EQUITABLE

Retirement Cornerstone®
variable annuity

Series B

Fact card



The Retirement Cornerstone® variable annuity is a multistage annuity designed to help you face your future with confidence — even when you're not sure what the future holds.

Most people have more than one goal for retirement, and those goals often change over time. Today, there are plenty of unique challenges, especially when planning for retirement income.

Retirement Cornerstone® is an innovative variable annuity that helps you grow and protect your income stream — and what you'll leave behind — with flexibility designed to fit your life.

Flexibility to support retirement on your terms

A fulfilling future means something different to everyone. Retirement Cornerstone® is designed to meet your needs, so as your path to retirement unfolds, you decide how and when to optimize your income stream. Because no one can know exactly what the future holds, you won't be locked into decisions you make today about what you might need later in life.[1] Retirement Cornerstone® responds to your changing needs and priorities with options to:

- **Receive guaranteed income for life**
- **Grow your wealth**
- **Get built-in spousal protection[2]**
- **Plan for a future beyond your own**
- **Invest with a tax-efficient strategy**
- **Access well-known investment managers**

Key benefits

Adaptive:
Retirement Cornerstone® provides the investments, tools and options that investors need, when they need them, to adapt to their changing lives. Investors can seamlessly transition among the investments and benefits they need with no extra steps in between.

Guaranteed:
Retirement Cornerstone® offers the ability to protect what investors have earned with guaranteed income[3] and protection for loved ones.[4]

The Retirement Cornerstone® variable annuity is a long-term retirement product that lets you invest for growth potential on a tax-deferred basis. In essence, an annuity is a contractual agreement in which payment(s) are made to an insurance company, which agrees to pay out income or a lump-sum amount at a later date. Retirement Cornerstone® provides guaranteed benefits through optional riders, available for an additional fee: The Guaranteed Minimum Income Benefit (GMIB), to protect retirement income; and the Guaranteed Minimum Death Benefits (GMDBs), to protect the death benefit value.

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

Important information

1 Refers to certain features around the GMIB/GMDB riders and spousal benefits. Restrictions apply.
2 Subject to age restrictions.
3 Through the Guaranteed Minimum Income Benefit (GMIB) rider, available for an additional fee. Taking an excess withdrawal will affect the income amount. Please see the prospectus for more details.
4 Through the Guaranteed Minimum Death Benefit (GMDB) riders, available for an additional fee. Taking an excess withdrawal will affect the death benefit base. Please see the prospectus for more details.
5 May vary in some firms. Not all product features and benefits are available at all broker-dealers.

Retirement Cornerstone® contains two distinct accounts: the Investment Account, offering more than 100 investment portfolios from well-known investment managers; and the Protected Benefit Account, offering investment portfolios to fund the GMIB or the GMDBs. As your needs change, transfer assets from the Investment Account to the Protected Benefit Account. Transfers from the Protected Benefit Account to the Investment Account are not allowed. For information on transfer limitations, please see the prospectus.

There are contract limitations, fees and charges associated with variable annuities, which include, but are not limited to, operations fees, sales and withdrawal charges, administrative fees and charges for optional benefits. For costs and complete details of coverage, speak to your financial professional. The variable investment options will fluctuate in value and are subject to market risk, including loss of principal.

Purchase guidelines

Initial minimum contribution amount	$5,000
Subsequent minimum contribution	$500: Nonqualified, QP and SEP $1,000: Inherited IRA $50: Traditional IRA and Roth IRA
Maximum contribution	$1.5 million; the maximum contribution applies to the total held by the same owner or annuitant. Certain restrictions may apply. Please see the prospectus for details.
Contribution limitations	Contributions to the Protected Benefit Account are not permitted after the earlier of the date of first withdrawal from the Protected Benefit Account or through age 64, 73 or 80, depending on your Guaranteed Minimum Death Benefit (GMDB) election (or if later, the first contract date anniversary). Contributions to the Investment Account are permitted through age 85 (or if later, the first contract date anniversary).

Issue ages[5]

After-tax contributions (Nonqualified contracts)	0–85
Inherited IRA (Not available at all broker-dealers)	0–70
Traditional IRA, Roth IRA	20–85

Issue ages (continued)

SEP	20–85
Qualified plans (defined benefit, defined contribution)	20–75
Uniform Gifts to Minors Act (UGMA) or Uniform Transfers to Minors Act (UTMA)	0–18; Ages are available for contracts with custodial owners under the Uniform Gifts to Minors Act (UGMA) or the Uniform Transfers to Minors Act (UTMA). May vary in some states.

Contract fees

Total annual contract fee	**1.30%** **Operations:** 0.80% **Administration:** 0.30% **Distribution:** 0.20%
Annual administrative charge	Lesser of 2% of the Annuity Account Value (AAV) or $30 for the first 2 contract years, then $30 each year thereafter; waived if account value exceeds $50,000.

Investment options

Protected Benefit Account Variable Investment Options	Investments in underlying portfolios are used to fund guaranteed benefits. Amounts allocated to these investment options are part of the Protected Benefit Account Value. Please note that the investment options available in the Protected Benefit Account are also available in the Investment Account (described below).
Investment Account Variable Investment Options	Investments in underlying portfolios and amounts allocated to these investment options are part of the Investment Account Value. Investing in the Investment Account does not fund the optional benefits.
Guaranteed Interest Option (GIO)	Part of the General Account and credits interest at guaranteed rates. No more than 5% of the total AAV may be allocated to the GIO. Amounts allocated to the GIO are part of the Investment Account Value and are not included in the Protected Benefit Account Value.

Underlying portfolio fees

Portfolio operating expenses	In the Protected Benefit Account, the gross underlying expenses (without waivers and reimbursements) range from 0.67% to 1.66%. The net expenses range from 0.67% to 1.15%. In the Investment Account, the gross underlying expenses (without waivers and reimbursements) range from 0.54% to 3.48%. The net expenses range from 0.53% to 3.29%.
Expense calculations	Expenses are calculated as a percentage of the average daily net assets invested in each underlying variable investment portfolio. Current charges may be different from those listed in the portfolio operating expenses. Net annual expense is simply the gross portfolio expense minus the fee waivers and/or expense reimbursements. The net expense is most likely what you can expect to pay in a given year for the respective portfolio. Refer to the trust prospectus and related supplements for more portfolio-specific expense information.

Standard features (at no charge)

Spousal continuation	Available for IRA and NQ only. For contracts that are jointly owned by spouses or for a single-owner contract with a sole spouse beneficiary, in the event of the death of one spouse, the surviving spouse can elect to continue the contract subject to certain conditions.
Beneficiary Continuation Option	Allows you to leave a legacy for your beneficiaries. If your beneficiaries do not wish to receive a lump-sum payout, your beneficiaries can keep amounts invested in the annuity contract while taking required distributions over a life expectancy period, which will spread the tax consequences over the distribution period. The Protected Benefit Account is not available as part of the Beneficiary Continuation Option, and therefore, the GMIBs and GMDBs are not available.
Special Dollar-Cost Averaging (DCA)	DCA allows you to make systematic transfers from the Special DCA Account into your selected investment options, and may help you attain a lower average per share price than if you bought a fixed number of securities for each periodic interval. One hundred percent of contributions must be allocated to the Special DCA account. Funds will then be automatically transferred via DCA into the GIO (if applicable) and variable investment options from the Special DCA account. Any amounts allocated to the Special DCA account that are designated for transfer into the Protected Benefit Account are included in the benefit base for any elected optional benefit.
Systematic transfer programs	We offer automatic programs that transfer funds from the Investment Account to the Protected Benefit Account on a quarterly, semiannual or annual basis. The transfer programs can allow you to sweep gains, sweep a specific dollar amount or sweep a specific percentage to the Protected Benefit Account investment allocations you have on file.

Guaranteed Minimum Income Benefit in Protected Benefit Account (additional charge)

Issue ages	Single owner issue ages: 20–80 (minimum age to fund GMIB is age 50); Joint owners issue ages: 50–80 (both owners).
Annual fee	1.40% (max 2.50%) of benefit base deducted from the Protected Benefit Account Value on each contract anniversary. We have discretion to change the current fee after the first 2 contract years but it will never exceed the maximum fee. The Guaranteed Minimum Income Benefit can be dropped without penalty if the fee is increased or you can exercise the benefit.
Description of benefit	GMIB guarantees lifetime payments when you annuitize the GMIB Benefit Base after the specified waiting period. The GMIB Benefit Base is used to determine your lifetime payments upon exercise of the benefit and to determine the Annual Withdrawal Amount. The GMIB Benefit Base is not a cash value. The benefit base is used to calculate a minimum guaranteed income amount, or a maximum withdrawal that won't reduce the benefit base. The benefit base is equal to the total amount of contributions and transfers into the Protected Benefit Account investment options and increases annually at a specified rate, called a Roll-Up Rate, during the GMIB Roll-Up Period. At the contract anniversary each year, if the Protected Benefit Account Value is more than the benefit base, you have the opportunity to reset the benefit base to the level of the Protected Benefit Account Value.

Roll-Up Rates	The GMIB is issued with a Lock-in Rate at the contract date that will never be less than 7% for the first 7 contract years. Beginning with the eighth contract year, the Roll-Up Rates are derived from preset formulas tied to the 10-year Treasury Rate, and are declared quarterly. 1. Deferral Roll-Up Rate — is tied to the 10-year Treasury Rate + 2% and the minimum Roll-Up Rate will be between 7% and 10%. 2. Annual Roll-Up Rate — if you decide to withdraw from the Protected Benefit Account, including Required Minimum Distributions (RMDs), this formula rate is tied to the 10-year Treasury Rate + 2% and will be between 7% and 10%. Roll-Up Rates continue for the duration of the GMIB Roll-Up Period, which is until the earlier of the 20th contract anniversary from when the Protected Benefit Account was initially funded, and the contract date anniversary following the owner's (older owner or annuitant if applicable) 95th birthday. Beginning with the eighth contract year, Roll-Up Rates are effective for 1 contract year at a time, and are renewed each contract year. We reserve the right to set the declared rate on a more frequent basis.
Annual reset options	The annual reset feature offers the opportunity to elect resets on each contract date anniversary up to age 95, if the Protected Benefit Account Value is higher than your benefit base. A reset may initiate a new waiting period of up to 10 years to exercise your GMIB, but not later than age 95. We offer three programs: a one-time reset, an automatic annual reset and a customized reset program. If you elect the GMIB, you will be enrolled in the automatic reset program at the time of application, unless a different reset option is selected.
No-lapse guarantee	Assurance, subject to restrictions, of income for life at a guaranteed level if the Protected Benefit Account Value is reduced to zero due to poor performance or contract fees. Taking a withdrawal from the Protected Benefit Account greater than the AWA (an excess withdrawal), in any given year, may have an adverse effect on income or death benefit guarantees, reducing your benefit base pro rata and terminating the GMIB No-Lapse Guarantee and the GMIB Rider if the GMIB Benefit Base is also reduced to zero.
Annual Withdrawal Amount (AWA)	Your Annual Withdrawal Amount is equal to the GMIB Benefit Base as of the most recent contract date anniversary times the Annual Roll-Up Rate in effect on the first day of the contract year and is increased by the amount of the prorated roll-up in the amount of transfers and contributions in that year. Withdrawals up to the Annual Withdrawal Amount reduce the Annual Roll-Up Amount on a dollar-for-dollar basis. Any remaining Annual Roll-Up Amount at the end of the contract year is credited to the GMIB Benefit Base during the GMIB Roll-Up Period. An excess withdrawal is the portion of any withdrawal in excess of the Annual Withdrawal Amount and any additional withdrawals in that contract year. The Benefit Base is reduced on a pro rata basis by excess withdrawals as of the date of any excess withdrawal.

Guaranteed Minimum Death Benefits in Protected Benefit Account (additional charge)

Highest Anniversary Value Death Benefit	Issue ages: 0–75. (If GMIB is elected, minimum age to fund is age 50.) Annual fee: 0.35% of benefit base deducted from the Protected Benefit Account Value on each contract anniversary.
Description of benefit	Increases the Highest Anniversary Value Benefit Base to equal the Protected Benefit Account Value on each contract anniversary up to age 85. Can be elected with or without the Guaranteed Minimum Income Benefit. When this benefit is elected with the GMIB, the Highest Anniversary Value Benefit Base is reduced by one dollar for each dollar you withdraw up to the Annual Withdrawal Amount, beginning in the first year of funding, and on a pro rata basis by excess withdrawals. In the first year of funding, or in any year if you elect this benefit without electing the GMIB, a proportionate adjustment will be made to your benefit base for any withdrawals you may take. The Highest Anniversary Value Death Benefit Base is not a cash value. When the Highest Anniversary Value Death Benefit is elected, transfers to the Protected Benefit Account are allowed up until age 80.

RMD Wealth Guard Death Benefit (Not available with GMIB)	Issue ages: 20–73. Annual fee: 0.60% (max 1.20%)/1.25% (max 2%) of the benefit base deducted from the Protected Benefit Account Value on each contract anniversary for issue ages 20–64/65–73. We have discretion to change the current fee after the first 2 contract years, but it will never exceed the maximum fee. The RMD Wealth Guard rider is not available in New York.
Description of benefit	Intended to protect against the reduction of the benefit base due to lifetime Required Minimum Distribution (RMD) withdrawals after age 73. Your RMD Wealth Guard death benefit base is initially determined by your allocation to the Protected Benefit Account. Any allocations or transfers to the Protected Benefit Account after the initial allocation will increase the RMD Wealth Guard death benefit base. The death benefit base may reset using the higher value of your death benefit base or Protected Benefit Account Value on your contract date anniversary. The RMD Wealth Guard death benefit base is no longer eligible for a reset at the earlier of the contract date anniversary following your first RMD withdrawal from the Protected Benefit Account and the contract date anniversary following your 85th birthday. After age 73, any withdrawal taken from the Protected Benefit Account will count toward your RMD amount. Your RMD Wealth Guard GMDB will not be reduced by Protected Benefit Account RMD withdrawals. All withdrawals before age 73 or in the first contract year will reduce the benefit base on a pro rata basis. Any withdrawals in excess of your Protected Benefit Account RMD amount will reduce your RMD Wealth Guard GMDB on a pro rata basis. This optional rider guarantees an earliest possible benefit withdrawal age of 73. This may result in payments that are slightly larger than the SECURE Act mandates for some beneficiaries.

Guaranteed Minimum Death Benefit in Protected Benefit Account (no additional charge)

Return of Principal Death Benefit	Issue ages: 0–80. (If GMIB is elected, minimum age to fund is age 50.) Available at no additional cost up to age 80 and ensures return of contributions and transfers to the Protected Benefit Account, adjusted for withdrawals on a pro rata basis, to your beneficiaries. The Return of Principal Death Benefit is available only in the Protected Benefit Account. When the Return of Principal Death Benefit is elected, transfers to the Protected Benefit Account are available to age 80, or if later, the first contract anniversary.

Withdrawing money

Ways to withdraw money	There are a number of ways that the account value may be withdrawn, including using an automatic payment plan, making a partial withdrawal, making systematic withdrawals, using the substantially equal withdrawals option and taking lifetime RMDs from IRAs. Please note that taking a withdrawal from the Protected Benefit Account variable investment options may impact your existing benefits. Please see the prospectus for more information.
Free Withdrawal Amount in the Investment Account	Each contract year, you can withdraw up to 10% of your Investment Account Value without paying a withdrawal charge. Please see the prospectus for more information on how the amount is determined.
Free Withdrawal Amount in the Protected Benefit Account	If a standalone GMDB is elected, you can withdraw up to 10% of the Protected Benefit Account Value at the beginning of the contract year without paying a withdrawal charge. If the GMIB is elected, you can withdraw up to the greater of 10% of the Protected Benefit Account Value and the Annual Withdrawal Amount from the Protected Benefit Account Value without paying a withdrawal charge. Please see the prospectus for more information on how the amount is determined.

Contingent withdrawal charges (CWC)

A CWC may apply in certain circumstances, including if you make one or more withdrawals during a contract year that, in total, exceed the Free Withdrawal Amount. CWC waivers apply under certain conditions. Please see the prospectus for more information. This is the CWC schedule for each contribution:

Contract year	1–2	3–4	5	6	7	Thereafter
Declining CWC	7%	6%	5%	3%	1%	None

Tax treatment

Earnings are taxable as ordinary income when distributed, and may be subject to a 10% additional federal tax if withdrawn before age 59½. Withdrawals come first from gains in the contract for tax purposes, and will reduce the contract value, as well as any death benefit or living benefit. Tax treatment may differ for certain markets. Please see the prospectus for more details.

Important information

If you are purchasing an annuity contract as an Individual Retirement Account (IRA) or to fund an employer retirement plan (qualified 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.

Income taxes apply to annuity distributions. Excess withdrawals impact the contract value, and may impact the death benefit and the lifetime income guarantee more than the actual withdrawal amount. Investment restrictions apply.

We may discontinue contributions and transfers among investment options, or make other changes in contribution and transfer requirements and limitations. If we discontinue contributions and transfers into the Protected Benefit Account, you will no longer be able to create a benefit base or actively increase the benefit(s). Amounts invested in the Protected Benefit Account variable investment options can be transferred only among the Protected Benefit Account variable investment options. Transfers out of the Protected Benefit Account variable investment options into the Investment Account variable investment options or GIO are not permitted.

There is no guaranteed benefit or benefit base applicable to amounts allocated to the Investment Account. Once elected, guaranteed benefits and their respective benefit bases can be established only by funds contributed or transferred into the Protected Benefit Account.

Assets allocated to the Investment Account are not protected by any of the optional riders elected at issue. Additionally, the charges for the optional riders do not apply to assets allocated to this account. If the contract is jointly owned, the death benefit is payable upon the death of the older owner. If the younger owner is the first to die and the owners are married to each other, the contract continues; otherwise, the cash value must be paid out within 5 years.

Certain features and benefits described herein may not be available in all jurisdictions. In addition, some distributors may eliminate and/or limit the availability of certain features or options, based on annuitant issue age or other criteria. We offer other variable annuity contracts with different fees, charges and features. You can contact us at (212) 554-1234 to find out the availability of other contracts.

This fact card does not cover all material provisions of the Retirement Cornerstone® 19 contract and must be preceded or accompanied by a current Retirement Cornerstone® 19 prospectus, which contains more detailed information about the Retirement Cornerstone® contract, including risks, charges, expenses, investment objectives, limitations and restrictions. Please read the prospectus carefully before purchasing a contract.

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Contract form #s: ICC12BASE4, ICC12BASE3 and any state variations.

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