

Investment options

Structured Investment Option

Packaged portfolios

Segment Name	Portfolio-level annual expense			Portfolio Name	Portfolio-level annual expense	Portfolio Name	Portfolio-level annual expense
Standard Segments				Manager Select			
S&P 500	1-Year	-10% Buffer	0%	1290 VT DoubleLine Dynamic Allocation	1.20%	Franklin Mutual Shares VIP Fund	0.96%
Russell 2000[®]	1-Year	-10% Buffer	0%	American Funds Insurance Series [®] Asset Allocation	0.81%	Invesco V.I. Balanced-Risk Allocation	1.05%
				BlackRock Global Allocation V.I.	0.99%	Janus Henderson Balanced	0.87%
MSCI EAFE	1-Year	-10% Buffer	0%	EQ/AB Dynamic Moderate Growth	1.10%	JPMorgan Insurance Trust Global Allocation	1.17%
NASDAQ 100[®]	1-Year	-10% Buffer	0%	First Trust/Dow Jones Dividend & Income Allocation	1.20%	JPMorgan Insurance Trust Income Builder	0.93%
MSCI EM	1-Year	-10% Buffer	0%	First Trust Multi-Income Allocation Portfolio	1.15%	PIMCO VIT Global Managed Asset Allocation	1.42%
				Franklin Allocation VIP Fund	0.82%	Putnam VT Global Asset Allocation	1.12%
				Franklin Income VIP Fund	0.71%		
Step Up Segments				Risk-Based			
S&P 500	1-Year	-10% Buffer	0%	EQ/Aggressive Allocation	1.16%	EQ/Moderate Allocation	1.09%
Russell 2000[®]	1-Year	-10% Buffer	0%	EQ/All Asset Growth Allocation	1.29%	EQ/Moderate-Plus Allocation	1.12%
MSCI EAFE	1-Year	-10% Buffer	0%	EQ/Conservative Allocation	1.03%		

Individual investment options

Portfolio Name	Portfolio-level annual expense	Portfolio Name	Portfolio-level annual expense	Portfolio Name	Portfolio-level annual expense
Large-Cap Blend		Small-Cap Growth		Alternative/Specialty	
American Funds Insurance Series [®] Growth-Income	0.80%	EQ/AB Small-Cap Growth	0.91%	1290 VT Convertible Securities	1.15%
ClearBridge Variable Dividend Strategy	1.00%	Small-Cap Value		1290 VT GAMCO Mergers & Acquisitions	1.34%
EQ/ClearBridge Select Equity Managed Volatility	1.06%	1290 VT GAMCO Small Company Value	1.06%	1290 VT Multi-Alternative Strategies	1.67%
EQ/Common Stock Index	0.69%	1290 VT Small-Cap Value	1.15%	Eaton Vance VT Floating-Rate Income	1.19%
EQ/Equity 500 Index	0.55%	AB VPS Small-/Mid-Cap Value	1.07%	EQ/Invesco Global Real Assets	1.20%
EQ/Fidelity Institutional AM [®] Large-Cap	0.87%	Emerging Markets		PIMCO VIT Emerging Markets Bond	1.12%
EQ/Franklin Rising Dividends	0.87%	American Funds Insurance Series [®] New World	1.09%	Templeton Global Bond VIP Fund	0.76%
MFS [®] Investors Trust Series	1.04%	Delaware VIP [®] Emerging Markets Series	1.60%	Core Bond	
MFS [®] Research Series	1.05%	EQ/Emerging Markets Equity PLUS	1.29%	1290 VT DoubleLine Opportunistic Bond	0.95%
Putnam VT Research	1.03%	EQ/Lazard Emerging Markets Equity	1.38%	EQ/Core Bond Index	0.67%
Large-Cap Growth		Global		EQ/Intermediate Government Bond	0.68%
1290 VT Socially Responsible	0.94%	1290 VT Low Volatility Global Equity	0.90%	EQ/PIMCO Total Return	1.30%
ClearBridge Variable Aggressive Growth Portfolio	1.04%	1290 VT SmartBeta Equity	1.15%	Janus Henderson Flexible Bond	0.82%
EQ/ClearBridge Large Cap Growth	1.04%	AB VPS Global Thematic Growth	1.24%	LVIP Delaware Diversified Income Fund	0.92%
EQ/Large-Cap Growth Index	0.73%	American Funds Insurance Series [®] Global Growth	1.07%	High-Yield Bond	
EQ/Loomis Sayles Growth	1.05%	American Funds Insurance Series [®] Global Small Capitalization	1.26%	1290 VT High Yield Bond	1.05%
EQ/T. Rowe Price Growth Stock	1.00%	EQ/Invesco Global	1.15%	Federated Hermes High Income Bond Fund	1.06%
Large-Cap Value		Commodity		Invesco V.I. High Yield	1.13%
1290 VT Equity Income	0.95%	1290 VT Natural Resources	0.90%	Inflation Linked (TIPS)	
AB VPS Growth and Income	0.87%	PIMCO VIT CommodityRealReturn [®] Strategy	2.26%	American Century VP Inflation Protection	0.72%
EQ/JPMorgan Value Opportunities	0.98%	Sector		EQ/PIMCO Global Real Return	1.75%
EQ/Large-Cap Value Index	0.74%	EQ/MFS Technology	1.14%	International Bonds	
EQ/Value Equity	0.94%	EQ/MFS Utilities Series	1.05%	PIMCO VIT Global Bond Opportunities (Unhedged)	1.13%
Janus Henderson U.S. Low Volatility	0.82%	EQ/T. Rowe Price Health Sciences	1.20%	Multi-Sector Bond	
MFS [®] Value Series	0.96%	EQ/Wellington Energy	1.19%	Fidelity [®] VIP Strategic Income	0.92%
T. Rowe Price Equity Income	0.99%	Invesco V.I. Health Care	1.22%	Lord Abbett Bond Debenture	0.91%
Mid-Cap Blend		Multimanager Technology	1.25%	PIMCO VIT Income	1.07%
EQ/Mid-Cap Index	0.72%	REIT		Putnam VT Diversified Income Fund	1.05%
Fidelity [®] VIP Mid-Cap	0.87%	1290 VT Real Estate	0.90%	Short-Term Bond	
Mid-Cap Growth		International		EQ/AB Short Duration Government Bond	0.80%
EQ/Janus Enterprise	1.05%	American Funds Insurance Series [®] International		EQ/PIMCO Ultra Short Bond	1.05%
Federated Hermes Kaufmann Fund	1.76%	Growth and Income	1.17%	LVIP Delaware Limited-Term Diversified Income Fund	0.84%
Mid-Cap Value		EQ/International Equity Index	0.78%	Cash/Cash Equivalent	
EQ/American Century Mid Cap Value	1.00%	EQ/Invesco International Growth	1.17%	EQ/Money Market	0.71%
Small-Cap Blend		EQ/MFS International Growth	1.15%		
1290 VT Microcap	1.15%	EQ/MFS International Intrinsic Value	1.15%		
EQ/Small Company Index	0.63%				
Invesco V.I. Small-Cap Equity	1.22%				

Variable Annuities: • Are Not a Deposit of Any Bank • Are Not FDIC Insured • Are Not Insured by Any Federal Government Agency • Are Not Guaranteed by Any Bank or Savings Association • May Go Down in Value

Equitable Financial Life Insurance Company (NY, NY)

In the Structured Investment Option, you are protected against some downside risk but if the negative return is in excess of the Segment Buffer, there could be substantial loss of principal because you agree to absorb all losses to the extent they exceed the protection provided. Fidelity and Fidelity Institutional AM are registered service marks of FMR LLC. Used with permission. Please note that due to spacing constraints, the index names in this document were abbreviated. For full index names and important information, please see the reverse side.

1290
FUNDS



American Century
Investments

BlackRock

CAPITAL
GROUP | AMERICAN
FUNDS

ClearBridge
Investments

Delaware FundsSM
by MACQUARIE



Eaton Vance

Federated
Hermes

First Trust



GAMCO
ASSET MANAGEMENT



Janus Henderson
INVESTORS

J.P.Morgan
Asset Management

LAZARD

LOOMIS | SAYLES



LORD ABBETT



PIMCO

Putnam
INVESTMENTS

T.RowePrice

The list above may not include all investment managers.

Current expenses as of May 1, 2021 and are subject to change.

Segment — An investment option we establish with the index, Segment Duration and Segment Buffer of a specific Segment Type, and for which we also specify a Segment Maturity Date and Performance Cap Rate. We currently offer Standard Segments and Step Up Segments.

Standard Segment — Any Segment belonging to a Segment Type whose name includes “Standard.”

Step Up Segment — Any Segment belonging to a Segment Type whose name includes “Step Up.”

S&P 500 Price Return Index — Includes 500 leading companies in leading industries of the U.S. economy, capturing approximately 80% coverage of U.S. equities. The S&P 500 Price Return Index does not include dividends declared by any of the companies included in this index. Larger, more established companies may not be able to attain potentially higher growth rates of smaller companies, especially during extended periods of economic expansion. S&P[®], Standard & Poor’s[®], S&P 500[®] and Standard & Poor’s 500[®] are trademarks of Standard & Poor’s Financial Services LLC (“Standard & Poor’s”) and have been licensed for use by Equitable Financial Life Insurance Company. Investment Edge[®] is not sponsored, endorsed, sold or promoted by Standard & Poor’s, and Standard & Poor’s does not make any representation regarding the advisability of investing in Investment Edge[®].

Russell 2000[®] Price Return Index — Measures the performance of the small-cap segment of the U.S. equity universe. The Russell 2000[®] Price Return Index is a subset of the Russell 3000[®] Index, representing approximately 10% of the total market capitalization of that index. It includes approximately 2,000 of the smallest securities based on a combination of their market cap and current index membership. The Russell 2000[®] Price Return Index does not include dividends declared by any of the companies included in this index. Stocks of small- and mid-size companies have less liquidity than those of larger companies and are subject to greater price volatility than the overall stock market. Smaller company stocks involve a greater risk than is customarily associated with more established companies. The Russell 2000[®] Index is a trademark of Russell Investments and has been licensed for use by Equitable Financial Life Insurance Company. The product is not sponsored, endorsed, sold or promoted by Russell Investments, and Russell Investments makes no representation regarding the advisability of investing in the product.

MSCI EAFE Price Return Index — A free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding the United States and Canada. The MSCI EAFE Price Return Index does not include dividends declared by any of the companies included in this index. International securities carry additional risks, including currency exchange fluctuation and different government regulations, economic conditions and accounting standards. The product referred to herein is not sponsored, endorsed or promoted by MSCI, and MSCI bears no liability with respect to any such product or any index on which such product is based. The prospectus contains a more detailed description of the limited relationship MSCI has with Equitable Financial Life Insurance Company and any related products.

NASDAQ 100[®] Price Return Index — Includes 100 of the largest domestic and international non-financial securities listed on The NASDAQ Stock Market based on market capitalization. The index reflects companies across major industry groups, including computer hardware and software, telecommunications and biotechnology. Non-diversified investing may be focused in a smaller number of issues or one sector of the market that may make the value of the investment more susceptible to certain risks than diversified investing. It does not contain securities of financial companies including investment companies. The NASDAQ 100[®] Price Return Index does not include dividends declared by any of the companies included in this index.

MSCI Emerging Markets Price Return Index — A free float-adjusted market capitalization index that is designed to measure equity market performance of emerging markets. International securities carry additional risks, including currency exchange fluctuation and different government regulations, economic conditions and accounting standards.

The investment objectives and policies of certain funds may be similar to those of other funds managed by the same investment advisor. No representation is made, and there can be no assurance given, that any fund’s investment results will be comparable to the investment results of any other fund, including another fund with the same investment advisor or manager.

A variable annuity is a long-term financial product designed for retirement purposes. In essence, annuities are contractual agreements in which payment(s) are made to an insurance company, which agrees to pay at a later date. There are contract limitations, fees and charges associated with annuities, which include but are not limited to, mortality and expense risk charges, sales and withdrawal charges, administrative fees and charges for optional benefits. Amounts in a variable annuity’s investment portfolios are subject to fluctuation in value and market risk, including loss of principal. A financial professional can provide cost information and complete details. Withdrawals are subject to normal income tax treatment and, if taken prior to age 59½, may also be subject to an additional 10% federal tax.

Variable annuities are sold by prospectus only, which contains more complete information about the policy, including risks, charges, expenses and investment objectives. You should review the prospectus carefully before purchasing a policy. Contact your financial professional for a copy of the current prospectus.

The net annual expense is the current expense of the portfolio and may include a reduction in the expense amount for fee waivers or expense reimbursement. Current expenses are from the prospectus and subject to change. Please refer to the prospectus for the amount of the fee waivers and expense reimbursement for a particular portfolio. If fee waivers and expense reimbursement are not applied (gross expense), it could significantly increase the amount of operating expenses for the portfolio.

The investment options listed are available through the Investment Edge[®] variable annuity. Investment Edge[®] is a variable annuity designed for investors who want tax-deferred growth potential and a broad spectrum of investment options as they seek wealth for retirement and other life goals. The product offers diversification of investment options, including Segments, which offer partial protection and can lower overall portfolio costs, tax deferral and tax-efficient distributions.

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Contract form #s: 2021BASE1-A, 2021BASE2-A, 2021BASE1-B, 2021BASE2-B and any state variations.

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