



Series B

Fact card

This fact card is one part of the Structured Capital Strategies® Income variable annuity investor kit, which we're required to provide to you in full. Please read all documents in the kit carefully, as well as the product prospectus, to make sure you have a full understanding of Structured Capital Strategies® Income and its benefits.

Issue ages	45–80 for Nonqualified, Roth IRA, Traditional IRA and SEP IRA Funds. 45–75 for Qualified Plans.
Initial minimum contribution	\$25,000
Subsequent minimum contribution	Nonqualified Funds, SEP IRAs and Qualified Plans: \$500. Roth IRA and Traditional IRA: \$50.
Maximum contribution	\$1.5 million — <i>Higher contribution amounts require prior approval. Maximum contribution through age 80 or age 75 if Highest Anniversary Value Death Benefit is elected (or if later, the first contract date anniversary).</i>
Fees	1.50% GLWB fee. Optional Highest Anniversary Value Death Benefit available for additional fee of 0.35% of the Benefit Base. See following pages for details.
Segment Start Date	There is generally a Segment Start Date every Thursday. If a particular Thursday is not a business day, then the Segment Start Date for that week will be the previous business day. ¹
Performance Cap Rate	Rates are set in advance, at least 1 week prior to the Segment Start Date.
Segment Maturity Date	The Segment transaction date on which a Segment ends. ¹

The disclosure below applies to bank distribution entities.

INVESTMENT AND INSURANCE PRODUCTS ARE: • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

This material is for informational purposes only and does not constitute investment advice or a recommendation.

Withdrawal Charge Schedule A CWC may apply in certain circumstances, including if you make one or more withdrawals during a contract year that, in total, exceed the Free Withdrawal Amount. CWC waivers apply under certain conditions. Please see the prospectus for more information. **6 Years [7, 7, 6, 5, 4, 3]**

Guaranteed Lifetime Withdrawal Benefit (GLWB) **Choose from two options for lifetime income:** (rates are initially based on issue age; see next page for details)
1. Level Income Option: Provides income that will not decline for the rest of your life.
2. Accelerated Income Option:² Provides a higher level of income that is lowered only if your Account Value goes to zero.

Structured Investment Option

Segment Option	Index	Duration	Downside Segment Buffer
Standard	S&P 500	1-year	-10%
	Russell 2000®	3-year	-15%
	MSCI EAFE		
	NASDAQ 100 ²		
	MSCI Emerging Markets ²	1-year	-10%
	EURO STOXX 50 ²		-15%
Dual Direction²	S&P 500	1-year	-10%
	Russell 2000®		
	MSCI EAFE	3-year	-10%
	NASDAQ 100 ²		-15%
Annual Lock	S&P 500	3-year	-10%
	Russell 2000®		
	MSCI EAFE		
	NASDAQ 100 ²		
Enhanced Upside²	S&P 500	3-year	-10%
	Russell 2000®		-15%
	MSCI EAFE		
	NASDAQ 100 ²		
Step Up²	S&P 500	1-year	-10%
	Russell 2000®		
	MSCI EAFE		
	NASDAQ 100 ²		

¹ Refer to the prospectus for treatment of holidays.

² May not be available in all firms and jurisdictions.

Individuals cannot invest directly in an index. Please note that due to spacing constraints, the index names in the chart above may have been abbreviated. For full index names, please refer to the important terms section. Please see the back page for additional important information.

Protect your lifetime income

The Guaranteed Lifetime Withdrawal Benefit (GLWB) offers two options for your income protection. Each income option has an associated Guaranteed Annual Income Amount (GAIA) determined by multiplying the income rate by the Income Base. The Income Base is not a cash value and is used to calculate the GAIA, which is the maximum withdrawal that won't reduce the Income Base. The Income Base is equal to the total amount of contributions and may increase. See the **Opportunities for**

income growth section for more details. Both options cost 1.50% per contract year and offer the same investment options. This 1.50% fee is measured off the Income Base and deducted from the Account Value on each contract anniversary. The only differences are around the income structure. Excess withdrawals will affect both income and death benefit amounts. See the prospectus for more details. Partial withdrawals are permitted for either option. Single or joint life needs to be elected at contract issue.

Level Income Option

Distinct qualities

The Level Income Option provides income that does not decrease throughout the duration of the contract and continues for the rest of your life.

Details

Income rates are initially based on issue age.

Examples

For a client electing Level Income as single life, the income rate may be 6.00%. For a client who is 5 years older when they purchase their contract, their single life income rate may be 6.50%. These rates are initially determined when they purchase the contract, based on their age at that time and are guaranteed to never decrease for their life.

Accelerated Income Option³

The Accelerated Income Option provides more income early in retirement and only decreases if your Account Value falls to zero.

Income rates are initially based on issue age. You will receive higher income while the Account Value is greater than zero. If the Account Value falls to zero by other than an excess withdrawal, the income is reduced for the remaining life of the owner (and successor owner, if applicable).

For a client electing the Accelerated Income Option as single life, the income rate may be 7.50% while the Account Value is greater than zero and 3.50% if their Account Value falls to zero. These rates are initially determined when they purchase the contract, based on their age at that time and are guaranteed to never decrease for their life.

Unless otherwise requested, withdrawals are taken in the following order on a pro rata basis:

1. Variable Investment Option (VIO)
2. Segment Type Holding Account(s)
3. Dollar-Cap Averaging (DCA) Account
4. Segment(s)

Alternatively, you can elect to take your withdrawals from specific investment options. Withdrawals from active Segments reduce the Segment Investment on a pro rata basis by the same proportion that the Segment Interim Value is reduced on the date of the withdrawal.

(See important terms section.)

Opportunities for income growth

Both Income Options, Level and Accelerated, offer several opportunities to grow your income.

Deferral Incentive

You can grow your Income Base by an extra 6% of contributions each year, and therefore, increase your income amount, as long as you haven't taken a withdrawal yet. That extra 6%, called the **Deferral Incentive**, is added to your Income Base until the earlier of 20 years after your contract starts, your contract maturity date or your first withdrawal.

Annual Resets

This feature offers the opportunity for resets on each contract date anniversary up to age 85 if your Account Value is higher than your Income Base.

Income Rate Increases

Whenever you lock in market gains through an Annual Reset, prior to your first withdrawal, you may lock in a higher income rate based off your age at the time.

Reset Boost

If you're eligible for the Deferral Incentive in a year that you lock in market gains through an Annual Reset, the Deferral Incentive will be added on top of the Annual Reset giving you a **Reset Boost**.

³ If the Account Value is reduced to \$0 by other than an excess withdrawal, your Guaranteed Lifetime Income will be significantly reduced.

Investment options

Structured Investment Option (SIO)

The Structured Investment Option gives you a simplified way to take advantage of possible gains knowing you're protected from a portion of loss. We call each investment within the SIO a Segment, and you can invest in one or more Segments for set time periods.

There are five types of Segment Options, each of which provides performance tied to the positive performance of a well-known benchmark index for a set period, up to a Performance Cap Rate. If the market goes down, your investment is protected against a portion of loss through a Segment Buffer.

The five types of Segments currently available are:

Standard Segment	Tracks the performance of your chosen index from the start of the Segment Duration to the end, measuring it from point to point. If the index performance is up, you can capture growth up to the Performance Cap Rate. If the chosen benchmark index performance is negative, the chosen Segment Buffer will absorb up to 15% of loss.
Dual Direction Segment	Offers the potential for returns in two ways: growth up to a cap when index performance is positive, and growth within the Segment Buffer. Your investment will receive a positive return of the same percentage if the benchmark index shows a loss that is up to and inclusive of up to -15% at maturity. If the chosen benchmark index performance is negative, the chosen Segment Buffer will absorb up to 15% of loss.
Annual Lock Segment	Provides a return that is cumulatively calculated based on index performance each Annual Lock Period, subject to the Performance Cap Rate and Segment Buffer. The Performance Cap Rate is determined at the inception of the 3-year Segment Duration. The -10% Segment Buffer protects against the first 10% of loss each Annual Lock Period.
Enhanced Upside Segment	Offers the potential for Enhanced Upside return up to the Performance Cap Rate if the index performance is positive. The Segment Rate of Return is equal to the lesser of the Performance Cap Rate or the index performance rate multiplied by the Enhanced Upside Rate if the index performance rate is positive. If the chosen benchmark index performance is negative, the chosen Segment Buffer will absorb up to 15% of loss.
Step Up Segment	Offers an upside guaranteed return that is equal to the Performance Cap Rate if the index performance is equal to or greater than zero when the Segment matures. If the chosen benchmark index performance is negative, the Segment Buffer will absorb up to 10% of loss.

There is a risk of a substantial loss of your principal and previously credited interest because you agree to absorb all losses from the portion of any negative Index Performance Rate that exceeds the Segment Buffer on the Segment Maturity Date or Annual Lock Anniversary. The risk of loss of principal and previously credited interest can become greater in the case of a withdrawal (including an automatic or systematic withdrawal, a Required Minimum Distribution, a withdrawal under the GLWB rider, or a withdrawal to pay advisory fees under a Series ADV contract), annuitization, death, surrender, contract cancellation, or transfer prior to a Segment Maturity Date due to charges and adjustments imposed on those distributions, and this may occur even if index performance has been positive.

If the underlying index price declines to zero, you could lose up to 90% of your Account Value.

The SIO does not involve an investment in any underlying portfolio. Instead, it is an obligation of the company.

Variable Investment Option (VIO)

The VIO is also available, without Segment Buffers or Performance Cap Rates. Your investment return is dependent on the performance of the underlying portfolio, subject to market fluctuations and could include the loss of principal.

- Underlying investment portfolio expense (expressed as an annual percentage of daily net assets) for the EQ/Money Market is 0.70%

(See important terms section and prospectus for detailed fee information.)

Dollar-Cap Averaging (DCA)

The Dollar-Cap Averaging Program is an optional service designed to reduce investment timing decisions by systematically investing in any of the available Segments over a period of either 3 or 6 months. The program invests in the DCA Account, which is part of the EQ/Money Market Variable Investment Option. The DCA Account has the same rate of return as the EQ/Money Market Variable Investment Option. The program allows you to gradually allocate amounts to available Segments by periodically transferring approximately the same dollar amount to your selected Segments. Regular allocations to the Segments will allow you to invest in the Segments at different Performance Cap Rates. This plan of investing, however, does not guarantee that you will earn a profit or be protected against losses. We may, at any time, exercise our right to terminate transfers to any of the Segments, limit the number of Segments that you may elect, or discontinue offering the program. The DCA can be funded from both new contributions to your contract and transfers from the investment options, including the EQ/Money Market VIO. If you elect to invest in the DCA at contract issue, 100% of your initial contribution must be allocated to the DCA. In other words, your initial contribution cannot be split between your DCA and any other investment option available under the contract. DCA is not available if the Performance Cap Rate Hold is elected.

Performance Cap Rate Hold

- Clients can invest in Segments based on current rates or elect the Performance Cap Rate Hold Option on the application.
- If a client elects a Cap Rate Hold, the caps are effective on the application received date and the cap rates are held for all Segment investments through the Rate Hold Expiration Date, which is the Segment Start Date on or immediately following 30 days after the application received date.
- Once elected the rate hold cannot be cancelled.
- The caps secured through the cap rate hold may be higher or lower than the caps you might have received without the cap rate hold.

Segment transfers

- Segment transfers are allowed prior to the Segment Maturity Date based on the Segment Interim Value.
- Transfers prior to the Segment Maturity Date will reduce the Segment Investment on a pro rata basis by the same proportion that the Segment Interim Value is reduced on the date of the transfer.

Automatic Required Minimum Distribution

When you enroll in the Automatic RMD withdrawal service beginning in the calendar year in which you reach age 72 (or age 70½ if applicable), you will receive an annual RMD payment in December.⁴ Through the Automatic RMD withdrawal service, your RMD payments will count toward your Guaranteed Annual Income Amount but will not reduce your Income Base, even if they are in excess of the Guaranteed Annual Income Amount. RMD payments will reduce your Highest Anniversary Value Benefit Base (if applicable) on a dollar for dollar basis or your Return of Premium Benefit Base on a proportional basis. RMD withdrawals that are distributed through the program that are in excess of the 10% free withdrawal amount are not subject to withdrawal charges. Withdrawn money is taken in the same order as partial withdrawals (see above).

Tax consequences

Distributions taken from a nonqualified annuity contract prior to annuitization are generally considered to come from the gain in the contract first. If the contract is tax-qualified, distributions will generally be taxable unless non-deductible contributions were made to the contract. Taxable distributions are taxed as ordinary income and, if taken prior to age 59½, may be subject to an additional 10% federal tax.

Important terms

Accelerated Income Option

Guaranteed lifetime income option that provides more income initially and only decreases if your Account Value falls to zero. This decrease in your income rate may be substantial. An example could be, a client would receive 7.50% at issue and if AV goes to zero this drops to 3.50%.

Account Value

The total of: (i) the values you have in the VIO; (ii) the values you have in the Segment Type Holding Accounts; (iii) the values you have in the DCA account; and (iv) your Segment Interim Values.

Annual Lock Anniversary

The end of each Annual Lock Period.

Annual Lock Anniversary Ending Amount

The amount on an Annual Lock Anniversary is calculated for the first Annual Lock Period by adding the Annual Lock Return Amount to the Segment Investment, as adjusted for any withdrawals from that Segment. For subsequent Annual Lock Periods, the amount is calculated by adding the Annual Lock Return Amount to the previous Annual Lock Anniversary Amount, as adjusted for any withdrawals from that Segment. The Annual Lock Anniversary Amount is used solely to calculate the Segment Maturity Value for Annual Lock Segments. The Annual Lock Anniversary Amount is not credited to the contract, is not the Segment Interim Value and cannot be received upon surrender or withdrawal.

Annual Lock Anniversary Starting Amount

The Annual Lock Anniversary Starting Amount for the first Annual Lock Period is equal to the Segment Investment, as adjusted for any withdrawals from that Segment. For subsequent Annual Lock Periods, it is equal to the Annual Lock Anniversary Ending Amount for the prior Annual Lock Period, as adjusted for any withdrawals from that Segment. The Annual Lock Anniversary Starting Amount is not credited to the contract, is not the Segment Interim Value and cannot be received upon surrender or withdrawal.

Annual Lock Period

Each of the 1-year periods during an Annual Lock Segment.

Annual Lock Segment

Any multiyear duration Segment belonging to a Segment Type whose name includes "Annual Lock." Unlike other Segments, your return is cumulatively calculated based on index performance each Annual Lock Period, subject to the Performance Cap Rate and Segment Buffer.

Death benefits

Each Structured Capital Strategies® Income policy comes standard with the Return of Premium Death Benefit (ROP DB) unless the optional Highest Anniversary Value Death Benefit is elected. The ROP DB ensures return of contributions — adjusted for withdrawals on a pro rata basis — to your beneficiaries.

The Highest Anniversary Value Death Benefit is an optional benefit rider that returns the greater of the Account Value and the Highest Anniversary Value (HAV) Benefit Base. The HAV Benefit Base equals the higher of the sum of premiums, adjusted for withdrawals or the highest Account Value on any contract anniversary date, adjusted for withdrawals. The adjustment for withdrawals for either value is calculated with a reduction of one dollar for each dollar you withdraw up to the Guaranteed Annual Income Amount and on a pro rata basis for excess withdrawals. This optional rider is offered to ages between 45 and 75. The HAV Death Benefit Base is not an Account Value or cash value. If the GLWB is dropped, the reduction to the HAV Benefit Base for withdrawals is on a pro rata basis.

The HAV Death Benefit fee is equal to an annual rate of 0.35% of the HAV Benefit Base. The death of the reference life on a contract determines when either of the two death benefits is payable. The reference life for either death benefit is the original owner(s) (or annuitant, if applicable). The reference life will be set for the life of the contract at issue. For successor owner contracts, both individuals are reference lives, and the applicable death benefit is payable upon a "second to die" basis.

⁴ For traditional IRAs, due to a federal law change effective January 1, 2020, the date you must begin your Lifetime Required Minimum Distributions (RMDs) has changed from April 1 of the calendar year after the year you turn age 70½ to April 1 of the calendar year after you turn age 72 if you attain age 70½ on or after January 1, 2020. This means that if you were born June 30, 1949 or earlier, you must begin taking your RMDs by April 1 of the calendar year after the year in which you turn age 70½. If you were born July 1, 1949 or later, you must begin taking your RMDs by April 1 of the calendar year after the year in which you turn age 72.

Annual Lock Yearly Rate of Return	The rate of return for an Annual Lock Segment during an Annual Lock Period as calculated on the Annual Lock Anniversary. If the index performance rate is positive, then the Annual Lock Yearly Rate of Return is a rate equal to the index performance rate, but not more than the Performance Cap Rate. If the index performance rate is negative, but declines by a percentage less than or equal to the Segment Buffer, then the Annual Lock Yearly Rate of Return is 0%. If the index performance rate is negative, and declines by more than the Segment Buffer, then the Annual Lock Yearly Rate of Return is negative, but will not reflect the amount of the Segment Buffer (e.g., the first 10% of downside performance).
Annual Lock Yearly Return Amount	Equals the Segment Investment multiplied by the Annual Lock Yearly Rate of Return for the first Annual Lock Period. For subsequent Annual Lock Periods, it is equal to the Annual Lock Anniversary Starting Amount multiplied by the corresponding Annual Lock Yearly Rate of Return.
Annual Reset	Your GLWB Income Base is eligible to reset, locking in market gains, on each contract date anniversary on or following your 85th birthday. On any such contract date anniversary, we will compare your Account Value to your current Income Base and, if your Account Value is greater, we will increase your Income Base to equal your Account Value.
Deferral Incentive	A Deferral Incentive equaling 6% of contributions will be added to your Income Base if a withdrawal has not yet been taken from the contract. This may occur on each contract date anniversary until the earlier of 20 years after your contract starts or your contract maturity date.
Dollar-Cap Averaging (DCA) Program	Our Dollar-Cap Averaging Program allows for the systematic transfer of amounts in the DCA Account into the Segment Type Holding Accounts.
Dual Direction Segment	Any Segment belonging to a Segment Type whose name includes "Dual Direction." Dual Direction Segments measure the performance of the index from Segment Start Date to Segment Maturity Date. If the corresponding index performance rate exceeds the Performance Cap Rate during this time period, you receive the Performance Cap Rate. If the index performance rate is between the Performance Cap Rate and Segment Buffer (inclusive of both), you receive the absolute value of the index performance rate. If the index performance rate is less than the Segment Buffer, the Segment Buffer will absorb up to the first 15% of the loss depending on the Segment Buffer you elect.
Enhanced Upside Segment	An Enhanced Upside Segment is any Segment belonging to a Segment Type whose name includes "Enhanced Upside." For the Enhanced Upside Segment, the Segment Rate of Return is equal to the lesser of the Performance Cap Rate or the index performance rate multiplied by the Enhanced Upside Rate if the index performance rate is positive. The Enhanced Upside Rate is a percentage that is used to multiply a positive index performance rate.
Highest Anniversary Value Death Benefit	The Highest Anniversary Value Death Benefit is the greater of Account Value or Highest Anniversary Value Death Benefit to the Owner's (or younger Successor Owner's) age 85. The Highest Anniversary Value Death Benefit charge is equal to an annual rate of 0.35% of the Highest Anniversary Value Benefit Base. This is an optional rider.
Income Base	The GLWB Income Base is used to calculate your guaranteed annual income amount. At issue, your Income Base is equal to your initial contribution. After that, it can increase with subsequent contributions; Annual Resets; and/or the Deferral Incentive. Your Income Base can decrease due to excess withdrawals. Your Income Base is not an Account Value or cash value.
Level Income Option	The Level Income Option provides income that does not decrease throughout the life of the contract, even if your Account Value falls to zero by other than an excess withdrawal and may increase in accordance with the contract terms.
Performance Cap Rate	For Standard, Dual Direction and Enhanced Upside Segments, the Performance Cap Rate is the highest Segment Rate of Return that can be credited on a Segment Maturity Date for positive index performance rates. For Annual Lock Segments, the Performance Cap Rate is the highest Annual Lock Yearly Rate of Return that can be applied on an Annual Lock Anniversary. For Step Up Segments, the Performance Cap Rate is the Segment Rate of Return if the index performance rate for that Segment is greater than or equal to zero. The Performance Cap Rate is not an Annual Rate of Return.
Reset Boost	If an Annual Reset and Deferral Incentive are both applicable on the same contract date anniversary, the Deferral Incentive for that year will be added to the GLWB Income Base after the Annual Reset is applied. When the GLWB Income Base increases because of both an Annual Reset and Deferral Incentive, this is referred to as a "Reset Boost."
Segment Buffer	The portion of any negative index performance rate that the Segment Buffer absorbs on a Segment Maturity Date or each Annual Lock Anniversary for a particular Segment. Any percentage decline in a Segment's index performance rate in excess of the Segment Buffer reduces your Segment Maturity Value and any Annual Lock Anniversary Ending Amount.
Segment Duration	Period from Segment Start Date to Segment Maturity Date.
Segment Interim Value (SIV)	The value of your investment in a Segment prior to the Segment Maturity Date, and it may be lower than your Segment Investment even where the index is higher at the time of the withdrawal.
Segment Investment	The amount transferred to a Segment on its Segment Start Date, as adjusted for any withdrawals from that Segment.
Segment Maturity Date	The business day on which a Segment ends.
Segment Option	Comprises all Standard Segments, Annual Lock Segments, Dual Direction Segments, Enhanced Upside Segments or Step Up Segments.
Segment Rate of Return	The rate of return earned by a Segment as calculated on the Segment Maturity Date. The Segment Rate of Return is calculated differently for different Segment Options.
Segment Start Date	The Segment business day on which a new Segment is established.
Segment Type	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.

*Owners should consider when to take the first withdrawal under the contract, since doing so will prohibit the owner from making any further contributions under the contract, and will also terminate all Deferral Incentives and income rate increases in connection with Annual Resets under the GLWB rider, which could significantly limit increases in the values under the GLWB as well as increases in the contract's Account Value and death benefit.

Segment Type Holding Account	An account that holds all contributions and transfers allocated to a Segment Type pending investment in a Segment. There is a Segment Type Holding Account for each Segment Type. The Segment Type Holding Accounts are part of the EQ/Money Market VIO.
Standard Segment	For Standard Segments, the Segment Rate of Return is equal to the index performance rate, subject to the Performance Cap Rate and Segment Buffer.
Step Up Segment	Any Segment belonging to a Segment Type whose name includes "Step Up." For Step Up Segments, the Segment Rate of Return is equal to the Performance Cap Rate if the index performance rate for that Segment is greater than or equal to zero on the Segment Maturity Date.
Structured Investment Option (SIO)	An investment option that permits you to invest in various Segments, each tied to the performance of an index, and participate in the performance of that index subject to a Performance Cap Rate and Segment Buffer.

Index descriptions

S&P 500 Price Return Index	Includes 500 leading companies in 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 the company. The product 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 the product.
Russell 2000® Price Return Index	Measures the performance of the small-cap segment of the U.S. equity universe. It includes approximately 2,000 of the smallest companies 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 the 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	Is 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 the company and any related products.
NASDAQ 100 Price Return Index	Includes 100 of the largest domestic and international non-financial companies 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. 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. The MSCI Emerging Markets 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.
EURO STOXX 50® Price Return Index	Provides a blue-chip representation of super sector leaders in the Eurozone. The index covers 50 stocks from Eurozone countries. The EURO STOXX 50® Price Return Index does not include dividends declared by any of the companies included in this index. The EURO STOXX 50® is the intellectual property (including registered trademarks) of STOXX Ltd., Zug, Switzerland ("STOXX"), Deutsche Börse Group or their licensors, which is used under license. The product is neither sponsored, promoted, distributed nor in any other manner supported by STOXX, Deutsche Börse Group, their licensors, research partners or data providers and STOXX, Deutsche Börse Group and their licensors, research partners or data providers do not give any warranty, and exclude any liability (whether in negligence or otherwise) with respect thereto generally or specifically in relation to any errors, omissions or interruptions in the EURO STOXX 50® Price Return Index or its data.

Visit equitable.com/scsincome for the latest income rate tables and Performance Cap Rates. For more information, please visit equitable.com/scsincomeapp.

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Idaho contract form #: 2021SCSBASE-A(ID) and 2021SCSBASE-A(ID)-Z. All other states contract form #: 2021SCSBASE-A, 2021SCSBASE-B, 2021SCSBASE-A-Z or 2021SCSBASE-B-Z and any state variations.

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