EQUITABLE

Investment Edge® variable annuity

Fact card



Income Edge returns

What is Investment Edge®?

Investment Edge® is an innovative variable annuity that helps create an investment portfolio with greater diversification, partial protection in the market and tax-deferred growth potential in your wealth-building years, followed by tax-efficient distributions when you need retirement income. It can help you:

- **Diversify** to help mitigate risk, to help smooth the effect of market ups and downs in any one market sector and stay focused on potential long-term growth in your wealth-building years.
- **Defer** taxes, to allow contributions and your earnings to compound and grow, without having to pay taxes on your growth until you choose to start withdrawals for retirement.
- **Distribute** income with tax-efficient payments, to maximize tax-efficient distributions through the power of Income Edge.

This product is designed for investors who want tax-deferred growth potential as they seek wealth for retirement and other life goals. Investment activity in Investment Edge® does not generate current income taxes, allowing greater wealth-building opportunities than taxable accounts can offer.

Issue ages	**0–85** for Nonqualified (NQ). **0–75** for Inherited IRA (Traditional and Roth) and Inherited NQ. **0–75** for Return of Premium Death Benefit (Traditional and Roth) and NQ/IRA Beneficiary Stretch. **0–70** for Non-Spousal Beneficiary QP Direct Rollover to an Inherited IRA **20–85** for Qualified Plans, Roth IRA, Traditional IRA and SEP IRA.
Initial minimum contribution	$10,000
Subsequent minimum contribution	NQ Funds, Qualified Plans and SEP IRA: $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).*
Segment Start Date	The first and third Thursday of each month.*
Performance Cap Rate and Multiplier Rate	Rates are set in advance, at least 2 weeks prior to the Segment Start Date.
Segment Maturity Date	The date when a Segment ends, generally the business day preceding the Segment Start Date after the Segment Duration.*
Segment Type Holding Account	EQ/Money Market
Withdrawal charge schedule	5 years. The charge on each contribution is 6% for the first 2 years, 5% for the third year, 4% for the fourth year and 3% for the fifth year.

The below disclosure 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

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

What is a variable annuity?

An annuity is a long-term financial product designed to help you save for retirement. It's a contract between you and an insurance company: you make an investment, and the company commits to future benefits for you, such as a source of income in retirement or a death benefit to your loved ones. Annuities contain certain limitations, so be sure to learn about the rules and potential risk before you invest. For costs and complete details of coverage, speak to your financial professional/insurance-licensed registered representative. Please note that an annuity contract purchased to fund an IRA or employer-sponsored plan will not provide tax deferral benefits beyond those already provided by the Internal Revenue Code.

*Refer to the prospectus for treatment of holidays and weekends.
Equitable Financial Life Insurance Company and Equitable Financial Life Insurance Company of America may at any time exercise their rights to discontinue, suspend or change acceptance of contributions/transfers, as well as change minimum and maximum contribution requirements and limitations. Please see the back page for additional important information.

Facts and features

Variable Investment Options (VIOs)

Investment Edge® offers access to more than 90 individual investment options, allowing you to diversify your portfolio with access to:

- **Packaged portfolios focused on specific asset categories and mixes to offer an easy, one-step approach to asset allocation.**
  1. **Manager select portfolios:** Access to proven asset allocation portfolios managed by well-known investment managers.
  2. **Risk-based portfolios:** Seek to reduce risk in periods of excess market volatility.
  3. **Managed portfolio strategies:** Professionally managed strategic asset allocation portfolios with a tactical overlay, designed to help you realize your investment goals.
- **A vast lineup of individual investment options to build your own diversified portfolio.**

Structured Investment Option (SIO)

The Structured Investment Option gives you a way to take advantage of possible market gains and, if the Segment Type you choose offers a buffer, adds a level of protection to your portfolio. We call each investment within the SIO a Segment, and you can invest in one or more Segments for 1- and 5-year periods.

There are five types of Segment Options. Segments provide innovative approaches to capturing market growth, and some Segment Options offer the ability to choose a level of protection.[1]

For Segments, excluding Growth Multiplier, you are protected against some downside risk. However, if the negative return is in excess of the Segment Buffer, there could be substantial loss of principal because you agree to absorb all losses to the extent they exceed the protection provided.

For the Growth Multiplier Segment, there is no Segment Buffer; investors absorb all of the loss when markets are down, so there is a risk of substantial loss.

1 Due to the contract fee, the return will always be less than the index performance rate or Performance Cap Rate, if applicable. For Growth Multiplier Segments, the rate of return will be less than the index performance rate increased by the Multiplier Rate due to the deduction of the contract fee.

The five types of SIOs currently available are:

Segment Option	Description	Index	Duration	Downside Segment Buffer
Standard Segment	Tracks the performance of your chosen index from the start of the Segment Duration to the end, measuring it from point to point. If the index performance is up, you can capture growth up to the Performance Cap Rate, less the contract fee. If the chosen benchmark index performance is negative, the Segment Buffer will absorb up to 40% of loss depending on the Segment Buffer you elect.	S&P 500 Russell 2000® MSCI EAFE NASDAQ 100®	**1-year**	**-10%** **-15%** **-20%** **-40%**
		MSCI Emerging Markets[2]	**1-year**	**-10%** **-15%**
		S&P 500 Russell 2000® MSCI EAFE NASDAQ 100®	**5-year**	**-10%** **-15%** **-20%**
Dual Direction Segment[2]	Offers the potential for returns in two ways: growth up to a cap, less the contract fee, when index performance is up, and growth within the Segment Buffer. Your investment will receive a positive return of the same percentage, less the contract fee, if the benchmark index shows a loss that is up to and inclusive of up to 20% at maturity. When the market goes down more than 20%, a buffer protects up to 20% of loss depending on the Segment Buffer you elect.	S&P 500 Russell 2000® MSCI EAFE NASDAQ 100®	**1-year** **5-year**	**-10%** **-15%** **-20%**
Step Up Segment[2]	Offers an upside guaranteed return that is equal to the Performance Cap Rate, less the contract fee, 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.	S&P 500 Russell 2000® MSCI EAFE NASDAQ 100®	**1-year**	**-10%** **-15%**
		S&P 500 Russell 2000® MSCI EAFE NASDAQ 100®	**5-year**	**-10%**
Dual Step Up Segment[2]	Offers an upside guaranteed return that is equal to the Performance Cap Rate, less the contract fee, 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 20% of loss, depending on the Segment Buffer you elect.	S&P 500 Russell 2000® MSCI EAFE NASDAQ 100®	**1-year**	**-10%** **-15%** **-20%**
Growth Multiplier Segment[2]	Offers uncapped growth and the potential for a return higher than that of the S&P 500; these Segments multiply positive index performance rates by a Multiplier Rate set when you invest to increase the Segment Rate of Return.	S&P 500	**1-year** **5-year**	**0%**

2 May not be available in all firms and jurisdictions.

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 index descriptions section. Your investment return is dependent on the performance of the underlying portfolios, subject to market fluctuations, and could include the loss of principal.

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

Dollar-cost averaging

- Shares are purchased in approximately equal dollar amounts at regular intervals, regardless of what direction the market is moving. As prices of securities rise, fewer units are bought, and as prices fall, more units are bought. Please note that dollar-cost averaging does not guarantee that the contract owner will earn a profit or be protected against losses.
- Automatic and no additional fee.
- The contract owner chooses the time frame that best suits them: 3, 6 or 12 months.

Optional rebalancing[3]

- Automatic, no additional fee and tax-free.
- Choose quarterly, semiannually or annually.

Costs and expenses

Ops. fee	Admin. fee	Dist. fee	Total
0.60%	0.30%	0.10%	1.00%

Contract maintenance fee[4]

- $50 annually, waived if Account Value (AV) = $50,000+.

Contract fee breakpoint credit

- **0.10% annual fee decrease if AV is greater than or equal to $500,000.**
  - For each quarter that the AV is at least $500,000, we calculate a 0.025% fee credit.[5]
- **0.15% annual fee decrease if AV is greater than or equal to $1,000,000.**
  - For each quarter that the AV is at least $1,000,000, we calculate a 0.0375% fee credit.[5]

Withdrawing your money

- 5-year withdrawal charge schedule (6%, 6%, 5%, 4%, 3%).
- Access to 10% of beginning-of-year AV every year without paying a withdrawal charge.
- There are a variety of distribution options available from Investment Edge®, including automatic required minimum distributions, systematic withdrawals or, if the contract owner needs early withdrawals, substantially equal payments that avoid the 10% IRS tax penalty.
- Withdrawals taken from Segments 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 withdrawal.

Income Edge tax-efficient payment program

How it works

Income Edge is available for no additional fee and allows investors in NQ contracts to elect a customized payment program. The minimum contribution for Income Edge is $35,000.

When elected, Income Edge is designed to pay out the entire AV via scheduled payments over a set period of time, and a portion of each payment is a return of the contract owner's cost basis, and thus, excludable from taxes.

Income Edge is not a guaranteed income benefit. Payments from Income Edge are based on AV and selected duration.

How payments are determined

This tax-free amount is calculated by dividing the remaining cost basis by the number of years in the payment period selected and will not change once calculated. Once the contract owner begins taking payments, they may not stop the payments. The contract owner can take additional withdrawals, subject to ordinary income tax, and the contract can be fully redeemed for the then-current AV net of applicable withdrawal charges. Additional withdrawals are taken in the following order on a pro rata basis: 1. VIOs 2. Dollar-Cost Averaging Account 3. Segment Type Holding Account 4. Segment(s). The amount of each of the payments made through the Income Edge program is redetermined on an annual basis, meaning that the amount of the payment may vary each year of the payout period. (A combination of adverse investment performance, additional withdrawals and contract fees may reduce the payout period selected. Income values are not guaranteed.)

3 Automatic rebalancing is not available for amounts in the Segment Type Holding Account or SIOs.
4 Contract maintenance fee is permanently waived upon Income Edge effective date.
5 The total quarterly fee credits are added to the contract on the contract anniversary.

Income Edge Early Retirement option

Income Edge can be elected prior to age 59½ and utilizes the excludable amount tax treatment. The payment program is determined by the IRS's life expectancy table used for the RMD method under section 72(q).

Income Edge Beneficiary Advantage

Inherited NQ contracts can utilize Income Edge's excludable amount tax treatment. Certain restrictions apply.

Additional important information

The Income Edge payment program does not represent a life-contingent annuitization of the Investment Edge® contract. With a life-contingent annuitization, the AV is applied to provide periodic payments for life, and the Investment Edge® contract and all its benefits terminate. After Income Edge election, extra withdrawals are fully taxable, and those in excess of the annual 10% free withdrawal amount will continue to be subject to a withdrawal charge if they are made during the withdrawal charge period. If the contract owner passes away after Income Edge is elected, scheduled payments will continue to the beneficiary and any specified form of death benefit payout that the contract owner selected will be invalidated. There are additional restrictions and limitations, including age restrictions and the payout period being limited to specific time periods. Please see the prospectus for more information, including Investment Edge® fees and charges. It should be noted Income Edge is not the only way to take payments that are only partially taxed, as this may be accomplished through annuitization of the annuity contract. Unlike a life-contingent annuitization, Income Edge allows for a form of annuity payment that is designed to pay out the entire value of the contract via scheduled payments over a set period of time and provides continuous access to the contract's AV.

Return of Premium Death Benefit[6]

When loved ones are involved, there's always more to consider than your individual priorities. By setting aside funds to leave an inheritance through a death benefit, you can rest assured that your legacy will live on for your loved ones in the ways most important to you. The Return of Premium Death Benefit (ROP DB) allows you to pass on the greater of your AV or the sum of your premiums, adjusted pro rata for withdrawals.

- At issue, you may elect the optional ROP DB if you are age 75 or younger on the effective date of the contract.
- The ROP DB is not available with Income Edge, and must be dropped at the time of election of Income Edge post-issue. Any accrued charges will be deducted from the AV at that time. If a fee increase is declared, the ROP DB can be dropped within the rider drop window from the fee change notification date to the day before the fee change effective date. The rider will be dropped as of the day we receive in good order election and a pro rata fee will be applied through that date.
- The rider charge of 0.30% is deducted on the contract date anniversary from your AV in your VIOs on a pro rata basis. If the amounts in your VIOs are insufficient, we will deduct all or a portion of the rider charge from the following, as applicable: the Dollar Cost Averaging Account, the Segment Type Holding Account(s) and each Segment, respectively. To the extent that the amount is deducted from an SIO, any amount deducted from a Segment will reduce the investment in the Segment on a pro rata basis.
- The Segment Interim Value is used in the calculation of the AV 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, and any upside performance could be limited to a percentage lower than the Performance Cap Rate.
- The standard death benefit (return of AV) is available for no additional fee.

Income Edge is designed to pay out the entire account value via scheduled payments over a set period of time.

Important terms

Account Value (AV)	The total of: (i) the values you have in the Variable Investment Options; (ii) the values you have in the Segment Type Holding Accounts; and (iii) your Segment Interim Values.
Dual Direction Segment (May not be available in all firms and jurisdictions)	Dual Direction Segments measure the performance of the index from Segment Start Date to Segment Maturity Date. If the corresponding index performance rate exceeds the Performance Cap Rate during this time period, you receive the Performance Cap Rate less any contract fees. If the index performance rate is between the Performance Cap Rate and Segment Buffer (inclusive of both), you receive the absolute value of the index performance less any contract fees. If the index performance rate is less than the Segment Buffer, the Segment Buffer will absorb up to the first 20% of the loss depending on the Segment Buffer you elect.

6 May not be available in all firms and jurisdictions.

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, less any contract fees, 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.
Growth Multiplier Segment (May not be available in all firms and jurisdictions)	Growth Multiplier Segments multiply positive index performance rates by a Multiplier Rate, less any contract fees, to increase the Segment Rate of Return. Growth Multiplier Segments are not subject to a cap rate.
Multiplier Rate	Declared rate that is set at Segment Start Date and fixed for Segment duration. The Multiplier Rate determines how much of the index performance rate is used to calculate the Segment Rate of Return on the Segment Maturity Date for the Growth Multiplier Segment. The Multiplier Rate will be declared on the same schedule as preannounced cap rates.
Performance Cap Rate	The highest index performance rate that can be used to calculate the Segment Rate of Return. We set the Performance Cap Rate for each new Segment on the Segment Start Date. We reserve the right to set the Performance Cap Rate at any time prior to the Segment Start Date. The Performance Cap Rate may vary for each Segment. In addition, for any particular Segment, we may set a Performance Cap Rate applicable to allocations under new contracts that is different than the Performance Cap Rate applicable to allocations under existing contracts.
Segment	An investment option we establish with the index, Segment Duration and Segment Buffer of a specific Segment Type, and for which we also specify a Segment Maturity Date and Performance Cap Rate. We currently offer Standard Segments, Step Up Segments, Dual Direction Segments, Dual Step Up Segments and Growth Multiplier Segments.
Segment Buffer	The maximum negative index performance rate that will be absorbed under the contract for a Segment held until its Segment Maturity Date. Any percentage decline in the Segment's index performance rate multiplied by the participation rate that is in excess of the Segment Buffer will not be absorbed.
Segment Duration	Period from Segment Start Date to Segment Maturity Date.
Segment Interim Value	The value of your investment in a Segment 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 withdrawal prior to maturity. A 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.
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, Step Up Segments, Dual Direction Segments, Dual Step Up Segments and Growth Multiplier 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 all Segment Options having the same index, Segment Duration and Segment Buffer. 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 Variable Investment Option.
Standard Segment	For Standard Segments, the Segment Rate of Return is equal to the index performance rate less any contract fees, 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 less any contract fees, 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	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	Measures the performance of the small-cap segment of the U.S. equity universe. The Russell 2000® Price Return Index is a subset of the Russell 3000® Index, representing approximately 10% of the total market capitalization of that index. 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	A free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding the United States and Canada. The MSCI EAFE Price Return Index does not include dividends declared by any of the companies included in this index. International securities carry additional risks, including currency exchange fluctuation and different government regulations, economic conditions and accounting standards. The product referred to herein is not sponsored, endorsed or promoted by MSCI, and MSCI bears no liability with respect to any such product or any index on which such product is based. The prospectus contains a more detailed description of the limited relationship MSCI has with the company and any related products.
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. It does not contain securities of financial companies, including investment companies. 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	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.

This fact card is not a complete description of all material provisions of the variable annuity contract. This fact card must be preceded or accompanied by a current prospectus.

For costs and complete details of coverage, speak to your financial professional/insurance-licensed registered representative. Certain types of contracts, features and benefits may not be available in all firms and jurisdictions. Equitable Financial and Equitable America offer other variable annuity contracts with different fees, charges and features.

This is not a complete list of all portfolios available through Investment Edge®. Certain portfolios may not be available from all selling broker-dealers. Not all contract features and benefits are available through all selling broker-dealers or in all states. Investment Edge® may not be available in all jurisdictions.

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Idaho contract form #s: 2021BASE2-B(ID)-Z. All other states contract form #s: 2021BASE2-A-Z, 2021BASE2-B-Z and any state variations.

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