EQUITABLE

Investment Edge®
variable annuity

Flexibility is key

In the world of retirement planning, Investment Edge® is a tax-deferred variable annuity. It offers flexibility to build a well-diversified portfolio with an innovative approach to investing.

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 90+ subaccounts.[1]

Month 1

Client invests $250k into an Investment Edge® 1-year S&P 500 Standard Segment.

Month 10

The S&P 500 Standard Segment Interim Value grows to $275k in month 10.

Lock in full $275k Segment Interim Value

or

Lock in any portion

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

Benefits

- Lock in gains.
- **No waiting period!** Opportunity to reinvest when you think the timing is right.
- Choose from Segments offering a range of investment strategies and over 90 subaccounts.

Options after lock-in

1. Transfer to the same Segment at current Performance Cap Rate.
2. Transfer to a different Segment at current Performance Cap Rate.
3. Transfer to Money Market until timing is right to reinvest in a Segment.
4. Transfer to one of 90+ subaccounts for uncapped upside potential.

And remember, when you transfer, there are...

- No fees
- No tax liability
- No new surrender schedule
- No repapering

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

*The Segment Interim Value reflects a prorated contract fee.

Transfers from a Segment 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 the transfer. Accordingly, the Segment Investment could be reduced by more than the amount of the transfer.

1 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 choose between Segments or subaccounts based on your needs

The market does four things:

1 **It goes up** 2 **It goes down** 3 **It goes up and down** 4 **It goes sideways**

Investment Edge® offers Segment types to address all market scenarios.

Standard Segment
Provides upside potential in up markets and a level of downside protection in down markets.

Dual Direction Segment
Provides upside potential with the potential to make money in either direction — **up or down!**

Dual Step Up Segment
Offers potential for a consistent return in up or down markets — receive a guaranteed return equal to the Performance Cap Rate as long as the market benchmark is equal to or greater than the Segment Buffer.

Step Up Segment
Offers potential for a return higher than that of the market benchmark with guaranteed return up to a cap when the market is either flat or up.

Growth Multiplier
Offers uncapped growth and the potential for a return higher than that of the S&P 500®.

Depending on the Segment option(s) selected, investors absorb some or all of the loss in excess of the Segment Buffer, so there is a risk of substantial loss of principal.

90+ individual investment options

Build your own diversified portfolio with access to more than 90 investment options spanning an array of asset classes.

Packaged portfolios

Invest in preset portfolios designed for specific investment objectives, offering a straightforward, one-step approach to asset allocation. **Choose from three types of portfolios:**

Manager select | **Risk-based** | **Managed portfolio strategies**

3 Flexibility with dollar-cost averaging

Dollar-cost averaging (DCA) within Investment Edge® is an innovative feature that can help you participate in the market at different price points over a 3-, 6- or 12-month period. **There are three steps to DCA:**

1. **Invest the same amount of money.**
2. **Invest on a regular (consistent) basis.**
3. **Take advantage of the growth opportunities when share prices or Performance Cap Rates change and the ability to purchase more shares when prices are lower or track the index at different price points.**

4 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:

Option 1	Option 2	Option 3
Lump sum	**5 years**	**NQ Stretch**
All gains are instantly taxed Full tax burden paid up-front	Spread or defer the taxes over 5 years	Liquidate the account by stretching payments out based on life expectancy

What do these three options have in common?

Taxes are Last In, First Out **(LIFO)** meaning beneficiaries will be hit hardest by taxes when they start taking payments.

Investment Edge® provides a fourth, tax-efficient option:

Option 4

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 90+ funds and SIOs, and doing so is cost- and tax-free.

The information provided in this material is based on our understanding of the SECURE Act and is not a complete description of the SECURE Act. You should consult your own legal and tax advisors for your individual circumstances.

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

Important information

Please be advised this document is not intended as legal or tax advice. Accordingly, any advice provided in this document is not intended or written to be used, and cannot be used, by any taxpayer for the purpose of avoiding penalties that may be imposed on the taxpayer. Such advice was written to support the promotion or marketing of the transaction(s) or matter(s) addressed, and you should seek advice based on your particular circumstances from an independent tax advisor.

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.

Standard Segment — For Standard Segments, the Segment Rate of Return is equal to the index performance rate subject to the Performance Cap Rate and Segment Buffer.

Dual Direction Segment — 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.

Dual Step Up Segment — 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.

Step Up Segment — 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.

Growth Multiplier Segment — 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.

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 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 abilities 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.

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