



EQUITABLE

Structured Capital Strategies® Income
variable annuity

Lifetime income that never runs out

Have confidence in retirement knowing you have
steady and predictable income for life

Structured Capital Strategies® Income variable annuity provides a way to accumulate your retirement savings and help cover the gap in retirement income with a built-in Guaranteed Lifetime Withdrawal Benefit (GLWB), providing income that lasts a lifetime.

You can look to your future with confidence knowing that the GLWB rider guarantees the ability to withdraw a level of income each year, regardless of market performance, as long as the withdrawal doesn't exceed the rate of income. There is a charge for this benefit.

With Structured Capital Strategies® Income variable annuity, you get:

Lifetime income

Even if your account drops to zero, you can count on income for as long as you live.¹
You'll have two options to set your income rate.

Opportunities for growth

You can enjoy a 7% deferral incentive and, if the market is up, the ability to lock in market gains in the same year with our innovative Reset Boost.²

Partial downside protection

Index-linked investing means you choose the index to track and the level of protection you want — these investment options are available in both income-earning years and after income distributions have begun.

S&P 500

Russell 2000®

NASDAQ 100®

MSCI EAFE

MSCI Emerging Markets

EURO STOXX 50®

Value for the money

Fees as low as 1.50%.³

Please note that due to spacing constraints, the index names in this brochure may have been abbreviated. For full index names, please refer to the index descriptions section.

¹ A **Guaranteed Lifetime Withdrawal Benefit (GLWB)** is a rider that allows for withdrawals, either regular or occasional, to be made from an annuity during the accumulation phase without penalty. The annuitant pays for the GLWB rider with additional fees that are added to the total value of the annuity contract.

² **Reset Boost:** Owners should consider when to take the first withdrawal under the contract, since doing so will prohibit the owner from making any further contributions under the contract and will also terminate all Deferral Incentives and income rate increases in connection with Annual Resets under the GLWB rider, which could significantly limit increases in the values under the GLWB, as well as increases in the contract's account value and death benefit.

³ **Low cost** means less of your returns are going to fees and more money stays working for you. With Structured Capital Strategies® Income, you pay 1.50% annually — a cost significantly less than an annuity's average all-in expenses.

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

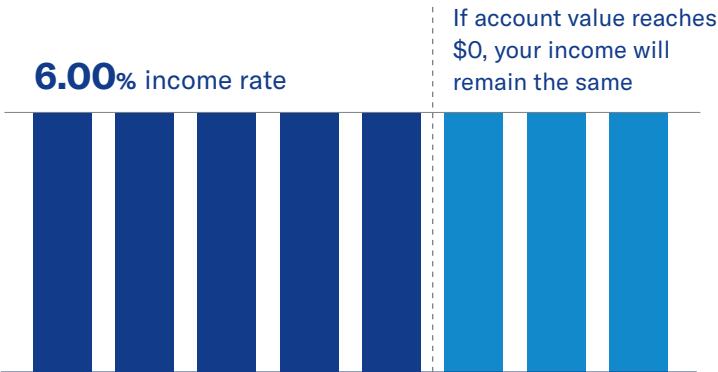
This material is for informational purposes only and does not constitute investment advice or a recommendation.

Option 1: Level Income Rates

Create consistent, predictable income that's guaranteed for life

The **Level Income Option** provides income that does **not** decrease throughout the duration of your contract and may even increase, and is guaranteed for the rest of your life.

Level income scenario at age 65



The illustration above is hypothetical and assumes no Annual Resets, which may increase future income rates if they occur.

7% deferral incentive
Effective as of November 13, 2023

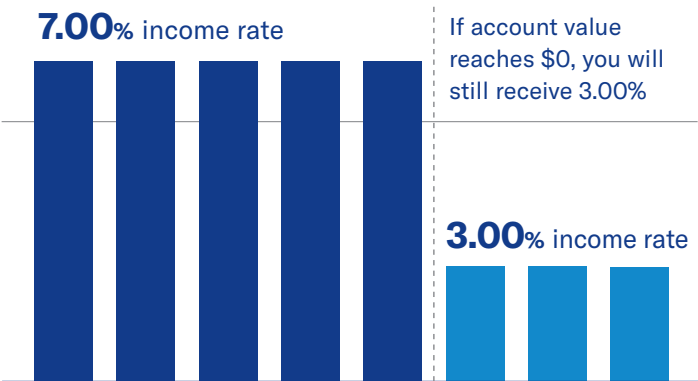
Age	Single	Joint	Age	Single	Joint
45	4.00%	3.50%	61	5.60%	5.10%
46	4.10%	3.60%	62	5.70%	5.20%
47	4.20%	3.70%	63	5.80%	5.30%
48	4.30%	3.80%	64	5.90%	5.40%
49	4.40%	3.90%	65	6.00%	5.50%
50	4.50%	4.00%	66	6.10%	5.60%
51	4.60%	4.10%	67	6.20%	5.70%
52	4.70%	4.20%	68	6.30%	5.80%
53	4.80%	4.30%	69	6.40%	5.90%
54	4.90%	4.40%	70	6.50%	6.00%
55	5.00%	4.50%	71	6.60%	6.10%
56	5.10%	4.60%	72	6.70%	6.20%
57	5.20%	4.70%	73	6.80%	6.30%
58	5.30%	4.80%	74	6.90%	6.40%
59	5.40%	4.90%	75-80	7.00%	6.50%
60	5.50%	5.00%			

Option 2: Accelerated Income Rates

A retirement income that's guaranteed for life, with more money up front

The Accelerated Income Option provides a higher level of income early in retirement. It never changes unless your account balance drops to zero. Even if this happens, you'll still receive guaranteed income — just a lower amount.

Accelerated income scenario at age 60



If the Account Value is reduced to \$0 by other than an excess withdrawal, your Guaranteed Lifetime Income will be significantly reduced. The illustration above is hypothetical and assumes no Annual Resets, which may increase future income rates if they occur.

7% deferral incentive
Effective as of November 13, 2023

Age	Single		Joint		Age	Single		Joint	
	Account value above zero	Account value at zero	Account value above zero	Account value at zero		Account value above zero	Account value at zero	Account value above zero	Account value at zero
45	5.50%	2.50%	5.00%	2.50%	58	6.80%	2.80%	6.30%	2.80%
46	5.60%	2.50%	5.10%	2.50%	59	6.90%	2.90%	6.40%	2.90%
47	5.70%	2.50%	5.20%	2.50%	60	7.00%	3.00%	6.50%	3.00%
48	5.80%	2.50%	5.30%	2.50%	61	7.10%	3.10%	6.60%	3.10%
49	5.90%	2.50%	5.40%	2.50%	62	7.20%	3.20%	6.70%	3.20%
50	6.00%	2.50%	5.50%	2.50%	63	7.30%	3.30%	6.80%	3.30%
51	6.10%	2.50%	5.60%	2.50%	64	7.40%	3.40%	6.90%	3.40%
52	6.20%	2.50%	5.70%	2.50%	65	7.50%	3.50%	7.00%	3.50%
53	6.30%	2.50%	5.80%	2.50%	66	7.60%	3.60%	7.10%	3.60%
54	6.40%	2.50%	5.90%	2.50%	67	7.70%	3.70%	7.20%	3.70%
55	6.50%	2.50%	6.00%	2.50%	68	7.80%	3.80%	7.30%	3.80%
56	6.60%	2.60%	6.10%	2.60%	69	7.90%	3.90%	7.40%	3.90%
57	6.70%	2.70%	6.20%	2.70%	70-80	8.00%	4.00%	7.50%	4.00%

Scan QR code or visit equitable.com/cap-rates for the latest income rate tables. For more information, please visit equitable.com/scsincomeapp.



Annual Reset — Your GLWB Income Base is eligible to reset, locking in market gains, on each contract date anniversary on or following your 85th birthday. On any such contract date anniversary, we will compare your Account Value to your current Income Base and, if your Account Value is greater, we will increase your Income Base to equal your Account Value.

Please consider the charges, risks, expenses and investment objectives carefully before purchasing a variable annuity. For a prospectus containing this and other information, please contact a financial professional. Read it carefully before you invest or send money.

Important descriptions

S&P 500 Price Return Index — Includes 500 leading companies in 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 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.

Russell 2000® Price Return Index — Measures the performance of the small-cap segment of the U.S. equity universe. It includes approximately 2,000 of the smallest companies based on a combination of their market cap and current index membership. The Russell 2000® Price Return Index does not include dividends declared by any of the companies included in this index. Stocks of small- and mid-size companies have less liquidity than those of larger companies and are subject to greater price volatility than the overall stock market. Smaller company stocks involve a greater risk than is customarily associated with more established companies. The Russell 2000® Index is a trademark of Russell Investments and has been licensed for use by the company. The product is not sponsored, endorsed, sold or promoted by Russell Investments, and Russell Investments makes no representation regarding the advisability of investing in the product.

NASDAQ 100® Price Return Index — Includes 100 of the largest domestic and international nonfinancial companies listed on the NASDAQ Stock Market based on market capitalization. The index reflects companies across major industry groups, including computer hardware and software, telecommunications and biotechnology. Nondiversified investing may be focused in a smaller number of issues or one sector of the market that may make the value of the investment more susceptible to certain risks than diversified investing. The NASDAQ 100® Price Return Index does not include dividends declared by any of the companies included in this index.

MSCI EAFE Price Return Index — Is a free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding the United States and Canada. The MSCI EAFE Price Return Index does not include dividends declared by any of the companies included in this index. International securities carry additional risks, including currency exchange fluctuation and different government regulations, economic conditions and accounting standards. The product referred to herein is not sponsored, endorsed or promoted by MSCI, and MSCI bears no liability with respect to any such product or any index on which such product is based. The prospectus contains a more detailed description of the limited relationship MSCI has with the company and any related products.

MSCI Emerging Markets Price Return Index — A free float-adjusted market capitalization index that is designed to measure equity market

performance of emerging markets. The MSCI Emerging Markets Price Return Index does not include dividends declared by any of the companies included in this index. International securities carry additional risks, including currency exchange fluctuation and different government regulations, economic conditions and accounting standards.

EURO STOXX 50® Price Return Index — Provides a blue-chip representation of super sector leaders in the Eurozone. The index covers 50 stocks from Eurozone countries. The EURO STOXX 50® Price Return Index does not include dividends declared by any of the companies included in this index. The EURO STOXX 50® is the intellectual property (including registered trademarks) of STOXX Ltd., Zug, Switzerland (STOXX), Deutsche Börse Group or their licensors, which is used under license. The product is neither sponsored, promoted, distributed nor in any other manner supported by STOXX, Deutsche Börse Group, their licensors, research partners or data providers and STOXX, Deutsche Börse Group and their licensors, research partners or data providers do not give any warranty, and exclude any liability (whether in negligence or otherwise) with respect thereto generally or specifically in relation to any errors, omissions or interruptions in the EURO STOXX 50® Price Return Index or its data.

Important information

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.

This brochure was prepared to support the promotion and marketing of Equitable Financial and Equitable America variable annuities. Equitable Financial and Equitable America, their distributors and their respective representatives do not provide tax, accounting or legal advice. Any tax statements contained herein were not intended or written to be used, and cannot be used, for the purpose of avoiding U.S. federal, state or local tax penalties. Please consult your own independent advisors as to any tax, accounting or legal statements made herein.

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 the issuing life insurance company. They are not backed by the broker/dealer or 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 the issuing life insurance company. Typically, variable annuities contain certain restrictions and limitations. In addition, early withdrawals may be subject to surrender charges and, if taken prior to age 59½, a 10% federal income tax penalty. Variable annuities are subject to investment risks, including possible loss of principal invested. Annuities contain certain restrictions and limitations. For costs and complete details, contact a financial professional.

Transfers or withdrawals during a Segment: If you transfer or withdraw all of a Segment's value prior to the Segment Maturity Date, you may receive less than the Segment Investment. If you transfer or withdraw a portion of a Segment's value prior to the Segment Maturity Date, the Segment Investment will be reduced by a pro rata amount, which may be greater than the dollar amount of the transfer or withdrawal, and as a result your Segment Maturity Value may be less than if you had held the investment to maturity.

The Variable Investment Options available in Structured Capital Strategies® Income are subject to market risk, including loss of principal. The investment results of these Variable Investment

Options do not depend on the investment performance of a related index. It is not possible to invest directly in an index.

Unlike an index fund, Structured Capital Strategies® Income provides a return at maturity designed to provide a combination of protection against certain decreases in the index and a limitation on participation in certain increases in the index. Structured Capital Strategies® Income does not involve an investment in any underlying portfolio. Instead, it is an obligation of the issuing life insurance company. The Segment Buffer protects you from some downside risk. If the negative return is in excess of the Segment Buffer, there is a risk of substantial loss of principal. If you would like a guarantee of principal, Equitable Financial and Equitable America offer other products that provide such guarantees. The level of risk you bear and your potential investment performance will differ depending on the investments you choose.

Please keep in mind that Equitable Financial and Equitable America, on advance notice to the client, may discontinue, suspend or change Segment offerings and contributions/transfers, or make other changes in contribution and transfer requirements and limitations. A Segment is an investment in a Segment Type, with a specific maturity date. The prospectus contains more information on these limitations and restrictions. Certain features and benefits described herein may not be available in all jurisdictions. In addition, some distributors may eliminate and/or limit the availability of certain features or options, based on annuitant issue age or other criteria. This brochure is not a complete description of the Structured Capital Strategies® Income variable annuity. You can elect the Highest Anniversary Value Death Benefit for an additional charge. With this optional rider, your beneficiaries will receive either your total contributions to the policy or the highest Account Balance on any contract anniversary date — whichever is higher. Both of these values are reduced by \$1 for each dollar you withdraw up to the Guaranteed Annual Income Amount, and on a pro rata basis by excess withdrawals. For contracts with the HAV DB and no GLWB: All withdrawals taken from your contract will reduce the value of the death benefit on a pro rata basis.

When distributed outside of New York state by Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN) through Equitable Advisors Financial Professionals whose business address is not in New York state or when distributed by Equitable Distributors, LLC through financial professionals of unaffiliated broker-dealers when the solicitation state is not New York, Structured Capital Strategies® Income variable annuity is issued by Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with an administrative office located in Charlotte, NC. When offered by Equitable Advisors Financial Professionals whose business address is in New York state or when distributed by Equitable Distributors, LLC through financial professionals of unaffiliated broker-dealers when the solicitation state is New York, Structured Capital Strategies® Income is issued by Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY). The obligations of Equitable America and Equitable Financial are backed solely by their own claims-paying abilities.

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY); Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with an administrative office located in Charlotte, NC; and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN).

Idaho contract form #: 2021SCSBASE-A(ID) and 2021SCSBASE-A(ID)-Z. All other states contract form #: 2021SCSBASE-A, 2021SCSBASE-B, 2021SCSBASE-A-Z or 2021SCSBASE-B-Z and any state variations.

