



# Dual Step Up Segment

## About Structured Capital Strategies® Premier

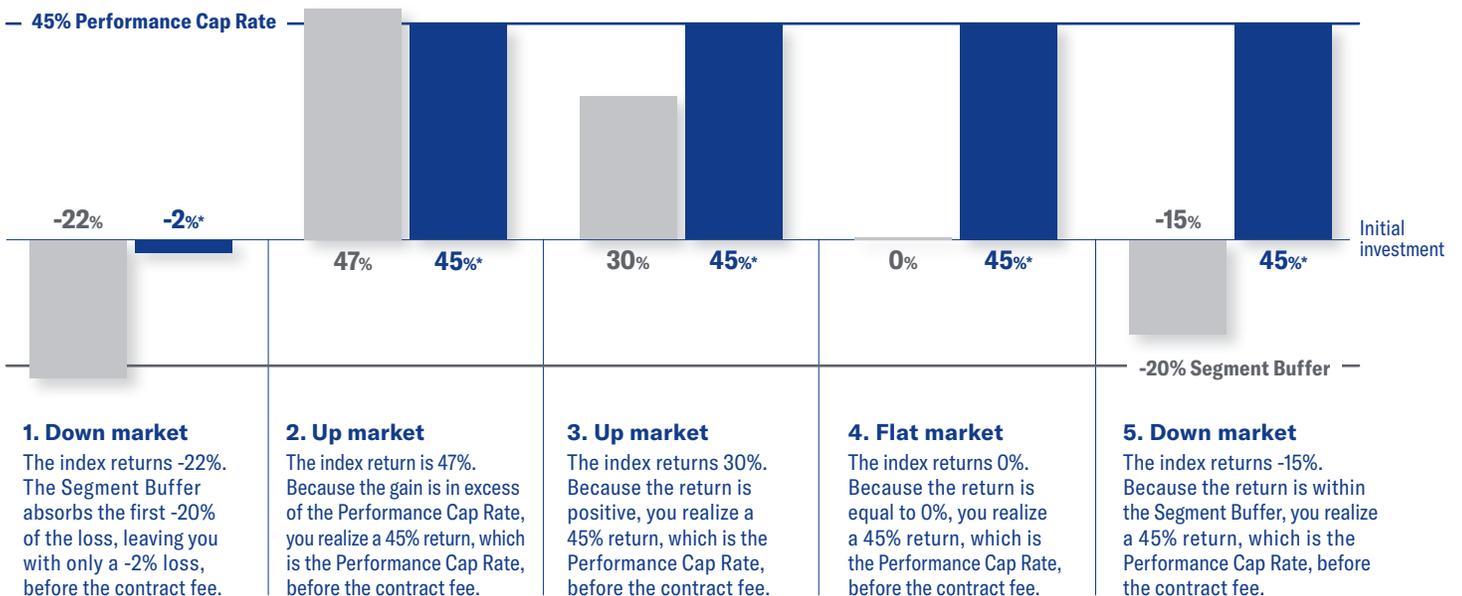
A tax-deferred registered index-linked annuity designed to elevate your retirement planning. It offers growth opportunities through a broad selection of index-linked investment options, along with levels of protection to help manage market risk. You can lock in gains, adjust your strategy as your needs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

## How the Dual Step Up works

With the Dual Step Up Segment, as long as the benchmark index is at or above your chosen Segment Buffer, you receive a guaranteed return on the Segment Maturity Date, less the contract fee. Regardless of whether the market is up, flat (0%) or down within the buffer, you can stay confident knowing you'll receive a consistent return on your investment. If the benchmark index shows a loss of more than the Segment Buffer you elected, you can still stay confident because you receive protection against loss up to -40%, less the contract fee.

## Let's look at a hypothetical example

Assumptions: 6-year, -20% Segment Buffer, 45% Performance Cap Rate



### Level of protection

-10% | -20% | -40%

Select the buffer that gives you confidence

### Growth potential

Predictable 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.

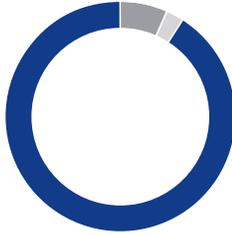
This example is a hypothetical intended for illustrative purposes only and is not indicative of actual market, index, investment or financial product performance. Dual Step Up Segments will generally have lower Performance Cap Rates than Standard Segments of the same index. Please note individuals cannot invest directly in an index. 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 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. For this example, we assume the optional death benefits have not been selected.

**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 Dual Step Up Segments is available at -10%, -20% and -40%.

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

1 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.

**Dual Step Up Segment** — Offers an upside 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 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

## Performance Cap Rates are hypothetical.



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

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.

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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.

