



EQUITABLE



Structured Capital Strategies® Income

Boost your income

The disclosure below applies to bank distribution entities.

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This material is for informational purposes only and does not constitute investment advice or a recommendation.

Guaranteed lifetime income and an innovative Reset Boost

Structured Capital Strategies® Income variable annuity provides a way to accumulate your retirement savings and help cover the gap in retirement income with a built-in Guaranteed Lifetime Withdrawal Benefit (GLWB), providing income that lasts a lifetime. You can look to your future with confidence knowing that the GLWB rider guarantees the ability to withdraw a level of income each year, regardless of market performance, as long as the withdrawal doesn't exceed the rate of income. There is a charge for this benefit.

A variable annuity is a long-term financial product designed to help you save for retirement. In essence, annuities are contractual agreements in which payment(s) are made to an insurance company, which agrees to pay out an income or a lump-sum amount at a later date. Variable annuities are subject to market risk, including the possible loss of principal invested, and there are fees associated with certain aspects of the product.

Combine an Annual Reset and 6% Deferral Incentive for a Reset Boost

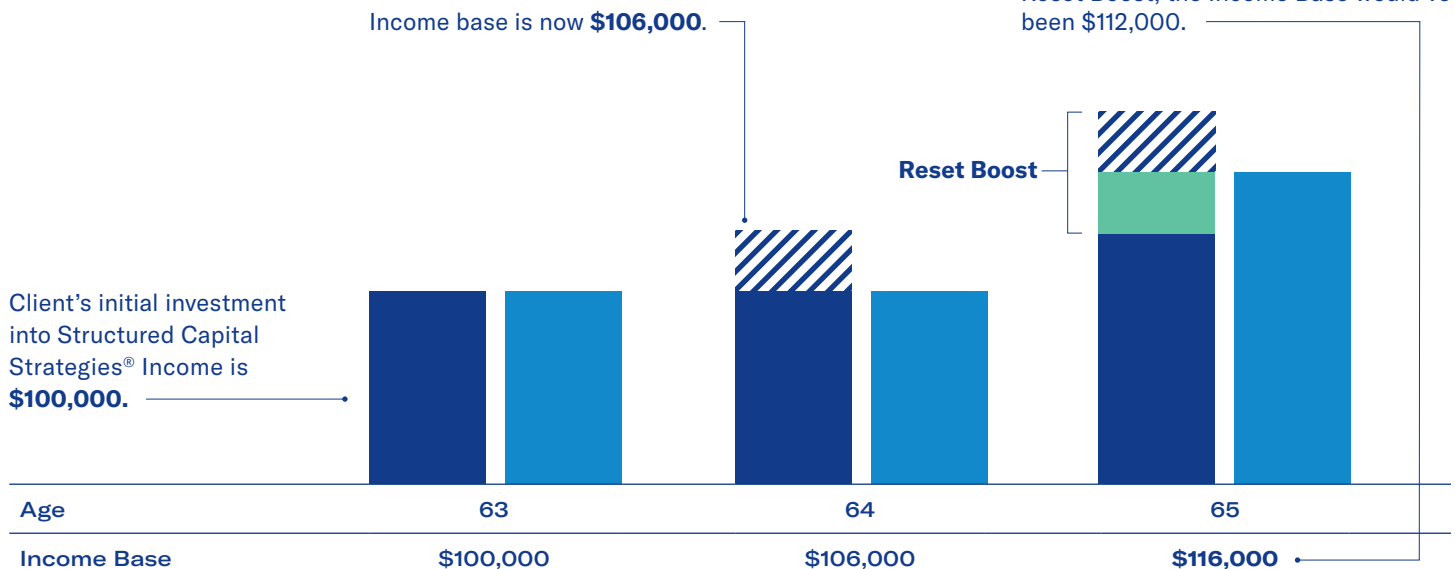


Hypothetical example¹

- Income Base
- Account Value
- 6% Deferral Incentive
- Annual Reset

The market returns 0%. Even though the market return is flat, the Income Base increases by **\$6,000** due to the Deferral Incentive, which is 6% of contributions. Since the end of year Account Value did not exceed the Income Base, there is no Annual Reset.

Market returns 10%. With Reset Boost, both the Annual Reset up to **\$110,000** and Deferral Incentive of **\$6,000** are applied in the same year, increasing the Income Base to **\$116,000**. Without Reset Boost, the Income Base would've been \$112,000.



¹ Income Base assumes no withdrawals.

* Owners should consider when to take the first withdrawal under the contract, since doing so will prohibit the owner from making any further contributions under the contract, and will also terminate all Deferral Incentives and income rate increases in connection with Annual Resets under the GLWB rider, which could significantly limit increases in the values under the GLWB as well as increases in the contract's Account Value and death benefit.

One more opportunity to increase your income

In addition to the opportunities to increase your income through **Annual Resets** and **6% Deferral Incentives**, with Structured Capital Strategies® Income you may also receive an **Income Rate Bump** until you take your first withdrawal each time there is an Annual Reset.

Income Rate Bump

With each Annual Reset, your income rate may increase to the income rate that corresponds to your age at the time of that reset.

Hypothetical rates for Level Income Option

Client's Age	Annual Reset	Income Rate
63		5.05% Initial Income Rate
64	No	5.05%
65	Yes ↑	5.25% Income Rate Bump
66	No	5.25%
67	No	5.25%
68	Yes ↑	5.55% Income Rate Bump

Equitable is a proven leader in innovation.

From pioneering guaranteed lifetime income to leading the industry in market index-linked annuities with a level of downside protection, Equitable Financial has helped people like you achieve financial confidence since 1859. We're proud to introduce you to our newest innovative retirement strategy.

A Guaranteed Lifetime Withdrawal Benefit (GLWB) is a rider that allows for withdrawals, either regular or occasional, to be made from an annuity during the accumulation phase without penalty. The annuitant pays for the GLWB rider with additional fees that are added to the total value of the annuity contract. The amount of money that is allowed to be withdrawn is a percentage of the total value of the annuity.

Visit equitable.com/scsincome for the latest income rate tables and Performance Cap Rates. For more information, please visit equitable.com/scsincomeapp.

Please consider the charges, risks, expenses and investment objectives carefully before purchasing a variable annuity. For a prospectus containing this and other information, please contact a financial professional. Read it carefully before you invest or send money.

Important information

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.

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Transfers or withdrawals during a Segment: If you transfer or withdraw all of a Segment's value prior to the Segment Maturity Date, you may receive less than the Segment Investment. If you transfer or withdraw a portion of a Segment's value prior to the Segment Maturity Date, the Segment Investment will be reduced by a pro rata amount, which may be greater than the dollar amount of the transfer or withdrawal, and as a result, your Segment Maturity Value may be less than if you had held the investment to maturity.

The Variable Investment Options available in Structured Capital Strategies® Income are subject to market risk, including loss of principal. The investment results of these Variable Investment Options do not depend on the investment performance of a related index. It is not possible to invest directly in an index.

Unlike an index fund, Structured Capital Strategies® Income 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. Structured Capital Strategies® Income does not involve an investment in any underlying portfolio. Instead, it is an obligation of the issuing life insurance company. The Segment Buffer protects you from some downside risk. If the negative return is in excess of the Segment Buffer, there is a risk of substantial loss of principal. If you would like a guarantee of principal, Equitable Financial and Equitable America offer other products that provide such guarantees. The level of risk you bear and your potential investment performance will differ depending on the investments you choose.

Please keep in mind that Equitable Financial and Equitable America, on advance notice to the client, may discontinue, suspend or change Segment offerings and contributions/transfers, or make other changes in contribution and transfer requirements and limitations. A Segment is an investment in a Segment Type, with a specific maturity date. The prospectus contains more information on these limitations and restrictions. 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. This brochure is not a complete description of the Structured Capital Strategies® Income variable annuity.

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

