Structured Capital Strategies® **Premier**
registered index-linked annuity

Dual Step Tier Segment

Level of protection

-10% (1-year)
-10% | -20% (6-year)
Select the buffer that gives you confidence

Growth potential

Performance Cap Rate and Step Rate
Set when you invest

Flexibility

With Structured Capital Strategies® Premier, you can seamlessly lock in gains and transfer between Segments, enabling personalized management without incurring fees or tax liabilities.

Duration

1 and 6 years

About Structured Capital Strategies® Premier

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.

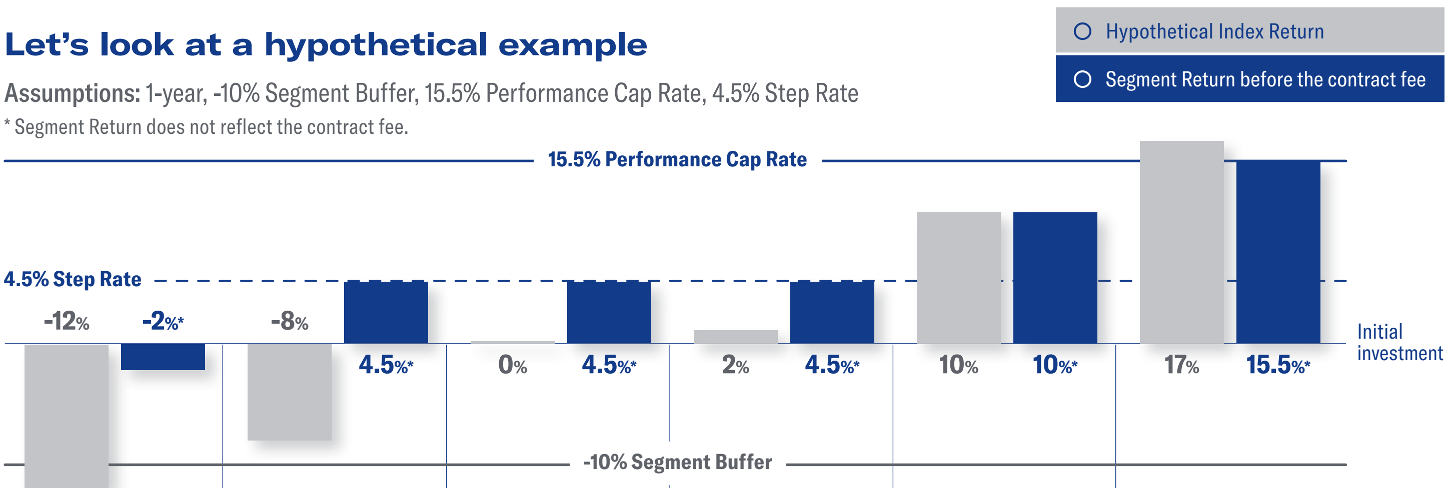
How the Dual Step Tier Segment works

With the Dual Step Tier Segment, **take advantage of growth and predictability.** When the benchmark index is between the **Segment Buffer** and **Step Rate,** you'll receive a guaranteed return equal to the Step Rate on the Segment Maturity Date, less the contract fee. When the benchmark index is above the Step Rate, take advantage of growth potential up to the Performance Cap Rate, if applicable, less the contract fee. If the benchmark index shows a loss of more than the Segment Buffer you elected, you can still feel confident because you receive protection against loss up to -20%.

Let's look at a hypothetical example

Assumptions: 1-year, -10% Segment Buffer, 15.5% Performance Cap Rate, 4.5% Step Rate

* Segment Return does not reflect the contract fee.



1. Down market
The index returns -12%. The Segment Buffer absorbs the first -10% of the loss, leaving you with only a -2% loss before the contract fee.

2. Down market
The index returns -8%. Because the return is within the Segment Buffer, you realize the Step Rate, a 4.5% return before the contract fee.

3. Flat market
The index returns 0%. Because the return is equal to 0%, you realize the Step Rate, a 4.5% return before the contract fee.

4. Up market
The index returns 2%. Because the return is positive but below the Step Rate, you realize the Step Rate, a 4.5% return before the contract fee.

5. Up market
The index returns 10%. Because the gain is below the Performance Cap Rate, you realize the full return before the contract fee.

6. Up market
The index returns 17%. Because the return is in excess of the Performance Cap Rate, you realize the gain up to the Performance Cap Rate, 15.5% before the contract fee.

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.

This example is intended to demonstrate how the Segment Buffer and Performance Cap Rate work, and does not reflect the contract fee, which is included in the Segment Rate of Return calculation. For positive Segment returns, returns of zero and returns within the Segment Buffer, the increase in the account value will always be less than the index performance rate, Step Rate or Performance Cap Rate, where applicable, due to the deduction of the contract fee. For negative Segment returns beyond the Segment Buffer, the decrease in account value will be more than the amount by which the index performance rate exceeds the Segment Buffer due to the deduction of the contract fee. For this example, we assume the optional Guaranteed Minimum Death Benefits have not been selected, and accordingly, those fees are not a part of this example.

Let's check out how the S&P 500 Price Return Index has performed historically. Here, we see returns of 1-year periods on a rolling monthly basis (e.g., Jan–Jan, Feb–Feb) and how frequently losses have occurred. The protective buffer for 1-year Dual Step Tier is available at -10% and stays at a constant level for the 1-year duration.

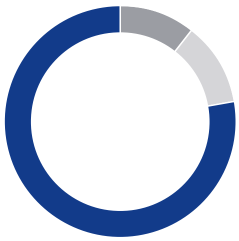
Historical 1-year index returns January 1980–December 2024

S&P 500

Positive:
77.8% (411 times)

Between 0% and -10%:
10.6% (56 times)

Losses more than -10%:
11.6% (61 times)



Average return[3]	10.4%
Total returns	528
Number of positive returns	411
Number of negative returns	117

% of times return was greater than Segment Buffer

-10% Segment Buffer	88.4%

Performance Cap Rates are hypothetical.

View the latest Performance Cap Rates at equitable.com/cap-rates.

For more information, please visit equitable.com/scspremier.

If you're looking for growth potential and predictability with built-in protection against losses, **the Dual Step Tier Segment may be the right fit for you.**

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

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.

Dual Step Tier Segment — For Dual Step Tier Segments, the Segment Rate of Return is equal to the Step Rate, less the contract fee, if the index performance rate is between the Segment Buffer and the Step Rate. If the Index Return is greater than the Step Rate, the Segment Rate of Return is equal to the index performance rate subject to the Performance Cap Rate, less the contract fee.

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.

Step Rate — The Step Rate is used in the the Segment Rate of Return calculation for Dual Step Tier Segments. The Step Rate is not an annual rate of return.

Please note an annuity contract purchased to fund an IRA should be considered for the annuity's features and benefits other than tax deferral. For such cases, tax deferral is not an additional benefit for the annuity. You may also want to consider the relative features, benefits and costs of this annuity with any other investment that you may have in connection with your retirement plan or arrangement. Certain types of contracts and features may not be available in all jurisdictions. This flyer is not a complete description of the Structured Capital Strategies® Premier variable annuity.

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.

An annuity, such as Structured Capital Strategies® Premier, should be considered a long-term investment product designed for retirement, providing the opportunity for growth potential through the accumulation of assets on a tax-deferred basis by investing in selected investment options. There are fees and charges associated with annuities. In essence, annuities are contractual agreements in which payment(s) are made to an insurance company, which agrees to pay out an income or a lump-sum amount at a later date. In addition, annuities are subject to market risk, including loss of principal. Withdrawals are subject to ordinary income and, if taken prior to age 59½, a 10% federal income tax penalty may apply.

Transfers or withdrawals during a Segment: The Segment Interim Value is the value of your investment prior to the Segment Maturity Date, and it may be lower than your original investment in the Segment even where the index is higher at the time of the transfer or withdrawal prior to maturity. A transfer or withdrawal from the Segment Interim Value may be lower than your Segment Investment and may be less than the amount you would have received had you held the investment until the Segment Maturity Date. A prorated portion of the contract fee will be deducted from the Segment Interim Value in connection with any transfer or withdrawal.

All contract and rider guarantees, including optional benefits and any fixed subaccount crediting rates or annuity payout rates, are backed by the claims-paying ability of the issuing life insurance company. They are not backed by the broker-dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying abilities of Equitable Financial and Equitable America. Annuities contain certain restrictions and limitations. For costs and complete details, contact a financial professional.

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Idaho contract form #s: ICC25-BASE3, ICC25-BASE3-Z, ICC25-BASE4 and 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.

EQUITABLE