

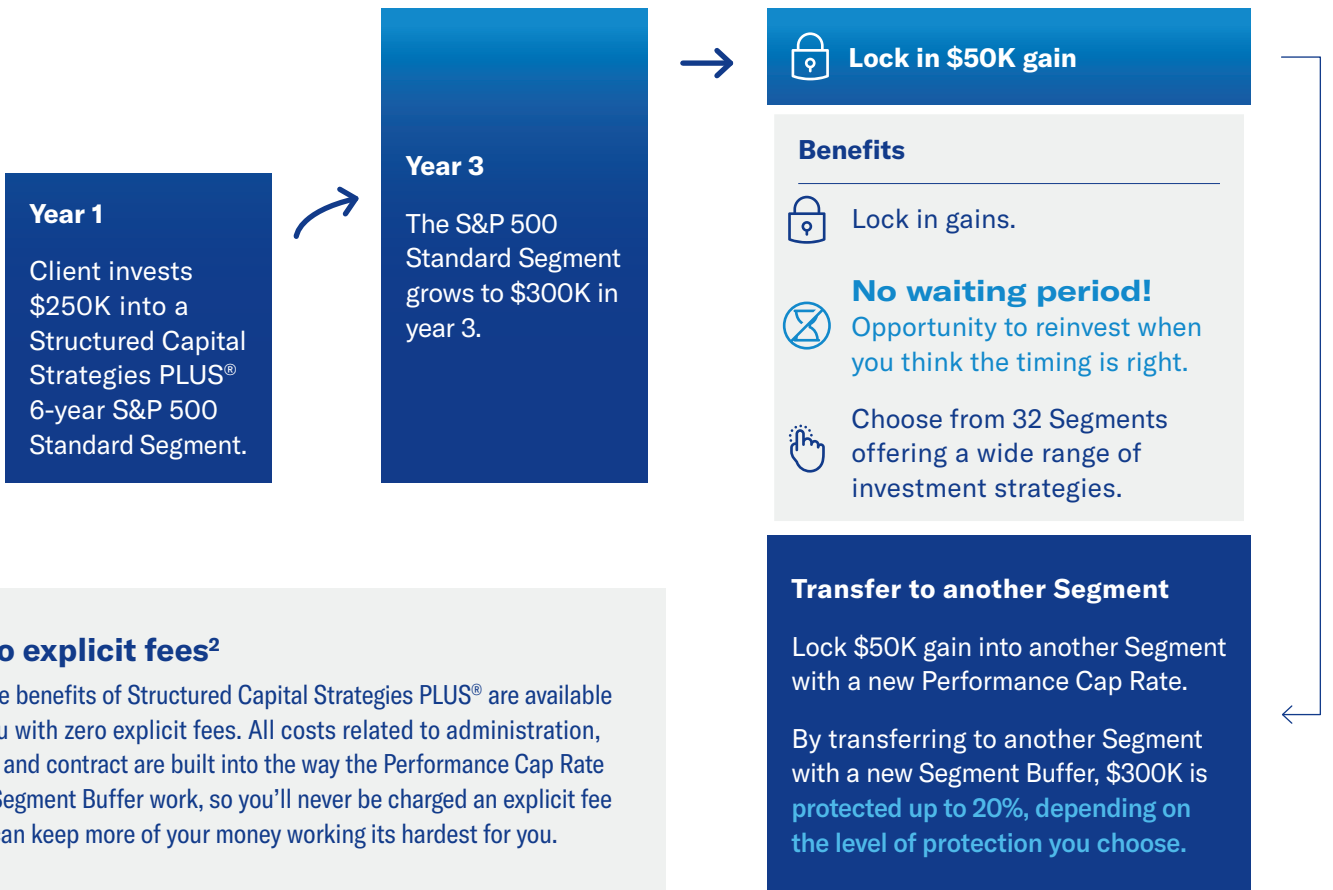
Flexibility is key

Structured Capital Strategies PLUS® is a tax-deferred variable annuity that offers you a way to save for retirement with a straightforward path through the ups and downs of the investment world. It's designed to help you protect against

some loss and take advantage of market upside that tracks well-known benchmark indices, up to a performance cap. Along the way, Structured Capital Strategies PLUS® provides flexibility, so you can manage your investments on your own terms.

1 Flexibility to lock in gains prior to Segment Maturity

With the Structured Investment Option (SIO) within Structured Capital Strategies PLUS®, you have the flexibility to transfer out of a Segment prior to Segment Maturity, allowing you to lock gains into a new Segment.¹ This can also be an effective strategy if you're concerned about the market and would like to transfer to a Segment with more downside protection.



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

2 Flexibility to choose a Segment based on your needs

The market does four things:

- 1 |  It goes up
- 2 |  It goes down
- 3 |  It goes up and down
- 4 |  It goes sideways

Structured Capital Strategies PLUS® offers Segment types to address all market scenarios.



Standard Segment

Provides upside potential in up markets and a level of downside protection in down markets.



Dual Direction Segment

Provides upside potential with the potential to make money in either direction – **up or down!**



Annual Lock Segment

Provides 6 years of stability with a cap that remains the same even with volatile market conditions, capturing gains and protecting from losses up to -10% annually.



Enhanced Upside Segment

Offers potential for return higher than that of the S&P 500 with an enhanced upside rate.



Step Up Segment

Offers potential for a return higher than that of the market benchmark with guaranteed return up to a cap when the market is either flat or up.

Clients are protected from some downside risk; if the negative return is in excess of the protection level, there is a risk of substantial loss of principal because the client agrees to absorb all losses to the extent they exceed the protection provided.

3 Flexibility with Dollar Cap Averaging

Dollar Cap Averaging (DCA) is an innovative feature available in Structured Capital Strategies PLUS® that can help even out your Performance Cap Rates over a 3- or 6-month period.

There are three steps to DCA:

1 | Invest the same amount of money.

2 | Invest on a regular (consistent) basis.

3 | Take advantage of the growth opportunities when Performance Cap Rates change and the ability to purchase more shares when prices are lower.

4 Flexibility to hold the current cap rate for new contracts

With our new Performance Cap Rate Hold feature, when you invest in a Segment, you can choose the upcoming preannounced Performance Cap Rates or elect the Performance Cap Rate Hold option, allowing you to lock in current Performance Cap Rates. If you elect a Cap Rate Hold, the caps are effective on the Application Received Date and the cap rates are held for all segment investments through the Rate Hold Expiry Date, which is the segment offering date on or immediately following 30 days after the Application Received Date.

Let's take a look at how the rate hold option works:

August 9, 2021 Monday	August 20, 2021 Friday	August 23, 2021 Monday	August 26, 2021 Thursday
Your application is received, preannounced cap of 100% declared back on Friday, August 6 is held for 30 days or the very next offering through September 9.	Preannounced Cap Rate lowered to 90%.	Contract issued.	Your investment is swept into a Segment with the 100% cap declared on August 6.

- You cannot transfer into an active Segment. Any new investment into the SIO would be processed through the Segment Type Holding Account and transfer into a Segment at the next Segment Start Date. If you transfer out of a Segment prior to the Segment Maturity Date, you will receive the Segment Interim Value, which may be lower than your original investment in the Segment even where the index is higher at the time of withdrawal.
- Expenses related to administration, sales and certain risks in the contract are factored into the Performance Cap Rate. As long as your money is invested in the Structured Investment Option to take advantage of the buffer against some loss and potential for growth up to the cap, you will not be charged additional fees. If you choose the optional Return of Premium Death Benefit, or invest your money in a Variable Investment Option, fees and charges will apply.

Annual Lock Segment — Provides a return that is cumulatively calculated based on index performance each Annual Lock Period, subject to the Performance Cap Rate and Segment Buffer less the optional Return of Premium Death Benefit rider if elected. The 1-year Performance Cap Rate is determined at the inception of the 6-year duration. The -10% Segment Buffer protects against the first 10% of loss each Annual Lock Period.

Dual Direction Segment — Any Segment belonging to a Segment Type whose name includes "Dual Direction." For Dual Direction Segments, the Segment Rate of Return is equal to the absolute value of the index performance rate for that Segment if the index performance rate is between the Performance Cap Rate and the Segment Buffer, inclusive of both.

Enhanced Upside Segment — Any Segment belonging to a Segment Type whose name includes "Enhanced Upside." For Enhanced Upside Segments, the Segment Rate of Return is equal to the lesser of the Performance Cap Rate or the index performance rate multiplied by the Enhanced Upside Rate if the index performance rate is positive. The Enhanced Upside Rate is a percentage that is used to multiply a positive index performance rate. The Enhanced Upside Rate shown in this flyer applies for the duration of the Enhanced Upside Segments to which amounts are allocated with the rate shown.

Performance Cap Rate — For Standard, Dual Direction and Enhanced Upside Segments, the Performance Cap Rate is the highest Segment Rate of Return that can be credited on a Segment Maturity Date. For Annual Lock Segments, the Performance Cap Rate is the highest Annual Lock Yearly Rate of Return that can be applied on an Annual Lock Anniversary. For Step Up Segments, the Performance Cap Rate is the Segment Rate of Return if the index performance rate for that Segment is greater than or equal to zero. The Performance Cap Rate is not an Annual Rate of Return.

Segment Buffer — The portion of any negative index performance rate that the Segment Buffer absorbs on a Segment Maturity Date for a particular Segment. Any percentage decline in the Segment's index performance rate in excess of the Segment Buffer will not be absorbed.

Standard Segment — For Standard Segments, the Segment Rate of Return is equal to the index performance rate subject to the Performance Cap Rate and Segment Buffer.

Step Up Segment — Any Segment belonging to a Segment Type whose name includes "Step Up." For Step Up Segments, the Segment Rate of Return is equal to the Performance Cap Rate if the index performance rate for that Segment is greater than or equal to zero on the Segment Maturity Date.

Structured Capital Strategies PLUS® is a variable and index-linked deferred annuity contract and a long-term financial product designed for retirement purposes. Simply stated, an annuity is a contract between you and an insurance company that lets you pursue the accumulation of assets. You may then take payments or a lump-sum amount at a later date. In Structured Capital Strategies PLUS®, you invest to accumulate value on a tax-deferred basis in one or more of our Variable Investment Options and/or in one or more of the Segments comprising the Structured Investment Option. There are fees and charges associated with Structured Capital Strategies PLUS®, which include a Variable Investment Option fee that covers administrative expenses, sales expenses and certain expense risks. The Variable Investment Option fee does not apply to amounts held in a Segment.

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.

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 maybe 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.

Please note that an annuity contract that is purchased to fund an IRA should be considered for the annuity's features and benefits other than tax deferral. For such cases, tax deferral is not an additional benefit for the annuity. You may also want to consider the relative features, benefits and costs of this annuity with any other investment that you may have in connection with your retirement plan or arrangement. Certain types of contracts and features may not be available in all jurisdictions. Equitable Financial has sole legal responsibility to pay amounts it owes under the contract. An owner should look to the financial strength of Equitable Financial for its claims-paying ability. Unlike an index fund, the Structured Investment Option provides a return at maturity designed to provide a combination of protection against certain decreases in the index and a limitation on participation in certain increases in the index. The Structured Investment Option does not involve an investment in any underlying portfolio. Instead, it is an obligation of Equitable Financial.

Variable annuities are subject to market risk, including loss of principal. Structured Capital Strategies PLUS® is a registered service mark of Equitable Financial Life Insurance Company, NY, NY 10104. Structured Capital Strategies PLUS® (June 2021 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. Visit our website at equitable.com or contact us at (212) 554-1234 to find out the availability of other contracts. 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 with main administrative headquarters in Jersey City, NJ; 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. Idaho contract form #: 2021SCSBASE-A(ID).

All other states contract form #: 2021SCSBASE-A, 2021SCSBASE-B and any state variations.

