EQUITABLE

Structured Capital Strategies® Premier
registered index-linked annuity

Flexibility is key

Structured Capital Strategies® Premier is a 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.

Flexibility to lock in gains prior to Segment Maturity

With the Structured Investment Option (SIO) within Structured Capital Strategies® Premier, you have the flexibility to transfer out of a Segment prior to Segment Maturity. With this strategy, you can lock value into a new Segment, reset the protection through the buffer or transfer to the Guaranteed Interest Option to let your investment grow until you're ready to reinvest.[1] Reinvestments can be made prior to contract anniversary with no waiting period, as soon as the next Segment Start Date. This strategy can have benefits if the Segment Interim Value is up, flat or down.

Month 1

Client invests $100k into a Structured Capital Strategies® Premier 6-year S&P 500 Standard Segment.

Month 7

The S&P 500 Standard Segment Interim Value grows to $110k in month 7.*

Lock in full $110k Segment Interim Value*

or

Lock in any portion

Options after lock-in:

1
Transfer to the same Segment Type at current Performance Cap Rate.

2
Transfer to a different Segment Type at current Performance Cap Rate.

3
Transfer to Money Market until timing is right to reinvest in a Segment.

Benefits

Lock in gains.

No waiting period!
Opportunity to reinvest when you think the timing is right.

Choose from Segments offering a wide range of investment strategies.

Auto-lock with the Maturity Gains Transfer feature

And remember, when you transfer, there are:

- No transfer fees
- No tax liability
- No new surrender schedule
- No new paperwork

*The Segment Interim Value reflects a prorated contract fee.

Transfers from a Segment prior to the Segment Maturity Date reduce the Segment Investment on a pro rata basis the same proportion that the Segment Interim Value is reduced on the date of transfer. Accordingly, the Segment Investment could be reduced by more than the amount of the transfer.

Auto-sweep gains with Maturity Gains Transfer

With Maturity Gains Transfer, positive Segment performance can be moved to the Guaranteed Interest Option to help protect what you've earned.

- Optional and available at no additional cost.
- Elected after your contract is issued.

- Helps lock in gains by automatically transferring them to the Guaranteed Interest Option (GIO) at maturity.
- The remaining Segment Investment is allocated according to the maturity instructions on file.

- Elected at the contract level, applies to all Segments maturing while active.
- Can be activated or deactivated prior to market close on a Segment's Maturity Date.

Additional flexibility features to optimize your experience

3-month Segments	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.
Subsequent contributions	Make additional payments to our contract at any time.
Inherited markets	Access the same, flexible benefits for inherited contracts.
Rate Hold	Lock in current Performance Cap Rates, Participation Rates and Step Rates for 30 days.

Flexibility to choose a Segment based on your needs

Structured Capital Strategies® Premier offers Segment types to address all market scenarios.

1 It goes up | 2 It goes down | 3 It goes up and down | 4 It goes sideways

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

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 in 1-year and 6-year durations for U.S. and Global index combinations.

Depending on the Segment Option(s) selected, investors absorb some or all of the loss in excess of the Segment Buffer so there is a risk of substantial loss of principal.

1 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.

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Best Entry Segment — With Best Entry Segments, we compare the index's value on the first four monthiversaries of the Segment Start Date to the value on the Segment Start Date, and whichever date has the lowest index value becomes the Best Entry Date. We then determine the Best Entry Index Starting Value, which is the greater of the index's value at the close of business on the Best Entry Date or the Best Entry Reset Limit (80% of the index's value on the Segment Start Date). The contract fee is deducted as part of the Segment Rate of Return calculation.

Dual Direction Segment — Offers the potential for positive returns in two ways: growth potential when index performance is up and growth within the Segment Buffer. Your investment will receive a positive return of the same percentage, less the contract fee, if the benchmark index shows a loss that is up to and inclusive of the chosen Segment Buffer at maturity. If the chosen benchmark index is negative and below the buffer, the Segment Buffer will absorb up to 40% of loss, depending on the Segment Buffer you elect, less the contract fee. Six-year Dual Direction 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.

Dual Direction Downside Advantage Segment — If the index performance is positive, the Segment Rate of Return equals the index performance up to the Performance Cap Rate, less the contract fee. If the index performance is negative but greater than or equal to the Segment Buffer, the Segment Rate of Return equals two times the absolute value of the index performance, less the contract fee. If the index performance is less than the Segment Buffer, the Segment Buffer absorbs losses up to the buffer level and losses beyond the buffer reduce the Segment Rate of Return, less the contract fee.

Dual Step Up Segment — Offers a 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.

Dual Step Tier Segment — Offers a guaranteed return that is equal to the Step Rate, less the contract fee, if the index performance is between the Segment Buffer and the Step Rate when the Segment matures. If the index return is greater than the Step Rate, take advantage of growth up to the Performance Cap Rate, less the contract fee. If the index performance is negative and below the buffer, the Segment Buffer will absorb up to 20% of loss, less the contract fee, depending on the Segment Buffer you elect.

Enhanced Upside 125% Segment — Offers the potential for an enhanced return up to the Performance Cap Rate, less the contract fee, if the index performance is positive. The Segment Rate of Return is equal to the lesser of the Performance Cap Rate or the index performance rate multiplied by the Participation Rate, less the contract fee, if the index performance rate is positive. If the chosen benchmark index performance is negative, the Segment Buffer will absorb up to 10% of loss, less the contract fee.

Optimal Mix Global Segment — Follows the price return index performance of the S&P 500, Russell 2000®, NASDAQ 100®, and MSCI EAFE indices from the Segment Start Date to the Segment Maturity Date. At Segment Maturity, the indices are ranked based on their percentage change during the Segment term. The Segment Rate of Return is determined using a weighted average of the index performances, with 40% applied to the highest performing index, 30% applied to the second-highest performing index, 20% applied to the third-highest performing index and 10% applied to the fourth-highest performing index. The contract fee is deducted as part of the Segment Rate of Return.

Optimal Mix US Segment — Follows the price return index performance of the S&P 500, Russell 2000®, and NASDAQ 100® from the Segment Start Date to the Segment Maturity Date. At Segment Maturity, the indices are ranked based on their percentage change during the Segment term. The Segment Rate of Return is determined using a weighted average of the index performances, with 50% applied to the highest-performing index, 30% applied to the second-highest performing index and 20% applied to the third-highest performing index. The contract fee is deducted as part of the Segment Rate of Return.

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 100% of loss, less the contract fee.

Step Up Segment — Offers a guaranteed return that is equal to the Performance Cap Rate, less the contract fee, if the index performance is equal to or greater than zero when the Segment matures. If the chosen benchmark index performance is negative, 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 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.

If you take a withdrawal from, or transfer out of, a Segment before the Segment Maturity Date, we calculate the Segment Interim Value (SIV) for that Segment. The SIV may be less than the Segment Investment and maybe less than the Segment Maturity Value would have been on the Segment Maturity Date. Any such withdrawal or transfer will reduce the Segment Investment and the reduction may be greater than the dollar amount of the withdrawal or transfer.

Please note an annuity contract that is 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.

Equitable Financial Life Insurance Company and Equitable Financial Life Insurance Company of America each have sole legal responsibility to pay amounts they owe under the contract they have issued.

Amounts owed under the contract are the sole legal responsibility of the issuing life insurance company. An owner should look to the financial strength of Equitable Financial and Equitable America for their claims-paying abilities.

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.

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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.

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