



Fact card and contract summary

You can lock in a guaranteed growth rate for 3, 5 or 7 years.

Equitable's Guaranteed Growth Strategies® is a multiyear fixed annuity that provides you with built-in principal protection and guaranteed growth to help you meet future retirement needs.

Contract minimums and maximums

Issue ages	0-85
Initial minimum contribution	\$25,000
Maximum contribution	\$3 million – Higher contributions require prior approval.
Maximum maturity date	Contract date anniversary following the annuitant's 100th birthday.

About Guaranteed Growth Strategies®

Guaranteed Growth Strategies® with Market Value Adjustment (MVA) (Guaranteed Growth Strategies®) is an annuity, which is a type of contract with an insurance company. Annuities have an accumulation period and a payout period. During the accumulation period, the value of your annuity changes based on the type of annuity. During the payout period, the annuity makes income payments to you. Guaranteed Growth Strategies® is a non-participating single premium deferred fixed annuity. This means that it is purchased with only one premium payment, and it does not begin paying income immediately; instead, it can begin paying income at a later date that you choose, up to the maximum maturity date. As a fixed annuity, it earns interest at a specified rate set by the insurer. Any money the annuity earns is tax-deferred, which means you won't pay income tax on earnings until you take them out of the annuity. Please note that an annuity is a long-term financial product designed to help you save for retirement.

View current rates and product details online at equitable.com/GGS.



Important terms

Crediting rate	<p>The initial crediting rate, called the Initial Guaranteed Interest Rate, is declared at issue and applies for the Initial Guarantee Period selected, which may be 3, 5 or 7 years. The initial crediting rate is subject to change for contracts issued at different times. At the end of the Initial Guarantee Period, the contract will automatically renew into a Subsequent Guarantee Period of 1 year, which may have different applicable rates of interest. We will declare the annual interest rate, which is the then-current renewal interest rate, prior to the beginning of each Subsequent Guarantee Period. The declared renewal interest rate will be guaranteed through the end of each Subsequent Guarantee Period and credited to the Account Value on a daily basis. Interest rates after the Initial Guarantee Period may be higher or lower, but not less than the Guaranteed Minimum Interest Rate. The Guaranteed Minimum Interest Rate is the lowest guaranteed interest rate we will declare for an Initial or Subsequent Guarantee Period. The Guaranteed Minimum Interest Rate may vary by state, but will never be less than 0.15%.</p> <p>Contributions of \$100,000 or more will receive a higher Initial Guaranteed Interest Rate than a similar contract with a contribution of less than \$100,000.</p> <p>Please note that other than the rates specifically indicated as guaranteed and the Table of Guaranteed Annuity Payment Rates, any crediting rates or annuity purchase rates specified in your contract are not guaranteed at issue.</p>
Death Benefit	<p>The Death Benefit under the contract is the greater of the Account Value or the Nonforfeiture Value on the date that we received all properly completed Beneficiary Requirements. It is payable upon the death of the Owner.</p>

Accessing your money

Market Value Adjustment (MVA)

The contract includes a Market Value Adjustment rider. The MVA is an adjustment applied to certain Withdrawals, which may result in an increase or decrease in the amount of the Withdrawal. MVA is applied only during the Initial Guarantee Period of the contract, the period during which Withdrawal Charges apply. In addition, the MVA amount will be applied to a partial Withdrawal, or to the Account Value associated with a full surrender, prior to and concurrently with the Withdrawal Charge. For a partial Withdrawal, the MVA is applicable to the amount in excess of the Free Withdrawal Amount remaining on the Transaction Date of the request.

Withdrawals

You may request Withdrawals at any time, subject to the terms of the contract and in a form acceptable to us. Withdrawals are available as needed on an ad hoc basis. The minimum Withdrawal amount is \$300, subject to Withdrawal Charges if in excess of the Free Withdrawal Amount or free corridor.

Withdrawal Charges

3-year	5-year	7-year
7%, 7%, 7%	7%, 7%, 7%, 6%, 5%	7%, 7%, 7%, 6%, 5%, 4%, 3%

Withdrawal Charges will not apply for any Required Minimum Distribution (RMD), as calculated by Equitable, from the Account Value withdrawn under the Automatic RMD Withdrawal Service.

Withdrawal Charge waivers

Withdrawal Charges and MVA will be waived if:

- You are confined to a nursing home and/or hospital for 90 consecutive days or more.
- You are diagnosed with a terminal illness with a life expectancy of 12 months or less.

Free Withdrawal Amount

Each Contract Year during the Initial Guarantee Period you may withdraw a Free Withdrawal Amount without incurring a Withdrawal Charge. In the first Contract Year, the Free Withdrawal Amount is equal to 10% of the Contribution, less any Free Withdrawal Amount(s) already taken in that Contract Year, until the end of that Contract Year. In subsequent Contract Years, the Free Withdrawal Amount is equal to 10% of the Account Value on the first day of that Contract Year, less any Free Withdrawal Amount(s) already taken for that Contract Year.

Systematic Withdrawal Option

Systematic Withdrawals may be taken on a monthly, quarterly and annual basis. Minimum amount for each scheduled payment is \$50. Maximum Systematic Withdrawals are 0.8% monthly, 2.4% quarterly and 10% annually of the Account Value calculated as of the Withdrawal date.

Interest Income Plan

Allows you to take Withdrawals equal to the interest credited in the previous contract month. The plan can be elected at any time, but you will only receive the interest credited in the previous month from the start date.

Income options

The contract may be annuitized to establish periodic payments. Except as noted below, the normal form of annuitization described in the contract is a period certain. The period certain can range from 2–20 years, and the maximum number of certain years depends on the annuitant's age. Annuity Payments will end after the period certain term. For Maryland, Pennsylvania and Oregon contracts, the normal form of annuitization described in the contract is life with period certain and the maximum number of period certain years depends on the annuitant's age. If you die before the period certain has ended, payments will continue to the beneficiary named to receive such payments, for the balance of the period certain. The contract can be annuitized 13 months after contract issue and prior to the Maturity Date. The amount available to purchase the annuity is based on Account Value.

Tax treatment

Current federal tax law gives annuities special tax treatment. Generally, income tax on annuities is deferred. This means you are not taxed on any interest your money earns while it is in the annuity. Any Withdrawal may result in a taxable distribution, which we will report to the IRS. In addition, you may also have to pay a 10% tax penalty to the IRS if you withdraw money before age 59½, unless an exception applies. Please consult with a tax professional for additional information. With respect to IRAs and qualified plans that provide tax deferral under the Internal Revenue Code, please note that purchasing an annuity does not give you additional benefits, and you should purchase your annuity for its features and benefits other than tax deferral.

Guaranteed Growth Strategies® is issued by Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with an administrative office located in Charlotte, NC. Co-distributors: Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN) and Equitable Distributors, LLC. The obligations of Equitable America are backed solely by its own claims-paying ability.

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Guaranteed Growth Strategies® with Market Value Adjustment, Contract Form Number: 2024GGS-Z and any state variations; MVA Rider Contract Form Number: 2024GGS-MVA-Z and any state variations.

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