



# Step Up Segment

## About Structured Capital Strategies® Premier

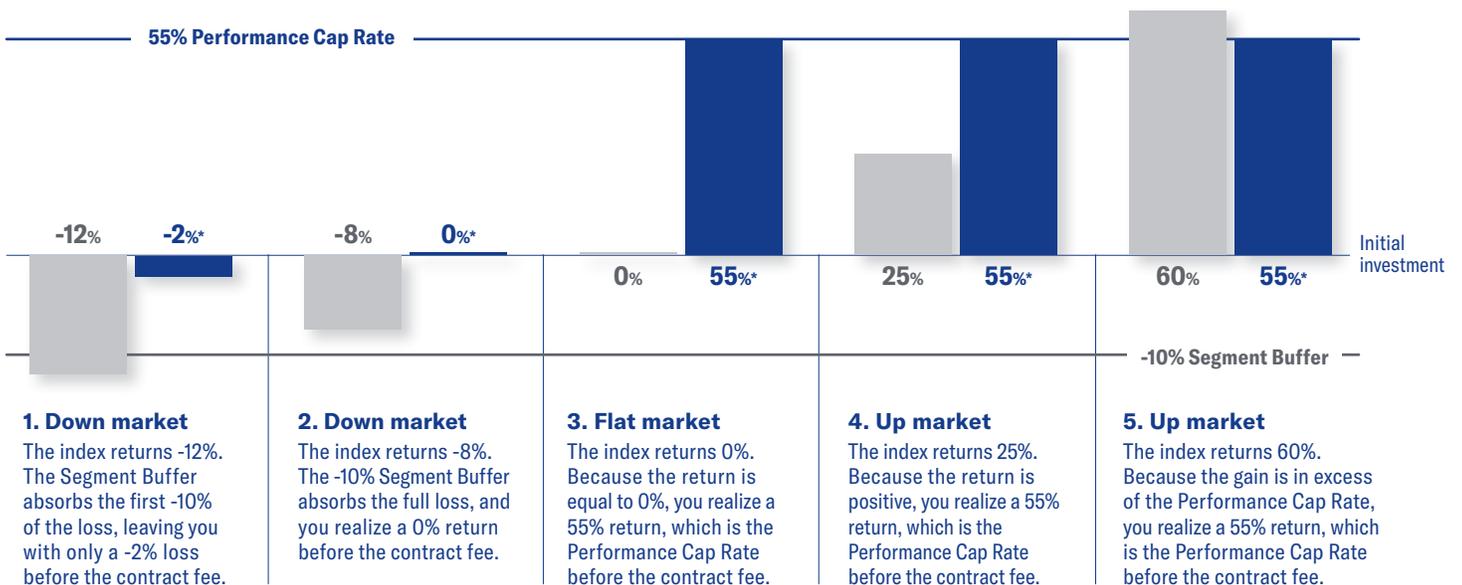
A tax-deferred registered index-linked annuity designed to elevate your retirement planning, it offers growth opportunities through a broad selection of index-linked investment options, along with levels of protection to help manage market risk. You can lock in gains, adjust your strategy as your needs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

## How the Step Up Segment works

With the Step Up Segment, when the benchmark index is up, you receive a guaranteed return that is equal to the Performance Cap Rate set when you invest, less the contract fee. The same is true when the benchmark index is flat — when your chosen benchmark index is at 0% performance, you still receive the guaranteed return on the Segment Maturity Date, less the contract fee. At the same time, downside protection built into the Step Up Segment creates a buffer against some loss. You can stay confident even when the benchmark index goes down, because you're protected against loss up to the Segment Buffer, less the contract fee.

## Let's look at a hypothetical example

Assumptions: 6-year, -10% Segment Buffer, 55% Performance Cap Rate



### Level of protection

-10% | -15% | -20% | -40%

Select the buffer that gives you confidence

### Growth potential

Up to a Performance Cap 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

Hypothetical Index Performance Return

Segment Return before the contract fee

\* Segment Return does not reflect the contract fee.

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**

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.

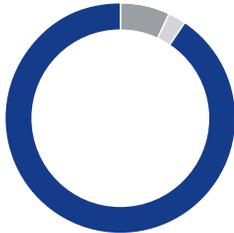
This example is intended to demonstrate how the Segment Buffer and Performance Cap Rate work, and does not reflect the contract fee, which is included in the Segment Rate of Return calculation. For positive Segment returns and returns of zero, the increase in the account value will always be less than the Performance Cap Rate 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. If there is a return within the Segment Buffer, the account value will decrease 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 6-year periods on a rolling monthly basis (e.g., Jan–Jan, Feb–Feb) and how frequently losses have occurred. The protective buffer for 6-year Step Up is available up to -40%, and stays at a constant level for the 6-year duration.

### Historical 6-year index returns January 1980–December 2025

#### S&P 500

<b>Positive:</b> <b>91.0%</b> (437 times)
<b>Between 0% and -10%:</b> <b>6.7%</b> (32 times)
<b>Losses more than -10%:</b> <b>2.3%</b> (11 times)



<b>Average return<sup>1</sup></b>	<b>76.7%</b>
<b>Total returns</b>	480
<b>Number of positive returns</b>	437
<b>Number of negative returns</b>	43
<b>% of times return was greater than Segment Buffer</b>	
<b>-10% Segment Buffer</b>	97.7%
<b>-20% Segment Buffer</b>	100%
<b>-40% Segment Buffer</b>	100%

## Performance Cap Rates are hypothetical.



**View the latest Performance Cap Rates at [equitable.com/cap-rates](https://equitable.com/cap-rates).**

**For more information, please visit [equitable.com/scspremier](https://equitable.com/scspremier).**

<sup>1</sup> Average return — A simple average of a series of returns generated over a given period of time. Returns are price return only and exclude dividends.

This material is for informational purposes only and does not constitute investment advice or a recommendation. Product availability may vary by broker-dealer.

**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.

**Step Up Segment** — For Step Up Segments, the Segment Rate of Return is equal to the Performance Cap Rate, less the contract fee, if the index performance rate for that Segment is greater than or equal to zero on the Segment Maturity Date.

**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.

**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.**

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.

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 #: 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.

