

# Loss Limiter 95 Segment

## About Structured Capital Strategies PLUS®

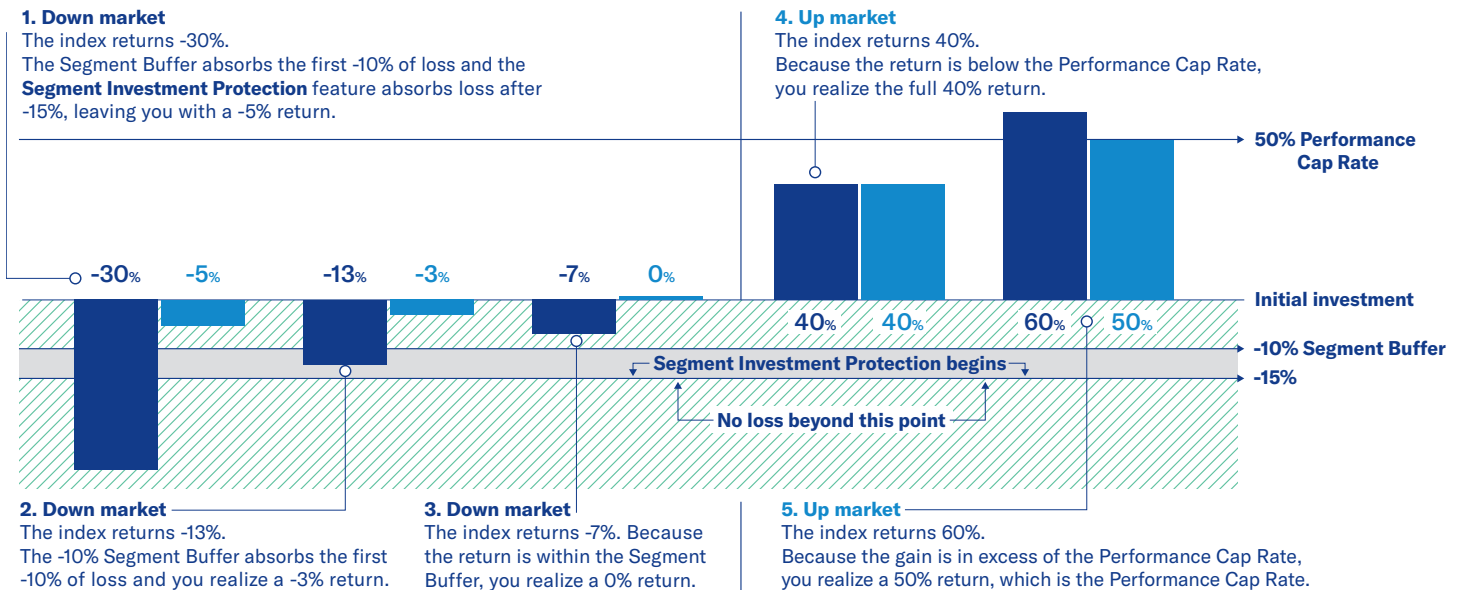
A tax-deferred variable annuity that offers you a way to save for retirement through the ups and downs of the investment world. It's designed to help you protect against some loss and take advantage of market upside that tracks well-known benchmark indices, up to a performance cap.

## How the Loss Limiter 95 Segment works<sup>1</sup>

The Loss Limiter 95 Segment is an option for putting Structured Capital Strategies PLUS® to work for you. The Loss Limiter 95 Segment tracks the performance of the S&P 500, offering up to 95% built-in downside protection with two distinct features: The **Segment Buffer protects your investment from the first 10% of loss**. If the index performs below the Segment Buffer, the risk of loss is limited by the **Segment Investment Protection** no matter how far the index drops below the Segment Buffer. You can **never lose more than 5% of your Segment Investment** at the end of the 6-year period. When the index performance is positive, your investment will receive a positive return up to the Performance Cap Rate.

## Let's look at a hypothetical example

Assumptions: 6-year duration, 50% Performance Cap Rate, -10% Segment Buffer



The disclosure below applies to bank distribution 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**

● Hypothetical index return ● Segment return ● Maximum loss potential = 5%

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.

This example is a hypothetical 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. Please note individuals cannot invest directly in an index.

### Protection features

6 years  
 Segment Buffer: -10%  
 Segment Investment Protection: **95% guarantee**

### Zero explicit fees<sup>2</sup>

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.

### Growth potential

Opportunity to make money up to the Performance Cap Rate

**100%** Initial investment

— **5%** Maximum loss potential

**= 95%** Loss Limiter protection guarantee (At maturity)

View Performance Cap Rates online at [equitable.com/cap-rates](https://equitable.com/cap-rates). For more information, contact your financial professional and visit [equitable.com/scsapp](https://equitable.com/scsapp).



**Segment Investment Protection applies on the Segment Maturity Date. While Segment Investment Protection limits losses due to index performance up to -5% or -10%, investors could lose more than that due to withdrawal charges, the Segment Interim Value calculation, any applicable rider fees and taxes.**

- 1 May not be available in all firms and jurisdictions.
- 2 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.

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

**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.

**Loss Limiter Segment** — For Loss Limiter Segments, the Segment Rate of Return is equal to the greater of (a) the Index Performance Rate, subject to the Performance Cap Rate and Segment Buffer and (b) the Segment Investment Protection Level minus 1.

**Performance Cap Rate** — For Loss Limiter Segments, the Performance Cap Rate is the highest Segment Rate of Return that can be credited on a Segment Maturity Date.

Please note an annuity contract purchased to fund an IRA should be considered for the annuity's features and benefits other than tax deferral. For such cases, tax deferral is not an additional benefit for the annuity. You may also want to consider the relative features, benefits and costs of this annuity with any other investment that you may have in connection with your retirement plan or arrangement. Certain types of contracts and features may not be available in all jurisdictions. This flyer is not a complete description of the Structured Capital Strategies PLUS<sup>®</sup> variable annuity.

**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<sup>®</sup>, should be considered a long-term investment product designed for retirement, providing the opportunity for growth potential through the accumulation of assets on a tax-deferred basis by investing in selected investment options. There are fees and charges associated with annuities. In essence, annuities are contractual agreements in which payment(s) are made to an insurance company, which agrees to pay out an income or a lump-sum amount at a later date. In addition, annuities are subject to market risk, including loss of principal in both the Variable Investment Options 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 Return of Premium Death Benefit 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<sup>®</sup>. 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) and 2021SCSBASE-A(ID)-Z. All other states contract form #s: 2021SCSBASE-A, 2021SCSBASE-B, 2021SCSBASE-A-Z or 2021SCSBASE-B-Z and any state variations.

