



Gain an edge for your future with the 3 “D”s

Retirement is about making the most of what you have to achieve the freedom to pursue your passions. Whatever your vision of retirement holds, smart tax planning for both today and tomorrow can help you get there.

Investment Edge® is an innovative retirement strategy designed to take advantage of smart diversification and tax-deferred growth potential.



Defer taxes

- **Tax-deferred growth potential, tax-free transfers, reallocation and rebalancing.**
- **Earnings, dividends and capital gains** are automatically reinvested without creating taxable events.
- **No 1099s¹** — Funds become taxable on distribution.



Diversify investments

- **More than 100 investment options** from well-known investment managers.
- **Preset portfolios** designed for specific investment objectives.
- **Segments** that:
 - can lower overall portfolio costs² and
 - offer partial protection from market volatility or
 - an opportunity for enhanced growth

For Segments, excluding Growth Multiplier, 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.

Diversification and asset allocation do not guarantee a profit, nor do they eliminate the risk of loss of principal.



Defend with levels of protection

- **Protect gains with levels of downside protection up to -40%.**
- **Flip a negative into a positive with different Segment options** — Make money in up, down or flat-market environments.
- **Customization and flexibility** — Preserve wealth during market volatility, increase market exposure when markets are performing well and reinvest gains with no waiting 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

Please see the reverse side for additional important information, including footnote references.

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

- 1 A 1099 form reports income from self-employment earnings, interest and dividends.
- 2 There are no portfolio-level expenses for amounts invested in Segments, which can lower your overall costs.

Important note

This document is not a complete description of the Investment Edge® contract. Please see the prospectus for more information, including Investment Edge® fees and charges. Please read the prospectus carefully before you invest or send any money.

Variable annuity contracts contain certain limitations and restrictions. For costs and complete details of coverage, speak to your financial professional/insurance-licensed registered representative. Certain types of contracts, features and benefits may not be available in all jurisdictions. We offer other variable annuity contracts with different fees, charges and features. Not every contract is available through the same selling broker/dealer. You can contact us at (212) 554-1234 to find out the availability of other contracts.

If you are purchasing an annuity contract as an Individual Retirement Account (IRA), you should be aware such annuities do not provide tax deferral benefits beyond those already provided by the Internal Revenue Code. Before purchasing one of these annuities, you should consider whether its features and benefits beyond tax deferral meet your needs and goals. You may also want to consider the relative features, benefits and costs of these annuities with any other investment that you may use in connection with your retirement plan or arrangement.

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.

A deferred variable annuity, such as Investment Edge®, is a long-term financial product designed for retirement purposes. It is a contractual agreement in which payments are made to an insurance company, which agrees to pay out an income or lump-sum amount at a later date. Guarantees are based on the claims-paying ability of the issuing company. Withdrawals from an annuity contract are taxable as ordinary income and, if made prior to age 59½, may be subject to an additional 10% federal tax. Withdrawals may also be subject to withdrawal charges. Amounts invested in an annuity's portfolio are subject to fluctuation in value and market risk, including loss of principal. There are fees and charges associated with a variable annuity contract, which include, but are not limited to, operations charges, sales and withdrawal charges, administrative fees and additional charges for optional benefits. See the prospectus for complete details.

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.

Additional important information

It should be noted that, upon advance notice to you, we may exercise certain rights we have under the contract regarding contributions, including our rights to (i) change minimum and maximum contribution requirements and limitations and (ii) discontinue acceptance of contributions. Further, we may at any time exercise our rights to limit or terminate your contributions and transfers to any of the variable investment options to add variable investment options and to limit the number of variable investment options that you may elect.

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Contract form #s: 2021BASE1-A, 2021BASE2-A, 2021BASE1-B, 2021BASE2-B and any state variations.

