

Investment options

Packaged portfolios

Portfolio Name	Net Annual Expense	Portfolio Name	Net Annual Expense	Portfolio Name	Net Annual Expense
Asset Allocation				Risk-Based	
American Funds Insurance Series® Asset Allocation	0.79%	Franklin Income VIP Fund	0.72%	EQ/Aggressive Allocation	1.16%
BlackRock Global Allocation V.I.	1.02%	Invesco V.I. Balanced-Risk Allocation	1.06%	EQ/All Asset Growth Allocation	1.25%
EQ/AB Dynamic Moderate Growth	1.13%	Janus Henderson Balanced	0.87%	EQ/Conservative Allocation	1.00%
EQ/Goldman Sachs Moderate Growth Allocation	1.15%	PIMCO VIT Global Managed Asset Allocation	1.28%	EQ/Conservative Growth Strategy	0.97%
Franklin Allocation VIP Fund	0.82%			EQ/Moderate Allocation	1.08%
				EQ/Moderate-Plus Allocation	1.12%
				Managed Portfolio	
				Equitable Growth MF/ETF Portfolio	1.15%
				Equitable Moderate Growth MF/ETF Portfolio	1.10%
				Equitable Conservative Growth MF/ETF Portfolio	1.10%

Individual investment options

Portfolio Name	Net Annual Expense	Portfolio Name	Net Annual Expense	Portfolio Name	Net Annual Expense
Large-Cap Blend		Small-Cap Growth		Alternative/Specialty	
EQ/500 Managed Volatility	0.79%	EQ/AB Small Cap Growth	0.92%	1290 VT Convertible Securities	0.90%
EQ/ClearBridge Select Equity Managed Volatility	1.07%	Small-Cap Value		1290 VT GAMCO Mergers & Acquisitions	1.32%
EQ/Common Stock Index	0.67%	1290 VT GAMCO Small Company Value	1.05%	1290 VT Multi-Alternative Strategies	1.54%
EQ/Equity 500 Index	0.54%	1290 VT Small Cap Value	1.20%	Eaton Vance VT Floating-Rate Income	1.19%
EQ/Fidelity Institutional AM® Large Cap	0.87%	AB VPS Discovery Value	1.06%	EQ/Invesco Global Real Assets	1.17%
EQ/Franklin Rising Dividends	0.87%	Emerging Markets		Guggenheim VIF Global Managed Futures Strategy	2.11%
EQ/JPMorgan Hedged Equity and Premium		American Funds Insurance Series® New World	1.07%	PIMCO VIT Emerging Markets Bond	1.38%
Income Portfolio	1.15%	EQ/Emerging Markets Equity PLUS	1.20%	Templeton Global Bond VIP Fund	0.75%
Hartford Disciplined Equity HLS Fund	1.09%	EQ/Lazard Emerging Markets Equity	1.35%	VanEck VIP Emerging Markets Bond	1.11%
Putnam VT Research	0.95%	Global (Including U.S.)		Core Bond	
Large-Cap Growth		1290 VT SmartBeta Equity ESG	1.10%	1290 VT DoubleLine Opportunistic Bond	0.91%
1290 VT Socially Responsible	0.90%	American Funds Insurance Series® Global Growth	0.91%	EQ/Core Bond Index	0.62%
EQ/ClearBridge Large Cap Growth ESG	1.00%	American Funds Insurance Series®		EQ/Core Plus Bond	0.93%
EQ/JPMorgan Growth Stock	0.96%	Global Small Capitalization	1.15%	EQ/Intermediate Government Bond	0.65%
EQ/Large Cap Growth Index	0.71%	EQ/Invesco Global	1.10%	EQ/PIMCO Total Return ESG	0.78%
EQ/Loomis Sayles Growth	1.05%	VanEck VIP Global Resources Fund	1.30%	Janus Henderson Flexible Bond	0.82%
Large-Cap Value		Commodity		High-Yield Bond	
1290 VT Equity Income	0.95%	1290 VT Natural Resources	0.90%	1290 VT High Yield Bond	1.02%
EQ/JPMorgan Value Opportunities	0.96%	PIMCO VIT CommodityRealReturn® Strategy	2.38%	Inflation Linked (TIPS)	
EQ/Large Cap Value Index	0.74%	Sector		EQ/PIMCO Global Real Return	2.57%
EQ/Value Equity	0.92%	EQ/MFS Technology	1.11%	International Bonds	
T. Rowe Price Equity Income	0.98%	EQ/MFS Utilities Series	1.05%	PIMCO VIT Global Bond Opportunities (Unhedged)	1.18%
Mid-Cap Blend		EQ/T. Rowe Price Health Sciences	1.20%	Multi-Sector Bond	
EQ/Mid Cap Index	0.64%	EQ/Wellington Energy	1.19%	Fidelity® VIP Strategic Income	0.89%
Fidelity® VIP Mid Cap	0.82%	Invesco V.I. Health Care	1.24%	Lord Abbett Bond Debenture	0.99%
Mid-Cap Growth		Multimanager Technology	1.23%	PIMCO VIT Income	1.16%
EQ/Janus Enterprise	1.05%	REIT		Short-Term Bond	
Mid-Cap Value		1290 VT Real Estate	0.90%	EQ/AB Short Duration Government Bond	0.77%
EQ/American Century Mid Cap Value	1.00%	International (Excludes U.S.)		EQ/PIMCO Ultra Short Bond	0.81%
Small-Cap Blend		EQ/International Equity Index	0.72%	Cash/Cash Equivalent	
1290 VT Micro Cap	1.15%	EQ/MFS International Growth	1.10%	EQ/Money Market	0.68%
EQ/Small Company Index	0.63%	EQ/MFS International Intrinsic Value	1.15%		

[&]quot;J.P. Morgan" and "JPMorgan" are registered trademarks of J.P. Morgan Chase Bank, NA ("JPMC") and have been licensed for use by Equitable Investment Management Group, LLC. EQ/JPMorgan Hedged Equity and Premium Income Portfolio is not sponsored, endorsed or promoted by JPMC, and JPMC makes no representation regarding the advisability of investing in EQ/JPMorgan Hedged Equity and Premium Income Portfolio.

Please see the reverse side for additional important information. Fidelity and Fidelity Institutional AM are registered service marks of FMR LLC. Used with permission.

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























Janus Henderson





















The list above may not include all investment managers.

We believe 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.

Current expenses as of May 1, 2025, and are subject to change.

The investment objectives and policies of certain funds may be similar to those of other funds managed by the same investment adviser. No representation is made, and there can be no assurance given, that any fund's investment results will be comparable to the investment results of any other fund, including another fund with the same investment advisor or manager.

A variable annuity is a long-term financial product designed for retirement purposes. In essence, annuities are contractual agreements in which payment(s) are made to an insurance company, which agrees to pay out an income at a later date. There are contract limitations and fees and charges associated with annuities, which include, but are not limited to, mortality and expense risk charges, sales and withdrawal charges, administrative fees and charges for optional benefits. Amounts in a variable annuity's investment portfolios are subject to fluctuation in value and market risk, including loss of principal. A financial professional can provide cost information and complete details. Withdrawals are subject to normal income tax treatment and, if taken prior to age 59½, may also be subject to an additional 10% federal tax.

This document must be preceded or accompanied by a current prospectus. Please consider the charges, risks, expenses and investment objectives carefully before purchasing a variable annuity or making an investment option selection.

The net annual expense is the current expense of the portfolio and may include a reduction in the expense amount for fee waivers or expense reimbursement. Current expenses are from the prospectus and subject to change. Please refer to the prospectus for the amount of the fee waivers and expense reimbursement for a particular portfolio. If fee waivers and expense reimbursement are not applied (gross expense), it could significantly increase the amount of operating expenses for the portfolio.

The investment options listed are available through the Investment Edge® variable annuity. Investment Edge® is a variable annuity designed for investors who want tax-deferred growth potential and a broad spectrum of investment options as they seek wealth for retirement and other life goals. The product offers diversification of investment options and tax deferral.

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.

© 2025 Equitable Holdings, Inc. All rights reserved. GE-6520293.1 (5/24) (Exp. 5/26) | G3136120 | Cat. #161504 (10/25)

