



EQUITABLE  
ADVISORS

# Field Bulletin

January 10, 2023

FB 22-193 | For Financial Professional Use Only

**Audience:** Financial Professionals

**Re:** **2023 Revised Schedule of Commissions and Service Fees**

**From:** Wealth Management

**What's new:**

***This Field Bulletin supersedes FB 21-187 which is hereby rescinded.***

***Proprietary Schedule Updates:***

An updated schedule of commissions and service fees for FPs and brokers is attached below. The schedule applies to the following products:

- Traditional, Variable and Indexed Life
- Employee Benefits
- Single Premium Annuity
- EQUI-VEST® Series
- Momentum<sup>SM</sup> Series
- Retirement Cornerstone®, Structured Capital Strategies® and Investment Edge<sup>SM</sup>

As a reminder:

- Base commission for Equitable Advisors is 40% of GDC. [see FB 18-202 for more information]
- Base commission for third party products sold through Equitable Network will vary depending on the product and carrier. Please contact Equitable Network for the base commission rates.

**When:**

This schedule is effective January 1, 2023, is part of all current and future FP and broker agreements with Equitable Network and/or its affiliates and should be retained with current contracts.

**For More Info:**

For more information, contact your Operations Professional or contact the Field Compensation Teams at 866-283-0767, option 1.

*Equitable Network and/or Equitable Advisors always reserves the unrestricted right to amend, alter, modify, or terminate this, or any other of their other programs, at any time, in whole or in part, in its/their sole discretion.*

## **Schedules of Commissions and Service Fees [and GDCs] (“Schedules”)**

**(Jointly Issued by Equitable Network, LLC and any of its general agent subsidiaries (collectively “Equitable Network”)  
(as defined below) and Equitable Advisors, LLC (“Equitable Advisors”)**

For Individual Life, Health, Annuity (Traditional and Variable) Products Issued by Equitable Life Insurance Company or any of its Insurance Company Affiliates (“Equitable”), as applicable (collectively, “Proprietary Products”), and Associated Business for Financial Professionals’ and Brokers’ Agreements with Equitable Network and Registered Representative Agreements with Equitable Advisors, if applicable.

### **General Provisions**

#### **► Vesting of Commissions on Proprietary Products**

Except as provided in any vesting provision of the applicable Financial Professional’s or Broker’s Agreements or Schedules, compensation is payable only if the Financial Professional or Broker is contracted to solicit on behalf of, or is continuously in the service of, Equitable Network and Equitable Advisors, if applicable.

#### **► Default Vesting Provisions for Proprietary Products**

*For any Financial Professional who is currently contracted with Equitable Network (and Equitable Advisors, if applicable) and whose agreement either does not contain a vesting provision or refers to the applicable commission schedule for this information, vesting rules are as follows:*

Renewal commissions on premiums for insurance policies and considerations for annuity contracts secured by the Financial Professional under these Schedules shall become vested on the earliest of the following events:

- A. Completion of (a) 12 years of continuous service as a Financial Professional with Equitable Network, or (b) 10 years of continuous service with Equitable Network and the lifetime attainment of 120,000 Production Credits (“PCs”).
- B. The Financial Professional’s 65th birthday, if the Financial Professional is contracted as a Financial Professional with Equitable Network, or if, immediately following the termination of that agreement, the Financial Professional continues under an affiliated agreement with or in the service of Equitable Network and/or Equitable until age 65.
- C. The death of the Financial Professional, if the Financial Professional is contracted as a Financial Professional with Equitable Network on the date of death, or if, immediately following the termination of that agreement, the Financial Professional continues under an affiliated agreement with or in the service of Equitable Network and/or Equitable at the time of death.

► **Vesting and Assignment – EQUI-VEST® Tax-Sheltered Annuity (“TSA”) / Employee Deferred Compensation (“EDC”)**

Service fees on ongoing premiums in participation years 2-10, up to the High Water Mark (“HWM”)\*, will be vested to the original service/commission Financial Professional (“OSA”)\*\* only upon the death of that Financial Professional. Service fees will not be vested under any other circumstances pursuant to this Schedule. If a new service/commission Financial Professional is assigned, service fees on (i) ongoing premiums in excess of the HWM and (ii) any subsequent non-Equitable rollover monies will be paid to the new service/commission Financial Professional.

\* The HWM is the highest periodic premium payment received on behalf of an individual participant in any participation year after the first participation year.

\*\* If the original service/commission Financial Professional sells his/her future transferable income stream from the TSA book of business, in accordance with the applicable Field Bulletins detailing approval requirements for sales of transferable income streams among Financial Professionals, all vesting rules above will then apply to the purchaser of that income stream.

► **Service Fees**

Unless otherwise noted, the service fees (including transferable service fees) shown in the Schedules will be payable only while service to the policyowner is at an appropriate level, as determined in the sole discretion of Equitable Network (and Equitable Advisors, if applicable). Service Fees are split among all active Financial Professionals/Brokers proportionately to the Financial Professionals'/Brokers' original commission interests. Service fees shall cease and no longer be payable when the Financial Professional's or Broker's agreement with Equitable Network terminates for any reason.

Transferable service fees and Life Insurance asset-based compensation (“trails”), if available, on products originally sold by a terminated Financial Professional or Broker will be payable to the Financial Professional or Broker subsequently assigned to service the policy, subject to the eligibility considerations in the previous paragraph.

► **Service Fee Boost (applicable to policies and contracts designated with “@” symbol in previous commission schedules)**

The Service Fee Boost is an additional 50% of the specified service fee that is payable in policy years 11 and later, if the Financial Professional (i) is the OSA and (ii) meets the Hall of Fame qualification requirements established each year in the applicable Field. The Service Fee Boost is not payable to Brokers, or where the Financial Professional has elected the asset-based compensation option. **The Service Fee Boost is not applicable to policies sold after June 30, 2020. Eligible products can be found in prior commission schedule field bulletins.**

► **Voluntary Tradeoff Trail – Annuities (applicable to contracts designated with “Ψ” symbol in the Schedule)**

Voluntary Tradeoff Trail (“VTT”) rules apply to asset-based compensation on certain annuity products. VTT will be paid to the Financial Professional under specified conditions as follows:

- Where the Financial Professional, who is also the servicing Financial Professional, remains active with Equitable Network (and Equitable Advisors, if applicable) and provides appropriate level of service to the contract holder as determined in the sole discretion of Equitable Network (and Equitable Advisors, if applicable): The VTT continues to be paid for as long as the contract remains in force.
- Where the Financial Professional, who is not the servicing Financial Professional, remains active with Equitable Network (and Equitable Advisors, if applicable): The VTT continues to be paid for as long as the contract remains in force.
- Death of a Financial Professional: During the first 10 policy years of the annuity contract, VTT will continue to be paid to the Financial Professional’s beneficiary or estate. After the first 10 policy years of the annuity contract, no VTT will be paid to the Financial Professional’s beneficiary or estate, and no VTT will be transferred to another Financial Professional. The branch manager or authorized headquarters personnel may assign a new Financial Professional to the annuity contract for service purposes only (which will not include any VTT compensation).
- Financial Professional’s termination (for any reason other than death): VTT will no longer be paid to a terminated Financial Professional. In addition, VTT will not be reassigned to a new Financial Professional unless (i) there is an approved and authorized sale of the future transferrable income stream from the book of business from one Financial Professional to another that authorizes VTT to be transferred, or (ii) there is an approved and authorized reassignment of business issued jointly among Financial Professionals that authorizes VTT to be transferred. All such approvals and authorizations are made at the sole discretion of Equitable Network (and Equitable Advisors, if applicable).
- In the event a client requests a different Financial Professional or in the event the Financial Professional is not providing an appropriate level of service, as determined in the sole discretion of Equitable Network (and Equitable Advisors, if applicable): VTT will continue to be paid to the original Financial Professional (subject to the above rules) for the remainder of the first 10 policy years of the annuity contract. After the 10th policy year of the annuity contract, VTT will no longer be paid.

► **Preferred Client Partners Group (“PCPG”)**

The PCPG, formerly known as the Client Relationship Unit, is considered the service agent of record for certain Equitable clients’ policies and contracts. A Financial Professional(s) or Broker(s) is/are required to split commissions with the PCPG on the first transaction made to a household assigned to the PCPG. This means a split is required when the Financial Professional(s)/Broker(s) (i) writes a new policy or contract, (ii) secures additional contributions on an annuity contract, or (iii) secures a life insurance policy face

amount increase, for a member of a household with a policy or policies serviced by the PCPG. The commission split between the Financial Professional/Broker and PCPG is as follows: 75% Financial Professional(s)/Broker(s), 25% PCPG (up to a maximum of \$2,500 to the PCPG). There will no further commission split after the PCPG has been credited with \$2,500 in total commissions/service fees/trails on the relevant transaction. If the required 75%/25% commission split is not indicated on the application or participation agreement, the unearned commissions will be recovered from the Financial Professional/Broker. For more information, please see FB 14-035.

In addition, all Equi-Vest 201 policies enrolled through the Triple Play Program under the "Talk to Us" option also require a split of 75% Financial Professional(s)/Broker(s), 25% PCPG. For more information, please see FB 18-101.

### ► **Applicability**

Commissions will be governed by the terms of the applicable Schedules issued jointly by Equitable Network (and Equitable Advisors, if applicable) in effect at the time the sale is made.

### ► **Earned and Unearned Commissions**

Commissions will be deemed earned by a Financial Professional or Broker **only after** (a) the premium or consideration on any policy or contract is paid on or before the end of any grace period pursuant to the terms of the applicable policy or contract; (b) the time for Equitable to refund any premium or consideration has passed; and (c) any adjustment is made for (i) any outstanding Prepaid Commissions owed by the Financial Professional to Equitable Network (and Equitable Advisors, if applicable); (ii) monies paid (or prepaid) to a Financial Professional or Broker related to refunds of any premium or consideration by Equitable, including but not limited to a termination value in the nature of a pro-rata part of a premium on lapsed policies; (iii) premium refunds on policies not taken out due to exercise of the policy's free look provision; and (iv) disqualified commissions on non-admitted replacements and rescissions.

Equitable Network (and Equitable Advisors, if applicable) may recover unearned commissions, as described above, against any claim for compensation, and to the extent the compensation is not offset, the same will become a personal indebtedness of the Financial Professional or Broker, which Equitable network (and Equitable Advisors, if applicable) may recover from the Financial Professional or Broker personally.

A Financial Professional may elect to receive a pre-paid, advanced annualized commission from Equitable Network (or Equitable Advisors, if applicable) in advance of the date a premium becomes due and is paid to Equitable ("Prepaid Commissions"). Prepaid Commissions paid to a Financial Professional on premiums and considerations not ultimately paid to Equitable on or before the end of any grace period, pursuant to the terms of the policy or contract, are not earned by the Financial Professional and are owed to Equitable Network (and Equitable Advisors, if applicable).

Any monies paid to a Financial Professional or Broker related to refunds of any premium or consideration by Equitable, lapsed policies, policies not taken out, and non-admitted replacements are

not earned by the Financial Professional or Broker, as these were advanced to the Financial Professional or Broker. All such unearned amounts are owed to Equitable Network (and Equitable Advisors, if applicable) by the Financial Professional or Broker.

The following applies to initial and subsequent contributions made to share classes Core, Elite, B and L of Accumulator, Retirement Cornerstone, EQUI-VEST Express Series 701 and EQUI-VEST Series 801, Structured Capital Strategies and Investment Edge contracts: Commissions on contributions payable on these contracts are considered unearned until 12 months following the date of the contribution. When a death benefit becomes payable within the first six months after a contribution is made, all commission paid with respect to that contribution will be recovered. When a death benefit becomes payable after six months, but within the first 12 months after the contribution is made, one-half of the commission will be recovered. For more information, please see Field Bulletin 14-202.

The following applies to initial rollovers for Structured Capital Strategies<sup>®</sup>, Retirement Cornerstone<sup>®</sup> and Investment Edge<sup>®</sup> and certain EQUI-VEST<sup>®</sup> contracts: Commissions will be pre-paid on anticipated rollovers (including direct transfers) once the suitability process is complete. The prepayment is considered unearned until the rollover is received. If no monies are deposited into the contract within 90 days, the prepayment will become a recovery debt to the Financial Professional. If the initial contribution (made within the first 90 days) is less than the anticipated amount, a new 60-day window will begin from the date of the initial contribution. If, following the expiration of this window, the total contribution remains less than the anticipated amount, the outstanding amount will become a recovery debt to the Financial Professional. If the amount received is more than the anticipated amount, additional commission due will be paid. See FB 18-193 (Individual Retirement) and FB 19-100 (Group Retirement) for additional information.

As a result, Equitable Network (and Equitable Advisors, if applicable) may recover unearned commissions, as described above, against any claim for compensation, and to the extent the compensation is not offset, the same will become a personal indebtedness of the Financial Professional or Broker, which Equitable Network (and Equitable Advisors, if applicable) may recover from the Financial Professional or Broker, personally.

The commissions and service fees shown in the accompanying Schedules will not apply if the premium is a result of an internal replacement as defined in the respective subject matter Field Bulletins. Internal replacement guidelines and compensation can be changed by Equitable Network and/or Equitable Advisors, as appropriate. Refer to Associate Product News (APNs) #92-7, #92-8, #92-20, #92-21, #92-31, #97-5, #97-18, #98-1, Field Bulletins #02-299RR (Revised), #02-300RR (Revised), #03-252, #03-253, #03-543, #04-173, #04-235, #05-351, #06-400, #06-548, #07-006, #08-227R, #08-372R, #08-448, #09-328, #10-228R, #11-232R, #15-039, #16-177R, and #22-057 and Associate Information Guide (AIG) #96-13 for the rules on Financial Professionals' compensation involving internal replacements.

Commissions are not paid on the amount of any loan carried over to the new policy as part of a Section 1035 exchange.

## ► Reassignment of Life Insurance Non-Vested Renewal Commissions in Certain Circumstances

The following rule applies to IL Plus<sup>SM</sup>, IL Protector<sup>®</sup>, IL COLI<sup>SM</sup>, IL COLI '04<sup>SM</sup>, Corporate Owned IL, COIL IS S160, Equitable Universal Life I and II, Equitable Survivorship Universal Life I and II, Incentive Life<sup>SM</sup> (Series 1999), Survivorship Incentive Life<sup>SM</sup> (Series 1999), Incentive Life '02<sup>SM</sup>, Incentive Life '06<sup>SM</sup>, Incentive Life Legacy<sup>SM</sup>, Survivorship Incentive Life '02<sup>SM</sup>, Athena Universal Life I, II and V, Athena Series 150, 152, 153, and 154, Athena Survivorship Universal Life I, II, III and IV, Athena UL-LPR I and II, Athena UL-DB, Athena UL-ESLI, IL Optimizer I, II and III, SIL Legacy, VUL Optimizer S160, VUL Legacy S160, VUL Survivorship S160, EWL, BrightLife permanent products, Equitable Interest Sensitive Whole Life policies, and Equitable Advantage written jointly:

If a Financial Professional whose renewal commissions are not vested terminates for any reason, the renewal commission will be paid to any of the continuing Financial Professional(s) who **each** had at least a 25% interest, in the specific proportion to the commission split.

## ► Other Provisions

All commission/service fee rates and provisions set forth in the Schedules are subject to any limitations established by the New York Insurance Law and any applicable New York State Department of Financial Services approval requirements. The commission/service fee rates may be adjusted on a prospective or retroactive basis to the extent required by New York State Department of Financial Services law, regulation, circular letter, opinion, or interpretation.

***Equitable Network and/or Equitable Advisors always reserves the unrestricted right to amend, alter, or modify the Schedules at any time, in whole or in part, with or without written notice, in its/their sole discretion. Accordingly, and without limitation, nothing in the Schedules should be construed as a promise or guarantee of future payments or of any amount of payment; nor shall receipt of commissions/service fees or other compensation, including any asset-based compensation (i.e., trail) that is not VTT as defined above, be so construed.***

***Under certain circumstances, special arrangements and schedules, which have been documented separately, alter or modify compensation arrangements for certain policies, in which case the Schedules in this Field Bulletin will not apply.***

**This Schedule does not contain rates or vesting provisions on products applicable to non-proprietary insurance and annuity products, or to Equitable Advisors, LLC non-insurance business.**

The **Contingent Withdrawal Charge**, which is often referred to in the annuity section of this Schedule, is occasionally abbreviated as **CWC**.

[Please note: Listed alongside the commission, fee, and asset trail rates in this Schedule are the GDC rates that are applicable for Financial Professionals compensated under the GDC-based compensation platform. For products that have not been listed on this Schedule and are no longer generating PCs, GDCs on renewal compensation can generally be determined by multiplying the appropriate compensation rate by 140%.]

# Equitable Life Insurance Products

Equitable Life Insurance Products			First Year Commission (% of Premium)				Renewal Commission (% of Premium)	Asset Based Compensation (Annual % of Unloaned Assets; Paid Quarterly)		Transferable Service Fee (% of Premium)	
Product Type	Series	Product	On First Year Premium (Policy Yr 1)	Up to First Year CTP [C] (Policy Yr 1)	Up to First Year CTP [D] (Pol Yrs 2-6)	Above First Year CTP (Policy Yr 1)	(Policy Yrs 2-10)	(Policy Yrs 6- 10)	(Policy Yrs 11+)	(Policy Yrs 2-10)	(Policy Yrs 11+)
<b>TERM</b>	160	Annual Renewable Term (ART) [A,B,G]	52.50				2.25				
	160	Term 10 [A,B,G]	55.00								
	160	Term 15 [A,G]	60.00								
	160	Term 20 [A,G]	65.00								
	160	Term One, Issue Ages 20-79 [H]	10.00								
	160	Term One, Issue Ages 80-99 [H]	5.00								
	162	Term-in-10 10YR [A]	55.00								
	162	Term-in-10 15YR [A]	60.00								
	162	Term-in-10 20YR [A]	65.00								
<b>UNIVERSAL</b>	159	BrightLife Grow - no CV-Plus rider [H]		55.00 [I]		2.50/2.00 [I]	1.00			1.00	1.00
	159	BrightLife Grow - with CV-Plus rider [F,H]		15.00	7.00	2.50	1.00			1.00	1.00
<b>VARIABLE</b>	160	VUL Optimizer - Heaped Schedule [H]		55.00 [E]		3.50	1.00	0.00	0.10	1.00	1.00
	160	VUL Optimizer - Semi-Heaped Schedule [H]		32.50 [E]		3.50	Tgt: 4.50 (PY 2-7) Exc: 1.50 (PY 2-7)	.30 (PY 8-10)	0.30	.50 (PY 2-7)	1.00 (PY 8+)
	160	VUL Optimizer - w/CV-Plus rider [F,H]		19.00	8.00	3.50	1.00	0.00	0.10	1.00	1.50
	160	VUL Legacy [H]		55.00 [E]		2.50	1.00	0.15	0.05	1.00	1.00
	160	VUL Survivorship - no CV-Plus rider		55.00		2.50	1.00			1.00	1.00
	160	VUL Survivorship - w/CV-Plus rider [F]		15.00	7.00	2.50	1.00			1.00	1.00
	162	Equitable Advantage [H]		4.50	4.50 (2-7)	2.00 (1-7)	1.00 (8-10)			1.00 (8-10)	1.00
	162	COIL Institutional Series - Heaped Schedule [F]		13.50		0.94	Tgt: 1.5 (PY 2-4) Tgt: 1.125 (5-7) Tgt: .81 (8-10) Exc: .44 (PY 2-10)			Tgt: .94 (PY 11-15) Tgt: .38 (16+) Exc: .38 (PY 11-15)	
162	COIL Institutional Series - Levelized Schedule [F]		6.00	1.50 (2-7)	0.94	Tgt: 1.69 (PY 2-7) Tgt: 1.00 (8-10) Exc: .44 (PY 2-10)			Tgt: 1.13 (PY 11-15) Tgt: .38 (16+) Exc: .38 (PY 11-15)		
		<i>GDC Translation by column:</i>	Multiply by 2.0	Multiply by 2.0	Multiply by 2.0	Multiply by 2.0	Multiply by 1.4	No GDC credit	No GDC credit	Multiply by 1.4	Multiply by 1.4
		<i>GDC Translation For VUL Optimizer (Semi-Heaped)</i>		Multiply by 2.0		Multiply by 2.0	Multiply by 2.0	No GDC credit	No GDC credit	Multiply by 2.0	Multiply by 1.4
		<i>GDC Translation For Equitable Advantage</i>		Multiply by 2.0	Multiply by 2.0	Multiply by 1.4	Multiply by 1.4			Multiply by 1.4	Multiply by 1.4

\*\*\*\* [ Please see footnotes to this table on the next page ] \*\*\*\*

## Footnotes to Equitable Life Insurance Products Table

- [A]** Term 10/15/20: The first-year commission rate is paid on premiums, excluding the non-commissionable policy fee and any temporary flat extra premiums. Temporary flat extra premiums are compensated at 10% [20%] in the first policy year only.  
Term-in-10 (10/15/20 YR): The first year commission rate is paid on premiums excluding the non-commissionable policy fee. Temporary flat extra premiums are not relevant to the Term-in-10 products.
- [B]** Refer to Field Bulletin 06-592R for guidelines and compensation on high-profile individuals.
- [C]** First-year compensation is paid on premiums received up to the first Commissionable Target Premium (CTP) if received before the end of the first policy year (i.e., commissions are not paid on a rolling target premium basis) and on any excess over CTP that is paid in the first policy year. Express and pre-paid commissions are based on the lesser of the annualized Planned Periodic Premium and the CTP. See the Field Bulletin introducing the product for more information.
- [D]** The policy must be in force at the beginning of the policy year to generate that year's deferred commission.
- [E]** First year commissions up to CTP are payable if premiums are received prior to the second policy anniversary, except for policies issued by Equitable Financial which are first policy anniversary. Policies issued by Equitable Financial are those issued in New York State and Puerto Rico as well as policies sold by NY-based (i.e., domiciled) financial professionals. First year commissions on excess above CTP are payable in the first policy year only.
- [F]** Notwithstanding the definition of unearned premium in the General Provisions:

If an IUL Protect S160, BrightLife Grow S159 or VUL Survivorship S160 with CV-Plus terminates other than by death or is surrendered within the first 48 policy months, a portion of all first year and renewal compensation paid will be recovered as follows:

Policy Month	Commission Recovery %
1-36	100.00
37	91.67
38	83.33
39	75.00
40	66.67
41	58.33
42	50.00
43	41.67
44	33.33
45	25.00
46	16.67
47	8.33
48	0

If a VUL Optimizer S160 with CV-Plus, terminates other than by death or is surrendered within the first 36 policy months, a portion of all first year and renewal compensation paid will be recovered as follows:

<b>Policy Month</b>	<b>Commission Recovery %</b>
<b>1-24</b>	<b>100.00</b>
<b>25</b>	<b>91.67</b>
<b>26</b>	<b>83.33</b>
<b>27</b>	<b>75.00</b>
<b>28</b>	<b>66.67</b>
<b>29</b>	<b>58.33</b>
<b>30</b>	<b>50.00</b>
<b>31</b>	<b>41.67</b>
<b>32</b>	<b>33.33</b>
<b>33</b>	<b>25.00</b>
<b>34</b>	<b>16.67</b>
<b>35</b>	<b>8.33</b>
<b>36</b>	<b>0</b>

If a COIL Institutional Series policy terminates other than by death or is surrendered/lapses within the first 4 policy years, a portion of all first year and renewal compensation paid will be recovered as follows:

<b>Policy Year</b>	<b>Heaped %</b>	<b>Levelized %</b>
<b>1</b>	<b>100.00%</b>	<b>100.00%</b>
<b>2</b>	<b>75.00</b>	<b>60.00</b>
<b>3</b>	<b>50.00</b>	<b>30.00</b>
<b>4</b>	<b>25.00</b>	<b>0</b>

Single life cases issued to members of a recognized professional association follow the Heaped chargeback schedule. A recognized professional association is an association of at least 500 members formed for a bona fide purpose other than the purchase of life insurance.

Any unpaid deferred first year commission will be paid in full if the policy terminates due to the death of the insured (or the last surviving insured) during the deferral period. If a lapsed policy is subsequently reinstated, the recovered commissions are re-allowed, and any deferred first year commission not paid while the policy was in terminated status will be paid on the next policy anniversary following the reinstatement effective date.

- [G]** First-year and renewal rates (including service fees) on policies that include additional benefit provisions will be the same as the rates for the basic policy, unless otherwise noted in the Schedules. No commissions or service fees will be allowed on premiums charged for any extra hazard except as determined by Equitable Network in its sole discretion under its rules.
- [H]** Outside of New York and Puerto Rico, and for Equitable FPs with business addresses outside of New York State, this product is issued by the Equitable Financial Life Insurance Company of America (EFLOA).
- [I]** First year commissions up to CTP are payable if premiums are received prior to the second policy anniversary, except for policies issued by Equitable Financial which are first policy anniversary. First year commissions on excess above CTP are payable in the first policy year only, and payable at a lower rate on premiums received in excess of the first three commissionable target premiums in the first policy year (see table). Commissions on premiums in excess of the first three CTPs do not generate PCs *[GDC translation: multiply by 1.4.]*

### Life Products for which Face Amount Increases are Permitted

<b>Product</b>	<b>Refer to:</b>
Athena Universal Life – DB	FB 09-011
Restructure UL	FB 04-454
ELA I and II	FB 08-491R
Equitable Universal Life I and II	FB 02-156
Incentive Life 1999	FB 08-491R
Incentive Life 2000	FB 08-491R
Incentive Life '02	FB 08-491R
Incentive Life '06	FB 08-491R
Incentive Life Legacy	FB 19-130
Incentive Life Plus	FB 08-491R
IL Protector	FB 02-373
Original and Restructure Incentive Life	FB 08-491R
Select Universal Life I and II	FB 08-491R
Special Offer Incentive Life	FB 08-491R
Athena Employer Sponsored Life Insurance	FB 19-130
Athena Indexed Universal Life, Series 151	FB 19-130
Athena Indexed Universal Life, Series 153	FB 19-130
Athena Universal Life V, Series 152, 150	FB 19-130
Incentive Life Legacy II, Series 150	FB 19-130
IL Legacy III, Series 156	FB 19-130
IL Optimizer, Series 149	FB 08-405
IL Optimizer II, Series 151	FB 19-130
IL Optimizer III, Series 157	FB 16-036R
VUL Optimizer, Series 160	FB 19-133RR
VUL Legacy, Series 160	FB 19-133RR
BrightLife Protect, Series 155	FB 19-130
BrightLife Grow, Series 155, 159	FB 19-130
COIL Institutional Series	FB 19-193
Corporate Owned Incentive Life (COIL)	FB 08-550R
IUL Protect, Series 159	FB 18-008
IUL Protect, Series 160	FB 19-003 (for compensation information, see FB 18-008)

### Equitable Disability Income Products

<b>Product</b>	<b>Refer to Schedule</b>
Disability Income Series 900	FB 08-491R
Pro-Vision Policy	FB 08-491R
Disability Income Series 133 and earlier	FB 08-491R

## Employee Benefits (“EB”) Products

The tables below display standard EB commission schedules\* for Financial Professionals only. All EB commissions generate proprietary PCs and are considered first year commissions. There is no renewal compensation and no vesting. EB commissions are not eligible for Express or Prepay (annualization). *[GDC rates for Financial Professionals on that platform are all determined as Commission Rate x 2]*

**Graded commission scales** pay different rates of commission on annual premiums that fall within cumulative bands. The bands are based on total premium received for a specific policyholder (not by insured) within the applicable one-year time span between policy anniversaries. Graded scales are in effect for the following products:

### ► Group Life

Annual Premium bands	Cumulative Premium including band	Commission Rate (% of premium)
First \$10,000	\$10,000	7.9%
Next \$5,000	\$15,000	5.3%
Next \$10,000	\$25,000	4.2%
Next \$25,000	\$50,000	2.6%
Next \$50,000	\$100,000	1.1%
Next \$50,000	\$150,000	0.5%
Excess over \$150,000	>\$150,000	0.3%

### ► Short Term Disability and Employee Assistance Program with STD

Annual Premium bands	Cumulative Premium including band	Commission Rate (% of premium)
First \$15,000	\$15,000	5.3%
Next \$10,000	\$25,000	3.7%
Next \$25,000	\$50,000	2.6%
Next \$1,950,000	\$2,000,000	0.3%
Excess over \$2,000,000	>\$2,000,000	0.1%

### ► Long Term Disability and Employee Assistance Program with LTD

Annual Premium bands	Cumulative Premium including band	Commission Rate (% of premium)
First \$15,000	\$15,000	7.9%
Next \$10,000	\$25,000	5.3%
Next \$25,000	\$50,000	2.6%
Next \$50,000	\$100,000	1.1%
Excess over \$100,000	>\$100,000	0.5%

► **Dental**

Annual Premium bands	Cumulative Premium including band	Commission Rate (% of premium)
First \$10,000	\$10,000	5.3%
Next \$10,000	\$20,000	3.9%
Next \$10,000	\$30,000	2.6%
Next \$20,000	\$50,000	1.6%
Next \$50,000	\$100,000	1.3%
Next \$150,000	\$250,000	1.1%
Excess over \$250,000	>\$250,000	0.8%

► **New York Disability Benefits Law** (exclusive of paid family leave premiums)

Annual Premium bands	Cumulative Premium including band	Commission Rate (% of premium)
First \$5,000	\$5,000	9.28%
Next \$5,000	\$10,000	6.89%
Next \$40,000	\$50,000	2.65%
Next \$450,000	\$500,000	1.06%
Next \$3,500,000	\$4,000,000	0.53%
Excess over \$4,000,000	>4,000,000	0.27%

► **Massachusetts Paid Family Medical Leave**

Annual Premium bands	Cumulative Premium including band	Commission Rate (% of premium)
First \$15,000	\$15,000	5.3%
Next \$10,000	\$25,000	3.7%
Next \$25,000	\$50,000	2.6%
Next \$1,950,000	\$2,000,000	0.3%
Excess over \$2,000,000	>\$2,000,000	0.1%

► **Connecticut Paid Family Medical Leave**

Annual Premium bands	Cumulative Premium including band	Commission Rate (% of premium)
First \$15,000	\$15,000	5.3%
Next \$10,000	\$25,000	3.7%
Next \$25,000	\$50,000	2.6%
Next \$1,950,000	\$2,000,000	0.3%
Excess over \$2,000,000	>\$2,000,000	0.1%

**Flat commission rates** are in effect for the following products:

<b>Product</b>	<b>Commission Rate (% of premium)</b>
<b>Group Life - Voluntary</b>	<b>7.9%</b>
<b>Vision</b>	<b>5.3%</b>
<b>Critical Illness**</b>	<b>Variable</b>
<b>Accident**</b>	<b>Variable</b>
<b>Hospital Indemnity**</b>	<b>Variable</b>

\*EB coverages may be sold with pricing that is based on non-standard/flat commission rates. In such cases, the Financial Professional's commission rate will be 53% of the commission rate published on the sold proposal, due to EB quoting system reflecting wholesale pricing calculations.

\*\*Critical Illness, Accident and Hospital Indemnity products may be sold with a "flat rate" or "heaped" commission structure. For heaped products, premiums attributed to individual enrollees' first coverage year will generate commissions at a higher rate than premiums attributed to same enrollees' subsequent coverage years. Producers wishing to sell heaped products are required to sign the Equitable Group Employee Benefits "Heaped Commission Addendum to Sales Agreement" which outlines provisions.

**Supplemental Compensation** is paid following the end of the calendar year, based on the Financial Professional's total EB premium for new coverages sold in the calendar year. Specific parameters for Supplemental Compensation are announced in advance of each calendar year. PCs are not generated on Supplemental Compensation.

**Persistency Bonus** is paid following the end of the calendar year, based on the Financial Professional's total EB business retained year over year. Specific parameters for Persistency Bonus are announced in advance of each calendar year. PCs are not generated on Persistency Bonus payments.

## Equitable Annuity and Associated Products

The following are the commissions and/or service fees payable to Financial Professionals and Brokers for contributions or premiums paid for annuity contracts and other associated products. Equitable Network and/or Equitable Advisors always reserve(s) the unrestricted right to change the commission and/or service fee schedules, notwithstanding the schedules discussed below to the contrary, on future contributions or premiums payable to annuity contracts and other associated products issued subsequent to November 1, 1994. Accordingly, and without limitation, nothing in the Schedules should be construed as a promise or guarantee of future payments or of any amount of payment; nor shall receipt of commissions/service fees or other compensation, including any asset-based compensation (i.e., trail) that is not VTT as defined above, be so construed.

### Single Premium Fixed and Variable Immediate and Supplementary Annuity Contracts

PCs are allowed on each commission dollar paid for Supplementary Contracts and Single-Premium Immediate Annuity Contracts.

#### ► Immediate Annuity Contracts

Commissions vary depending upon the type of annuity option selected:

Life Contingent Annuity	2.25% [4.50%] of the single premium plus PCs
Annuity Certain (Non-Life Contingent Annuity)	2.0% [4.00%] of the single premium plus PCs

#### ► Supplementary Contracts

As of October 1, 2012, compensation on supplementary annuity contracts from Equitable, MONY, and EFLOA annuity or life insurance contracts is no longer paid. For detailed information, refer to FB #12-290.

## EQUI-VEST® Product Line

Unless otherwise specifically stated, all EQUI-VEST commission and/or service fee calculations are based on age nearest birthday at the beginning of the participation year.

For compensation on a Successor Owner and Annuitant (SOA) or Beneficiary Continuation Option (BCO) election, please see the section entitled **Annuity Contract Continuation Options on Death**.

Products eligible for the EQUI-VEST Restart Program (FB 19-100) are indicated with the "Rs" symbol.

**Note:** The annuity system was not designed to handle premium increases or decreased in the first year that are captured at the time of application. The system will review the first premium remitted and times it by the frequency of the contributions submitted through the Employer/Plan Sponsor/TPA. If the resulting calculation equals 54% or more of the expected dollar amount indicated from the application, EQUI-VEST commissions will pay the anticipated amount. If the resulting calculation equals less than 54%, EQUI-VEST commissions will pay the first premium x the frequency amount. Once the anticipated dollar amount is reached, the commission system starts paying as contributions are received at the first year rate. If the contributions are decreased, the system will automatically calculate the appropriate recovery on the anniversary of the first contribution.

\* \* \* \*

### ***Product Group (A)***

- ▶ **EQUI-VEST EDC, Series 100 and 200 (Excluding New York State) <sup>Rs</sup>**
- ▶ **EQUI-VEST TSA and TSA University, Series 100 and 200 <sup>Rs</sup>**
- ▶ **Existing Participant Owned EQUI-VEST HR-10**

For purposes of commissions and service fees paid based on premium payments made under these contracts, first participation/commission year will commence on (i) the participation date for contracts issued prior to June 1, 1994, or (ii) the date when the first premium payment is made for contracts issued June 1, 1994, and later, and will end on the last day prior to the anniversary of such dates in the next calendar year. **Lump Sum Transfers – Participant Owned EQUI-VEST HR-10:** A 3.0% [6%] commission will be paid, and PCs credited, on the single payment of funds transferred from companies, other than Equitable and its subsidiaries, during the first or subsequent years.

### **Lump Sum Transfers – TSA and EDC Products**

For the EQUI-VEST TSA and EDC products, commission will be paid, and PCs credited, on the single payment of funds transferred from companies other than Equitable (how are we defining this throughout the document?) during the first or subsequent years according to the following schedule:

**For contracts issued prior to January 1, 1996:**

<b>Issue Age:</b> (for contracts issued prior to November 2, 1995) <b>Attained Age:</b> (for contracts issued 11/2/1995 to 12/31/1995)	<b>Compensation and PCs for TSA and EDC Rollovers</b>
<b>Up to and including age 69</b>	<b>3.25% plus PCs</b> [6.50%]
<b>70-79</b>	<b>2.50% plus PCs</b> [5.00%]
<b>80-85</b>	<b>1.75% plus PCs</b> [3.50%]
<b>86-90</b>	<b>1.25% plus PCs</b> [2.50%]

**For contracts issued January 1, 1996 and later:**

<b>Attained Age:</b>	<b>Compensation and PCs for TSA and EDC Rollovers</b>
<b>Up to and including age 54</b>	<b>1.00% plus PCs</b> [2.00%]
<b>Age 55 and over</b>	<b>0%</b>

**Periodic Payments – 1st Participation/Commission Year:**

<b>First Year Commissions – percentage of premium</b>		
<b>Issue Ages</b>	<b>Up to Market Limit</b>	<b>Excess over Market Limit</b>
<b>Up to and including age 54</b>	<b>6.0% plus PCs</b> [12%]	<b>2.0%</b> [4.0%]
<b>Ages 55 to 64</b>	<b>5.0% plus PCs</b> [10%]	<b>1.5%</b> [3.0%]
<b>Age 65 and over</b>	<b>4.0% plus PCs</b> [8%]	<b>1.0%</b> [2.0%]

First-Year Commissions are paid on the lesser of the Expected First Year Amount or the annualization of the first premium received. If the annualized amount equals 1/2 of the expected first-year amount, first-year commissions are paid on the higher amount.

**Periodic Payments – 2<sup>nd</sup> and Later Participation/Commission Years (for contracts issued prior to January 1, 1996):**

<b>Service Fees in Second and later Participation Years (contracts issued prior to January 1, 1996)</b>	
<b>Ongoing Premiums Below High Water Mark (no PCs)</b>	
<b>Issue Ages</b>	<b>Rate (% of Premium)</b>
<b>Up to and including age 54</b>	<b>2.0%</b> [2.8%]
<b>Ages 55 to 64</b>	<b>1.5%</b> [2.1%]
<b>Age 65 and over</b>	<b>1.0%</b> [1.4%]

Second and later Participation Years (contracts issued prior to January 1, 1996)			
Ongoing Premium* Increases Above High Water Mark (Up to Market Limit **) All 100% PCs			
BOY Age Nearest Birthday	Cert Issue Date	Issue Age	Rate (% of Premium)
< 60			5% [10%]
60 - 64	Prior to 2/2/82	55-64	2.5% [5%]
60 - 64	On or after 2/2/82	< 55	3.0% [6%]
60 - 64	On or after 2/2/82	55-64	3.0% [6%]

In all cases, the total rate payable on the increase will not exceed the first participation-year commission rate for the original issue age. These additional service fees will not be allowed on any periodic premium payments made in a participation year that cause the total amount of such payments made in that participation year to exceed the applicable Market Limit.

**Periodic Payments and Premium Increases – 2<sup>nd</sup> and Later Participation/Commission Years (for contracts issued January 1, 1996 and later):**

Second and later Participation Years (contracts issued January 1, 1996 and later)			
Ongoing Premiums* Below High Water Mark (no PCs) (SFB***)		Ongoing Premium* Increases Above High Water Mark (Up to Market Limit**) (SFB***)	
Attained Age	Rate (% of Premium)	Attained Age	Rate (% of Premium)
18-54	2.00% [2.80%]	18-59	4.00% [8.00%] plus PCs
55-64	1.50% [2.10%]	60-64	2.00% [4.00%] plus PCs
65+	1.00% [1.40%]	65+	1.00% [1.40%] - no PCs

\*

**Ongoing Premiums:** defined the amount of contribution the contract holder remits into his or her EQUI-VEST account on a predetermined periodic basis.

**\*\* Market Limit:** defined as the maximum level of tax-deductible contribution for the participant in the calendar year.

**\*\*\* SFB:** defined as Service Fee Boost. Only Eligible on policies sold PRIOR to June 30, 2020.

**Issue age:** defined as the age nearest birthday at the beginning of the participation year when the original contract or certificate is initially issued.

**Attained age:** defined as age at last birthday of the annuitant in the contract year in which the contribution is received.

\* \* \* \*

**Product Group (B)**

► **EQUI-VEST Series 201 TSA and EDC<sup>Rs</sup>**

**For contracts issued prior to May 20, 2013:**

**1. Lump Sum Transfers/Rollovers:** (Percentage of Premium)

Attained Age	If contract subject to CWC	If contract not subject to CWC
<b>Ages 18 to 69</b>	<b>3.25% plus PCs</b> [6.50%]	<b>3.00% plus PCs</b> [6.00%]
<b>Ages 70 and over</b>	<b>1.00% plus PCs</b> [2.00%]	<b>1.00% plus PCs</b> [2.00%]

**2. Ongoing Premiums (received January 1, 2014 and later):** Option 1 applies to inforce Series 201 contracts and is also available for units established September 27, 2010 and later. Option 2, featuring asset based compensation in renewal years, is *only* available for Series 201 units established September 27, 2010 and later, and can only be elected at plan inception.

**OPTION  
1**

First Contract Year		Second and later Contract Years		
Issue Age	First Year Commissions (plus PCs)	Ongoing Premiums Below the High Water Mark (no PCs)	Premium Increases – Above High Water Mark	
			Attained Age	(% of Premium)
<b>18-54</b>	<b>6.00%</b> [12.0%]	<b>2.00%</b> [2.80%]	<b>18-59</b>	<b>4.75%</b> [9.50%] – plus PCs
<b>55-64</b>	<b>5.00%</b> [10.0%]		<b>60-64</b>	<b>3.00%</b> [2.00%] – plus PCs
<b>65+</b>	<b>4.00%</b> [8.0%]		<b>65+</b>	<b>2.00%</b> [2.80%] – no PCs

**OPTION  
2**

First Contract Year		Second and later Contract Years
Issue Age	First Year Commissions (plus PCs)	Asset Based Compensation (plus PCs)
<b>18-54</b>	<b>6.00%</b> [12.0%]	<b>0.10%</b> [0.20%]
<b>55-64</b>	<b>5.00%</b> [10.0%]	
<b>65+</b>	<b>4.00%</b> [8.0%]	

**For contracts issued between May 20, 2013 and December 31, 2013:**

**1. Lump Sum Transfers/Rollovers: (Percentage of Premium)**

Attained Age	If contract subject to CWC	If contract not subject to CWC
Ages 18 to 69	<b>3.25% plus PCs</b> [6.50%]	<b>3.00% plus PCs</b> [6.00%]
Ages 70 and over	<b>1.00% plus PCs</b> [2.00%]	<b>1.00% plus PCs</b> [2.00%]

**2. Ongoing Premiums – First Contract Year (effective May 20, 2013):** See Field Bulletin 13-047 for details of Annual Premium Equivalent (“APE”) and its application relative to this table.

First Year Commissions on Ongoing Premiums			
Issue Age	First \$3,000* (plus PCs)		Excess above \$3,000* (plus PCs)
	FPs who have NOT met calendar year APE Goal	FPs who have MET calendar year APE Goal	
18-54	<b>5.00%</b> [10.0%]	<b>6.00%</b> [12.0%]	<b>7.00%</b> [14.0%]
55-64	<b>4.00%</b> [8.00%]	<b>5.00%</b> [10.0%]	<b>6.00%</b> [12.0%]
65+	<b>3.00%</b> [6.00%]	<b>4.00%</b> [8.00%]	<b>5.00%</b> [10.0%]

\* For contracts whose commissions are split amongst multiple Financial Professionals, the \$3,000 threshold applies to the total Ongoing Premiums to determine the full commission. After that determination is made, the commissions will be split accordingly.

**3. Ongoing Premiums – Second and Later Contract Years (received January 1, 2014 and later):**

Option 1 applies to enforce Series 201 contracts and is also available for units established September 27, 2010 and later. Option 2, featuring asset based compensation in renewal years, is *only* available for Series 201 units established September 27, 2010 and later, and can only be elected at plan inception.

**OPTION 1**

Second and later Participation Years		
Premiums Below High Water Mark - % of Premiums (no PCs)	Premium Increases Above High Water Mark	
	Attained Age	% of Premiums
<b>2.00%</b> [2.80%]	<b>18-59</b>	<b>4.75%</b> [9.50%] – plus PCs
	<b>60-64</b>	<b>3.00%</b> [6.00%] – plus PCs
	<b>65+</b>	<b>2.00%</b> [2.80%] – no PCs

**OPTION 2**

<b>Second and later Contract Years</b>	
<b>Issue Age</b>	<b>Asset Based Compensation (plus PCs)</b>
<b>18-54</b>	<b>0.10%</b> <i>[0.20%]</i>

**For contracts issued January 1, 2014 and later:**

At the time of submission of each application for a new contract, the Financial Professional will select one of two compensation options, Option I or Option II. This election, which is included within the Representative Report of the application, is irrevocable and applies for the life of the contract. In the event a Financial Professional fails to make an election, Option I will apply. All participating Financial Professionals on a contract will be compensated under the option specified in the application.

**Option I** consists entirely of premium-based compensation. This option incorporates the Series 201 first year commissions on Ongoing Premiums structure detailed in FB 13-047. It also incorporates increases in compensation for premium-based renewals and on premium increases above the High Water Mark.

**Option II** is a combination of premium-based compensation and asset-based compensation. The premium-based compensation rates are generally lower than those provided for in Option I. Asset-based compensation becomes payable upon meeting either an Ongoing Premium threshold or a minimum level of assets within the specific contract.

The compensation options are as shown below.

<b>OPTION I – PREMIUM BASED COMPENSATION ONLY</b>
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**1. Lump Sum Transfers/Rollovers:** (Percentage of Premium)

<b>Attained Age</b>	<b>If contract subject to CWC</b>	<b>If contract not subject to CWC</b>
<b>Ages 18 to 69</b>	<b>3.25% plus PCs</b> <i>[6.50%]</i>	<b>3.00% plus PCs</b> <i>[6.00%]</i>
<b>Ages 70 and over</b>	<b>1.00% plus PCs</b> <i>[2.00%]</i>	<b>1.00% plus PCs</b> <i>[2.00%]</i>

**2. Ongoing Premiums – First Participation Year (effective January 1, 2014):** See Field Bulletin 13-047 for details of Annual Premium Equivalent (APE) and its application relative to this table.

<b>First Year Commissions on Ongoing Premiums</b>			
<b>Issue Age</b>	<b>First \$3,000* (plus PCs)</b>		<b>Excess above \$3,000* (plus PCs)</b>
	<b>FPs who have NOT met calendar year APE Goal</b>	<b>FPs who have MET calendar year APE Goal</b>	
<b>18-54</b>	<b>5.00%</b> [10.0%]	<b>6.00%</b> [12.0%]	<b>7.00%</b> [14.0%]
<b>55-64</b>	<b>4.00%</b> [8.00%]	<b>5.00%</b> [10.0%]	<b>6.00%</b> [12.0%]
<b>65+</b>	<b>3.00%</b> [6.00%]	<b>4.00%</b> [8.00%]	<b>5.00%</b> [10.0%]

\* For contracts whose commissions are split amongst multiple Financial Professionals, the \$3,000 threshold applies to the total Ongoing Premiums to determine the full commission. After that determination is made, the commissions will be split accordingly.

**3. Ongoing Premiums – Second and Later Participation Years**

<b>Second and later Participation Years</b>		
<b>Premiums Below High Water Mark - % of Premiums (no PCs)</b>	<b>Premium Increases Above High Water Mark</b>	
	<b>Attained Age</b>	<b>% of Premiums</b>
<b>2.00%</b> [2.80%]	<b>18-59</b>	<b>4.75%</b> [9.50%] – plus PCs
	<b>60-64</b>	<b>3.00%</b> [6.00%] – plus PCs
	<b>65+</b>	<b>2.00%</b> [2.80%] – no PCs

**OPTION II – PREMIUM AND ASSET BASED COMPENSATION**

**1. Lump Sum Transfers/Rollovers: (Percentage of Premium)**

<b>Attained Age</b>	<b>If contract subject to CWC</b>	<b>If contract not subject to CWC</b>
<b>Ages 18 to 69</b>	<b>1.00% plus PCs</b> [2.00%]	<b>1.00% plus PCs</b> [2.00%]
<b>Ages 70 and over</b>	<b>1.00% plus PCs</b> [2.00%]	<b>1.00% plus PCs</b> [2.00%]

**2. Ongoing Premiums – First Participation Year (effective January 1, 2014):**

Issue Age	First Year Commissions (plus PCs)
18-54	3.00% [6.0%]
55-64	2.00% [4.0%]
65+	1.00% [2.0%]

**3. Ongoing Premiums – Second and Later Participation Years:**

Second and later Participation Years		
Premiums Below High Water Mark - % of Premiums (no PCs)	Premium Increases Above High Water Mark	
	Attained Age	% of Premiums
2.50% [3.50%]	18-59	4.75% [9.50%] – plus PCs
	60-64	3.00% [2.00%] – plus PCs
	65+	2.50% [3.50%] – no PCs

**4. Asset Based Compensation (ABC) – Second and later Participation years:**

Second and later Participation Years	
Issue Age	Asset Based Compensation $\psi$
All issue ages	0.20% plus PCs [0.40%] <see criteria below*>

\* If (a) the annual Ongoing Premium of the contract is \$5,000 by the end of the first participation year, or (b) the contract's average quarterly account value is \$35,000 by the end of the first contract year, then the contract is eligible to generate ABC for the lifetime of the contract. Otherwise, the contract will begin generating ABC at the point it meets either (a) an annual test to determine if annual Ongoing Premium has reached \$5,000 in the participation year, or (b) a quarterly test (on the last day of February, May, August and November) to determine if average quarterly account value has reached \$35,000.

**For contracts issued through enrollments in the Triple Play Program under Self-enrollment option:**

**Asset Based Compensation (ABC) – All Participation years:**

<b>All Participation Years</b>	
<b>Issue Age</b>	<b>Asset Based Compensation <math>\psi</math></b>
<b>All issue ages</b>	<b>0.25% plus PCs</b> <i>[0.50%]</i>

Full compensation in accordance with the products commission schedule will be paid, on a go forward basis, ONLY after a completed Client Profile form is submitted. See Field Bulletins 15-276R and 18-101 for more details.

\* \* \* \*

**Product Group (C)**

- ▶ **EQUI-VEST SEP/SARSEP Series 300 with participation dates of November 1, 1995 and later**
- ▶ **EQUI-VEST SIMPLE IRA**

For purposes of commissions and service fees paid to Financial Professionals on premium payments made under these contracts, first participation/commission year will commence on i) the participation date for contracts issued prior to June 1, 1994, or ii) the date when the first premium payment is made for contracts issued June 1, 1994, and later, and will end on the last day prior to the anniversary of such dates in the next calendar year.

SEP, SARSEP and SIMPLE IRA rules apply to all contributions in any year made under a SARSEP or a SIMPLE IRA, whether employer or employee money. The same compensation will apply to contributions transferred from other financial institutions. Note: EQUI-VEST SARSEP contracts/certificates are only issued to new participants in existing EQUI-VEST units. New units for EQUI-VEST SARSEP contracts/certificates can no longer be established.

<b>Ages 0-69</b>	<b>3.00%</b> <i>[6.00%]</i> <b>plus PCs</b>
<b>Ages 70-79</b>	<b>2.25%</b> <i>[4.50%]</i> <b>plus PCs</b>

First-Year Commissions are paid on the lesser of the Expected First Year Amount or the annualization of the first premium received. If the annualized amount equals 1/2 of the expected first-year amount, first-year commissions are paid on the higher amount.

\* \* \* \*

**Product Group (D)**

▶ **EQUI-VEST Vantage for TSA<sup>Rs</sup>**

Commission for EQUI-VEST<sup>®</sup> Vantage for TSA is based on the initial assets of the plan when the contract is established. There are three different tiers; plans with assets up to \$10 million, plans with assets of \$10,000,001 up to under \$30 million and plans with assets of \$30 million and above.

**Initial Plan assets up to \$10 million; Premium-Based Compensation (PBC) in Years 1-5:**

	<b>Issue Age 0-54</b>	<b>Issue Age 55-64</b>	<b>Issue Age 65</b>	<b>PC</b>
<b>Participation Year 1</b>	2.70% [5.40%]	2.25% [4.50%]	1.80% [3.60%]	100%
<b>Participation Years 2-5</b>	0.60% [0.84%]	0.45% [0.63%]	0.30% [0.42%]	0
<b>Rollovers Years 1-5</b>	1% [2%]	1% [2%]	1% [2%]	100%
<b>High Water<sup>(1)</sup> Years 2-5</b>				
<b>Attained Age 0-59</b>	0.90% [1.80%]	0.90% [1.80%]	0.90% [1.80%]	100%
<b>Attained Age 60-64</b>	0.30% [0.60%]	0.45% [0.90%]	0.00%	100%

Asset-Based Compensation (**ABC**) in Years 6 & Later (all ages): 0.25% [.35%] (no PCs)

<sup>(1)</sup>Example:

Plan Assets - \$5 million

Participant's Age: Under 54

Prior Year Contribution: \$8,000

This Year Contribution: \$9,000

Commissions = 0.60%, no PCs on the \$8,000 and 0.90% plus PCs on the \$1,000.

**Initial Plan Assets from \$10,000,001 to \$29,999,999 Premium-Based Compensation (PBC) in Years 1-5:**

	<b>Issue Age 0-54</b>	<b>Issue Age 55-64</b>	<b>Issue Age 65</b>	<b>PC</b>
<b>Participation Year 1</b>	2.10% [4.20%]	1.75% [3.50%]	1.40% [2.80%]	100%
<b>Participation Years 2-5</b>	0.40% [0.56%]	0.30% [0.42%]	0.20% [0.28%]	0
<b>Rollovers Years 1-5</b>	.65% [1.30%]	.65% [1.30%]	.65% [1.30%]	100%
<b>High Water<sup>(1)</sup> Years 2-5</b>				
<b>Attained Age 0-59</b>	0.60% [1.20%]	0.60% [1.20%]	0.60% [1.20%]	100%
<b>Attained Age 60-64</b>	0.20% [0.40%]	0.30% [0.60%]	0.00%	100%

Asset-Based Compensation (**ABC**) in Years 6 & Later (all ages): 0.25% [0.35%] (no PCs)

**Initial Plan Assets of \$30 million and above; Premium-Based Compensation (PBC) in Year 1:**

<b>Participation Year 1</b>	All Issue Ages	1.00% [2.0%]	100% PC
<b>Rollovers Year 1</b>	All Issue Ages	1.00% [2.0%]	100% PC

Asset-Based Compensation (**ABC**) in Years 2 & Greater (all ages): 0.15% [2.1%] (no PCs)

EQUI-VEST Vantage for TSA certificates are issued only to new participants in existing EQUI-VEST Vantage for TSA units. New units for EQUI-VEST Vantage for TSA are no longer permitted.

\* \* \* \*

**Product Group (E)**

► **EQUI-VEST Strategies – Series 900 and 901<sup>Rs</sup>**

The compensation schedules for these products vary in accordance with the demographics of the unit, including, but not limited to, expected plan assets, number of plan participants, annual contributions, etc., and the features selected by the employer, e.g., M&E charges, participant administrative fee, etc.

For contracts issued through enrollments in the Triple Play Program under Self enrollment option:

- Compensation consists exclusively of asset-based service compensation, payable quarterly starting at the first quarter-end following issue and ending on the 20<sup>th</sup> participation year anniversary.
- Since the compensation schedules for EQUI-VEST Strategies vary by Employer, Asset Based Compensation (ABC) will be 0.25% plus PCs for any units that pay a First Year Premium (FYP) compensation. For units that **only** pay ABC compensation, the ABC payable will match the ABC for a standard enrollment (up to 0.25% plus PCs).

EQUI-VEST Strategies series 900 certificates are issued only to new participants in existing EQUI-VEST Strategies series 900 units. New units for EQUI-VEST Strategies series 900 are no longer permitted.

\* \* \* \*

**Product Group (F)**

- ▶ **EQUI-VEST IRA and NQ (Non-Qualified) Series 100 (Oregon)**
- ▶ **EQUI-VEST 801 IRA, NQ, and Inherited IRAs**

*For IRA and NQ contracts, attained age is defined as age at last birthday of the annuitant in the contract year in which the contribution is received.*

<b>Attained Age</b>	<b>Premium Based Compensation (+PCs)</b>	<b>Asset Based Compensation (During CWC period)</b>	<b>Asset Based Compensation (After CWC Period)</b>
<b>Option 1</b>			
Attained age 0-80	3.25% [6.50%]	N/A	N/A
Attained age 81-85	1.75% [3.50%]	N/A	N/A
<b>Option 2 (Ψ)</b>			
Attained age 0-80	2.50% [5.00%]	0.15% [0.30%]	0.30% [0.60%]
Attained age 81-85	1.00% [2.00%]	0.15% [0.30%]	0.30% [0.60%]

**Reduction for CWC Waiver for IRA:** The CWC for IRA will be waived at attained age 59½ and six participation years (five in Oregon). If Equitable were to have an adverse experience due to increased contributions and subsequent withdrawals at a time close to or after the waiver of CWC at attained age 59½ and six years (five in Oregon), compensation paid in renewal years may be adjusted.

\* \* \* \*

**Product Group (G)**

- ▶ **EQUI-VEST At Retirement<sup>SM</sup> – closed for new business effective January 1, 2017**
- ▶ **At Retirement (New York State only) – closed for new business effective January 1, 2017**

These EQUI-VEST products were available to select EQUI-VEST IRA, NQ, TSA, SEP IRA, SARSEP IRA, and SIMPLE IRA clients. The commission is a 0.10% [0.14%] annual trail paid quarterly, beginning in the first contract year (pro-rated in the first contract quarter). Conversions/exchanges do not qualify for PCs. For contracts where BCO is elected, no additional compensation will be paid.

\* \* \* \*

## Product Group (H)

### ► EQUI-VEST Corporate and Unincorporated (HR-10) Trusteed

Service Fees and PCs will be paid on each contribution received in the first or subsequent participation years. The service fee depends on the age (last birthday) of the participant at the beginning of the participation year during which payment is received. There is no annualization of service fees for these plans. This same compensation will apply to contributions transferred from other financial institutions.

**Note:** EQUI-VEST Corporate Trusteed contracts/certificates are issued only to existing EQUI-VEST Units. New units for EQUI-VEST Corporate Trusteed contracts/certificates are no longer established.

<b>Service Fees (plus PCs) (SFB ***)</b>	<b>Ages 0-54</b>	<b>Ages 55-59</b>	<b>Ages 60 and over</b>
<b>For Corporate Trusteed with participation dates of October 1, 1988, and later.</b>	<b>3.00%</b> [6.00%]	<b>1.50%</b> [3.00%]	<b>0.50%</b> [1.00%]
<b>Service Fees (plus PCs) (SFB ***)</b>	<b>Ages 0-64</b>	<b>Ages 65-69</b>	<b>Ages 70 and over</b>
<b>For Unincorporated (HR-10) Trusteed with participation dates of November 1, 1995, and later.</b>	<b>3.00%</b> [6.00%]	<b>2.50%</b> [5.00%]	<b>2.25%</b> [4.50%]

\*\*\* **SFB:** defined as Service Fee Boost. Only Eligible on policies sold PRIOR to June 30, 2020.

**Previously Issued EQUI-VEST Products – Please refer to Schedules as shown**

<b>Product</b>	<b>Refer to Schedule</b>
EQUI-VEST IRAs with participation dates prior to November 5, 1986	FB 08-491R
SEP/SARSEP with participation dates prior to November 1, 1995	FB 08-491R
EQUI-VEST IRA, QP IRA and NQ (Non-Qualified) Series 300 (Pennsylvania)	FB 08-491R
EQUI-VEST Series 800 IRAs (Traditional and Roth), NQ, and Inherited IRAs	FB 08-491R
EQUI-VEST Express Series 700 IRA (Trad & Roth), NQ, and Inherited IRAs	FB 08-491R
Corporate Trusteed with participation dates prior to October 1, 1988	FB 08-491R
Unincorporated (HR-10) Trusteed with participation dates prior to November 1, 1995	FB 08-491R
EQUI-VEST EDC for New York State	FB 11-306R
EQUI-VEST TSA Advantage	FB 11-306R

## Momentum® Product Line

### **Momentum (Closed for New Business as of January 2, 2003, except for non-401(k) plans with less than 10 lives) -- Regular Contributions and Takeovers**

Service Fees and PCs will be paid on each contribution received in the first or subsequent participation years. The service fee depends on the age (last birthday) of the participant at the beginning of the participation year during which payment is received. There is no annualization of service fees for these plans. This same compensation schedule will apply to contributions transferred from other financial institutions.

There is no compensation paid on money (annuity account values) transferred from EQUI-VEST Trusteed to Momentum as part of the conversion offer.

Age (last birthday) at the beginning of the participation year during which payment is received	Service Fees plus 100% PCs
<b>Under Age 55</b>	<b>3.00%</b> <i>[6.00%]</i>
<b>Ages 55 – 59</b>	<b>1.50%</b> <i>[3.00%]</i>
<b>Ages 60 and over</b>	<b>0.50%</b> <i>[1.00%]</i>

### **Momentum Plus (Closed for New Business as of February 1, 2000)**

#### 1. **Regular Contributions and Takeovers**

Under the Momentum Plus Program, for each qualified retirement plan, the Financial Professional's compensation is determined by the Contract Year in which the contribution is received by Momentum Administrative Services at the Processing Office. Contract Year is the 12-month period beginning on the Contract Date (the date the first contribution under the Momentum Plus contract for the qualified retirement plan is received by Momentum Administrative Services at the Processing Office) and each anniversary of that date. PCs are allowed on each commission dollar during the first contract year.

The following compensation will be paid to Financial Professionals under the Momentum Plus program:

Contract Year One Commissions	Contract Year 2 and Later – Service Fees
<b>2.00%</b> <i>[4.00%]</i> <b>plus 100% PC</b>	<b>2.00%</b> <i>[2.8%]</i> <b>(no PCs)</b>

The rates of compensation shown above apply to all contributions and amounts taken over from outside Equitable at the time of issue of the contract.

**2. Takeovers of Plan Assets and Rollover Amounts after Issue**

Takeover amounts and rollovers from outside Equitable to an existing Momentum Plus plan generate compensation in the amount of 0.75% [1.50%] and 100% PCs.

**3. Plan Improvement PCs**

PCs will be awarded to Financial Professionals in renewal years for enrolling new participants and increasing contributions to an existing Momentum Plus plan (i.e., a plan improvement). Such plan improvement PCs, equal to the commission rate, will be paid on ongoing contributions that exceed the threshold amount. The threshold amount is equal to the highest level of gross contributions for the plan in the five prior contract years and is determined at the end of each contract year. It is not adjusted for any type of withdrawal. Takeover amounts and rollovers are not included in the threshold amount. For each contract year, once the threshold amount is exceeded, PCs will be paid automatically.

**Momentum Select (Closed for new business as of January 1, 2003)**

The compensation on Momentum Select is a combination of asset-based and premium-based compensation and varies depending on the size of the assets, the employer service requirements, and the length of the Contingent Withdrawal Charge (CWC) period. Asset-based compensation will be paid monthly. All asset-based compensation beyond the first contract year is classified as Service Fees. Refer to APN #96-26 for additional information about Momentum Select.

Premium-based compensation is paid during the first year and through the end of the CWC period. See below for the compensation schedules.

**0 CWC Compensation**

**External Rollover Compensation – 100% PCs in all years**

<b>Assets</b>	<b>Year</b>	<b>Range C or Service Level C</b>	<b>Range B or Service Level B</b>	<b>Range A or Service Level A</b>
		<b>Rollover</b>	<b>Rollover</b>	<b>Rollover</b>
To \$2.0 million	Year 1	0.75% [1.50%]	0.60% [1.2%]	0.50% [1.00%]
	Year 2 +	0.75% [1.50%]	0.75% [1.50%]	0.75% [1.50%]
>\$2.0 million to \$5.0 million	Year 1	0.60% [1.20%]	0.50% [1.00%]	0.35% [0.70%]
	Year 2 +	0.75% [1.50%]	0.75% [1.50%]	0.75% [1.50%]
\$5.0 million +	Year 1	0.50% [1.00%]	0.35% [0.70%]	0.25% [0.50%]
	Year 2 +	0.75% [1.50%]	0.75% [1.50%]	0.75% [1.50%]

There is no premium-based compensation after the first year on ongoing contributions. Please note that premium-based compensation is paid at the same rate on all assets in the plan. For example, if a plan has \$3 million in assets and elected Range C, 1.20% will be paid on the ongoing contributions in the first-year and 0.60% will be paid on the rollover.

**Asset-Based Compensation:** Paid in All Years - 40% PCs all years

Assets	Range C or Service Level C	Range B or Service Level B	Range A or Service Level A
To \$2.0 million	0.35% [.574%]	0.29% [.4756%]	0.25% [.41%]
>\$2.0 million to \$5.0 million	0.29% [.4756%]	0.25% [.41%]	0.21% [.3444%]
\$5.0 million +	0.25% [.41%]	0.21% [.3444%]	0.17% [.2788%]

### 3-Year CWC Compensation

**External Rollover Compensation – 100% PCs in all years**

Assets	Year	Range C or Service Level C		Range B or Service Level B		Range A or Service Level A	
		Rollover		Rollover		Rollover	
To \$2.0 million	Year 1	1.20%	[2.40%]	1.00%	[2.00%]	0.85%	[1.70%]
	Year 2 +	0.75%	[1.50%]	0.75%	[1.50%]	0.75%	[1.50%]
>\$2.0 million to \$5.0 million	Year 1	1.00%	[2.00%]	0.85%	[1.70%]	0.70%	[1.40%]
	Year 2 +	0.75%	[1.50%]	0.75%	[1.50%]	0.75%	[1.50%]
\$5.0 million +	Year 1	0.85%	[1.70%]	0.70%	[1.40%]	0.55%	[1.10%]
	Year 2 +	0.75%	[1.50%]	0.75%	[1.50%]	0.75%	[1.50%]

**Asset-Based Compensation:** 40% PCs all years

Assets	Year	Range C or Service Level C		Range B or Service Level B		Range A or Service Level A	
		<b>To \$2.0 million</b>	Years 1-3	0.10%	[.164%]	0.08%	[.1312%]
Year 4+	0.35%		[.574%]	0.29%	[.4756%]	0.25%	[.41%]
<b>&gt;\$2.0 million to \$5.0 million</b>	Years 1-3	0.08%	[.1312%]	0.07%	[.1148%]	0.06%	[.0984%]
	Year 4+	0.29%	[.4756%]	0.25%	[.41%]	0.21%	[.3444%]
<b>\$5.0 million +</b>	Years 1-3	0.07%	[.1148%]	0.06%	[.0984%]	0.05%	[.082%]
	Year 4+	0.25%	[.41%]	0.21%	[.3444%]	0.17%	[.2788%]

## 5-Year CWC Compensation

### External Rollover Compensation – 100% PCs all years

Assets	Year	Range C or Service Level C		Range B or Service Level B		Range A or Service Level A	
		Rollover		Rollover		Rollover	
To \$2.0 million	Year 1	1.50%	[3.00%]	1.20%	[2.40%]	1.05%	[2.10%]
	Year 2 +	0.75%	[1.50%]	0.75%	[1.50%]	0.75%	[1.50%]
>\$2.0 million to \$5.0 million	Year 1	1.20%	[2.40%]	1.05%	[2.10%]	0.90%	[1.80%]
	Year 2 +	0.75%	[1.50%]	0.75%	[1.50%]	0.75%	[1.50%]
\$5.0 million +	Year 1	1.05%	[2.10%]	0.90%	[1.80%]	0.70%	[1.40%]
	Year 2 +	0.75%	[1.50%]	0.75%	[1.50%]	0.75%	[1.50%]

### Asset-Based Compensation: 40% PCs

Assets	Year	Range C or Service Level C		Range B or Service Level B		Range A or Service Level A	
		Rollover		Rollover		Rollover	
To \$2.0 million	Years 1-5	0.10%	[0.164%]	0.08%	[0.1312%]	0.07%	[0.1148%]
	Year 6+	0.35%	[0.574%]	0.29%	[0.4756%]	0.25%	[0.41%]
>\$2.0 million to \$5.0 million	Years 1-5	0.08%	[0.1312%]	0.07%	[0.1148%]	0.06%	[0.0984%]
	Year 6+	0.29%	[0.4756%]	0.25%	[0.41%]	0.21%	[0.3444%]
\$5.0 million +	Years 1-5	0.07%	[0.1148%]	0.06%	[0.0984%]	0.05%	[0.082%]
	Year 6+	0.25%	[0.41%]	0.21%	[0.3444%]	0.17%	[0.2788%]

## Momentum Strategy

### Standard (Introduced July 21, 1998; Closed for new business as of April 30, 2002)

Compensation is premium-based in the first year and asset-based thereafter. The premium-based compensation rate applies to both ongoing and takeover contributions and varies depending on the Contingent Withdrawal Charge period selected. Asset-based compensation will be paid monthly. The right is reserved to reduce compensation for contracts with more than \$15 million in assets. All asset-based compensation beyond the first contract year is classified as Service Fees. For more information about Momentum Strategy, refer to APN #98-14 and #99-11.

<b>Contracts Issued before April 30, 2002</b>		<b>0 CWC</b>	<b>3 Year CWC</b>	<b>5 Year CWC</b>
<b>Premium-Based Compensation on ongoing and Rollover Contributions in Year 1</b>	First \$5 Million	0.50% <i>[0.82%]</i>	0.75% <i>[1.23%]</i>	1.00% <i>[1.64%]</i>
	Amounts over \$5 Million	0.38% <i>[0.6232%]</i>	0.56% <i>[0.9184%]</i>	0.75% <i>[1.23%]</i>
<b>Asset-Based Compensation (ABC) Years 2+</b>	First \$10 Million	0.25% <i>[0.41%]</i>	0.25% <i>[0.41%]</i>	0.25% <i>[0.41%]</i>
	Amounts over \$10 Million	0.20% <i>[0.32%]</i>	0.20% <i>[0.32%]</i>	0.20% <i>[0.32%]</i>
<b>External Rollovers in Year 2 +</b>		0.50% <i>[0.82%]</i>	0.50% <i>[0.82%]</i>	0.50% <i>[0.82%]</i>

- All forms of Compensation will generate 40% PCs.

### Momentum Strategy Custom Pricing – Introduced March 21, 2002

Compensation options will be presented based on variables which include total current plan account value, number of active participants, number of eligible participants, CWC (choice of 0, 3 or 5 Years), Annual Administrative Charge (\$0-50 in \$5 increments), waiver of Full Service fee and Fund Asset Charge Level (0/25, 25/50, 35/60, 45/70, 70/90, 90/110, 110/135)

Compensation consists of either (a) takeover compensation in year one and an asset-based compensation (ABC) trail that begins in year 2 or (b) an ABC trail in all years.

There is an option for either 40% or 100% PCs to be paid on compensation in year one. All compensation thereafter is 40% PCs.

**Defined Benefit under the Momentum Strategy Platform (Introduced October 15, 2002; closed for new business as of December 2005)**

All compensation is asset-based and applies to ongoing and takeover contributions. Asset-based compensation is 0.40% [0.656%] and 40% PCs. Asset-based compensation will be paid monthly.

**Original Momentum Solutions (Introduced September 23, 1999; closed for new business as of March 21, 2002)**

The compensation on Momentum Solutions is a combination of asset-based and premium-based compensation and varies depending on the length of the Contingent Withdrawal Charge (CWC) period. Asset-based compensation will be paid monthly.

**5 Year Declining CWC Option – 10 or More Lives**

This option is the original Momentum Solutions, which has a declining CWC for five years. The CWC expires at the earlier of 5 contract years or attainment of \$1 million in plan assets.

1. Outside Rollover Compensation

Rollover compensation is paid on plan level rollovers in Year One that represent new money to Equitable. 100% PCs are paid on such rollovers. The schedule is:

<b>Rollover Compensation</b>		<b>Rollover Amounts</b>
1.50%	[3.00%]	First \$100,000
1.10%	[2.20%]	Next \$100,000
0.70%	[1.40%]	Next \$300,000
0.30%	[0.60%]	Next \$500,000
0.10%	[0.20%]	Over \$1 million
100% PCs		Year One Only

Starting in second Contract Year and while the CWC applies, any external rollover will be paid at 1.50% [3.00%] and 100% PCs. If the CWC expires or new rollover causes the CWC to end (assets >\$1M), any external rollover will be paid at 0.75% [1.50%] and 100% PCs.

2. Premium-Based Compensation (PBC)

Ongoing PBC is paid on the first \$500,000 of new ongoing contributions except that – after year one – PBC will cease when CWC expires. (This number is cumulative and is not reset each year.) PBC is always paid in Year One.

The PBC schedule is:

<b>PBC</b>		<b>Contributions</b>
3.00%	[6.00% yr 1 / 4.20% yrs 2+]	First \$100,000
2.00%	[4.00% yr 1 / 2.80% yrs 2+]	Next \$200,000
1.50%	[3.00% yr 1 / 2.10% yrs 2+]	Next \$200,000
100% PCs		Year One Only

3. Asset-Based Compensation (ABC-trail) (payable in year 2 and later)

ABC is paid at the *annual rate* of 0.25% [0.41%] when:

- The PBC expires, **or**
- After Year 1 if assets reach \$500,000

PCs applicable to all asset-based compensation are 40%.

**5 Year Declining CWC Option – 10 or Fewer Eligible (Applies to Momentum Owners 401(k) sold prior to October 1, 2009)**

This option has a declining CWC which expires at the earlier of 5 contract years or attainment of \$1 million in plan assets.

1. Outside Rollover Compensation

Rollover compensation is paid on plan level rollovers in Year One that represent new money to Equitable. 100% PCs are paid on such rollovers. The schedule is:

Year One Rollover Compensation		Year One Rollover Amounts
1.50%	[3.00%]	First \$100,000
1.10%	[2.20%]	Next \$100,000
0.70%	[1.40%]	Next \$300,000
0.30%	[0.60%]	Next \$500,000
0.10%	[0.20%]	Over \$1 million

Starting in 2<sup>nd</sup> Contract Year and while the CWC applies, any external rollover will be paid at 1.50% [3.00%] and 100% PCs. If the CWC expired, any external rollover will be paid at 0.75% [1.50%] and 100% PCs.

2. Premium-Based Compensation (PBC)

Ongoing PBC is paid on the first \$500,000 of new ongoing contributions and will cease after year two. (This number is cumulative and is not reset each year.) 100% PCs are credited in year one only.

The PBC schedule is:

PBC		Contributions
3.00%	[6.00% yr 1 / 4.2% yr 2]	First \$100,000
2.00%	[4.00% yr 1 / 2.8% yr 2]	Next \$200,000
1.50%	[3.00% yr 1 / 2.1% yr 2]	Next \$200,000

3. Asset-Based Compensation (ABC-trail)

ABC is paid at the *annual rate* of 0.25% [0.41%], beginning in year three. PCs applicable to all asset-based compensation are 40%.

**5 Year Declining CWC Option – 10 or Fewer Eligible (Applies to Momentum Owners 401(k) sold after 10/01/09)**

***Premium –Based Compensation (PBC)***

PBC of 2% [4%] will be paid on all contributions including rollover and takeover assets received within the first two contract years. PBC paid in year 1 will be credited with 100% PCs and in year 2 with 40% PCs.

***Asset-Based Compensation (ABC)***

Beginning in year 3, ABC is paid at the annual rate of 0.25% [0.41%]. PCs are credited at a rate of 40%.

**0 CWC Option (Requires \$300,000 in Takeover Assets & 10 or More Lives)**

1. Outside Rollover Compensation

Rollover compensation is paid on plan-level rollovers in Year One that represent new money to Equitable. The schedule is:

Rollover Compensation		Rollover Amounts
1.50%	[3.00%]	First \$100,000
1.10%	[2.20%]	Next \$100,000
0.70%	[1.40%]	Next \$300,000
0.30%	[0.60%]	Next \$500,000
0.10%	[0.20%]	Over \$1 million
100% PCs		Year One Only

Starting in Year 2, any external rollover will be paid at 0.75% [1.50%] and 100% PCs.

2. No Premium-Based Compensation (PBC) on ongoing contributions.

3. Asset-Based Compensation (ABC-trail)

ABC is paid beginning in Year 1 and is paid at the *annual rate* of 0.25% [0.41%] (40% PCs) \*\*

**Enhanced Momentum Solutions (Introduced March 21, 2002; closed for new business as of July 2005)**

**5 Year Declining CWC Option**

1. Outside Rollover Compensation

Rollover compensation is paid on plan level rollovers at 0.75% [1.50%] and 100% PCs.

2. Premium-Based Compensation (PBC)

Ongoing PBC is paid on the first year of ongoing contributions at 2.00% [4.00%] and 100% PCs.

3. Asset-Based Compensation (ABC): 40% PCs (payable in years 2 and later)

<b>AAV</b>	<b>ABC</b>	
<\$2,500	0.00%	
\$2,500-\$20,000	0.25%	[0.41%]
>\$20K-\$35K	0.30%	[0.492%]
>\$35K-\$50K	0.35%	[0.574%]
>\$50K	0.45%	[0.738%]

**0 CWC Option (Requires \$300,000 in takeover assets & 10 or more lives)**

1. Outside Rollover Compensation

Rollover compensation is paid on plan level rollovers at 0.75% [1.50%] and 100% PCs.

2. Premium-Based Compensation (PBC)

Ongoing PBC is paid on the first year of ongoing contributions at 0.75% [1.50%] and 100% PCs.

3. Asset-Based Compensation (ABC): 40% PCs (payable in years 2 and later)

<b>AAV</b>	<b>ABC</b>	
<\$2,500	0.00%	
\$2,500-\$20,000	0.25%	[0.41%]
>\$20K-\$35K	0.30%	[0.492%]
>\$35K-\$50K	0.35%	[0.574%]
>\$50K	0.45%	[0.738%]

## Retirement Strategies – Closed to new business as of July 1, 2011

The following table displays the base commission schedule, which is subject to modification depending on the selection of product and compensation variables, and subject to the minimum and maximum rates as shown below.

Contract Year	Type of Compensation	Base Commission – 40% PC Option	Base Commission – 100% PC Option	Minimum Commission	Maximum Commission
<b>Year 1</b>	Premium-Based Compensation (PBC) on Takeover and Ongoing Premium	0.6098% [1.00%]	0.500% [1.00%]	0.00%	2.2866% [3.75%]
	Asset-Based (ABC)	0.00%	0.00%	0.00%	0.6098% [1.00%]
<b>Years 2 and later</b>	PBC on External Rollovers	0.6098% [1.00%]	0.500% [1.00%]	0.00%	0.6098% [1.00%]
	PBC on Ongoing Premium	0.00%	0.00%	0.00%	0.6098% [1.00%]
	Asset-Based (ABC)	0.1524% [0.25%]	0.125% [0.25%]	0.00%	0.6098% [1.00%]

Financial Professional has the option, at issue, of selecting a higher compensation scale with 40% PC credit or a lower scale with 100% PCs. Other compensation options will also be available, based on variables which include total current plan account value, number of active participants, number of eligible participants, CWC (choice of 0, 3 or 5 Years), Annual Administrative Charge Schedule, Waiver of Full Service fee, Book Value Transfer, and Fund Asset Charge Level variation from base charge.

## Retirement Gateway 401(k), 401(a) and 457(b)

The compensation schedules for these products vary in accordance with the demographics of the unit, including, but not limited to, expected plan assets, number of plan participants, annual contributions, etc., and the features selected by the employer, e.g., M&E charges, participant administrative fee, etc.

## Retirement Gateway 401(k) for Small Business Product (under \$500,000 in assets)

There are three options for this product. Premium Based Compensation (PBC), Asset Based Compensation (ABC) as a percent of plan assets or no compensation.

	Year 1	Year 2
<b>Option 1</b>	1% PBC	0.25% ABC
<b>Option 2</b>	0.35% ABC All Years	
<b>Option 3</b>	No Compensation	

## Retirement Investment Account (RIA) – Closed to New Business

### RIA-0 and RIA-5 (Introduced October 31, 1995)

**Compensation:** Asset-based compensation is applicable to RIA-0 for **all years** and to RIA-5 **after the fifth year** of participation in RIA. Currently, asset-based compensation is paid on a monthly basis at 40% of the Operations Fee if the Stable Value Fund is elected or 38% of the Operations Fee if the GIA is elected. If the GIA is elected instead of the Stable Value Fund, asset based compensation may be reduced to reflect the higher costs of the GIA resulting from the higher statutory capital requirement for Equitable. All asset-based compensation after the first Contract Year is classified as Service Fees. Based on the current Operations Fee schedule, the following asset-based compensation schedule will apply:

<b>Annual Asset-Based Compensation as % of Plan Assets</b>				
<b>Plan Assets</b>	<b>Operations Fee</b>	<b>If Stable Value Fund is Elected</b>	<b>If the GIA is Elected</b>	<b>PCs as % of Compensation</b>
<b>First \$300K</b>	<b>1.25%</b>	<b>0.50%</b> [0.85%]	<b>0.475%</b> [.8075%]	<b>50%</b>
<b>&gt;\$300K - \$500K</b>	<b>1.00%</b>	<b>0.40%</b> [0.68%]	<b>0.380%</b> [0.646%]	<b>50%</b>
<b>&gt;\$500K - \$1.0M</b>	<b>0.75%</b>	<b>0.30%</b> [0.51%]	<b>0.285%</b> [.4845%]	<b>50%</b>
<b>&gt;\$1.0M - \$5.0M</b>	<b>0.50%</b>	<b>0.20%</b> [0.34%]	<b>0.190%</b> [0.323%]	<b>50%</b>
<b>Over \$5.0M</b>	<b>0.25%</b>	<b>0.10%</b> [0.17%]	<b>0.095%</b> [.1615%]	<b>50%</b>

Premium-based compensation will be applicable to RIA-5 for the first five years of participation in RIA. The above asset-based compensation schedule will also apply for RIA-5 and will be paid monthly beginning 30 days after the completion of the fifth year of participation in RIA.

<b>RIA-5 Premium-Based Compensation</b>		
<b>Plan Assets</b>	<b>Year 1 Comp. (With PCs)</b>	<b>Years 2-5 Comp. (No PCs)</b>
<b>First \$75.0K of Premium</b>	<b>2.50%</b> [5.00%]	<b>1.65%</b> [2.31%]
<b>Next \$925.0K of Premium</b>	<b>1.30%</b> [2.60%]	<b>1.00%</b> [1.40%]
<b>Excess over \$1.0 Million</b>	<b>0.65%</b> [1.30%]	<b>0.65%</b> [0.91%]
<b>PCs as % of Compensation</b>	<b>100%</b>	<b>0.00%</b>

PCs for RIA-5 will be credited on 100% of the compensation in year 1 and 0.0% in years 2 through 5. PCs for RIA-5 will be at 50% of the asset-based compensation beginning 30 days after completion of five years' participation in RIA.

**RIA 9 (Formerly Known as RIA)**

Commissions and service fees for Retirement Investment Account (RIA 9) contracts will be allowed in accordance with Schedule 085A. PCs will be allowed on all first-year commissions and service-fee dollars. Such commissions and service fees will be allowed on contributions paid to Equitable after the effective date of participation in the RIA Master Contract, less the amount of contribution returned to the employees or to the employer, or otherwise withdrawn from Equitable in accordance with the recovery-of-commission rule for annuity contracts discussed in this FPI.

**1. Standard Commissions and Service Fees**

Commissions and service fees will be allowed in accordance with Schedule 085A for all RIA 9 Contracts:

<b>Schedule 085A</b>			
	<b>First-Year Commissions</b>	<b>Maximum 1<sup>st</sup> Year Service Fees</b>	<b>Maximum Service Fees 2<sup>nd</sup> and Later Years</b>
<b>On the first \$75,000 (or part thereof) of annual payments</b>	<b>4.0% [8.0%]</b>	<b>0.0%</b>	<b>2.5% [5.0%]</b>
<b>On the next \$925,000 (or part thereof) of annual payments</b>	<b>0.0%</b>	<b>2.0% [4.0%]</b>	<b>1.5% [3.0%]</b>
<b>On the excess over \$1,000,000(or part thereof) of annual payments</b>	<b>0.0%</b>	<b>1.0% [2.0%]</b>	<b>1.0% [2.0%]</b>

**2. Additional Contributions in the Second and Subsequent Years**

With respect to additional contributions made subsequent to the first contract year of an existing RIA case, PCs will be credited on a pro-rata basis in accordance with these rules:

- A. Only additional contributions received after January 1, 1992, will be eligible.
- B. Additional contributions, for PC purposes, are either annual plan contributions exclusive of rollovers and transfers, or single-sum rollovers or transfers.
  - (1) Annual plan contributions, exclusive of rollovers, which exceed twice the amount contributed in the most recent base year, will be considered for PC purposes:
    - (a) Included are additional contributions from normal business growth, merger of two or more qualified plans where one plan is funded through RIA and the other is funded prior to the merger outside of RIA, or increased participation because of enhancements to existing plans, such as the addition of a 401(k) feature to a profit-sharing plan or employer-matching contributions to a 401(k) plan.
    - (b) Base year is defined as the first year or any later year for which pro-rata PCs are paid, except for single-sum rollovers or transfers as described below.

- (c) For example, with first-year contributions of \$100,000, second year of \$165,000 and \$250,000 contributed during the third year, there would not be any pro-rata PCs payable for the second year. However, during the third year, \$50,000 of contributions (\$250,000 minus two times \$100,000) would be eligible for pro-rata PCs consideration. The new base-year amount for future consideration would be the \$250,000 contributed in the third year.
- (2) Single-sum rollovers and transfers resulting from these situations will be eligible for:
- (a) Plan participants' rollover contributions (including direct rollover of funds) resulting from direct distributions from another qualified retirement plan, or from a conduit IRA that previously was funded exclusively with distribution from other qualified retirement plans.
  - (b) Direct transfers of plan assets for plan participants from another qualified retirement plan funded outside of RIA (i.e., plan-to-plan transfers not necessarily resulting from a distribution to plan participants).
  - (c) Takeovers or transfers of plan assets from a non-Equitable investment vehicle such as a GIC, CD or some other account in which the plan had invested funds outside of RIA.
- (3) PCs on *additional contributions* are calculated taking into consideration the remaining RIA surrender or contingent withdrawal charge period. Also taken into consideration are actual contributions made in the prior year(s) for which PCs have been credited. This is the basic formula used to determine the pro-rata PCs:

$$PC = (CWP \times (1YC))$$

Where CWP is the adjustment percentage applicable based on the number of years that the RIA case has been in force, in accordance with this schedule:

<b>Number of Years Completed</b>	<b>Percentage Applicable</b>
1 year or more, but less than 2	<b>90%</b>
2 years or more, but less than 3	<b>80%</b>
3 years or more, but less than 4	<b>70%</b>
4 years or more, but less than 5	<b>60%</b>
5 years or more	<b>50%</b>

"1 YC" is the full first-year PC due on the additional contribution(s) using the appropriate first-year commission rates applicable to the contribution level(s) into which such additional contribution(s) will fall. This calculation includes the contributions made in the prior year(s) for which PCs have been credited.

Requests for consideration of pro-rata PCs – including all pertinent information – must be submitted to **Equitable, ATT: RIA Services 5<sup>th</sup> Floor, 100 Madison Street, Syracuse, NY 13202.**

3. **Additional Contributions in the Second and Subsequent Years:** Equitable Network will pay service fees based solely on Schedule 085A for all contributions including additional contributions made to an existing RIA case.

## **Momentum Commission Recovery**

### **General Recovery Schedule**

Notwithstanding the definition of unearned compensation in the General Provisions, a surrender, partial withdrawal or distribution (including death) from any Equitable or EVLICO annuity contract within the first 12 months of the initial recurring contribution and/or non-recurring contribution (i.e., rollovers or transfers) will result in a 100% commission recovery. In months 13 through 24, the commission recovery will be pro-rated as follows:

<b>Number of Months from the Date of Initial Recurring and/or Non-Recurring Contribution</b>	<b>Percentage of Commission Recovery</b>
Less than 13 months	100%
At least 13 months, less than 14 months	90%
At least 14 months, less than 15 months	80%
At least 15 months, less than 16 months	70%
At least 16 months, less than 17 months	60%
At least 17 months, less than 18 months	50%
At least 18 months, less than 19 months	40%
At least 19 months, less than 20 months	30%
At least 20 months, less than 21 months	20%
At least 21 months, less than 25 months	10%

For purposes of calculating the commission recovery, withdrawals will be processed "FIFO" (First In - First Out).

The commission recovery set forth in the schedule above is intended primarily for situations where, in the sole discretion of Equitable, material facts that would have an effect on the underwriting of an application for an annuity contract were omitted, concealed or altered or where there are other indications of abuse on the part of the Financial Professional. Commission recovery will generally not apply in the exercise of the 10% Free Withdrawal Amount provisions under the EQUI-VEST contracts.

### **Significant Withdrawals from RIA, Momentum Plus, Momentum Select, Momentum Strategy, Momentum Solutions, and Retirement Strategies**

If, during the first contract year, significant withdrawals and/or distributions that are not subject to withdrawal charges are made within 120 days following receipt by Equitable of the employee allocation information or the initial contributions, whichever is later, Equitable Network reserves the right to recover 100% of the commissions and PCs attributable to such withdrawals. Generally, withdrawals or distributions in excess of 5% of the total contributions received as of the day of the withdrawal are considered "significant." In some situations, a commission recovery may be initiated whether or not the distribution is considered "significant," as defined above.

One example of where commission recovery may be made regardless of whether the distribution is considered “significant” is where a lump-sum transfer or rollover is made to Momentum Plus (or RIA or Momentum Select) for a plan participant who terminates (is terminated or retires) within 120 days following Equitable’s receipt of the initial employee allocation information or the initial contribution, whichever is later.

### **6-60 Rule - RIA, Momentum Plus, Momentum Select, Momentum Strategy, Momentum Solutions, and Retirement Strategies**

Equitable has determined that:

- (1) The typical plan rarely has distributions in excess of 30% of its contributions received during the first six contract or participation Years.
- (2) The weighted average age of participants under the plan is no greater than age 55.

To protect Equitable from financial loss and suffering for plans that experience heavy utilization of distributions or have a high average age, Equitable Network and/or Equitable Advisors reserves the right to:

- (a) Recover commissions if more than 60% of the contributions received in the first six contract, or participation years, are withdrawn (including amounts withdrawn for benefit payments), or
- (b) Reduce commission if the weighted average age of participants under the plan is age 60 or greater (generally applicable only in Momentum Plus and Momentum Select where plan assets are allocated among plan participants)

## Accumulator and Income Manager® Product Line

All Accumulator and Income Manager commission calculations are based upon the attained age (last birthday) of the annuitant, or of the owner, as applicable, when the contribution is received. For the Accumulator product only, these published rates apply only to contributions made on or after March 1, 2000, to all contracts, regardless of date of sale.

For compensation on a Successor Owner and Annuitant (SOA) or Beneficiary Continuation Option (BCO) election, please see the section entitled **Annuity Contract Continuation Options on Death**.

### ► Accumulator Products sold prior to May 19, 1997

Product	Attained Age	First-Year Commissions and PCs		Year 2 and Later Commissions and PCs	
<b>Accumulator</b>	<b>20-69</b>	<b>3.25%</b>	[6.50%]	<b>2.75%</b>	[5.50%]
	<b>70-79</b>	<b>2.50%</b>	[5.00%]	<b>2.25%</b>	[4.50%]
	<b>80-83</b>	<b>1.75%</b>	[3.50%]	<b>1.75%</b>	[3.50%]
<b>Rollover IRA w/o Assured Payment Option (APO)</b>	<b>20-69</b>	<b>3.25%</b>	[6.50%]	<b>2.75%</b>	[5.50%]
	<b>70-78</b>	<b>2.50%</b>	[5.00%]	<b>2.25%</b>	[4.50%]
<b>Assured Growth Plan</b>	<b>20-69</b>	<b>2.50%</b>	[5.00%]	<b>0</b>	0
	<b>70-78</b>	<b>2.00%</b>	[4.00%]	<b>0</b>	0

### ► Accumulator Products Sold May 19, 1997, through December 31, 1997

Product	Attained Age	Commissions and PCs on First \$1.5 Million		Commissions and PCs in excess of \$1.5 Million <sup>A</sup>	
<b>Accumulator NQ</b>	<b>20-44</b>	<b>3.25%</b>	[6.50%]	<b>3.25%</b>	[6.50%]
	<b>45-69</b>	<b>3.25%</b>	[6.50%]	<b>2.75%</b>	[5.50%]
	<b>70-79</b>	<b>2.50%</b>	[5.00%]	<b>2.00%</b>	[4.00%]
	<b>80-83</b>	<b>1.75%</b>	[3.50%]	<b>1.50%</b>	[3.00%]
<b>Rollover IRA</b>	<b>20-44</b>	<b>3.25%</b>	[6.50%]	<b>3.25%</b>	[6.50%]
	<b>45-69</b>	<b>3.25%</b>	[6.50%]	<b>2.75%</b>	[5.50%]
	<b>70-78</b>	<b>2.50%</b>	[5.00%]	<b>2.00%</b>	[4.00%]

For Accumulator contracts only, if the successor annuitant/owner feature is elected, at issue, the compensation increases to 2.75% [5.50%] for ages 70-79; and to 2.00% [4.00%] for ages 80-83.

<sup>A</sup> Subject to Headquarters' approval.

► **Accumulator Products Sold January 1, 1998, through May 14, 1999**

Market	Attained Age	Commissions and PCs on First \$1.5 Million*	
<b>Accumulator NQ</b>	<b>0-69</b>	<b>3.25%</b>	[6.50%]
	<b>70-79</b>	<b>2.50%</b>	[5.00%]
	<b>80-83</b>	<b>1.75%</b>	[3.50%]
<b>Accumulator IRA, Roth IRA</b>	<b>20-69</b>	<b>3.25%</b>	[6.50%]
	<b>70-78</b>	<b>2.50%</b>	[5.00%]
<b>Accumulator Rollover TSA</b>	<b>20-69</b>	<b>3.25%</b>	[6.50%]
	<b>70-78</b>	<b>2.50%</b>	[5.00%]
<b>Accumulator QP – Defined Contribution and Defined Benefit</b>	<b>20-70</b>	<b>3.25%</b>	[6.50%]

\* Amounts above \$1.5 million subject to Headquarters' approval.

Asset-level based compensation ( $\Psi$ ) continues to be available for new sales of Accumulator (NQ, IRA and QP) at the Financial Professional's option. The tradeoff is a 1% [2.00%] reduction in premium-based compensation in exchange for an asset-based compensation of 20 [40] basis points annually, beginning in the second contract year, both fully generating PCs. The trail applies to the Annuity Account Value, including the application of any market value adjustment, and less premiums received by Equitable during the 12 month period preceding the end of that calendar month.

► **Accumulator Products Sold May 17, 1999, through February 29, 2000**

Market	Commission by Issue Age	
NQ	0-69: 3.25%	[6.50%]
	70-79: 2.50%	[5.00%]
	80-83: 1.75%	[3.50%]
Rollover IRA and Roth Conversion IRA	20-69: 3.25%	[6.50%]
	70-79: 2.50%	[5.00%]
	80-83: 1.75%	[3.50%]
Flexible Premium IRA (Traditional)	20-69: 3.25%	[6.50%]
	70: 2.50%	[5.00%]
Flexible Premium Roth IRA	20-69: 3.25%	[6.50%]
	70-79: 2.50%	[5.00%]
	80-83: 1.75%	[3.50%]
QP (DC and DB)	20-75: 3.25%	[6.50%]
Rollover TSA	20-69: 3.25%	[6.50%]
	70-79: 2.50%	[5.00%]
	80-83: 1.75%	[3.50%]

Please note that all commissions generate PCs.

**Asset-Based Compensation ( $\Psi$ ):** For a one percent [2%] reduction in premium-based commission, Financial Professionals will receive 20 [40] basis points of asset-based compensation annually, beginning in the second contract year, both fully Generating PCs. The asset-based trail will be paid monthly, on the last day of each month. The trail applies to the Annuity Account Value, including the application of any market value adjustment, and less premiums received by Equitable during the 12 month period preceding the end of that calendar month. For additional information about Asset-Based Compensation, see AIG #98-48.

► **Accumulator Series '01 Products Sold March 1, 2000 through March 31, 2002**

<b>Premium-Based Compensation and PCs</b>			
<b>Market</b>	<b>Issue Ages</b>	<b>Premium-Based Compensation and PCs</b>	
NQ, Rollover IRA, Roth Conversion IRA, <b>Flexible Premium Roth IRA</b>	<b>0 – 79 (ages 0 – 19 for NQ only)</b>	3.25%	[6.50%]
	80-85	1.75%	[3.50%]
	86-90	1.00%	[2.00%]
Flexible Premium IRA (Traditional)	20-70	3.25%	[6.50%]
Rollover TSA	20-79	3.25%	[6.50%]
	80-85	1.75%	[3.50%]
	86-90	1.00%	[2.00%]
<b>QP (Defined Benefit and Defined Contribution)</b>	20-75	3.25%	[6.50%]

**-OR-**

*(Financial Professionals may choose the Voluntary Tradeoff option below as an alternative)*

<b>Asset-Based Compensation and PCs</b>					
	<b>Issue Ages</b>	<b>Premium-Based Compensation and PCs</b>		<b>Trail-Based Compensation and PCs Ψ</b>	
NQ, Rollover IRA, Roth Conversion IRA, Flexible Premium Roth IRA	<b>0-79 (ages 0-19 for NQ only)</b>	2.50%	[5.00%]	0.15% trail during CWC, 0.30% trail after CWC	[0.30%] [0.60%]
	80-85	1.00%	[2.00%]	0.15% trail during CWC, 0.30% trail after CWC	[0.30%] [0.60%]
	86-90	Not available		Not available	
Rollover TSA	20-79	2.50%	[5.00%]	0.15% trail during CWC, 0.30% trail after CWC	[0.30%] [0.60%]
	80-85	1.00%	[2.00%]	0.15% trail during CWC, 0.30% trail after CWC	[0.30%] [0.60%]
	86-90	Not available		Not available	
Flexible Premium IRA (Traditional)	20-70	2.50%	[5.00%]	0.15% trail during CWC, 0.30% trail after CWC	[0.30%] [0.60%]
QP (Defined Benefit and Defined Contribution)	20-75	2.50%	[5.00%]	0.15% trail during CWC, 0.30% trail after CWC	[0.30%] [0.60%]

The asset-based trail will be paid monthly, on the last day of each month, beginning in the second contract year. The trail applies to the Annuity Account Value, including the application of any market value adjustment, and less premiums received by Equitable during the 12 month period preceding the end of that calendar month.

► **Accumulator® Select (Series '01 – 1.60% expense level) Products sold May 17, 1999 and later**

<u>Market</u>	<u>Issue Ages</u>	<u>Commission + PCs</u>		<u>Trails + PCs Years 2-7</u>		<u>Trails + PCs Years 8 +</u>	
NQ	0-85	1.00%	[2.00%]	0.50%	[1.00%]	0.35%	[0.70%]
IRA*	20-85	1.00%	[2.00%]	0.50%	[1.00%]	0.35%	[0.70%]
QP	20-75	1.00%	[2.00%]	0.50%	[1.00%]	0.35%	[0.70%]
TSA	20-85	1.00%	[2.00%]	0.50%	[1.00%]	0.35%	[0.70%]

(\* ) Includes Rollover IRA and Roth Conversion IRA. Flexible Premium IRA and Flexible Premium Roth IRA are not available under Accumulator Select.

The trail commission will be paid monthly following the end of each calendar month, beginning with the first calendar month following the first anniversary of the effective date of the contract. The amount is equal to 0.04167% [0.0833%] (Contract Years 2-7) and 0.02917% [0.05833%] (Contract Years 8 and later) of the Annuity Account Value under the contract, including the application of any market value adjustment, and less premiums received by Equitable during the 12-month period preceding the end of that calendar month.

Please note that the Asset-Based Compensation trade-off is not available for Accumulator Select.

There will be a 100% commission recovery in the first contract year for any surrender, partial withdrawals or distributions. This does not include any withdrawals taken under the Systematic Withdrawal Option program.

► **Accumulator® Select (Series '01 – 1.70% expense level) Products sold August 13, 2001 and later**

<u>Market</u>	<u>Issue Ages</u>	<u>Premium-Based Commission + PCs Year 1</u>		<u>Asset-Based Commission + PCs Years 2+</u>	
NQ	0-79	1.15%	[2.30%]	0.50%	[1.00%]
	80-85	0.50%	[1.00%]	0.50%	[1.00%]
Rollover IRA	20-79	1.15%	[2.30%]	0.50%	[1.00%]
Roth Conversion IRA Rollover TSA	80-85	0.50%	[1.00%]	0.50%	[1.00%]
QP (Defined Benefit & Defined Contribution)	20-75	1.15%	[2.30%]	0.50%	[1.00%]

The asset-based commission will be paid monthly following the end of each calendar month, beginning with the first calendar month following the first anniversary of the effective date of the contract. The amount is equal to 0.04167% [0.0833%] of the Annuity Account Value under the contract, including the application of any market value adjustment, and less premiums received by Equitable during the 12 month period preceding the end of that calendar month.

Commissions will be recovered on *all amounts withdrawn* in the first contract year as follows: 100% in the first six months and 50% in the second six months of a contract. Commission will be recovered on full contract surrenders, partial withdrawals or distributions. Commission recovery does not apply to withdrawals taken under the Systematic Withdrawal Option program.

► **Accumulator Plus Products\* sold prior to March 19, 2001**

Market	Age of Annuitant	Premium-Based Option		Voluntary Trade-off Trail (Ψ) (VTT) Option	
Rollover IRA/ Roth Conversion IRA, Rollover TSA	20-69	3.00%	[6.00%]	2.00% + 0.20% trail annually	[4.0%]+[.40%]
	70-78	2.25%	[4.50%]	1.25% + 0.20% trail annually	[2.50%]+[.40%]
NQ	0-69	3.00%	[6.00%]	2.00% + 0.20% trail annually	[4.0%]+[.40%]
	70-79	2.25%	[4.50%]	1.25% + 0.20% trail annually	[2.50%]+[.40%]
	80	1.50%	[3.00%]	0.50% + 0.20% trail annually	[1.00%]+[.40%]
QP	20-70	3.00%	[6.00%]	2.00% + 0.20% trail annually	[4.00%]+[.40%]

- Amounts above \$1.5 million subject to Headquarters' Approval.

Please note that all commissions generate PCs.

The asset-based trail will be paid monthly, on the last day of each month, beginning in the second contract year. The trail applies to the Annuity Account Value, less premiums received by Equitable during the 12 month period preceding the end of that calendar month.

► **Accumulator Plus Series '01 Products\* sold March 19, 2001 through March 31, 2002**

Premium Band	Premium-Based Commission				Trail		Trail	
	Ages 20 – 79		Age 80		During CWC		After CWC	
<b>Option 1</b>								
\$250,000	3.25%	[6.50%]	1.75%	[3.50%]	0.00%		0.00%	
\$250,001 - \$999,999	2.75%	[5.50%]	1.25%	[2.50%]	0.00%		0.00%	
\$1,000,000+	2.25%	[4.50%]	0.75%	[1.50%]	0.00%		0.00%	
<b>Option 2</b>								
\$250,000	2.50%	[5.00%]	1.00%	[2.00%]	0.15%	[0.30%]	0.30%	[0.60%]
\$250,001 - \$999,999	2.00%	[4.00%]	0.75%	[1.50%]	0.15%	[0.30%]	0.30%	[0.60%]
\$1,000,000+	1.50%	[3.00%]	0.50%	[1.00%]	0.15%	[0.30%]	0.30%	[0.60%]

**\*A new compensation structure applies to Accumulator Plus contracts issued with the tiered bonus program. See MPI# 01-011 for important commission information including circumstances under which commission is recovered.**

Please note that all commissions generate PCs.

The asset-based trail will be paid monthly, on the last day of each month, beginning in the second contract year. The trail applies to the Annuity Account Value, less premiums received by Equitable during the 12-month period preceding the end of that calendar month.

**Note: We have increased the premium-based compensation under Option I for subsequent contributions made March 19, 2001 and later to in force Accumulator Plus contracts issued prior to March 19, 2001. In addition, in states that have not yet approved the new tiered bonus program, Accumulator Plus contracts issued under the 4% product on March 19, 2001 and later will also receive the higher compensation based on the chart below. The increase does not apply to contracts where Option II, the Voluntary Trade-off Trail, has been chosen.**

Product	Market(s)	Issue Ages	Premium-Based Compensation & PCs Rate	
Accumulator Plus – Inforce under 4% product in states where the tiered program is not approved – <b>premium-based option</b>	NQ	0-79	3.25%	[6.50%]
		80	1.75%	[3.50%]
	Rollover IRA, Roth Conversion IRA, Rollover TSA	20-78	3.25%	[6.50%]
	QP	20-70	3.25%	[6.50%]

Product	Market	Age of Annuitant	Voluntary Trade-off Trail (VTT) Option (generates PCs)	
Accumulator Plus – Inforce under 4% product in states where the tiered program is not approved – <b>VTT option</b>	Rollover IRA/ Roth Conversion IRA, Rollover TSA	20-69	2.00% + 0.20% trail annually	[4.0%]+[.40%]
		70-78	1.25% + 0.20% trail annually	[2.50%]+[.40%]
	NQ	0-69	2.00% + 0.20% trail annually	[4.0%]+[.40%]
		70-79	1.25% + 0.20% trail annually	[2.50%]+[.40%]
		80	0.50% + 0.20% trail annually	[1.00%]+[.40%]
	QP	20-70	2.00% + 0.20% trail annually	[4.00%]+[.40%]

Commissions are paid only on the **actual** contribution amount – **the credit is not commissionable and does not generate PCs**. Refer to APN #99-13. The asset-based trail will be paid monthly, on the last day of each month, beginning in the second contract year. The trail applies to the Annuity Account Value, less premiums received by Equitable during the 12-month period preceding the end of that calendar month.

► **Accumulator® Elite Series '01 Products sold August 13, 2001 through March 31, 2002**

All commissions generate PCs.

Commission Option	Issue Age	Premium-Based Commission		Asset-Based Commission: Years 2-3		Asset-Based Commission: Years 4 and later	
<b>Option 1</b>	0 – 79	2.25%	[4.50%]	0.00%		0.50%	[1.00%]
	80-85	1.25%	[2.50%]	0.00%		0.50%	[1.00%]
<b>Option 2</b>	0 – 79	1.50%	[3.00%]	0.50%	[1.00%]	0.50%	[1.00%]
	80-85	N/A		N/A		N/A	

The asset-based trail will be paid monthly, on the last day of each month as specified in the chart above. The trail applies to the Annuity Account Value, including the application of any market value adjustment, and less premiums received by Equitable during the 12-month period preceding the end of that calendar month.

<b>Retirement Cornerstone (RC)</b> <i>[For GDCs, multiply all table rates by 2]</i>			Option 1 - Premium based compensation (% of premium) <sup>B</sup>				Option 1 - Asset based compensation Ψ (% of assets) <sup>A</sup>		Option 2 - Premium based compensation (% of premium) <sup>B</sup>			Option 2 - Asset based compensation Ψ (% of assets) <sup>A</sup>	
Product	Series	Sold (some variation by state)	Attained Age				During CWC	After CWC	Attained Age			During CWC	After CWC
			0-75	76-80	81-85	86-90			0-75	76-80	81-85		
RC <sup>D</sup>	B <sup>G</sup>	07/14/08 - Present	3.25	3.25	1.75	N/A	N/A	N/A	2.50	2.50	1.00	0.15	0.30
	CP <sup>G</sup>	06/08/09 - Present	3.25	N/A	N/A	N/A	N/A	N/A	2.50	N/A	N/A	0.15	0.30
	E	05/26/15 - Present	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.40	0.40

  

<b>Structured Capital Strategies (SCS)</b> <i>[For GDCs, multiply all table rates by 2]</i>			Option 1 - Premium based compensation (% of premium) <sup>B</sup>		Option 1 - Asset based compensation Ψ (% of assets) <sup>A,D</sup>		Option 2 - Premium based compensation (% of premium) <sup>B</sup>		Option 2 ABC Ψ (% of assets) <sup>A</sup>	Option 3 - Premium based compensation (% of premium) <sup>B</sup>		Option 3 - Asset based compensation Ψ (% of assets) <sup>A</sup>		
Product	Series	Sold (some variation by state)	Attained Age		Attained Age		Attained Age			Attained Age		Attained Age		
			0-80	81-85	0-80	81-85	0-80	81-85	0-80	81-85	0-80	81-85	0-80	81-85
SCS	B	10/4/10 - Present	2.50	1.25	N/A	N/A	1.50	0.75	0.15	0.50	0.30	0.30	0.30	
	C	9/17/12 - Present	0.50	0.30	0.50	0.30	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
SCS PLUS	B <sup>D</sup>	2/1/2019 - 6/21/21	3.00	1.50	N/A	N/A	1.50	0.75	0.25	0.50	0.30	0.45	0.30	
SCS PLUS 21	B <sup>D</sup>	6/21/2021 - Present	3.00	1.50	N/A	N/A	1.50	0.75	0.25	0.50	0.30	0.45	0.30	
	Select <sup>I</sup>	6/21/2021 - Present	0.50	0.30	0.50	0.30	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
SCS INCOME	B	11/22/2021 - Present	Age 45-80		Age 45-80		Age 45-80		Age 45-80		Age 45-80		Age 45-80	
			3.00	N/A	1.50	0.25	0.50	0.45						

  

<b>Investment Edge (IE)</b> <i>[For GDCs, multiply all table rates by 2]</i>			Option 1 - Premium based compensation (% of premium) <sup>B</sup>		Option 1 - Asset based compensation Ψ (% of assets) <sup>A,D</sup>		Option 2 - Premium based compensation (% of premium) <sup>B</sup>		Option 2 ABC Ψ (% of assets) <sup>A</sup>	Option 3 - Premium based compensation (% of premium) <sup>B</sup>		Option 3 - Asset based compensation Ψ (% of assets) <sup>A</sup>	
Product	Series	Sold (some variation by state)	Attained Age		Attained Age		Attained Age			Attained Age		Attained Age	
			0-80	81-85	0-80	81-85	0-80	81-85	0-80	81-85	0-80	81-85	0-80
IE	B 1.0	11/18/13 - 7/19/15	2.75	1.35	0.20 (CYs 6+)	0.20 (CYs 6+)	1.75	0.35	0.25 <sup>H</sup>	0.60	0.35	0.50	0.30
	B 15.0	07/20/15 - 6/18/17	2.75	1.35	0.20 (CYs 6+)	0.20 (CYs 6+)	1.75	0.35	0.25 <sup>H</sup>	0.60	0.35	0.50	0.30
	B 15.0	6/19/17 - 2/21/21	2.75	1.35	0.20 (CYs 6+)	0.20 (CYs 6+)	1.75	0.35	0.25 <sup>H</sup>	0.60	0.35	0.50	0.30
	B 21	2/22/21 - Present	2.75	1.35	0.20 (CYs 6+)	0.20 (CYs 6+)	1.75	0.35	0.25 <sup>H</sup>	0.60	0.35	0.50	0.30
	C	11/18/13 - Present	0.60	0.35	0.50	0.30	N/A	N/A	N/A	N/A	N/A	N/A	N/A

\*\*\*\* [ Please see footnotes below ] \*\*\*\*

Accumulator Series '02 and Later <i>[For GDCs, multiply all table rates by 2]</i>			Option 1 - Premium based compensation (% of premium) <sup>B</sup>				Option 1 - Asset based compensation <sup>Ψ</sup> (% of assets) <sup>A</sup>		Option 2 - Premium based compensation (% of premium) <sup>B</sup>			Option 2 - Asset based compensation <sup>Ψ</sup> (% of assets) <sup>A</sup>	
Product	Series	Sold (some variation by state)	Attained Age				During CWC	After CWC	Attained Age			During CWC	After CWC
			0-75	76-80	81-85	86-90			0-75	76-80	81-85		
<b>CORE / Series B</b> (no longer available)	'02 <sup>C,E</sup>	04/01/02 - 12/09/04	3.25	3.25	1.75	1.00	N/A	N/A	2.50	2.50	1.00	0.15	0.30
	'04 <sup>C</sup>	09/22/03 - 09/17/06	3.25	3.25	1.75	N/A	N/A	N/A	2.50	2.50	1.00	0.15	0.30
	'04 <sup>C</sup>	09/18/06 - 07/13/08	3.25	2.50	1.75	N/A	N/A	N/A	2.50	1.75	1.00	0.15	0.30
	'04 <sup>C</sup>	07/14/08 - 02/16/09	3.25	3.25	1.75	N/A	N/A	N/A	2.50	2.50	1.00	0.15	0.30
	'06 <sup>D</sup>	07/10/06 - 07/13/08	3.25	2.50	1.75	N/A	N/A	N/A	2.50	1.75	1.00	0.15	0.30
	'06 <sup>D</sup>	07/14/08 - 04/12/09	3.25	3.25	1.75	N/A	N/A	N/A	2.50	2.50	1.00	0.15	0.30
	'07 <sup>D</sup>	05/29/07 - 07/13/08	3.25	2.50	1.75	N/A	N/A	N/A	2.50	1.75	1.00	0.15	0.30
	'07 and later	07/14/08 - 06/15/20	3.25	3.25	1.75	N/A	N/A	N/A	2.50	2.50	1.00	0.15	0.30
<b>SELECT / Series C</b> (no longer available)	'02 <sup>C</sup>	04/01/02 - 12/09/04	1.15	1.15	0.50	N/A	No CWC	0.50	N/A	N/A	N/A	N/A	N/A
	'04 <sup>C</sup>	09/22/03 - 09/17/06	1.15	1.15	0.50	N/A	No CWC	0.50	N/A	N/A	N/A	N/A	N/A
	'04 <sup>C</sup>	09/18/06 - 07/13/08	1.15	0.80	0.50	N/A	No CWC	0.50	N/A	N/A	N/A	N/A	N/A
	'04 <sup>C</sup>	07/14/08 - 02/16/09	1.15	1.15	0.50	N/A	No CWC	0.50	N/A	N/A	N/A	N/A	N/A
	'06 <sup>D</sup>	07/10/06 - 07/13/08	1.15	0.80	0.50	N/A	No CWC	0.50	N/A	N/A	N/A	N/A	N/A
	'06 <sup>D</sup>	07/14/08 - 12/09/07	1.15	1.15	0.50	N/A	No CWC	0.50	N/A	N/A	N/A	N/A	N/A
	'07 <sup>D</sup>	05/29/07 - 07/13/08	1.15	0.80	0.50	N/A	No CWC	0.50	N/A	N/A	N/A	N/A	N/A
	'07 and later, RC <sup>D</sup>	07/14/08 - 09/23/18	1.15	1.15	0.50	N/A	No CWC	0.50	N/A	N/A	N/A	N/A	N/A
<b>PLUS / Series CP</b> (no longer available)	'02 (Up to \$250,000 Band) <sup>C,F</sup>	04/01/02 - 12/09/04	3.25	3.25	N/A	N/A	N/A	N/A	2.50	2.50	N/A	0.15	0.30
	'02 (\$250,001-\$999,999 Band) <sup>C,F</sup>	04/01/02 - 12/09/04	2.75	2.75	N/A	N/A	N/A	N/A	2.00	2.00	N/A	0.15	0.30
	'02 (\$1,000,000 Band) <sup>C,F</sup>	04/01/02 - 12/09/04	2.25	2.25	N/A	N/A	N/A	N/A	1.50	1.50	N/A	0.15	0.30
	'04 <sup>C</sup>	09/22/03 - 09/17/06	3.25	3.25	N/A	N/A	N/A	N/A	2.50	2.50	N/A	0.15	0.30
	'04 <sup>C</sup>	09/18/06 - 07/13/08	3.25	2.50	N/A	N/A	N/A	N/A	2.50	1.75	N/A	0.15	0.30
	'04 <sup>C</sup>	07/14/08 - 02/16/09	3.25	3.25	N/A	N/A	N/A	N/A	2.50	2.50	N/A	0.15	0.30
	'06 <sup>D</sup>	07/10/06 - 07/13/08	3.25	2.50	N/A	N/A	N/A	N/A	2.50	1.75	N/A	0.15	0.30
	'06 <sup>D</sup>	07/14/08 - 04/12/09	3.25	3.25	N/A	N/A	N/A	N/A	2.50	2.50	N/A	0.15	0.30
	'07 <sup>D</sup>	05/29/07 - 07/13/08	3.25	2.50	N/A	N/A	N/A	N/A	2.50	1.75	N/A	0.15	0.30
	'07 <sup>D</sup>	07/14/08 - 04/12/09	3.25	3.25	N/A	N/A	N/A	N/A	2.50	2.50	N/A	0.15	0.30
	8.0, 8.2, 9.0 <sup>D</sup>	11/19/08 - 02/28/10	3.25	3.25	N/A	N/A	N/A	N/A	2.50	2.50	N/A	0.15	0.30
11.0 and later	06/08/09 - 06/15/20	3.25	N/A	N/A	N/A	N/A	N/A	2.50	N/A	N/A	0.15	0.30	
<b>ELITE / Series L</b> (no longer available)	'02 <sup>C,E</sup>	04/01/02 - 12/09/04	2.50	2.50	1.25	1.25	N/A	0.60	1.75	1.75	N/A	0.50	0.50
	'04 <sup>C</sup>	09/22/03 - 09/17/06	2.50	2.50	1.25	N/A	N/A	0.60	1.75	1.75	N/A	0.50	0.50
	'04 <sup>C</sup>	09/18/06 - 07/13/08	2.50	1.75	1.25	N/A	N/A	0.60	1.75	1.00	N/A	0.50	0.50
	'04 <sup>C</sup>	07/14/08 - 02/16/09	2.50	2.50	1.25	N/A	N/A	0.60	1.75	1.75	N/A	0.50	0.50
	'06 <sup>D</sup>	07/10/06 - 07/13/08	2.50	1.75	1.25	N/A	N/A	0.60	1.75	1.00	N/A	0.50	0.50
	'06 <sup>D</sup>	07/14/08 - 04/12/09	2.50	2.50	1.25	N/A	N/A	0.60	1.75	1.75	N/A	0.50	0.50
	'07 <sup>D</sup>	05/29/07 - 07/13/08	2.50	1.75	1.25	N/A	N/A	0.60	1.75	1.00	N/A	0.50	0.50
	'07 and later, RC <sup>D</sup>	07/14/08 - 03/31/16	2.50	2.50	1.25	N/A	N/A	0.60	1.75	1.75	N/A	0.50	0.50

\*\*\* [ Please see footnotes below ] \*\*\*

## Footnotes to Accumulator, Retirement Cornerstone, and SCS Products Table

- [A]** The asset-based trail will be paid monthly, on the last day of each month, beginning in the second contract year, except for Retirement Cornerstone Series E, for which trails begin in the first contract year. The trail applies to the Annuity Account Value, including the application of any market value adjustment, and less premiums received by Equitable during the 12-month period preceding the end of that calendar month.
- [B]** Beginning with contracts issued on or after March 6, 2006, commissions paid on additional contributions received under Accumulator contracts will be based on net contributions. Net contributions are total contributions made to the contract since inception, minus withdrawals taken from the contract in the past three contract years. Commission will be paid only to the extent that contributions exceed the amount of withdrawals.
- [C]** Based on the attained age of the annuitant.
- [D]** Based on the attained age of the **owner**. If the owner is non-natural, the age break is based on the attained age of the annuitant. For cases with joint owners: **When GWBL is not elected**, the age break is based on the older owner. **When GWBL is elected**, the age break is based on the younger of the owner or successor owner. For a contract with a non-natural owner, the age break is based on the younger of the joint annuitants.
- [E]** Effective August 9, 2003, Series '02 Core and Elite contracts were no longer available for sale to annuitants age 86-90. See FB #03-324 for details.
- [F]** See MPI #01-011 for important commission information including circumstances under which commission is recovered.
- [G]** Below is an additional compensation option for Retirement Cornerstone Series B and CP contracts issued on or after April 18, 2016. Availability of rates at older ages is subject to ability to collect premiums at the ages specified in the contract.

Retirement Cornerstone Series B			
	Issue Age	Premium based compensation (% of premium) <sup>B</sup>	Asset based compensation Ψ (% of assets) <sup>A</sup>
<b>Option 5</b>	0-80	0.50%	0.45%
	81-85	0.30%	0.30%

Retirement Cornerstone Series CP					
	Issue Age	Premium based compensation (% of premium) <sup>B</sup>	Asset based compensation Ψ (% of assets) <sup>A</sup> (Year 2+)	Asset based compensation Ψ (% of assets) <sup>A</sup> (CWCs)	Asset based compensation Ψ (% of assets) <sup>A</sup> (No CWCs)
<b>Option 1</b>	0-70*	3.25%	N/A	N/A	N/A
<b>Option 2</b>	0-70*	2.50%		0.15%	0.30%
<b>Option 3</b>	0-70*	1.15%	0.35%		
<b>Option 4</b>	0-70*	0.80%	0.40%		
<b>Option 5</b>	0-70*	0.50%	0.45%		

\*Contributions made at age 71, which are only permitted through the first contract date anniversary, will receive this comp.

**[H]** For issue ages 81-85, the monthly trail is 0.30%.

**[I]** Commission Recovery: 1) 100% of the commission paid (for any contribution withdrawn) during the first six months after the contract is issued 2) 50% of the commission paid (for any contribution withdrawn) during months seven through twelve of the first contract year.

► **Equitable Retirement Income for Life (Closed for new business as of May 1, 2008)**

All age breaks are based on the age of the **owner**. If the owner is non-natural, the age breaks are based on the age of the annuitant. For joint life contracts, the age breaks are based on the **younger** individual.

Premium Based Commission & Asset Based Trails + PCs on all commissions								
Option 1			Option 2			Option 3		
Age	Year 1	Years 2+	Age	Year 1	Years 2+	Age	Year 1	Years 2+
55*-75	3.25% [6.50%]	0.00%	55*-75	0.50% [1.00%]	0.50% [1.00%]	N/A	N/A	N/A
76-80	2.50% [5.00%]	0.00%	76-80	0.50% [1.00%]	0.50% [1.00%]	N/A	N/A	N/A
81-85	1.75% [3.50%]	0.00%	81-85	0.30% [0.60%]	0.30% [0.60%]	81-85	0.50% [1.00%]	0.25% [0.50%]

The asset-based trail will be paid monthly, on the last day of each month as specified in the chart above. The trail applies to the Annuity Account Value and less contributions received by Equitable during the 12 month period preceding the end of that calendar month.

All commissions paid on additional contributions received under Equitable Retirement Income for Life contracts will be based on net contributions. Net contributions are total contributions made to the contract since inception, minus withdrawals taken from the contract in the past three contract years. Commissions will be paid only to the extent that contributions exceed the amount of withdrawals.

\* On September 18, 2006, Equitable Retirement Income for Life became available for sale in New York State, and the compensation shown above for the age 55 – 75 age bands is available at owner ages 45-75.

► **Income Manager and Accumulator Payout Products (Stand Alone Contract)**

Product	Attained Age	Commissions & PCs*	
<b>Assured Payment Option (APO)** and Assured Payment Option Plus (APO Plus) A**</b>	45 - 53½	2.50%	[5.00%]
	53½ - 79	2.50%	[5.00%]
	80 - 83	2.00%	[4.00%]
<b>Income Manager Payout Annuity – Life w/ Period Certain B</b>	45 - 59½*	2.50%	[5.00%]
	59½ - 79	2.50%	[5.00%]
	80 - 83	2.00%	[4.00%]
<b>Income Manager Payout Annuity C – Period Certain 7 – 9 Yrs.</b>	59½ - 78	0.75%	[1.50%]
<b>Income Manager Payout Annuity C – Period Certain 10 – 12 Yrs.</b>	59½ - 78	1.00%	[2.00%]
<b>Income Manager Payout Annuity C – Period Certain 13 – 15 Yrs.</b>	59½ - 78	1.25%	[2.50%]

\* Amounts over \$1.5 million subject to Headquarters' Approval

\*\* No longer available for sale

A Formerly referred to as Rollover IRA Choice Income Plan with APO

B Formerly referred to as Assured Payment Plan - Life with Period Certain

C Formerly referred to as Assured Payment Plan - Period Certain

► **Income Manager (Supplementary Contract)**

As of October 1, 2012, compensation on supplementary annuity contracts from Equitable, MONY, and EFLOA annuity or life insurance contracts is no longer paid. For detailed information, refer to Field Bulletin #12-290.

No compensation is payable on the annuitization of Accumulator contracts through exercise of a guaranteed minimum income benefit (GMIB) to either an Income Manager payout annuity or to a life-contingent immediate annuity contract even in those instances where the income derived when exercising GMIB is determined by applying the annuity account value to current annuity purchase factors.

## **Accumulator, Retirement Cornerstone, Structured Capital Strategies, Investment Edge, and Income Manager Commission Recovery**

(Notwithstanding the definition of unearned premium in the General Provisions; also, please note rules for commission recovery upon early annuitant death therein)

### **Accumulator (Core, B), Retirement Cornerstone B, Structured Capital Strategies B, Structured Capital Strategies PLUS, Structured Capital Strategies INCOME, Investment Edge B, and Income Manager Commission Recovery**

If Equitable rejects the application and contribution, a client exercises his/her free-look right under the contract, or if within the first six months after the date on which a contract was issued, the client surrenders, partially withdraws or annuitizes the contract, these transactions will result in a 100% commission recovery.

If during the period from six months after the date of issuance of the contract to the end of the first contract year the client surrenders, partially withdraws or annuitizes the contract, one-half of any and all compensation will be recovered.

### **Accumulator Plus and Retirement Cornerstone CP Commission Recovery**

*Series '04:*

100% of commissions will be recovered on contributions made within 90 days of the death of the **Annuitant**.

*Series '06, '07, 8.0, 8.2, 9.0 and later, RC CP:*

100% of commissions will be recovered on contributions made within 90 days of the death of the **Owner**. If the owner is non-natural or if there are joint owners, commissions will be recovered on contributions made within 90 days of the death of the individual upon whose death a death benefit is payable.

### **Accumulator Select, Retirement Cornerstone C, Structured Capital Strategies C, and Investment Edge C Commission Recovery**

*Series '01 – 1.60% expense level:*

If Equitable rejects the application and contribution, a client exercises his/her free look right under the contract, or if within the first contract year the client surrenders, partially withdraws or annuitizes the contract, these transactions will result in a 100% commission recovery. There is no commission recovery on withdrawals made as part of the Systematic Withdrawal Option program.

*Series '01 (1.70% expense level), Series '02, '04, '06, '07, 8.0, 8.2, 9.0 and later, RC C, SCS C, IE C:*

If Equitable rejects the application and contribution, a client exercises his/her free look right under the contract, or if within the first contract year the client surrenders, partially withdraws or annuitizes the contract, these transactions will result in a 100% commission recovery in the first six months of the contract, and 50% commission recovery in the second six months of the contract. There is no commission recovery on withdrawals made as part of the Systematic Withdrawal Option program.

## Annuity Contract Continuation Options on Death

- ▶ **Successor Owner and Annuitant (SOA) election**
- ▶ **Beneficiary Continuation Option (BCO) election**

*Accumulator, Retirement Cornerstone\*, and Equi-Vest TSA:*

If SOA/BCO election at death is available on a contract and is elected compensation will be payable at the rate of 1.00% [2.00%] of the amount applied to continue the contract. This includes any applicable step-up in the Annuity Account Value (AAV). Trail compensation (the SOA/BCO trail) will be the greater of:

1. 0.20% [0.40%] annually (payable quarterly or monthly depending on the contract) of the AAV after the contract continuation goes into effect; or
2. The trail option, if any, originally elected when the contract was originally issued.

*\* Retirement Cornerstone 19 - No new compensation will be paid upon election of Spousal Continuation including SOA and Joint Owners when the older spouse has died. Any existing trails already being paid will continue on the same schedule.*

*Structured Capital Strategies and Investment Edge:*

If SOA/BCO election at death is available on a contract and is elected compensation will be payable at the rate of 0.75% [1.50%] of the amount applied to continue the contract. This includes any applicable step-up in the Annuity Account Value (AAV). SOA/BCO trail is paid monthly, except for SCS INCOME which pays quarterly, and will be the greater of:

1. 0.15% [0.30%] annually (0.0125% [0.025%] per month or 0.0375% [0.075%] per quarter) of the AAV after the contract continuation goes into effect; or
2. The trail option, if any, originally elected when the contract was originally issued.

For **Investment Edge**: Compensation option does not apply if the Income Edge payment program was in effect at death and the beneficiary elects to continue with the payment stream. In such cases, the original trail for the contract will continue to apply.

\* \* \* \*

SOA/BCO trails will be paid monthly at the end of each calendar month on the earlier to occur of either:

1. The end of the first month after the first anniversary following the processing of the SOA/BCO election or
2. The end of any prior month on which the original trail, if any, would have been payable on the original contract, if an SOA/BCO election had not been made.

\* \* \* \*

PCs will apply to all compensation paid. Notwithstanding the definition of unearned premium in the General Provisions, there will be a 100% commission recovery upon surrender within 12 calendar months after an SOA/BCO election has been processed.