

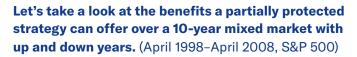
Adding flexibility to inherited IRAs

Make the most of 10 years

Meet Sophia

When Sophia's mother passed away, she was the beneficiary.

- Age 55
- · Inherited IRA: \$500k
- · At highest earning potential and doesn't need income now





We believe you should have choices that fit your needs. With Investment Edge®, you'll have flexibility on how you can invest your inherited IRA funds over the 10 years you'll be receiving your payments. You can choose from three different ways of investing — all within one investment vehicle to help keep things simple. By diversifying between 100+ individual investment options, packaged portfolios and our Structured Investment Options, you can lower portfolio level costs, cut risk and control your investment strategy in one place.

The example discussed is hypothetical in nature and is not a projection of future results. Past performance cannot be guaranteed to be repeated in the future. Please note individuals cannot invest directly in an index. Due to spacing constraints, the index name in the chart below has been abbreviated. Please see the **Important information** section of this document for the full index name and description.

Years	S&P 500		1-year Dual Step Up Segment, 15% Buffer, 7% Cap Rate	
	Index performance rate	Period ending account value	Segment rate of return	Period ending account value
1999	20.10%	\$600,500	7%	\$535,535
2000	8.78%	\$653,223	7%	\$573,595
2001	-13.97%	\$561,969	7%	\$614,361
2002	-13.81%	\$484,361	7%	\$658,024
2003	-14.86%	\$412,385	7%	\$704,789
2004	20.76%	\$497,996	7%	\$754,879
2005	4.47%	\$520,256	7%	\$808,528
2006	13.29%	\$589,398	7%	\$865,990
2007	13.11%	\$666,668	7%	\$927,536
2008	-6.53%	\$623,134	7%	\$993,456
10-year total return	24.63%		98.69% ⁻	

You are protected against some downside risk, but 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.

By investing in a strategy with a level of downside protection, Sophia's account value is **\$370,322 higher** at the end of the 10-year period.

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

^{*} Segment return does not include the contract fee. (Applicable for Series B and Select.)

100+ individual investment options

Build your own diversified portfolio with access to more than 100 investment options spanning an array of asset classes.





















PIMCO

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

Structured Investment Options

You can further diversify your portfolio by investing in Segments, which track a well-known benchmark index of your choosing. **Segments offer potential benefits, including:**



Lower cost



Level of protection



Growth potential



Flexibility

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

0% I -10% I -15% I -20% I -40% Choose the Buffer that gives you confidence. An opportunity for enhanced uncapped growth or growth up to a set Cap Rate. Flexibility to transfer out of a Segment prior to Segment Maturity, allowing you to lock gains into a new Segment.

To learn more about what Investment Edge® has to offer, visit equitable.com/ie.

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

Important information

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 issuing life insurance 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.

Dual Step Up Segment — For Dual Step Up Segments, the Segment Rate of Return is equal to the Performance Cap Rate 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.

About Investment Edge®

The Investment Edge® variable annuity is a long-term financial product that is used for retirement purposes. 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 a variable annuity contract, which include, but are not limited to, operations charges, sales and withdrawal charges, and administrative fees. Withdrawals from annuities are subject to ordinary income tax. Withdrawals from Investment Edge® may also be subject to a contractual withdrawal charge. Variable annuities are subject to market risk, including loss of principal.

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.

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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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