



Gross dealer concessions paid to broker/dealers

Please refer to the Retirement Cornerstone® prospectus and sales kit for full details on the series of variable annuities. The percentages shown reflect the gross dealer concessions paid by Equitable to Allstate Financial Services.¹ To determine the exact commissions on each sale, please forward an ALR Compensation Web Service Request (WSR).

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

Retirement Cornerstone® Series B					
Contract	Age ²	Commission options	Compensation	Trail years 2-7	Trail years 8+
Nonqualified (NQ) plan Traditional IRA and Roth IRA	0-80	1	7%	0%	0%
	20-80	2	6%	0.25%	0.25%
	20-75	3	5%	0.5%	0.5%
	0-70	4	2%	1%	1%
Qualified plan (QP) – Defined contribution and defined benefit Inherited IRA – Traditional and Roth IRA	81-85	1	3.75%	0%	0%
	81-85	2	2.75%	0.25%	0.25%
		3	1.75%	0.5%	0.5%
		4	0.75%	0.75%	0.75%

Retirement Cornerstone® Series CP				
Contract	Age ²	Commission options	Compensation	Trail years 2+
NQ Traditional IRA and Roth IRA	0-70	1	7%	0%
	20-70	2	6%	0.25%
QP – Defined contribution and defined benefit	20-70	3	5%	0.5%
		4	1.5%	1%

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 age. For joint owner contracts, they are based on the older individual.

Visit 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.

Retirement Cornerstone® 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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