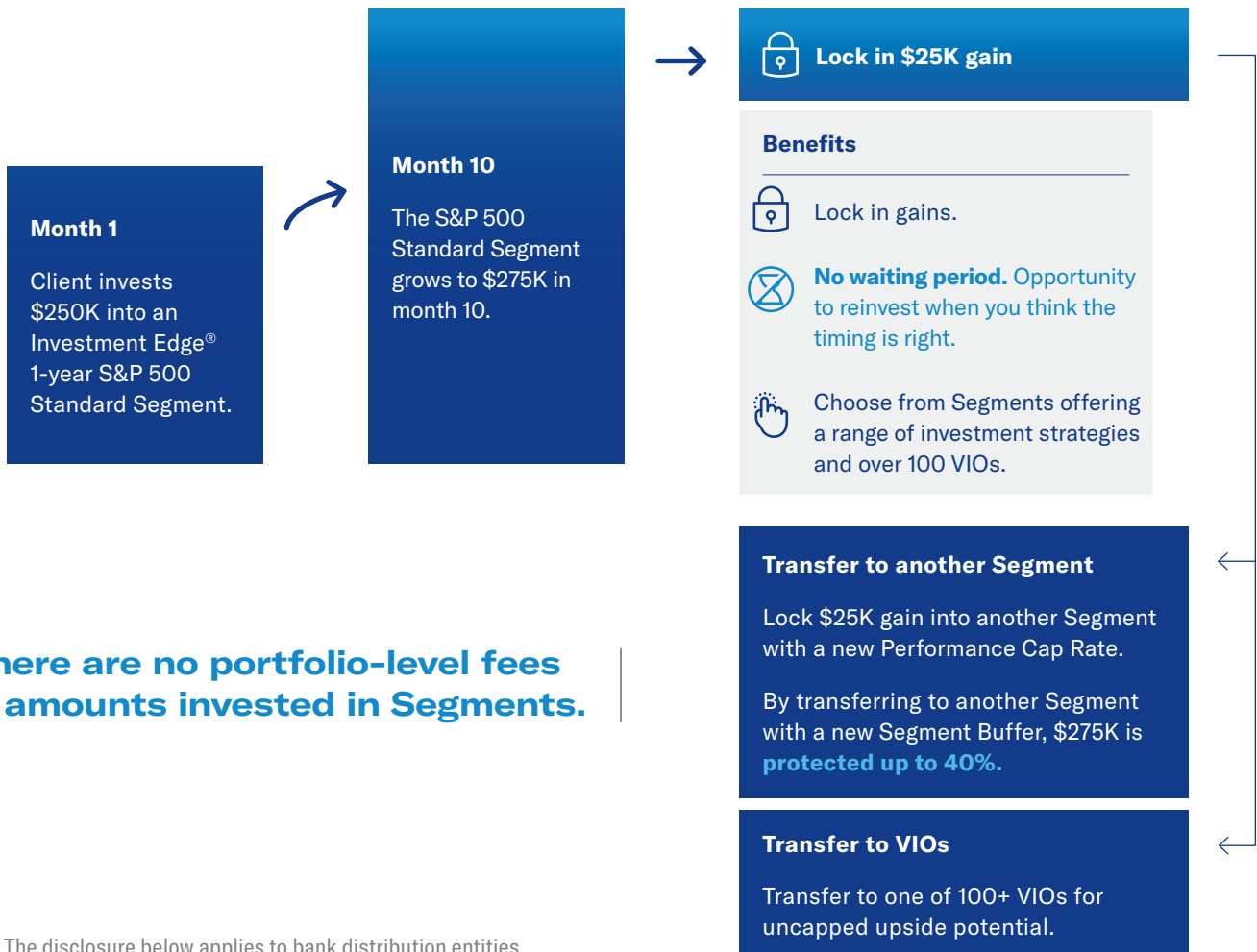


# Flexibility is key

In the world of retirement planning, Investment Edge® is a tax-deferred variable annuity. It's designed to help you seamlessly transition from tax-deferred growth to tax-efficient distribution of retirement income. Along the way, Investment Edge® provides flexibility, so you can manage your investments and taxes on your own terms.

## 1 Flexibility to lock in gains prior to Segment Maturity

With the Structured Investment Option (SIO) within Investment Edge®, you have the flexibility to transfer out of a Segment prior to Segment Maturity, allowing you to lock gains into a new Segment or transfer to 100+ variable investment options (VIOs).<sup>1</sup>



**There are no portfolio-level fees for amounts invested in Segments.**

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**

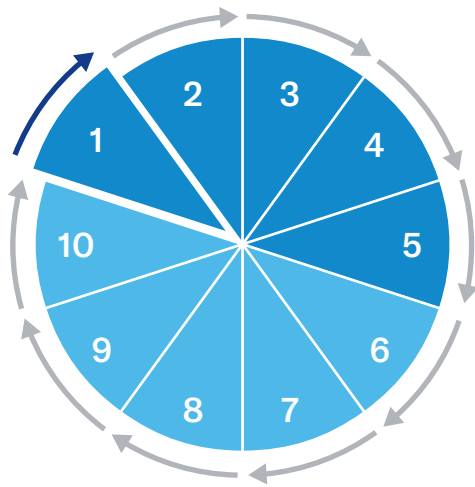
<sup>1</sup> You cannot transfer into an active Segment. Any new investment into the SIO would be processed through the Segment Type Holding Account and transfer into a Segment at the next Segment Start Date. If you transfer out of a Segment prior to the Segment Maturity Date, you will receive the Segment Interim Value, which may be lower than your original investment in the Segment even where the index is higher at the time of withdrawal.

## 2 Flexibility to take tax-efficient distributions

When you're ready to start receiving income payments in retirement, Income Edge offers flexibility to optimize how and when you receive distributions — including the option to pay less tax in the early years of retirement when you may need it more.

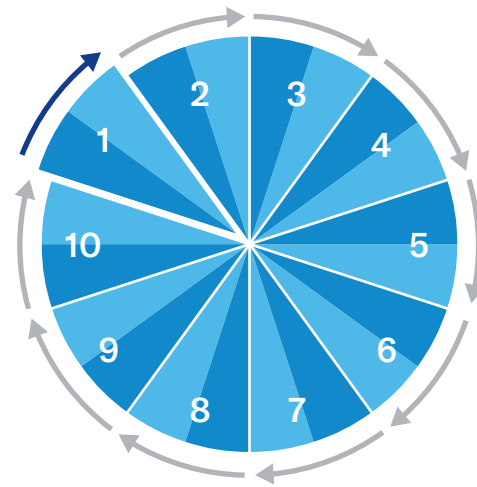
### Compare your different options to take payments<sup>2</sup>

#### Typical annuity withdrawal program\*



Get hit hardest by taxes in the early years of payments.

#### Income Edge: A tax-efficient approach\*



Distribute taxes evenly over the course of receiving payments.

● Fully taxable (Earnings)

● Tax-free (Cost basis)

\*Pie charts are a conceptual representation, assuming no Account Value growth or volatility and an initial Account Value that is 50% gains and 50% cost basis.

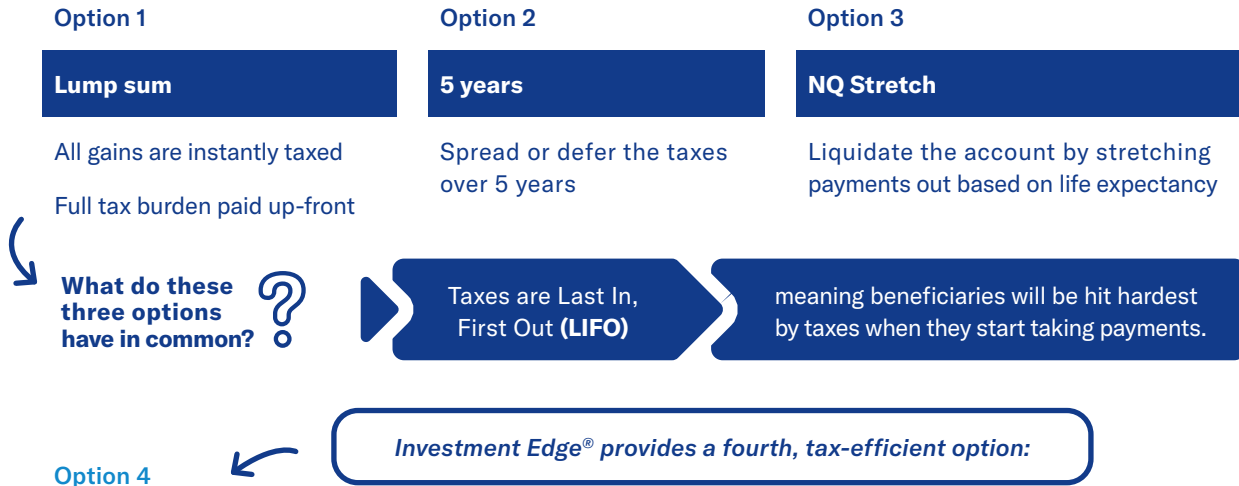
<sup>2</sup> Comparison applicable only for nonqualified (NQ) accounts. It should be noted that tax efficiency, where a portion of each payment is taxable as ordinary income while the remaining portion is not subject to taxes, can also be gained through contract annuitization.

### 3 Flexibility for inherited NQ and Individual Retirement Account (IRA) contracts

Investment Edge® offers innovative options for beneficiaries of inherited NQ and inherited IRA contracts.

#### Inherited NQ – Income Edge Beneficiary Advantage

When a non-spousal beneficiary inherits a deferred annuity, they typically have three options for taking distributions:



#### Income Edge Beneficiary Advantage

- ✓ Choose a payment plan from 10 years to life expectancy
- ✓ Avoid a massive tax bill
- ✓ Keep more money at work longer (compounding)
- ✓ Pay NO additional fee for this income option

**Control when taxes are paid**

**Nonqualified contract owners also have the flexibility to transfer out of and between investment options, and doing so is tax-free.**

#### Inherited IRA – SECURE Act-friendly

Investment Edge® offers flexible options for IRA and inherited IRA contract holders. Under the SECURE Act, most non-spousal IRA beneficiaries are required to take payments over a 10-year period. Investment Edge® allows you to grow your inheritance with a level of downside protection over the 10 years you're required to receive payments.

Investment Edge® offers the following benefits that can help inherited IRA contract holders:

Decrease overall portfolio costs	Decrease risk with a level of protection	Control your investment
No portfolio-level costs when invested in buffered SIOs.	SIOs offer downside protection up to -40% to potentially lower risk.	No investment restrictions. Take advantage of active managers, a level of protection with SIOs or BOTH. You'll have flexibility to transfer between 100+ funds and SIOs, and doing so is cost- and tax-free.

**View the latest Segment Performance Cap Rates at [equitable.com/cap-rates](https://equitable.com/cap-rates).  
For more information, please visit [equitable.com/ie](https://equitable.com/ie).**

**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 Buffer** — The portion of any negative index performance rate that the Segment Buffer absorbs on a Segment Maturity Date for a particular Segment. Any percentage decline in the Segment's index performance rate in excess of the Segment Buffer will not be absorbed.

**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 Equitable Financial and Equitable America. Investment Edge® 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 Investment Edge®.

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

If you take a withdrawal from, or transfer out of, a Segment before the Segment Maturity Date, we calculate the Segment Interim Value (SIV) for that Segment. The SIV may be less than the Segment Investment and may be less than the Segment Maturity Value would have been on the Segment Maturity Date. Any such withdrawal or transfer will reduce the Segment Investment, and the reduction may be greater than the dollar amount of the withdrawal or transfer.

**Variable annuities are sold by prospectus only, which contains more complete information about the policy, including risks, charges, expenses and investment objectives. You should review the prospectus carefully before purchasing a policy. Contact your financial professional for a copy of the current prospectus.**

Please note that an annuity contract that is purchased to fund an IRA should be considered for the annuity's features and benefits other than tax deferral. For such cases, tax deferral is not an additional benefit for the annuity. You may also want to consider the relative features, benefits and costs of this annuity with any other investment that you may have in connection with your retirement plan or arrangement. Certain types of contracts and features may not be available in all firms and jurisdictions.

This brochure is not a complete description of the Investment Edge® variable annuity. An annuity, such as Investment Edge®, should be considered a long-term financial product designed to help you save for retirement. It provides the opportunity for growth potential through the accumulation of assets on a tax-deferred basis by investing in selected investment options. In essence, annuities are contractual agreements in which payment(s) are made to an insurance company, which agrees to pay out an income or a lump-sum amount at a later date. There are fees and charges associated with annuities. In addition, annuities are subject to market risk, including loss of principal in both the VIOs and SIOs. Withdrawals are subject to ordinary income and, if taken prior to age 59½, a 10% federal income tax penalty may apply.

All contract and rider guarantees, including optional benefits and any fixed subaccount crediting rates or annuity payout rates, are backed by the claims-paying ability of Equitable Financial and Equitable America. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of Equitable Financial and Equitable America. Annuities contain certain restrictions and limitations. For costs and complete details, contact a financial professional.

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Contract form #s: 2021BASE2-A-Z, 2021BASE2-B-Z and any state variations.

