



EQUITABLE ADVISORS

Amendments to SAM Account Agreement when Discretion is Authorized

If a client authorizes an Equitable Advisors Financial Professional to exercise discretionary authority over the client's Strategic Asset Management ("SAM") account, the following amendments are made to the client's SAM account agreement. A client authorizes such authority by signing a separate form agreement that provides for the amendments below. This disclosure is provided only as notice of changes to the SAM Account Agreement if discretion is authorized. Effecting such changes requires that the client execute the form noted above providing for discretion. Clients should discuss the nature, conflicts, and risks involved in discretionary authority with their Financial Professional prior to authorizing discretion. Clients and potential clients should carefully review Equitable Advisors' Form ADV Part 2A, Form CRS, and other materials available on our disclosure website at www.equitable.com/CRS.

"Advisor" below represents Equitable Advisors, and "IAR" refers to Equitable Advisors' Financial Professionals providing advisory services. Defined terms used below are defined in the SAM Account Agreement, available at www.equitable.com/CRS.

The first paragraph of Section 1 of the Agreement is amended and restated as follows:

Under the Program, Client authorizes Advisor on a discretionary basis to purchase and sell eligible securities ("Eligible Securities") including No-Load and Load-Waived Mutual Funds, Unit Investment Trusts ("UITs"), Closed-End Funds ("CEFs"), Interval Funds, Exchange-Traded Funds ("ETFs"), Exchange-Traded Notes ("ETNs"), Equities, Fixed Income, and Options, and to purchase and sell separate accounts within Variable Annuities. Client may also liquidate previously purchased investments in the Account. Client acknowledges that Client may incur tax consequences as a result of selling previously purchased investments within the Account. Additional types of Eligible Securities may be identified for purchase and sale in the Account from time to time by LPL and Advisor. Transactions in other securities approved by LPL and Advisor for investment in the Account, including Hedge Funds, Managed Futures, Real Estate Investment Trusts ("REITs"), Business Development Companies ("BDCs"), and Structured Products, may be effected in the Account at Client's direction.

Section 2 of the Agreement is amended and restated as follows:

2. Appointment of Advisor

Client hereby appoints Advisor to perform management services on a discretionary basis for Client's Program account through one or more of its IARs and, in connection therewith, to initiate transactions through LPL on Client's behalf in accordance with Section 3 of this Agreement. A Program account will be deemed activated only upon LPL's receipt of notification that Advisor has accepted the account. Advisor shall appoint the IAR(s) responsible for managing the Client's Program account and exercising such discretionary authority, and may assign or substitute any IAR to service Client's account at any time, in its discretion, including, but not limited to, in the event of termination or retirement of an IAR. Advisor's assignment or substitution of one or more IARs shall not affect this Agreement. Client will receive a Form ADV 2B Brochure Supplement for each IAR responsible for managing the Client's Program account and exercising discretionary authority.

Section 3 of the Agreement is amended and restated as follows:

3. Trading Authorization

Client hereby grants Advisor complete and unlimited discretionary trading authorization with respect to the purchase and sale of No-Load and Load-Waived Mutual Funds, UITs, CEFs, Interval Funds, ETFs, ETNs, Equities, Fixed Income, and Options, and to purchase and sell separate accounts within Variable Annuities, in each case through IARs it assigns to such Program account. Client hereby appoints Advisor (acting through such IARs as it shall designate) as Client's agent and attorney-in-fact with respect to this trading authorization. Client also authorizes Advisor, acting at Client's direction, to effect transactions in other securities approved by LPL and Advisor for investment in the Program account. Client acknowledges that stock option transactions in the Program account are limited to covered call writing and the purchasing of puts. Other than as described in Section 18, LPL and Advisor are not authorized to withdraw or transfer any money, securities, or property either in the name of Client or otherwise.

Client hereby directs Advisor through its IARs to transfer contract values between investment options offered within Variable Annuities and to initiate such transactions with the issuer on Client's behalf. Client retains the right to transfer contract value between investment options offered within Variable Annuities by contacting the Variable Annuity issuer directly if desired. It is Client's responsibility to notify IAR promptly if this right is exercised so as to avoid potential adverse consequences to the Account.

Client understands that IAR and Advisor are prohibited from taking personal possession of Client securities, stock powers, monies or any other personal or real property in which Client may have an interest. In addition, Client understands that Advisor and IAR may not lend to or borrow from Client any monies or securities. Client further agrees not to enter into any other business relationship with Advisor or IAR including, but not limited to, helping to capitalize or finance any business of Advisor or IAR, except as may be authorized in writing by Advisor, and in compliance with Advisor's policies and procedures.

Client understands that LPL, Advisor, IAR and their affiliates perform advisory and/or brokerage services for various other clients, and that IAR may give advice or take actions for those clients that differ from the advice given or the timing or nature of any action taken for the Account. Although Advisor and IAR are acting as investment advisor and investment advisor representative, respectively, in the relevant Program, Advisor is also registered as a broker/dealer and IAR as a broker/dealer registered representative, and may provide services to Client and/or others in that capacity outside of the Program. In addition, LPL, Advisor and IAR may, but are not obligated to, purchase or sell or recommend for purchase or sale any security which LPL, Advisor or IAR or any of their affiliates may purchase or sell for their own accounts or the account of any other client.