



EQUITABLE

Structured Capital Strategies® Income Inherited IRA Beneficiary Continuation Option (BCO)

Equitable Financial Life Insurance Company
Equitable Financial Life Insurance Company of America

**For Assistance Call:
(800) 789-7771**

This form is applicable if the contract owner's death occurred on or after January 1, 2020.

- **Use this form only if you are an individual beneficiary and want to stretch your death benefit from a Structured Capital Strategies® Income IRA (Traditional IRA or Roth IRA) contract for deaths on or after January 1, 2020.**
- Other death benefit settlement options which may be available to you are a lump sum distribution option or one of several forms of annuity payout options.
- Additional options available to sole spousal beneficiaries are either a spousal rollover or Spousal Contract Continuation.
- Please refer to "Structured Capital Strategies® and Structured Capital Strategies® Income - Claim to Annuity Benefits" for instructions on electing one of these other options.
- **Do NOT use this form if:**
 - **You are an entity beneficiary such as most types of trusts or an estate. Please see the Terms and Conditions.**
 - **You want an immediate lump sum payment.****For an entity beneficiary such as a most types of trusts or an estate or for an immediate lump sum payment option, use the Structured Capital Strategies® Income Lump Sum Distribution form #148723.**
- Before you complete this form, please read the "Terms and Conditions" on pages 2 and 3.
- Your portion of the Annuity Account Value (AAV) of the deceased owner's contract is your "BCO Interest."
- When you elect BCO, the law may require you to take annual minimum distributions from the contract depending on certain factors, including whether the original owner died before or on/after required beginning date.
- By paying income tax only upon receipt of distributions, you may ultimately stretch out the income tax impact on your benefits while your balance continues to be invested.
- You cannot make additional contributions to the contract.
- **By electing the BCO option, the account value is subject to market fluctuation. There are no guarantees associated with the account value and the sum of withdrawals taken over the life of the BCO contract (including the surrender value) could be less than its beginning account value.**
- **If you elect BCO, fill out the "Structured Capital Strategies® Income — Beneficiary Continuation Option Election" form beginning on page 4 of this form and return it to the address indicated on the attached form.**

Eligibility for BCO

- All beneficiaries must be individuals and identifiable with the exception of certain see-through trusts. BCO is not available to non-natural beneficiaries (e.g., most trusts, charities and estates), other than certain see-through trusts. For Trusts Only: BCO is only available for certain see-through trusts that have an eligible beneficiary structure. Please consult your attorney to make the determination that the trust is a "see-through trust" eligible to elect BCO. The trustee must also complete the "Trustee Certification Form."
- The minimum amount to elect BCO for any beneficiary is \$5,000.
- Your election, as well as the election of any other beneficiary who chooses to be a Continuation Beneficiary, must be received by September 30 of the calendar year following the calendar year of the deceased owner's or participant's death, along with all required paperwork. Beneficiaries who do not make a timely election will not be eligible for BCO.
- You will not be eligible to elect BCO if you make a death benefit settlement option that is inconsistent with BCO prior to submitting this form. Once you elect the BCO option, it cannot be changed or revoked. Distributions from the contract after your BCO election do not qualify for rollover treatment. (Example: You will not be eligible for BCO if you previously elected spousal rollover, Successor Owner/Annuitant (IRAs only) or an annuity payout option when you submitted the official Claim to Annuity Benefits form and the death certificate.)
- We must receive a separate BCO election form from each Continuation Beneficiary.

Terms and Conditions

1. A Continuation Beneficiary must meet all eligibility requirements stated on page 1. If there are multiple beneficiaries, any beneficiary who does not meet the eligibility requirements can choose to apply his/her share of the death benefit to any settlement option for which the beneficiary is eligible or receive a lump sum payment; all other beneficiaries may still be eligible to elect BCO. If the IRA contract is owned in a custodial IRA account and you are the spousal beneficiary under the custodial IRA account, you may instruct the custodian to elect BCO for the account by substituting yourself as the annuitant.
2. Before making any BCO election, you must determine whether you are an "eligible designated beneficiary" defined under the Internal Revenue Code Section 401(a)(9)(E)(ii). An individual beneficiary who is an "eligible designated beneficiary" or "EDB" is eligible to take annual post-death required minimum distribution payments over the life of the EDB or over a period not extending beyond the life expectancy of the EDB, as long as the distributions start no later than one year after your death. An individual beneficiary who is not an EDB is required to withdraw his/her entire BCO interest within 10 years. Please see Section 1 and check the appropriate category if it applies to you. You should consult your own tax adviser as to whether you qualify as an eligible designated beneficiary. You also acknowledge that Equitable does not provide tax advice. If you check classification as an EDB, by signing this form you indicate your understanding that Equitable shall not be liable to you or your heirs, successors and assigns if it is determined that you are not an EDB and the Internal Revenue Service imposes any fines, penalties or interest as a result of any distributions made or distributions that should have been made under the contract.
3. **Spousal Beneficiaries:** If you are one of multiple beneficiaries, you can only choose to stretch out payments over your life expectancy. If you are the sole primary beneficiary, you have a number of choices. You can do a spousal rollover or Successor Owner/Annuitant (IRAs only), or stretch BCO payments over your life expectancy. (If you choose stretch, you can also defer starting stretch payments from the contract any time up until December 31st of the year in which your deceased spouse would have attained the applicable RMD age. *If the deceased attained (would have attained) age 72 after 2022 and age 73 before 2033, the applicable RMD age is 73. If the deceased would have attained age 74 after 2032, the applicable RMD age is 75. If the deceased were born prior to July 1, 1949, the applicable RMD age is 70 ½, and if the deceased were born on or after July 1, 1949 and before January 1, 1951, the applicable RMD age is 72). Please consult your financial professional to determine the best option for your particular needs.
4. **For disabled beneficiaries or chronically ill beneficiaries:** Please complete the applicable additional certification attached to this form. You may be required to furnish other proof of the existence of your condition in such form and manner as the Internal Revenue Service may require. You agree to maintain the physician's written statement for your records and provide it upon request to Equitable.
5. If you are eligible and choose to stretch out distributions over life expectancy, we will calculate and distribute these required payments to you annually in December.
6. If you elect the 10-year BCO option, we will distribute any remaining BCO interest in the contract by the end of the 10th calendar year following the year of the owner's death, unless federal tax rules permit use of a different date. Equitable will not make any scheduled RMD payments to you unless you made an election for Equitable to calculate and pay the post-death RMD payments in Section 3. You can withdraw any amount at any time. Please note that even if you are an EDB eligible to stretch, if you did not make a timely election to stretch your BCO interest, the 10-year option will apply.
7. **Multiple Beneficiaries::** Where there are multiple beneficiaries, unless the deceased contract owner specifically indicated the contrary to us in writing prior to his/her death, we will allocate the Annuity Account Value or Minimum Death Benefit, whichever is higher, on a pro rata basis among these multiple beneficiaries, and we will maintain separate shares for each beneficiary. Under federal income tax rules, we may also be required to include the actuarial value of other benefits under the contract. Each beneficiary may independently select the distribution method of his/her choice. When the first BCO claim is processed, all active Segments will remain active; upon maturity they will default to the EQ/Money Market. BCO will result in an update of max maturity date, based on new owner.
8. If the deceased owner or participant was past his/her Required Beginning Date of taking lifetime RMD payments and he or she did not take the final lifetime RMD payment for the calendar year which contains his or her death, then the beneficiary(ies) must take that last lifetime RMD payment before amounts are applied to BCO.
9. If the deceased owner died on or after the required beginning date, you may be required to take an annual required minimum distribution even if you are subject to the 10-year option. Unless you elect to receive scheduled post-death RMD payments, Equitable will not make any scheduled RMD payments to you. Please consult with your own tax adviser. Failure to take your RMDs by the applicable deadline can result in a 25% (or 10% if corrected during a specified correction window) penalty tax on the amount of the RMD not taken. It is your responsibility to meet the RMD rules.

Terms and Conditions Continued

10. Upon the death of a Continuation Beneficiary, the beneficiary named by such Continuation Beneficiary to receive any remaining amounts will receive a lump sum payment of the remaining portion due the Continuation Beneficiary, unless the person designated by the deceased Continuation Beneficiary elects otherwise. A beneficiary of an EDB must take the remaining interest in the contract within 10 years after the death of such EDB. However, for a beneficiary of a non-EDB, the original 10-year period that commenced with the death of the owner/participant will continue to apply to the beneficiary of the non-EDB. If no beneficiary is designated, all remaining amounts will be paid out to the deceased Continuation Beneficiary's estate in a lump sum. Please note that any payment option we offer will be subject to our administrative rules relating to minimum account value and documentation we require at the time of the Continuation Beneficiary's death.
11. A Continuation Beneficiary cannot assign the contract.
12. For federal income tax reasons contract ownership must continue to include the deceased's name.
13. When a Continuation Beneficiary takes ownership of a contract any amounts invested in segments will be allowed to continue until maturity. The Segment Maturity Value may be reinvested in other investment Options. If you choose the "10-year option," amounts may not be invested in Segments with Segment Maturity Dates later than December 31st of the calendar year which contains the tenth anniversary of the original owner's death. New segments will NOT be allowed if the segment maturity date is longer than the remaining life expectancy.
14. A Continuation Beneficiary cannot make contributions to the contract.
15. You may withdraw your full balance from this contract at any time without incurring withdrawal charges. This will end your status as a Continuation Beneficiary.
16. Select the appropriate "Beneficiary Continuation Option" and complete this form and return it along with your Claim to Annuity Death Benefits form and a certified death certificate to the address indicated on the form. Please also submit IRS Form W-9 or W-8 BEN as applicable.
17. Use the Request for Disbursement form to request distributions from this contract. Lump sum withdrawals from the contract that are in excess of the required distribution must be at least \$300.
18. Election of this feature will not be processed if it is not approved within the state in which the contract was originally issued. For more information, contact our customer service representatives.
19. A beneficiary's BCO interest is determined in accordance with the beneficiary's share of the Annuity Account Value. When you elect BCO, we will reset the Annuity Account Value as of the date of receipt of all required documentation, to the Death Benefit that was in effect on the deceased's date of death, if it is higher than the Annuity Account Value. Thereafter, the Guaranteed Lifetime Withdrawal Benefit (GLWB), Highest Anniversary Value Benefit (HAV) Death Benefit and the Return of Premium Death Benefit provisions will no longer be in effect. All charges for these benefits will be discontinued and the contract becomes Return of Account Value Death Benefit.
20. Systematic Withdrawal Options are not available for BCO contracts.



This form is applicable if the contract owner's death occurred on or after January 1, 2020.

For Traditional IRA and Roth IRA

Beneficiary: Please read the "Terms and Conditions" on pages 2 and 3 before you make this election. You must meet eligibility requirements stated on page 1.

Each beneficiary who elects BCO must complete and sign an election form and return it to the Retirement Service Solutions Processing Office no later than September 30th of the calendar year following the calendar year which contains the date of death of the deceased IRA owner. Photocopies of form are permitted; original signature is required in Section 8. For Assistance Call (800) 789-7771.

1. Contract Information

Structured Capital Strategies® Income Contract #

Age of Deceased at Death Date of Birth (Mo./Day/Yr.) Date of Death (Mo./Day/Yr.)

Deceased's Name: First Middle Initial Last

2. Information About You

- A) Are you the only beneficiary? [] Yes [] No [] Don't Know
B) Is the beneficiary a trust? [] Yes [] No If Yes, complete Trustee Certification Form
C) Are you a U.S. person? [] Yes [] No* (Please submit, the appropriate Form W-8)
[] Mr. [] Mrs. [] Miss [] Ms. [] Other [] Male [] Female

Beneficiary's Name: First Middle Last

Social Security Number (Required)

Date of Birth (Mo./Day/Yr.) Best Time to Call/Telephone Number

Beneficiary's Street Address

City State Zip Code

Email Address

Are you an "Eligible Designated Beneficiary (EDB)"? "Eligible designated beneficiary" is defined as one of the following. If you fall into any of these categories, check the category that applies. Please read the Terms and Conditions.

- [] Deceased's surviving spouse
[] Non-spouse who is not more than 10 years younger than the deceased
[] An individual who is "disabled" within the meaning of Internal Revenue Code Sections 401(a)(9)(E)(ii)(III) and 72(m)(7)
[] An individual who is "chronically ill" within the meaning of Internal Revenue Code Sections 401(a)(9)(E)(ii)(IV) and 7702B(c)(2)
[] A see-through trust whose sole beneficiary is one of the four individuals mentioned above.

3. What Is Your BCO Choice

3A. Please Select One Payment Option.

Important Note: If the deceased owner died on or after the required beginning date, you may be required to take an annual required minimum distribution (RMD) even if you are subject to the 10-year option. Federal tax rules governing RMD payments are highly complex. Please consult with your own tax adviser. Failure to take your RMDs by the applicable deadline can result in a 25% (or 10% if corrected during a specified correction window) penalty tax on the amount of the RMD not taken. It is your responsibility to meet the RMD rules. Please read the "Terms and Conditions" beginning on page 2 before completing this form.

1. 10-Year Option (Only option available to non-EDBs but EDBs may also elect)

(i) **10-year option with no scheduled post-death RMD payments.** I understand that by choosing this option all the funds in the contract must be liquidated by the end of the 10th calendar year following the calendar year of the original owner's date of death. I have the option to take a withdrawal at any time during the 10 years and understand that I am required to take a post-death RMD annually if the deceased owner died on or after the required beginning date.* I further understand that any remaining amounts will be automatically distributed to me by the end of the 10th calendar year following the year of the owner's death.

(ii) **10-year option with scheduled post-death RMD payments. Please check this box ONLY if the deceased owner died on or after the required beginning date* and you want Equitable to calculate your post-death RMD payments using the IRS Single Life Table.** By checking this box, I instruct Equitable to distribute my post-death RMDs payments once a year in December. I understand that any remaining amounts will be distributed to me by the end of the 10th calendar year following the year of the owner's death. I further understand that there may be other options for calculating your RMDs. It is my responsibility to ensure compliance with RMD rules under federal tax law.

2. Stretch Option (Only available to EDBs)

(i) **Post-Death RMD Stretch Option.** I understand that this option is only available to EDBs. I understand that by making this choice, I choose to stretch my BCO interest over the period of my life expectancy using the IRS Single Life Table. I understand that you will make the scheduled BCO payments once a year in December beginning with the year after the deceased's death and that I can withdraw additional amounts at any time. I further understand that if I do not timely elect to stretch my BCO interest, I will not be able to stretch the payments, and the 10-year option will automatically apply to my BCO interest. See Terms and Conditions.

(ii) **Spousal Stretch Option.** I understand that this option is only available to the surviving spouse of the decedent. I understand that by making this choice, I can defer starting RMD payments from the contract any time up until December 31st of the year in which my deceased spouse would have attained the applicable RMD age. I have documented my status. I don't want to start my once-a-year scheduled BCO payments in December of the year after my deceased spouse's death. I further understand that by making this election, I will have to initiate and request each payment to satisfy my RMD and that Equitable will not make any scheduled RMD payments to me. Any remaining amounts will be distributed by the end of the year in which my life expectancy using the Single Life Table would be equal to or less than 1.

(iii) **Opt-out Option. Please check this box if you DO NOT want Equitable to automatically calculate and pay to you the post-death required minimum distribution payments for the Inherited IRA contract.** I do not want Equitable to automatically calculate and pay to me the post-death required minimum distribution payment for the Inherited IRA contract each year, because I have at least one other inherited IRA contract, not issued by Equitable, which qualifies to be treated as "combined" with this contract. I want to take the post-death required minimum distribution payment calculated for any year for the Equitable Inherited IRA contract from another inherited IRA contract. I understand that any remaining amounts will be distributed by the end of the year in which my life expectancy using the Single Life Table would be equal to or less than 1.

3. What Is Your BCO Choice (Continued)**3B. Traditional IRA only:**

If the deceased owner was past his/her Required Beginning Date for taking lifetime Required Minimum Distribution (RMD) payments and he or she did not take the final lifetime payment for the calendar year which contains his or her death, then you must take that last lifetime payment before amounts are applied to BCO. You can satisfy this requirement by taking the RMD amount from any other traditional IRA previously owned by the deceased. Failure to take your RMDs by the applicable deadline can result in a 25% (or 10% if corrected during a specified correction window) penalty tax on the amount of the RMD not taken. It is your responsibility to meet the RMD rules. Please consult with your own tax adviser.

Please check this box if you want to take the last lifetime RMD amount from the certificate/contract.

3C. Tax Withholding Election:

Tax Withholding Election is only applicable if option 1(ii) or 2(i) in this Section is elected or if the last lifetime RMD box is checked above.

If no election is made, we must withhold at a default 10% rate from your payment. If you want a different tax withholding, please submit IRS Form W-4R along with this form, and we will withhold as instructed on your Form W-4R. IRS Form W-4R is available at www.irs.gov.

If you are a US Person for tax purposes and the check is sent abroad, we must withhold tax.

If you elect not to have withholding apply to your payment, or if you do not have enough tax withheld from your payment, you may be responsible for payment of estimated tax. You may incur penalties under estimated tax rules if your withholding and estimated tax payments are not sufficient.

Certain states may also require us to withhold state income tax if Federal Income Tax is withheld. In most cases, your Federal withholding election would also apply to a state withholding election, although the rate of tax may vary among states. Please note, however, we will only perform mandatory withholding if required by state law.

A. I do NOT want Federal Income Taxes withheld from my withdrawal or surrender unless required.

B. I WANT 10% Federal Income Taxes withheld from my withdrawal or surrender.

C. I WANT _____% State Income Taxes withheld from my withdrawal or surrender, if applicable.

4. Custodial IRA Contract If the IRA contract is owned in a custodial IRA account please complete this section.

Other death benefit settlement options are available to beneficiaries of a custodial IRA account. Additional options for sole spousal beneficiaries include Spousal Rollover and Spousal Contract Continuation. In order for a beneficiary which is a custodial IRA account to effect a BCO election, the deceased's surviving spouse must be the sole beneficiary under the custodial IRA account and the custodian must substitute the deceased's surviving spouse as the annuitant under the contract. Please refer to "Structured Capital Strategies[®] and Structured Capital Strategies[®] Income — Claim to Annuity Benefits" for information on other options.

Brokerage Account Number

Financial Representative's Name

Daytime Phone

Custodian Name

TIN

Custodian Signature

Date

All withdrawals, including BCO payments, will be withdrawn first from the VIOs on a pro rata basis. If the withdrawal exhausts the VIOs, or if there is no investment in the VIO, amounts will be withdrawn from the Holding Account(s) on a pro rata basis. If the withdrawal exhausts the Holding Account(s) the remainder will be withdrawn from the Segments on a pro rata basis.

5. Name of the Beneficiary(ies) Who Should Receive Your BCO Interest

If you die before the entire amount of your BCO interest (i.e., your portion of the Annuity Account Value of the deceased owner's contract) is distributed to you, we will pay any remaining amount to your estate in a lump sum unless you name a beneficiary for any remaining BCO interest at your death. If you name a beneficiary, we will make payments to that beneficiary. The BCO interest at that time will be the total Annuity Account Value (and any other value required by federal income tax rules to be allocated to you) as of the date we receive satisfactory proof of your death and all required documentation. If you name more than one beneficiary, we will divide any remaining BCO interest equally among beneficiaries unless you tell us otherwise. Include full names, Social Security Numbers (if available) and relationships to you. Please read the Terms and Conditions before you complete this Section.

(a) Primary Beneficiary(ies) (If more than one, indicate %)**

_____	_____	_____	_____
Primary Beneficiary #1	%	<input type="checkbox"/> SSN <input type="checkbox"/> TIN <input type="checkbox"/> EIN	Relationship to Owner
_____		_____	_____
Address		Date of Birth	Phone Number
_____	_____	_____	_____
Primary Beneficiary #2	%	<input type="checkbox"/> SSN <input type="checkbox"/> TIN <input type="checkbox"/> EIN	Relationship to Owner
_____		_____	_____
Address		Date of Birth	Phone Number
_____	_____	_____	_____
Primary Beneficiary #3	%	<input type="checkbox"/> SSN <input type="checkbox"/> TIN <input type="checkbox"/> EIN	Relationship to Owner
_____		_____	_____
Address		Date of Birth	Phone Number

(b) Contingent Beneficiary(ies) (If more than one, indicate %)**

_____	_____	_____	_____
Contingent Beneficiary #1	%	<input type="checkbox"/> SSN <input type="checkbox"/> TIN <input type="checkbox"/> EIN	Relationship to Owner
_____		_____	_____
Address		Date of Birth	Phone Number
_____	_____	_____	_____
Contingent Beneficiary #2	%	<input type="checkbox"/> SSN <input type="checkbox"/> TIN <input type="checkbox"/> EIN	Relationship to Owner
_____		_____	_____
Address		Date of Birth	Phone Number
_____	_____	_____	_____
Contingent Beneficiary #3	%	<input type="checkbox"/> SSN <input type="checkbox"/> TIN <input type="checkbox"/> EIN	Relationship to Owner
_____		_____	_____
Address		Date of Birth	Phone Number

** If no percentage is indicated, we will consider the shares of the beneficiaries to be equally divided.

6. Selection of Investment Options and Allocation Percentages**A. Structured Investment Option**

- I. If you elect any of the Segment Types listed below, once amounts are received, they will be first placed in a Segment Type Holding Account until your Segment(s) becomes available on the Segment Start Date. At that time, your funds will be allocated per your selection(s) below provided that all Segment Participation Requirements specified in the Certificate/Contract are met. If you choose the "10-year option," amounts may not be invested in Segments with Segment Maturity Dates later than December 31st of the calendar year which contains the tenth anniversary of the original owner's death.
- II. For multiple beneficiaries only:
 Please check this box if you wish to elect to continue the current segments.
- III. Please use whole percentages when completing the Contribution Allocation column.

6. Selection of Investment Options and Allocation Percentages (Continued)

 EQUITABLE	Selection of Investment Options
Fill in allocation percentages in whole numbers (no fractions or decimals). The total must equal 100% for the Investment Options	Percentage (Percentages must be whole numbers)
Structured Investment Options Holding Accounts	
Standard Segment Types¹	
S&P 500 Standard 3 Year -10% Buffer	%
S&P 500 Standard 3 Year -15% Buffer	%
S&P 500 Standard 3 Year -20% Buffer	%
S&P 500 Standard 3 Year -40% Buffer	%
Russell 2000 Standard 3 Year -10% Buffer	%
Russell 2000 Standard 3 Year -15% Buffer	%
Russell 2000 Standard 3 Year -20% Buffer	%
Russell 2000 Standard 3 Year -40% Buffer	%
MSCI EAFE Standard 3 Year -10% Buffer	%
MSCI EAFE Standard 3 Year -15% Buffer	%
MSCI EAFE Standard 3 Year -20% Buffer	%
MSCI EAFE Standard 3 Year -40% Buffer	%
NASDAQ 100 Standard 3 Year -10% Buffer	%
NASDAQ 100 Standard 3 Year -15% Buffer	%
NASDAQ 100 Standard 3 Year -20% Buffer	%
NASDAQ 100 Standard 3 Year -40% Buffer	%
S&P 500 Standard 1 Year -10% Buffer	%
S&P 500 Standard 1 Year -15% Buffer	%
S&P 500 Standard 1 Year -20% Buffer	%
S&P 500 Standard 1 Year -40% Buffer	%
Russell 2000 Standard 1 Year -10% Buffer	%
Russell 2000 Standard 1 Year -15% Buffer	%
Russell 2000 Standard 1 Year -20% Buffer	%
Russell 2000 Standard 1 Year -40% Buffer	%
MSCI EAFE Standard 1 Year -10% Buffer	%
MSCI EAFE Standard 1 Year -15% Buffer	%
MSCI EAFE Standard 1 Year -20% Buffer	%
MSCI EAFE Standard 1 Year -40% Buffer	%
NASDAQ 100 Standard 1 Year -10% Buffer	%
NASDAQ 100 Standard 1 Year -15% Buffer	%
NASDAQ 100 Standard 1 Year -20% Buffer	%
NASDAQ 100 Standard 1 Year -40% Buffer	%
MSCI EM Standard 1 Year -10% Buffer	%
MSCI EM Standard 1 Year -15% Buffer	%
EURO STOXX 50 Standard 1 Year -10% Buffer	%
EURO STOXX 50 Standard 1 Year -15% Buffer	%
Step up Segment Types¹	
S&P 500 Step Up 3 Year -10% Buffer	%
S&P 500 Step Up 1 Year -10% Buffer	%
S&P 500 Step Up 1 Year -15% Buffer	%
Russell 2000 Step Up 1 Year -10% Buffer	%
Russell 2000 Step Up 1 Year -15% Buffer	%
MSCI EAFE Step Up 1 Year -10% Buffer	%
MSCI EAFE Step Up 1 Year -15% Buffer	%
NASDAQ 100 Step Up 1 Year -10% Buffer	%
NASDAQ 100 Step Up 1 Year -15% Buffer	%
Annual Lock Segment Types¹	
S&P 500 Annual Lock 3 Year -10% Buffer	%
Russell 2000 Annual Lock 3 Year -10% Buffer	%
MSCI EAFE Annual Lock 3 Year -10% Buffer	%
NASDAQ 100 Annual Lock 3 Year -10% Buffer	%

¹ Segments are not available in all firms and jurisdictions.

6. Selection of Investment Options and Allocation Percentages (Continued)

 EQUITABLE	Selection of Investment Options
Fill in allocation percentages in whole numbers (no fractions or decimals). The total must equal 100% for the Investment Options	Percentage (Percentages must be whole numbers)
Structured Investment Options Holding Accounts (Continued)	
Dual Direction Segment Types¹	
S&P 500 Dual Direction 3 Year -10% Buffer	%
S&P 500 Dual Direction 3 Year -15% Buffer	%
S&P 500 Dual Direction 3 Year -20% Buffer	%
Russell 2000 Dual Direction 3 Year -10% Buffer	%
Russell 2000 Dual Direction 3 Year -15% Buffer	%
Russell 2000 Dual Direction 3 Year -20% Buffer	%
MSCI EAFE Dual Direction 3 Year -10% Buffer	%
MSCI EAFE Dual Direction 3 Year -15% Buffer	%
MSCI EAFE Dual Direction 3 Year -20% Buffer	%
NASDAQ 100 Dual Direction 3 Year -10% Buffer	%
NASDAQ 100 Dual Direction 3 Year -15% Buffer	%
NASDAQ 100 Dual Direction 3 Year -20% Buffer	%
S&P 500 Dual Direction 1 Year -10% Buffer	%
S&P 500 Dual Direction 1 Year -15% Buffer	%
Russell 2000 Dual Direction 1 Year -10% Buffer	%
Russell 2000 Dual Direction 1 Year -15% Buffer	%
MSCI EAFE Dual Direction 1 Year -10% Buffer	%
MSCI EAFE Dual Direction 1 Year -15% Buffer	%
NASDAQ 100 Dual Direction 1 Year -10% Buffer	%
NASDAQ 100 Dual Direction 1 Year -15% Buffer	%
Enhanced upside Segment Types¹	
S&P 500 Enhanced Upside 110% 3 Year -10% Buffer	%
S&P 500 Enhanced Upside 110% 3 Year -15% Buffer	%
S&P 500 Enhanced Upside 125% 3 Year -10% Buffer	%
S&P 500 Enhanced Upside 125% 3 Year -15% Buffer	%
S&P 500 Enhanced Upside 125% 1 Year -10% Buffer	%
Dual Step Up Segment Types¹	
S&P 500 Dual Step Up 1 Year -10% Buffer	%
S&P 500 Dual Step Up 1 Year -15% Buffer	%
Russell 2000 Dual Step Up 1 Year -10% Buffer	%
Russell 2000 Dual Step Up 1 Year -15% Buffer	%
MSCI EAFE Dual Step Up 1 Year -10% Buffer	%
MSCI EAFE Dual Step Up 1 Year -15% Buffer	%
NASDAQ 100 Dual Step Up 1 Year -10% Buffer	%
NASDAQ 100 Dual Step Up 1 Year -15% Buffer	%
Loss Limiter Segment Types¹	
S&P 500 Loss Limiter 95% 3 Year -10% Buffer	%
S&P 500 Loss Limiter 90% 1 Year -10% Buffer	%
Variable Investment Option	
EQ/Money Market	%
Total (Total Investment Options column must equal 100%)	100%

¹ Segments are not available in all firms and jurisdictions.

7.A. State Fraud Warnings

The following states require us to notify you of the serious consequences of filing a false or fraudulent insurance claim. Please read this section carefully.

Alaska:

A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

Arkansas, District of Columbia, Louisiana, Rhode Island, Texas, West Virginia:

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

7.A. State Fraud Warnings (Continued)

Arizona:

For your protection, Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

California:

For your protection, California law requires the following to appear on this form. Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Colorado:

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

Delaware, Florida, Idaho, Indiana, and Oklahoma:

WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

Maine, Tennessee, Virginia and Washington:

WARNING: It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

Kentucky and Pennsylvania:

Any person who knowingly and with the intent to defraud any insurance company or other person files a statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Maryland:

Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Minnesota:

A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

New Hampshire:

Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

New Jersey and New Mexico:

Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

New York:

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

New York State Residents Only: Read & Sign Below

I have read and understand the New York State fraud warning. Your original signature is required in this section (for NY State residents).

Beneficiary's Signature: _____

Date: _____

Ohio:

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Oregon and All Other States:

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement that is material to the interests of an insurer may be guilty of insurance fraud.

Puerto Rico:

Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation with the penalty of a fine of not less than five thousand (\$5,000) dollars and not more than ten thousand (\$10,000) dollars, or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances are present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

