



Series B

Fact card



Structured Capital Strategies® Premier is a tax-deferred registered index-linked annuity designed to elevate your retirement planning. It offers growth opportunities through a broad selection of index-linked investment options, along with levels of protection to help manage market risk. You can lock in gains, adjust your strategy as your needs evolve and access legacy planning features to help support your long-term goals.

Issue ages	0-85 for Nonqualified, Traditional IRA, Roth IRA. 0-75 for Inherited IRA, Inherited Roth, Inherited NQ. 20-75 for Qualified Plans. 20-85 for SEP IRA. 0-70 for Non-Spousal Beneficiary QP Direct Rollover to an Inherited IRA BCO. Ages 0-18 are available under a custodial agreement under the Uniform Gifts to Minors Act (UGMA) or Uniform Transfers to Minors Act (UTMA). May vary in some states and firms.
Initial minimum contribution	\$25,000
Subsequent minimum contribution	Nonqualified Funds and Qualified Plans: \$500 Roth IRA, Traditional IRA and SEP IRA: \$50 Inherited NQ and IRA: \$1,000 There is no minimum requirement for transfers into a Segment or for contributions/transfers to a Segment Type Holding Account.
Maximum contribution	\$2.5 million — Higher contributions require prior approval. Maximum contribution through age 85 (or if later, the first contract date anniversary). Refer to the Death Benefit section for maximum contribution age based on applicable death benefit.
Contract fee	1.25% charged to amounts invested in the Structured Investment Option. Contract fee is not charged to amounts invested in the Guaranteed Interest Option, Dollar Cap Averaging Accounts or Holding Accounts.
Segment Start Date	There is generally a Segment Start Date every Thursday. If a particular Thursday is not a business day, then the Segment Start Date for that week will be the previous business day. ¹
Segment Type Holding Account	Guaranteed Interest Option
Withdrawal Charge Schedule	6 years [8, 8, 7, 6, 5, 4]. The charge on each contribution is 8% for the first 2 years, 7% for the third year, 6% for the fourth year, 5% for the fifth year and 4% for the sixth year.
Death Benefit (DB) options	Return of Premium Death Benefit (ROP DB) is available through age 75 and is included for no additional charge unless the optional Highest Anniversary Value (HAV) DB or optional Greater of Roll-Up or Highest Anniversary Value (Greater of) DB is elected. HAV DB is offered through age 75 for an additional fee of 0.25%. The Greater of DB is offered through age 75 for an additional fee of 0.75%.

¹ Refer to the prospectus for treatment of holidays.

Investment options

Structured Investment Option (SIO)

The Structured Investment Option gives you a simplified way to take advantage of possible gains knowing you're protected from a portion of loss. We call each investment within the SIO a Segment, and you can invest in one or more Segments for set time periods.

There are seven types of Segment Options, each of which provides performance tied to the performance of a well-known benchmark index for a set period up to a Performance Cap Rate. If the market goes down, your investment is protected against a portion of loss through a Segment Buffer.

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

INVESTMENT AND INSURANCE PRODUCTS ARE: • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

The SIO does not involve an investment in any underlying portfolio. Instead, it is an obligation of the issuing life insurance company. You are protected against some downside risk, but if the negative return is in excess of the Segment Buffer, there could be substantial loss of principal because you agree to absorb all losses to the extent they exceed the protection provided.

The seven types of Segment Options currently available are:

Segment	Description	Index	Duration	Segment Buffer
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.	S&P 500	1-year	-10%
		Russell 2000®	6-year	-15%
		MSCI EAFE		-20%
		NASDAQ 100®		-40%
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.	S&P 500	1-year	-10%
		Russell 2000®		-15%
		MSCI EAFE		-20%
		NASDAQ 100®	6-year	-10%
				-15%
				-20%
				-40%
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.	S&P 500	1-year	-10%
		Russell 2000®		-15%
		MSCI EAFE		-20%
		NASDAQ 100®		-40%
		S&P 500	6-year	-10%
				-20%
				-40%
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.	S&P 500	1-year	-10%
		Russell 2000®		-15%
		MSCI EAFE		-20%
		NASDAQ 100®		-40%
			6-year	-10%
				-20%
				-40%
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.	S&P 500	1-year	-10%
		Russell 2000®		
		MSCI EAFE	6-year	-10%
		NASDAQ 100®		-20%
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.	S&P 500	1-year	-10%
Best Entry Segment	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.	S&P 500	6-year	-10%

Fixed Account

Guaranteed Interest Option (GIO) — The GIO is also available and offers a guaranteed rate of return. GIO rates are declared monthly for the contract year.

Some Segments may not be available in all firms and jurisdictions. All Segment Option descriptions above assume the investment is held to maturity. Individuals cannot invest directly in an index. Please note due to spacing constraints, the index names in the chart above may have been abbreviated. For full index names, please refer to the important terms section. Please see the important terms section for additional important information.

Dollar Cap Averaging (DCA)

The Special Dollar Cap Averaging (SDCA) and General Dollar Cap Averaging (GDCA) programs are optional services designed to reduce investment timing decisions by systematically investing in any of the available Segments over a period of either 3 or 6 months. The programs allow you to gradually allocate amounts to available Segments by periodically transferring approximately the same dollar amount to your selected Segments. These programs, however, do not guarantee that you will earn a profit or be protected against losses. We may, at any time, exercise our right to terminate transfers to any of the Segments, limit the number of Segments that you may elect, or discontinue offering the programs. SDCA and GDCA are not available if the Rate Hold is elected.

Special Dollar Cap Averaging

Available for initial contributions only. The program invests in the SDCA account, which offers a higher rate of return than the GIO.

General Dollar Cap Averaging

Available for subsequent contributions only. The program invests in the DCA account, which offers the same rate of return as the GIO.

Rate Hold

- Allows you to lock in current Performance Cap Rates, Participation Rates and Step Rates.
- Rates are effective:
 - For electronic applications (eApp): on the Application Submit Date.
 - For paper applications: on the Application Received Date.
- Rates are held for all Segment investments until the Rate Hold Expiration Date, which is the Segment Start Date on or immediately following 30 days after the Application Received or Submit Date, depending on how the application was submitted.
- Once elected the Rate Hold cannot be cancelled.

Withdrawing money

Withdrawals from a Segment:

Withdrawals prior to the Segment Maturity Date reduce the Segment Investment on a pro rata basis by the same proportion that the Segment Interim Value is reduced on the date of the withdrawal.

Systematic Withdrawal Program:

- Standard systematic withdrawal service program to allow specified percentage or dollar amount withdrawals.
- Frequency: withdrawals may be taken monthly, quarterly or annually.

Free Withdrawal Amount:

- Access up to 10% of the beginning-of-contract-year account value free of withdrawal charges.
- Prior to the sixth Contract Date Anniversary, any amount withdrawn above the Free Withdrawal Amount during a Contract Year will be withdrawn in the following order: from Contributions (on a first-in, first-out (FIFO) basis) until exhausted and then from earnings.
- On or after the sixth Contract Date Anniversary, any amount withdrawn above the Free Withdrawal Amount during a Contract Year will be withdrawn in the following order: 1. from Contributions to which a withdrawal charge no longer applies (on a FIFO basis) until exhausted; 2. from earnings (which are determined at the time they are deemed withdrawn) until exhausted; 3. from Contributions to which a withdrawal charge still applies (on a FIFO basis).

Withdrawals in excess of Free Withdrawal Amount:

If withdrawals are made prior to 6 years after making a contribution, the investor will incur a declining withdrawal charge, a percentage dependent on the year they withdraw. Withdrawal charges may be waived under certain circumstances. Note: A new withdrawal charge schedule will apply to each contribution as of the date received.

Withdrawal charges

Contract year	1	2	3	4	5	6	7+
Declining withdrawal charge	8%	8%	7%	6%	5%	4%	None

Partial withdrawals are permitted.

Unless otherwise requested, withdrawals are taken in the following order on a pro rata basis:

- **Guaranteed Interest Option (GIO)**
- **Segment Type Holding Account(s)**
- **Dollar Cap Averaging Account(s)**
- **Segment(s)**

Alternatively, you can elect to take your withdrawals from specific investment options. Amounts withdrawn from active Segments will be valued using the formula for calculating the Segment Interim Value.

(See important terms section.)

Automatic Required Minimum Distribution (RMD) service

Automatic RMD withdrawal service is available. Beginning in the calendar year in which you reach the applicable RMD age under federal tax law, you will receive an annual RMD payment in December when you enroll in the RMD program.² RMD withdrawals that are distributed through the program that are in excess of the free withdrawal amount are not subject to withdrawal charges. Withdrawn money is taken in the same order as partial withdrawals (see previous section).

Segment transfers

- Segment transfers are allowed prior to maturity date based on the Segment Interim Value.
- Partial transfers prior to the Segment Maturity Date will reduce the Segment Investment on a pro rata basis by the same proportion that the Segment Interim Value is reduced on the date of the transfer.
- No requirement to wait until contract anniversary to start a new Segment. Transfers into a new Segment can be performed on any future Segment Start Date.

Death benefits

Each Structured Capital Strategies® Premier policy comes standard with the Return of Premium Death Benefit (ROP DB) unless the optional Highest Anniversary Value Death Benefit (HAV DB) or optional Greater of Roll-Up or Highest Anniversary Value Death Benefit (Greater of DB) is elected. The ROP DB ensures return of contributions — adjusted for withdrawals on a pro rata basis — to your beneficiaries. The optional death benefits are available for an additional cost.

The ROP DB is included for contract owners aged 75 or younger at no additional cost. If the issue age is 76 or older, the contract will be issued with the Return of Account Value Death Benefit, which is the Return of Account Value as of the date all paperwork is received in good order without any missing or unclear information.

For Return of Account Value death benefits, the Segment Interim Value is used in the calculation of the death benefit and may be lower than the original investment in the Segment, even when the index is higher at the time of the death benefit payment than at the time of the original investment. In addition, if an investor dies before the Segment Maturity Date, the Segment Buffer will not necessarily apply to the extent it would on the Segment Maturity Date. Refer to the prospectus for more detail.

The maximum contribution age for contracts with the ROP DB, HAV DB or Greater of DB will be through attained age 75 (or the first contract date anniversary, if later). Subsequent contributions would increase the death benefit amount dollar for dollar, as applicable.

Highest Anniversary Value Death Benefit

The Highest Anniversary Value (HAV) Death Benefit is an optional benefit rider that returns the greater of the Account Value and the Highest Anniversary Value Benefit Base. The HAV Benefit Base equals the higher of the sum of premiums, adjusted for withdrawals, or the highest Account Value on any contract anniversary date, adjusted for withdrawals. The adjustment for withdrawals for either value is calculated on a pro rata basis. This optional rider is available up to age 75. The HAV 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. The HAV Death Benefit Base is not an Account Value or cash value. The HAV Death Benefit fee is equal to an annual rate of 0.25% and is deducted on your contract date anniversary.

Greater of Death Benefit

The Greater of Death Benefit is an optional benefit rider that returns the greatest of a 5% simple interest roll-up of net contributions added daily to the death benefit base or the Highest Anniversary Value Death Benefit Base, or the account value. The maximum contribution age for contracts with the Greater of DB will be through attained age 75 (or the first contract date anniversary, if later). 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. Withdrawals will reduce the Greater of DB value on a pro rata basis. The Greater of Death Benefit fee is equal to an annual rate of 0.75% and is deducted on your contract date anniversary.

Tax consequences

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.

² For traditional IRAs, due to a federal law change effective January 1, 2023, the date you must begin your Lifetime Required Minimum Distributions (RMDs) has changed from April 1 of the calendar year after the year you turn age 72 to April 1 of the calendar year after you turn age 73. This age will further increase to age 75 starting on January 1, 2033.

Important terms

Account Value	The total of: (i) the values you have in the GIO; (ii) the values you have in the Segment Type Holding Accounts; (iii) the values you have in a DCA Program; and (iv) your Segment Interim Values inclusive of a prorated contract fee.
Best Entry Date	We compare the index's value on the Segment Start Date to the value on each of the next four monthiversaries (each an observation day) and whichever date has the lowest index value is the Best Entry Date.
Best Entry Index Starting Value	The greater of the index's value at the close of business on the Best Entry Date or the Best Entry Reset Limit.
Best Entry Reset Limit	Equal to 80% of the index value on the Segment Start Date using the Best Entry Index Starting Value.
Dollar Cap Averaging (DCA) Program	Our Dollar Cap Averaging programs or DCA programs allows for the systematic transfer of amounts in the applicable dollar cap averaging account into the Segments. There are two Dollar Cap Averaging programs. The General Dollar Cap Averaging program, which uses the General Dollar Cap Averaging account, and the Special Dollar Cap Averaging program, which uses the Special Dollar Cap Averaging account. Special Dollar Cap Averaging is only available at issue for Series B contracts.
Guaranteed Interest Option	Part of our general account and pays interest at rates that may change each contract year and is subject to a minimum guaranteed rate.
Participation Rate	The Participation Rate, which will always be at least 100% and, therefore means it will not be a limit on gains, is multiplied by positive index performance when calculating the Segment Rate of Return, subject to the Performance Cap Rate. The Participation Rate is 100% for every Segment unless a higher rate is otherwise preannounced for that Segment. The Participation Rate is not an annual rate of return.
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.
Segment Buffer	The portion of any negative index performance rate that the Segment Buffer absorbs on a Segment Maturity Date for a particular Segment. Any percentage decline in a Segment's index performance rate in excess of the Segment Buffer reduces your Segment Maturity Value.
Segment Duration	Period from Segment Start Date to Segment Maturity Date.
Segment Interim Value (SIV)	The value of your investment in a Segment prior to the Segment Maturity Date.
Segment Investment	The amount transferred to a Segment on its Segment Start Date, as adjusted for any withdrawals from that Segment.
Segment Maturity Date	The Segment business day on which a Segment ends. Refer to the prospectus for treatment of holidays.
Segment Option	Comprises all Standard Segments, Dual Direction Segments, Dual Step Up Segments, Dual Step Tier Segments, Enhanced Upside Segments, Best Entry Segments or Step Up Segments.
Segment Rate of Return	The rate of return earned by a Segment as calculated on the Segment Maturity Date. The Segment Rate of Return is calculated differently for different Segment Options.
Segment Start Date	The Segment business day on which a new Segment is established.
Segment Type	Comprises a Segment Option having the same index, Segment Duration, Segment Buffer, Participation Rate and Step Rate (if applicable). Each Segment Type has a corresponding Segment Type Holding Account.
Segment Type Holding Account	An account that holds all contributions and transfers allocated to a Segment Type pending investment in a Segment. There is a Segment Type Holding Account for each Segment Type. The Segment Type Holding Accounts are part of the Guaranteed Interest Option.
Step Rate	The Step Rate is used in the Segment Rate of Return calculation for Dual Step Tier Segments. The Step Rate is not an annual rate of return.
Structured Investment Option (SIO)	An investment option that permits you to invest in various Segments, each tied to the performance of an index, and participate in the performance of that index.

Index descriptions

S&P 500 Price Return Index

The 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. The product 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

The 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

The 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

The 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.

Visit equitable.com/cap-rates for the latest Performance Cap Rates.
For more information, please visit equitable.com/scspremier.

Important note

We have designed this material to serve as an informational and educational resource. It does not offer or constitute investment advice and makes no direct or indirect recommendation regarding the appropriateness of any particular product or investment-related option. Your unique needs, goals and circumstances require and deserve the individualized attention of your financial professional.

This material must be preceded or accompanied by the product 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.

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. All guarantees provided within Structured Capital Strategies® Premier and annuity products in general are based solely on the claims-paying ability of the issuing life insurance company.

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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.

