



EQUITABLE

Investment Edge®
Variable annuity

Investment options

Packaged portfolios

Portfolio Name	Net Annual Expense	Portfolio Name	Net Annual Expense	Portfolio Name	Net Annual Expense
Asset Allocation				Risk-Based	
American Funds Insurance Series® Asset Allocation	0.80%	Franklin Income VIP Fund	0.71%	EQ/Aggressive Allocation	1.15%
BlackRock Global Allocation V.I.	1.00%	Invesco V.I. Balanced-Risk Allocation	1.13%	EQ/All Asset Growth Allocation	1.24%
EQ/AB Dynamic Moderate Growth	1.12%	Janus Henderson Balanced	0.86%	EQ/Conservative Allocation	1.00%
First Trust/Dow Jones Dividend & Income Allocation	1.20%	PIMCO VIT Global Managed Asset Allocation	1.30%	EQ/Moderate Allocation	1.08%
First Trust Multi-Income Allocation Portfolio	1.20%	Putnam VT Global Asset Allocation	1.11%	EQ/Moderate-Plus Allocation	1.12%
Franklin Allocation VIP Fund	0.82%			Managed Portfolio	
				Equitable Growth MF/ETF Portfolio	1.15%
				Equitable Moderate Growth MF/ETF Portfolio	1.10%
				Equitable Conservative Growth MF/ETF Portfolio	1.10%

Individual investment options

Portfolio Name	Net Annual Expense	Portfolio Name	Net Annual Expense	Portfolio Name	Net Annual Expense
Large-Cap Blend		Small-Cap Growth		Alternative/Specialty	
American Funds Insurance Series® Growth-Income	0.78%	EQ/AB Small-Cap Growth	0.91%	1290 VT Convertible Securities	0.90%
EQ/500 Managed Volatility Portfolio	0.80%	Small-Cap Value		1290 VT GAMCO Mergers & Acquisitions	1.29%
EQ/ClearBridge Select Equity Managed Volatility	1.06%	1290 VT GAMCO Small Company Value	1.05%	1290 VT Multi-Alternative Strategies	1.56%
EQ/Common Stock Index	0.68%	1290 VT Small-Cap Value	1.15%	Eaton Vance VT Floating-Rate Income	1.17%
EQ/Equity 500 Index	0.54%	AB VPS Discovery Value Portfolio	1.05%	EQ/Invesco Global Real Assets	1.14%
EQ/Fidelity Institutional AM® Large-Cap	0.87%	Emerging Markets		Guggenheim VIF Global Managed Futures Strategy	1.90%
EQ/Franklin Rising Dividends	0.87%	American Funds Insurance Series® New World	1.07%	Neuberger Berman U.S. Equity Index	
Hartford Disciplined Equity HLS Fund	0.78%	Delaware VIP® Emerging Markets Series	1.48%	PutWrite Strategy	1.06%
MFS® Investors Trust Series	1.03%	EQ/Emerging Markets Equity PLUS	1.20%	PIMCO VIT Emerging Markets Bond	1.14%
Putnam VT Research	1.00%	EQ/Lazard Emerging Markets Equity	1.35%	Templeton Global Bond VIP Fund	0.77%
Large-Cap Growth		Global (Including U.S.)		VanEck VIP Emerging Markets Bond	1.10%
1290 VT Socially Responsible	0.91%	1290 VT SmartBeta Equity ESG	1.10%	Core Bond	
EQ/ClearBridge Large Cap Growth ESG	1.00%	AB VPS Sustainable Global Thematic Portfolio	1.15%	1290 VT DoubleLine Opportunistic Bond	0.92%
EQ/Large-Cap Growth Index	0.72%	American Funds Insurance Series® Global Growth	0.91%	EQ/Core Bond Index	0.65%
EQ/Loomis Sayles Growth	1.05%	American Funds Insurance Series®		EQ/Core Plus Bond	0.93%
EQ/T. Rowe Price Growth Stock	1.00%	Global Small Capitalization	1.16%	EQ/Intermediate Government Bond	0.65%
Large-Cap Value		EQ/Invesco Global	1.15%	EQ/PIMCO Total Return	0.77%
1290 VT Equity Income	0.95%	VanEck VIP Global Resources Fund	1.33%	Janus Henderson Flexible Bond	0.82%
AB VPS Relative Value Portfolio	0.84%	Commodity		High-Yield Bond	
EQ/JPMorgan Value Opportunities	0.96%	1290 VT Natural Resources	0.90%	1290 VT High Yield Bond	1.03%
EQ/Large-Cap Value Index	0.74%	PIMCO VIT CommodityRealReturn® Strategy	1.39%	Federated Hermes High Income Bond Fund	1.06%
EQ/Value Equity	0.91%	Sector		Invesco V.I. High Yield	1.13%
MFS® Value Series	0.94%	EQ/MFS Technology	1.13%	Inflation Linked (TIPS)	
T. Rowe Price Equity Income	0.99%	EQ/MFS Utilities Series	1.05%	American Century VP Inflation Protection	0.77%
Mid-Cap Blend		EQ/T. Rowe Price Health Sciences	1.20%	EQ/PIMCO Global Real Return	1.27%
EQ/Mid-Cap Index	0.66%	EQ/Wellington Energy	1.19%	International Bonds	
Fidelity® VIP Mid-Cap	0.86%	Invesco V.I. Health Care	1.21%	PIMCO VIT Global Bond Opportunities (Unhedged)	1.06%
Mid-Cap Growth		Multimanager Technology	1.25%	Multi-Sector Bond	
EQ/Janus Enterprise	1.05%	REIT		Fidelity® VIP Strategic Income	0.92%
Federated Hermes Kaufmann Fund	1.80%	1290 VT Real Estate	0.90%	Lord Abbett Bond Debenture	0.89%
Mid-Cap Value		International (Excludes U.S.)		PIMCO VIT Income	0.92%
EQ/American Century Mid Cap Value	1.00%	American Funds Insurance Series® International		Short-Term Bond	
Small-Cap Blend		Growth and Income	0.78%	EQ/AB Short Duration Government Bond	0.77%
1290 VT Microcap	1.15%	EQ/International Equity Index	0.75%	EQ/PIMCO Ultra Short Bond	0.80%
EQ/Small Company Index	0.63%	EQ/MFS International Growth	1.10%	Cash/Cash Equivalent	
Invesco V.I. Small-Cap Equity	1.20%	EQ/MFS International Intrinsic Value	1.15%	EQ/Money Market	0.69%

Please see the reverse side for additional important information. Fidelity and Fidelity Institutional AM are registered service marks of FMR LLC. Used with permission.

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

Equitable Financial Life Insurance Company (NY, NY)



We believe education is a key step toward addressing your financial goals, and we've designed this material to serve simply as an informational and educational resource. Accordingly, this brochure does not offer or constitute investment advice, and makes no direct or indirect recommendation of any particular product or of the appropriateness of any particular investment-related option. Your needs, goals and circumstances are unique, and they require the individualized attention of your financial professional.

Current expenses as of May 1, 2023, and are subject to change.

The investment objectives and policies of certain funds may be similar to those of other funds managed by the same investment advisor. No representation is made, and there can be no assurance given, that any fund's investment results will be comparable to the investment results of any other fund, including another fund with the same investment advisor or manager.

A variable annuity is a long-term financial product designed for retirement purposes. In essence, annuities are contractual agreements in which payment(s) are made to an insurance company, which agrees to pay out an income at a later date. There are contract limitations and fees and charges associated with annuities, which include, but are not limited to, mortality and expense risk charges, sales and withdrawal charges, administrative fees and charges for optional benefits. Amounts in a variable annuity's investment portfolios are subject to fluctuation in value and market risk, including loss of principal. A financial professional can provide cost information and complete details. Withdrawals are subject to normal income tax treatment and, if taken prior to age 59½, may also be subject to an additional 10% federal tax.

This document must be preceded or accompanied by a current prospectus. Please consider the charges, risks, expenses and investment objectives carefully before purchasing a variable annuity or making an investment option selection.

The net annual expense is the current expense of the portfolio and may include a reduction in the expense amount for fee waivers or expense reimbursement. Current expenses are from the prospectus and subject to change. Please refer to the prospectus for the amount of the fee waivers and expense reimbursement for a particular portfolio. If fee waivers and expense reimbursement are not applied (gross expense), it could significantly increase the amount of operating expenses for the portfolio.

The investment options listed are available through the Investment Edge® variable annuity. Investment Edge® is a variable annuity designed for investors who want tax-deferred growth potential and a broad spectrum of investment options as they seek wealth for retirement and other life goals. The product offers diversification of investment options, tax deferral and tax-efficient distributions.

Investment Edge® is a registered service mark of Equitable Financial Life Insurance Company, NY, NY 10104.

Investment Edge® (July 2015 version) is issued by Equitable Financial Life Insurance Company, NY, NY 10104. Co-distributed by affiliates Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN) and Equitable Distributors, LLC.

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (NY, NY); Equitable Financial Life Insurance Company of America, an AZ stock company; and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). The obligations of Equitable Financial Life Insurance Company are backed solely by its own claims-paying ability.

Contract form #s: ICC13IEBASE1, ICC13IEBASE2 and any state variations.

© 2023 Equitable Holdings, Inc. All rights reserved. GE-4748184.2 (10/22) (Exp. 6/24) | G2136650 | Cat. #161504 (4/23)



EQUITABLE