.09%	5.81% 6.79%	1.88% 3.01%	6.40% 6.71%	6.25% 6.54%	6.16% 7.01%	07/31/2013
AMERICAN CENTURY ONE CHOICE 2045 R6 Morningstar Lifetime Mod 2045 TR USD	0.52	9.43% 10.96%	6.07% 7.47%	2.09% 3.81%	6.83% 7.14%	6.67% 6.77%	7.37% 7.14%	07/31/2013
AMERICAN CENTURY ONE CHOICE 2050 R6 Morningstar Lifetime Mod 2050 TR USD	0.54	9.98% 11.32%	6.42% 7.77%	2.51% 4.10%	7.37% 7.29%	7.04% 6.81%	6.58% 7.18%	07/31/2013

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 R6 Morningstar Lifetime Mod 2055 TR USD	0.54	10.47% 11.33%	6.71% 7.80%	2.77% 4.09%	7.62% 7.27%	7.24% 6.74%	8.02% 7.14%	07/31/2013
AMERICAN CENTURY ONE CHOICE 2060 R6 Morningstar Lifetime Mod 2060 TR USD	0.54	10.84% 11.25%	6.91% 7.77%	2.97% 4.01%	7.81% 7.20%	NA 6.66%	8.39% 6.53%	09/30/2015
AMERICAN CENTURY ONE CHOICE 2065 R6 Morningstar Lifetime Mod 2060 TR USD	0.54	10.99% 11.25%	7.07% 7.77%	3.09% 4.01%	NA 7.20%	NA 6.66%	5.87% 6.53%	09/23/2020
AMERICAN FUNDS 2010 TRGT DATE RETIRE R6 Morningstar Lifetime Mod 2010 TR USD	0.28	4.62% 6.18%	3.14% 4.35%	1.92% 0.26%	4.80% 4.39%	4.80% 4.16%	4.72% 5.71%	07/13/2009
AMERICAN FUNDS 2015 TRGT DATE RETIRE R6 Morningstar Lifetime Mod 2015 TR USD	0.30	5.40% 6.15%	3.70% 4.12%	2.13% -0.21%	5.16% 4.42%	5.10% 4.34%	5.01% 5.82%	07/13/2009
AMERICAN FUNDS 2020 TRGT DATE RETIRE R6 Morningstar Lifetime Mod 2020 TR USD	0.30	5.97% 6.37%	4.12% 4.13%	2.18% -0.35%	5.41% 4.58%	5.49% 4.61%	5.29% 5.97%	07/13/2009
AMERICAN FUNDS 2025 TRGT DATE RETIRE R6 Morningstar Lifetime Mod 2025 TR USD	0.32	7.32% 6.83%	5.16% 4.38%	2.34% -0.11%	6.18% 4.88%	6.16% 5.01%	5.94% 6.18%	07/13/2009
AMERICAN FUNDS 2030 TRGT DATE RETIRE R6 Morningstar Lifetime Mod 2030 TR USD	0.33	9.39% 7.66%	6.65% 4.94%	2.99% 0.61%	6.97% 5.38%	6.97% 5.54%	6.56% 6.47%	07/13/2009
AMERICAN FUNDS 2035 TRGT DATE RETIRE R6 Morningstar Lifetime Mod 2035 TR USD	0.35	11.39% 8.84%	8.12% 5.83%	3.91% 1.81%	8.14% 6.05%	7.85% 6.10%	7.07% 6.77%	07/13/2009
AMERICAN FUNDS 2040 TRGT DATE RETIRE R6 Morningstar Lifetime Mod 2040 TR USD	0.36	13.37% 10.09%	9.49% 6.79%	4.47% 3.01%	8.76% 6.71%	8.25% 6.54%	7.34% 7.01%	07/27/2009
AMERICAN FUNDS 2045 TRGT DATE RETIRE R6 Morningstar Lifetime Mod 2045 TR USD	0.37	13.92% 10.96%	9.77% 7.47%	4.51% 3.81%	8.86% 7.14%	8.37% 6.77%	7.41% 7.14%	07/13/2009
AMERICAN FUNDS 2050 TRGT DATE RETIRE R6 Morningstar Lifetime Mod 2050 TR USD	0.38	14.50% 11.32%	10.28% 7.77%	4.43% 4.10%	8.88% 7.29%	8.41% 6.81%	7.43% 7.18%	07/13/2009
AMERICAN FUNDS 2055 TRGT DATE RETIRE R6 Morningstar Lifetime Mod 2055 TR USD	0.38	15.02% 11.33%	10.71% 7.80%	4.33% 4.09%	8.80% 7.27%	8.37% 6.74%	9.85% 7.14%	02/01/2010
AMERICAN FUNDS 2060 TRGT DATE RETIRE R6 Morningstar Lifetime Mod 2060 TR USD	0.38	15.12% 11.25%	10.76% 7.77%	4.28% 4.01%	8.77% 7.20%	NA 6.66%	8.28% 6.53%	03/27/2015
AMERICAN FUNDS 2065 TARGET DATE RETIR R6 Morningstar Lifetime Mod 2060 TR USD	0.38	15.11% 11.25%	10.83% 7.77%	4.31% 4.01%	NA 7.20%	NA 6.66%	13.56% 6.53%	03/27/2020
AMERICAN FUNDS AMERICAN BALANCED R6 Morningstar Mod Tgt Risk TR USD	0.25	9.28% 7.86%	6.28% 5.56%	4.69% 1.44%	7.29% 5.58%	7.56% 5.31%	10.29% 6.02%	05/01/2009

Equitable Financial Retirement Gateway® Fund Performance as of 11/30/2023 (con't)

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FUND NAME	EXPENSE RATIO	YTD	1 YR*	3 YR*	5 YR*	10 YR*	SINCE INCEPTION*	FUND INCEPTION DATE
ASSET ALLOCATION								
AMERICAN FUNDS CONSERVATIV GR AND INC R6 Momingstar Mod Con Tgt Risk TR USD	0.30	5.22% 6.21%	3.67% 4.49%	3.72% -0.19%	5.36% 4.25%	5.43% 4.10%	6.42% 5.25%	05/18/2012
AMERICAN FUNDS GLOBAL BALANCED R6 Momingstar Gbl Allocation TR USD	0.48	8.73% 10.25%	7.26% 7.80%	1.84% 1.09%	5.41% 5.39%	4.61% 5.01%	5.65% 6.73%	02/01/2011
AMERICAN FUNDS GROWTH AND INC PORT R6 Momingstar Mod Agg Tgt Risk TR USD	0.34	13.09% 10.05%	9.77% 7.08%	4.98% 3.31%	8.55% 6.97%	7.77% 6.52%	9.40% 6.61%	05/18/2012
AMERICAN FUNDS GROWTH PORTFOLIO R6 Momingstar Agg Tgt Risk TR USD	0.38	21.33% 11.90%	15.24% 8.32%	3.84% 4.89%	9.54% 7.92%	9.08% 7.42%	11.41% 6.92%	05/18/2012
AMERICAN FUNDS INCOME FUND OF AMER R6 Momingstar Mod Agg Tgt Risk TR USD	0.27	2.72% 10.05%	0.86% 7.08%	5.24% 3.31%	6.38% 6.97%	6.44% 6.52%	10.43% 6.61%	05/01/2009
AMERICAN FUNDS MODERATE GRWTH AND INC R6 Momingstar Mod Tgt Risk TR USD	0.34	8.84% 7.86%	6.19% 5.56%	3.61% 1.44%	7.18% 5.58%	6.69% 5.31%	8.21% 6.02%	05/18/2012
COLUMBIA BALANCED I3 Momingstar Mod Tgt Risk TR USD	0.59	16.55% 7.86%	12.05% 5.56%	4.81% 1.44%	8.93% 5.58%	7.92% 5.31%	8.32% 6.02%	11/08/2012
DFA GLOBAL ALLOCATION 25/75 I Momingstar Con Tgt Risk TR USD	0.25	6.52% 3.58%	5.09% 2.63%	1.65% -2.31%	3.69% 2.33%	3.21% 2.44%	4.08% 4.30%	12/24/2003
FIDELITY ADVISOR BALANCED Z Momingstar Mod Tgt Risk TR USD	0.45	16.90% 7.86%	11.95% 5.56%	5.60% 1.44%	10.13% 5.58%	8.85% 5.31%	8.05% 6.02%	08/13/2013
FIDELITY FOUR-IN-ONE INDEX Momingstar Mod Agg Tgt Risk TR USD	0.11	13.23% 10.05%	8.75% 7.08%	4.14% 3.31%	8.10% 6.97%	7.58% 6.52%	5.89% 6.61%	06/29/1999
FRANKLIN COREFOLIO ALLOCATION R6 Momingstar Agg Tgt Risk TR USD	0.70	19.35% 11.90%	13.68% 8.32%	4.86% 4.89%	8.52% 7.92%	8.00% 7.42%	7.96% 6.92%	08/01/2017
FRANKLIN INCOME R6 Momingstar Mod Tgt Risk TR USD	0.41	4.11% 7.86%	2.58% 5.56%	6.27% 1.44%	6.00% 5.58%	5.15% 5.31%	9.80% 6.02%	05/01/2013
FRANKLIN MUTUAL SHARES R6 Momingstar Agg Tgt Risk TR USD	0.68	8.00% 11.90%	4.25% 8.32%	7.99% 4.89%	5.35% 7.92%	5.52% 7.42%	12.09% 6.92%	05/01/2013
INVESCO BALANCED-RISK ALLC R6 Momingstar Mod Agg Tgt Risk TR USD	1.04	3.30% 10.05%	-0.34% 7.08%	-0.01% 3.31%	3.69% 6.97%	3.43% 6.52%	5.64% 6.61%	09/24/2012
INVESCO EQUITY AND INCOME R6 Momingstar Mod Agg Tgt Risk TR USD	0.42	5.37% 10.05%	1.85% 7.08%	6.13% 3.31%	7.26% 6.97%	6.95% 6.52%	9.93% 6.61%	09/24/2012
INVESCO MULTI ASSET INCOME R6 Momingstar Mod Con Tgt Risk TR USD	0.56	7.32% 6.21%	5.43% 4.49%	-1.30% -0.19%	0.89% 4.25%	3.19% 4.10%	3.63% 5.25%	09/24/2012

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ASSET ALLOCATION								
JOHN HANCOCK MULTIMGR LIFESTYLE AGGRES R6 Momingstar Agg Tgt Risk TR USD	1.04	11.49% 11.90%	6.53% 8.32%	3.78% 4.89%	7.92% 7.92%	7.21% 7.42%	6.82% 6.92%	09/01/2011
JOHN HANCOCK MULTIMGR LIFESTYLE BALNCD R6 Momingstar Mod Tgt Risk TR USD	0.93	8.53% 7.86%	5.34% 5.56%	1.77% 1.44%	5.91% 5.58%	5.39% 5.31%	5.88% 6.02%	09/01/2011
JOHN HANCOCK MULTIMGR LIFESTYLE CONSV R6 Momingstar Con Tgt Risk TR USD	0.83	5.42% 3.58%	4.37% 2.63%	-0.60% -2.31%	3.26% 2.33%	2.99% 2.44%	4.33% 4.30%	09/01/2011
JOHN HANCOCK MULTIMGR LIFESTYLE GRWTH R6 Momingstar Mod Agg Tgt Risk TR USD	0.98	10.28% 10.05%	6.19% 7.08%	2.96% 3.31%	7.07% 6.97%	6.41% 6.52%	6.48% 6.61%	09/01/2011
JOHN HANCOCK MULTIMGR LIFESTYLE MODER R6 Momingstar Mod Con Tgt Risk TR USD	0.87	7.12% 6.21%	4.93% 4.49%	0.75% -0.19%	4.69% 4.25%	4.24% 4.10%	5.18% 5.25%	09/01/2011
JPMORGAN INVESTOR GROWTH R6 Momingstar Agg Tgt Risk TR USD	0.50	13.77% 11.90%	8.88% 8.32%	5.97% 4.89%	9.73% 7.92%	8.65% 7.42%	7.95% 6.92%	07/31/2017
LORD ABBETT MULTI-ASSET INCOME R6 Momingstar Mod Tgt Risk TR USD	0.80	5.36% 7.86%	3.45% 5.56%	0.36% 1.44%	4.39% 5.58%	4.00% 5.31%	5.24% 6.02%	06/30/2015
MEEDER BALANCED INSTITUTIONAL Momingstar Mod Agg Tgt Risk TR USD	1.16	7.51% 10.05%	5.58% 7.08%	4.11% 3.31%	5.02% 6.97%	4.90% 6.52%	4.31% 6.61%	10/31/2016
MEEDER MUIRFIELD INSTITUTIONAL Momingstar Mod Agg Tgt Risk TR USD	1.03	8.51% 10.05%	6.19% 7.08%	6.76% 3.31%	6.21% 6.97%	6.42% 6.52%	7.20% 6.61%	10/31/2016
MFS TOTAL RETURN R6 Momingstar Mod Tgt Risk TR USD	0.39	5.37% 7.86%	2.58% 5.56%	3.81% 1.44%	6.63% 5.58%	6.37% 5.31%	9.37% 6.02%	06/01/2012
PUTNAM DYNAMIC ASSET ALLOCATION BAL R6 Momingstar Mod Tgt Risk TR USD	0.61	12.67% 7.86%	9.16% 5.56%	3.76% 1.44%	6.38% 5.58%	6.42% 5.31%	7.74% 6.02%	07/02/2012
PUTNAM DYNAMIC ASSET ALLOCATION CNSRV R6 Momingstar Con Tgt Risk TR USD	0.64	7.10% 3.58%	5.37% 2.63%	-0.36% -2.31%	3.35% 2.33%	3.89% 2.44%	4.67% 4.30%	07/02/2012
PUTNAM DYNAMIC ASSET ALLOCATION GR R6 Momingstar Mod Agg Tgt Risk TR USD	0.69	15.69% 10.05%	11.14% 7.08%	5.52% 3.31%	7.82% 6.97%	7.55% 6.52%	7.74% 6.61%	07/02/2012
T. ROWE PRICE RETIREMENT I 2005 I Momingstar Lifetime Mod 2010 TR USD	0.34	7.95% 6.18%	5.51% 4.35%	1.16% 0.26%	4.91% 4.39%	NA 4.16%	5.27% 5.71%	09/29/2015
T. ROWE PRICE RETIREMENT I 2010 I Momingstar Lifetime Mod 2010 TR USD	0.34	8.30% 6.18%	5.77% 4.35%	1.43% 0.26%	5.26% 4.39%	NA 4.16%	5.74% 5.71%	09/29/2015
T. ROWE PRICE RETIREMENT I 2015 I Momingstar Lifetime Mod 2015 TR USD	0.35	8.69% 6.15%	5.98% 4.12%	1.73% -0.21%	5.65% 4.42%	NA 4.34%	6.29% 5.82%	09/29/2015

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ASSET ALLOCATION								
T. ROWE PRICE RETIREMENT I 2020 I Momingstar Lifetime Mod 2020 TR USD	0.37	9.17% 6.37%	6.34% 4.13%	2.10% -0.35%	6.12% 4.58%	NA 4.61%	6.98% 5.97%	09/29/2015
T. ROWE PRICE RETIREMENT I 2025 I Momingstar Lifetime Mod 2025 TR USD	0.38	10.02% 6.83%	6.83% 4.38%	2.52% -0.11%	6.69% 4.88%	NA 5.01%	7.65% 6.18%	09/29/2015
T. ROWE PRICE RETIREMENT I 2030 I Momingstar Lifetime Mod 2030 TR USD	0.40	11.38% 7.66%	7.59% 4.94%	3.02% 0.61%	7.27% 5.38%	NA 5.54%	8.30% 6.47%	09/29/2015
T. ROWE PRICE RETIREMENT I 2035 I Momingstar Lifetime Mod 2035 TR USD	0.42	12.77% 8.84%	8.49% 5.83%	3.58% 1.81%	7.86% 6.05%	NA 6.10%	8.88% 6.77%	09/29/2015
T. ROWE PRICE RETIREMENT I 2040 I Momingstar Lifetime Mod 2040 TR USD	0.43	14.01% 10.09%	9.26% 6.79%	4.09% 3.01%	8.38% 6.71%	NA 6.54%	9.38% 7.01%	09/29/2015
T. ROWE PRICE RETIREMENT I 2045 I Momingstar Lifetime Mod 2045 TR USD	0.44	14.73% 10.96%	9.73% 7.47%	4.51% 3.81%	8.74% 7.14%	NA 6.77%	9.66% 7.14%	09/29/2015
T. ROWE PRICE RETIREMENT I 2050 I Momingstar Lifetime Mod 2050 TR USD	0.45	15.02% 11.32%	9.96% 7.77%	4.59% 4.10%	8.80% 7.29%	NA 6.81%	9.69% 7.18%	09/29/2015
T. ROWE PRICE RETIREMENT I 2055 I Momingstar Lifetime Mod 2055 TR USD	0.46	15.03% 11.33%	9.98% 7.80%	4.57% 4.09%	8.78% 7.27%	NA 6.74%	9.68% 7.14%	09/29/2015
T. ROWE PRICE RETIREMENT I 2060 I Momingstar Lifetime Mod 2060 TR USD	0.46	14.98% 11.25%	9.93% 7.77%	4.57% 4.01%	8.79% 7.20%	NA 6.66%	9.65% 6.53%	09/29/2015
TEMPLETON GLOBAL BALANCED R6 Momingstar Gbl Allocation TR USD	0.82	7.60% 10.25%	7.54% 7.80%	-1.58% 1.09%	-1.18% 5.39%	0.74% 5.01%	4.14% 6.73%	05/01/2013
VANGUARD LIFESTRATEGY CNSRV GR INV Momingstar Mod Con Tgt Risk TR USD	0.12	7.94% 6.21%	5.15% 4.49%	-0.21% -0.19%	4.23% 4.25%	4.39% 4.10%	6.28% 5.25%	09/30/1994
VANGUARD LIFESTRATEGY GROWTH INV Momingstar Mod Agg Tgt Risk TR USD	0.14	13.03% 10.05%	8.72% 7.08%	3.69% 3.31%	7.52% 6.97%	7.03% 6.52%	7.83% 6.61%	09/30/1994
VANGUARD LIFESTRATEGY INCOME INV Momingstar Con Tgt Risk TR USD	0.11	5.32% 3.58%	3.29% 2.63%	-2.21% -2.31%	2.44% 2.33%	2.95% 2.44%	5.41% 4.30%	09/30/1994
VANGUARD LIFESTRATEGY MODERATE GR INV Momingstar Mod Tgt Risk TR USD	0.13	10.46% 7.86%	6.91% 5.56%	1.74% 1.44%	5.89% 5.58%	5.74% 5.31%	7.17% 6.02%	09/30/1994
VANGUARD TARGET RETIREMENT 2020 INV Momingstar Lifetime Mod 2020 TR USD	0.08	8.24% 6.37%	5.47% 4.13%	1.03% -0.35%	5.07% 4.58%	5.23% 4.61%	5.71% 5.97%	06/07/2006
VANGUARD TARGET RETIREMENT 2025 INV Momingstar Lifetime Mod 2025 TR USD	0.08	9.77% 6.83%	6.47% 4.38%	1.59% -0.11%	5.77% 4.88%	5.79% 5.01%	6.33% 6.18%	10/27/2003

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ASSET ALLOCATION								
VANGUARD TARGET RETIREMENT 2030 INV Morningstar Lifetime Mod 2030 TR USD	0.08	10.90% 7.66%	7.24% 4.94%	2.27% 0.61%	6.35% 5.38%	6.27% 5.54%	6.32% 6.47%	06/07/2006
VANGUARD TARGET RETIREMENT 2035 INV Morningstar Lifetime Mod 2035 TR USD	0.08	11.89% 8.84%	7.91% 5.83%	3.03% 1.81%	6.97% 6.05%	6.75% 6.10%	7.11% 6.77%	10/27/2003
VANGUARD TARGET RETIREMENT 2040 INV Morningstar Lifetime Mod 2040 TR USD	0.08	12.88% 10.09%	8.69% 6.79%	3.79% 3.01%	7.59% 6.71%	7.22% 6.54%	6.97% 7.01%	06/07/2006
VANGUARD TARGET RETIREMENT 2045 INV Morningstar Lifetime Mod 2045 TR USD	0.08	13.85% 10.96%	9.35% 7.47%	4.53% 3.81%	8.21% 7.14%	7.59% 6.77%	7.75% 7.14%	10/27/2003
VANGUARD TARGET RETIREMENT 2050 INV Morningstar Lifetime Mod 2050 TR USD	0.08	14.39% 11.32%	9.75% 7.77%	4.74% 4.10%	8.35% 7.29%	7.66% 6.81%	7.25% 7.18%	06/07/2006
VANGUARD TARGET RETIREMENT 2055 INV Morningstar Lifetime Mod 2055 TR USD	0.08	14.39% 11.33%	9.77% 7.80%	4.74% 4.09%	8.35% 7.27%	7.65% 6.74%	9.43% 7.14%	08/18/2010
VANGUARD TARGET RETIREMENT 2060 INV Morningstar Lifetime Mod 2060 TR USD	0.08	14.42% 11.25%	9.78% 7.77%	4.75% 4.01%	8.35% 7.20%	7.65% 6.66%	9.13% 6.53%	01/19/2012
VANGUARD TARGET RETIREMENT 2065 INV Morningstar Lifetime Mod 2060 TR USD	0.08	14.39% 11.25%	9.76% 7.77%	4.76% 4.01%	8.34% 7.20%	NA 6.66%	7.72% 6.53%	07/12/2017
VANGUARD TARGET RETIREMENT 2070 INV Morningstar Lifetime Mod 2060 TR USD	0.08	14.44% 11.25%	9.78% 7.77%	NA 4.01%	NA 7.20%	NA 6.66%	10.72% 6.53%	06/28/2022
VANGUARD TARGET RETIREMENT INCOME INV Morningstar Lifetime Mod Incm TR USD	0.08	6.82% 6.16%	4.54% 4.46%	-0.07% 0.78%	3.80% 4.22%	3.74% 3.82%	4.70% 5.43%	10/27/2003
BONDS								
1290 DIVERSIFIED BOND I Bloomberg US Universal TR USD	0.50	-2.85% 2.29%	-2.26% 1.94%	-5.22% -4.05%	2.02% 1.00%	NA 1.66%	1.91% 5.27%	07/06/2015
AB GLOBAL BOND Z Bloomberg Global Aggregate TR Hdg USD	0.51	3.45% 3.83%	2.73% 2.60%	-3.04% -3.03%	0.65% 1.05%	1.91% 2.04%	5.91% 5.18%	10/15/2013
AB INTERMEDIATE BOND Z Bloomberg US Universal TR USD	0.52	2.09% 2.29%	2.28% 1.94%	-4.33% -4.05%	0.50% 1.00%	1.58% 1.66%	3.67% 5.27%	04/25/2014
AMERICAN CENTURY INFLATION-ADJUST BND R6 Bloomberg US Treasury US TIPS TR USD	0.26	0.70% 1.17%	-0.42% 0.14%	-1.56% -1.49%	2.51% 2.72%	1.66% 2.00%	4.11% 4.60%	07/28/2017
AMERICAN CENTURY SHDUR INFL PROT BD R6 Bloomberg US Treasury US TIPS TR USD	0.38	2.74% 1.17%	2.42% 0.14%	2.18% -1.49%	3.12% 2.72%	1.82% 2.00%	3.00% 4.60%	07/26/2013
AMERICAN FUNDS CAPITAL WORLD BOND R6 Bloomberg Global Aggregate TR USD	0.48	1.64% 1.50%	1.70% 2.05%	-6.52% -6.37%	-0.44% -0.73%	0.26% -0.09%	5.04% 4.61%	05/01/2009

Equitable Financial Retirement Gateway® Fund Performance as of 11/30/2023 (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								
BLACKROCK INFLATION PROTECTED BOND K Bloomberg US Treasury US TIPS TR USD	0.51	1.35% 1.17%	0.22% 0.14%	-1.30% -1.49%	2.94% 2.72%	1.88% 2.00%	3.71% 4.60%	06/28/2004
BLACKROCK STRATEGIC INCOME OPPORTUNITI K ICE BofA USD 3M Dep OR CM TR USD	0.62	4.23% 4.63%	4.38% 4.98%	0.25% 1.99%	2.89% 1.97%	2.65% 1.39%	3.63% 2.73%	03/28/2016
DFA FIVE-YEAR GLOBAL FIXED-INCOME I Bloomberg Global Aggregate TR Hdg USD	0.20	4.53% 3.83%	4.46% 2.60%	-1.14% -3.03%	0.52% 1.05%	1.08% 2.04%	4.40% 5.18%	11/06/1990
DFA GLBL SUSTAINABILITY FIXD INCOM INSTL Bloomberg Global Aggregate TR Hdg USD	0.23	5.65% 3.83%	3.94% 2.60%	-4.44% -3.03%	0.80% 1.05%	NA 2.04%	0.81% 5.18%	11/06/2018
DFA INFLATION-PROTECTED SECURITIES I Bloomberg US Treasury US TIPS TR USD	0.11	1.38% 1.17%	0.20% 0.14%	-1.63% -1.49%	2.73% 2.72%	1.97% 2.00%	3.47% 4.60%	09/18/2006
DFA INTERMEDIATE GOVT FIXED-INCOME I Bloomberg US Government TR USD	0.11	1.19% 0.73%	0.12% 0.22%	-5.24% -4.86%	0.35% 0.33%	0.96% 0.85%	5.00% 6.23%	10/19/1990
DFA INVESTMENT GRADE I Bloomberg US Agg Bond TR USD	0.19	3.39% 1.64%	2.86% 1.18%	-4.03% -4.47%	1.46% 0.71%	1.81% 1.37%	2.31% 6.54%	03/07/2011
DFA ONE-YEAR FIXED-INCOME I Bloomberg Govt/Corp 1 Yr Duration TR USD	0.12	4.55% 3.36%	4.94% 3.61%	1.03% 0.00%	1.30% 1.23%	1.03% 0.98%	4.13% 2.37%	07/25/1983
DFA SHORT-TERM EXTENDED QUALITY I Bloomberg US Govt/Credit 1-3 Yr TR USD	0.18	4.66% 3.38%	4.76% 3.57%	-0.40% -0.27%	1.20% 1.43%	1.30% 1.14%	2.24% 5.58%	03/04/2009
DFA SHORT-TERM GOVERNMENT I Bloomberg US Govt 1-3 Yr TR USD	0.16	4.63% 3.13%	5.04% 3.31%	-0.42% -0.45%	0.51% 1.21%	0.60% 0.92%	4.21% 5.43%	06/01/1987
DFA SOCIAL FIXED INCOME INSTITUTIONAL Bloomberg US Agg Bond TR USD	0.21	3.61% 1.64%	3.13% 1.18%	-4.06% -4.47%	1.46% 0.71%	NA 1.37%	0.87% 6.54%	04/05/2016
DFA WORLD EX US GOVERNMENT FXD INC I Bloomberg Global Aggregate TR Hdg USD	0.19	5.07% 3.83%	0.86% 2.60%	-6.58% -3.03%	-1.14% 1.05%	1.65% 2.04%	1.91% 5.18%	12/06/2011
DOUBLELINE CORE FIXED INCOME R6 Bloomberg US Universal TR USD	0.45	2.51% 2.29%	2.15% 1.94%	-3.55% -4.05%	0.54% 1.00%	1.75% 1.66%	3.18% 5.27%	07/31/2019
DOUBLELINE LOW DURATION BOND R6 Bloomberg US Govt/Credit 1-3 Yr TR USD	0.39	5.47% 3.38%	6.06% 3.57%	1.26% -0.27%	2.04% 1.43%	1.97% 1.14%	2.13% 5.58%	07/31/2019
DOUBLELINE TOTAL RETURN BOND R6 Bloomberg US Universal TR USD	0.44	1.13% 2.29%	0.68% 1.94%	-3.81% -4.05%	-0.14% 1.00%	1.37% 1.66%	3.54% 5.27%	07/31/2019
FRANKLIN STRATEGIC INCOME R6 Bloomberg US Universal TR USD	0.55	5.62% 2.29%	5.52% 1.94%	-0.52% -4.05%	1.70% 1.00%	1.91% 1.66%	5.75% 5.27%	05/01/2013

Equitable Financial Retirement Gateway® Fund Performance as of 11/30/2023 (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								
ISHARES US AGGREGATE BOND INDEX K Bloomberg US Agg Bond TR USD	0.05	1.83% 1.64%	1.08% 1.18%	-4.50% -4.47%	0.71% 0.71%	1.32% 1.37%	4.14% 6.54%	07/02/1993
JANUS HENDERSON DEVELOPED WORLD BOND N Bloomberg Global Aggregate TR Hdg USD	0.57	1.72% 3.83%	-0.75% 2.60%	-5.26% -3.03%	0.55% 1.05%	2.20% 2.04%	3.81% 5.18%	11/30/2015
JPMORGAN GOV'T BOND R6 Bloomberg US Government TR USD	0.30	0.80% 0.73%	0.16% 0.22%	-4.40% -4.86%	0.05% 0.33%	0.74% 0.85%	4.06% 6.23%	08/01/2016
PRINCIPAL GLOBAL DIV INC R-6 Bloomberg US Universal TR USD	0.67	5.11% 2.29%	4.79% 1.94%	1.34% -4.05%	2.87% 1.00%	3.50% 1.66%	7.50% 5.27%	06/12/2017
PUTNAM DIVERSIFIED INCOME R6 ICE BofA USD 3M Dep OR CM TR USD	0.66	1.75% 4.63%	1.80% 4.98%	-1.94% 1.99%	0.32% 1.97%	1.54% 1.39%	5.24% 2.73%	11/01/2013
PUTNAM GLOBAL INCOME TRUST R6 Bloomberg Global Aggregate TR USD	0.48	1.63% 1.50%	1.54% 2.05%	-6.04% -6.37%	-0.76% -0.73%	0.42% -0.09%	5.22% 4.61%	07/02/2012
PUTNAM INCOME R6 Bloomberg US Universal TR USD	0.38	1.44% 2.29%	1.43% 1.94%	-4.98% -4.05%	0.65% 1.00%	1.57% 1.66%	2.02% 5.27%	07/02/2012
TEMPLETON GLOBAL BOND R6 Bloomberg Global Aggregate TR USD	0.55	-2.87% 1.50%	0.16% 2.05%	-4.25% -6.37%	-3.46% -0.73%	-0.66% -0.09%	5.76% 4.61%	05/01/2013
VANGUARD VIF SHORT TERM INVMT GRADE Bloomberg US Govt/Credit 1-3 Yr TR USD	0.14	4.30% 3.38%	4.41% 3.57%	-0.56% -0.27%	1.92% 1.43%	1.74% 1.14%	3.34% 5.58%	02/08/1999
VANGUARD VIF TOTAL BOND MKT IDX Bloomberg US Agg Bond TR USD	0.14	1.80% 1.64%	1.21% 1.18%	-4.57% -4.47%	0.65% 0.71%	1.28% 1.37%	4.60% 6.54%	04/29/1991
WESTERN ASSET CORE PLUS VIT I Bloomberg US Universal TR USD	0.51	2.28% 2.29%	1.15% 1.94%	-5.74% -4.05%	0.77% 1.00%	1.09% 1.66%	4.94% 5.27%	06/16/1994
CASH EQUIVALENTS								
AB GOVERNMENT MONEY MARKET I ICE BofA USD 3M Dep OR CM TR USD	0.18	4.57% 4.63%	4.92% 4.98%	2.00% 1.99%	1.74% 1.97%	1.13% 1.39%	1.00% 2.73%	11/10/2017
COLUMBIA TRUST STABLE GOVERNMENT I-O FD USTREAS T-Bill Cnst Mat Rate 3 Yr	0.36	1.75% 3.22%	1.83% 3.33%	1.17% -1.63%	1.38% 1.04%	1.32% 0.55%	3.52% 4.97%	06/01/2011
HIGH YIELD BONDS								
1290 HIGH YIELD BOND I ICE BofA US High Yield TR USD	0.75	8.30% 9.42%	7.95% 8.60%	1.13% 1.42%	3.84% 3.99%	NA 4.19%	3.61% 7.60%	11/12/2014
AB HIGH INCOME Z ICE BofA US High Yield TR USD	0.57	10.49% 9.42%	9.83% 8.60%	1.81% 1.42%	3.49% 3.99%	3.68% 4.19%	8.76% 7.60%	10/15/2013

Equitable Financial Retirement Gateway® Fund Performance as of 11/30/2023 (con't)

*Average Annual Total Returns

FUND NAME	EXPENSE RATIO	YTD	1 YR*	3 YR*	5 YR*	10 YR*	SINCE INCEPTION*	FUND INCEPTION DATE
HIGH YIELD BONDS								
BLACKROCK HIGH YIELD BOND K ICE BofA US High Yield TR USD	0.51	9.76% 9.42%	9.11% 8.60%	2.01% 1.42%	4.45% 3.99%	4.35% 4.19%	6.68% 7.60%	11/19/1998
FEDERATED HERMES SUSTAINABLE HI YD BD R6 ICE BofA US High Yield TR USD	0.64	8.69% 9.42%	7.70% 8.60%	0.94% 1.42%	3.72% 3.99%	3.75% 4.19%	7.70% 7.60%	01/27/2017
FRANKLIN HIGH INCOME R6 ICE BofA US High Yield TR USD	0.51	9.62% 9.42%	8.83% 8.60%	2.13% 1.42%	4.57% 3.99%	3.65% 4.19%	7.25% 7.60%	05/01/2013
INTERNTL/GLOBAL STOCKS								
1290 SMARTBETA EQUITY I MSCI ACWI NR USD	0.85	11.92% 16.60%	7.15% 12.01%	6.64% 5.69%	8.98% 9.07%	NA 7.60%	8.20% 5.88%	11/12/2014
AMERICAN CENTURY EMERGING MARKETS R6 MSCI EM NR USD	0.91	2.02% 5.70%	0.13% 4.21%	-8.96% -4.04%	0.70% 2.34%	2.08% 2.12%	5.14% 7.40%	07/26/2013
AMERICAN FUNDS EUROPACIFIC GR R6 MSCI ACWI Ex USA Growth NR USD	0.47	10.53% 8.83%	6.75% 7.17%	-2.12% -2.52%	5.87% 5.50%	4.58% 4.17%	9.87% 4.33%	05/01/2009
AMERICAN FUNDS NEW WORLD R6 MSCI EM NR USD	0.57	11.18% 5.70%	7.92% 4.21%	-0.86% -4.04%	7.17% 2.34%	5.12% 2.12%	7.55% 7.40%	05/01/2009
AMERICAN FUNDS SMALLCAP WORLD R6 MSCI ACWI SMID NR USD	0.66	9.50% 7.71%	4.92% 4.53%	-2.34% 2.65%	7.35% 6.36%	7.29% 6.02%	9.28% 7.12%	05/01/2009
CALVERT EMERGING MARKETS EQUITY R6 MSCI EM NR USD	0.92	1.53% 5.70%	-2.07% 4.21%	-7.86% -4.04%	1.76% 2.34%	2.93% 2.12%	4.15% 7.40%	02/01/2018
CALVERT INTERNATIONAL RESPONSIBLE IND R6 MSCI ACWI Ex USA NR USD	0.26	13.66% 10.09%	10.53% 9.26%	2.92% 1.67%	6.98% 5.06%	NA 3.41%	5.81% 4.59%	02/01/2019
CLEARBRIDGE INTERNATIONAL GROWTH IS MSCI ACWI Ex USA Growth NR USD	0.70	9.61% 8.83%	6.24% 7.17%	-1.45% -2.52%	6.72% 5.50%	6.42% 4.17%	6.67% 4.33%	09/17/2018
CLEARBRIDGE INTERNATIONAL VALUE IS MSCI ACWI Ex USA Value NR USD	0.80	8.75% 11.42%	8.03% 11.45%	6.74% 5.89%	4.29% 4.29%	1.72% 2.47%	5.16% 4.60%	08/04/2008
COLUMBIA EMERGING MARKETS I3 MSCI EM NR USD	1.03	5.76% 5.70%	2.41% 4.21%	-10.78% -4.04%	2.14% 2.34%	2.34% 2.12%	4.92% 7.40%	11/08/2012
DFA EMERG MRKTS SUSTAINABLY COR 1 INSTL MSCI EM NR USD	0.45	10.22% 5.70%	7.96% 4.21%	-0.82% -4.04%	3.48% 2.34%	NA 2.12%	0.13% 7.40%	03/27/2018
DFA EMERGING MARKETS CORE EQUITY I Bloomberg Global Aggregate TR Hdg USD	0.20	11.10% 3.83%	8.45% 2.60%	1.94% -3.03%	4.86% 1.05%	3.51% 2.04%	6.59% 5.18%	11/06/1990
DFA EMERGING MARKETS I MSCI EM NR USD	0.36	8.73% 5.70%	5.63% 4.21%	-0.02% -4.04%	3.65% 2.34%	2.86% 2.12%	6.12% 7.40%	04/25/1994

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FUND NAME	EXPENSE RATIO	YTD	1 YR*	3 YR*	5 YR*	10 YR*	SINCE INCEPTION*	FUND INCEPTION DATE
INTERNTL/GLOBAL STOCKS								
DFA EMERGING MARKETS SOCIAL CORE EQ MSCI EM NR USD	0.44	10.38% 5.70%	7.64% 4.21%	0.25% -4.04%	3.93% 2.34%	3.03% 2.12%	4.79% 7.40%	08/31/2006
DFA GLOBAL EQUITY I MSCI ACWI NR USD	0.25	13.51% 16.60%	8.56% 12.01%	7.93% 5.69%	9.34% 9.07%	8.11% 7.60%	8.31% 5.88%	12/24/2003
DFA INTERNATIONAL CORE EQUITY I MSCI ACWI Ex USA NR USD	0.24	11.13% 10.09%	9.46% 9.26%	5.10% 1.67%	6.16% 5.06%	4.35% 3.41%	4.99% 4.59%	09/15/2005
DFA INTERNATIONAL SMALL COMPANY I MSCI ACWI Ex USA SMID NR USD	0.39	7.37% 9.27%	6.91% 9.16%	2.89% 0.99%	5.15% 4.77%	4.56% 3.93%	6.39% 5.13%	09/30/1996
DFA INTERNATIONAL SOCIAL COR EQ INSTL MSCI ACWI Ex USA NR USD	0.27	11.49% 10.09%	10.07% 9.26%	3.79% 1.67%	5.24% 5.06%	3.79% 3.41%	5.61% 4.59%	11/01/2012
DFA INTERNATIONAL VALUE I MSCI ACWI Ex USA Value NR USD	0.28	12.48% 11.42%	11.18% 11.45%	10.79% 5.89%	6.49% 4.29%	3.89% 2.47%	6.05% 4.60%	02/15/1994
DFA INTERNTNL SUSTAINABILITY COR 1 INSTL MSCI ACWI Ex USA NR USD	0.25	11.38% 10.09%	9.72% 9.26%	2.77% 1.67%	6.06% 5.06%	4.18% 3.41%	3.48% 4.59%	03/12/2008
DFA LARGE CAP INTERNATIONAL I MSCI ACWI Ex USA NR USD	0.17	12.00% 10.09%	9.71% 9.26%	4.94% 1.67%	6.49% 5.06%	4.20% 3.41%	5.58% 4.59%	07/17/1991
FIDELITY ADVISOR INTL CAPITAL APP Z MSCI ACWI Ex USA Growth NR USD	0.85	20.95% 8.83%	14.41% 7.17%	1.70% -2.52%	9.19% 5.50%	7.36% 4.17%	7.15% 4.33%	02/01/2017
FIDELITY EMERGING MARKETS INDEX INSTL PR MSCI EM NR USD	0.08	5.41% 5.70%	2.48% 4.21%	-4.33% -4.04%	2.04% 2.34%	2.22% 2.12%	1.92% 7.40%	09/08/2011
FIDELITY INT SUS IND INS MSCI ACWI Ex USA NR USD	0.20	9.26% 10.09%	6.52% 9.26%	-0.02% 1.67%	4.66% 5.06%	NA 3.41%	3.83% 4.59%	05/09/2017
FRANKLIN INTERNATIONAL GROWTH R6 MSCI ACWI Ex USA Growth NR USD	0.75	6.94% 8.83%	1.70% 7.17%	-7.50% -2.52%	4.60% 5.50%	4.84% 4.17%	4.14% 4.33%	05/01/2013
GOLDMAN SACHS INTL SM CP INSGHTS R6 MSCI ACWI Ex USA SMID NR USD	0.86	8.52% 9.27%	7.37% 9.16%	2.22% 0.99%	4.18% 4.77%	4.49% 3.93%	4.39% 5.13%	07/31/2015
INVESCO GLOBAL OPPORTUNITIES R6 MSCI ACWI SMID NR USD	0.73	5.40% 7.71%	-1.43% 4.53%	-12.27% 2.65%	-0.13% 6.36%	5.90% 6.02%	10.09% 7.12%	01/27/2012
INVESCO INTERNATIONAL DIVERSIFIED R6 MSCI ACWI Ex USA Growth NR USD	0.81	8.51% 8.83%	4.64% 7.17%	-3.46% -2.52%	4.04% 5.50%	3.77% 4.17%	5.71% 4.33%	08/28/2012
INVESCO OPPENHEIMER INTERNATNL GROWTH R6 MSCI ACWI Ex USA Growth NR USD	0.69	12.59% 8.83%	7.15% 7.17%	-1.30% -2.52%	6.57% 5.50%	3.77% 4.17%	7.23% 4.33%	03/29/2012

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FUND NAME	EXPENSE RATIO	YTD	1 YR*	3 YR*	5 YR*	10 YR*	SINCE INCEPTION*	FUND INCEPTION DATE
INTERNTL/GLOBAL STOCKS								
ISHARES MSCI EAFE INTERNATIONAL INDEX K MSCI ACWI Ex USA NR USD	0.04	12.32% 10.09%	10.27% 9.26%	4.10% 1.67%	6.09% 5.06%	3.93% 3.41%	4.94% 4.59%	03/31/2011
ISHARES MSCI TOTAL INTERNATIONAL INDEX K MSCI ACWI Ex USA NR USD	0.10	9.87% 10.09%	7.24% 9.26%	1.45% 1.67%	4.80% 5.06%	3.27% 3.41%	3.43% 4.59%	06/30/2011
JANUS HENDERSON OVERSEAS N MSCI ACWI Ex USA NR USD	0.81	5.17% 10.09%	4.71% 9.26%	4.96% 1.67%	8.96% 5.06%	2.92% 3.41%	7.66% 4.59%	05/31/2012
LORD ABBETT INTERNATIONAL OPP R6 MSCI ACWI Ex USA SMID NR USD	0.93	9.16% 9.27%	7.54% 9.16%	0.94% 0.99%	4.66% 4.77%	3.82% 3.93%	4.78% 5.13%	06/30/2015
MFS INTERNATIONAL GROWTH R6 MSCI ACWI Ex USA Growth NR USD	0.71	9.49% 8.83%	5.72% 7.17%	2.37% -2.52%	7.56% 5.50%	6.07% 4.17%	6.02% 4.33%	05/01/2006
PGIM JENNISON GLOBAL EQUITY INCOME R6 MSCI ACWI NR USD	0.80	5.08% 16.60%	1.31% 12.01%	5.50% 5.69%	6.84% 9.07%	6.42% 7.60%	6.82% 5.88%	01/18/2011
TEMPLETON FOREIGN R6 MSCI ACWI Ex USA Value NR USD	0.74	14.29% 11.42%	13.07% 11.45%	7.20% 5.89%	4.60% 4.29%	2.32% 2.47%	9.18% 4.60%	05/01/2013
VANGUARD DEVELOPED MARKETS IDX ADMIRAL MSCI ACWI Ex USA NR USD	0.07	11.33% 10.09%	8.93% 9.26%	3.59% 1.67%	5.99% 5.06%	4.12% 3.41%	4.25% 4.59%	08/17/1999
VANGUARD GLOBAL MINIMUM VOLATILITY ADMR MSCI ACWI NR USD	0.14	5.35% 16.60%	2.50% 12.01%	5.13% 5.69%	4.58% 9.07%	NA 7.60%	7.45% 5.88%	12/12/2013
VANGUARD INTERNATIONAL GROWTH ADM MSCI ACWI Ex USA Growth NR USD	0.34	9.58% 8.83%	4.17% 7.17%	-7.11% -2.52%	8.04% 5.50%	6.84% 4.17%	10.13% 4.33%	08/13/2001
VANGUARD INTERNATIONAL VALUE INV MSCI ACWI Ex USA Value NR USD	0.38	10.41% 11.42%	8.67% 11.45%	4.18% 5.89%	5.45% 4.29%	3.46% 2.47%	8.15% 4.60%	05/16/1983
VANGUARD TOTAL INTL STOCK INDEX ADMIRAL MSCI ACWI Ex USA NR USD	0.11	9.91% 10.09%	7.50% 9.26%	2.00% 1.67%	5.23% 5.06%	3.71% 3.41%	4.59% 4.59%	11/29/2010
VANGUARD TOTAL WORLD STOCK INDEX ADMIRAL MSCI ACWI NR USD	0.10	15.87% 16.60%	10.77% 12.01%	5.66% 5.69%	9.02% 9.07%	7.72% 7.60%	6.74% 5.88%	02/07/2019
LARGE CAP BLEND STOCKS								
ALLIANCEBERNSTEIN CORE OPPORTUNITIES Z Russell 1000 TR USD	0.82	16.01% 20.58%	9.81% 13.57%	8.13% 8.72%	10.03% 12.25%	10.88% 11.56%	8.88% 11.88%	10/15/2013
AMERICAN CENTURY SUSTAINABLE EQUITY R6 Russell 1000 TR USD	0.44	18.89% 20.58%	11.89% 13.57%	8.68% 8.72%	12.59% 12.25%	11.31% 11.56%	10.18% 11.88%	04/01/2019
AMERICAN FUNDS FUNDAMENTAL INVS R6 Russell 1000 TR USD	0.28	19.22% 20.58%	14.14% 13.57%	8.64% 8.72%	10.86% 12.25%	10.70% 11.56%	12.24% 11.88%	05/01/2009

Equitable Financial Retirement Gateway® Fund Performance as of 11/30/2023 (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								
AMERICAN FUNDS WASHINGTON MUTUAL R6 Russell 1000 TR USD	0.27	12.24% 20.58%	8.15% 13.57%	11.14% 8.72%	10.82% 12.25%	10.67% 11.56%	11.83% 11.88%	05/01/2009
CALVERT U.S. LARGE CAP COR RESP INDEX R6 MSCI ACWI Ex USA Growth NR USD	0.70	20.74% 8.83%	13.12% 7.17%	7.50% -2.52%	12.64% 5.50%	11.75% 4.17%	6.22% 4.33%	09/17/2018
CLEARBRIDGE AGGRESSIVE GROWTH IS Russell 1000 TR USD	0.74	13.45% 20.58%	6.15% 13.57%	-0.54% 8.72%	4.20% 12.25%	5.76% 11.56%	10.78% 11.88%	08/04/2008
CLEARBRIDGE APPRECIATION IS Russell 1000 TR USD	0.56	16.64% 20.58%	11.40% 13.57%	9.32% 8.72%	11.69% 12.25%	11.02% 11.56%	10.57% 11.88%	08/04/2008
CLEARBRIDGE SUSTAINABILITY LEADERS IS Russell 1000 TR USD	0.75	10.59% 20.58%	3.83% 13.57%	4.72% 8.72%	13.41% 12.25%	NA 11.56%	11.36% 11.88%	03/31/2015
COLUMBIA CONTRARIAN CORE I3 Russell 1000 TR USD	0.60	26.59% 20.58%	18.78% 13.57%	10.25% 8.72%	13.54% 12.25%	11.76% 11.56%	10.08% 11.88%	11/08/2012
COLUMBIA DISCIPLINED CORE I3 Russell 1000 TR USD	0.64	19.10% 20.58%	11.39% 13.57%	10.35% 8.72%	10.92% 12.25%	10.93% 11.56%	9.76% 11.88%	06/01/2015
DFA ENHANCED US LARGE COMPANY I Russell 1000 TR USD	0.15	20.64% 20.58%	13.30% 13.57%	7.38% 8.72%	11.33% 12.25%	11.05% 11.56%	9.12% 11.88%	07/02/1996
DFA US CORE EQUITY 1 I Russell 1000 TR USD	0.14	16.12% 20.58%	9.62% 13.57%	9.67% 8.72%	11.38% 12.25%	10.58% 11.56%	9.34% 11.88%	09/15/2005
DFA US CORE EQUITY 2 I Russell 1000 TR USD	0.18	14.69% 20.58%	8.42% 13.57%	9.96% 8.72%	11.10% 12.25%	9.96% 11.56%	8.98% 11.88%	09/15/2005
DFA US LARGE COMPANY I Russell 1000 TR USD	0.08	20.80% 20.58%	13.84% 13.57%	9.71% 8.72%	12.46% 12.25%	11.75% 11.56%	7.36% 11.88%	09/23/1999
DFA US SOCIAL CORE EQUITY 2 Russell 1000 TR USD	0.21	17.53% 20.58%	10.46% 13.57%	9.06% 8.72%	10.68% 12.25%	9.53% 11.56%	7.93% 11.88%	10/01/2007
DFA US SUSTAINABILITY CORE 1 Russell 1000 TR USD	0.17	18.11% 20.58%	11.56% 13.57%	8.95% 8.72%	12.31% 12.25%	11.11% 11.56%	10.51% 11.88%	03/12/2008
DOUBLELINE SHILLER ENHANCED CAPE R6 Russell 1000 TR USD	0.50	20.01% 20.58%	10.89% 13.57%	5.98% 8.72%	10.22% 12.25%	12.19% 11.56%	12.31% 11.88%	07/31/2019
FIDELITY 500 INDEX INSTITUTIONAL PREMIUM Russell 1000 TR USD	0.02	20.80% 20.58%	13.83% 13.57%	9.74% 8.72%	12.50% 12.25%	11.80% 11.56%	10.56% 11.88%	05/04/2011
FIDELITY TOTAL MARKET INDEX Russell 1000 TR USD	0.02	19.72% 20.58%	12.68% 13.57%	8.15% 8.72%	11.67% 12.25%	11.13% 11.56%	8.24% 11.88%	09/08/2011

Equitable Financial Retirement Gateway® Fund Performance as of 11/30/2023 (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								
FIDELITY U.S. SUSTAINABILITY INDEX INSTL Russell 1000 TR USD	0.11	23.65% 20.58%	16.24% 13.57%	10.39% 8.72%	13.12% 12.25%	NA 11.56%	12.88% 11.88%	05/09/2017
FRANKLIN RISING DIVIDENDS R6 Russell 1000 TR USD	0.52	8.73% 20.58%	4.92% 13.57%	8.36% 8.72%	11.28% 12.25%	10.39% 11.56%	9.70% 11.88%	05/01/2013
INVESCO CHARTER R6 Russell 1000 TR USD	0.68	19.20% 20.58%	13.16% 13.57%	7.72% 8.72%	10.01% 12.25%	7.85% 11.56%	10.46% 11.88%	09/24/2012
INVESCO MAIN STREET R6 Russell 1000 TR USD	0.49	18.55% 20.58%	13.18% 13.57%	7.82% 8.72%	10.77% 12.25%	10.30% 11.56%	11.13% 11.88%	12/29/2011
INVESCO RISING DIVIDENDS R6 Russell 1000 TR USD	0.63	13.93% 20.58%	9.24% 13.57%	9.48% 8.72%	11.39% 12.25%	9.54% 11.56%	12.01% 11.88%	02/28/2012
ISHARES RUSSELL 1000 LARGE-CAP INDEX K Russell 1000 TR USD	0.07	20.54% 20.58%	13.54% 13.57%	8.69% 8.72%	12.19% 12.25%	11.49% 11.56%	12.11% 11.88%	03/31/2011
ISHARES S&P 500 INDEX K Russell 1000 TR USD	0.03	20.76% 20.58%	13.80% 13.57%	9.72% 8.72%	12.49% 12.25%	11.78% 11.56%	9.90% 11.88%	07/30/1993
LORD ABBETT DIVIDEND GROWTH R6 Russell 1000 TR USD	0.60	12.35% 20.58%	7.87% 13.57%	8.12% 8.72%	10.72% 12.25%	10.27% 11.56%	8.91% 11.88%	06/30/2015
MFS MASSACHUSETTS INVESTORS TR R6 Russell 1000 TR USD	0.37	14.50% 20.58%	8.63% 13.57%	8.17% 8.72%	11.10% 12.25%	10.64% 11.56%	9.29% 11.88%	06/01/2012
NEUBERGER BERMAN SUSTAINABLE EQUITY R6 Russell 1000 TR USD	0.58	20.34% 20.58%	14.64% 13.57%	8.12% 8.72%	10.61% 12.25%	9.95% 11.56%	9.55% 11.88%	03/15/2013
VANGUARD 500 INDEX ADMIRAL Russell 1000 TR USD	0.04	20.76% 20.58%	13.79% 13.57%	9.71% 8.72%	12.48% 12.25%	11.78% 11.56%	11.19% 11.88%	11/13/2000
VANGUARD FTSE SOCIAL INDEX ADMIRAL Russell 1000 TR USD	0.14	25.63% 20.58%	17.42% 13.57%	8.22% 8.72%	12.73% 12.25%	12.24% 11.56%	6.41% 11.88%	02/07/2019
VANGUARD GROWTH & INCOME ADM Russell 1000 TR USD	0.26	19.72% 20.58%	12.39% 13.57%	10.11% 8.72%	12.31% 12.25%	11.73% 11.56%	10.49% 11.88%	05/14/2001
LARGE CAP GROWTH STOCKS								
AB LARGE CAP GROWTH Z Russell 1000 Growth TR USD	0.52	28.92% 36.63%	20.44% 26.17%	7.16% 8.92%	14.56% 16.36%	14.48% 14.69%	10.66% 11.88%	06/30/2015
ALGER CAPITAL APPRECIATION Z Russell 1000 Growth TR USD	0.85	38.16% 36.63%	27.40% 26.17%	2.11% 8.92%	12.41% 16.36%	12.44% 14.69%	12.06% 11.88%	12/29/2010
AMERICAN CENTURY SELECT R6 Russell 1000 Growth TR USD	0.59	34.40% 36.63%	22.96% 26.17%	7.89% 8.92%	15.19% 16.36%	13.78% 14.69%	12.61% 11.88%	07/26/2013

Equitable Financial Retirement Gateway® Fund Performance as of 11/30/2023 (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 CENTURY ULTRA R6 Russell 1000 Growth TR USD	0.56	36.99% 36.63%	24.28% 26.17%	6.50% 8.92%	16.24% 16.36%	14.75% 14.69%	12.32% 11.88%	07/26/2013
AMERICAN FUNDS AMCAP R6 Russell 1000 Growth TR USD	0.34	23.51% 36.63%	17.44% 26.17%	4.61% 8.92%	9.25% 16.36%	10.00% 14.69%	11.36% 11.88%	05/01/2009
AMERICAN FUNDS GROWTH FUND OF AMER R6 Russell 1000 Growth TR USD	0.30	29.37% 36.63%	21.00% 26.17%	4.50% 8.92%	12.02% 16.36%	11.83% 14.69%	13.45% 11.88%	05/01/2009
CALVERT EQUITY R6 Russell 1000 Growth TR USD	0.59	13.37% 36.63%	9.06% 26.17%	7.36% 8.92%	14.01% 16.36%	12.75% 14.69%	9.35% 11.88%	10/03/2017
FEDERATED HERMES KAUFMANN LARGE CAP R6 Russell 1000 Growth TR USD	0.78	26.72% 36.63%	19.16% 26.17%	1.08% 8.92%	10.67% 16.36%	10.81% 14.69%	10.67% 11.88%	12/30/2013
FIDELITY LARGE CAP GROWTH INDEX INSTL PR Russell 1000 Growth TR USD	0.04	36.73% 36.63%	26.23% 26.17%	8.92% 8.92%	16.33% 16.36%	NA 14.69%	16.43% 11.88%	06/07/2016
FRANKLIN DYNATECH R6 Russell 1000 Growth TR USD	0.45	38.42% 36.63%	28.25% 26.17%	-0.44% 8.92%	13.35% 16.36%	13.72% 14.69%	9.79% 11.88%	05/01/2013
FRANKLIN GROWTH R6 Russell 1000 Growth TR USD	0.46	21.82% 36.63%	15.21% 26.17%	5.34% 8.92%	12.09% 16.36%	12.22% 14.69%	10.46% 11.88%	05/01/2013
JANUS HENDERSON FORTY N Russell 1000 Growth TR USD	0.57	33.58% 36.63%	25.74% 26.17%	4.47% 8.92%	14.16% 16.36%	13.54% 14.69%	11.79% 11.88%	05/31/2012
JPMORGAN LARGE CAP GROWTH R6 Russell 1000 Growth TR USD	0.44	29.60% 36.63%	21.26% 26.17%	6.44% 8.92%	18.04% 16.36%	15.55% 14.69%	10.56% 11.88%	11/30/2010
MFS GROWTH R6 Russell 1000 Growth TR USD	0.50	31.75% 36.63%	23.61% 26.17%	5.16% 8.92%	13.49% 16.36%	13.09% 14.69%	11.05% 11.88%	08/26/2011
MFS MASSACHUSETTS INVESTORS GR STK R6 Russell 1000 Growth TR USD	0.37	20.30% 36.63%	14.75% 26.17%	8.66% 8.92%	14.49% 16.36%	13.12% 14.69%	10.73% 11.88%	06/01/2012
PUTNAM SUSTAINABLE LEADERS R6 Russell 1000 Growth TR USD	0.58	21.48% 36.63%	13.84% 26.17%	6.34% 8.92%	13.55% 16.36%	12.69% 14.69%	11.83% 11.88%	05/22/2018
T. ROWE PRICE BLUE CHIP GROWTH I Russell 1000 Growth TR USD	0.57	44.63% 36.63%	33.34% 26.17%	2.41% 8.92%	11.00% 16.36%	12.55% 14.69%	11.03% 11.88%	12/17/2015
T. ROWE PRICE GROWTH STOCK I Russell 1000 Growth TR USD	0.53	41.04% 36.63%	28.65% 26.17%	1.88% 8.92%	10.86% 16.36%	11.89% 14.69%	10.97% 11.88%	08/28/2015
VANGUARD GROWTH INDEX ADM Russell 1000 Growth TR USD	0.05	40.74% 36.63%	28.83% 26.17%	7.67% 8.92%	16.06% 16.36%	13.87% 14.69%	10.62% 11.88%	11/13/2000

Equitable Financial Retirement Gateway® Fund Performance as of 11/30/2023 (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								
AB RELATIVE VALUE Z Russell 1000 Value TR USD	0.61	6.01% 5.61%	1.39% 1.36%	10.55% 8.27%	8.55% 7.52%	8.94% 8.09%	9.99% 11.46%	10/15/2013
AMERICAN CENTURY VALUE R6 Russell 1000 Value TR USD	0.65	3.80% 5.61%	0.44% 1.36%	10.52% 8.27%	8.54% 7.52%	8.30% 8.09%	9.45% 11.46%	07/26/2013
AMERICAN FUNDS AMERICAN MUTUAL R6 Russell 1000 Value TR USD	0.27	5.35% 5.61%	1.98% 1.36%	8.88% 8.27%	8.60% 7.52%	9.25% 8.09%	11.43% 11.46%	05/01/2009
BLACKROCK BASIC VALUE K Russell 1000 Value TR USD	0.49	10.05% 5.61%	5.14% 1.36%	10.25% 8.27%	8.40% 7.52%	7.63% 8.09%	11.15% 11.46%	02/04/2015
COLUMBIA DIVIDEND INCOME I3 Russell 1000 Value TR USD	0.55	6.07% 5.61%	2.56% 1.36%	9.47% 8.27%	10.12% 7.52%	10.47% 8.09%	10.32% 11.46%	11/08/2012
DFA US LARGE CAP VALUE I Russell 1000 Value TR USD	0.21	5.26% 5.61%	0.42% 1.36%	9.61% 8.27%	7.11% 7.52%	8.00% 8.09%	9.63% 11.46%	02/19/1993
EATON VANCE LARGE-CAP VALUE R6 Russell 1000 Value TR USD	0.72	1.69% 5.61%	-2.81% 1.36%	8.51% 8.27%	8.34% 7.52%	8.20% 8.09%	9.16% 11.46%	07/01/2014
FIDELITY LARGE CAP VALUE INDEX INSTL PRE Russell 1000 Value TR USD	0.04	5.63% 5.61%	1.38% 1.36%	8.25% 8.27%	7.53% 7.52%	NA 8.09%	8.38% 11.46%	06/07/2016
FRANKLIN EQUITY INCOME R6 Russell 1000 Value TR USD	0.50	4.06% 5.61%	0.93% 1.36%	7.98% 8.27%	8.40% 7.52%	8.53% 8.09%	8.74% 11.46%	05/01/2013
INVESCO COMSTOCK R6 Russell 1000 Value TR USD	0.45	6.83% 5.61%	2.37% 1.36%	14.79% 8.27%	10.13% 7.52%	9.02% 8.09%	10.79% 11.46%	09/24/2012
INVESCO DIVERSIFIED DIVIDEND R6 Russell 1000 Value TR USD	0.46	3.63% 5.61%	0.20% 1.36%	7.96% 8.27%	7.37% 7.52%	7.63% 8.09%	7.60% 11.46%	09/24/2012
MFS VALUE R6 Russell 1000 Value TR USD	0.43	3.37% 5.61%	0.04% 1.36%	7.95% 8.27%	8.27% 7.52%	8.57% 8.09%	9.84% 11.46%	05/01/2006
VANGUARD VALUE INDEX ADM Russell 1000 Value TR USD	0.05	4.04% 5.61%	0.53% 1.36%	10.11% 8.27%	8.50% 7.52%	9.41% 8.09%	9.46% 11.46%	11/13/2000
VANGUARD WINDSOR II ADMIRAL Russell 1000 Value TR USD	0.26	14.91% 5.61%	9.21% 1.36%	10.50% 8.27%	11.54% 7.52%	9.77% 8.09%	10.74% 11.46%	05/14/2001
MID CAP STOCKS								
AB DISCOVERY GROWTH Z Russell Mid Cap Growth TR USD	0.66	9.12% 17.00%	2.69% 9.98%	-6.25% 0.43%	6.68% 10.05%	8.16% 10.11%	10.19% 10.74%	05/30/2014
AMERICAN CENTURY HERITAGE R6 Russell Mid Cap Growth TR USD	0.66	12.62% 17.00%	5.28% 9.98%	-1.46% 0.43%	9.99% 10.05%	9.18% 10.11%	11.10% 10.74%	07/26/2013

Equitable Financial Retirement Gateway® Fund Performance as of 11/30/2023 (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								
AMERICAN CENTURY MID CAP VALUE R6 Russell Mid Cap Value TR USD	0.63	1.14% 4.57%	-2.05% -0.75%	8.29% 7.29%	7.80% 7.10%	8.73% 7.74%	9.61% 11.06%	07/26/2013
BLACKROCK MID-CAP GROWTH EQUITY K Russell Mid Cap Growth TR USD	0.71	18.93% 17.00%	10.40% 9.98%	-2.70% 0.43%	9.29% 10.05%	11.24% 10.11%	9.69% 10.74%	03/28/2016
CLEARBRIDGE MID CAP FUND IS Russell Mid Cap TR USD	0.76	6.09% 8.82%	1.26% 2.94%	2.75% 4.91%	7.42% 8.72%	7.03% 8.93%	9.22% 12.63%	08/04/2008
DFA US VECTOR EQUITY I Russell Mid Cap Value TR USD	0.28	8.36% 4.57%	2.32% -0.75%	10.29% 7.29%	8.66% 7.10%	7.93% 7.74%	7.93% 11.06%	12/30/2005
EATON VANCE ATLANTA CAPITAL SMID-CAP R6 Russell Mid Cap TR USD	0.82	8.11% 8.82%	3.86% 2.94%	8.63% 4.91%	10.18% 8.72%	10.97% 8.93%	11.00% 12.63%	07/01/2014
FIDELITY MID CAP INDEX INSTL PREMIUM Russell Mid Cap TR USD	0.03	8.80% 8.82%	2.94% 2.94%	4.92% 4.91%	8.73% 8.72%	8.92% 8.93%	11.45% 12.63%	09/08/2011
FRANKLIN SMALL-MID CAP GROWTH R6 Russell Mid Cap Growth TR USD	0.51	18.00% 17.00%	11.75% 9.98%	-3.27% 0.43%	10.30% 10.05%	9.31% 10.11%	10.37% 10.74%	05/01/2013
INVESCO DISCOVERY MID CAP GROWTH R6 Russell Mid Cap Growth TR USD	0.67	7.74% 17.00%	0.89% 9.98%	-1.90% 0.43%	9.77% 10.05%	9.61% 10.11%	7.89% 10.74%	02/28/2013
INVESCO MAIN STREET MID CAP R6 Russell Mid Cap TR USD	0.68	8.72% 8.82%	3.29% 2.94%	6.40% 4.91%	8.26% 8.72%	7.66% 8.93%	9.92% 12.63%	10/26/2012
ISHARES RUSSELL MID-CAP INDEX K Russell Mid Cap TR USD	0.05	8.82% 8.82%	2.96% 2.94%	4.92% 4.91%	8.73% 8.72%	NA 8.93%	8.13% 12.63%	05/13/2015
JPMORGAN MID CAP GROWTH R6 Russell Mid Cap Growth TR USD	0.70	15.60% 17.00%	9.22% 9.98%	-0.31% 0.43%	12.11% 10.05%	11.23% 10.11%	11.93% 10.74%	11/01/2011
LORD ABBETT GROWTH OPPORTUNITIES R6 Russell Mid Cap Growth TR USD	0.63	5.89% 17.00%	-2.21% 9.98%	-7.05% 0.43%	6.26% 10.05%	7.36% 10.11%	9.13% 10.74%	06/30/2015
LORD ABBETT VALUE OPPORTUNITIES R6 Russell Mid Cap TR USD	0.80	8.50% 8.82%	2.90% 2.94%	4.62% 4.91%	6.69% 8.72%	6.89% 8.93%	9.11% 12.63%	06/30/2015
MEEDER QUANTEX INSTITUTIONAL Russell Mid Cap Value TR USD	1.45	5.99% 4.57%	0.24% -0.75%	6.93% 7.29%	3.10% 7.10%	5.28% 7.74%	7.28% 11.06%	10/31/2016
MFS MID CAP VALUE R6 Russell Mid Cap Value TR USD	0.62	5.76% 4.57%	1.57% -0.75%	9.69% 7.29%	9.27% 7.10%	8.41% 7.74%	8.78% 11.06%	02/01/2013
NEUBERGER BERMAN MID CAP GROWTH R6 Russell Mid Cap Growth TR USD	0.59	13.27% 17.00%	6.47% 9.98%	-2.01% 0.43%	8.84% 10.05%	9.10% 10.11%	11.42% 10.74%	03/15/2013

Equitable Financial Retirement Gateway® Fund Performance as of 11/30/2023 (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								
PRINCIPAL EDGE MIDCAP R-6 Russell Mid Cap TR USD	0.66	8.83% 8.82%	3.80% 2.94%	5.01% 4.91%	8.42% 8.72%	NA 8.93%	10.46% 12.63%	01/03/2017
PUTNAM SUSTAINABLE FUTURE R6 Russell Mid Cap Growth TR USD	0.68	19.18% 17.00%	10.96% 9.98%	-3.82% 0.43%	8.75% 10.05%	7.76% 10.11%	9.35% 10.74%	05/22/2018
VANGUARD MID CAP GROWTH INV Russell Mid Cap Growth TR USD	0.35	14.67% 17.00%	7.28% 9.98%	-2.36% 0.43%	6.93% 10.05%	7.77% 10.11%	9.42% 10.74%	12/31/1997
VANGUARD MID CAP INDEX ADM Russell Mid Cap TR USD	0.05	8.26% 8.82%	2.45% 2.94%	4.49% 4.91%	8.88% 8.72%	8.98% 8.93%	9.52% 12.63%	11/12/2001
VANGUARD MID-CAP GROWTH INDEX ADMIRAL Russell Mid Cap Growth TR USD	0.07	14.20% 17.00%	6.97% 9.98%	0.81% 0.43%	9.88% 10.05%	9.63% 10.11%	9.01% 10.74%	09/27/2011
VANGUARD MID-CAP VALUE INDEX ADMIRAL Russell Mid Cap Value TR USD	0.07	3.05% 4.57%	-1.58% -0.75%	8.14% 7.29%	7.46% 7.10%	8.11% 7.74%	8.11% 11.06%	09/27/2011
VANGUARD SELECTED VALUE INV Russell Mid Cap Value TR USD	0.38	15.37% 4.57%	11.48% -0.75%	13.21% 7.29%	10.60% 7.10%	8.19% 7.74%	8.93% 11.06%	02/15/1996
VANGUARD STRATEGIC EQUITY INV Russell Mid Cap TR USD	0.17	8.07% 8.82%	2.59% 2.94%	10.03% 4.91%	9.34% 8.72%	9.07% 8.93%	10.22% 12.63%	08/14/1995
PERSONAL INCOME BENEFIT								
PIB EQ/BALANCED STRATEGY PORTFOLIO Morningstar Mod Tgt Risk TR USD	0.97	7.96% 7.86%	4.90% 5.56%	0.82% 1.44%	4.22% 5.58%	4.12% 5.31%	5.77% 6.02%	04/30/2009
SMALL CAP STOCKS								
1290 GAMCO SMALL/MID CAP VALUE I Russell 2000 Value TR USD	0.95	9.85% 1.96%	4.95% -4.73%	8.37% 6.47%	7.29% 4.72%	NA 5.71%	7.52% 11.88%	11/12/2014
AB SMALL CAP GROWTH Z Russell 2000 Growth TR USD	0.78	6.91% 5.97%	0.46% -0.83%	-8.09% -4.26%	6.04% 4.16%	8.12% 6.17%	9.88% 9.14%	06/30/2015
ALGER SMALL CAP FOCUS Z Russell 2000 Growth TR USD	0.84	-0.60% 5.97%	-5.28% -0.83%	-16.70% -4.26%	-1.63% 4.16%	5.79% 6.17%	7.09% 9.14%	12/29/2010
ALGER SMALL CAP GROWTH Z Russell 2000 Growth TR USD	0.96	5.31% 5.97%	-2.56% -0.83%	-12.03% -4.26%	3.91% 4.16%	6.37% 6.17%	8.27% 9.14%	12/29/2010
ALGER WEATHERBIE SPECIALIZED GROWTH Z Russell 2000 Growth TR USD	0.91	-0.17% 5.97%	-8.44% -0.83%	-10.41% -4.26%	5.07% 4.16%	7.66% 6.17%	8.43% 9.14%	12/29/2010
ALLIANCEBERN DISCOVERY VALUE Z Russell 2000 Value TR USD	0.79	5.93% 1.96%	0.77% -4.73%	8.74% 6.47%	5.60% 4.72%	6.65% 5.71%	9.51% 11.88%	10/15/2013

Equitable Financial Retirement Gateway® Fund Performance as of 11/30/2023 (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								
BLACKROCK ADVANTAGE SMALL CAP GROWTH K Russell 2000 Growth TR USD	0.45	6.04% 5.97%	-0.53% -0.83%	-3.31% -4.26%	5.71% 4.16%	6.32% 6.17%	8.85% 9.14%	01/26/2018
CALVERT SMALL-CAP R6 Russell 2000 TR USD	0.85	2.33% 4.20%	-2.52% -2.57%	3.85% 1.13%	6.13% 4.78%	7.37% 6.13%	7.05% 10.71%	02/01/2019
DFA US SMALL CAP I Russell 2000 TR USD	0.27	6.07% 4.20%	-0.16% -2.57%	8.98% 1.13%	7.30% 4.78%	7.18% 6.13%	9.88% 10.71%	03/19/1992
DFA US SMALL CAP VALUE I Russell 2000 Value TR USD	0.30	6.87% 1.96%	0.60% -4.73%	16.00% 6.47%	8.72% 4.72%	7.13% 5.71%	10.93% 11.88%	03/02/1993
DFA US TARGETED VALUE I Russell 2000 Value TR USD	0.29	6.85% 1.96%	0.60% -4.73%	15.10% 6.47%	9.26% 4.72%	7.59% 5.71%	10.65% 11.88%	02/23/2000
FEDERATED HERMES CLOVER SMALL VALUE R6 Russell 2000 Value TR USD	0.82	0.09% 1.96%	-6.23% -4.73%	9.02% 6.47%	6.58% 4.72%	6.20% 5.71%	9.59% 11.88%	03/29/2016
FEDERATED HERMES KAUFMANN SMALL CAP R6 Russell 2000 Growth TR USD	0.89	6.09% 5.97%	1.65% -0.83%	-6.90% -4.26%	6.14% 4.16%	10.32% 6.17%	12.35% 9.14%	09/01/2017
FEDERATED HERMES MDT SMALL CAP CORE R6 Russell 2000 TR USD	0.88	6.67% 4.20%	1.68% -2.57%	5.58% 1.13%	5.33% 4.78%	7.60% 6.13%	7.05% 10.71%	06/29/2016
FIDELITY SMALL CAP INDEX INSTL PREMIUM Russell 2000 TR USD	0.03	4.36% 4.20%	-2.38% -2.57%	1.21% 1.13%	4.88% 4.78%	6.29% 6.13%	9.77% 10.71%	09/08/2011
GOLDMAN SACHS SMALL CP VAL INSGHTS R6 Russell 2000 Value TR USD	0.83	4.84% 1.96%	-1.92% -4.73%	9.20% 6.47%	5.98% 4.72%	6.89% 5.71%	6.05% 11.88%	07/31/2015
INVESCO SMALL CAP EQUITY R6 Russell 2000 TR USD	0.80	7.42% 4.20%	0.84% -2.57%	3.60% 1.13%	7.94% 4.78%	6.23% 6.13%	7.22% 10.71%	09/24/2012
INVESCO SMALL CAP VALUE R6 Russell 2000 Value TR USD	0.71	12.23% 1.96%	8.65% -4.73%	20.63% 6.47%	15.00% 4.72%	9.84% 5.71%	10.93% 11.88%	02/07/2017
ISHARES RUSSELL 2000 SMALL-CAP INDEX K Russell 2000 TR USD	0.07	4.21% 4.20%	-2.55% -2.57%	1.16% 1.13%	4.83% 4.78%	6.18% 6.13%	7.63% 10.71%	03/31/2011
JANUS HENDERSON TRITON N Russell 2000 Growth TR USD	0.66	4.29% 5.97%	-1.51% -0.83%	-2.39% -4.26%	4.71% 4.16%	8.10% 6.17%	10.65% 9.14%	05/31/2012
JPMORGAN SMALL CAP VALUE R6 Russell 2000 Value TR USD	0.74	2.17% 1.96%	-4.68% -4.73%	8.33% 6.47%	5.67% 4.72%	5.46% 5.71%	9.82% 11.88%	02/22/2005
LORD ABBETT ALPHA STRATEGY R6 Russell 2000 Growth TR USD	1.12	5.10% 5.97%	0.54% -0.83%	0.20% -4.26%	5.87% 4.16%	6.39% 6.17%	7.14% 9.14%	06/30/2015

Equitable Financial Retirement Gateway® Fund Performance as of 11/30/2023 (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								
MFS NEW DISCOVERY R6 Russell 2000 Growth TR USD	0.88	4.62% 5.97%	-0.73% -0.83%	-6.26% -4.26%	6.75% 4.16%	7.22% 6.17%	9.58% 9.14%	06/01/2012
PRINCIPAL SMALLCAP GROWTH I R-6 Russell 2000 Growth TR USD	0.86	6.18% 5.97%	0.28% -0.83%	-3.99% -4.26%	6.69% 4.16%	7.90% 6.17%	6.60% 9.14%	11/25/2014
PRINCIPAL SMALLCAP R-6 Russell 2000 TR USD	0.75	5.39% 4.20%	-1.59% -2.57%	2.86% 1.13%	6.61% 4.78%	7.32% 6.13%	8.17% 10.71%	11/22/2016
UNDISCOVERED MGRS BEHAVIORAL VALUE R6 Russell 2000 Value TR USD	0.80	3.97% 1.96%	-0.04% -4.73%	14.35% 6.47%	8.54% 4.72%	8.62% 5.71%	11.43% 11.88%	04/30/2013
VANGUARD EXPLORER ADMIRAL Russell 2000 Growth TR USD	0.34	8.62% 5.97%	2.99% -0.83%	1.69% -4.26%	8.33% 4.16%	8.85% 6.17%	9.32% 9.14%	11/12/2001
VANGUARD SMALL CAP GROWTH INDEX ADMIRAL Russell 2000 Growth TR USD	0.07	9.49% 5.97%	2.59% -0.83%	-3.55% -4.26%	5.86% 4.16%	7.01% 6.17%	8.13% 9.14%	09/27/2011
VANGUARD SMALL CAP INDEX ADM Russell 2000 TR USD	0.05	7.18% 4.20%	0.81% -2.57%	3.74% 1.13%	6.99% 4.78%	7.65% 6.13%	10.35% 10.71%	11/13/2000
VANGUARD SMALL CAP VALUE INDEX ADMIRAL Russell 2000 Value TR USD	0.07	5.62% 1.96%	-0.38% -4.73%	9.38% 6.47%	7.14% 4.72%	7.77% 5.71%	8.26% 11.88%	09/27/2011
VANGUARD STRATEGIC SMALL-CAP EQUITY INV Russell 2000 TR USD	0.26	7.08% 4.20%	1.39% -2.57%	10.28% 1.13%	7.70% 4.78%	7.70% 6.13%	7.30% 10.71%	04/24/2006
SPECIALTY								
1290 MULTI-ALTERNATIVE STRATEGIES I Morningstar Mod Con Tgt Risk TR USD	1.30	3.27% 6.21%	1.43% 4.49%	-0.87% -0.19%	0.88% 4.25%	NA 4.10%	0.84% 5.25%	07/06/2015
ALGER DYNAMIC OPPORTUNITIES Z MSCI ACWI NR USD	1.75	NA 16.60%	-2.08% 12.01%	-1.90% 5.69%	7.50% 9.07%	6.51% 7.60%	6.71% 5.88%	12/29/2010
ALGER HEALTH SCIENCES Z S&P 1500 Health Care TR	0.72	-10.65% -2.62%	-9.45% -4.56%	-6.81% 7.00%	2.18% 8.17%	8.16% 10.90%	10.14% 11.74%	05/28/2015
AMERICAN CENTURY REAL ESTATE R6 S&P United States REIT TR USD	0.80	3.58% 3.57%	-0.91% -1.75%	4.43% 5.02%	4.34% 3.45%	6.81% 6.52%	9.33% 8.75%	07/26/2013
BLACKROCK HEALTH SCIENCES OPKS K S&P 1500 Health Care TR	0.75	-0.44% -2.62%	-2.30% -4.56%	3.54% 7.00%	7.86% 8.17%	11.46% 10.90%	13.79% 11.74%	06/08/2016
DFA COMMODITY STRATEGY INSTITUTIONAL Bloomberg Commodity TR USD	0.30	-6.58% -5.37%	-9.46% -7.68%	11.96% 13.60%	5.89% 6.29%	-0.35% -0.72%	-1.60% 2.60%	11/09/2010
DFA GLOBAL REAL ESTATE SECURITIES I S&P Global REIT TR USD	0.22	0.51% 1.66%	-2.86% -1.74%	1.26% 2.33%	2.23% 2.10%	5.00% 4.85%	4.31% 7.77%	06/04/2008

Equitable Financial Retirement Gateway® Fund Performance as of 11/30/2023 (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								
DFA REAL ESTATE SECURITIES I S&P United States REIT TR USD	0.18	2.33% 3.57%	-2.72% -1.75%	3.63% 5.02%	4.15% 3.45%	7.18% 6.52%	8.96% 8.75%	01/05/1993
DOUBLELINE FLEXIBLE INCOME R6 Bloomberg US Universal TR USD	0.71	5.74% 2.29%	6.25% 1.94%	0.64% -4.05%	1.96% 1.00%	NA 1.66%	2.50% 5.27%	07/31/2019
FIDELITY ADVISOR ENERGY Z S&P 1500 Energy TR	0.62	2.17% -0.64%	-2.14% -4.03%	39.76% 38.28%	10.69% 9.76%	2.60% 3.05%	9.11% 9.44%	10/02/2018
FIDELITY REAL ESTATE INDEX S&P United States REIT TR USD	0.07	2.33% 3.57%	-2.85% -1.75%	3.14% 5.02%	1.18% 3.45%	5.44% 6.52%	6.14% 8.75%	09/08/2011
FRANKLIN GOLD AND PRECIOUS METALS R6 MSCI World/Metals & Mining NR USD	0.52	0.87% 1.17%	3.50% 0.98%	-5.97% 11.21%	12.90% 14.09%	3.91% 5.42%	4.64% 5.00%	05/01/2013
FRANKLIN MUTUAL FINANCIAL SERVICES R6 S&P 1500 Financials TR	0.95	5.35% 5.35%	2.12% -0.35%	9.16% 10.69%	5.16% 7.77%	6.12% 9.56%	7.90% 9.00%	05/01/2013
FRANKLIN UTILITIES R6 S&P 1500 Utilities TR	0.50	-6.49% -9.59%	-7.39% -10.24%	4.14% 2.91%	6.13% 5.16%	8.42% 8.57%	9.59% 8.63%	05/01/2013
INVESCO ENERGY R6 S&P 1500 Energy TR	0.82	1.06% -0.64%	-3.24% -4.03%	36.92% 38.28%	8.52% 9.76%	-1.33% 3.05%	6.89% 9.44%	04/04/2017
INVESCO FUNDAMENTAL ALTERNATIVES R6 Morningstar Mod Con Tgt Risk TR USD	0.96	3.21% 6.21%	1.91% 4.49%	NA -0.19%	0.85% 4.25%	1.91% 4.10%	6.85% 5.25%	02/28/2013
INVESCO GLOBAL REAL ESTATE R6 S&P Global REIT TR USD	0.92	0.69% 1.66%	-2.61% -1.74%	-0.82% 2.33%	-0.43% 2.10%	2.44% 4.85%	4.15% 7.77%	09/24/2012
INVESCO GOLD & SPECIAL MINERALS R6 MSCI World/Metals & Mining NR USD	0.66	4.15% 1.17%	3.36% 0.98%	-3.54% 11.21%	13.14% 14.09%	5.26% 5.42%	5.91% 5.00%	10/26/2012
INVESCO REAL ESTATE R6 S&P United States REIT TR USD	0.81	1.51% 3.57%	-3.19% -1.75%	3.32% 5.02%	2.91% 3.45%	6.10% 6.52%	8.71% 8.75%	09/24/2012
ISHARES DEVELOPED REAL ESTATE INDEX K S&P Global REIT TR USD	0.14	0.86% 1.66%	-2.43% -1.74%	0.02% 2.33%	0.48% 2.10%	NA 4.85%	2.01% 7.77%	08/13/2015
LORD ABBETT CONVERTIBLE R6 ICE BofA US ConvT Bonds TR USD	0.79	2.48% 7.53%	-0.69% 3.95%	-5.15% -1.25%	9.37% 10.27%	7.60% 9.52%	7.31% 9.63%	06/30/2015
MFS TECHNOLOGY R6 Morningstar US Tech TR USD	0.78	46.78% 51.89%	36.54% 39.16%	3.63% 13.97%	14.55% 22.74%	15.49% 19.69%	10.01% 13.31%	01/02/2013
MFS UTILITIES R6 S&P 1500 Utilities TR	0.66	-4.79% -9.59%	-5.92% -10.24%	4.28% 2.91%	7.22% 5.16%	6.43% 8.57%	8.54% 8.63%	06/01/2012

Equitable Financial Retirement Gateway® Fund Performance as of 11/30/2023 (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								
PGIM GLOBAL REAL ESTATE R6 S&P Global REIT TR USD	0.79	2.37% 1.66%	-0.64% -1.74%	-0.05% 2.33%	1.76% 2.10%	3.67% 4.85%	7.05% 7.77%	08/23/2013
PRINCIPAL GLOBAL REAL ESTATE SEC R-6 S&P Global REIT TR USD	0.88	1.86% 1.66%	-1.71% -1.74%	-1.51% 2.33%	0.94% 2.10%	3.85% 4.85%	2.91% 7.77%	11/25/2014
PRINCIPAL REAL ESTATE SECURITIES FD R-6 S&P United States REIT TR USD	0.80	4.43% 3.57%	-0.76% -1.75%	3.97% 5.02%	5.06% 3.45%	7.78% 6.52%	9.80% 8.75%	11/22/2016
PRINCIPAL SPEC PREFER AND CAP SEC INC R6 ICE BofA Fxd Rate Pref TR USD	0.70	3.61% 7.24%	4.36% 5.18%	-1.18% -1.61%	3.04% 3.15%	4.15% 4.53%	5.20% 5.63%	01/03/2017
TROWEPRIICE FINANCIAL SRVC I S&P 1500 Financials TR	0.80	6.87% 5.35%	0.52% -0.35%	12.51% 10.69%	10.10% 7.77%	9.71% 9.56%	9.50% 9.00%	11/29/2016
TROWEPRIICE SCIENCE&TECH I Morningstar US Tech TR USD	0.69	48.62% 51.89%	37.30% 39.16%	2.53% 13.97%	14.75% 22.74%	15.13% 19.69%	11.42% 13.31%	03/23/2016
VANGUARD ENERGY ADMIRAL S&P 1500 Energy TR	0.38	8.05% -0.64%	4.75% -4.03%	20.81% 38.28%	3.71% 9.76%	0.51% 3.05%	9.35% 9.44%	11/12/2001
VANGUARD ENERGY INDEX ADMIRAL S&P 1500 Energy TR	0.10	0.17% -0.64%	-3.76% -4.03%	38.98% 38.28%	10.08% 9.76%	2.99% 3.05%	7.21% 9.44%	10/07/2004
VANGUARD FINANCIALS INDEX ADM S&P 1500 Financials TR	0.10	6.93% 5.35%	0.63% -0.35%	10.69% 10.69%	7.69% 7.77%	9.38% 9.56%	4.99% 9.00%	02/04/2004
VANGUARD HEALTH CARE ADM S&P 1500 Health Care TR	0.29	0.18% -2.62%	-1.70% -4.56%	5.13% 7.00%	7.50% 8.17%	9.87% 10.90%	15.21% 11.74%	11/12/2001
VANGUARD INFORMATION TECHNOLOGY IDX ADM Morningstar US Tech TR USD	0.10	45.49% 51.89%	33.80% 39.16%	12.19% 13.97%	21.54% 22.74%	19.62% 19.69%	12.75% 13.31%	03/25/2004
VANGUARD UTILITIES INDEX ADM S&P 1500 Utilities TR	0.10	-9.62% -9.59%	-10.44% -10.24%	2.69% 2.91%	4.97% 5.16%	8.42% 8.57%	8.69% 8.63%	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 09/30/23 is 4.69% and as of 11/30/23 is 4.73%. 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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