



EQUITABLE

Investment Edge®  
Variable annuity

# Adding flexibility to inherited IRAs

## Make the most of 10 years

**While most non-spousal beneficiaries of IRAs are required to receive their inheritance over a period of 10 years, their investment options are not all the same. In fact, many inherited IRAs have limited investment choices.**

We believe you should have choices that fit your needs. With Investment Edge®, you'll have flexibility on how you can help 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.

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.

### 100+ individual investment options

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



American Century Investments

BlackRock

ClearBridge Investments



J.P.Morgan Asset Management

LEGG MASON GLOBAL ASSET MANAGEMENT



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% | -10% | -15% | -20% | -40%  
Choose the Segment Buffer that gives you confidence.

An opportunity for enhanced uncapped growth or growth up to set Cap Rate.

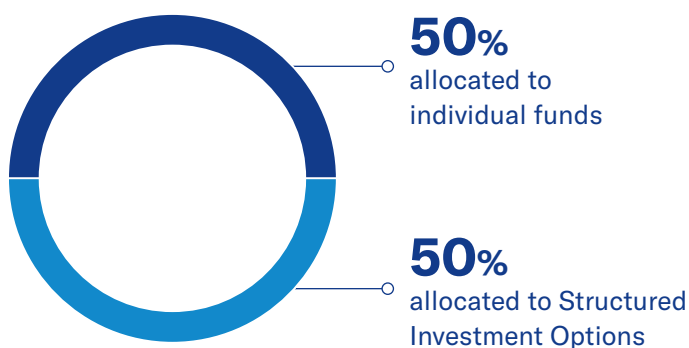
Flexibility to transfer out of a Segment prior to Segment Maturity, allowing you to lock gains into a new Segment.

The disclosure below applies to bank distribution entities.

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## Diversifying across options

With Investment Edge®, you can leverage multiple investment strategies at once to create a more efficient portfolio. See what this strategy can do for you in this hypothetical portfolio:



- Individual investment options or packaged portfolios
- Structured Investment Options

By diversifying in Segments and individual investment options, you can potentially:

↓ **DECREASE**  
Overall portfolio costs

↓ **DECREASE**  
Risk with Segment Buffers that provide some downside protection

↑ **INCREASE**  
Risk-adjusted return

↑ **INCREASE**  
Tax control

To learn more about what Investment Edge® has to offer, visit [equitable.com/ie](https://equitable.com/ie).

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

### 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 #: 2021BASE2-B(ID)-Z.

All other states contract form #: 2021BASE2-A-Z, 2021BASE2-B-Z and any state variations.

