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

# Standard Segment

## 3-month Segments

### Level of protection

**-5% | -10% | -15%**
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 transfer fees or tax liabilities.

## 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 3-month Standard Segment works

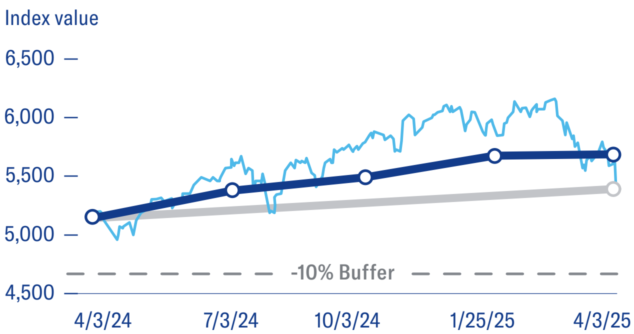
Standard Segments provide growth potential up to a Performance Cap Rate, and a level of protection through a Segment Buffer. By measuring index performance over a shorter, defined period, 3-month Standard Segments create more frequent opportunities to capture gains and reset as markets move.

- **Help limit** the impact of market pullbacks over time.
- **Provide more** frequent opportunities to lock in gains.
- **Generally track index performance** more closely prior to Segment Maturity than similar longer-duration Segments.

## The potential benefits of shorter durations:

A hypothetical example S&P 500 April 2024–April 2025

Shorter Segment durations can create more opportunities to capture positive performance and limit exposure to pullbacks over time. From April 2024 to April 2025, the S&P 500 experienced an uneven climb amid inflation and rate volatility. A 3-month strategy would have locked in gains along the way and helped mitigate pullbacks through the -10% buffer.




| | S&P 500 Price Return Index | 3-month | 1-year |
|---|---|---|---|
| Performance Cap Rate | – | 3.8% | 14.0% |
| Annualized Return | 4.8% | 10.0% | 4.8% |
| **Ending Value** | **$104,800** | **$109,907** | **$104,800** |
| 4/4/24-7/3/24 Return | +7.6% | +3.8% | – |
| 7/3/24-10/3/24 Index Return | +2.9% | +2.9% | – |
| 10/3/24-1/2/25 Index Return | +2.9% | +2.9% | – |
| 1/2/25-4/3/25 Index Return | -8.0% | 0% (after Buffer) | – |
| **Annual Return** | **4.8%** | **10%** | **4.8%** |

* All returns are before fees.

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, the increase in the account value will always be less than the index performance rate multiplied by the Participation Rate or the 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. If there is a return of zero or 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.

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

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**Let's check out how the S&P 500 Price Return Index has performed historically.**
Here, we see returns of 3-month periods on a rolling basis and how frequently losses have occurred. The protective buffer is available at -5%, -10% and -15%, and stays at a constant level for the 3-month duration.

## Historical 3-month index returns January 1980–December 2025

**S&P 500**

**Positive:**
**68.5%** (376 times)

**Between 0% and -5%:**
**18.9%** (104 times)

**Between -5% and -10%:**
**6.7%** (37 times)

**Between -10% and -15%:**
**3.8%** (21 times)

**Losses less than -15%:**
**2.0%** (11 times)

| Average return[1] | 2.6% |
|---|---|
| Total returns | 549 |
| Number of positive returns | 376 |
| Number of negative returns | 173 |

| % of times return was greater than Segment Buffer | |
|---|---|
| -5% Segment Buffer | 87.4% |
| -10% Segment Buffer | 94.1% |
| -15% Segment Buffer | 97.9% |

## Performance Cap Rates are hypothetical

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

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

Please note that individuals cannot invest directly in an index. Due to spacing constraints, the index named in the chart above has been abbreviated. Please see the section below for the full index name and description. Past performance is no guarantee of future results.

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.

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**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.

**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 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.

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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.

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