



EQUITABLE

Gain an edge for your future

Investment Edge®



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.

Gain an edge for your future

With a retirement strategy that helps you build and preserve wealth for a fulfilling future.

Retirement is about making the most of what you have, to achieve the freedom to pursue your passions. Whatever your vision of retirement holds, you can feel ready for life's surprises if:

- Your money works hard for you while you're building your savings — with smart investment options and tax strategies that let your money grow tax-deferred.
- Your investments are well-diversified to help spread risk against potential market downturns in any one market sector.
- You built an asset location strategy that can help you manage your portfolio against tax exposure, by diversifying investments based on how they are taxed and helping you address market risk.

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

What's an 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.



When it comes to Investment Edge[®], remember:



Defer taxes to maximize growth

To allow contributions and your earnings to compound and grow, without having to pay taxes on 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.



Investment Edge®

In the world of retirement planning, Investment Edge® is a tax-deferred variable annuity. It's designed with flexibility in mind, to help you build and preserve your retirement savings.



Deferral

Tax control

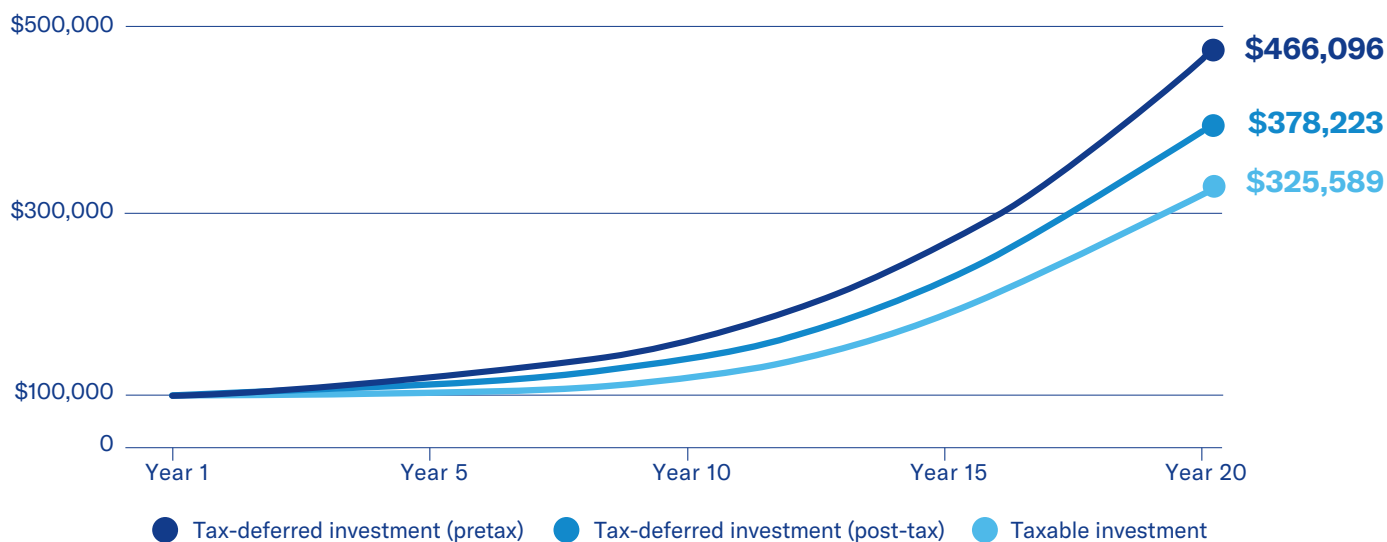
With tax deferral, you gain more than delaying when you pay taxes — you gain **control** over your taxes. Unlike traditional managed money accounts where you pay taxes when securities are bought or sold, you can decide when to use **your** money. With Investment Edge®, you can:

- Make changes to your investment allocation when your needs change, without immediate tax consequences.
- Automatically rebalance your portfolio to ensure your tax consequences are mitigated.
- Keep more of your money working longer for you.

The chart below is a hypothetical illustration of the potential advantages of tax-deferred over taxable investments over time. The illustration assumes an initial investment of \$100,000 with an annual return of 8% (not guaranteed) and a federal tax rate of 24%.

Don't allow taxes to hinder your financial growth

With tax deferral, you won't receive any 1099s,¹ which means you can avoid the negative impact of taxes on your portfolio returns, also known as **tax drag**. Higher tax rates or inefficient tax strategies can result in a larger tax drag, reducing the growth potential of your portfolio.



¹ A 1099 form reports income from self-employment earnings, interest and dividends.

This hypothetical chart does not represent actual performance of any specific product or investment. Withdrawals of tax-deferred earnings are subject to ordinary income tax treatment. A 10% federal tax may also apply if investors take the withdrawal before reaching age 59½. In addition, an investor should consider their current and anticipated investment horizon and income tax bracket when making an investment decision, as this illustration may not reflect these factors.



Diversification

for your building years

As you're building your savings, diversification is a key strategy to help minimize risk and maximize potential for growth. With the right mix of investments that react differently to market conditions, you can pursue a steadier path toward your goals.

Investment Edge® offers flexibility to build a well-diversified portfolio that matches your own goals, needs and tolerance for risk with choices of:

- More than 100 investment options from industry-leading investment managers.
- Preset portfolios designed for specific investment objectives.
- Alternative investments that offer nontraditional options to increase diversification potential.

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FUNDS



American Century
Investments®

BlackRock

CAPITAL GROUP® | AMERICAN FUNDS®

ClearBridge
A Franklin Templeton Company



Eaton Vance



GAMCO
ASSET MANAGEMENT



Janus Henderson
INVESTORS

J.P.Morgan
Asset Management

LAZARD

LOOMIS | SAYLES



LORD ABBETT®

MFS

PIMCO

Putnam
INVESTMENTS

T.RowePrice
INVEST WITH CONFIDENCE

VanEck™

WELLINGTON
MANAGEMENT®

The list above may not include all investment managers.

A good retirement strategy is one that lets you hone your edge for the future and smooth your tax liability over time

Investment Edge® supports your changing needs and priorities over time, with options that fit your life.

Tax-Deferred growth. | **Well-Diversified** investments.





Why Equitable?

Equitable is a U.S. financial services company that helps build fulfilling futures.

Courage.
Strength.
Wisdom.

A good financial strategy is designed to change as your life evolves, helping you pursue life's possibilities and prepare for life's uncertainties.

It starts with understanding your truths, wants and needs, so you can face your future with courage, strength and wisdom.

We commit to your future as if it were our own with an adaptive approach and powerful strategies, just as we've done for our clients since 1859.

Together, we'll work to turn today's goals into tomorrow's accomplishments.

Visit [equitable.com](https://www.equitable.com) for more information.

Withdrawals from an annuity contract are taxable as ordinary income and, if made prior to age 59½, may be subject to an additional 10% federal tax. Withdrawals may also be subject to withdrawal charges. Amounts invested in an annuity's portfolio are subject to fluctuation in value and market risk, including loss of principal. There are fees and charges associated with a variable annuity contract, which include, but are not limited to, operations charges, sales and withdrawal charges, administrative fees and additional charges for optional benefits. See the prospectus for complete details.

Important information

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.

Investment Edge® does not offer tax deferral beyond what is already offered in other qualified plans, and if purchasing with qualified money, clients should consider other features or benefits.

This brochure is not a complete description of all material provisions of the variable annuity contract. This brochure must be preceded or accompanied by a current prospectus. The prospectus contains more complete information, including investment objectives, risks, charges, expenses, limitations and restrictions.

The contingent withdrawal charge for Investment Edge® declines from 6% over a 5-year period for the Series B product.

Please read the prospectus and any applicable supplements, and consider this information carefully, before purchasing a contract.

There are certain contract limitations and restrictions associated with an Investment Edge® contract. 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 jurisdictions. Equitable Financial and Equitable America offer other variable annuity contracts with different fees, charges and features.

Not every contract or feature is available through the same selling broker/dealer.

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

