



Why choose


Structured Capital Strategies® Income?



Eight ways to help retiring investors meet lifetime spending and legacy goals.

Income protection

- 1 |  **Protect the income base immediately**
Lifetime income is protected on day 1. Take protected income immediately or take advantage of 7% deferred growth on the income base for up to 20 years.¹

- 2 |  **Choice in income design**
Clients can select from two options that never run out:
Level Income that doesn't change even if the Account Value drops to zero **or**
Accelerated Income for higher income early on and lower income for life if the Account Value drops to zero.

- 3 |  **Reset Boost²**
Income Base can lock in market gains with **automatic Annual Resets AND stack 7% growth** in the deferral phase in the same year, triggering an income rate increase whenever there is a Reset Boost.

Asset protection

- 4 |  **Lock in gains**
Flexibility to lock in portfolio gains prior to Segment Maturity. Reinvest with no anniversary waiting period.

- 5 |  **#1 Registered Index-Linked Annuity (RILA)**
80+ Structured Investment Options – think of Structured Capital Strategies®, but with an income rider – **the #1 RILA for the 15th year.**³

- 6 |  **Growth-focused open architecture**
Open architecture within the Structured Investment Options allows for more **investment freedom**. No investment restrictions in the accumulation or distribution phases help to **ensure growth**.

- 7 |  **Dual advantage**
Innovative Structured Investment Options help improve portfolio outcomes in up, down or flat markets, including **Dual Direction** and **Dual Step Up segments**.

- 8 |  **Protect the asset**
A combination of partial downside protection with Structured Investment Options, minimal fee-drag, plus a built-in Return of Premium Death Benefit helps **preserve the asset and maintain wealth**.

Clients are protected from some downside risk; if the negative return is in excess of the protection level, there is a risk of substantial loss of principal because the client agrees to absorb all losses to the extent they exceed the protection provided.

7% deferral incentive

Effective as of November 13, 2023



Level Income option sample

Age	Single	Joint
60	5.50%	5.00%
61	5.60%	5.10%
62	5.70%	5.20%
63	5.80%	5.30%
64	5.90%	5.40%
65	6.00%	5.50%
66	6.10%	5.60%
67	6.20%	5.70%
68	6.30%	5.80%
69	6.40%	5.90%
70	6.50%	6.00%
71	6.60%	6.10%
72	6.70%	6.20%
73	6.80%	6.30%
74	6.90%	6.40%
75-80	7.00%	6.50%

Accelerated Income option sample

Age	Single		Joint	
	Account Value		Account Value	
	Above zero	At zero	Above zero	At zero
60	7.00%	3.00%	6.50%	3.00%
61	7.10%	3.10%	6.60%	3.10%
62	7.20%	3.20%	6.70%	3.20%
63	7.30%	3.30%	6.80%	3.30%
64	7.40%	3.40%	6.90%	3.40%
65	7.50%	3.50%	7.00%	3.50%
66	7.60%	3.60%	7.10%	3.60%
67	7.70%	3.70%	7.20%	3.70%
68	7.80%	3.80%	7.30%	3.80%
69	7.90%	3.90%	7.40%	3.90%
70-80	8.00%	4.00%	7.50%	4.00%

Why does dual protection matter?

Combining the dual values of protected income and protected underlying account values with low costs creates what we call **workhorse alpha**. In other words, allocating a portion of retirement funds to more efficient income strategies can alleviate pressure on the portfolio.

For your clients, this translates to enjoying lasting lifetime income that can cover their expenses, help maintain their lifestyle in retirement and preserve their assets to create generational wealth.

Give your wholesaler a call or contact the Sales Desk to find out how Equitable can help you grow your business. Call our Sales Desk at (888) 517-9900.

Visit us online at equitable.com/scsincomeapp and view current Performance Cap Rates at equitable.com/cap-rates.

- 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. The amount of money allowed to be withdrawn is a percentage of the Income Base.
- 2 Reset Boosts: 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 This information is based solely on and up to year-end 2025 total sales. This ranking does not reflect or account for investment performance, product quality or other criteria. Source: Secure Retirement Institute U.S. Individual Annuities Sales Survey, 2026.
- 4 Low cost means less of your clients' returns are going to fees and more money stays working for your clients. With Structured Capital Strategies[®] Income, your clients pay 1.50% annually — a cost significantly less than an annuity's average all-in expenses.

Rates effective November 13, 2023. New business rates are declared periodically and may change as frequently as monthly. The Guaranteed Lifetime Withdrawal Benefit (GLWB) offers two options for your income protection. Each income option has an associated Guaranteed Annual Income Amount (GAIA) determined by multiplying the income rate by the Income Base.

Annual Reset: The GLWB Income Base is eligible to reset, locking in market gains on each contract date anniversary on or following the owner's 85th birthday. On any such contract date anniversary, we will compare the Account Value to the current Income Base and, if the Account Value is greater, we will increase the Income Base to equal the Account Value. Withdrawal Rate increases as a result of a Reset Boost occur until age 75 with the level income option or 70 with the accelerated income option.

Accelerated Income Option — Guaranteed lifetime income option that provides more income initially and only decreases if the Account Value falls to zero. This decrease in the income rate may be substantial.

Level Income Option — The Level Income Option provides income that does not decrease throughout the life of the contract, even if the Account Value falls to zero by other than an excess withdrawal and may increase in accordance with the contract terms.

Important information

Structured Capital Strategies[®] Income variable annuity provides a way to accumulate 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. Clients can look to their future with confidence knowing 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.

A variable annuity is a long-term financial product designed for retirement purposes. Variable annuities are subject to investment risks, including possible loss of principal invested, and generally contain certain exclusions and limitations. Earnings are taxable as ordinary income when distributed and may be subject to a 10% additional tax if withdrawn before age 59½.

Guarantees are based on the claims-paying ability of the issuing life insurance company. If clients are purchasing an annuity contract to fund an IRA or employer-sponsored retirement plan, they should understand such annuities do not provide tax deferral benefits beyond those already provided by the Internal Revenue Code.

Clients should carefully consider their investment objectives and the charges, risks and expenses, as stipulated in the prospectus, before investing. For a prospectus containing this and other information, a financial professional can call the Sales Desk at (888) 517-9900. Please have clients read it carefully before investing or sending money.

Transfers or withdrawals during a Segment: If clients transfer or withdraw all of a Segment's value prior to the Segment Maturity Date, they may receive less than the Segment Investment. If they 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 they had held the investment to maturity.

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