EQUITABLE

Structured Capital Strategies® Premier

Registered Index-Linked Annuity

A premier choice for retirement planning

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

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

A premier choice for **retirement planning**

You want your retirement strategy positioned for growth while also helping manage the impact of market downturns. That balance becomes more important as markets fluctuate and retirement gets closer.

Structured Capital Strategies® Premier is designed to support that need. It's a tax-deferred Registered Index-Linked Annuity that allows you to choose from a broad selection of investment options, called Segments. These Segments link return potential to well-known indices like the S&P 500, while providing a level of protection from market losses.

With multiple investment strategies, the ability to lock in gains and legacy planning features, Structured Capital Strategies® Premier is built to help you stay invested through changing markets.

For more than 165 years, we have helped Americans build financial security. In 2010, we introduced the first Registered Index-Linked Annuity, creating a new way to pursue market growth while managing risk.[1] Structured Capital Strategies® Premier builds on that experience.

What's a Registered Index-Linked Annuity?

It's a contract between you and a life insurance company designed to help you pursue long-term financial goals. Your investment is linked to the performance of a market index, offering growth potential while including features that help protect from a level of market losses. Registered Index-Linked Annuities are subject to investment risk, including possible loss of principal, and include certain exclusions and limitations, so it's important to understand the terms and risks before investing.

1 Reference to the 165-year history applies specifically and exclusively to Equitable Financial Life Insurance Company.

Why choose

Structured Capital Strategies® Premier?

Enhance your growth potential

Access opportunities for growth linked to indices like the S&P 500, with the opportunity to outperform the market and make money when markets are flat or down.

Protect your assets up to 100%

Remain confident even when the market is down, with up to -100% buffered protection and other innovative strategies to protect against loss.[2]

Maximize wealth transfer

Access robust death benefit options designed to optimize wealth preservation and wealth transfer opportunities for your loved ones.

Personalize your strategy

Choose from multiple investment strategies and protection levels, with flexibility to reposition and lock in gains as markets and goals change.

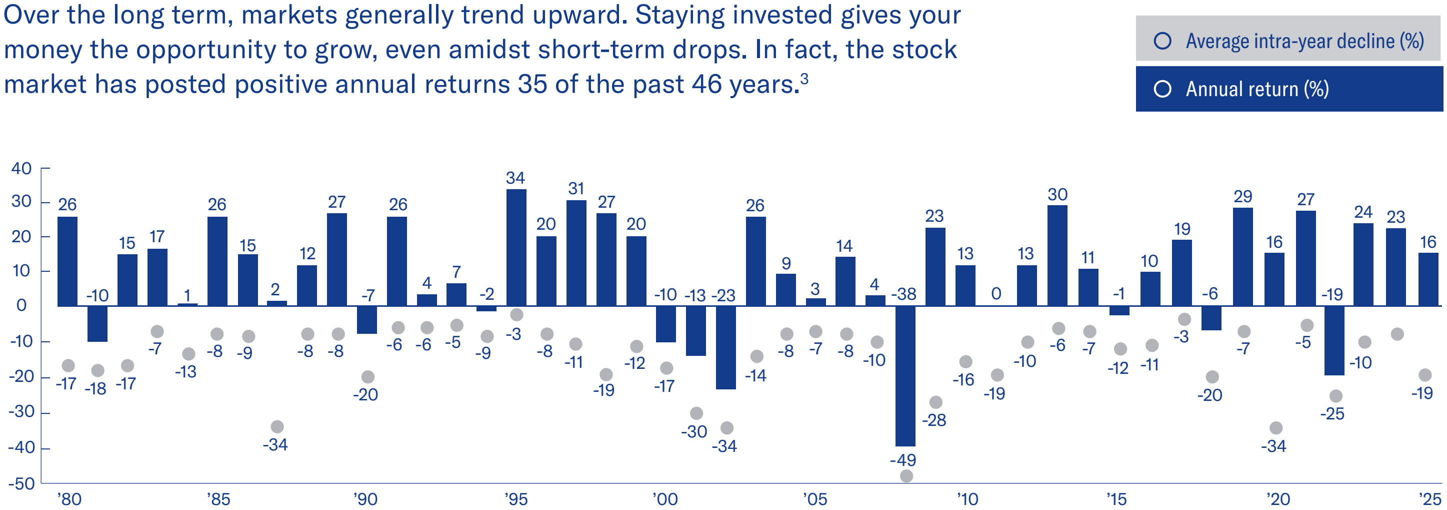
2 The protection from the Segment Buffer applies before the deduction of the contract fee.

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 35 of the past 46 years.[3]



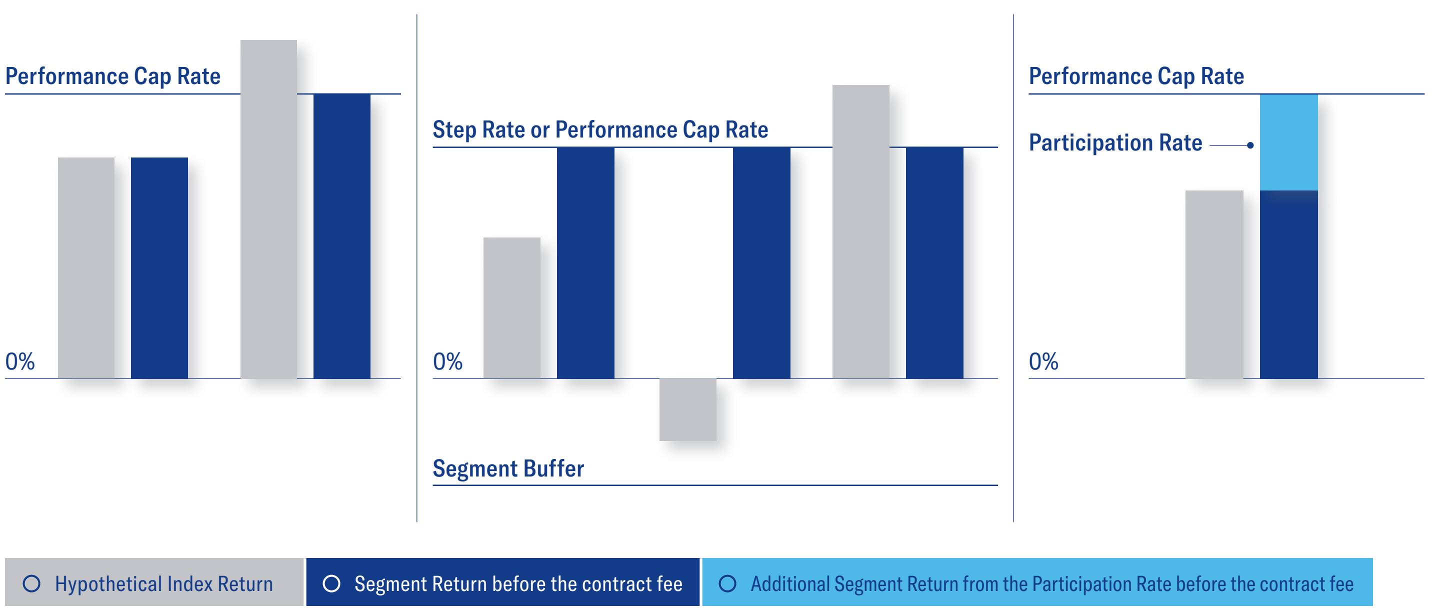
Take advantage of market growth

Structured Capital Strategies® Premier offers multiple ways to capture market growth.[4]

1 Index returns up to a Performance Cap Rate

2 Index returns stepped up to predetermined Step Rate or Performance Cap Rate

3 Index returns multiplied by a Participation Rate, up to the Performance Cap Rate



3 FactSet, Standard & Poor's, J.P. Morgan Asset Management. Guide to the Markets — U.S. data are as of December 31, 2025. FactSet, Standard & Poor's, J.P. Morgan Asset Management. Guide to the Markets — U.S. data are as of December 31, 2025.

4 Refer to the following pages for more detail on how the Segment Options work.

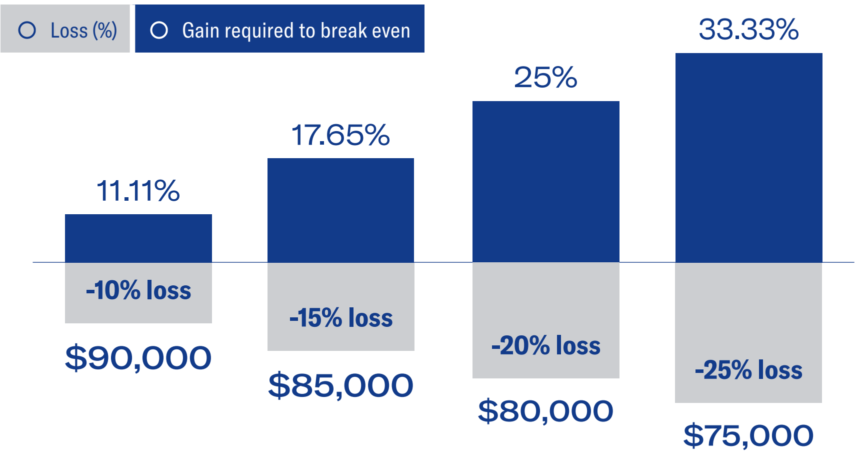
This hypothetical example is not indicative of the actual performance of any particular investment, annuity contract or other financial product, nor does it account for the impact of any fees or taxes. Past market performance is no guarantee of future performance or investment results. With regard to 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. Investment in Segments comprising the Structured Investment Option does not involve an investment in any underlying portfolio. Individuals cannot invest directly in an index.

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?[5]

% of times return was greater than the Segment Buffer

S&P 500 Jan 1980–Dec 2025

Segment Buffer	3-month	1-year	6-year
-5%	87.4%	–	–
-10%	94.2%	88.7%	97.7%
-15%	98.0%	92.8%	99.8%
-20%	–	95.7%	100%
-40%	–	99.6%	100%
-100%	–	**100%**	**100%**

Protect your retirement assets

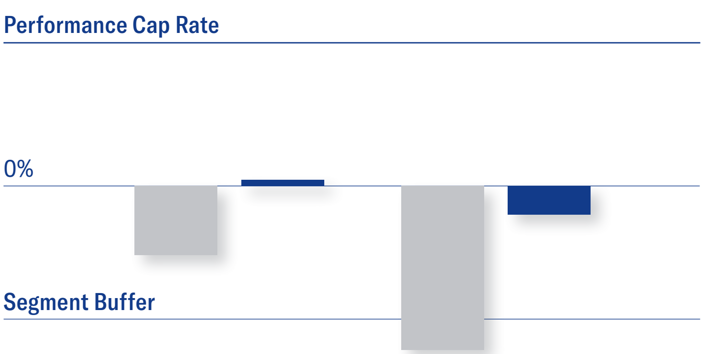
up to 100%

With Structured Capital Strategies® Premier, you can mitigate market downturns, with options available from -5% to -100% protection.[6]

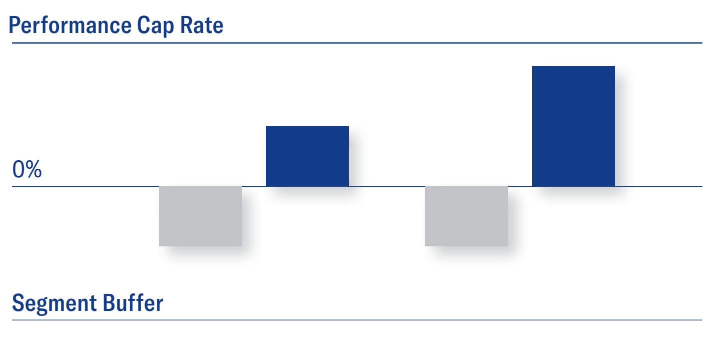
Hypothetical Index Return

Segment Return before the contract fee

1 Most Segments protect against loss up to the Segment Buffer



2 Dual Direction offers positive returns of the same, or double the absolute value of returns within the buffer



Structured Capital Strategies® Premier 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.

5 Bloomberg, Equitable Financial Life Insurance Company. Data as of December 31, 2025.

6 The protection from the Segment Buffer applies before the deduction of the contract fee. Refer to the following pages for more detail on how the Segment Options work.

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.**

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.

Rising market	• Choose Segments with enhanced or uncapped return potential to capture more upside.	**Upside** participation in strong markets
Flat market	• Select Segments with a preset rate of return for predictable growth — even when markets go nowhere.	**Predictable** outcomes in flat markets
Down market	• Take advantage of multiple Segments that flip negative returns into positive gains. • Buffer large losses through Segment buffers offering up to -100% protection.	**Larger** Segment Buffers in down markets

The protection from the Segment Buffer applies before the deduction of the contract fee.

Learn more about Structured Capital Strategies® Premier at **equitable.com/scspremier.**

Learn more about the Segment Options

Each Segment Option is designed for a different market environment.

By choosing how returns are calculated and how much protection you want, you can align your strategy with what matters most to you.

Standard Segment

Provides upside potential in up markets and protection from market downturns up to -100%.

Dual Direction Segment

Provides upside potential to make money in either direction — **up or down!**

Dual Direction Downside Advantage Segment

Amplify upside potential when markets are down, with two times the absolute value of negative returns!

Step Up Segment

Offers potential to capitalize on a sideways market because you receive a guaranteed return as long as the market benchmark is flat or positive.

Dual Step Up Segment

Offers potential for a consistent return in up or down markets. Receive a guaranteed return as long as the market benchmark is equal to or greater than the buffer.

Dual Step Tier Segment

Flip losses within the buffer to a guaranteed rate, while still taking advantage of an upside return when the index return is above the Step Rate.

Enhanced Upside 125% Segment

Offers potential for returns higher than that of the S&P 500 with a 125% upside rate.

Best Entry Segment

To help address market timing concerns, we look at the index value on the first four monthiversaries, and if lower, reset the starting value to the lowest point. This gives clients a lower entry point, which can offer potential for greater growth and levels of protection. The Best Entry Reset Limit is 80% of the index's value on the Segment Start Date.

Optimal Mix Segment

Combines multiple indices into one Segment to reduce reliance on a single market. Performance is based on a weighted average of the indices, with higher weightings for the higher performers, with a single cap rate and a -10% buffer applied at maturity. Available for U.S. and Global index combinations.

Some Segments may not be available in all firms and jurisdictions. All Segment Option descriptions above assume the investment is held to maturity.
The contract fee is deducted from the Segment Rate of Return for each Segment. Please refer to the prospectus for complete descriptions of how each Segment works.

Flexibility

to adapt as your needs change

Lock in gains or **move** between investment Segments before maturity without taxes or fees.[7] This means more control and personalization as life and markets evolve.

Lock in gains + **Transfer** = **Flexibility**

7 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.

1 Pick a time frame	2 Choose a level of protection	3 Choose an investment approach
3 months, 1 year or 6 years?	**-5%, -10%, -15%, -20%, -40% or -100%**	**Nine investment approaches**
Track an index for either 3 months, 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.

3-month time frame

Investment approach	Available indices				Level of protection		
	S&P 500	Russell 2000®	MSCI EAFE	NASDAQ 100®			
Standard	✓	✓	✓	✓	-5%	-10%	-15%

1-year time frame

Investment approach	Available indices					Level of protection				
	S&P 500	Russell 2000®	MSCI EAFE	NASDAQ 100®	Bitcoin ETF*					
Standard	✓	✓	✓	✓	✓	-10%	-15%	-20%	-40%	-100%*
Dual Direction	✓	✓	✓	✓		-10%	-15%	-20%		
Dual Direction Downside Advantage	✓	✓	✓	✓		-10%	-15%			
Step Up	✓	✓	✓	✓		-10%	-15%	-20%	-40%	
Dual Step Up	✓	✓	✓	✓		-10%	-15%	-20%	-40%	
Dual Step Tier	✓	✓	✓	✓		-10%				
Enhanced Upside 125%	✓					-10%				
Optimal Mix	**US:** S&P 500/Russell 2000®/NASDAQ 100®					-10%				
	Global: S&P 500/Russell 2000®/MSCI EAFE/NASDAQ 100®					-10%				

6-year time frame

Investment approach	Available indices				Level of protection				
	S&P 500	Russell 2000®	MSCI EAFE	NASDAQ 100®					
Standard	✓	✓	✓	✓	-10%	-15%	-20%	-40%	-100%
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%				
Optimal Mix	**US:** S&P 500/Russell 2000®/NASDAQ 100®				-10%				
	Global: S&P 500/Russell 2000®/MSCI EAFE/NASDAQ 100®				-10%				

Some Segments and indices may not be available in all firms and jurisdictions. It is not possible to invest directly in an index. *iShares® Bitcoin Trust ETF Segment Type is not available with a -100% Segment Buffer. The maximum allocation to the iShares® Bitcoin Trust ETF is 25%, and the index is not available if the Highest Anniversary Value Death Benefit or Greater of Roll-Up or Highest Anniversary Value Death Benefit is elected.

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.

Optional benefits available for an additional cost.

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.[8]

The death benefits above are available for clients age 75 and younger at issue. For clients age 76 and older, the contract will be issued with the Return of Account Value Death Benefit.

8 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.

You can count on Equitable

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

1st to offer registered index-linked annuities[9]

More than

$250b

assets under management[10]

Helping people like you achieve financial confidence since

1859[9]

Current financial strength ratings

Rating agency	Current rating[2]	Category meaning	Date reviewed
A.M. Best	A	Excellent	March 2026
Moody's	A1	Good	March 2026
Standard & Poor's	A+	Strong	March 2026

9 The first to offer and 1859 reference apply exclusively to Equitable Financial Life Insurance Company.

10 As of March 2026. Represents sum of insurance subsidiaries' general account assets (general account) and separate account assets, including Equitable Financial Life Insurance Company, Equitable Financial Life Insurance Company of America and Equitable Financial Life and Annuity Company; AUM amounts not mutually exclusive.

Ratings are for Equitable Financial as of March 2026. Date reviewed indicates the last public statement by the rating agency. Ratings are subject to change. Visit **equitable.com/about-us/financial-strength-ratings** for more details, including information on rating scales and individual rating sources.

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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 contract, including risks, charges, expenses and investment objectives. You should review the prospectus carefully before purchasing a contract. 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. 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 — 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.

iShares® Bitcoin Trust ETF (may not be available in all firms and jurisdictions) — Is an exchange-traded fund that offers exposure to Bitcoin through an exchange-traded product and seeks to reflect the performance of the price of Bitcoin, less the trust's expenses and liabilities. The trust holds Bitcoin and values its shares based on the value of bitcoin held by the trust, as determined by reference to a pricing source selected by the sponsor. iShares®, IBIT® and BlackRock® are trademarks of BlackRock and are used under license. Equitable products and services are not sponsored, endorsed, sold, or promoted by BlackRock; purchasers of such products do not acquire any interest in the iShares® Bitcoin Trust ETF nor enter into any relationship of any kind with BlackRock; and BlackRock makes no representations or warranties, express or implied, to the owners of any products offered by the company.

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.

When distributed outside of New York state by Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN) through Equitable Advisors Financial Professionals whose business address is not in New York state or when distributed by Equitable Distributors, LLC through financial professionals of unaffiliated broker-dealers when the solicitation state is not New York, Structured Capital Strategies® Premier variable annuity is issued by Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with an administrative office located in Charlotte, NC. When offered by Equitable Advisors Financial Professionals whose business address is in New York state or when distributed by Equitable Distributors, LLC through financial professionals of unaffiliated broker-dealers when the solicitation state is New York, Structured Capital Strategies® Premier is issued by Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY). The obligations of Equitable America and Equitable Financial are backed solely by their own claims-paying abilities.

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial, Equitable America and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN).

Structured Capital Strategies® is a registered service mark of Equitable Financial Life Insurance Company (NY, NY).

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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