



Fact card

What is a variable annuity?

An annuity is a long-term financial product designed to help you save for retirement. It's a contract between you and an insurance company: you make an investment, and the company commits to future benefits for you, such as a source of income in retirement or a death benefit to your loved ones. All annuities contain certain limitations, so be sure to learn about the rules and potential risk before you invest.

For costs and complete details of coverage, speak to your financial professional/insurance-licensed registered representative. Please note that an annuity contract purchased to fund an IRA or employer-sponsored plan will not provide tax deferral benefits beyond those already provided by the Internal Revenue Code.

What is Investment Edge®?

Investment Edge® is an innovative variable annuity designed to take advantage of smart diversification and tax-deferred growth potential. It can help you:

- **Defer** taxes to allow contributions and your earnings to compound and grow, without having to pay taxes on your growth until you choose to start withdrawals for retirement.
- **Diversify** to help minimize risk, to help smooth the effect of market ups and downs in any one market sector and stay focused on potential long-term growth in your wealth-building years.

This product is designed for investors who want tax-deferred growth potential as they seek wealth for retirement and other life goals. Investment activity in Investment Edge® does not generate current income taxes, allowing greater wealth-building opportunities than taxable accounts can offer.

Investment Edge® also includes cost- and tax-free rebalancing, a critical component that helps keep portfolios on track with target allocations.

Diversification and asset allocation do not guarantee a profit, nor do they eliminate the risk of loss of principal.

The below disclosure 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.

Facts and features

Investment advantages

- 1 Packaged portfolios focus on specific asset categories and mixes to offer an easy, one-step approach to asset allocation.
Manager select portfolios: Access to proven asset allocation portfolios managed by well-known investment managers.
Risk-based portfolios: Seek to reduce risk in periods of excess market volatility.

- 2 A vast lineup of individual investment options to build your own diversified portfolio.

Tax advantages

- 1 At every stage — tax-deferred growth potential and tax-free transfers.
- 2 Earnings, dividends and capital gains are automatically reinvested without creating taxable events.
- 3 Simplified tax-related paperwork.

Issue ages: minimums and maximums

| Contract type | Issue ages |
|---|------------|
| Nonqualified (NQ) | 0–85 |
| Traditional IRA | 20–85 |
| Roth IRA | 20–85 |
| SEP IRA | 20–85 |
| Qualified Plan (QP) – Defined Benefit | 20–85 |
| QP – Defined Contribution | 20–85 |
| Inherited IRA (Traditional and Roth) | 0–70 |
| Inherited Nonqualified (NQ) | 0–75 |
| Non-Spousal Beneficiary QP Direct Rollover to an Inherited IRA BCO | 0–70 |
| Non-Spousal Beneficiary QP Direct Rollover to an Inherited Roth IRA BCO | 0–70 |

• Minimum initial premium: \$25,000 • Maximum contribution: \$1,500,000

Protected Premium Death Benefit

When loved ones are involved, there's always more to consider than your individual priorities. By setting aside funds to leave an inheritance through a death benefit, you can rest assured that your legacy will live on for your loved ones in the ways most important to you — funding educations, supporting future home purchases or simply relieving burdens in an ever more challenging world. The total amount invested in the contract can be passed on. If withdrawals are made, that amount would be adjusted.

- Flexibility to cancel at any time; contract owners can invest however they want and can elect to drop the benefit at any time.
- No fee if the account value stays above the contract owner's total contributions, adjusted for any withdrawals made.
- Applicable fee is a percentage of the gap between the account value and the contract owner's total contributions, ranging from 0.6% at age 65 up to 20% at age 95. The fee is assessed daily and deducted on the contract anniversary.
- The Protected Premium Death Benefit is optional and must be elected at contract issue. The Standard Death Benefit (the contract's account value) is available at no additional fee.

Dollar-cost averaging

- Shares are purchased in approximately equal dollar amounts at regular intervals, regardless of what direction the market is moving. As prices of securities rise, fewer units are bought, and as prices fall, more units are bought. Please note that dollar-cost averaging does not guarantee that the contract owner will earn a profit or be protected against losses.
- Automatic and no additional fee.
- The contract owner chooses the time frame that best suits them: 3, 6 or 12 months.

Optional rebalancing

- Automatic, no additional fee and tax-free.
- Choose quarterly, semiannually or annually.

Costs and expenses

| Ops. Fee | Admin. Fee | Dist. Fee | Total |
|----------|------------|-----------|-------|
| 0.70% | 0.30% | 0.10% | 1.10% |

Contract maintenance fee

- \$50 annually, waived if Account Value (AV) = \$50,000+.

Contract fee breakpoint credit

- 0.10% annual fee decrease if AV is greater than or equal to \$500,000.
- For each quarter that the AV is at least \$500,000, we calculate a 0.025% fee credit. The total quarterly fee credits are added to the contract on the contract anniversary.

Withdrawing your money

- 5-year withdrawal charge schedule (6%, 6%, 5%, 4%, 3%).
- Access to 10% of beginning-of-year account value every year without paying a withdrawal charge.
- There are a variety of distribution options available from Investment Edge[®], including automatic required minimum distributions, systematic withdrawals or, if the contract owner needs early withdrawals, substantially equal payments that avoid the 10% IRS tax penalty.

To learn more, speak with your financial professional
or visit equitable.com.

Important note:

We believe that education is a key step toward addressing your financial goals, and we've designed this material to serve simply as an informational and educational resource. Accordingly, this brochure does not offer or constitute investment advice, and makes no direct or indirect recommendation of any particular product or of the appropriateness of any particular investment-related option. Your needs, goals and circumstances are unique, and they require the individualized attention of your financial professional.

This fact card is not a complete description of all material provisions of the variable annuity contract. This fact card must be preceded or accompanied by a current prospectus.

For costs and complete details of coverage, speak to your financial professional/ insurance-licensed registered representative. Certain types of contracts, features and benefits may not be available in all states and jurisdictions. Equitable Financial Life Insurance Company offers other variable annuity contracts with different fees, charges and features.

This is not a complete list of all portfolios available through Investment Edge®. Certain portfolios may not be available from all selling broker-dealers. Not every contract is available through the same selling broker-dealer. Investment Edge® may not be available in all jurisdictions.

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All contract and rider guarantees, including optional benefits and any fixed subaccount crediting rates or annuity payout rates, are backed by the claims-paying ability of the issuing life insurance company. They are not backed by the broker-dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of the issuing life insurance company.

Variable annuities are issued by Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY); Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with an administrative office located in Charlotte, NC; or Equitable Financial Life and Annuity Company (Equitable Colorado), with an administrative office located in Charlotte, NC. Please refer to your contract for information on the issuing company. Variable annuities issued by an Equitable company are co-distributed by affiliates Equitable Advisors, LLC (NY, NY) (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN) and Equitable Distributors, LLC (NY, NY).

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (NY, NY); Equitable Financial Life Insurance Company of America, an AZ stock company with an administrative office located in Charlotte, NC; and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). The obligations of Equitable Financial Life Insurance Company are backed solely by its own claims-paying ability.

Contract form #s ICC13IEBASE1, ICC13IEBASE2 and any state variations.

