



EQUITABLE



## Your top reasons to choose Structured Capital Strategies® Income

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# Top reasons to choose this guaranteed income for life

Structured Capital Strategies® Income variable annuity provides a way to accumulate your retirement savings and help cover the gap in retirement income with a built-in Guaranteed Lifetime Withdrawal Benefit (GLWB), providing income that lasts a lifetime. You can look to your future with confidence knowing that the GLWB rider guarantees the ability to withdraw a level of income each year, regardless of market performance, as long as the withdrawal doesn't exceed the rate of income. There is a charge for this benefit.

Structured Capital Strategies® Income addresses the needs of a variety of investors, including those who want:



Income now



A bridge to cover the gap between retiring and collecting Social Security or pensions



A chance to increase income if the market does well



A level of protection from market declines



Lower fees so that your money works harder for you

## 1 Lifetime income guaranteed

Structured Capital Strategies® Income is designed to help answer two key questions as you envision retirement:

- Will I have enough money to live the life I want?
- Will I run out of money?

Structured Capital Strategies® Income offers you the confidence in retirement with predictable income you can count on to cover expenses and maintain your lifestyle in retirement. You'll know your income will be there for life and will never run out.

## 2 Increase income when the market does well

With Structured Capital Strategies® Income, positive market performance can increase your retirement income by increasing your:<sup>1</sup>

**↑ Income Base** + **↑ Income Rate**

There is a risk of substantial loss of your principal 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.

<sup>1</sup> Assumes no withdrawals have been taken for applicability of income rate increase and Deferral Incentive.

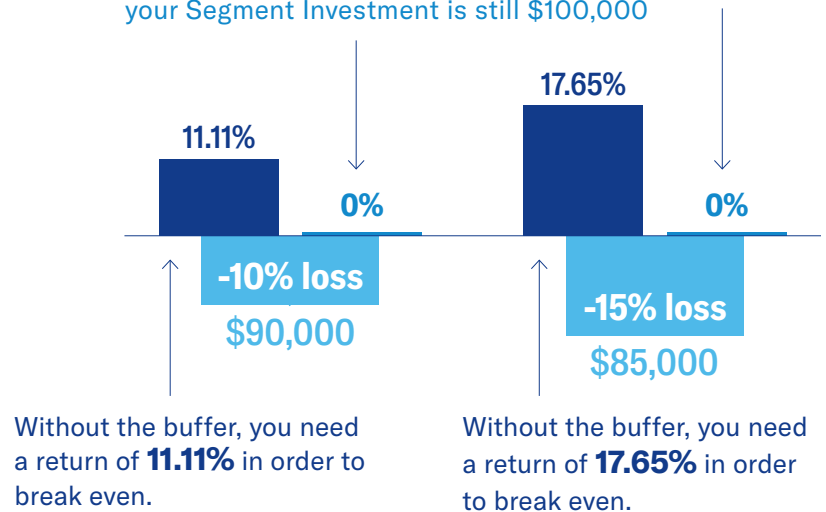
### 3 Bounce back faster with a level of protection

Market investing means gains and losses. The math of percentages shows that larger losses require higher returns to break even. As shown in the chart to the right, a -15% loss would need a 17.65% gain to break even. Structured Capital Strategies® Income offers a built-in level of protection against loss, helping you break even faster when there are market downturns.

- Gain required to break even
- Gain required to break even with a -15% Segment Buffer

#### Starting balance: \$100,000 hypothetical example

0% needed to break even with a -15% buffer, and your Segment Investment is still \$100,000



### 4 Your money will work harder for you with low costs

High fees can destroy your returns. Keep your costs down with explicit fees as low as 1.50%.<sup>2</sup>

#### Equitable is a proven leader in innovation

From pioneering guaranteed lifetime income to leading the industry in market index-linked annuities with a level of downside protection, Equitable Financial has helped people like you achieve financial confidence since 1859. We're proud to introduce you to our newest innovative retirement strategy.

<sup>2</sup> In addition, expenses related to administration, sales and certain risks in the contract are factored into the Performance Cap Rate. As long as your money is invested in the Structured Investment Option, you will not be charged additional fees. If you choose the optional Highest Anniversary Value (HAV) Death Benefit, or invest your money in a Variable Investment Option, additional fees and charges will apply.



## Visit [equitable.com/cap-rates](https://equitable.com/cap-rates) for the latest income rate tables and Performance Cap Rates. For more information, please visit [equitable.com/scsincomeapp](https://equitable.com/scsincomeapp).

Please consider the charges, risks, expenses and investment objectives carefully before purchasing a variable annuity. For a prospectus containing this and other information, please contact a financial professional. Read it carefully before you invest or send money.

### Important information

***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.***

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**Transfers or withdrawals during a Segment:** If you transfer or withdraw all of a Segment's value prior to the Segment Maturity Date, you may receive less than the Segment Investment. If you transfer or withdraw a portion of a Segment's value prior to the Segment Maturity Date, the Segment Investment will be reduced by a pro rata amount, which may be greater than the dollar amount of the transfer or withdrawal, and as a result, your Segment Maturity Value may be less than if you had held the investment to maturity.

The Variable Investment Option available in Structured Capital Strategies® Income is subject to market risk, including loss of principal. The investment results of the Variable Investment Option do not depend on the investment performance of a related index. It is not possible to invest directly in an index.

Unlike an index fund, Structured Capital Strategies® Income provides a return at maturity designed to provide a combination of protection against certain decreases in the index and a limitation on participation in certain increases in the index. Structured Capital Strategies® Income does not involve an investment in any underlying portfolio. Instead, it is an obligation of the issuing life insurance company. The Segment Buffer protects you from some downside risk. If the negative return is in excess of the Segment Buffer, there is a risk of substantial loss of principal. If you would like a guarantee of principal, Equitable Financial and Equitable America offers other products that provide such guarantees. The level of risk you bear and your potential investment performance will differ depending on the investments you choose.

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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, 2021SCSBASE-B-Z and any state variations.

