



Your reasons to consider Retirement Cornerstone®

Retirement Cornerstone® contains two distinct accounts, offering investment portfolio performance and retirement lifetime income protection within a single tax-deferred product. This provides a multistage approach to managing retirement needs.

The Investment Account offers access to over 100 investment options to build a customized portfolio, without being locked into any decisions you make today about what you might need in the future. The Protected Benefit Account offers a focused range of investment options built to adapt to your changing needs, particularly as your tolerance for risk may change as you get closer to retirement.

Retirement Cornerstone® is an innovative retirement strategy that helps you grow and protect your lifetime income stream – and what you’ll leave behind – with flexibility designed to fit your life.

1 First of its kind:

- Equitable launched the **first** living benefit in 1996 and is now the **#1 Variable Annuity Provider** in the industry.*
- Today, Retirement Cornerstone® offers the **only** Guaranteed Minimum Income Benefit (GMIB) in the industry, and provides an increased level of flexibility that allows you to retire with greater confidence.

2 Two-for-one guaranteed lifetime income:

- Built-in spousal protection is available at **no** additional cost and **no** reduction in withdrawal percentage.¹ If the contract owner passes, the surviving spouse can step in and take over the existing contract (subject to certain restrictions), even if not elected at the contract signing.
- For joint owners, the GMIB rider is available with the same features and at the same cost that an individual owner would pay.²

3 Three ways for you to potentially increase income:

- **Market-based increase** with annual resets
- **Interest rate-based increase** based on 10-year Treasury + 2%
- **“Keep the change”** by taking less than the maximum allowed Annual Withdrawal Amount (AWA)³

4 RMD “friendlier,” dollar-4-dollar withdrawals:⁴

You can withdraw the greater of your required minimum distribution (RMD) payment or Annual Withdrawal Amount each year without reducing your GMIB Benefit Base. If the RMD is less than the Annual Withdrawal Amount, the difference will be compounded back to the benefit base.⁵

5 Guaranteed rate on withdrawals:

- Up to 7% withdrawals in the first 7 years. Starting in year 8, the GMIB Roll-Up Rate is tied to the 10-year Treasury + 2% and provides an Annual Withdrawal Amount as high as 10%, but never below 7%.^{6,7}
- Whatever you don’t take, you make: withdraw less than the AWA and bank the rest.

6 Optional legacy protection and wealth transfer for loved ones:

- Choose from a variety of Guaranteed Minimum Death Benefit (GMDB) options that offer different levels of protection, including: RMD Wealth Guard, Highest Anniversary Value and Return of Principal.
- You can select a legacy planning strategy to fit your needs with enhanced GMDB options that offer benefits like the ability to lock in market gains.

7 7% GMIB Roll-Up Rates:

- Whether deferring or taking income now, you can count on:
 - 7% Deferral and Annual Roll-Up Rate guaranteed for the first 7 contract years.⁶
 - Afterward, rates are treasury-tied as high as 10%, and never below 7% (Roll-Up Rates apply to the benefit base until earlier of 20 years and age 95. Withdrawals continue to age 95).⁷
- That’s 7% growth, up to 10%, when deferring!

8 More investment choice and flexibility:

- Choose from allocations ranging from conservative to aggressive, with up to 80% equity exposure.
- Access to portfolios managed by well-known investment managers, including Goldman Sachs, JP Morgan, American Century, AB and Invesco.
- You have full control to make strategic transfers in response to market volatility.

Variable Annuities: • Are Not a Deposit of Any Bank • Are Not FDIC Insured • Are Not Insured by Any Federal Government Agency • Are Not Guaranteed by Any Bank or Savings Association • May Go Down in Value

Guaranteed Minimum Income Benefit (GMIB) Roll-Up Rates while deferring or taking withdrawals⁶

Years 1-7: Compounded

7% (if deferring or taking income)

Years 8+: 10-year Treasury + 2%, between

7% and 10% (Roll-Up Rates apply to the benefit base until the earlier of 20 years and age 95. Withdrawals continue to age 95.)

*This information is based solely on and up to year-end 2024 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, 2025.

Important information

Generally, **income** refers to withdrawals from the GMIB and **lifetime income** refers to annuitization, meaning, converting a certain sum into a series of lifetime payments.

This material was designed as an informational and educational resource. It does not cover all material provisions of the Retirement Cornerstone[®] contract and must be preceded or accompanied by a current Retirement Cornerstone[®] prospectus, which contains more complete information, including investment objectives, risks, charges and expenses. Please read the prospectus carefully before you invest or send any money.

A variable annuity like Retirement Cornerstone[®] is a long-term financial product designed for retirement purposes. In essence, it is a contractual agreement between you and an insurance company in which the insurer agrees to pay out lifetime income or a lump-sum amount at a later date. Variable annuities contain limitations, fees and charges that include (but are not limited to) operations fees, sales and withdrawal charges, administrative fees and charges for optional benefits. Withdrawals may reduce death and living benefits and the cash surrender value, and may be subject to a contractual withdrawal charge. The Series B product includes a contractual withdrawal charge that declines from 7% over a 7-year period. For tax purposes, distributions and withdrawals taken prior to annuitization are considered to come from the gain in the contract first. If withdrawals are from a qualified contract, they are treated as distributions of gain. Gains are taxed as ordinary income and, if taken prior to age 59½, may be subject to an additional 10% federal tax penalty. Amounts in the variable investment portfolios may fluctuate in value to the point of principal loss. See the prospectus for more details.

Variable annuities are subject to investment risks, including the possible loss of principal invested. Please note that we have the discretion to change the contract rider fees after the first 2 contract years.

- 1 Please see the prospectus for all rules and requirements. It should be noted that the spousal continuation feature is for contracts that are jointly owned by spouses, or for a single-owner contract with a sole spouse beneficiary, and that in the event of the death of one spouse, the surviving spouse can elect to continue the contract subject to certain conditions.
- 2 Available for NQ contracts only.
- 3 This only applies during the GMIB Roll-Up period.
- 4 Only applies when enrolled in the Automatic RMD Service.
- 5 Credits any portion of the withdrawal from the AWA that investors don't take during the GMIB Roll-Up Period (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) back to the benefit base — where it can potentially grow and compound to increase future Annual Withdrawal Amounts.
- 6 Rates are effective July 6, 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 7% 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.
- 7 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.

Investment Account

Start without being locked into today's decisions:

- 100+ investment options.
- Invest in up to 100% equities.
- Ability to activate and pay for riders later.

Protected Benefit Account

As you plan for retirement income, transfer to a focused range of investment options, allowing for:

- Transfers available through different ages, depending on death benefit selected.
- Activation of guaranteed income and death benefits.

A 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. The GMIB Multiyear Lock is issued with two Roll-Up Rates; however, the Annual Roll-Up Rate formula will not apply until you take your first withdrawal from the Protected Benefit Account. The deferral and Annual Roll-Up Rates compound annually during the GMIB Roll-Up Period 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 7% during the GMIB Roll-Up period. You are enrolled in an automatic annual reset program at the time of application unless a different reset option is selected. Once the benefit base resets, a new waiting period to exercise the GMIB will apply from the date of the reset but will never be later than age 95. As a result of a reset, the total dollar amount charged on future contract date anniversaries may increase since the charges may be applied to a higher benefit base.

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, you will no longer be able to fund your guaranteed benefits.

The GMIB and the RMD Wealth Guard have specific age requirements and percentage withdrawal limits that must be complied with to elect the benefit and to avoid reducing the benefit.

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

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.

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 Life Insurance Company (Equitable Financial) (NY, NY). The obligations of Equitable America and Equitable Financial are backed solely by their own claims-paying abilities.

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

