

Gross dealer concessions paid to broker/dealers

Please refer to the Structured Capital Strategies® Income prospectus for full details on the series of variable annuities. The percentages shown reflect the gross dealer concessions paid by Equitable to Allstate Financial Services.¹ To determine the exact commissions on each sale, please forward an ALR Compensation Web Service Request (WSR). **Click here to access the WSR link.**

Structured Capital Strategies® Income				
Contract	Age ²	Commission option	Compensation	Trail years 2+
Nonqualified (NQ) plan/ Traditional IRA and Roth IRA	45-80	1	6%	N/A
		2	3%	0.5%
		3	1%	1%
	45-80	1	6%	N/A
		2	3%	0.5%
		3	1%	1%

Recovery of commissions upon death within 1 year of contribution(s) to contract:

- 1 When a death benefit becomes payable within the first 6 months after the contract is issued or a subsequent contribution is made, all commission paid with respect to that initial or subsequent contribution will be recovered.

- 2 When a death benefit becomes payable after 6 months, but within the first 12 months after the contract is issued or a subsequent contribution is made, one-half of the commission will be recovered.

- 3 In the case of an accidental death or other extraordinary circumstances, the financial professional can appeal the recovery by submitting a request for an exception.

Structured Capital Strategies® Income compensation for Spousal Continuation (at the death of the older spouse) and Beneficiary Continuation Option (BCO):

0.75% of the amount applied to BCO or Spousal Continuation (as applicable). Quarterly trail compensation (the BCO/Spousal Continuation trail) will be the greater of:

- 0.15% annually (0.0375% per quarter) [0.20% annually (0.05% per quarter) for EDL] of the AAV after BCO/ Spousal Continuation goes into effect.
- Or the trail option, if any, originally elected when the SCS contract was originally issued.

BCO/Spousal Continuation trails will be paid quarterly at the end of each calendar quarter on the earlier to occur of either:

- The end of the first quarter after the first anniversary following the processing of the BCO or Spousal Continuation election (as applicable).
- Or the end of any prior quarter on which the original trail, if any, would have been payable on the original SCS contract, if a BCO/Spousal Continuation election had not been made.

There will be a 100% commission recovery upon surrender within 12 calendar months after a BCO or Spousal Continuation election has been processed.

Visit equitable.com or call the Equitable Sales Desk at (888) 517-9900 to learn more.

¹ Equitable refers broadly to Equitable Financial Life Insurance Company (NY, NY) and to Equitable Financial Life Insurance Company of America, an AZ stock company with an administrative office located in Charlotte, NC, issuers of variable annuity products, depending on the particular contract and its distributor.

² Age of owner. For non-natural owners, commission age breaks are based on the annuitant's attained age or older annuitant as applicable. For joint owner contracts, they are based on the older individual.

Commissions are subject to change; contact our Sales Desk at (888) 517-9900 or the broker/dealer's home office.

Structured Capital Strategies® Income is a registered service mark of Equitable Financial Life Insurance Company (NY, NY) and Equitable Financial Life Insurance Company of America.

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 Financial Life Insurance Company and Equitable Financial Life Insurance Company of America 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).

For broker/dealer use only. Not for use with, or distribution to, the general public.

© 2024 Equitable Holdings, Inc. All rights reserved. IU-7741081.1 (12/24) (Exp. 12/28) | G2796818 | Cat. #200625 (12/24)



EQUITABLE