

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	0–80	1	7%	0%	0%
Traditional IRA and Roth IRA	20–80	2	6%	0.25%	0.25%
Qualified plan (QP) — Defined contribution and defined benefit	20–75	3	5%	0.5%	0.5%
Inherited IRA — Traditional and Roth IRA	0–70	4	2%	1%	1%
NQ	81–85	1	3.75%	0%	0%
Traditional IRA and Roth IRA	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	0–70	1	7%	0%
Traditional IRA and Roth IRA	0–70	2	6%	0.25%
QP — Defined contribution and defined benefit	0–70	3	5%	0.5%
		4	1.5%	1%

Effective November 25, 2024, Equitable no longer offers the Retirement Cornerstone® CP share class in the state of New York.

¹ Equitable refers broadly to Equitable Financial Life Insurance Company (NY, NY) and to Equitable Financial Life Insurance of America, an AZ stock company with an administrative office located in Charlotte, NC, 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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Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY); Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with an administrative office located in Charlotte, NC; and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN).

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