



EQUITABLE

**EQUI-VEST<sup>®</sup> Strategies<sup>SM</sup>**  
(Series 900)  
Group Flexible Premium Variable Deferred Annuity

May 1, 2023

Issued by Equitable Financial Life Insurance Company.



# EQUI-VEST® Strategies (Series 900)

**Equitable Financial Life Insurance Company**

**Issued through: Separate Account A**

**Summary Prospectus for New Investors**

**May 1, 2023**

---

This summary prospectus (the "Summary Prospectus") summarizes key features of the contract. Before you invest, you should also review the statutory prospectus (the "prospectus") for the contract, which contains more information about the contract's features, benefits, and risks. You can find this document and other information about the contract online at [www.equitable.com/ICSR#EQH146654](http://www.equitable.com/ICSR#EQH146654). You can also obtain this information at no cost by calling 1-877-522-5035, by sending an email request to [EquitableFunds@dfinsolutions.com](mailto:EquitableFunds@dfinsolutions.com), or by calling your financial intermediary.

The EQUI-VEST® Strategies (Series 900) contracts are variable and fixed group flexible premium deferred annuity contracts offered as a funding vehicle for employers' sponsored retirement plans. This Summary Prospectus only describes EQUI-VEST® Strategies (Series 900). The contracts provide for the accumulation of retirement savings and for income. The contracts offer income and death benefit protection as well. They also offer a number of payout options.

You invest to accumulate value on a tax-deferred basis in one or more of our investment options (i) variable investment options, listed in Appendix "Portfolio Companies available under the contract", (ii) the guaranteed interest option, (iii) the fixed maturity options, (iv) the Segments of the Structured Investment Option ("SIO"), or (v) the dollar cost averaging (the "DCA program") (collectively, the "investment options"). See Appendix "Portfolio Companies available under the contract" in the prospectus. The SIO gives you the opportunity to earn interest that we will credit based, in part, on the performance of an external index over a set period of time, although you could experience a negative return and a significant loss of principal and previously credited interest. Participants should carefully read the accompanying SIO prospectus and the Fixed Maturity Options Available Under Certain EQUI-VEST® Contracts prospectus (the "FMO prospectus") for more information.

Index-linked investment options are complex insurance and investment vehicles and you should speak with a financial professional about the features, benefits, risks, and fees and whether the SIO is appropriate for you based on your financial situation and objectives.

**You may cancel your contract within 10 days of receiving it without paying fees or penalties although if you invest in the Structured Investment Option the Segment Interim Value will apply. In some states, this cancellation period may be longer. Upon cancellation, you will receive either a full refund of the amount you paid with your application or your account value. You should review the prospectus, or consult with your investment professional, for additional information about the specific cancellation terms that apply.**

**We reserve the right to stop accepting any application or contribution from you at any time, including after you purchase the contract. If you have one or more Guaranteed benefits and we exercise our right to discontinue the acceptance of, and/or place additional limitations on, contributions to the contract and/or contributions and/or transfers into the Personal Income Benefit account variable investment options, you may no longer be able to fund your Guaranteed benefit(s). This means that if you have not yet allocated amounts to the Personal Income Benefit account variable investment options, you may not be able to fund your Guaranteed benefit(s) at all. This also means that if you have already funded your Guaranteed benefits, you may no longer be able to increase your Personal Income Benefit account value and the benefit bases associated with your Guaranteed benefits through contributions and transfers.**

Additional information about certain investment products, including variable annuities, has been prepared by the Securities and Exchange Commission's staff and is available at [Investor.gov](http://Investor.gov).

# Important information you should consider about the contract

## FEES AND EXPENSES

### Charges for Early Withdrawals

If you surrender your contract, apply your cash value to a non-life contingent annuity payment option, or withdraw money from the contract for up to 10 years following your last contribution, or during the first ten participation years depending on your plan, you will be assessed a withdrawal charge of up to 6% of account value withdrawn or contributions withdrawn. For example, if you make a withdrawal in the first year, you could pay a withdrawal charge of up to \$6,000 on a \$100,000 investment.

There is an interim value adjustment for amounts withdrawn from a Segment of the SIO before Segment maturity which could result in up to a 90% loss of the Segment Investment. See the SIO prospectus for more information.

If amounts are withdrawn from a fixed maturity option before the maturity date, there will be a market value adjustment which could greatly reduce the value in your fixed maturity option. See the FMO prospectus for more information.

For additional information about the charges for surrenders and early withdrawals see "Withdrawal charge" in "Charges under the contracts" under "Charges and expenses" in the prospectus.

### Transaction Charges

In addition to withdrawal charges, you may also be charged for other transactions (including loans and for special requests such as wire transfers, express mail, duplicate contracts, preparing checks, or third-party transfers or exchanges).

For additional information about transaction charges see "Charges under the contracts" in "Charges and expenses" in the prospectus.

### Ongoing Fees and Expenses (annual charges)

The contract provides for different ongoing fees and expenses. The table below describes the fees and expenses that you may pay each year under the contract, depending if you choose the Personal Income Benefit option ("PIB"). Please refer to your contract specifications page of your certificate for information about the specific fees you will pay each year based if you have elected the PIB.

Annual Fee	Minimum	Maximum
Base Contract <sup>(1)</sup>	0.25%	1.20%
Investment options (Portfolio fees and expenses) <sup>(2)</sup>	0.56%	2.73%
Optional benefits available for an additional charge (for a single optional benefit, if elected) <sup>(3)</sup>	0.15%	1.00%

(1) Expressed as an annual percent of daily net assets in the variable investment options.

(2) Expressed as an annual percentage of daily net assets in the Portfolio. This range is for the year ended December 31, 2022 and could change from year to year.

(3) Depending on the benefit elected, the charge may be expressed as an annual percentage of your account value (in case of the Enhanced death benefit), or as an annual percentage of the Personal Income Benefit account value (in case of the Personal Income Benefit).

Because your contract is customizable, the choices you make affect how much you will pay. To help you understand the cost of owning your contract, the following table shows the lowest and highest cost you could pay each year, based on current charges. This estimate assumes that you do not take withdrawals from the contract or make any other transactions, **which could add withdrawal charges that substantially increase costs.**

Lowest Annual Cost \$920	Highest Annual Cost \$3,407
<p>Assumes:</p> <ul style="list-style-type: none"> <li>• Investment of \$100,000</li> <li>• 5% annual appreciation</li> <li>• Least expensive combination of contract and Portfolio fees and expenses</li> <li>• No optional benefits</li> <li>• No sales charges</li> <li>• No additional contributions, transfers, loans or withdrawals</li> </ul>	<p>Assumes:</p> <ul style="list-style-type: none"> <li>• Investment of \$100,000</li> <li>• 5% annual appreciation</li> <li>• Most expensive combination of contract, optional benefits (Personal Income Benefit and Enhanced death benefit option) and Portfolio fees and expenses</li> <li>• No sales charges</li> <li>• No additional contributions, transfers, loans or withdrawals</li> </ul>

For additional information about ongoing fees and expenses see "Fee table" in the prospectus.

### RISKS

<b>Risk of Loss</b>	The contract is subject to the risk of loss. You could lose some or all of your account value. For additional information about the risk of loss see "Principal risks of investing in the contract" in the prospectus.
<b>Not a Short-Term Investment</b>	The contract is not a short-term investment and is not appropriate for an investor who needs ready access to cash because the contract is designed to provide for the accumulation of retirement savings and income on a long-term basis. As such, you should not use the contract as a short-term investment or savings vehicle. A withdrawal charge may apply in certain circumstances and any withdrawals may also be subject to federal and state income taxes and tax penalties. For additional information about the investment profile of the contract see "Fee table" in the prospectus.
<b>Risks Associated with Investment Options</b>	<p>An investment in the contract is subject to the risk of poor investment performance and can vary depending on the performance of the variable investment options available under the contract, (e.g., the Portfolios). Each investment option, including the guaranteed interest option, fixed maturity options and Segments of the SIO, has its own unique risks. You should review the variable investment options available under the contract before making an investment decision.</p> <p>For additional information about the risks associated with investment options see "Variable investment options", "Guaranteed interest option" and "Portfolios of the Trusts" in "Purchasing the Contract" in the prospectus, as well as, "Risk factors" in the SIO prospectus and FMO prospectus. See also Appendix "Portfolio Companies available under the contract" in the prospectus.</p>
<b>Insurance Company Risks</b>	<p>An investment in the contract is subject to the risks related to the Company. The Company is solely responsible to the contract owner for the contract's account value and the Guaranteed benefits. The general obligations including the guaranteed interest option, fixed maturity options, SIO and any Guaranteed benefits under the contract are supported by our general account and are subject to our claims paying ability. An owner should look solely to our financial strength for our claims-paying ability. More information about the Company, including our financial strength ratings, may be obtained at <a href="http://www.equitable.com/selling-life-insurance/financial-strength-ratings">www.equitable.com/selling-life-insurance/financial-strength-ratings</a>.</p> <p>For additional information about insurance company risks see "About the general account" in "More information" in the prospectus.</p>

## RESTRICTIONS

### Investments

We may, at any time, exercise our rights to limit or terminate your contributions, allocations and transfers to any of the variable investment options (including the Personal Income Benefit account variable investment options) and to limit the number of variable investment options which you may select. Such rights include, among others, combining any two or more variable investment options and transferring the account value from any variable investment option to another variable investment option.

There are restrictions regarding investment options if Guaranteed benefits are elected, limits on contributions and transfers into and out of the guaranteed interest option, and restrictions or limitations with the DCA program. See "Allocating your contributions" in "Purchasing the Contract" and "Transferring your account value" in "Transferring your money among investment options" in the prospectus for more information.

For more information see "About Separate Account A" in "More information" in the prospectus.

You must choose one of the two investment methods: 1) Maximum investment option choice, or 2) Maximum transfer flexibility. For more information please see "Selecting your investment method" in the prospectus.

For additional information about the investment options, including information regarding volatility management strategies and techniques, see "Portfolios of the Trusts" in "Purchasing the Contract" in the prospectus. See also the SIO prospectus and the FMO prospectus.

### Optional Benefits

At any time, we have the right to limit or terminate your contributions, allocations and transfers to any of the variable investment options. If you have funded the Personal Income Benefit (which is also known as the optional benefit) and we exercise our right to discontinue the acceptance of, and/or place additional limitations on, contributions to the contract and/or contributions and/or transfers into the Personal Income Benefit variable investment options and you may no longer be able to fund your Personal Income Benefit account. Not all employer plans will offer loans. Loans are subject to restrictions under federal tax rules and ERISA. Automated transfer programs, including dollar cost averaging and asset rebalancing, are not available if you elect Semester Strategies.

Investment options are limited if Guaranteed benefits are elected. Withdrawals that exceed limits specified by the terms of an optional benefit may affect the availability of the benefit by reducing the benefit by an amount greater than the value withdrawn, and/or could terminate the benefit.

For additional information about the optional benefits see "How you can contribute to your certificate" in "Purchasing the Contract" in the prospectus. See also "Personal Income Benefit", "Death benefits" and "Optional Semester Strategies program" in "Other Benefits" in "Benefits available under the contract" in the prospectus.

## TAXES

### Tax Implications

You should consult with a tax professional to determine the tax implications of an investment in, and payments received under, the contract. There is no additional tax benefit to you if the contract is purchased through a tax-qualified plan or individual retirement account (IRA). Withdrawals will be subject to ordinary income tax and may be subject to tax penalties. Generally, you are not taxed until you make a withdrawal from the contract.

For additional information about tax implications see "Tax information" in the prospectus.

## CONFLICTS OF INTEREST

### Investment Professional Compensation

Some financial professionals may receive compensation for selling the contract to you, both in the form of commissions or in the form of contribution-based compensation. Financial professionals may also receive additional compensation for enhanced marketing opportunities and other services (commonly referred to as "marketing allowances"). This conflict of interest may influence the financial professional to recommend this contract over another investment.

For additional information about compensation to financial professionals see "Distribution of the contracts" in "More information" in the prospectus.

### Exchanges

Some financial professionals may have a financial incentive to offer a new contract in place of the one you already own. You should only exchange your contract if you determine, after comparing the features, fees, and risks of both contracts, that it is preferable to purchase the new contract rather than continue to own your existing contract.

For additional information about exchanges see "Charge for third-party transfer or exchange" in "Charges and expenses" in the prospectus.

# Overview of the contract

---

## **Purpose of the Contract**

The contract is designed to help you accumulate assets through investments in underlying Portfolios, guaranteed interest option, fixed maturity options and the SIO during the accumulation phase. It can provide or supplement your retirement income by providing a stream of income payments during the annuity phase. It also provides death benefits to protect your beneficiaries and living benefits to protect your access to income. The contract may be appropriate if you have a long-term investment horizon. It is not intended for people who may need to access invested funds within a short-term timeframe or frequently, or who intend to engage in frequent transfers of the underlying Portfolios.

## **Phases of the Contract**

The contract has two phases: an accumulation (savings) phase and an income (annuity) phase.

### **Accumulation (Savings) Phase**

During the accumulation phase, you can allocate your contributions to one or more of the available investment options, which include:

- Personal Income Benefit variable investment options (used to fund the Personal Income Benefit);
- Variable investment options;
- Guaranteed interest option;
- Fixed maturity options (see the FMO prospectus for more information);
- Segments of the SIO which are index-linked investment options (see the SIO prospectus for more information);
- Dollar cost averaging; and
- Access to the optional Semester Strategies program.

**For additional information about each underlying Portfolio see Appendix: "Portfolio Companies available under the contract".**

### ***Income (Annuity) Phase***

You enter the income phase when you annuitize your contract. During the income phase, you will receive a stream of fixed income payments for the annuity payout period of time you elect. You can elect to receive annuity payments (1) for life; (2) for life with a certain minimum number of payments; (3) for life with a certain minimum number of payments to the beneficiary upon the death of the annuitant; or (4) for life with a certain amount of payment. Please note that when you annuitize, your investments are converted to income payments and you will no longer be able to make any additional withdrawals from your contract. All accumulation phase benefits terminate upon annuitization and the contract has a maximum annuity commencement date.

## **Contract Features**

The contract provides for the accumulation of retirement savings and income. The contract offers income, optional living benefits, death benefit protection and offers various payout options.

### ***Access to Your Money***

During the accumulation phase you can take withdrawals from your contract. Withdrawals will reduce your account value and may be subject to surrender charges, income taxes and a tax penalty. Withdrawals may also reduce your death benefit (possibly on a greater than dollar-for-dollar basis) and may terminate your enhanced death benefit.

### ***Death Benefits***

Your contract includes a standard death benefit that pays your beneficiaries an amount equal to at least your contributions less adjusted withdrawals and outstanding loan balances and accrued interest. For an additional fee, you can purchase the enhanced death benefit which guarantees beneficiaries will receive a benefit that is at least equal to your highest adjusted account value on specified anniversaries. Once elected at enrollment, the enhanced death benefit cannot be canceled.

***Living Benefits***

A living benefit called the Personal Income Benefit ("PIB") is available for an additional charge should you elect it. The PIB is a benefit that guarantees, subject to certain restrictions, an annual withdrawal amount.

***Rebalancing and Dollar Cost Averaging***

You can elect to have your account value automatically rebalanced at no additional charge. We offer two rebalancing programs that you can use to automatically reallocate your account value among your variable investment options and the guaranteed interest option. You can also elect to allocate your investments using a dollar cost averaging program at no additional charge. Generally, you may not elect both a dollar cost averaging program and a rebalancing option. Rebalancing is not available for amounts allocated to the Personal Income Benefit variable investment options.

***Contract Loans***

Depending on the terms of your contract, you may be permitted to take loans from your account value. If you take a loan we charge interest on the loan.

# Benefits available under the contract

## Summary of Benefits

The following tables summarize important information about the benefits available under the contract.

### Death benefits

These death benefits are available during the accumulation phase:

Name of Benefit	Purpose	Standard/ Optional	Annual Fee		Brief Description of Restrictions/ Limitations
			Max	Current	
Death benefit	Guarantees beneficiaries will receive a benefit at least equal to your contributions less adjusted withdrawals and the amounts of any outstanding loans and accrued interest.	Standard	No Additional Charge		<ul style="list-style-type: none"> <li>Withdrawals could significantly reduce or terminate benefit</li> </ul>
Enhanced death benefit	Guarantees beneficiaries will receive a benefit at least equal to your highest adjusted account value on specified anniversaries.	Optional	0.15% <sup>(1)</sup>	0.15% <sup>(1)</sup>	<ul style="list-style-type: none"> <li>Available only at contract purchase</li> <li>Restricted to owners between the ages of 45 and 85</li> <li>You may not cancel once you elect this benefit</li> <li>Withdrawals could significantly reduce or terminate benefit</li> </ul>

(1) Expressed as a percentage of your account value.

### Living benefits

This living benefit is available the accumulation phase:

Name of Benefit	Purpose	Standard/ Optional	Annual Fee		Brief Description of Restrictions/ Limitations
			Max	Current	
Personal Income Benefit (PIB)	Guarantees a minimum annuitization value to provide lifetime retirement income.	Optional	1.00% <sup>(1)</sup>	1.00% <sup>(1)</sup>	<ul style="list-style-type: none"> <li>Restricted to owners of certain ages</li> <li>May not be available in all contracts or in all states.</li> <li>Excess withdrawals could significantly reduce or terminate benefit</li> <li>Subject to restrictions on investment options</li> </ul>

(1) Expressed as an annual percentage of your PIB account value.

### Other benefits

These other benefits are available during the accumulation phase:

Name of Benefit	Purpose	Standard/ Optional	Annual Fee		Brief Description of Restrictions/ Limitations
			Max	Current	
Rebalancing Option I <sup>(1)</sup> and Option II <sup>(2)</sup>	Periodically rebalance to your desired asset mix.	Optional	No Charge		<ul style="list-style-type: none"> <li>Not generally available with Dollar Cost Averaging</li> <li>Account value in the Personal Income Benefit account cannot be rebalanced</li> </ul>
Dollar Cost Averaging and Investment Simplifier	Transfer account value to selected investment options on a regular basis to potentially reduce the impact of market volatility.	Optional	No Charge		<ul style="list-style-type: none"> <li>Not generally available with Rebalancing</li> </ul>
Semester Strategies program	We offer access to account services through SWBC Investment Advisory Services LLC ("SWBC"), an unaffiliated third party. SWBC is an independent registered investment advisory firm that assists retirement plan participants with investment advisory services, including model portfolio services.	Optional	No Charge		<ul style="list-style-type: none"> <li>To participate in the Program, you are required to use the Maximum investment options choice method</li> <li>Not available with Dollar Cost Averaging or Rebalancing</li> </ul>
Participant Loans	Loans may be available to plan participants	Optional	2.00%; calculated as a percentage of the outstanding loan amount		<ul style="list-style-type: none"> <li>Not all employer plans will offer loans</li> <li>Loans are subject to restrictions under federal tax laws and ERISA</li> </ul>

(1) Option I allows you to rebalance your account value among the variable investment options.

(2) Option II allows you to rebalance your account value among the variable investment options and the guaranteed interest option.

# Buying the Contract

---

You may purchase a contract by making payments to us that we call “contributions.” We can refuse to accept an application from you or any contribution from you at any time, including after you purchase the contract. We require a minimum contribution amount for each type of contract purchased. Maximum contribution limitations also apply.

## **Maximum issue age**

The maximum issue age for an annuitant is 85.

## **Minimum initial and subsequent contribution amounts**

The minimum initial contribution is generally \$20 for each type of contract. Subsequent contributions are allowed up to a certain maximum contribution limit.

## **Limitations on contributions to the contract**

We reserve the right to refuse to accept any contribution under the contract at any time or change our contribution limits and requirements, including contributions and/or transfers into your Personal Income Benefit account. This means that if you have one or more Guaranteed benefits there would no longer be any increases in the Personal Income Benefit account value and the benefit bases associated with the Guaranteed benefits, and if you have no allocated amounts to the Personal Income Benefit account, you may not be able to fund your Guaranteed benefits at all.

## **When initial and subsequent contributions are credited**

### ***Initial Contribution***

For certain employer-remitted salary reduction contracts, it is possible that we may receive your initial contribution prior to Equitable Advisors, LLC (Equitable Financial Advisors in Michigan and Tennessee), (“Equitable Advisors”) receiving your application. In this case, we will hold the contribution, whether received via check or wire, in a non-interest bearing “Special Bank Account for the Exclusive Benefit of Customers.” If Equitable Advisors does not receive your application within 20 business days, we will return your contribution to your employer or its designee.

If Equitable Advisors receives your application within this timeframe, Equitable Advisors will direct us to continue to hold your contribution in the special bank account noted immediately above while Equitable Advisors ensures that your application is complete and suitability standards are met. Equitable Advisors will either complete this process or instruct us to return your contribution to your employer or its designee within the applicable Financial Industry Regulatory Authority (“FINRA”) time requirements. Upon timely and successful completion of this review, Equitable Advisors will instruct us to transfer your contribution into our non-interest bearing suspense account and transmit your application to us, so that we can consider your application for processing.

If your application is in good order when we receive it for application processing purposes, your contribution will be applied within two business days. If any information we require to issue your contract is missing or unclear, we will hold your contribution while we try to obtain this information. If we are unable to obtain all of the information we require within five business days after we receive an incomplete enrollment form, we will inform the financial professional submitting the application on your behalf. We will then return the contribution to your employer or its designee, unless you or your financial professional acting on your behalf, specifically direct us to keep your contribution until we receive the required information. The contribution will be applied as of the date we receive the missing information.

### ***Subsequent Contributions***

If we receive a subsequent contribution before the close of the NYSE (typically 4:00 pm eastern), we will credit that contribution that day. If we receive your subsequent contribution after the close of the NYSE, your contribution will be applied the next business day.

## **Additional limitations on contributions to the contract**

Additional limitations on contributions and the source of contributions apply based on the type of contract, such as TSA or EDC contracts. Please see the tables in the “How you can contribute to your certificate” in “Purchasing the Contract” to the prospectus for detailed information. You can obtain the prospectus by calling the number or accessing the website noted on the first page of this summary prospectus.

# Making Withdrawals: Accessing the Money in Your Contract

---

## **Accessing your money**

You have several ways to access your account value before annuity payments begin. Generally, you may take partial withdrawals from your contract at any time or, depending on your specific situation, set up an automatic payment plan, a systematic withdrawal plan, a substantially equal withdrawals plan or a lifetime RMD payments plan. Additionally, you may take a loan (if permitted by your Plan) and you may make withdrawals from your Guaranteed Annual Withdrawal Amount (if you funded the Personal Income Benefit feature). You may also surrender your contract to receive its cash value at any time. If we receive a withdrawal or surrender request in good order before the close of the NYSE (typically 4:00 pm eastern), we will process the request that day. If we receive the request after the close of the NYSE, we will process the request on the next business day. We will generally send you the full requested withdrawal amount and deduct any applicable withdrawal charges from account value unless your request otherwise.

Withdrawals will reduce your account value and may be subject to withdrawal charges, income taxes and a tax penalty. Withdrawals may also reduce (possibly on a greater than dollar-for-dollar basis) or terminate any optional guaranteed benefits. Surrenders also may be subject to withdrawal charges, income taxes and a tax penalty if you are younger than 59½.

Please see "Accessing your money" in the prospectus for more information on the ways you may withdraw your account value.

## **Free withdrawal amount**

Each contract year you can withdraw a certain amount from your contract without paying a withdrawal charge.

## **When to expect payments**

Generally, we will fulfill requests for payments out of the variable investment options within seven calendar days after the date of the transaction to which the request relates. These transactions may include applying proceeds to a variable annuity payout option, payment of a death benefit, payment of any amount you withdraw (less any withdrawal charge) and, upon certificate termination, payment of the cash value.

## Additional Information About Fees

The following tables describe the fees and expenses that you will pay when buying, owning, surrendering or making withdrawals from the contract. Each of the charges and expenses is more fully described in "Charges and expenses" in this prospectus. Please refer to your contract specifications page for information about the specific fees you will pay each year based on the options you have elected.

The first table describes fees and expenses that you will pay at the time that you surrender the contract, make certain withdrawals, transfers or request special services. Charges designed to approximate certain taxes that may be imposed on us, such as premium taxes in your state, may also apply.

Transaction Expenses	
Sales Load Imposed on Purchases	None
Withdrawal Charge (as a percentage of the amount withdrawn) <sup>(1)</sup>	6.00%
Net Loan Interest Charge <sup>(2)</sup>	2.00%
Transfer Fee	None
Third Party Transfer or Exchange Fee <sup>(3)</sup>	\$65
Special Service Charges <sup>(4)</sup>	\$90
Segment Interim Value (applies for distributions from a Segment of the SIO prior to the Segment Maturity Date) <sup>(5)</sup>	90% of Segment Investment

- (1) The charge percentage is deducted upon a withdrawal of amounts in excess of the 10% free withdrawal amount. Important exceptions and limitations may eliminate or reduce this charge. For a complete description of charges, please see "Withdrawal charges" in "Charges and expenses" in the prospectus. See Appendix, "State contract availability and/or variations of certain features and benefits" in the prospectus for more information.
- (2) In no event will the net loan interest charge exceed 2.00%. We charge interest on loans under your contract but also credit you interest on your loan reserve account. Our net loan interest charge is determined by the excess between the interest rate we charge over the interest rate we credit. See "Loans" under "Accessing your money" in the prospectus for more information on how the loan interest is calculated and for restrictions that may apply.
- (3) This charge will never exceed 2% of the amount disbursed or transferred. We may discontinue these services at any time.
- (4) Unless you specify otherwise, this charge will be deducted from the amount you request. Special service charges include (1) express mail charge; and (2) wire transfer charge. The maximum charge for each service is \$90. We may discontinue these services at any time.
- (5) The actual amount of the Segment Interim Value calculation is determined by a formula that depends on, among other things, the Segment Buffer and how the Index has performed since the Segment Start Date. The maximum loss would occur if there is a total distribution for a Segment at a time when the Index price has declined to zero. If you surrender or cancel your variable annuity contract, die, transfer or make a withdrawal from a Segment before the Segment Maturity Date, the Segment Buffer will not necessarily apply to the extent it would on the Segment Maturity Date, and any upside performance will be limited to a percentage lower than the Performance Cap Rate. See the SIO prospectus for more information.

The next table describes the fees and expenses that you will pay *each year* during the time that you own the contract (not including Portfolio fees and expenses). If you choose to purchase an optional benefit, you will pay additional charges, as shown below.

Annual Contract Expenses	
Annual Administrative Charge <sup>(1)</sup>	\$65 <sup>(2)</sup>
Base Contract Expenses (as an percentage of daily net assets in the variable investment options) <sup>(3)</sup>	1.20%
Optional Benefits Expenses	
Personal Income Benefit charge (as a percentage of your Personal Income Benefit account value)	1.00%
Enhanced death benefit charge (as a percentage of your account value) <sup>(4)</sup>	0.15%

- (1) Depending on your Employer's plan, we may be instructed to withdraw a plan operating expense charge from your account value for administrative and record-keeping services related to your certificate. The charge is determined through an arrangement between your Employer and a third party. We will remit the amount withdrawn to either your Employer or your Employer's designee. Please refer to your certificate for more information.
- (2) The Annual administrative charge is the lesser of a current charge of \$30 (maximum \$65) or 2% of your account value plus any prior withdrawals during the participation year. The annual administrative charge is deducted from your account value on each participation date anniversary. If the certificate is surrendered or annuitized, or a death benefit is paid, or the benefit is dropped on any date other than your participation date anniversary, we will deduct a pro rata portion of the charge for that year.
- (3) The current range for the Base Contract Expenses is 0.25% to 1.20%.
- (4) Deducted annually on each participation date anniversary for which the benefit is in effect. If the certificate is surrendered or annuitized, or a death benefit is paid, or the benefit is dropped (if applicable), on any date other than the participation date anniversary, we will deduct a pro rata portion of the charge for that year.

The next item shows the minimum and maximum total operating expenses charged by the underlying Portfolios that you may pay periodically during the time that you own the contract. A complete list of Portfolios available under the contract, including their annual expenses, may be found at the back of this document. See "Appendix: Portfolio Companies available under the contract." These expenses are for the period ended December 31, 2022, and may fluctuate from year to year.

Annual Portfolio Expenses	Minimum	Maximum
Annual Portfolio Expenses prior to Expense Limitation Arrangement (expenses that are deducted from Portfolio assets including management fees, 12b-1 fees, service fees and/or other expenses)*	0.56%	2.73%
Annual Portfolio Expenses after Expense Limitation Arrangement (expenses that are deducted from Portfolio assets including management fees, 12b-1 fees, service fees and/or other expenses)**	0.54%	1.35%

\* "Annual Portfolio Expenses" may be based, in part, on estimated amounts of such expenses.

\*\* "Annual Portfolio Expenses" are based, in part, on estimated amounts of such expenses. Pursuant to a contract, Equitable Investment Management Group, LLC has agreed to make payments or waive its management, administrative and other fees to limit the expenses of certain affiliated Portfolios through April 30, 2024 ("Expense Limitation Arrangement") (unless the Trust's Board of Trustees consents to an earlier revision or termination of this agreement). The Expense Limitation Arrangement may be terminated by Equitable Investment Management Group, LLC at any time after April 30, 2024. The Expense Limitation Arrangement does not apply to unaffiliated Portfolios.

### Example

This Example is intended to help you compare the cost of investing in the contract with the cost of investing in other variable annuity contracts. The costs include transaction expenses, annual contract expenses, and annual Portfolio expenses.

The Example assumes that you invest \$100,000 in the contract for the time periods indicated. The Example also assumes that your investment has a 5% return each year and assumes the most expensive combination of annual Portfolio expenses, as well as, the Enhanced Death Benefit and Personal Income benefit (both at their maximum charge).

Although your actual costs may be higher or lower, based on these assumptions, your costs would be:

If you surrender your contract or annuitize (under a non-life option) at the end of the applicable time period				If you do not surrender your contract			
1 year	3 years	5 years	10 years	1 year	3 years	5 years	10 years
\$9,723	\$18,461	\$27,325	\$45,214	\$4,284	\$12,944	\$21,729	\$44,247

## Appendix: Portfolio Companies available under the contract

The following is a list of Portfolio Companies available under the contract. More information about the Portfolio Companies is available in the prospectuses for the Portfolio Companies, which may be amended from time to time and can be found online at [www.equitable.com/ICSR#EQH146654](http://www.equitable.com/ICSR#EQH146654). You can request this information at no cost by calling (877) 522-5035 or by sending an email request to [EquitableFunds@dfinsolutions.com](mailto:EquitableFunds@dfinsolutions.com). If you elect a Guaranteed benefit, you may only invest in the Portfolios listed in the designated table below.

The current expenses and performance information below reflects fee and expenses of the Portfolios, but do not reflect the other fees and expenses that your contract may charge. Expenses would be higher and performance would be lower if these other charges were included. Each Portfolio's past performance is not necessarily an indication of future performance.

### Affiliated Portfolio Companies:

TYPE	Portfolio Company - Investment Adviser; Sub-Adviser(s), as applicable	Current Expense	Average Annual Total Returns (as of 12/31/2022)		
			1 year	5 year	10 year
Specialty	1290 VT Convertible Securities — Equitable Investment Management Group, LLC ("EIMG"); <i>SSGA Funds Management, Inc.</i>	0.90%^	-20.99%	5.68%	—
Fixed Income	1290 VT DoubleLine Opportunistic Bond — EIMG; <i>DoubleLine Capital LP</i>	0.92%^	-13.46%	-0.75%	—
Equity	1290 VT Equity Income — EIMG; <i>Barrow, Hanley, Mewhinney &amp; Strauss, LLC d/b/a Barrow Hanley Global Investors</i>	0.95%^	3.09%	6.41%	9.64%
Specialty	1290 VT GAMCO Mergers & Acquisitions — EIMG; <i>GAMCO Asset Management, Inc.</i>	1.29%^	-5.97%	1.32%	3.51%
Equity	1290 VT GAMCO Small Company Value — EIMG; <i>GAMCO Asset Management, Inc.</i>	1.05%	-10.67%	4.98%	9.45%
Fixed Income	1290 VT High Yield Bond — EIMG; <i>AXA Investment Managers US Inc., Post Advisory Group, LLC</i>	1.03%^	-10.30%	1.85%	—
Equity	1290 VT Small Cap Value — EIMG; <i>BlackRock Investment Management, LLC, Horizon Kinetics Asset Management LLC</i>	1.15%^	0.07%	8.76%	—
Equity	1290 VT SmartBeta Equity ESG — EIMG; <i>AXA Investment Managers US Inc.</i>	1.10%^	-14.52%	6.84%	—
Equity	1290 VT Socially Responsible — EIMG; <i>BlackRock Investment Management, LLC</i>	0.91%	-22.12%	8.68%	11.89%
Equity	EQ/2000 Managed Volatility+ — EIMG; <i>AllianceBernstein L.P., BlackRock Investment Management, LLC</i>	0.83%	-22.40%	2.94%	7.97%
Equity	EQ/400 Managed Volatility+ — EIMG; <i>AllianceBernstein L.P., BlackRock Investment Management, LLC</i>	0.85%	-15.50%	5.37%	9.54%
Equity	EQ/500 Managed Volatility+ — EIMG; <i>AllianceBernstein L.P., BlackRock Investment Management, LLC</i>	0.80%	-20.01%	7.83%	11.20%
Asset Allocation	EQ/AB Dynamic Moderate Growth <sup>Δ</sup> — EIMG; <i>AllianceBernstein L.P.</i>	1.12%	-14.63%	1.72%	4.44%
Equity	EQ/AB Small Cap Growth — EIMG; <i>AllianceBernstein L.P.</i>	0.91%	-28.45%	5.28%	9.52%
Equity	EQ/AB Sustainable U.S. Thematic — EIMG; <i>AllianceBernstein L.P.</i>	1.00%^	—	—	—
Asset Allocation	EQ/Aggressive Allocation+ — EIMG	1.15%	-18.31%	4.64%	7.78%
Asset Allocation	EQ/Aggressive Growth Strategy+ — EIMG	1.02%	-18.34%	4.48%	7.37%
Asset Allocation	EQ/All Asset Growth Allocation — EIMG	1.24%	-14.46%	3.24%	5.27%
Equity	EQ/American Century Mid Cap Value — EIMG; <i>American Century Investment Management, Inc.</i>	1.00%^	-1.47%	—	—
Asset Allocation	EQ/Balanced Strategy+ — EIMG	0.97%	-15.57%	2.65%	4.58%
Equity	EQ/Capital Group Research — EIMG; <i>Capital International, Inc.</i>	0.97%^	-18.97%	9.23%	12.11%
Equity	EQ/ClearBridge Large Cap Growth ESG — EIMG; <i>ClearBridge Investments, LLC</i>	1.00%^	-32.13%	7.29%	10.17%
Equity	EQ/ClearBridge Select Equity Managed Volatility+ — EIMG; <i>BlackRock Investment Management, LLC, ClearBridge Investments, LLC</i>	1.06%^	-27.06%	8.32%	10.31%
Equity	EQ/Common Stock Index — EIMG; <i>AllianceBernstein L.P.</i>	0.68%	-19.46%	8.13%	11.43%
Asset Allocation	EQ/Conservative Allocation+ — EIMG	1.00%^	-12.62%	0.71%	1.79%
Asset Allocation	EQ/Conservative Growth Strategy+ — EIMG	0.97%	-14.46%	2.00%	3.64%

TYPE	Portfolio Company - Investment Adviser; Sub-Adviser(s), as applicable	Current Expense	Average Annual Total Returns (as of 12/31/2022)		
			1 year	5 year	10 year
Asset Allocation	EQ/Conservative Strategy† — EIMG	0.94%	-12.26%	0.72%	1.74%
Asset Allocation	EQ/Conservative-Plus Allocation† — EIMG	1.08%	-14.52%	1.87%	3.52%
Fixed Income	EQ/Core Bond Index — EIMG; <i>SSGA Funds Management, Inc.</i>	0.65%^	-8.76%	0.20%	0.50%
Fixed Income	EQ/Core Plus Bond — EIMG; <i>Brandywine Global Investment Management, LLC, Loomis, Sayles &amp; Company, L.P.</i>	0.93%^	-12.86%	0.91%	1.03%
Equity	EQ/Emerging Markets Equity PLUS — EIMG; <i>AllianceBernstein L.P., EARNEST Partners, LLC</i>	1.20%^	-17.63%	-1.32%	—
Equity	EQ/Equity 500 Index — EIMG; <i>AllianceBernstein L.P.</i>	0.54%^	-18.55%	8.81%	11.89%
Equity	EQ/Fidelity Institutional AM® Large Cap — EIMG; <i>FIAM LLC</i>	0.87%^	-21.06%	—	—
Equity	EQ/Franklin Small Cap Value Managed Volatility† — EIMG; <i>BlackRock Investment Management, LLC, Franklin Mutual Advisers, LLC</i>	1.05%^	-17.06%	4.03%	8.30%
Equity	EQ/Global Equity Managed Volatility† — EIMG; <i>BlackRock Investment Management, LLC</i>	1.10%^	-20.96%	2.87%	6.20%
Equity	EQ/Goldman Sachs Mid Cap Value — EIMG; <i>Goldman Sachs Asset Management L.P.</i>	1.09%^	-10.60%	—	—
Fixed Income	EQ/Intermediate Government Bond — EIMG; <i>SSGA Funds Management, Inc.</i>	0.65%^	-7.67%	-0.21%	0.01%
Equity	EQ/International Core Managed Volatility† — EIMG; <i>BlackRock Investment Management, LLC</i>	1.08%	-14.12%	1.33%	3.60%
Equity	EQ/International Equity Index — EIMG; <i>AllianceBernstein L.P.</i>	0.75%^	-11.89%	1.03%	3.90%
Equity	EQ/International Managed Volatility† — EIMG; <i>AllianceBernstein L.P., BlackRock Investment Management, LLC</i>	0.91%	-14.94%	0.83%	3.65%
Equity	EQ/International Value Managed Volatility† — EIMG; <i>BlackRock Investment Management, LLC, Harris Associates L.P.</i>	1.07%	-13.63%	0.33%	3.09%
Equity	EQ/Invesco Comstock — EIMG; <i>Invesco Advisers, Inc.</i>	1.00%^	0.49%	7.75%	10.75%
Equity	EQ/Invesco Global — EIMG; <i>Invesco Advisers, Inc.</i>	1.15%^	-32.01%	2.43%	7.33%
Specialty	EQ/Invesco Global Real Assets — EIMG; <i>Invesco Advisers, Inc., Invesco Asset Management Ltd.</i>	1.14%	-8.97%	—	—
Equity	EQ/Janus Enterprise — EIMG; <i>Janus Henderson Investors US LLC</i>	1.05%	-16.57%	9.19%	9.46%
Equity	EQ/JPMorgan Value Opportunities — EIMG; <i>J.P. Morgan Investment Management Inc.</i>	0.96%	0.20%	8.15%	12.37%
Equity	EQ/Large Cap Core Managed Volatility† — EIMG; <i>BlackRock Investment Management, LLC</i>	0.88%	-18.42%	8.00%	11.24%
Equity	EQ/Large Cap Growth Index — EIMG; <i>AllianceBernstein L.P.</i>	0.72%	-29.53%	10.17%	13.27%
Equity	EQ/Large Cap Growth Managed Volatility† — EIMG; <i>BlackRock Investment Management, LLC</i>	0.87%	-30.57%	8.14%	12.18%
Equity	EQ/Large Cap Value Index — EIMG; <i>AllianceBernstein L.P.</i>	0.74%	-8.16%	5.95%	9.55%
Equity	EQ/Large Cap Value Managed Volatility† — EIMG; <i>AllianceBernstein L.P.</i>	0.86%	-11.60%	5.67%	9.46%
Equity	EQ/Lazard Emerging Markets Equity — EIMG; <i>Lazard Asset Management LLC</i>	1.35%^	-14.89%	—	—
Equity	EQ/Loomis Sayles Growth — EIMG; <i>Loomis, Sayles &amp; Company, L.P.</i>	1.05%^	-28.02%	6.89%	11.87%
Equity	EQ/MFS International Growth — EIMG; <i>Massachusetts Financial Services Company d/b/a MFS Investment Management</i>	1.10%^	-15.20%	4.30%	6.03%
Equity	EQ/MFS International Intrinsic Value — EIMG; <i>Massachusetts Financial Services Company d/b/a MFS Investment Management</i>	1.15%^	-23.79%	—	—
Equity	EQ/MFS Mid Cap Focused Growth — EIMG; <i>Massachusetts Financial Services Company d/b/a MFS Investment Management</i>	1.10%^	-27.04%	—	—
Specialty	EQ/MFS Technology — EIMG; <i>Massachusetts Financial Services Company d/b/a MFS Investment Management</i>	1.13%	-36.29%	—	—
Specialty	EQ/MFS Utilities Series — EIMG; <i>Massachusetts Financial Services Company d/b/a MFS Investment Management</i>	1.05%^	0.42%	—	—
Equity	EQ/Mid Cap Index — EIMG; <i>AllianceBernstein L.P.</i>	0.66%^	-13.60%	5.99%	10.02%
Equity	EQ/Mid Cap Value Managed Volatility† — EIMG; <i>BlackRock Investment Management, LLC</i>	0.95%	-14.58%	4.62%	8.96%
Asset Allocation	EQ/Moderate Allocation† — EIMG	1.08%	-15.47%	2.33%	4.25%
Asset Allocation	EQ/Moderate Growth Strategy† — EIMG	0.99%	-16.51%	3.28%	5.53%

TYPE	Portfolio Company - Investment Adviser; Sub-Adviser(s), as applicable	Current Expense	Average Annual Total Returns (as of 12/31/2022)		
			1 year	5 year	10 year
Asset Allocation	EQ/Moderate-Plus Allocation <sup>†</sup> — EIMG	1.12%	-17.08%	3.58%	6.07%
Money Market	EQ/Money Market* — EIMG; <i>BNY Mellon Investment Adviser, Inc.</i>	0.69%	1.11%	0.85%	0.46%
Equity	EQ/Morgan Stanley Small Cap Growth — EIMG; <i>BlackRock Investment Management, LLC, Morgan Stanley Investment Management, Inc.</i>	1.15% <sup>^</sup>	-44.23%	7.50%	—
Fixed Income	EQ/PIMCO Global Real Return — EIMG; <i>Pacific Investment Management Company LLC</i>	1.27% <sup>^</sup>	-16.10%	0.54%	—
Fixed Income	EQ/PIMCO Ultra Short Bond — EIMG; <i>Pacific Investment Management Company LLC</i>	0.80% <sup>^</sup>	-0.57%	0.72%	0.71%
Fixed Income	EQ/Quality Bond PLUS — EIMG; <i>AllianceBernstein L.P., Pacific Investment Management Company LLC</i>	0.80%	-10.18%	-0.30%	0.19%
Equity	EQ/Small Company Index — EIMG; <i>AllianceBernstein L.P.</i>	0.63%	-19.80%	4.18%	8.77%
Equity	EQ/T. Rowe Price Growth Stock — EIMG; <i>T. Rowe Price Associates, Inc.</i>	1.00% <sup>^</sup>	-38.64%	4.23%	10.63%
Equity	EQ/Value Equity — EIMG; <i>Aristotle Capital Management, LLC</i>	0.91%	-15.11%	4.44%	8.43%
Specialty	EQ/Wellington Energy — EIMG; <i>Wellington Management Company LLP</i>	1.19% <sup>^</sup>	32.53%	—	—
Asset Allocation	Equitable Conservative Growth MF/ETF Portfolio — EIMG	1.10% <sup>^</sup>	-12.40%	4.32%	4.89%
Asset Allocation	Equitable Growth MF/ETF — EIMG	1.15% <sup>^</sup>	—	—	—
Asset Allocation	Equitable Moderate Growth MF/ETF — EIMG	1.10% <sup>^</sup>	—	—	—
Equity	Multimanager Aggressive Equity — EIMG; <i>AllianceBernstein L.P.</i>	0.99%	-32.15%	8.59%	12.39%
Fixed Income	Multimanager Core Bond — EIMG; <i>BlackRock Financial Management, Inc., DoubleLine Capital LP, Pacific Investment Management Company LLC, SSGA Funds Management, Inc.</i>	0.85% <sup>^</sup>	-12.77%	-0.45%	0.46%
Specialty	Multimanager Technology — EIMG; <i>AllianceBernstein L.P., Wellington Management Company LLP</i>	1.25% <sup>^</sup>	-37.29%	10.37%	15.05%
Asset Allocation	Target 2015 Allocation — EIMG	1.10% <sup>^</sup>	-14.13%	2.08%	4.14%
Asset Allocation	Target 2025 Allocation — EIMG	1.10% <sup>^</sup>	-15.23%	3.39%	5.92%
Asset Allocation	Target 2035 Allocation — EIMG	1.06%	-16.32%	4.27%	6.97%
Asset Allocation	Target 2045 Allocation — EIMG	1.06%	-16.73%	4.79%	7.75%
Asset Allocation	Target 2055 Allocation — EIMG	1.10% <sup>^</sup>	-17.56%	5.32%	—

<sup>^</sup> This Portfolio's annual expenses reflect temporary fee reductions.

<sup>Δ</sup> Certain other affiliated Portfolios, as well as unaffiliated Portfolios, may utilize volatility management techniques that differ from the EQ volatility management strategy. Affiliated Portfolios that utilize these volatility management techniques are identified in the chart by a "Δ". Any such unaffiliated Portfolio is not identified in the chart. See "Portfolios of the Trusts" for more information regarding volatility management.

<sup>†</sup> EQ Managed Volatility Portfolios that include the EQ volatility management strategy as part of their investment objective and/or principal investment strategy, and the EQ/affiliated Fund of Fund Portfolios that invest in Portfolios that use the EQ volatility management strategy, are identified in the chart by a "†". See "Portfolios of the Trusts" for more information regarding volatility management.

<sup>\*</sup> The Portfolio operates as a "government money market fund." The Portfolio will invest at least 99.5% of its total assets in U.S. government securities, cash, and/or repurchase agreements that are fully collateralized by U.S. government securities or cash.

## Unaffiliated Portfolio Companies:

TYPE	Portfolio Company — Investment Adviser; <i>Sub-Adviser(s), as applicable</i>	Current Expense	Average Annual Total Returns (as of 12/31/2022)		
			1 year	5 year	10 year
Fixed Income	American Funds Insurance Series® The Bond Fund of America® — Capital Research and Management Company	0.71%^	-12.75%	0.51%	1.12%
Fixed Income	Delaware Ivy VIP High Income — Delaware Management Company; <i>Macquarie Investment Management Austria Kapitalanlage AG, Macquarie Investment Management Europe Limited, Macquarie Investment Management Global Limited</i>	0.92%	-11.12%	1.70%	3.56%
Fixed Income	Fidelity® VIP Investment Grade Bond Portfolio — Fidelity Management and Research Company (FMR)	0.65%	-13.21%	0.38%	1.28%
Fixed Income	Invesco V.I. High Yield Fund — Invesco Advisers, Inc.	1.13%	-9.55%	1.10%	2.67%
Equity	Invesco V.I. Main Street Mid Cap Fund® — Invesco Advisers, Inc.	1.18%	-14.45%	4.82%	7.72%
Equity	Invesco V.I. Small Cap Equity Fund — Invesco Advisers, Inc.	1.20%	-20.73%	5.27%	8.05%
Equity	MFS® Investors Trust Series — Massachusetts Financial Services Company	1.03%^	-16.69%	8.18%	11.15%
Equity	MFS® Massachusetts Investors Growth Stock Portfolio — Massachusetts Financial Services Company	0.98%^	-19.45%	11.67%	13.01%
Equity	Principal VC Equity Income Account — Principal Global Investors, LLC (“PGI”)	0.88%	-10.86%	—	—
Specialty	VanEck VIP Global Resources Fund — Van Eck Associates Corporation	1.33%	8.12%	4.01%	0.10%

^ This Portfolio’s annual expenses reflect temporary fee reductions.

**Investment Options: The following are Investment Options A and B, as referred to in the “Selecting your investment method” section in “Purchasing the Contract” in the prospectus.**

<b>Investments Options A</b>	
Guaranteed Interest Option	
1290 VT Equity Income	EQ/JPMorgan Value Opportunities
1290 VT GAMCO Mergers & Acquisitions	EQ/Large Cap Core Managed Volatility
1290 VT GAMCO Small Company Value	EQ/Large Cap Growth Index
1290 VT Small Cap Value	EQ/Large Cap Growth Managed Volatility
1290 VT SmartBeta Equity ESG	EQ/Large Cap Value Index
1290 VT Socially Responsible	EQ/Large Cap Value Managed Volatility
EQ/2000 Managed Volatility	EQ/Lazard Emerging Markets Equity
EQ/400 Managed Volatility	EQ/Loomis Sayles Growth
EQ/500 Managed Volatility	EQ/MFS International Growth
EQ/AB Dynamic Moderate Growth	EQ/MFS International Intrinsic Value
EQ/AB Small Cap Growth	EQ/MFS Mid Cap Focused Growth
EQ/AB Sustainable U.S. Thematic	EQ/MFS Technology
EQ/Aggressive Allocation	EQ/MFS Utilities Series
EQ/Aggressive Growth Strategy	EQ/Mid Cap Index
EQ/All Asset Growth Allocation	EQ/Mid Cap Value Managed Volatility
EQ/American Century Mid Cap Value	EQ/Moderate Allocation
EQ/Balanced Strategy	EQ/Moderate Growth Strategy
EQ/Capital Group Research	EQ/Moderate Plus Allocation
EQ/ClearBridge Large Cap Growth ESG	EQ/Morgan Stanley Small Cap Growth
EQ/ClearBridge Select Equity Managed Volatility	EQ/Small Company Index
EQ/Common Stock Index	EQ/T. Rowe Price Growth Stock
EQ/Conservative Allocation	EQ/Value Equity
EQ/Conservative Growth Strategy	EQ/Wellington Energy
EQ/Conservative Plus Allocation	Equitable Conservative Growth MF/ETF
EQ/Conservative Strategy	Equitable Growth MF/ETF
EQ/Emerging Markets Equity PLUS	Equitable Moderate Growth MF/ETF
EQ/Equity 500 Index	Invesco V.I. Main Street Mid Cap Fund®
EQ/Fidelity Institutional AM® Large Cap	Invesco V.I. Small Cap Equity Fund
EQ/Franklin Small Cap Value Managed Volatility	MFS® Investors Trust Series
EQ/Global Equity Managed Volatility	MFS® Massachusetts Investors Growth Stock Portfolio
EQ/Goldman Sachs Mid Cap Value	Multimanager Aggressive Equity
EQ/International Core Managed Volatility	Multimanager Technology
EQ/International Equity Index	Principal VC Equity Income Account
EQ/International Managed Volatility	Target 2015 Allocation
EQ/International Value Managed Volatility	Target 2025 Allocation
EQ/Invesco Comstock	Target 2035 Allocation
EQ/Invesco Global	Target 2045 Allocation
EQ/Invesco Global Real Assets	Target 2055 Allocation
EQ/Janus Enterprise	VanEck VIP Global Resources Fund

**Investments Options B**

1290 VT Convertible Securities	EQ/Money Market
1290 VT DoubleLine Opportunistic Bond	EQ/PIMCO Global Real Return
1290 VT High Yield Bond	EQ/PIMCO Ultra Short Bond
American Funds Insurance Series® The Bond Fund of America	EQ/Quality Bond PLUS
Delaware Ivy VIP High Income	Fidelity® VIP Investment Grade Bond Portfolio
EQ/Core Bond Index	Invesco V.I. High Yield Fund
EQ/Core Plus Bond	Multimanager Core Bond
EQ/Intermediate Government Bond	

**The Personal Income Benefit variable investment options are limited to those listed below.to those listed below.**

<b>For allocations to your Personal Income Benefit account value</b>	<b>For allocations to your Non-Personal Income Benefit account value</b>
Personal Income Benefit EQ/Balanced Strategy	EQ/Balanced Strategy
Personal Income Benefit EQ/Conservative Growth Strategy	EQ/Conservative Growth Strategy
Personal Income Benefit EQ/Conservative Strategy	EQ/Conservative Strategy
Personal Income Benefit EQ/Moderate Growth Strategy	EQ/Moderate Growth Strategy
Personal Income Benefit EQ/AB Dynamic Moderate Growth	EQ/AB Dynamic Moderate Growth

# EQUI-VEST® Strategies (Series 900)

Issued by

Equitable Financial Life Insurance Company  
1290 Avenue of the Americas  
New York, NY 10104  
(212) 554-1234

This summary prospectus describes the important features of the contract and provides information about Equitable Financial Life Insurance Company (the “Company”, “we”, “our” and “us”).

We have filed with the Securities and Exchange Commission a prospectus and a Statement of Additional Information (“SAI”) that include additional information about EQUI-VEST® Strategies (Series 900), the Company and Separate Account A. The prospectus and SAI each dated May 1, 2023, are incorporated by reference into this summary prospectus. The prospectus and SAI are available free of charge. To request a copy of either document, to ask about your contract, or to make other investor inquiries, please call (800) 628-6673. The prospectus and SAI are also available at our website, [www.equitable.com/ICSR#EQH146654](http://www.equitable.com/ICSR#EQH146654).

## DEPARTMENT OF LABOR NOTICE

The Company retains any earnings on amounts held in its general account. These amounts include funds that are pending investment under insurance products as well as funds that have been disbursed from insurance products pending presentment for payment to the client, transferral to another insurance product or mutual fund, if permitted under applicable law, or the client's financial institution. Earnings on such amounts are generally at institutional money market rates. Investment and distribution options are described in the applicable variable insurance product prospectus, as amended to date, which either accompanies this notice or has been previously provided to you.

Generally, funds received in good order before the close of any business day (as defined in the product prospectus) will be credited to the specified investment option effective on that day. Funds that are pending investment include any amounts for which the Company has not yet received adequate instructions, documentation or the completed requirements necessary to enable it to allocate funds as directed by the contract owner. Funds that are awaiting investment will be allocated as directed by the contract owner effective on the business day that falls on or next follows the date the Company receives the completed instructions, documentation or requirements. The Company will receive any investment earnings through the end of the business day on which funds are allocated.

When the Company receives a request for any permissible distribution from an insurance product, which may include requests for partial withdrawals, loans, annuitization or death benefit payments, or full surrenders, as applicable, such distribution will be effective on the date we receive the request in good order. The Company will transfer any applicable separate account amounts to its general account on the process date, regardless of the effective date and send a check to the distributee or commence direct transfer of funds on that date. Amounts will remain in the Company's general account until the date the check is presented for payment or the direct transfer of funds is complete, the timing of which is beyond the Company's control. The Company will receive any investment earnings during the period such amounts remain in the general account. Upon request, the owner of the insurance product may receive from the Company a periodic report summarizing the status of any outstanding distributions, and the length of time such distributions tend to remain outstanding.\*

\*Not necessary for IRAs.

[THIS PAGE INTENTIONALLY LEFT BLANK]

## **Important Notice Regarding Delivery of Client Documents**

We believe that many of our customers would like us to eliminate duplicate mailings of certain documents to them. We would like to do this too in order to reduce costs and help benefit the environment.

Changes in SEC regulations allow us to send single copies of documents such as Prospectuses, EQ Advisors and EQ Premier VIP Trusts' Annual and Semi-Annual Reports to our clients who own the same type of variable insurance contract and live at a common address. We began mailing single copies of these documents in 2001.

In the event that you wish to continue receiving multiple mailings of these documents, where a separate copy is sent to each individual contract owner residing at the same address, please call us at 1-877-927-2632 within 60 days.

Thank you for your continued support.

HHN 52004 (5/20)

**Visit our website:  
equitable.com**

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), and Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with main administrative headquarters in Jersey City, NJ. The obligations of Equitable Financial and Equitable America are backed solely by their claims-paying ability.



© 2023 Equitable Financial Life Insurance Company of America and Equitable Financial Life Insurance Company. All rights reserved.  
888-1370 (5/23) | DFIN# 403326 | Cat. #134618 (5/23)



**EQUITABLE**