

Guaranteed Interest Option – Department of Management Services – Florida SUSORP and SUSOAP plans

**Current New Money Interest Rate for the following period:
July 1, 2021 and Ending on July 31, 2021: 1.00%**

The Guaranteed Interest Option is part of Equitable Financial Life Insurance Company's (Equitable Financial) General Account and pays interest at guaranteed rates. We credit interest daily to amounts in the Guaranteed Interest Option.

There are several components that must be taken into account when setting the periodic interest rate under the Guaranteed Interest Option:

- 1) The minimum interest rate
- 2) The yearly guaranteed interest rate for the calendar year, and
- 3) The current interest rate

Equitable Financial sets current interest rates periodically, according to our procedures that we have in effect at the time. Currently, these interest rates are set monthly. All interest rates are effective annual rates.

Equitable Financial assigns an interest rate to all amounts allocated to the Guaranteed Interest Option. This rate is guaranteed for a specified period. The yearly guaranteed interest rate will never be less than the minimum interest rate. The minimum interest rate and the yearly guaranteed interest rate for 2020 is 1.00%. The current interest rate will never be less than the yearly guaranteed interest rate.

This option is intended for individuals seeking principal safety. Guarantees are based on the claims-paying ability of Equitable Financial Life Insurance Company.

The Guaranteed Interest Option is one of several investment options available with EQUI-VEST[®] StrategiesSM variable annuity.

Annuities are long-term financial products designed for retirement purposes. In essence, an annuity is a contractual agreement in which payments are made to an insurance company, which agrees to pay out an income or a lump sum amount at a later date. There are fees and charges associated with the EQUI-VEST® Strategies contract, which include, but are not limited to, mortality and expense risk charges, sales charges, administrative fees, and additional charges for any optional benefits. For costs and complete details of coverage, speak to your financial professional/insurance-licensed registered representative. Withdrawals from annuities are subject to ordinary income tax treatment and, if taken prior to age 59½, may be subject to an additional 10% federal income tax penalty.

This material must be preceded or accompanied by a Prospectus (Program Summary under the 401(a) plan). Please read it carefully before investing.

Because this EQUI-VEST® StrategiesSM group annuity contract would be used to fund a 403(b) and/or 401(a) plan, you should be aware that such annuities do not provide tax-deferral benefits beyond those already provided by the Internal Revenue Code. Before contributing, 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 this annuity with any other investment that you may use in connection with your retirement plan or arrangement.

EQUI-VEST® is a registered service mark and EQUI-VEST® StrategiesSM is a service mark of Equitable Financial Life Insurance Company, New York, NY.

EQUI-VEST® StrategiesSM is issued by Equitable Financial Life Insurance Company (NY, NY). EQUI-VEST® StrategiesSM is co-distributed by Equitable Advisors, LLC (Member FINRA, SIPC) (Equitable Financial Advisors in MI & TN) and Equitable Distributors, LLC.

Contract form #s: 2008TSAGAC901, 2011SIO901-ENGAC, and any state variations. Certificate #s: 2008TSA901-A/B, 2011SIO901-A/B, 2012RDPIB, and any state variations.

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