

Retirement Gateway®

Group variable annuity investment options - Portal I

Asset Allocation

1290 Loomis Sayles Multi-Asset Income R EQ/Aggressive Allocation IB EQ/Conservative Allocation IB EQ/Conservative-PLUS Allocation IB EQ/Growth Strategy IB EQ/Moderate Allocation IB FO/Moderate-PLUS Allocation IB American Century One Choice 2030 Portfolio R American Century One Choice 2035 Portfolio R American Century One Choice 2040 Portfolio R American Century One Choice 2045 Portfolio R American Century One Choice 2050 Portfolio R American Century One Choice 2055 Portfolio R American Century One Choice 2060 Portfolio R American Century One Choice 2065 Portfolio R American Century One Choice In Retirement R American Funds Global Balanced R2 American Funds 2010 Target Date Retirement R2 American Funds 2015 Target Date Retirement R2 American Funds 2020 Target Date Retirement R2 American Funds 2025 Target Date Retirement R2 American Funds 2030 Target Date Retirement R2 American Funds 2035 Target Date Retirement R2 American Funds 2040 Target Date Retirement R2 American Funds 2045 Target Date Retirement R2 American Funds 2050 Target Date Retirement R2 American Funds 2055 Target Date Retirement R2 American Funds 2060 Target Date Retirement R2 American Funds 2065 Target Date Retirement R2 BlackRock Global Allocation R Columbia Balanced R Faton Vance Global Income Builder R Franklin Income R Invesco Balanced-Risk Allc R Invesco Equity and Income R Invesco Income Allocation R Invesco Multi-Asset Income R JPMorgan Global Allocation R2 Lord Abbett Multi-Asset Income R3 Templeton Global Balanced R T. Rowe Price Retirement 2010 R T. Rowe Price Retirement 2015 R T. Rowe Price Retirement 2020 R T. Rowe Price Retirement 2025 R T. Rowe Price Retirement 2030 R

- T. Rowe Price Retirement 2035 R
- T. Rowe Price Retirement 2040 R

Asset Allocation (continued) T. Rowe Price Retirement 2045 R T. Rowe Price Retirement 2060 R T. Rowe Price Retirement Balanced R Large Cap Growth Stocks EQ/ClearBridge Large Cap Growth ESG IB EQ/Large Cap Growth Managed Volatility IB EQ/Large Cap Growth Index IB Alger Capital Appreciation Instl R

American Century Select R American Funds AMCAP R2 American Funds Growth Fund of America R2 BlackRock Capital Appreciation R Eaton Vance Growth R Federated Hermes Kaufmann Large Cap R Franklin DynaTech R Franklin Growth R Goldman Sachs Large Cap Gr Insights R Janus Henderson Forty R Neuberger Berman Large Cap Growth R3 Neuberger Berman Sustainable Equity R3 PGIM Jennison Growth R

T. Rowe Price Blue Chip Growth R T. Rowe Price Growth Stock R

Large Cap Value Stocks

1290 VT Equity Income EQ/Invesco Comstock IB EQ/JPMorgan Value Opportunities IB EQ/Large Cap Value Managed Volatility IB American Century Value R American Funds American Mutual R2 American Funds Washington Mutual Investors R2 BlackRock Equity Dividend R BlackRock Large Cap Focus Value R Columbia Dividend Income R Eaton Vance Large Cap Value R Franklin Equity Income R Invesco Comstock R Invesco Diversified Dividend R Invesco Growth and Income R Lord Abbett Affiliated R3 Neuberger Berman Equity Income R3 T. Rowe Price Equity Income R Lord Abbett Fundamental Equity R3

Large Cap Blend Stocks EQ/Capital Group Research IB EQ/ClearBridge Select Equity Managed Volatility IB EO/Common Stock Index IB EO/Equity 500 Index IB EQ/Large Cap Core Managed Volatility IB American Funds Fundamental Investors R2 ClearBridge Growth R ClearBridge Appreciation R Columbia Contrarian Core R Federated Hermes Max-Cap Index R Franklin Rising Dividends R Invesco Charter R Invesco Equally-Wtd S&P 500 R Invesco Rising Dividends Funds R Lord Abbett Dividend Gr R3

Mid Cap Growth Stocks EQ/Janus Enterprise Portfolio IB American Century Heritage R

Franklin Small-Mid Cap Growth R Invesco Discovery Mid Cap Growth Fund R Lord Abbett Growth Opportunities R3 Neuberger Berman Mid Cap Growth R3

Mid Cap Value Stocks

American Century Mid Cap Value R EQ/Mid Cap Value Managed Volatility IB BlackRock Mid Cap Value R Janus Henderson Mid Cap Value R

Mid Cap Blend Stocks EQ/Mid Cap Index IB ClearBridge Mid Cap R Eaton Vance Atlanta Capital SMID-Cap R Lord Abbett Value Opportunities R3

Small Cap Value Stocks

1290 GAMCO Small/Mid Cap Value R 1290 VT GAMCO Small Company Value EQ/Franklin Small Cap Value Managed Volatility IB Federated Hermes Clover Small Value R Goldman Sachs Small Cp Val Insights R JPMorgan Small Cap Value R2 Undiscovered Mgrs Behavioral Value R2

Small Cap Blend Stocks

EQ/Small Company Index IB Invesco Small Cap Equity R JPMorgan Small Cap Equity R2 Small Cap Growth Stocks

Alger Small Cap Growth Instl R2 EatonVance Small-Cap R Janus Henderson Triton R Lord Abbett Alpha Strategy R3

EQ/AB Small Cap Growth Portfolio IB

1290 VT DoubleLine Opportunistic Bond FO/Core Bond Index IB EO/Core Plus Bond IB EQ/PIMCO Real Return Portfolio FO/PIMCO Total Return ESG IB EQ/PIMCO Ultra Short Bond IB EQ/Quality Bond PLUS IB American Century Short Duration Inf Pr Bd R American Funds Capital World Bond R2 Columbia Strategic Income R Fidelity® VIP Investment Grade Bond Svc 2 Franklin High Income R Multimanager Core Bond IB Invesco V.I. High Yield II Macquarie VIP High Income Series Putnam Global Income R Putnam Income R Templeton Global Bond VIP International/Global Stocks 1290 SmartBeta Equity R EQ/Global Equity Managed Volatility IB EQ/International Core Managed Volatility IB EQ/International Equity Index IB EQ/International Value Managed Volatility IB EQ/Invesco Global IA American Century Focused Global Growth R American Funds EuroPacific Growth R2 American Funds New World R2 BlackRock Advantage Global R

Bonds

1290 Diversified Bond R

1290 High Yield Bond R

ClearBridge International Value R Invesco Global Opportunities Fund R Invesco International Diversified Fund R Invesco Oppenheimer International Growth Fund R Janus Henderson Overseas R Lord Abbett International Opp R3 Neuberger Berman Intl Select R3 PGIM Jennison Global Equity Income R Putnam International Capital Opp R Templeton Foreign R T. Rowe Price International Stock R

Sector/Speciality

1290 Multi-Alternative Strategies R 1290 VT GAMCO Mergers & Acquisitions 1290 VT Natural Resources IB American Century Global Gold R BlackRock Health Sciences Opps R BlackRock Technology Opportunities R Columbia Seligman Technology & Info R DWS RREEF Real Estate Securities R Franklin Utilities R Invesco Global Real Estate R Invesco Gold & Special Minerals Fund R Invesco Real Estate R PGIM Global Real Estate R PGIM Jennison Financial Services R PGIM Jennison Natural Resources R PIMCO CommodityRealReturn Strategy Portfolio R

Cash Equivalents

Columbia Trust Stable Government I-50 EQ/Money Market IB Guaranteed Account Guaranteed Interest Option Personal Income Benefit^{sw1} PIB EQ/Balanced Strategy IB

Important note

1 The Personal Income BenefitSM (PIB) is unavailable for contracts issued on or after January 1, 2024. Please consult your financial professional for more information.

Equitable believes that education is a key step toward addressing your financial goals, and we've designed this material to serve simply as an informational and educational resource. Accordingly, this material does not offer or constitute investment advice and makes no direct or indirect recommendation of any particular product or of the appropriateness of any particular investment-related option. Your needs, goals and circumstances are unique, and they require the individualized attention of your financial professional.

Portfolios feature Equitable's proprietary managed-volatility strategy (or invest in underlying portfolios that feature this strategy) that currently utilizes 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.

Investment options and available share classes are subject to change. Contact your financial professional for the most up-to-date list of investment options and available share classes.

Amounts in variable investment options are subject to fluctuation in value and market risk, including loss of principal. You should consider the charges, risks, expenses and investment objectives carefully before investing. For a prospectus containing this and other information on the investment options listed here, you should contact your financial professional. Please read the prospectus carefully before you invest or send money.

The Retirement Gateway[®] investment options contain various types of investments, including variable investment trusts and mutual funds. Certain investment funds may contain different investments than similarly named investment funds of a different type offered by the money manager. Investment results of the different types of similarly named investments may be higher or lower. Please see the investment fund's prospectus for more information on the type and structure of the investment.

A group variable annuity is a long-term financial product that is used for retirement purposes. In its most basic form, a group annuity is a contract between a company and an insurance company to allow company employees (participants) to make contributions toward a retirement account and then be able to receive payments from the account during retirement years. There are contract limitations and fees associated with variable annuities, which include, but are not limited to, mortality and expense risk charges, sales and withdrawal charges, administrative fees and charges for optional benefits.

Retirement Gateway[®] is a group deferred flexible premium combination fixed and variable annuity contract and is a registered service mark of Equitable Financial Life Insurance Company. Retirement Gateway[®] group variable annuity contract is issued by Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY). Co-distributed by Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors and Equitable Distributors, LLC. Equitable Financial, Equitable Advisors and Equitable Distributors are affiliated companies and do not provide tax or legal advice.

Retirement Gateway[®] contract forms #: 2005GAC QP, 2017RG-457, 2016RDPIB-RG, 2016QPRG and any state variations.

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (NY, NY); Equitable Financial Life Insurance Company of America, an AZ stock company with an administrative office located in Charlotte, NC; and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN).

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

© 2025 Equitable Holdings, Inc. All rights reserved. GE-7520693.1 (1/25) (Exp. 1/29) | G2999177 | Cat. #149305 (6/25)

