

Maximize today, increase tomorrow

7% annual income today. Up to 10% tomorrow.¹

Looking back 61 years at the annual average of the 10-year Treasury (1965–2025)

Since 1965
 Average annual income: 7.6%

12 years: income would have been **at least 5%**.

49 years: income would have been **greater than 5%**.

Year	10-year Treasury	Treasury +2%									
2022	3.0%	5.0%	2025	4.3%	6.3%	2000	6.0%	8.0%	1990	8.6%	10.0%
2021	1.5%	5.0%	2024	4.2%	6.2%	1997	6.4%	8.4%	1989	8.5%	10.0%
2020	0.9%	5.0%	2023	4.0%	6.0%	1996	6.4%	8.4%	1988	8.9%	10.0%
2019	2.1%	5.0%	2010	3.2%	5.2%	1995	6.6%	8.6%	1987	8.4%	10.0%
2018	2.9%	5.0%	2009	3.3%	5.3%	1994	7.1%	9.1%	1986	10.6%	10.0%
2017	2.3%	5.0%	2008	3.7%	5.7%	1992	7.0%	9.0%	1985	10.6%	10.0%
2016	1.8%	5.0%	2007	4.6%	6.6%	1991	7.9%	9.9%	1984	12.5%	10.0%
2015	2.1%	5.0%	2006	4.8%	6.8%	1990	8.6%	10.0%	1983	11.1%	10.0%
2014	2.5%	5.0%	2005	4.3%	6.3%	1989	8.5%	10.0%	1982	13.0%	10.0%
2013	2.4%	5.0%	2004	4.3%	6.3%	1988	8.9%	10.0%	1981	13.9%	10.0%
2012	1.8%	5.0%	2003	4.0%	6.0%	1987	8.4%	10.0%	1980	11.4%	10.0%
2011	2.8%	5.0%	2002	4.6%	6.6%	1986	7.7%	9.7%	1979	9.4%	10.0%
			2001	5.0%	7.0%	1985	10.6%	10.0%	1978	8.4%	10.0%
			2000	6.0%	8.0%	1984	12.5%	10.0%	1977	7.4%	9.4%
			1999	5.7%	7.7%	1983	11.1%	10.0%	1976	7.6%	9.6%
			1998	5.3%	7.3%	1982	13.0%	10.0%	1975	8.0%	10.0%
			1997	6.4%	8.4%	1981	13.9%	10.0%			
			1996	6.4%	8.4%	1980	11.4%	10.0%			
			1995	6.6%	8.6%	1979	9.4%	10.0%			
			1994	7.1%	9.1%	1978	8.4%	10.0%			
			1993	5.9%	7.9%	1977	7.4%	9.4%			
			1992	7.0%	9.0%	1976	7.6%	9.6%			
			1991	7.9%	9.9%	1975	8.0%	10.0%			
			1990	8.6%	10.0%						
			1989	8.5%	10.0%						
			1988	8.9%	10.0%						
			1987	8.4%	10.0%						
			1986	10.6%	10.0%						
			1985	10.6%	10.0%						
			1984	12.5%	10.0%						
			1983	11.1%	10.0%						
			1982	13.0%	10.0%						
			1981	13.9%	10.0%						
			1980	11.4%	10.0%						
			1979	9.4%	10.0%						
			1978	8.4%	10.0%						
			1977	7.4%	9.4%						
			1976	7.6%	9.6%						
			1975	8.0%	10.0%						
			1974	7.6%	9.6%						
			1973	6.9%	8.9%						
			1972	6.2%	8.2%						
			1971	6.2%	8.2%						
			1970	7.4%	9.4%						
			1969	6.7%	8.7%						
			1968	5.6%	7.6%						
			1967	5.1%	7.1%						
			1966	4.9%	6.9%						
			1965	4.3%	6.3%						

¹ Annual Roll-Up based on 10-year Treasury +2%.

Generally, **income** refers to withdrawals from the Guaranteed Minimum Income Benefit (GMIB). Income is based on a 20-day average of 10-year Treasuries. See contract or prospectus for more details. This example is a hypothetical intended for illustrative purposes only and is not indicative of the actual performance of any particular product.

Guaranteed Minimum Income Benefit (GMIB) Roll-Up Rates²

Years 1-7:

Compounded

7%

(if deferring or taking income)

Years 8+:

10-year Treasury + 2%, between

5% and 10%

(Roll-Up Rates apply to the benefit base until the earlier of 20 years and age 95. Withdrawals continue to age 95.²)

To learn more about what Retirement Cornerstone[®] can do for your clients, call our Sales Desk at (888) 517-9900 or visit equitable.com.

² Rates are effective February 23, 2026. New business rates are declared periodically, may change as frequently as monthly and may differ between deferral and annual Roll-Up Rates. The deferral and annual Roll-Up Rates compound annually and are guaranteed to be locked in for the first 7 contract years. After the lock-in period, the rate becomes a flexible rate, tied to the recent average 10-year Treasury rates plus 2%, and is recalculated each contract year. Both the deferral and annual Roll-Up Rates can be as high as 10% and will never be less than 5% during the GMIB Roll-Up period. If the GMIB rider is exercised, lifetime income rates will be based on a GMIB annuity payout factor. When lifetime income begins (at exercise) there is a mortality-based rate table that applies where the rate could be lower or higher than the current annual Roll-Up (withdrawal) rate depending on your age. Refer to the GMIB annuity payout factors for more information. GMIB Roll-Up Rates are applied to the benefit base during the GMIB Roll-Up Period, which is until the earlier of the 20th contract anniversary from when the Protected Benefit Account was initially funded and the contract anniversary following the owner's 95th birthday. The Annual Withdrawal Amount is determined by the annual Roll-Up Rate formula and is available until the contract anniversary following the owner's 95th birthday. Excess withdrawals will adversely affect the benefit base.

Guarantees are based on the claims-paying ability of the issuing life insurance company.

Retirement Cornerstone[®] is comprised of two separate accounts, each with distinct features that can help your clients address varying goals. The Investment Account enables clients to enhance their accumulation potential on a tax-deferred basis; it offers access to over 100 investment options managed by well-known money managers and the flexibility to transfer among investment options. When the time is right to protect these retirement assets, your clients can utilize the Protected Benefit Account, which funds the Guaranteed Minimum Income Benefit (GMIB) as applicable for an additional fee. The GMIB contains certain restrictions and limitations. There are also Guaranteed Minimum Death Benefits available, some of which have an additional fee.

The GMIB Benefit Base is used to generate a minimum lifetime income or withdrawal amount, and is not a cash value. It is equal to the initial contribution and increases annually at a specific rate, which is called a Roll-Up Rate, during the GMIB Roll-Up Period. The GMIB Multiyear Lock design includes a lock-in rate that applies for the first 7 contract years. Beginning with the eighth contract year, Roll-Up Rates are Treasury-tied, with guaranteed annual benefit base growth as high as 10% and will never be below 5%, during the GMIB Roll-Up Period. Taking a withdrawal from the Protected Benefit Account greater than the AWA (an excess withdrawal) in any given year may have an adverse effect on income or death benefit guarantees, reducing your benefit base pro rata and, terminating the GMIB No-Lapse Guarantee and the GMIB Rider if the GMIB Benefit Base is also reduced to zero. A pro rata adjustment or reduction reduces the benefit base by the same percentage that the Protected Benefit Account Value is reduced by the withdrawal. Therefore, the amount of a pro rata reduction may be greater or lesser than the dollar amount of the withdrawal. We may discontinue contributions and transfers among investment options, or make

other changes in contributions and transfer requirements and limitations. If we discontinue contributions and transfers into the Protected Benefit Account, your clients will no longer be able to fund their guaranteed benefits.

A deferred variable annuity is a long-term financial product designed for retirement purposes. 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. Withdrawals are subject to ordinary income tax treatment and, if taken prior to age 59½, may be subject to an additional 10% federal income tax penalty. Variable annuities are subject to investment risks, including the possible loss of principal invested.

Your clients should carefully consider the investment objectives, rules, charges and expenses of Retirement Cornerstone[®], as stipulated in the prospectus, before investing. For a prospectus containing this and other information, please call our Sales Desk at (888) 517-9900. Please encourage your clients to read the prospectus carefully before investing or sending money.

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. Annuities contain certain restrictions and limitations. For costs and complete details, please see the prospectus.

We 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.

Amounts owed under the contract are the sole legal responsibility of the issuing life insurance company.

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 who do not have an office in New York state, Retirement Cornerstone[®] 19 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 who do have an office in New York state or when distributed by Equitable Distributors, LLC through financial professionals of unaffiliated broker-dealers, Retirement Cornerstone[®] 19 is issued by Equitable Financial 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 (NY, NY); Equitable Financial Life Insurance Company of 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).

Contract form #: ICC12BASE4, ICC12BASE3 and any state variations.

For financial professional use only. Not for distribution to the public.

© 2026 Equitable Holdings, Inc. All rights reserved. IU-8886821.1 (4/26) (Exp. 4/30) | G3506821 | Cat. #161273 (4/26)



EQUITABLE