Growth Multiplier Segment
No Cap. No Buffer. Simply multiplied growth.

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

How the Growth Multiplier Segment works
The Growth Multiplier Segment 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 on the Segment Start Date to increase the Segment Rate of Return.

Let’s look at a hypothetical up market example
Assumptions: 130% Multiplier Rate; No Buffer; 5-year duration

Additional 21% return.
The index return is 70%. Because of the 130% Multiplier Rate, you realize an additional 21%, for a total return of 91% before the contract fee.

With the Growth Multiplier Segment Option(s) selected, investors absorb all of the loss when the market is down, so there is a risk of substantial loss of principal.

For Series B and Select: This example is intended to demonstrate how the Multiplier Rate works and does not reflect the contract fee, which is included in the Segment Rate of Return calculation. For positive Segment returns, the increase in the account value will always be less than the index performance rate increased by the Multiplier Rate, where applicable, due to the deduction of the contract fee. For negative Segment returns, the decrease in account value will be more than the amount by which the index performance is negative due to the deduction of the contract fee. If there is a return of zero, the account value will decrease due to the deduction of the contract fee. This example is a hypothetical example intended for illustrative purposes only and is not indicative of actual market, index, investment or financial product performance. Please note that individuals cannot invest directly in an index. Due to spacing constraints, the index name has been abbreviated. For the full index name and description, please see page 2.

The disclosure below applies to bank distribution 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
Let’s look at a hypothetical down market example

Assumptions: No Buffer; 130% Multiplier Rate; 5-year duration

Because the index return is -5%, you realize a -5% loss before the contract fee.

If you’re looking for a flexible investment with an uncapped growth opportunity, the Growth Multiplier Segment may be the right fit for you.

View the latest Multiplier Rates at equitable.com/cap-rates.
For more information, please visit equitable.com/ie.