EQUITABLE

Structured Capital Strategies® Premier
registered index-linked annuity

Optimal Mix Segment

A balanced way to approach market exposure

About Structured Capital Strategies® Premier

A tax-deferred index-linked annuity designed to elevate your retirement planning. It offers premium growth opportunities through a broad selection of investment options linked to well-known equity indices, provides levels of protection against market fluctuations, and offers the flexibility to lock in gains and adjust your investments with ease.

Why an Optimal Mix?

Different equity markets can perform differently over time. When growth is tied to a single index, results depend entirely on how that one market performs.

The **Optimal Mix Segment** takes a different approach by measuring performance across multiple equity markets and combining them into a single Segment result using a defined, rules-based weighting. This structure brings together results from different markets into one calculation, rather than reflecting the outcome of just one. You receive one outcome at Segment maturity.

Level of protection
-10%

Duration
1 and 6 years

US-only and global allocations available

How the Optimal Mix Segment works

The Optimal Mix Segment **tracks** multiple equity indices over a defined Segment term.

Optimal Mix US

S&P 500 Broad US Large Cap	**Russell 2000®** Small-cap US stocks	**NASDAQ 100®** Technology stocks

Optimal Mix Global

S&P 500	**Russell 2000®**	**NASDAQ 100®**	**MSCI EAFE** International stocks

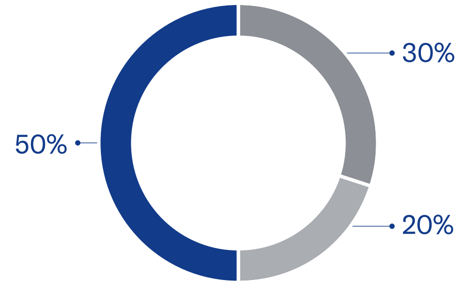
At the end of the Segment term:

1. Each index's price performance is measured
2. The indices are ranked based on performance
3. Weights are applied according to those rankings
4. A single blended return is calculated

A single cap rate and a single buffer are applied to the weighted index performance at maturity.

How it works: Optimal Mix US

The Optimal Mix US Segment focuses on diversifying among US-based equity indices. At Segment Maturity, your investment will receive a return calculated with the following weights: 50% to the highest-performing index, 30% to the second-highest and 20% to the third-highest. These are combined to calculate a blended index performance at Segment Maturity, subject to a Performance Cap Rate and Segment Buffer.



S&P 500 | Russell 2000® | NASDAQ 100®

Let's see how it works (hypothetical 6-year Segment)

In both up and down markets, the Optimal Mix Segment applies weights to indices depending on performance, then adds them together to determine the cumulative Segment return.

Up market

In this example, three indexes are measured over the Segment term. Index 1 delivers an 80% return, Index 2 returns 60% and Index 3 returns 40%. Because Index 1 performed best, it receives the highest weight of 50%. Index 2 receives a 30% weight as the second-highest performer, while Index 3 receives a 20% weight. These weighted results are then combined to calculate a single blended performance for the Segment.

Highest performer 80% return x 50%		**Second-highest performer** 60% return x 30%		**Third-highest performer** 40% return x 20%		**Optimal Mix Return*** (subject to Performance Cap Rate)
40%	+	18%	+	8%	=	66%

Down market

In down markets, results are calculated using the same rules-based weighting, combining the performance of multiple equity markets into a single outcome.

Highest performer -2% return x 50%		**Second-highest performer** -20% return x 30%		**Third-highest performer** -30% return x 20%		**Optimal Mix Return***
-1%	+	-6%	+	-6%	=	-13% -10% Segment Buffer -3% Segment return before contract fee

Why Optimal Mix US? A historical lens

The table below shows how often each index ranked higher or lower relative to the others when performance is measured over **rolling 1- and 6-year periods from 1985 through 2025.** Over shorter periods, market results can shift quickly, and each index performed best and worse in different periods. Over longer periods, patterns can become more defined.

The NASDAQ 100, for example, has historically delivered periods of strong growth over rolling 6-year periods, but that growth has often come with greater volatility and more pronounced drawdowns. **Including exposure to other equity markets can help balance those dynamics and support participation across a broader range of market environments.**

1-year rankings

Finished	S&P 500	NASDAQ 100®	Russell 2000®
1ST	14.4%	58.6%	27.0%
2ND	54.2%	23.2%	22.6%
3RD	31.4%	18.2%	50.4%

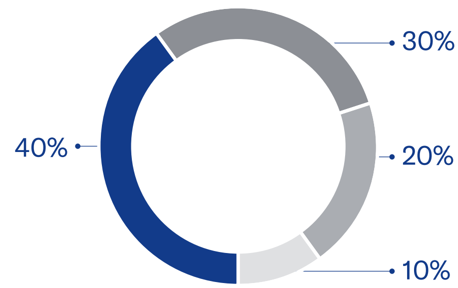
6-year rankings

Finished	S&P 500	NASDAQ 100®	Russell 2000®
1ST	0.5%	86.8%	12.7%
2ND	61.5%	4.8%	33.7%
3RD	38.0%	8.4%	53.6%

* Optimal Mix return before contract fee. Positive returns are also limited by a predetermined Performance Cap Rate.

How it works: Optimal Mix Global

The Optimal Mix Global Segment combines the same three US-based equity indices with the MSCI EAFE Index to add international diversification. At Segment Maturity, returns are blended based on index performance, with 40% allocated to the highest-performing index, 30% to the second, 20% to the third, and 10% to the fourth, subject to a Performance Cap Rate and Segment Buffer.



S&P 500 | Russell 2000® | NASDAQ 100® | MSCI EAFE

Let's see how it works (hypothetical 6-year Segment)

Up market

In this example, the four index returns are ranked highest to lowest, then blended using the Segment's 40/30/20/10 weighting approach.

Highest performer		**Second-highest performer**		**Third-highest performer**		**Fourth-highest performer**		**Optimal Mix Return***
80% return x 40%		60% return x 30%		40% return x 20%		30% return x 10%		(subject to Performance Cap Rate)
32%	+	18%	+	8%	+	3%	=	61%

Down market

In down markets, results are calculated using the same rules-based weighting, combining four index outcomes into one blended Segment return.

Highest performer		**Second-highest performer**		**Third-highest performer**		**Fourth-highest performer**		**Optimal Mix Return***
-5% return x 40%		-10% return x 30%		-20% return x 20%		-30% return x 10%		
-2%	+	-3%	+	-4%	+	-3%	=	-12%

-12%
-10% Segment Buffer
-2% Segment return before contract fee

Why add global exposure?

International equities may perform differently than US markets over time.

Including the MSCI EAFE can help broaden index diversification, reduce reliance on any single market and support participation across a wider range of market cycles. The tables below measure index performance from 1985 through 2025.

1-year rankings

Finished	S&P 500	NASDAQ 100®	Russell 2000®	MSCI EAFE
1ST	9.8%	52.7%	17.8%	19.7%
2ND	40.4%	19.9%	26.8%	13.0%
3RD	37.2%	12.6%	28.7%	21.6%
4TH	12.6%	14.8%	26.8%	45.8%

6-year rankings

Finished	S&P 500	NASDAQ 100®	Russell 2000®	MSCI EAFE
1ST	0.5%	81.6%	9.8%	8.1%
2ND	50.0%	7.9%	31.6%	10.5%
3RD	38.0%	2.2%	53.8%	6.0%
4TH	11.5%	8.4%	4.8%	75.4%

A structured approach designed to reduce reliance on any single market outcome.

* Optimal Mix return before contract fee. Positive returns are also limited by a predetermined Performance Cap Rate.

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

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

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

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 performance 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 Segment Rate of Return, based on the weighted index performance described above, is subject to the Participation Rate, Performance Cap Rate, Segment Buffer and contract fee.

Optimal Mix Global Segment — Follows the price return index performance of the S&P 500, Russell 2000®, NASDAQ 100® and MSCI EAFE Index from the Segment Start Date to the Segment Maturity Date. At Segment Maturity, the indices are ranked based on their performance 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 Segment Rate of Return, based on the weighted index performance described above, is subject to the Participation Rate, Performance Cap Rate, Segment Buffer and 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.

Russell 2000® Price Return Index — Measures the performance of the small-cap segment of the U.S. equity universe. The Russell 2000® Price Return Index is a subset of the Russell 3000® Index, representing approximately 10% of the total market capitalization of that index. 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 — The 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. Non-diversified investing may be focused in 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. It does not contain securities of financial companies, including investment companies. The NASDAQ 100® Price Return Index does not include dividends declared by any of the companies included in this index.

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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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