EQUITABLE

Structured Capital Strategies PLUS®
variable annuity

Series B

Fact card



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

Issue ages	**0-85** for Nonqualified, Traditional IRA, Roth IRA. **0-75** for Inherited IRA, Inherited Roth, Inherited NQ. **20-75** for Qualified Plans. **20-85** for SEP IRA. **0-70** for Non-Spousal Beneficiary QP Direct Rollover to an Inherited IRA BCO. Ages **0-18** are available under a custodial agreement under the Uniform Gifts to Minors Act (UGMA) or Uniform Transfers to Minors Act (UTMA). May vary in some states and firms.
Initial minimum contribution	$25,000
Subsequent minimum contribution	Nonqualified Funds and Qualified Plans: $500 Roth IRA and Traditional IRA: $50 There is no minimum requirement for transfers into a Segment or for contributions/transfers to a Segment Type Holding Account.
Maximum contribution	$1.5 million — *Higher contributions require prior approval. Maximum contribution through age 85 (or if later, the first contract date anniversary).*
Contract/rider fees	No contract fees.[1] **Optional Return of Premium Death Benefit:** Fee is equal to an annual rate of 0.20%.
Segment Start Date	There is generally a Segment Start Date every Thursday. If a particular Thursday is not a business day, then the Segment Start Date for that week will be the previous business day.*
Segment Maturity Date	The Segment transaction date on which a Segment ends.*
Segment Type Holding Account	EQ/Money Market
Withdrawal Charge Schedule	6 years [7, 7, 6, 5, 4, 3]. The charge on each contribution is 7% for the first 2 years, 6% for the third year, 5% for the fourth year, 4% for the fifth year and 3% for the sixth year.

*Refer to the prospectus for treatment of holidays.

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.

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

Investment options

Structured Investment Option (SIO)

The Structured Investment Option gives you a simplified way to take advantage of possible gains knowing you're protected from a portion of loss. We call each investment within the SIO a Segment, and you can invest in one or more Segments for set time periods.

There are seven types of Segment options, each of which provides performance tied to the performance of a well-known benchmark index for a set period up to a Performance Cap Rate. If the market goes down, your investment is protected against a portion of loss through a Segment Buffer.

The SIO does not involve an investment in any underlying portfolio. Instead, it is an obligation of the issuing life insurance company. 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.

The seven types of Segment options currently available are:

Segment	Description	Index	Duration	Segment Buffer
Standard Segment	If the index performance is up, you can capture growth up to the Performance Cap Rate. If the chosen benchmark index performance is negative, the chosen Segment Buffer will absorb up to 40% of loss.	S&P 500 Russell 2000® MSCI EAFE NASDAQ 100®[2]	1-year 6-year	-10% -15% -20% -40%
		MSCI Emerging Markets[2] EURO STOXX 50[2]	1-year	-10% -15%
Dual Direction Segment[2]	Offers the potential for positive returns in two ways: growth up to a cap when index performance is up and growth within the Segment Buffer. Your investment will receive a positive return of the same percentage if the benchmark index shows a loss that is up to and inclusive of the chosen Segment Buffer at maturity. If the chosen benchmark index is negative and below the buffer, the Segment Buffer will absorb up to 20% of loss depending on the Segment Buffer you elect.	S&P 500 Russell 2000® MSCI EAFE NASDAQ 100®[2]	1-year	-10% -15%
			6-year	-10% -15% -20%
Step Up Segment[2]	Offers an upside guaranteed return that is equal to the Performance Cap Rate if the index performance is equal to or greater than zero when the Segment matures. If the chosen benchmark index performance is negative, the Segment Buffer will absorb up to 15% of loss, depending on the Segment Buffer you elect.	S&P 500 Russell 2000® MSCI EAFE NASDAQ 100®[2]	1-year	-10% -15%
		S&P 500	6-year	-10%
Dual Step Up Segment[2]	Offers an upside guaranteed return that is equal to the Performance Cap Rate if the index performance is equal to or greater than the Segment Buffer when the Segment matures. If the chosen benchmark index is negative and below the buffer, the Segment Buffer will absorb up to 15% of loss, depending on the Segment Buffer you elect.	S&P 500 Russell 2000® MSCI EAFE NASDAQ 100®[2]	1-year	-10% -15%
Annual Lock Segment	Provides a return that is cumulatively calculated based on index performance each Annual Lock Period, subject to the Performance Cap Rate and Segment Buffer. The Performance Cap Rate is determined at the inception of the 6-year Segment Duration. The -10% Segment Buffer protects against the first 10% of loss each Annual Lock Period.	S&P 500 Russell 2000® MSCI EAFE NASDAQ 100®[2]	6-year	-10%
Enhanced Upside Segment[2]	Offers the potential for Enhanced Upside return up to the Performance Cap Rate if the index performance is positive. The Segment Rate of Return is equal to the lesser of the Performance Cap Rate or the index performance rate multiplied by the Enhanced Upside Rate if the index performance rate is positive. If the chosen benchmark index performance is negative, the Segment Buffer will absorb up to 15% of loss depending on the Segment Buffer you elect.	S&P 500	1-year	-10%
			6-year	-10% -15%
Loss Limiter Segment[2]	Offers built-in downside protection with two distinct features. When the index performs negatively, the investment is protected by the Segment Buffer against loss up to 10%. 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. Depending on the duration elected, you can never lose more than 5% or 10% of your Segment Investment at Segment Maturity. When the index performance is positive, your investment will receive a positive return up to the Performance Cap Rate.	S&P 500	1-year: 90% Segment Investment Protection Level 6-year: 95% Segment Investment Protection Level	-10%

Variable Investment Option (VIO) — The VIO is also available without Segment Buffers or Performance Cap Rates.

Underlying investment portfolio expense — (expressed as an annual percentage of daily net assets)

EQ/Money Market	0.67%

Your investment return is dependent on the performance of the underlying portfolio, subject to market fluctuations, and could include the loss of principal.
Please read the prospectus for detailed fee information.

2 May not be available in all firms and jurisdictions.
All Segment option descriptions above assume the investment is held to maturity.
Individuals cannot invest directly in an index.
Please note that due to spacing constraints, the index names in the chart above may have been abbreviated. For full index names, please refer to the important terms section.
Please see the back page for additional important information.

Dollar Cap Averaging (DCA)

The Dollar Cap Averaging (DCA) Program is an optional service designed to reduce investment timing decisions by systematically investing in any of the available Segments over a period of either 3 or 6 months. The program invests in the DCA Account, which is part of the EQ/Money Market VIO. The DCA Account has the same rate of return as the EQ/Money Market VIO. The program allows you to gradually allocate amounts to available Segments by periodically transferring approximately the same dollar amount to your selected Segments. This plan of investing, however, does not guarantee that you will earn a profit or be protected against losses. We may, at any time, exercise our right to terminate transfers to any of the Segments, limit the number of Segments that you may elect, or discontinue offering the program. The DCA can be funded from both new contributions to your contract and transfers from the investment options, including the EQ/Money Market VIO. If you elect to invest in the DCA at contract issue, 100% of your initial contribution must be allocated to the DCA. In other words, your initial contribution cannot be split between your DCA and any other investment option available under the contract. DCA is not available if the Performance Cap Rate Hold is elected.

Performance Cap Rate Hold

- Clients can invest in Segments based on current rates or elect the new Performance Cap Rate Hold Option on the application.
- If a client elects a Cap Rate Hold, the caps are effective on the Application Received Date and the cap rates are held for all Segment investments through the Rate Hold Expiration Date, which is the Segment Start Date on or immediately following 30 days after the Application Received Date.
- Once elected the rate hold cannot be cancelled.

Withdrawing money

Withdrawals from a Segment:
Withdrawals prior to the Segment Maturity Date reduce the Segment Investment on a pro rata basis by the same proportion that the Segment Interim Value is reduced on the date of the withdrawal.

Systematic Withdrawal Program:
- Standard systematic withdrawal service program to allow specified percentage or dollar amount withdrawals.
- Frequency: withdrawals may be taken monthly, quarterly or annually.

Free Withdrawal Amount:
- Access up to 10% of the beginning-of-contract-year account value free of withdrawal charges.
- Prior to the sixth Contract Date Anniversary, any amount withdrawn above the Free Withdrawal Amount during a Contract Year will be withdrawn in the following order: from Contributions (on a first-in, first-out (FIFO) basis) until exhausted and then from earnings.
- On or after the sixth Contract Date Anniversary, any amount withdrawn above the Free Withdrawal Amount during a Contract Year will be withdrawn in the following order: 1. from Contributions to which a withdrawal charge no longer applies (on a FIFO basis) until exhausted; 2. from earnings (which are determined at the time they are deemed withdrawn) until exhausted; 3. from Contributions to which a withdrawal charge still applies (on a FIFO basis).

Withdrawals in Excess of Free Withdrawal Amount:
If withdrawals are made prior to 6 years after making a contribution, the investor will incur a declining withdrawal charge, a percentage dependent on the year they withdraw. Withdrawal charges may be waived under certain circumstances. Note: A new withdrawal charge schedule will apply to each contribution as of the date received.

Withdrawal Charges

Contract Year	1	2	3	4	5	6	7+
Declining Withdrawal Charge	7%	7%	6%	5%	4%	3%	None

Partial withdrawals are permitted.

Unless otherwise requested, withdrawals are taken in the following order on a pro rata basis:
- **Variable Investment Option (VIO)**
- **Segment Type Holding Account(s)**
- **Dollar Cap Averaging Account**
- **Segment(s)**

Alternatively, you can elect to take your withdrawals from specific investment options. Amounts withdrawn from active Segments will be valued using the formula for calculating the Segment Interim Value.

(See important terms section.)

Segment transfers

- Segment transfers are allowed prior to maturity date based on the Segment Interim Value.
- Transfers prior to the Segment Maturity Date will reduce the Segment Investment on a pro rata basis by the same proportion that the Segment Interim Value is reduced on the date of the transfer.
- No requirement to wait until contract anniversary to start a new Segment. Transfers into a new Segment can be performed on any future Segment start date.

Automatic Required Minimum Distribution (RMD) withdrawal service is available. Beginning in the calendar year in which you reach the applicable RMD age under federal tax law, you will receive an annual RMD payment in December when you enroll in the RMD program.[3] RMD withdrawals that are distributed through the program that are in excess of the free withdrawal amount are not subject to withdrawal charges. Withdrawn money is taken in the same order as partial withdrawals (see above).

Death benefit

Return of Account Value as of the date all paperwork is received in good order without any missing or unclear information.

The Segment Interim Value is used in the calculation of the death benefit and may be lower than the original investment in the Segment, even when the index is higher at the time of the death benefit payment than at the time of the original investment. If an investor dies before the Segment Maturity Date, the Segment Buffer will not necessarily apply to the extent it would on the Segment Maturity Date.

(See Segment Interim Value in the important terms section.)

Structured Capital Strategies PLUS® Return of Premium Death Benefit (ROP DB) is an optional rider that returns the sum of premiums adjusted pro rata for withdrawals and is offered to ages between 0 and 75.[4] The maximum contribution age for contracts with ROP DB will be through age 75 or, if later, the first contract date anniversary. You cannot terminate the ROP DB once you elect it. The ROP DB fee is equal to an annual rate of 0.20% for all Segments within Structured Capital Strategies PLUS® and the VIO. 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. The ROP DB will not be available for contracts with: 1. Non-spousal joint owners, 2. Joint annuitants if there is a non-natural owner.

Tax consequences

Distributions taken prior to annuitization are generally considered to come from the gain in the contract first. If the contract is tax-qualified, generally all withdrawals are treated as distributions of gain. Withdrawals of gain are taxed as ordinary income and, if taken prior to age 59½, may be subject to an additional 10% federal tax.

3 For traditional IRAs, due to a federal law change effective January 1, 2023, the date you must begin your Lifetime Required Minimum Distributions (RMDs) has changed from April 1 of the calendar year after the year you turn age 72 to April 1 of the calendar year after you turn age 73. This age will further increase to age 75 starting on January 1, 2033.

4 May not be available in all firms and jurisdictions.

Important terms

Account Value	The total of: (i) the values you have in the VIO; (ii) the values you have in the Segment Type Holding Accounts; and (iii) your Segment Interim Values.
Annual Lock Anniversary	The end of each Annual Lock Period.
Annual Lock Anniversary Ending Amount	The amount on an Annual Lock Anniversary calculated for the first Annual Lock Period by adding the Annual Lock Return Amount to the Segment Investment, as adjusted for any withdrawals from that Segment. For subsequent Annual Lock Periods, the amount is calculated by adding the Annual Lock Return Amount to the previous Annual Lock Anniversary Amount, as adjusted for any withdrawals from that Segment. The Annual Lock Anniversary Amount is used solely to calculate the Segment Maturity Value for Annual Lock Segments. The Annual Lock Anniversary Amount is not credited to the contract, is not the Segment Interim Value and cannot be received upon surrender or withdrawal.
Annual Lock Anniversary Starting Amount	The Annual Lock Anniversary Starting Amount for the first Annual Lock Period is equal to the Segment Investment, as adjusted for any withdrawals from that Segment. For subsequent Annual Lock Periods, it is equal to the Annual Lock Anniversary Ending Amount for the prior Annual Lock Period, as adjusted for any withdrawals from that Segment. The Annual Lock Anniversary Starting Amount is not credited to the contract, is not the Segment Interim Value and cannot be received upon surrender or withdrawal.
Annual Lock Period	Each of the 1-year periods during an Annual Lock Segment.
Annual Lock Segment	Unlike other Segments, your return is cumulatively calculated based on index performance each Annual Lock Period, subject to the Performance Cap Rate and Segment Buffer.

Annual Lock Yearly Rate of Return	The rate of return for an Annual Lock Segment during an Annual Lock Period as calculated on the Annual Lock Anniversary. If the index performance rate is positive, then the Annual Lock Yearly Rate of Return is a rate equal to the index performance rate, but not more than the Performance Cap Rate. If the index performance rate is negative, but declines by a percentage less than or equal to the Segment Buffer, then the Annual Lock Yearly Rate of Return is 0%. If the index performance rate is negative, and declines by more than the Segment Buffer, then the Annual Lock Yearly Rate of Return is negative, but will not reflect the amount of the Segment Buffer (i.e., the first 10% of downside performance).
Annual Lock Yearly Return Amount	Equals the Segment Investment multiplied by the Annual Lock Yearly Rate of Return for the first Annual Lock Period. For subsequent Annual Lock Periods, it is equal to the Annual Lock Anniversary Starting Amount multiplied by the corresponding Annual Lock Yearly Rate of Return.
Dollar Cap Averaging (DCA) Program	Our Dollar Cap Averaging Program allows for the systematic transfer of amounts in the Dollar Cap Averaging Account into the Segment Type Holding Accounts.
Dual Direction Segment (May not be available in all firms and jurisdictions.)	For Dual Direction Segments, the Segment Rate of Return is equal to the absolute value of the index performance rate for that Segment if the index performance rate is between the Performance Cap Rate and the Segment Buffer, inclusive of both.
Dual Step Up Segment (May not be available in all firms and jurisdictions.)	For Dual Step Up Segments, the Segment Rate of Return is equal to the Performance Cap Rate if the index performance rate for that Segment is greater than or equal to the Segment Buffer **or** the index performance rate, subject to the Segment Buffer if the index performance rate is less than the Segment Buffer.
Enhanced Upside Segment (May not be available in all firms and jurisdictions.)	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.
Loss Limiter Segment (May not be available in all firms and jurisdictions.)	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 Standard, Dual Direction, Enhanced Upside and Loss Limiter Segments, the Performance Cap Rate is the highest Segment Rate of Return that can be credited on a Segment Maturity Date for positive index performance rates. For Annual Lock Segments, the Performance Cap Rate is the highest Annual Lock Yearly Rate of Return that can be applied on an Annual Lock Anniversary. For Step Up Segments, the Performance Cap Rate is the Segment Rate of Return if the index performance rate for that Segment is greater than or equal to zero. For Dual Step Up Segments, the Performance Cap Rate is the Segment Rate of Return if the index performance rate for that Segment is greater than or equal to the Segment Buffer. 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 or each Annual Lock Anniversary 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 and any Annual Lock Anniversary Ending Amount.
Segment Duration	Period from Segment Start Date to Segment Maturity Date.
Segment Interim Value (SIV)	The value of your investment in a Segment prior to the Segment Maturity Date.
Segment Investment	The amount transferred to a Segment on its Segment Start Date, as adjusted for any withdrawals from that Segment.
Segment Maturity Date	The Segment business day on which a Segment ends.
Segment Option	Comprises all Standard Segments, Annual Lock Segments, Dual Direction Segments, Dual Step Up Segments, Enhanced Upside Segments, Loss Limiter Segments or Step Up Segments.
Segment Rate of Return	The rate of return earned by a Segment as calculated on the Segment Maturity Date. The Segment Rate of Return is calculated differently for different Segment Options.
Segment Start Date	The Segment business day on which a new Segment is established.
Segment Type	Comprises a Segment Option having the same Index, Segment Duration, Segment Buffer and Enhanced Upside Rate (if applicable). Each Segment Type has a corresponding Segment Type Holding Account.
Segment Type Holding Account	An account that holds all contributions and transfers allocated to a Segment Type pending investment in a Segment. There is a Segment Type Holding Account for each Segment Type. The Segment Type Holding Accounts are part of the EQ/Money Market VIO.
Standard Segment	For Standard Segments, the Segment Rate of Return is equal to the index performance rate, subject to the Performance Cap Rate and Segment Buffer.
Step Up Segment (May not be available in all firms and jurisdictions.)	For Step Up Segments, the Segment Rate of Return is equal to the Performance Cap Rate if the index performance rate for that Segment is greater than or equal to zero on the Segment Maturity Date.
Structured Investment Option (SIO)	An investment option that permits you to invest in various Segments, each tied to the performance of an index, and participate in the performance of that index.

Index descriptions

S&P 500 Price Return Index

The 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. The product is not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's does not make any representation regarding the advisability of investing in the product.

Russell 2000® Price Return Index

The Russell 2000® Price Return Index measures the performance of the small-cap segment of the U.S. equity universe. It includes approximately 2,000 of the smallest securities based on a combination of their market cap and current index membership. The Russell 2000® Price Return Index does not include dividends declared by any of the companies included in this index. Stocks of small and mid-size companies have less liquidity than those of larger companies and are subject to greater price volatility than the overall stock market. Smaller company stocks involve a greater risk than is customarily associated with more established companies. The Russell 2000® Index is a trademark of Russell Investments and has been licensed for use by the company. The product is not sponsored, endorsed, sold or promoted by Russell Investments, and Russell Investments makes no representation regarding the advisability of investing in the product.

MSCI EAFE Price Return Index

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NASDAQ 100® Price Return Index

The NASDAQ 100® Price Return Index includes 100 of the largest domestic and international non-financial securities listed on the NASDAQ Stock Market based on market capitalization. The index reflects companies across major industry groups, including computer hardware and software, telecommunications and biotechnology. Non-diversified investing may be focused on a smaller number of issues or one sector of the market that may make the value of the investment more susceptible to certain risks than diversified investing. The NASDAQ 100® Price Return Index does not include dividends declared by any of the companies included in this index.

MSCI Emerging Markets Price Return Index

The MSCI Emerging Markets Price Return Index is a free float-adjusted market capitalization index that is designed to measure equity market performance of emerging markets. International securities carry additional risks, including currency exchange fluctuation and different government regulations, economic conditions and accounting standards.

EURO STOXX 50® Price Return Index

Provides a blue-chip representation of super-sector leaders in the Eurozone. The index covers 50 stocks from Eurozone countries. The EURO STOXX 50® Price Return Index does not include dividends declared by any of the companies included in this index. The EURO STOXX 50 is the intellectual property (including registered trademarks) of STOXX Ltd., Zug, Switzerland (STOXX), Deutsche Börse Group or their licensors, which is used under license. The product is neither sponsored, promoted, distributed nor in any other manner supported by STOXX, Deutsche Börse Group, their licensors, research partners or data providers, and STOXX, Deutsche Börse Group and their licensors, research partners or data providers do not give any warranty and exclude any liability (whether in negligence or otherwise) with respect thereto generally or specifically in relation to any errors, omissions or interruptions in the EURO STOXX 50® Price Return Index or its data.

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

Important note

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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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