

Structured Capital Strategies® Premier

Registered Index-Linked Annuity

A premier choice for retirement planning



The disclosure below applies to customers of bank-affiliated entities.

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A premier choice for retirement planning

For over 165 years, Equitable has helped Americans build financial security — and we have led the way in innovating how they do it. In 2010, we introduced the first Registered Index-Linked Annuity (RILA), providing investors with a new way to pursue market growth while managing risk.

Structured Capital Strategies® Premier builds on that legacy. It's a tax-deferred RILA designed to elevate your retirement planning. Choose from a broad selection of investment options called Segments, which allow you to capture upside potential tied to well-known indices like the S&P 500, while providing a level of protection from market downturns.

With a wide range of investment strategies, the ability to lock in gains and legacy planning features, Structured Capital Strategies® Premier is built to help you stay invested and retire with confidence.



What's a variable annuity?

It's a contract between you and a life insurance company: you make an investment, and the company commits to future benefits for you, such as a guaranteed return, a source of income in retirement or a death benefit to your loved ones. Some, including Structured Capital Strategies® Premier, let you partially protect your savings while investing for growth potential. Variable annuities are subject to investment risks, including possible loss of principal invested, and generally contain certain exclusions and limitations, so be sure to learn about the rules and potential risk before you invest.



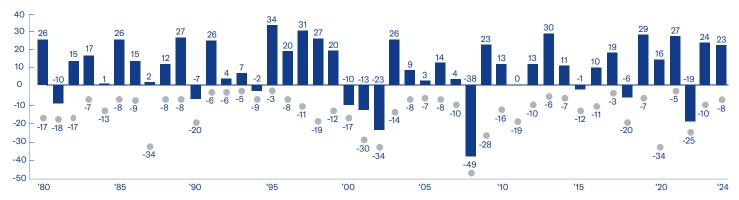
Finding the right balance

of growth and protection

Take advantage of market growth

Over the long term, markets generally trend upward. Staying invested gives your money the opportunity to grow, even amidst short-term drops. In fact, the stock market has posted positive annual returns 34 of the past 45 years.²



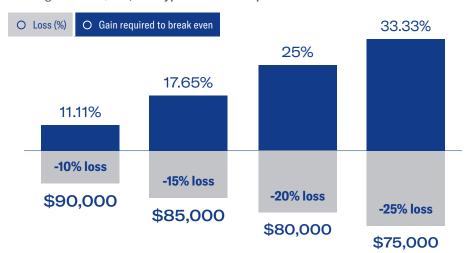


The importance of protection

Market downturns can impact your investments more than they may seem at first glance.

Recovering from these downturns can take years, especially without a level of protection. By limiting potential losses, you can reduce the gains required to get back on track.

Starting balance: \$100,000 hypothetical example



How often would the S&P 500 return have been greater than the Segment Buffer with Structured Capital Strategies® Premier?³

% of times return was greater than the Segment Buffer
S&P 500 Jan 1980-Dec 2024

Segment Buffer	1-year	6-year
-10%	88.4%	97.6%
-15%	92.6%	99.8%
-20%	95.6%	100%
-40%	99.6%	100%

Structured Capital Strategies® Premier helps you pursue market growth while

helps you pursue market growth while managing downside risk.

With built-in levels of protection through Segment Buffers and growth potential up to a Performance Cap Rate, it's designed to keep you invested, so you can weather market ups and downs with a greater sense of stability.

This hypothetical example is not indicative of the actual performance of any particular investment, annuity contract or other financial product, nor does it account for the impact of any fees or taxes. Past market performance is no guarantee of future performance or investment results. With regard to the Segment Buffer, there is a risk of a substantial loss of principal and previously credited interest because you agree to absorb all losses to the extent they exceed the downside protection provided.

² FactSet, Standard & Poor's, J.P. Morgan Asset Management. Guide to the Markets — U.S. data are as of December 31, 2024. FactSet, Standard & Poor's, J.P. Morgan Asset Management. Guide to the Markets — U.S. data are as of December 31, 2024.

³ Bloomberg, Equitable Financial Life Insurance Company. Data as of December 31, 2024.

Be prepared for all markets

Pursue growth and buffer losses

With Structured Capital Strategies® Premier, you can choose from various Segment Options designed for different market environments, so you're **positioned to grow** your investments while managing downside risk.



 Choose Segments with enhanced or uncapped return potential to capture more upside. **Upside** participation in strong markets



 Select Segments with a preset rate of return for predictable growth — even when markets go nowhere. Predictable outcomes in flat markets



- Take advantage of multiple Segments that flip negative returns into positive gains.
- Buffer large losses through Segment buffers offering up to -40% protection.

Larger

Segment Buffers in down markets

Flexibility to adapt as your needs change

Lock in gains or **move** between investment Segments before maturity without taxes or fees.⁴ This means more control and personalization as life and markets evolve.



Preserve wealth for those who matter most

Structured Capital Strategies® Premier helps you protect and transfer wealth to your loved ones.

Return of Premium Death Benefit available for no additional charge.

Highest Anniversary Value (HAV)

Death Benefit allows you to lock in the highest anniversary value.

Greater of Roll-Up or Highest Anniversary Value (Greater of) Death Benefit provides the greatest of account value, 5% simple interest and the highest anniversary value each year.⁵

The HAV Death Benefit is available for an additional fee of 0.25% and the Greater of Death Benefit is available for an additional fee of 0.75%. Refer to the fact card and prospectus for more information on the death benefits.

⁴ You cannot transfer into an active Segment. Any new investment into the SIO would be processed through the Segment Type Holding Account and transfer into a Segment at the next Segment Start Date. If you transfer out of a Segment prior to the Segment Maturity Date, you will receive the Segment Interim Value, which may be lower than your original investment in the Segment even where the index is higher at the time of withdrawal.

Personalize your investments

Structured Capital Strategies® Premier gives you control: Start by choosing your time frame, level of protection and investment approach to fit your goals and market outlook.



Pick a time frame

\$

2 Choose a level of protection

深

Choose an investment approach

1 year or 6 years?

-10%, -15%, -20% or -40%

Seven investment approaches

Track an index for either 1 year or 6 years.

Some Segments can even flip negative index returns into positives.

Choose which benchmark index and investment approach suit your style and needs.

1-year time frame

	Available indices							
Investment approach	S&P 500	Russell 2000®	MSCI EAFE	NASDAQ 100®	Level of protection			n
Standard	✓	✓	✓	✓	-10%	-15%	-20%	-40%
Dual Direction	✓	✓	✓	✓	-10%	-15%	-20%	
Step Up	✓	✓	✓	✓	-10%	-15%	-20%	-40%
Dual Step Up	✓	✓	✓	✓	-10%	-15%	-20%	-40%
Dual Step Tier	✓	✓	✓	✓	-10%			
Enhanced Upside 125%	✓				-10%			

6-year time frame

	Available indices							
Investment approach	S&P 500	Russell 2000®	MSCI EAFE	NASDAQ 100®	Level of protection			n
Standard	✓	✓	✓	✓	-10%	-15%	-20%	-40%
Dual Direction	✓	✓	✓	✓	-10%	-15%	-20%	-40%
Step Up	✓				-10%		-20%	-40%
Dual Step Up	✓	✓	✓	✓	-10%		-20%	-40%
Dual Step Tier	✓	✓	✓	✓	-10%		-20%	
Best Entry	✓				-10%			

It is not possible to invest directly in an index.



Visit equitable.com/cap-rates for the latest Performance Cap Rates.

How protection and growth potential work together

How it works: Standard Segment with a -10% Buffer and 13% Performance Cap Rate

*Segment Return does not reflect the contract fee.

Scenario 1 — Up market

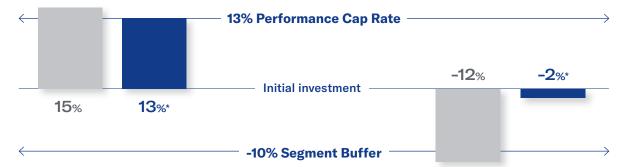
The index return is higher than the Performance Cap Rate.

You receive the return up to the Performance Cap Rate before the contract fee.

Scenario 2 - Down market

The index return is below the buffer.

Your return is protected by the -10% buffer, so instead of -12%, you'll see a -2% return before the contract fee.



O Hypothetical Index Return

O Segment Return before the contract fee



To see how Segment Options can provide growth opportunities in any market scenario, visit equitable.com/scspremier.

Learn more about the Segment options:

Segment	Description
Standard Segment	If the index performance is up, you can capture growth up to the Performance Cap Rate, less the contract fee. Six-year Standard Segments may include a participation rate greater than 100% for enhanced growth potential when the index performance rate is positive, up to the Performance Cap Rate. If the chosen benchmark index performance is negative, the chosen Segment Buffer will absorb up to 40% of loss, less the contract fee.
Dual Direction Segment	Offers the potential for positive returns in two ways: growth potential when index performance is up and growth within the Segment Buffer. Your investment will receive a positive return of the same percentage, less the contract fee, if the benchmark index shows a loss that is up to and inclusive of the chosen Segment Buffer at maturity. If the chosen benchmark index is negative and below the buffer, the Segment Buffer will absorb up to 40% of loss, depending on the Segment Buffer you elect, less the contract fee. Six-year Dual Direction Segments may include a participation rate greater than 100% for enhanced growth potential when the index performance rate is positive, up to the Performance Cap Rate.
Step Up Segment	Offers a guaranteed return that is equal to the Performance Cap Rate, less the contract fee, if the index performance is equal to or greater than zero when the Segment matures. If the chosen benchmark index performance is negative, the Segment Buffer will absorb up to 40% of loss, less the contract fee, depending on the Segment Buffer you elect.
Dual Step Up Segment	Offers a guaranteed return that is equal to the Performance Cap Rate, less the contract fee, if the index performance is equal to or greater than the Segment Buffer when the Segment matures. If the chosen benchmark index is negative and below the buffer, the Segment Buffer will absorb up to 40% of loss, less the contract fee, depending on the Segment Buffer you elect.
Dual Step Tier Segment	Offers a guaranteed return that is equal to the Step Rate, less the contract fee, if the index performance is between the Segment Buffer and the Step Rate when the Segment matures. If the index return is greater than the Step Rate, take advantage of growth up to the Performance Cap Rate, less the contract fee. If the index performance is negative and below the buffer, the Segment Buffer will absorb up to 20% of loss, less the contract fee, depending on the Segment Buffer you elect.
Enhanced Upside 125% Segment	Offers the potential for an enhanced return up to the Performance Cap Rate, less the contract fee, if the index performance is positive. The Segment Rate of Return is equal to the lesser of the Performance Cap Rate or the index performance rate multiplied by the Participation Rate, less the contract fee, if the index performance rate is positive. If the chosen benchmark index performance is negative, the Segment Buffer will absorb up to 10% of loss, less the contract fee.
Best Entry Segment	Helps address concerns about market timing. With Best Entry Segments, we compare the Index's value on the first four monthiversaries of the Segment Start Date to the value on the Segment Start Date and whichever date has the lowest Index value becomes the Best Entry Date. We then determine the Best Entry Index Starting Value which is the greater of the Index's value at the close of business on the Best Entry Date or the Best Entry Reset Limit

(80% of the Index's value on the Segment Start Date). The contract fee is deducted as part of the Segment Rate of Return calculation.

5 The roll-up continues up to the earlier of the thirtieth Contract Date Anniversary or the Contract Date Anniversary on or following the owner's, or for joint-owned contracts, the older owner's 85th birthday. The Highest Anniversary Value continues to reset until the Contract Maturity Date. The Contract Maturity Date is based on the age of the annuitant and is set to the Contract Date anniversary that is either on or following the 98th birthday of the Annuitant.

This material is for informational purposes only and does not constitute investment advice or a recommendation.

Structured Capital Strategies® Premier is a variable and index-linked deferred annuity contract and a long-term financial product designed for retirement purposes. Simply stated, an annuity is a contract between you and an insurance company that lets you pursue the accumulation of assets. You may then take payments or a lump-sum amount at a later date. In Structured Capital Strategies® Premier, you invest to accumulate value on a tax-deferred basis in one or more of the Segments composing the Structured Investment Option and/or in the Guaranteed Interest Option. There are fees and charges associated with Structured Capital Strategies® Premier, which include a contract fee that covers administrative expenses, sales expenses and certain expense risks.

Generally, you will not receive the full protection of the Segment Buffer prior to the Segment Maturity Date because the Segment Interim Value reflects a portion of the downside protection expected to be provided on the Segment Maturity Date. There is a risk of a substantial loss of your principal because you agree to absorb all losses to the extent they exceed the protection provided by the Structured Investment Option at maturity.

Equitable Financial and Equitable America may discontinue contributions to, and transfers among, investment options or make other changes in contribution and transfer requirements and limitations. Transfers are not allowed into or out of Segment Types. Equitable Financial and Equitable America may suspend or discontinue a new Segment at any time.

Withdrawals from your contract value may be subject to withdrawal charges. The withdrawal charge declines from 8% over a 6-year period for Structured Capital Strategies.® Premier Series B. The taxable portion of any withdrawal from an annuity contract is ordinary income, not capital gain. Distributions taken prior to annuitization are generally considered to come from the gain in the contract first. If the contract is tax-qualified, generally all withdrawals are treated as distributions of gain. Withdrawals of gain are taxed as ordinary income and, if taken prior to age 59½, may be subject to an additional 10% federal tax.

Certain types of contracts and features will not be available in all jurisdictions. Annuities contain limitations and restrictions. For costs and complete details of coverage, speak to your financial professional. We offer other variable annuity contracts with different fees, charges and features. Not every contract is available through the same selling broker-dealer.

Variable annuities are sold by prospectus only, which contains more complete information about the policy, including risks, charges, expenses and investment objectives. You should review the prospectus carefully before purchasing a policy. Contact your financial professional for a copy of the current prospectus.

Performance Cap Rate — The highest index performance rate that can be used to calculate the Segment Rate of Return on the Segment Maturity Date. The Performance Cap Rate is not an annual rate of return. The Performance Cap Rate is a limit on gains.

S&P 500 Price Return Index — Includes 500 leading companies in leading industries of the U.S. economy, capturing approximately 80% coverage of U.S. equities. The S&P 500 Price Return Index does not include dividends declared by any of the companies included in this index. Larger, more established companies may not be able to attain potentially higher growth rates of smaller companies, especially during extended periods of economic expansion. S&P®, Standard & Poor's®, S&P 500® and Standard & Poor's 500® are trademarks of Standard & Poor's Financial Services LLC (Standard & Poor's) and have been licensed for use by the company. Structured Capital Strategies PLUS® is not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's does not make any representation regarding the advisability of investing in the product.

Russell 2000® Price Return Index — Measures the performance of the small-cap segment of the U.S. equity universe. It includes approximately 2,000 of the smallest securities based on a combination of their market cap and current index membership. The Russell 2000® Price Return Index does not include dividends declared by any of the companies included in this index. Stocks of small and mid-size companies have less liquidity than those of larger companies and are subject to greater price volatility than the overall stock market. Smaller company stocks involve a greater risk than is customarily associated with more established companies. The Russell 2000® Index is a trademark of Russell Investments and has been licensed for use by the company. The product is not sponsored, endorsed, sold or promoted by Russell Investments, and Russell Investments makes no representation regarding the advisability of investing in the product.

MSCI EAFE Price Return Index — Is a free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding the United States and Canada. The MSCI EAFE Price Return Index does not include dividends declared by any of the companies included in this index. International securities carry additional risks, including currency exchange fluctuation and different government regulations, economic conditions and accounting standards. The product referred to herein is not sponsored, endorsed or promoted by MSCI, and MSCI bears no liability with respect to any such product or any index on which such product is based. The prospectus contains a more detailed description of the limited relationship MSCI has with the company and any related products.

NASDAQ 100° Price Return Index — Includes 100 of the largest domestic and international non-financial securities listed on the NASDAQ Stock Market based on market capitalization. The index reflects companies across major industry groups, including computer hardware and software, telecommunications and biotechnology. Nondiversified investing may be focused on a smaller number of issues or one sector of the market that may make the value of the investment more susceptible to certain risks than diversified investing. The NASDAQ 100° Price Return Index does not include dividends declared by any of the companies included in this index.

Unlike an index fund, the Structured Investment Option provides a return at maturity designed to provide a combination of protection against certain decreases in the index and a limitation on participation in certain increases in the index. The Structured Investment Option does not involve an investment in any underlying portfolio. Instead, it is an obligation of the issuing life insurance company.

Variable annuities are subject to market risk, including loss of principal.

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Idaho contract form #s: ICC25-BASE3, ICC25-BASE3-Z, ICC25-BASE4, ICC25-BASE4-Z. All other states: ICC25-BASE3, ICC25-BASE3-Z, ICC25-BASE4, ICC25-BASE4-Z, 2025-BASE3, 2025-BASE3-Z, 2025-BASE4, 2025-BASE4-Z and any state variations.

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