

Flexibility and protection all in one place

Investment Edge® Protected Premium Death Benefit

- ✓ **Pay for the benefit when you need it.**
- ✓ **Cancel the benefit at any time.**
- ✓ **Invest the way you want.**

What is Investment Edge®?

Investment Edge® is a variable annuity that can be part of an innovative retirement strategy designed to take advantage of smart diversification and tax-deferred

growth in your wealth-building years, followed by tax-efficient distributions when you need retirement income.¹

Investment Edge® helps you:

Diversify to minimize risk

Help smooth the effect of ups and downs in any one market sector and stay focused on long-term growth in your wealth-building years — including more than 120 investment options from industry-leading investment managers.

Defer taxes to maximize growth

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.

Distribute income with tax-efficient payments

Maximize tax-efficient distributions through Income Edge, where contract owners receive more after-tax income in the early years of distribution (assuming there are gains).²

Plan beyond your own needs

Leave an inheritance to the people or causes you hold dear — read on below.

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

Equitable Financial Life Insurance Company (NY, NY)

The benefit can be paid for when it's needed

The contract owner can pay for the amount of protection their account value does not cover.

How it works — Hypothetical example

Flexibility for investors. Protection for their families.

With Investment Edge®, the contract owner's beneficiaries will automatically receive the remainder of the account value, for no additional fee, when they pass away. For an added layer of protection, the contract owner may elect the Protected Premium Death Benefit to build a legacy for their family while also accessing a robust investment option lineup.

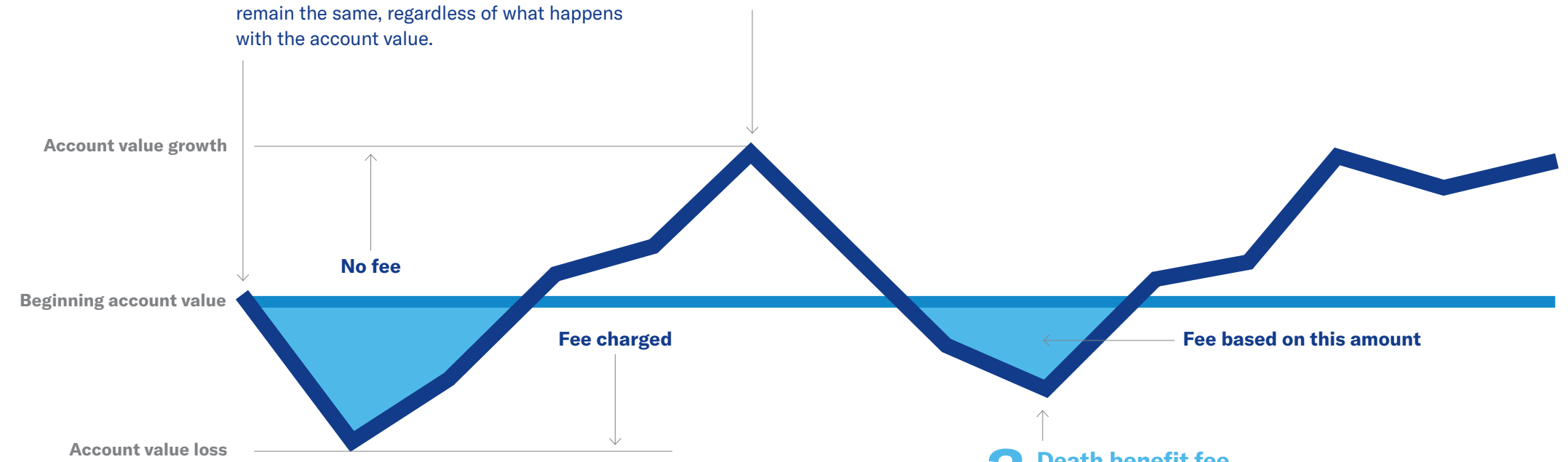
1 Death benefit amount

The death benefit amount equals the sum of the contract owner's contributions, adjusted for withdrawals. If the contract owner chooses to take no withdrawals, their death benefit will remain the same, regardless of what happens with the account value.

2 Account value

If the account value is greater than the death benefit, the contract owner pays nothing additional for the benefit. Beneficiaries will receive the greater of the current account value or protected benefit amount.

- Death benefit amount
- Account value
- Fee charged



3 Death benefit fee

The contract owner pays a fee only if their account value drops below the death benefit amount. The fee charged is only on the gap between the death benefit amount and the current account value. The gap is assessed on a daily basis.

The Protected Premium Death Benefit lets the contract owner:

- Pay for the benefit when they need it. If the account value falls below the death benefit amount, the contract owner will pay a charge for the death benefit during that period. If the account value is higher than the death benefit, there is no charge for the death benefit during that period.
- Cancel the benefit at any time if their needs change. If the contract owner decides that they don't want or need a death benefit anymore, the benefit can simply be canceled.
- Invest any way the investor wants. Working with their financial professional, investors can choose from a wide array of investment options, including opportunities such as alternative investments and sector portfolios, risk-based portfolios and global investments.

The Protected Premium Death Benefit allows the contract owner to provide a legacy for their family.

Age	Current charge	Maximum charge
≤65	0.6%	1.2%
66-70	1.2%	2.4%
71-75	1.8%	3.6%
76-80	3.6%	7.2%
81-85	7.2%	14.4%
86	9%	18%
87	10%	20%
88	11%	22%
89	12%	24%
90	13.5%	27%
91	14.5%	29%
92	16%	32%
93	17%	34%
94	18.5%	37%
95	20%	40%

The charges to the right for the Protected Premium Death Benefit can be increased or decreased at our discretion within current and maximum charges. We cannot change the fee for the first 2 contract years. Clients will have a minimum of 30 days' notice before a fee change may apply.

Protected Premium Death Benefit facts

- Optional benefit may be elected by investors age 85 and younger. If the Protected Premium Death Benefit is not elected, the death benefit is a return of account value.
- Choose from a wide range of investment options available with Investment Edge®.
- Death benefit amount equals the sum of the contributions paid, and will be adjusted for withdrawals on a proportionate (pro rata) basis.
- Benefit can be canceled at any time, but must be elected at issue when purchasing the contract. Cannot be added after contract issue or once canceled. The benefit is not available in the Inherited NQ market.
- Fee is calculated daily as a percentage of the difference between the death benefit amount and account value, and is deducted annually on the contract anniversary.³ There is no fee if the account value is greater than the death benefit. If the account value is less than the death benefit, a fee will be charged ranging from 0.6% at age 65 up to 20% at age 95 (current charges).

1 A deferred variable annuity, such as Investment Edge[®], is a long-term financial product designed for retirement purposes. It is a contractual agreement in which payment(s) are made to an insurance company, which, in turn, agrees to pay out an income or lump-sum amount at a later date.

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 portfolios 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.

2 It should be noted that Income Edge is not the only way to generate tax-efficient distributions, as this may be accomplished through annuitization of the annuity contract. Income Edge is not a guaranteed income benefit. Payments from Income Edge are based on account value and duration. Once clients begin taking payments, they may not stop the payments. They can take additional withdrawals, subject to ordinary income tax, and the contract can be fully redeemed for the then-current account value net of applicable withdrawal charges.

3 When applicable, the fee can also be charged upon death claim, contract surrender or drop of the benefit.

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.

The contingent withdrawal charge declines from 6% over a 5-year period for the Series Core product. 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 Investment Edge[®] prospectus and any applicable supplements. The prospectus contains more complete information, including investment objectives, risks, charges, expenses, limitations and restrictions. 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 the Investment Edge[®] contract.

For costs and complete details, 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 Life Insurance Company offers other variable annuity contracts with different fees, charges and features. Not every contract is available through the same selling broker/dealer.

If you are purchasing an annuity contract to fund an Individual Retirement Account (IRA) or employer-sponsored retirement plan, you should be aware that such annuities do not provide tax-deferral benefits beyond those already provided by the Internal Revenue Code. Before purchasing one of these annuities, you should consider whether its features and benefits beyond tax deferral meet your needs and goals. You may also want to consider the relative features, benefits and costs of these annuities with any other investment that you may use in connection with your retirement plan or arrangement.

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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 Equitable Financial 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 Equitable Financial Life Insurance Company.

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

