



# Gross dealer concessions paid to broker/dealers

Please refer to the Structured Capital Strategies PLUS® prospectus for full details on the series of variable annuities. The percentages shown reflect the gross dealer concessions paid by Equitable to Allstate Financial Services.<sup>1</sup> To determine the exact commissions on each sale, please forward an ALR Compensation Web Service Request (WSR).

[Click here to access the WSR link.](#)

Structured Capital Strategies PLUS®				
Contract	Age <sup>2</sup>	Commission options	Compensation	Trail years 2+
Nonqualified (NQ) plan Traditional IRA and Roth IRA	0-80	1	6%	0%
		2	3%	0.5%
		3	1%	1%
NQ Traditional IRA and Roth IRA	81-85 <sup>3</sup>	1	3.25%	0%
		2	1.65%	0.5%
		3	0.6%	0.6%

## Structured Capital Strategies PLUS® compensation for spousal continuation (at the death of the older spouse) and Beneficiary Continuation Option (BCO):

**1.125% of the amount applied to BCO or spousal continuation (as applicable). Quarterly trail compensation (the BCO/spousal continuation trail) will be the greater of:**

- 0.20% annually (0.05% per quarter) of the Annual Account Value (AAV) after BCO/spousal continuation goes into effect.
- Or the trail option, if any, originally elected when the Structured Capital Strategies PLUS® contract was originally issued.

**BCO/spousal continuation trails will be paid quarterly at the end of each calendar quarter on the earlier to occur of either:**

- The end of the first quarter after the first anniversary following the processing of the BCO or spousal continuation election (as applicable).
- Or the end of any prior quarter on which the original trail, if any, would have been payable on the original Structured Capital Strategies PLUS® contract, if a BCO/spousal continuation election had not been made.

**There will be a 100% commission recovery upon surrender within 12 calendar months after a BCO or spousal continuation election has been processed.**

1 Equitable refers broadly to Equitable Financial Life Insurance Company (NY, NY) and to Equitable Financial Life Insurance of America, an AZ stock corporation, issuers of variable annuity products, depending on the particular contract and its distributor.

2 Age of owner. For non-natural owners, commission age breaks are based on the annuitant's attained age or older annuitant as applicable. For joint owner contracts, they are based on the older individual.

3 Contributions made at age 86 (or if later than the first contract anniversary) will receive this compensation.

**Visit [equitable.com](https://equitable.com) or call the Equitable Sales Desk at (888) 517-9900 to learn more.**

Commissions are subject to change; contact our Sales Desk at (888) 517-9900 or the broker/dealer's home office.

Structured Capital Strategies PLUS® is a registered service mark of Equitable Financial Life Insurance Company (NY, NY) and Equitable Financial Life Insurance Company of America.

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