

EQUI-VEST® At RetirementSM
Variable Annuity - Post July 19, 2009

Annualized Rates of Return as of 3/31/2026, Annualized Monthly Rates of Return For the Period Ending 3/31/2026 - net of annual administrative charge and the maximum applicable withdrawal charge and Standardized Computation of Performance as of 3/31/2026

Please refer to these notes when reviewing the performance information on the accompanying pages. The performance data represents past performance, which is not an estimate, indication or guarantee of future results. Rates of return and principal will fluctuate and units may be worth more or less than your original contribution when redeemed. Current performance may be lower or higher than the performance data quoted.

EQUI-VEST At Retirement is a combination variable and fixed annuity deferred contract issued by Equitable Financial Life Insurance Company (New York, NY) and is designed to help people to contribute toward their retirement. Annuities are long-term investment products designed for retirement purposes.

The "Annualized Monthly Rates of Return" performance shown reflects reinvestment of dividends and capital gains and deduction of all annuity contract fees and charges except the withdrawal charges and the annual administrative charge. The "Standardized" (SEC) quarter end performance is net of all annuity contract fees and charges including the annual administrative charge and the maximum applicable withdrawal charge of 0% for all years. The performance figures do not reflect the cost of optional features, and if they did, performance returns would have been lower. Withdrawals will be subject to ordinary income tax and, if made prior to age 59 ½, may be subject to an additional 10% federal income tax penalty.

The "Portfolio Inception Date" is the date that the underlying portfolio was established. The "Variable Investment Option Inception Date" is the date that the variable investment option was first offered to contract owners. The results shown for periods from the inception of a variable investment option are based on actual historical investment experiences of the variable investment option. Results shown from the Portfolio Inception Date to the Variable Investment Option Inception Date are hypothetical. For these "predating" instances when the variable investment options had not yet commenced operations (The time period from the Portfolio Inception Date to the Variable Investment Option Inception Date), we have shown hypothetical results that would have applied had it been in operation. Except for the "Since Variable Investment Option Inception", performance is available back to Portfolio Inception Date.

Equitable Financial Life Insurance Company (Equitable Financial), through its Equitable Investment Management Group, LLC, serves as investment manager of the Allocation Portfolios. Equitable Financial is solely responsible for the asset allocation decisions made on behalf of each portfolio, and for the selection and allocation of assets to underlying portfolios. Investing in the Allocation Portfolios will involve a higher overall cost than if you were to invest directly in the underlying portfolios. It is important to note that asset allocation does not assure a profit or protect against loss in a declining market.

Large-Cap Company investing may involve the risk that larger more established companies may be unable to respond quickly to new competitive challenges such as changes in technology and consumer tastes. **Small/Mid-Cap Company** investing may involve greater risks than investments in larger, more established issuers because they generally are more vulnerable than larger companies to adverse business or economic developments, generally have narrower product lines, more limited financial resources and more limited markets for their stock. **Foreign Security** investing, including depository receipts, involve risk not associated with investing in U.S. securities. Foreign markets, particularly emerging markets, may be less liquid, more volatile and subject to less government supervision than domestic markets. **Interest Rate** risk applies to fixed income securities. When interest rates rise, the value of a portfolio's debt securities generally declines. When interest rates decline, the value of a portfolio's debt securities generally rises. **High Yield** bonds rated below investment grade (i.e. BB by S&P or Fitch or Ba by Moody's) are speculative in nature and are subject to additional risk factors such as increased possibility of default, illiquidity of the security, and changes in value based on changes in interest rates. **"Junk bonds"** are usually issued by companies without long track records of sales and earnings, or by those companies with questionable credit strength. **Derivatives** may be subject to leverage risk, liquidity risk, interest rate risk, market risk, credit risk and also involve the risk of mispricing or improper valuation. The Portfolio's investments in derivatives may rise or fall more rapidly than other investments. **Credit** risk is the risk that the issuer or the guarantor of a fixed income security, or the counterparty to a derivatives contract, repurchase agreement, loan of portfolio securities or other transaction, is unable or unwilling, or is perceived (by market participants, ratings agencies, or pricing services) as unable or unwilling, to make timely principal and/or interest payments, or otherwise honor its obligations. **Value Stock** investing is based upon a portfolio manager's subjective assessment of fundamentals of the companies he or she believes are undervalued. This style of investing may increase the volatility of the portfolio and may not produce the intended results over short or long time periods. **Growth Stock** investing is based upon a portfolio manager's subjective assessment of fundamentals companies he or she believes offer the potential for price appreciation. This style of investing involves risks and investors can lose money. **Investment** risk may cause equity security values to fluctuate, and sometimes widely fluctuate, in response to changes in a company's financial condition as well as general market, economic and political conditions. **Managed Volatility** strategies are employed by certain portfolios, which includes utilizing futures and options to manage equity exposure when market volatility increases above specific thresholds. A managed volatility strategy may not effectively protect the portfolio from market declines and may limit its participation in market gains. It is not possible to manage volatility fully or perfectly.

A copy of the current prospectus and any applicable prospectus supplement(s) for this product, and the EQ Advisors Trust must accompany or precede delivery of this material. The prospectus contains complete information about the policy, including investment objectives, risks, charges and expenses. Please read the prospectus carefully before purchasing. This product has limitations. For costs and complete details of coverage, call your licensed insurance agent.

What is a Variable Annuity?

A variable annuity is a long-term, tax-deferred accumulation product. In its most basic terms, an annuity is a contract between you and an insurance company to accumulate funds and then to provide lifetime payments. A variable annuity allows you to adopt a personal investment strategy to allocate your investment among a range of investment portfolio options. An annuity contract has two phases: An accumulation phase, which allows tax-deferred growth potential, and an annuitization phase, when you withdraw your money plus any earnings your annuity has accumulated.

There are fees and charges associated with variable annuities, which include, but are not limited to, mortality and expense risk charges, sales and surrender charges, administrative fees, and additional charges for optional benefits. Amounts in the annuity's variable investment options are subject to fluctuation in value and market risk, including loss of principal. Certain types of contracts, features and benefits may not be available in all jurisdictions.

**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**

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Annualized Monthly Rates of Return as of 3/31/2026

Variable Investment Option	Year to Date*	1 Year	3 Years	5 Years	10 Years	20 Years	Since Variable Investment Option Inception	Variable Investment Option Inception Date	Since Portfolio Inception	Portfolio Inception Date
Asset Allocation										
EQ/Balanced Strategy	-1.76	8.27	7.33	2.44	4.45		4.69	07/20/2009	4.92	04/30/2009
EQ/Conservative Growth Strategy	-1.54	7.12	6.31	1.75	3.48		3.79	07/20/2009	4.02	04/30/2009
EQ/Conservative Strategy	-1.09	4.76	4.28	0.41	1.56		1.93	07/20/2009	2.06	04/30/2009
Large Cap Blend Stocks										
EQ/Equity 500 Index	-4.76	15.65	16.15	10.01	12.04	8.47	8.66	06/01/1994	8.55	03/01/1994
Fixed Income										
EQ/AB Short Duration Government Bond	0.08	2.11	2.72	0.86	0.26		0.36	11/11/2016	-0.19	05/20/2013

* Performance is not annualized.

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Annualized Monthly Rates of Return For the Period Ending 3/31/2026 - net of annual administrative charge and the maximum applicable withdrawal charge

Variable Investment Option	Year to Date*	1 Year	3 Years	5 Years	10 Years	20 Years	Since Variable Investment Option Inception	Variable Investment Option Inception Date	Since Portfolio Inception	Portfolio Inception Date
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Standardized Computation of Performance as of 3/31/2026

Variable Investment Option	One Year	Five Years	Ten Years	Since Variable Investment Option Inception	Variable Investment Option Inception Date	Since Portfolio Inception	Portfolio Inception Date
Asset Allocation							
EQ/Balanced Strategy	8.27	2.44	4.45	4.69	07/20/2009	4.92	04/30/2009
EQ/Conservative Growth Strategy	7.12	1.75	3.48	3.79	07/20/2009	4.02	04/30/2009
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EQ/AB Short Duration Government Bond	2.11	0.86	-	0.36	11/11/2016	-0.19	05/20/2013

The Securities and Exchange Commission (SEC) requires a "Standardized" average annual total return for one, five and ten year periods, also be shown. The values shown here reflect all investment option charges and the maximum contingent withdrawal charge, if applicable, upon which the performance rates above are based on.