



EQUITABLE

Investment Edge[®] Variable annuity

Get the edge on taxes with the 3 “D”s

Retirement is about making the most of what you have, to achieve the freedom to pursue your passions. Whatever your vision of retirement holds, smart tax planning for both today and tomorrow can help you get there.

Investment Edge[®] is an innovative retirement strategy designed to take advantage of smart diversification and tax-deferred growth potential in your wealth-building years, followed by tax-efficient distributions when you need retirement income.



Diversify investments

- **More than 100 investment options** from well-known investment managers.
- **Preset portfolios** designed for specific investment objectives.
- **Segments** that offer partial protection from market volatility and can lower overall portfolio costs.¹
You are protected against some downside risk, but if the negative return is in excess of the Segment Buffer, there could be substantial loss of principal because you agree to absorb all losses to the extent they exceed the protection provided.
Diversification and asset allocation do not guarantee a profit, nor do they eliminate the risk of loss of principal.



Defer taxes

- **Tax-deferred growth potential, tax-free transfers, reallocation and rebalancing.**
- **Earnings, dividends and capital gains** are automatically reinvested without creating taxable events.
- **No 1099s!**² Funds become taxable upon distribution.



Distribute — Income Edge³

- **Investors can take tax-efficient distributions*** — Payments that are only partially taxed.
- **Investors generally receive higher after-tax income** compared to equivalent regular withdrawals — Assuming there are gains in the account.
- **Investors can choose an income plan that fits their needs** — Options are available for preretirees, retirees and beneficiaries of eligible nonqualified contracts.

¹ There are no portfolio-level expenses for amounts invested in Segments, which can lower your overall costs.

*** Once you begin taking payments, you may not stop the payments. You can take additional withdrawals, subject to ordinary income tax, and the contract can be fully redeemed for the then-current account value net of applicable withdrawal charges. The Income Edge payment program does not represent a life-contingent annuitization of the Investment Edge[®] contract. With a life-contingent annuitization, the account value is applied to provide periodic payments for life and the Investment Edge[®] contract and all its benefits terminate.**

- A deferred variable annuity, such as Investment Edge[®], is a long-term financial product designed for retirement purposes. It is a contractual agreement in which payments are made to an insurance company, which agrees to pay out an income or lump-sum amount at a later date. Guarantees are based on the claims-paying ability of the issuing company. Withdrawals from an annuity contract are taxable as ordinary income and, if made prior to age 59½, may be subject to an additional 10% federal tax. Withdrawals may also be subject to withdrawal charges. Amounts invested in an annuity's portfolio are subject to fluctuation in value and market risk, including loss of principal. There are fees and charges associated with a variable annuity contract, which include, but are not limited to, operations charges, sales and withdrawal charges, administrative fees and additional charges for optional benefits. See the prospectus for complete details.
- With Income Edge, each scheduled payment you receive is a combined return of your earnings and part of your cost basis, allowing you to stretch your taxable payments over many years, instead of paying more tax upfront. This tax-efficient approach allows you to receive generally higher payments sooner, when you may need access to more of your money. It should be noted that tax efficiency, where a portion of each payment is taxable as ordinary income while the remaining portion is not subject to taxes, can also be gained through contract annuitization.
- With typical annuity withdrawal payments, you receive your earnings back first, which are fully taxed. Once you've received of all your earnings, you begin to receive tax-free payments back from your cost basis — your initial contribution, which has already been taxed. That means your payments are typically subject to higher taxes in the early years while your payments are a return of your earnings.

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)

Please see the reverse side for additional important information, including footnote references.

View the latest Performance Cap Rates
at equitable.com/ierates.
For more information, visit equitable.com/ie.

2 A "1099 form" reports income from self-employment earnings, interest and dividends.

3 A core part of Investment Edge® is the flexibility to access your income in multiple ways. A key feature in nonqualified contracts, Income Edge is a payment program that is available at no additional fee and allows you to: customize payment period based on your personal income needs and time horizon, take payments that are only partially taxed, generally receive higher after-tax income compared to equivalent regular withdrawals, assuming positive account performance. Alternatively, you can take withdrawals using our other systematic withdrawal services, including our Automatic Required Minimum Distribution service, lump-sum distributions or, if you need early withdrawals, substantially equal payments that avoid the 10% IRS tax penalty.

Important note

This document is not a complete description of the Investment Edge® contract. Please see the prospectus for more information, including Investment Edge® fees and charges. Please read the prospectus carefully before you invest or send any money.

Variable annuity contracts contain certain limitations and restrictions. For costs and complete details of coverage, speak to your financial professional/insurance-licensed registered representative. Certain types of contracts, features and benefits may not be available in all jurisdictions. We offer other variable annuity contracts with different fees, charges and features. Not every contract is available through the same selling broker/dealer. You can contact us at (212) 554-1234 to find out the availability of other contracts.

If you are purchasing an annuity contract as an Individual Retirement Account (IRA), 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.

If you take a withdrawal from, or transfer out of, a Segment before the Segment Maturity Date, we calculate the Segment Interim Value (SIV) for that Segment. The SIV may be less than the Segment Investment and may be less than the Segment Maturity Value would have been on the Segment Maturity Date. Any such withdrawal or transfer will reduce the Segment Investment and the reduction may be greater than the dollar amount of the withdrawal or transfer.

Investment Edge® offers Income Edge, a feature available for no additional fee, that allows you to take income on a more tax-efficient basis. Income Edge allows investors in nonqualified contracts to elect a customized payment program. When elected, Income Edge is designed to pay out the entire account value via scheduled payments over a set period of time, and a portion of each payment is a return of your cost basis, and thus excludable from taxes.

With Income Edge, the tax-free amount is calculated by dividing the remaining cost basis by the number of years in the payment period selected and will not change once calculated. The amount of each of the payments made through the Income Edge program is redetermined on an annual basis, meaning that the amount of the payment may vary each year of the payout period. (A combination of adverse investment performance, additional withdrawals and contract fees may reduce the payout period selected. Income values are not guaranteed.)

Income Edge Beneficiary Advantage — Inherited nonqualified contracts can utilize Income Edge's excludable amount tax treatment. Certain restrictions apply.

Income Edge Early Retirement Option — Income Edge can be elected prior to age 59½ and utilizes the excludable amount tax treatment. The payment program is determined by the IRS's life expectancy table used for the RMD method under section 72(q).

Variable annuities are sold by prospectus only, which contains more complete information about the policy, including risks, charges, expenses and investment objectives. You should review the prospectus carefully before purchasing a policy. Contact your financial professional for a copy of the current prospectus.

Additional important information

After Income Edge election, extra withdrawals are fully taxable and those in excess of the annual 10% free withdrawal amount will continue to be subject to a withdrawal charge if they are made during the withdrawal charge period. If the contract owner dies after Income Edge is elected, scheduled payments will continue to the beneficiary and any specified form of death benefit payout that you have selected will be invalidated. There are additional restrictions and limitations, including age restrictions and the payout period being limited to specific time periods. Please see the prospectus for more information, including Investment Edge® fees and charges. It should be noted that Income Edge is not the only way to take payments that are only partially taxed as this may be accomplished through annuitization of the annuity contract. Unlike a life-contingent annuitization, Income Edge allows for a form of annuity payment that is designed to pay out the entire value of the contract via scheduled payments over a set period of time and provides continuous access to the contract's account value.

It should be noted that upon advance notice to you, we may exercise certain rights we have under the contract regarding contributions, including our rights to (i) change minimum and maximum contribution requirements and limitations, and (ii) discontinue acceptance of contributions. Further, we may at any time exercise our rights to limit or terminate your contributions and transfers to any of the variable investment options, to add variable investment options, and to limit the number of variable investment options which you may elect.

Investment Edge® (is issued by Equitable Financial Life Insurance Company (NY, NY) and is co-distributed by Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN) and Equitable Distributors, LLC. Equitable Financial Life Insurance Company, Equitable Advisors and Equitable Distributors are affiliates and do not provide tax or legal advice.

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Contract form #: 2021BASE1-A, 2021BASE2-A, 2021BASE1-B, 2021BASE2-B and any state variations.

