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Structured Capital Strategies PLUS®
Variable annuity

Enhanced Upside Segment

About Structured Capital Strategies PLUS®

A tax-deferred variable annuity that offers you a way to save for retirement through the ups and downs of the investment world. It's designed to help you protect against some loss and take advantage of market upside that tracks well-known benchmark indices up to a performance cap.

How the Enhanced Upside Segment works

The Enhanced Upside Segment is an option for putting Structured Capital Strategies PLUS® to work for you. Offering potential for return higher than that of S&P 500, Enhanced Upside Segments multiply positive index performance rates by an Enhanced Upside Rate to increase the Segment Rate of Return up to the Performance Cap Rate. At the same time, downside protection built into the Enhanced Upside Segment creates a buffer against some loss. You can stay confident even when the benchmark index goes down, because you're protected against loss up to -10% or -15% depending on the buffer elected.

Level of protection

-10% | -15%
Select the buffer that gives you confidence.

Growth potential

Potential for return higher than that of S&P 500 with 110% and 125% Enhanced Upside Rates.

Zero explicit fees[1]

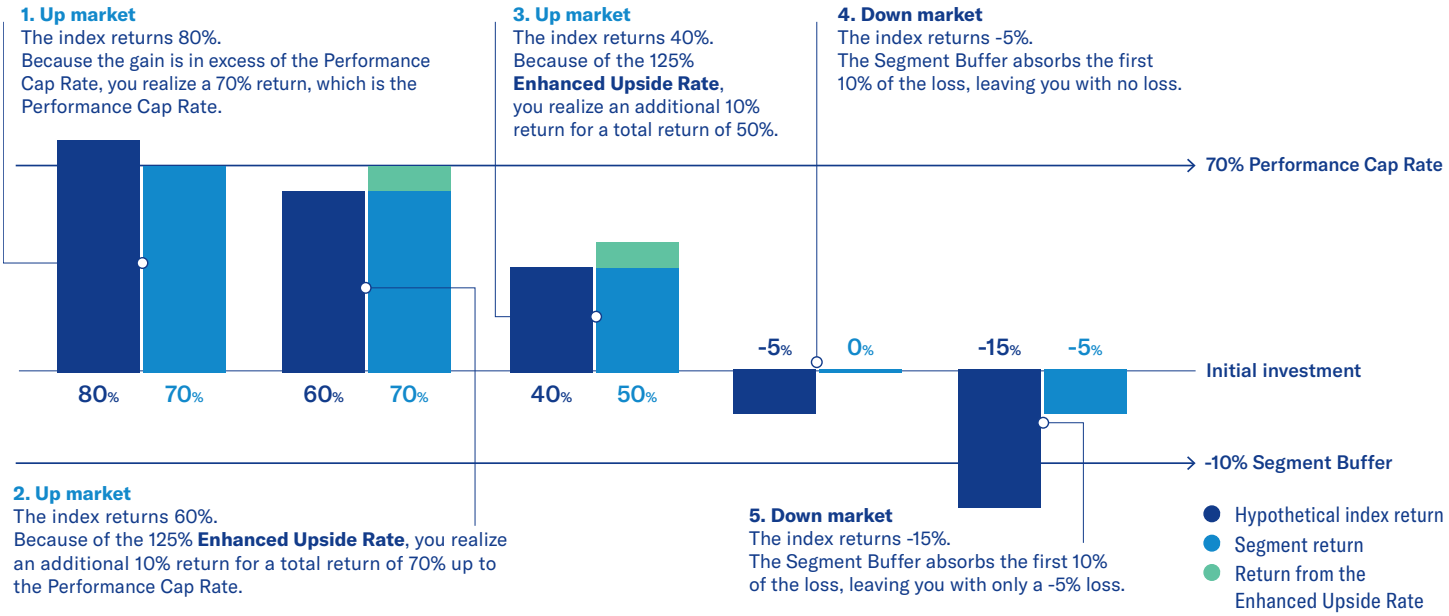
All the benefits of Structured Capital Strategies PLUS® are available to you with zero explicit fees, so you can keep more of your money working its hardest for you.

Duration

1 and 6 years

Let's look at a hypothetical example

Assumption: -10% Buffer; 70% Performance Cap Rate; 125% Enhanced Upside Rate



The disclosure below applies to customers of bank-affiliated entities.

INVESTMENT AND INSURANCE PRODUCTS ARE: • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

This example is a hypothetical example intended for illustrative purposes only and is not indicative of actual market, index, investment or financial product performance. The example assumes the optional Return of Premium Death Benefit is not elected.

Depending on the Segment Option(s) selected, investors absorb some or all of the loss in excess of the Segment Buffer, so there is a risk of substantial loss of principal.

1 Expenses related to administration, sales and certain risks in the contract are factored into the Performance Cap Rate. If you choose the optional Return of Premium Death Benefit, fees and charges will apply.

If you're looking to invest with the potential to outperform the S&P 500 and built-in protection against losses up to -15%, the Enhanced Upside Segment may be the right fit for you.

View the latest Performance Cap Rates at equitable.com/cap-rates.

For more information, please visit equitable.com/scsapp.

This material is for informational purposes only and does not constitute investment advice or a recommendation.

Enhanced Upside Segment — Enhanced Upside Segments multiply positive Index Performance Rates by an Enhanced Upside Rate to increase the Segment Rate of Return subject to the Performance Cap Rate.

Performance Cap Rate — The Performance Cap Rate for Enhanced Upside Segments is the highest Segment Rate of Return that can be credited on a Segment Maturity Date. The Performance Cap Rate is not an Annual Rate of Return.

Segment Buffer — The portion of any negative index performance rate that the Segment Buffer absorbs on a Segment Maturity Date for a particular Segment. Any percentage decline in a Segment's index performance rate in excess of the Segment Buffer reduces your Segment Maturity Value.

S&P 500 Price Return Index — Includes 500 leading companies in leading industries of the U.S. economy, capturing approximately 80% coverage of U.S. equities. The S&P 500 Price Return Index does not include dividends declared by any of the companies included in this index. Larger, more established companies may not be able to attain potentially higher growth rates of smaller companies, especially during extended periods of economic expansion. S&P®, Standard & Poor's®, S&P 500® and Standard & Poor's 500® are trademarks of Standard & Poor's Financial Services LLC (Standard & Poor's) and have been licensed for use by the company. Structured Capital Strategies PLUS® is not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's does not make any representation regarding the advisability of investing in the product.

Variable annuities are sold by prospectus only, which contains more complete information about the policy, including risks, charges, expenses and investment objectives. You should review the prospectus carefully before purchasing a policy. Contact your financial professional for a copy of the current prospectus.

An annuity, such as Structured Capital Strategies PLUS®, should be considered a long-term investment, providing the opportunity for growth potential through the accumulation of assets on a tax-deferred basis by investing in selected investment options. In addition, annuities are subject to market risk, including loss of principal in both the Variable Investment Option and Structured Investment Options. Withdrawals are subject to ordinary income and, if taken prior to age 59½, a 10% federal income tax penalty may apply.

Transfers or withdrawals during a Segment — The Segment Interim Value is the value of your investment prior to the Segment Maturity Date, and it may be lower than your original investment in the Segment even where the index is higher at the time of the transfer or withdrawal prior to maturity. A transfer or withdrawal from the Segment Interim Value may be lower than your Segment Investment and may be less than the amount you would have received had you held the investment until the Segment Maturity Date.

The Return of Premium Death Benefit (ROP DB) is an optional rider that returns the sum of premiums adjusted pro rata for withdrawals. You cannot terminate the ROP DB once you elect it. The death of the reference life on a contract determines when the ROP DB is payable. The reference life for the ROP DB is the original owner(s) (or annuitant, if applicable). The reference life will be set for the life of the contract at issue. For joint owner contracts, both spouses are reference lives, and the ROP DB is payable upon the death of the second spouse. After the death of the first spouse, the remaining reference life is the surviving spouse. The ROP DB fee is equal to an annual rate of 0.20% for all Segments within Structured Capital Strategies PLUS®. The optional ROP DB may not be available in all firms and jurisdictions.

All contract and rider guarantees, including optional benefits and any fixed subaccount crediting rates or annuity payout rates, are backed by the claims-paying ability of the issuing life insurance company. They are not backed by the broker-dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying abilities of Equitable Financial and Equitable America. Annuities contain certain restrictions and limitations. For costs and complete details, contact a financial professional.

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Idaho contract form #s: 2021SCSBASE-A(ID), 2021SCSBASE-A(ID)-Z, ICC25SCSBASE1, ICC25SCSBASE1-Z, ICC25SCSBASE2 and ICC25SCSBASE2-Z. All other states: 2021SCSBASE-A, 2021SCSBASE-A-Z, 2021SCSBASE-B, 2021SCSBASE-B-Z, ICC25SCSBASE1, ICC25SCSBASE1-Z, ICC25SCSBASE2, ICC25SCSBASE2-Z and any state variations.

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