



Group variable annuity investment options – Portal III

Large-cap value stocks	Large-cap growth stocks (continued)	Mid-cap blend stocks (continued)	International/Global stocks
AB Relative Value Z	MFS® Growth R6	iShares Russell Mid Cap Index K	1290 SmartBeta Equity I
American Century Value R6	MFS® Massachusetts Investors Gr Stk R6	Vanguard Mid Cap Index Admiral™	American Century Emerging Markets R6
American Funds American Mutual R6	MFS® Massachusetts Investors Tr R6	Vanguard Strategic Equity Inv	American Funds EuroPacific Gr R6
American Funds Washington Mutual Investors R6	Neuberger Quality Equity R6	Mid-cap value stocks	American Funds Global Growth Port R6
BlackRock Large Cap Focus Value K	Putnam Large Cap Growth R6	American Century Mid Cap Value R6	American Funds New Economy R6
Columbia Dividend Income I3	Putnam Sustainable Leaders R6	BlackRock Mid-Cap Value Institutional	American Funds New Perspective R6
DFA US Large Cap Value I	T. Rowe Price Blue Chip Growth I	DFA US Vector Equity I	American Funds New World R6
Eaton Vance Large Cap Value R6	T. Rowe Price Growth Stock I	Goldman Sachs Mid Cap Value R6	American Funds Small Cap World R6
Fidelity® Large Cap Value Index Instl Prem	Vanguard Growth Index Admiral™	Lord Abbett Value Opportunities R6	BlackRock Advantage International K
Franklin Equity Income R6	Sector/Specialty	Meeder Sector Rotation Fund Institutional	Calvert Emerging Markets Equity R6
Invesco Comstock R6	1290 Multi-Alternative Strategies I	MFS® Mid Cap Value R6	Calvert International Responsible Index R6
Invesco Diversified Dividend R6	Alger Dynamic Opportunities Z	Vanguard Mid Cap Value Index Admiral™	ClearBridge International Growth IS
JPMorgan Equity Income R6	Alger Health Sciences Z	Vanguard Selected Value Inv	ClearBridge International Value IS
MFS® Value R6	American Century Real Estate R6	Mid-cap growth stocks	Columbia Emerging Markets I3
Putnam Large Cap Value R6	BlackRock Health Sciences Opps K	AB Discovery Growth Z	DFA Emerging Markets I
Vanguard Value Index Admiral™	BlackRock Strategic Income Opportunities K	American Century Heritage R6	DFA Emerging Markets Core Equity I
Vanguard Windsor™ II Admiral™	DFA Commodity Strategy Institutional	BlackRock Mid Cap Growth Equity K	DFA Emerging Markets Social Core Eq
Large-cap blend stocks	DFA Global Real Estate Securities I	Franklin Small Mid Cap Growth R6	DFA Emerging Markets Sustainability Core 1 Instl
AB Core Opportunities Z	DFA Real Estate Securities I	Invesco Discovery Mid Cap Growth Fund R6	DFA Global Equity I
American Century Large Cap Equity R6	Fidelity Advisor Materials Z	JPMorgan Mid Cap Growth R6	DFA International Core Equity I
American Funds Fundamental Invs R6	Fidelity Real Estate Index	Lord Abbett Growth Opportunities R6	DFA International Small Cap Value I
Calvert U.S. Large Cap Core Responsible Index R6	Franklin Gold and Precious Metals R6	Neuberger Mid Cap Growth R6	DFA International Small Company I
ClearBridge Growth IS	Franklin Utilities R6	Putnam Sustainable Future R6	DFA International Social Cor Eq Instl
ClearBridge Appreciation IS	Invesco Energy R6	Vanguard Mid Cap Growth Inv	DFA International Sustainability Core 1 Instl
ClearBridge Sustainability Leaders IS	Invesco Global Real Estate R6	Vanguard Mid Cap Growth Index Admiral™	DFA International Value I
Columbia Contrarian Core I3	Invesco Gold & Special Minerals Fund R6	Small-cap value stocks	DFA Large Cap International I
Columbia Disciplined Core I3	Invesco Multi-Strategy A	1290 GAMCO Small Mid Cap Value I	Fidelity® Advisor Intl Capital App Z
DFA Enhanced US Large Company I	Invesco Real Estate R6	AB Discovery Value Z	Fidelity® Emerging Markets Index Instl Prem
DFA US Core Equity 1 I	iShares Developed Real Estate Index K	DFA US Small Cap Value I	Fidelity® Intl Sustainability Index Instl
DFA US Large Company I	Lord Abbett Convertible R6	DFA US Targeted Value I	Franklin Intl Growth R6
DFA US Sustainability Core 1	MFS® Technology R6	Federated Hermes MDT Small Cap Value R6	Goldman Sachs Intl Sm Cp Insights R6
DoubleLine Shiller Enhanced CAPE R6	MFS® Utilities R6	Goldman Sachs Sm Cp Val Insights R6	Goldman Sachs International Eq Inc R6
Fidelity® 500 Index Institutional Premium	PGIM Global Real Estate R6	JPMorgan Small Cap Value R6	Invesco Global Opportunities Fund R6
Fidelity® Total Market Index	PGIM Jennison Natural Resources Q	Undiscovered Mgrs Behavioral Value R6	Invesco International Diversified Fund R6
Fidelity® US Sustainability Index Ins	Principal Global Real Estate Sec R6	Vanguard Small Cap Value Index Admiral™	Invesco International Growth R6
Franklin Rising Dividends R6	Principal Real Estate Securities Fd R6	Small-cap blend stocks	iShares MSCI EAFE International Index K
Invesco Charter R6	Principal Spectrum Preferred and	BlackRock Advantage Small Cap Core K	iShares MSCI Total International Index K
Invesco Main Street Fund R6	Capital Securities Income R6	Calvert Small Cap R6	Janus Henderson Overseas N
Invesco Rising Dividends Fund R6	Templeton Global Bond R6	DFA US Small Cap I	Lord Abbett International Opp R6
iShares Russell 1000 Large Cap Index K	T. Rowe Price Financial Services I	Federated Hermes MDT Small Cap Core R6	MFS® International Growth R6
iShares S&P 500® Index K	T. Rowe Price Science & Tech I	Fidelity® Small Cap Index Instl Prem	PGIM Jennison Global Equity Income R6
Lord Abbett Dividend Gr R6	Vanguard Energy Admiral™	iShares Russell 2000 Small Cap Index K	Putnam International Small Cap R6
Vanguard 500 Index Admiral Shares™	Vanguard Energy Index Admiral	Lord Abbett Alpha Strategy R6	Templeton Foreign R6
Vanguard FTSE Social Index Admiral	Vanguard Financials Index Admiral™	Principal Small Cap R6	Vanguard Developed Markets Idx Admiral™
Vanguard Growth & Income Admiral™	Vanguard Health Care Admiral™	Vanguard Explorer Admiral™	Vanguard Global Minimum Volatility Admiral™
Large-cap growth stocks	Vanguard Information Technology Idx Admiral™	Vanguard Small Cap Index Admiral™	Vanguard International Growth Admiral™
AB Large Cap Growth Z	Vanguard Materials Index Admiral™	Vanguard Strategic Small Cap Equity Inv	Vanguard International Value Inv
Alger Capital Appreciation Z	Vanguard Utilities Index Admiral™	Small-cap growth stocks	Vanguard Total Intl Stock Index Admiral™
American Century Select R6	Mid-cap blend stocks	AB Small Cap Growth Z	Vanguard Total World Stock Index Admiral Shares™
American Century Ultra R6	ClearBridge Mid Cap IS	Alger Small Cap Focus Z	Cash equivalents
American Funds AMCAP R6	DFA US Core Equity 2 I	Alger Small Cap Growth Z	AB Government Money Market I
American Funds The Growth Fund of America R6	DFA US Social Core Equity 2	Alger Weatherbie Specialized Growth Z	Columbia Trust Stable Government I-O
Calvert Equity R6	Eaton Vance Atlanta Capital SMID-Cap R6	BlackRock Advantage Small Cap Growth K	Personal Income Benefit™¹
Federated Hermes Kaufmann Large Cap R6	Fidelity® Mid Cap Index Instl Prem	Columbia Small Cap Growth Inst3	PIB EQ/Balanced Strategy IB
Fidelity® Large Cap Growth Index Instl Prem	Invesco Main Street Mid Cap Fund R6	Federated Hermes Kaufmann Small Cap R6	Guaranteed account
Franklin DynaTech R6		Goldman Sachs Small Cap Growth R6	Guaranteed Interest Account
Franklin Growth R6		Invesco Small Cap Equity R6	
Janus Henderson Forty N		Janus Henderson Triton N	
JPMorgan Large Cap Growth R6		MFS® New Discovery R6	
		Principal Small Cap Growth I R6	
		Vanguard Small Cap Growth Index	

Asset allocation		Bonds (continued)
1290 Loomis Sayles Multi-Asset Income	Fidelity® Multi-Asset Index	T. Rowe Price Retirement I 2045 I
American Century One Choice 2030 R6	Franklin Corefolio Allocation R6	T. Rowe Price Retirement I 2050 I
American Century One Choice 2035 R6	Franklin Income R6	T. Rowe Price Retirement I 2055 I
American Century One Choice 2045 R6	Franklin Mutual Beacon R6	T. Rowe Price Retirement I 2060 I
American Century One Choice 2050 R6	Franklin Mutual Shares R6	T. Rowe Price Retirement I 2065 I
American Century One Choice 2055 R6	Invesco Balanced-Risk Allc R6	T. Rowe Price Retirement I 2070 I
American Century One Choice 2060 R6	Invesco Equity and Income R6	Templeton Global Dynamic Income R6
American Century One Choice 2065 R6	Invesco Multi-Asset Income R6	Vanguard LifeStrategy Cnsvr Gr Inv
American Century One Choice In Retirement R6	John Hancock Multimanager Lifestyle Aggressive R6	Vanguard LifeStrategy Growth Inv
American Funds 2010 Target Date Retirement Income R6	John Hancock Multimanager Lifestyle Conservative R6	Vanguard LifeStrategy Income Inv
American Funds 2015 Target Date Retirement Income R6	John Hancock Multimanager Lifestyle Growth R6	Vanguard LifeStrategy Moderate Gr Inv
American Funds 2020 Target Date Retirement Income R6	John Hancock Multimanager Lifestyle Moderate R6	Vanguard Target Retirement 2020 Inv
American Funds 2025 Target Date Retirement Income R6	JPMorgan Investor Growth R6	Vanguard Target Retirement 2025 Inv
American Funds 2030 Target Date Retirement R6	Lord Abbett Multi-Asset Income R6	Vanguard Target Retirement 2030 Inv
American Funds 2035 Target Date Retirement R6	Meeder Balanced Institutional	Vanguard Target Retirement 2035 Inv
American Funds 2040 Target Date Retirement R6	Meeder Muirfield Institutional	Vanguard Target Retirement 2040 Inv
American Funds 2045 Target Date Retirement R6	MFS® Total Return R6	Vanguard Target Retirement 2045 Inv
American Funds 2050 Target Date Retirement R6	Putnam Dynamic Asset Allocation Bal R6	Vanguard Target Retirement 2050 Inv
American Funds 2055 Target Date Retirement R6	Putnam Dynamic Asset Allocation Cnsvr R6	Vanguard Target Retirement 2055 Inv
American Funds 2065 Target Date Retirement R6	T. Rowe Price Balanced I	Vanguard Target Retirement 2060 Inv
American Funds 2070 Target Date Retirement R6	T. Rowe Price Retirement I 2005 I	Vanguard Target Retirement 2065 Inv
American Funds American Balanced R6	T. Rowe Price Retirement I 2010 I	Vanguard Target Retirement 2070 Inv
American Funds Conservative Growth and Income R6	T. Rowe Price Retirement I 2015 I	Vanguard Target Retirement Income Inv
American Funds Global Balanced R6	T. Rowe Price Retirement I 2020 I	Bonds
American Funds Growth and Income Portfolio R6	T. Rowe Price Retirement I 2025 I	1290 Diversified Bond I
American Funds Growth R6	T. Rowe Price Retirement I 2030 I	1290 High Yield Bond I
American Funds Income Fund of America R6	T. Rowe Price Retirement I 2035 I	AB Global Bond Z
American Funds Moderate Growth and Income R6	T. Rowe Price Retirement I 2040 I	AB High Income Z
Columbia Balanced I3		American Century Inflation-Adjusted Bond R6
DFA Global Allocation 25/75 I		American Century ShDur Infl Prot Bd R6
		American Funds Capital World Bond R6
		American Funds Inflation Linked Bd R6
		BlackRock High Yield Portfolio K
		BlackRock Inflation Protected Bond K

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 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), which 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 risks, charges, 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 investing or sending 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 variable annuity contract issued by Equitable Financial Life Insurance Company (NY, NY). Co-distributed by affiliates Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). Equitable, Equitable Advisors and Equitable Distributors do not provide legal or tax advice and are not affiliated with Wilshire Associates Incorporated.

Retirement Gateway[®] contract form #s: 2005GAC QP, 2017RG-457, 2016RDPB-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 (Equitable Financial) (NY, NY); Equitable Financial Life Insurance Company of America (Equitable 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

© 2026 Equitable Holdings, Inc. All rights reserved. GE-7489348.1 (1/25) (Exp. 1/29) | G3489986 | Cat. #154025 (3/26)



EQUITABLE