



Gross dealer concessions paid to broker/dealers

Please refer to the Structured Capital Strategies® prospectus for full details on the series of variable annuities. The percentages shown reflect the gross dealer concessions paid by Equitable Financial Life Insurance Company to Allstate Financial Services. To determine the exact commissions on each sale, please forward an ALR Compensation Web Service Request, (WSR). Click here to access the WSR link.

Structured Capital Strategies® Series B				
Contract	Age ¹	Commission options	Compensation	Trail years 2+
Nonqualified (NQ) plan ²	0-80	1	5.5%	0%
Traditional IRA and Roth IRA	0-80	2	3%	0.3%
		3	1%	1%
NQ plan ²	81-85 ³	1	2.75%	0%
Traditional IRA and Roth IRA	81-85 ³	2	1.65%	0.3%
		3	0.6%	0.6%

Structured Capital Strategies® Series C ⁴				
Contract	Age ¹	Commission options	Compensation	Trail years 2+
NQ plan ²	0-80	1	1%	1%
Traditional IRA and Roth IRA	0-80			
NQ plan ²	81-85 ³	1	0.6%	0.6%
Traditional IRA and Roth IRA	81-85 ³			

1 Age of owner. For non-natural owners, commission age breaks are based on the annuitant's attained age or older annuitant as applicable. For joint owner contracts, they are based on the older individual.

2 Pooled defined benefit plan assets may be invested in Structured Capital Strategies® NQ contracts. Structured Capital Strategies® is not available for defined contribution plans.

3 Contributions made at age 86 (or if later than the first contract anniversary) will receive this compensation.

4 May not be available in all firms and jurisdictions.

Commission recovery for Structured Capital Strategies® C share

- **100%** of the commission paid (for any contribution withdrawn) during the first 6 months after the contract is issued.
- **50%** of the commission paid (for any contribution withdrawn) during months 7-12 of the first contract year.

Structured Capital Strategies® compensation for spousal continuation (at the death of the older spouse) and Beneficiary Continuation Option (BCO):

1.125% for ADL of the amount applied to BCO or spousal continuation (as applicable). Quarterly trail compensation (the “BCO/spousal continuation trail”) will be the greater of:

- 0.20% annually (0.05% per quarter) for ADL of the AAV after BCO/spousal continuation goes into effect.
- Or the trail option, if any, originally elected when the SCS contract was originally issued.

BCO/spousal continuation trails will be paid quarterly at the end of each calendar quarter on the earlier to occur of either:

- The end of the first quarter after the first anniversary following the processing of the BCO or spousal continuation election (as applicable).
- Or the end of any prior quarter on which the original trail, if any, would have been payable on the original SCS contract, if a BCO/spousal continuation election had not been made.

There will be a 100% commission recovery upon surrender within 12 calendar months after a BCO or spousal continuation election has been processed.

Visit [equitable.com](https://www.equitable.com) or call the Equitable Sales Desk at (888) 517-9900 to learn more.

Commissions are subject to change; contact our Sales Desk at (888) 517-9900 or the broker/dealer home office.

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY); Equitable Financial Life Insurance Company of America, an AZ stock company with main administrative headquarters in Jersey City, NJ; 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 are backed solely by its own claims-paying ability.

Structured Capital Strategies® (February 2019 version) is a registered service mark of Equitable Financial Life Insurance Company (NY, NY).

Co-distributors: Equitable Distributors, LLC and Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN).

For broker/dealer use only. Not for use with, or distribution to, the general public.

© 2021 Equitable Holdings, Inc. All rights reserved. IU-3265402 (10/20) (Exp. 10/22) | G1152419 | Cat. #151698 (1/21)



EQUITABLE