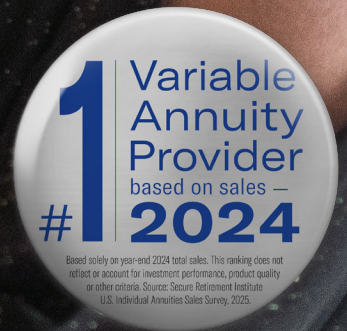




EQUITABLE



# Face your future with confidence

Retirement Cornerstone®

Variable Annuities: • Are Not a Deposit of Any Bank • Are Not FDIC Insured • Are Not Insured by Any Federal Government Agency  
• Are Not Guaranteed by Any Bank or Savings Association • May Go Down in Value



# Face your future with confidence

**Even when you're not sure what the future holds.**

**Most people have more than one goal for retirement, and those goals often change over time. Today, there are plenty of unique challenges, especially when planning for retirement income. Whatever matters most to you, you can feel ready on your own terms if:**

- You feel confident you'll have the income you need for the retirement lifestyle you envision — for as long as you live (and your spouse, too, if elected).<sup>1</sup>
- Your income has protection from market ups and downs.
- Your money works hard for you while you're building your savings — with efficient investment options and tax strategies that let your money grow tax-deferred.
- You're well-positioned to take advantage when interest rates go up — but can rely on a guaranteed floor just in case they don't.<sup>2</sup>

**Retirement Cornerstone® is an innovative variable annuity that helps grow and protect your income stream — and what you'll leave behind — with flexibility designed to fit your life.**







### **Grow your wealth**

Your savings will have the opportunity to continue to build, even after you stop working.



### **Protect your retirement income**

Retirement can last quite a long time — upwards of 30 years. That's great if you've prepared ahead of time and know your income can keep up with your expenses.



### **Plan beyond your own needs**

When you're thinking about the people or causes you hold dear, you can rest easy knowing you've prepared for their future, as well as your own.



# Retirement Cornerstone®

Flexibility to support retirement on your terms

A fulfilling future means something different to everyone. In the world of retirement planning, Retirement Cornerstone® is a “multistage variable annuity.” It’s built so that, as your path to retirement unfolds, you can decide how to optimize your income stream.<sup>3</sup>

## Grow your wealth

As you’re building your savings, Retirement Cornerstone®’s investment options offer flexibility to match your portfolio to your own goals, needs and tolerance for risk, now and in the future. With the **Investment Account**, you can access over 100 investment options to build a customized portfolio without being locked into any decisions you make today about what you might need in the future. With the **Protected Benefit Account**, you’ll choose from a focused range of investment options built to adapt to your changing needs, particularly as your tolerance for risk may change as you get closer to retirement. Both accounts offer a well-diversified set of investments that may help smooth the effect of market ups and downs and keep you focused on the long term. Most importantly, you can pursue tax-deferred growth, which allows your original investment, plus your earnings, to compound and grow, without having to pay taxes on your growth until later.<sup>4</sup>



### What does compounding do for you?

Compounding creates a snowball effect that happens when your earnings produce even more earnings! This helps your money grow faster as time goes on because it puts your money to work for you.

### 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. Some annuities, including Retirement Cornerstone®, can let you protect your retirement income while investing for potential growth. All annuities contain certain limitations, so be sure to learn about the rules and potential risk before you invest.

With options offered through well-known investment managers such as:



J.P.Morgan  
Asset Management



LEGG MASON  
GLOBAL ASSET MANAGEMENT



First Trust



# Create an income stream

As you get closer to retirement, you want more confidence that the money you need for expenses, travel and the goals you've set will be there. Protect your retirement with guaranteed income for life through Retirement Cornerstone®'s Guaranteed Minimum Income Benefit (GMIB).

## Make sure your income stream has different ways to grow

With the Guaranteed Minimum Income Benefit, you can take advantage of three ways to potentially increase income in retirement.



### 1. Market-based increase

Lock in possible market gains with annual resets to the income base when your investments do well.



### 2. Interest rate-based increase

Take advantage of potential interest rate increases that can help grow your income, compound each year and have the potential to get you a higher rate if Treasury rates rise, with a guaranteed floor if they don't.

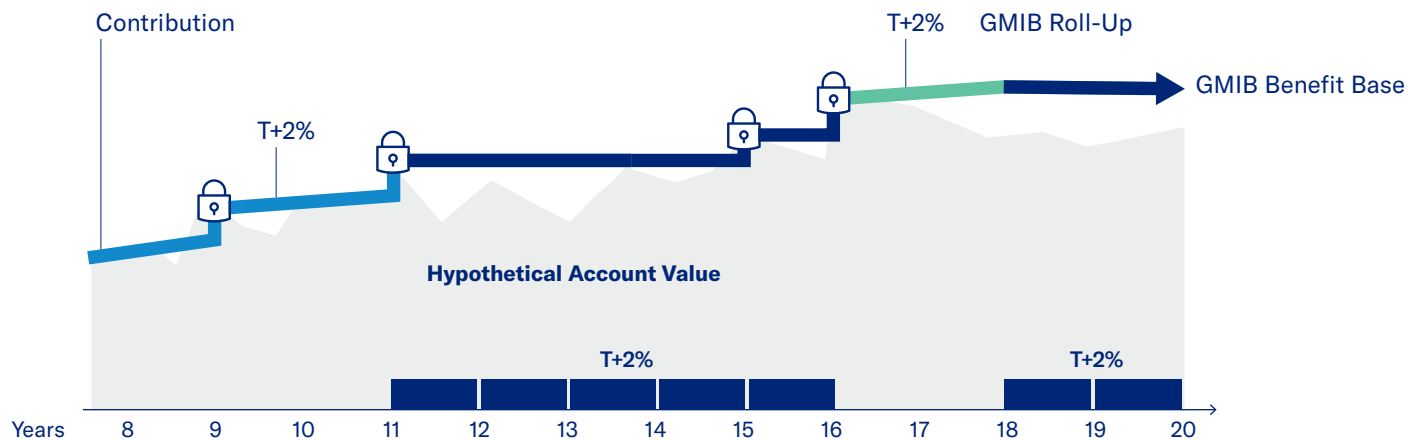


### 3. "Keep the change"

If you take less than your maximum annual withdrawal amount to start, then you get to keep the change! All of this "change" compounds on top of the amount that helps us figure out your possible future income.<sup>3</sup>

## Protect your income

Income growth in action: a hypothetical example



● 10-Year Treasury plus 2% Deferral Roll-Up (T+2%) ● 10-Year Treasury plus 2% Annual Roll-Up (T+2%) ● Annual Withdrawal 🔒 Resets

The GMIB Multiyear Lock offers a guaranteed Roll-Up Rate locked in for the first 7 contract years.



# Flexibility for you... and a spouse

Retirement Cornerstone® offers built-in spousal protection that’s easy to elect or change as your needs change

Options include the two-for-one Guaranteed Minimum Income Benefit (for spouses who are joint owners of the contract) and spousal continuation benefits (to continue the contract for a surviving spouse at no additional cost when an individual owner passes away). It’s a well-rounded retirement plan that allows you to select the level of coverage that best fits your needs as an individual or a couple.<sup>1</sup>

## Legacy planning for a better future

GMDB	Benefits of feature		
	Cost-effective	Principal protection	Market-based resets
Return of principal	✓	✓	
Highest anniversary value (HAV)	✓	✓	✓
RMD Wealth Guard	✓	✓	✓



# Plan for a future beyond your own

When loved ones are involved, there's always more to consider than your individual priorities. By setting aside funds 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.

Retirement Cornerstone®'s death benefit options have something for everyone.

- **Return of principal** — a cost-effective, no-fee way to preserve and pass on the principal of your original investment, adjusted for withdrawals you take during your lifetime.

Options to leave your loved ones a Guaranteed Minimum Death Benefit (GMDB) (fees apply).

These include:

- **Highest anniversary value** — locks in the highest year-end value you earn, up to age 85, to ensure your loved ones receive no less than your best end-of-contract-year account value, adjusted for the withdrawals you take.
- **RMD Wealth Guard** — helps you take the income required by the IRS without reducing your death benefit, while still giving you the opportunity to build what you pass along by capturing any market growth.

**A good retirement strategy protects the income you need to retire. A great retirement strategy does it on your own terms, in your own time.**

Retirement Cornerstone® responds to your changing needs and priorities over time, with options that fit your life.

Your income, your timeline, your life and loved ones planned for.



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

- 1 Restrictions apply.
- 2 Refers to the GMIB Roll-Up Rate on the GMIB Benefit Base, which has no cash value.
- 3 This only applies during the GMIB Roll-Up period.
- 4 Earnings are taxable as ordinary income when distributed, and may be subject to a 10% additional federal tax if withdrawn before age 59½.

Please consider the charges, risks, expenses and investment objectives carefully before purchasing a variable annuity. For a prospectus containing this and other information, please contact a financial professional. Read it carefully before you invest or send money.

#### **Important information**

We've designed this material as an informational and educational resource. We do not provide tax, accounting or legal advice. Any tax statements contained herein were not intended or written to be used, and cannot be used, for the purpose of avoiding U.S. federal, state or local tax penalties. Please consult your own independent advisors as to any tax, accounting or legal statements made herein.

This brochure is one part of the Retirement Cornerstone® variable annuity product kit, which is not complete without all of its parts, and which must be provided to you in its entirety, including the product kit carrier and prospectus. In addition to carefully reading our product prospectus, please be sure to read all of the important introductory and explanatory information about Retirement Cornerstone®, including important terms and definitions, contained in this kit.

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. Annuities contain certain restrictions and limitations. For costs and complete details, contact a financial professional.

There are fees and charges associated with Retirement Cornerstone®, which include (but are not limited to) a contract fee that covers administrative expenses, sales expenses, certain expense risks, sales and withdrawal charges. The Series B product includes a contractual withdrawal charge that declines from 7% over a 7-year period.

Certain features and benefits described herein may not be available in all jurisdictions. In addition, some distributors may eliminate and/or limit the availability of certain features or options, based on annuitant issue age or other criteria.

When distributed outside of New York state by Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN) through Equitable Advisors Financial Professionals whose business address is not in New York state or when distributed by Equitable Distributors, LLC through financial professionals of unaffiliated broker/dealers when the solicitation state is not New York, the Retirement Cornerstone® variable annuity is issued by Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with an administrative office located in Charlotte, NC. When offered by Equitable Advisors Financial Professionals whose business address is in New York state or when distributed by Equitable Distributors, LLC through financial professionals of unaffiliated broker/dealers when the solicitation state is New York, Retirement Cornerstone® is issued by Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY). The obligations of Equitable America and Equitable Financial are backed solely by their own claims-paying abilities.

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Contract form #s: ICC12BASE4, ICC12BASE3 and any state variations  
Retirement Cornerstone® is patent-approved. Patent no. 8,645,261.

