



EQUITABLE



Structured Capital Strategies® Income

# More money earlier with Accelerated Income

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# A retirement income that's guaranteed for life, with more money up front

## Meet Jane

- Age 70, recently retired.
- Needs to maximize income today despite what the markets may do.
- Likes the security of having her income protected by the Income Base from day 1.



Jane needed to retire despite her uncertainty about the markets. She needs to maximize her income in the next few years of retirement to relieve the potential strain on her current portfolio under management. Jane elects the Accelerated Income Option. Her income will be higher in the early years of retirement and lower if her account value ever falls to zero. Jane's income will last a lifetime, no matter what.

## How Accelerated Income works for Jane<sup>1</sup>

**7.50%** Income Rate<sup>2</sup>



If account value reaches \$0, Jane will still receive **3.50%**

**3.50%** Income Rate<sup>2</sup>



**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 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.**

The Accelerated Income option provides a higher income when the account value is greater than zero, and a lower income if the account value falls to zero, unless the account value is depleted by an excess withdrawal.<sup>3</sup>

Structured Capital Strategies® Income is a Guaranteed Lifetime Withdrawal Benefit (GLWB) variable annuity. For the GLWB protection, you will pay 1.50% per year.

Jane's 7.50% income rate is multiplied by the Income Base to determine her Guaranteed Annual Income Amount (GAIA). If her Account Value falls to zero, her Accelerated Income Guaranteed Lifetime rate becomes 3.50% and is multiplied by the Income Base to determine her GAIA.

This example is a hypothetical intended for illustrative purposes only and is not indicative of the actual performance of any particular product. It assumes no annual resets, which may increase future income rates if they occur.

<sup>1</sup> All income rates are hypothetical. If the Account Value is reduced to \$0 by other than an excess withdrawal, your Guaranteed Lifetime Income will be significantly reduced.

<sup>2</sup> The same level of income assumes no Annual Reset.

<sup>3</sup> When Guaranteed Lifetime Withdrawal Benefit (GLWB) is active, an excess withdrawal that reduces the Account Value to zero will be treated as a surrender and the prorated fees will be subtracted from the withdrawal.

# Accelerated Income Rates

**6%** deferral incentive

Effective as of October 24, 2022

Single			Joint		
Age	Account Value above zero	Account Value at zero	Age	Account Value above zero	Account Value at zero
45	5.00%	2.00%	45	4.50%	2.00%
46	5.10%	2.00%	46	4.60%	2.00%
47	5.20%	2.00%	47	4.70%	2.00%
48	5.30%	2.00%	48	4.80%	2.00%
49	5.40%	2.00%	49	4.90%	2.00%
50	5.50%	2.00%	50	5.00%	2.00%
51	5.60%	2.00%	51	5.10%	2.00%
52	5.70%	2.00%	52	5.20%	2.00%
53	5.80%	2.00%	53	5.30%	2.00%
54	5.90%	2.00%	54	5.40%	2.00%
55	6.00%	2.00%	55	5.50%	2.00%
56	6.10%	2.10%	56	5.60%	2.10%
57	6.20%	2.20%	57	5.70%	2.20%
58	6.30%	2.30%	58	5.80%	2.30%
59	6.40%	2.40%	59	5.90%	2.40%
60	6.50%	2.50%	60	6.00%	2.50%
61	6.60%	2.60%	61	6.10%	2.60%
62	6.70%	2.70%	62	6.20%	2.70%
63	6.80%	2.80%	63	6.30%	2.80%
64	6.90%	2.90%	64	6.40%	2.90%
65	7.00%	3.00%	65	6.50%	3.00%
66	7.10%	3.10%	66	6.60%	3.10%
67	7.20%	3.20%	67	6.70%	3.20%
68	7.30%	3.30%	68	6.80%	3.30%
69	7.40%	3.40%	69	6.90%	3.40%
70	7.50%	3.50%	70	7.00%	3.50%
71	7.50%	3.50%	71	7.00%	3.50%
72	7.50%	3.50%	72	7.00%	3.50%
73	7.50%	3.50%	73	7.00%	3.50%
74	7.50%	3.50%	74	7.00%	3.50%
75	7.50%	3.50%	75	7.00%	3.50%
76	7.50%	3.50%	76	7.00%	3.50%
77	7.50%	3.50%	77	7.00%	3.50%
78	7.50%	3.50%	78	7.00%	3.50%
79	7.50%	3.50%	79	7.00%	3.50%
80	7.50%	3.50%	80	7.00%	3.50%

**With Structured Capital Strategies® Income variable annuity, you get:**



## Lifetime income

Even if your account drops to zero, you can count on income for as long as you live.<sup>4</sup>



## Opportunities for growth

You can enjoy a 6% deferral incentive and, if the market is up, the ability to lock in market gains in the same year with our innovative Reset Boost.<sup>5</sup>



## Partial downside protection

Index-linked investing means you choose the index to track and the level of protection you want.

S&P 500®

Russell 2000®

NASDAQ 100®

MSCI EAFE

MSCI Emerging Markets

EURO STOXX 50®



## Value for the money

Fees as low as 1.50%.<sup>6</sup>

## Equitable Financial is a proven leader in innovation

From pioneering guaranteed lifetime income to introducing the first market index-linked annuity 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 next innovative retirement strategy.

Please note due to spacing constraints, the index names in this brochure may have been abbreviated. For full index names, please refer to the index descriptions section.

4 A Guaranteed Lifetime Withdrawal Benefit (GLWB) is a rider that allows for withdrawals, either regular or occasional, to be made from an annuity during the accumulation phase without penalty. The annuitant pays for the GLWB rider with additional fees that are added to the total value of the annuity contract. The amount of money allowed to be withdrawn is a percentage of the Income Base.

5 Reset Boost: 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.

6 Low cost means less of your returns are going to fees and more money stays working for your clients. With Structured Capital Strategies® Income, you pay 1.50% annually — a cost significantly less than an annuity's average all-in expenses



Scan QR code or visit [equitable.com/cap-rates](https://equitable.com/cap-rates) for the latest income rate tables. For more information, please visit [equitable.com/scsincomeapp](https://equitable.com/scsincomeapp).



**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.

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 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.

**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. Nondiversified 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 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.

**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.

#### 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 Options available in Structured Capital Strategies® Income are subject to market risk, including loss of principal. The investment results of these Variable Investment Options 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 offer 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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