

Whereupon, Council member Lorenzen moved that the following resolution be adopted:

**RESOLUTION NO. 2024-32**

**A RESOLUTION APPROVING USE OF A VENDOR FOR 457B PLAN**

WHEREAS, the City of Eagle Grove is looking to allow the use of preferred vendors for Employee's to utilize another retirement planning tool, the 457b plan; and,

WHEREAS, the City of Eagle Grove has received a proposal from Bosch Financial and Equitable Advisors, affixed hereto; and,

WHEREAS, the City of Eagle Grove utilized MissionSquare for its preferred vendor prior to fund closure; and,

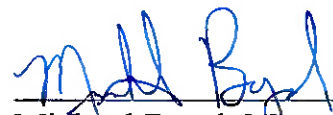
NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF EAGLE GROVE, IOWA that the Mayor, City Administrator, and Finance Officer are authorized to sign all paperwork and forms necessary to incorporate the affixed 456b Retirement Plan Proposal as a preferred vendor for employees to utilize for their retirement planning needs.

The motion was seconded by Council member Axtell and after due consideration thereof, the roll was called, and the following Council members voted:

Ayes: Vandewater, Pamperin, Axtell, Lorenzen, Limnick, \_\_\_\_\_,

Nays: \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_,

Whereupon, the Mayor declared said Resolution duly passed and adopted this 18<sup>th</sup> day of March, 2024.

  
\_\_\_\_\_  
Michael Boyd, Mayor

ATTEST:

  
\_\_\_\_\_  
Bryce Davis, City Administrator/Clerk



EQUITABLE

# Retirement plan proposal

Retirement planning

**EQUI-VEST<sup>®</sup> Strategies<sup>SM</sup> for 457(b) plans**

Prepared for:

**City of Eagle Grove 457(b)**

Prepared by:

**Kyle Goerdts with Equitable Advisors**



## EQUITABLE

March 8, 2024

City of Eagle Grove  
121 North Commercial Avenue  
Eagle Grove, IA 50533

Re: City of Eagle Grove - 457(b) Plan

**Kevin Kearney**  
***Signatory Officer, Group Retirement***  
Equitable Life Insurance Company  
1345 Avenue of the Americas  
New York, NY 10105

Dear Sir or Madam,

We are pleased to offer you a retirement plan solution tailor made for you and your participants' unique needs. Our retirement plans are designed with both you and your participants in mind.

You will be supported by a responsive, dedicated team knowledgeable and experienced in the public market. We will simplify plan administration for you through our intuitive, streamlined plan sponsor website that automates your recordkeeping responsibilities.

Our financial professionals will help your participants create a strategy that's right for them to meet their current and future needs. They will help your participants break down their financial decisions into small, manageable steps.

For 164 years, we've been working with clients across generations, helping them face their futures with confidence. Today, we are a leading financial services company with an integrated offering of advice, protection and retirement strategies. We remain steadfast in our mission to help clients secure their financial well-being so they can pursue long and fulfilling lives.

If you have additional questions or would like to discuss next steps, please contact Tighe McCormack, Regional Vice President at 704-351-5712 or [tighe.mccormack@equitable.com](mailto:tighe.mccormack@equitable.com) or [rfp\\_support@equitable.com](mailto:rfp_support@equitable.com). We look forward to discussing our solutions with you. Thank you for your interest in our products and services.

Sincerely,

Kevin Kearney  
Signatory Officer, Group Retirement

# Retirement plans should be designed with both you and your employees in mind.

That's why we put ease, personalization and choice at the heart of your experience. With effortless management for you, and personalized guidance and certain guaranteed options for your employees, you can both focus on what matters most, now and in the long run.

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- 4 Personalized guidance
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- 8 Investment approaches for all levels
- 9 Working together, we'll get it done

# A new kind of experience for both you and your employees

Retirement is about making the most of what you have to achieve the freedom to pursue your passions. For employees, a retirement plan that offers guidance, flexibility and a degree of certainty is an essential part of their employee benefits package. For you, a successful retirement plan and provider will help attract and retain employees, encourage them to actively participate and offer support that will minimize the time and effort needed to administer the plan.

Equitable provides all of this, and more.



## We work to make your job easier:

- A dedicated service team
- Effortless management
- Flexible plan strategies
- Retirement readiness for your employees



## We can offer employees:

- Personalized guidance
- Helpful digital tools
- Options for additional protection, including for retirement certainty
- Financial education resources

Our dedicated team of retirement professionals work with your financial professional to help you address challenges that may be getting in the way of your plan's success.



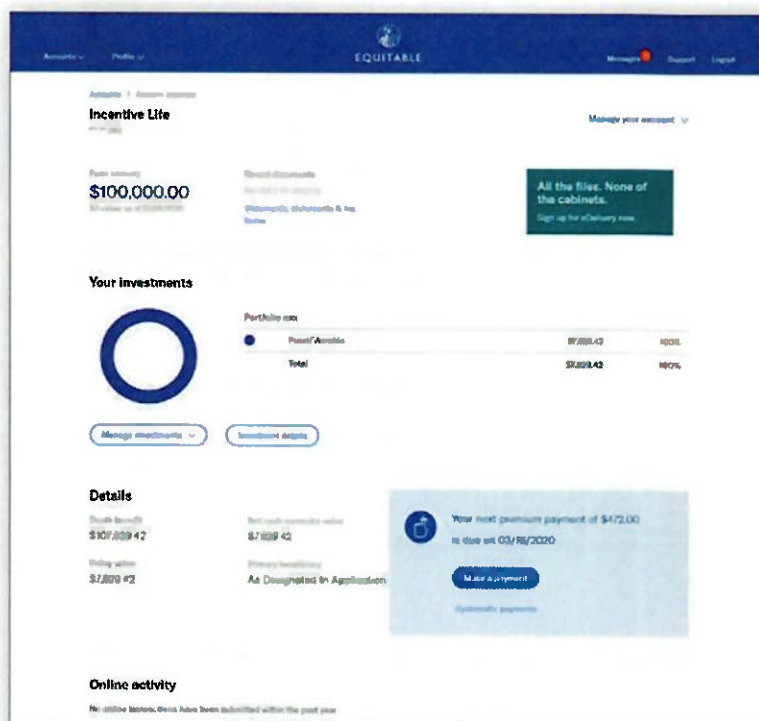
For you...

# Effortless management

We take care of the heavy lifting by handling the ins and outs of getting your plan set up and running, and keeping it going. With our powerfully simple platform and a dedicated team of knowledgeable and experienced professionals to help, tools and assistance are available every step of the way.

## We offer a simple, streamlined experience on an intuitive platform

Whether you're transitioning your plan or in the midst of your plan's administration, our plan sponsor website can help you confidently track your progress and manage the steps you need to take.



## Confidently manage your plan

From your personalized dashboard, you have access to the information you need, all in one place.

- **See how plan participation is progressing**, so we can update your communications strategy to make sure employees are on track to meet their goals.
- **Get real-time notifications and alerts** about everything from compliance to participant catch-up eligibility.
- **View overall plan status or dive deeper into the details**, such as participant balances, loans and hardship withdrawals.
- View a snapshot or drill down by investment options to **see how your plan is performing** and stay on top of your administrative responsibilities.
- **Access standard reports** and create custom ones that you can download and easily save to run again in the future.

## You get a dedicated team of professionals to help you, from start to finish

Our dedicated team works with financial professionals to position plans for success. You can expect a straightforward experience when you work with your Equitable team.<sup>1</sup>

### Onboarding specialist

Manages your plan's setup and transition.

### Relationship manager

Partners with your Equitable team members to ensure we're exceeding expectations.

### Financial professional

Dedicated to helping with your plan setup and providing your employees with the guidance to make sound financial decisions.



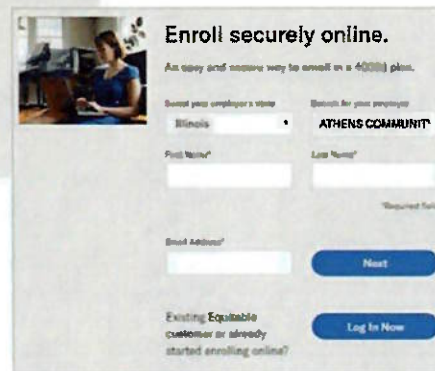
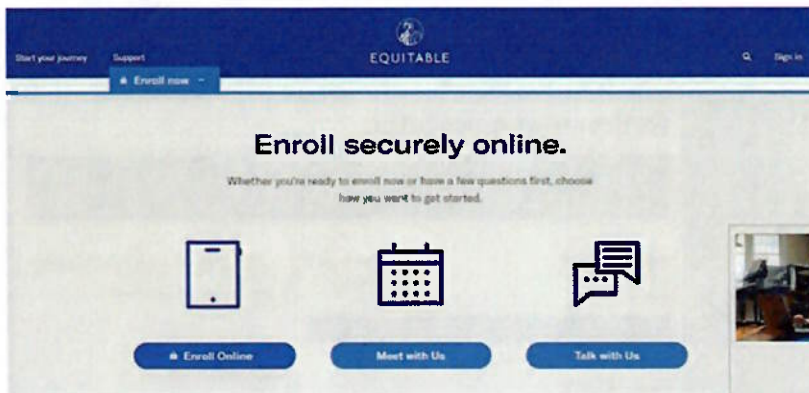
<sup>1</sup> Equitable and its affiliates and their associates do not provide legal or tax advice. You will need to consult with your own legal advisors on these matters.



## For your employees...

# Personalized guidance

With EQUI-VEST® Strategies<sup>SM</sup>, your employees will have access to the information they need to help them as they save for retirement and feel more confident about their decisions. They can educate themselves at their own pace from a variety of devices throughout the enrollment process and beyond.



## Enrollment made simple

- Enrollment using an intuitive, guided process with simple language – no jargon and **live chat to answer any questions.**
- **Investment selections** based on their retirement date, risk tolerance or by building their own group of investments.

## Education to motivate employees to explore, engage and take action

- **Determine their estimated retirement income** and see how contributing more might help them close the gap and achieve their goal.
- **Take the next step** by increasing their contributions.
- **Access short videos and articles** that are helpful to employees at each stage of life.





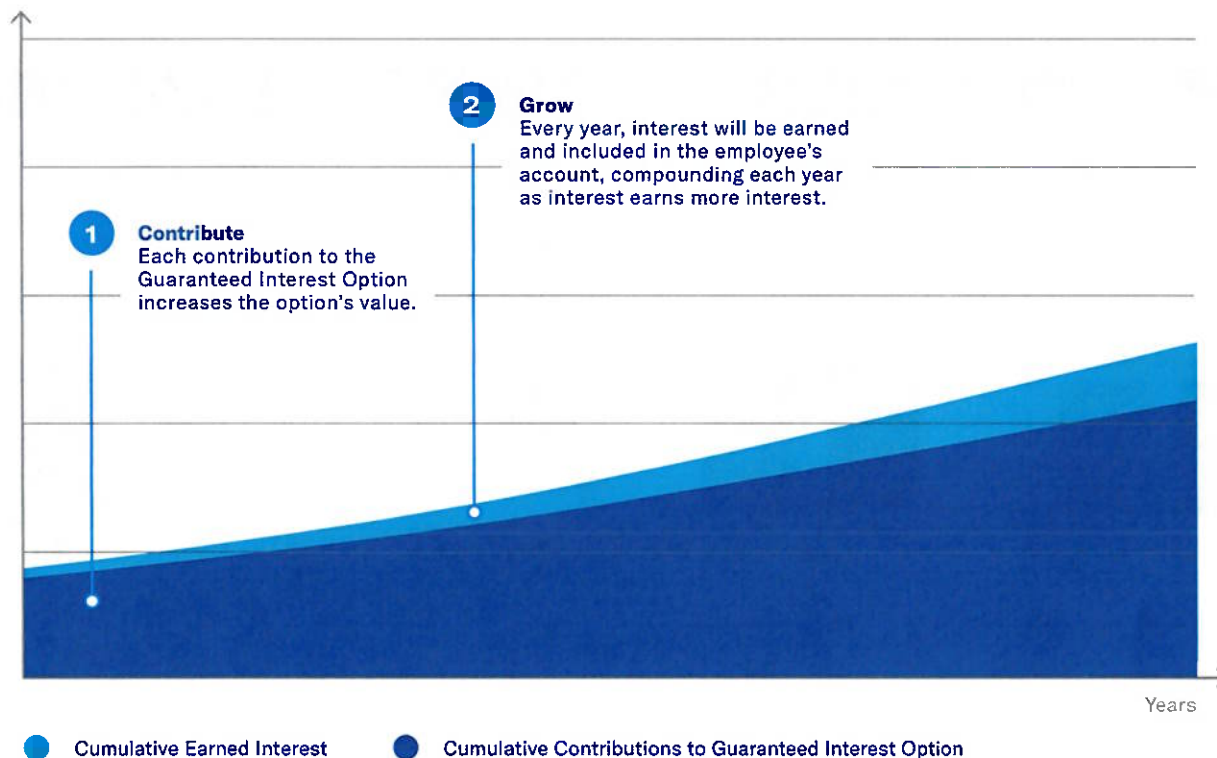
For your employees...

# Options for retirement certainty

While employees will have a variety of investments from which to choose, they may want more certainty in their asset growth, and the Guaranteed Interest Option is designed with that in mind. The Guaranteed Interest Option is backed by the claims-paying ability of Equitable.

## Employees can earn fixed interest

Employees earn a minimum fixed interest on their savings, no matter what. Backed by the claims-paying ability of Equitable. See the hypothetical example below.



## Structured Investment Option

Provide your employees with opportunities to protect their retirement savings while investing for growth through the Structured Investment Option (SIO).<sup>2</sup>

Finding the right balance between growth and protection is important to employees, especially during volatile market situations. With the Structured Investment Option, employees can balance personal risk tolerance with growth potential within a specified time frame.

1

### Level of protection

Equitable will absorb the first 10% or 20% (also referred to as a Segment Buffer) of any investment loss within a specified time frame, and the account value is then reduced by any negative investment performance beyond that level of protection.<sup>3</sup>

2

### Index

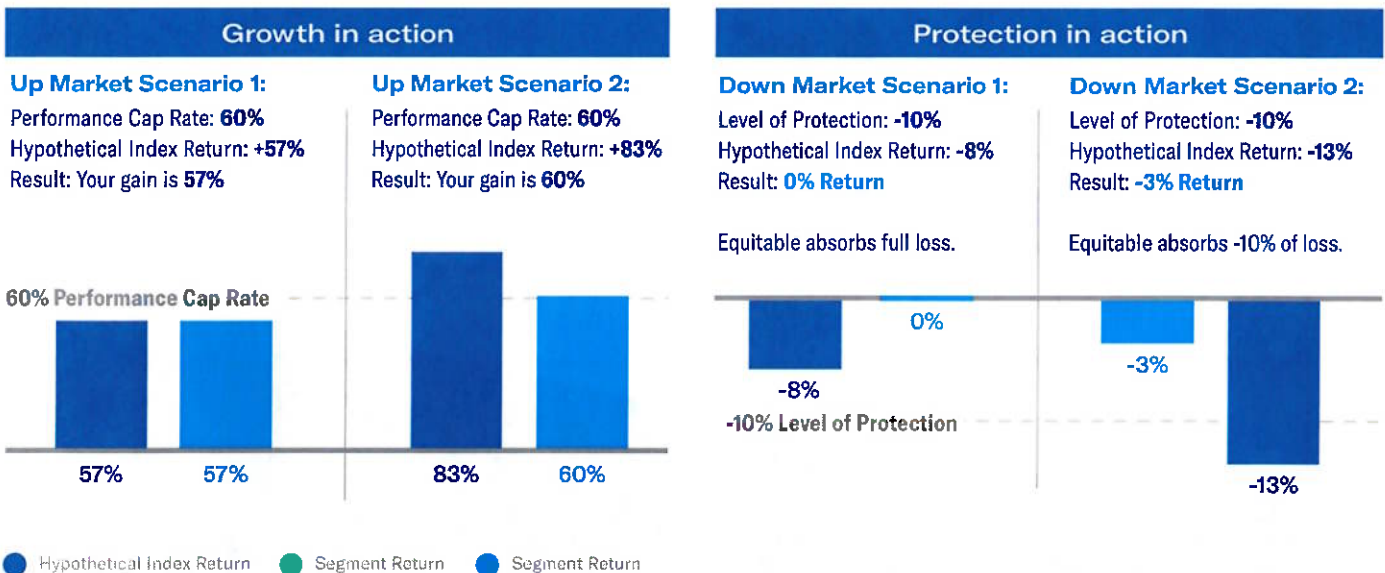
Investment performance, up to cap, is tracked to one or more well-known equity market indices, including the S&P 500<sup>®</sup> Price Return Index, the Russell 2000<sup>®</sup> Price Return Index or the MSCI EAFE Price Return Index. Additionally, there are no fees netted against the investment earnings within the Structured Investment Option; returns are limited by the cap only.<sup>4</sup>

3

### Time frame to invest

1, 3 or 5 years.<sup>5</sup>

Please see the following hypothetical for more information.



<sup>2</sup> Structured Investment Option is not available in all states. Please see the applicable prospectus or disclosure brochure for more information. The Structured Investment Option does not involve an investment in any underlying investment portfolio. Rather, it is an obligation of, and subject to, the claims-paying ability of Equitable Financial Life Insurance Company.

<sup>3</sup> When investment losses exceed the level of protection selected, there is risk of a substantial loss of principal.

<sup>4</sup> No fees netted against investment earnings refers only to money within the chosen Segment within the Structured Investment Option. In setting the Performance Cap Rate, it is taken into account that expenses are incurred in connection with administration, sales and certain expense risks in the contract. An investor is subject to other fees such as expenses applicable to the Segment Holding Account (and any other applicable costs) associated with the EQUI-VEST<sup>®</sup> Strategies<sup>™</sup> variable annuity.

<sup>5</sup> There are a limited number of possible protection level (Segment Type), time frame and index combinations. Please see the prospectus for more information.

# Investment approaches for all levels

With EQUI-VEST® Strategies<sup>SM</sup> your employees have access to an array of variable investment options. Employees can choose from well-known managers or smaller specialty firms to design a mix of investments that offer different strategies and investment styles, market caps and asset classes, as well as both passive and active managers.

Since every employee is different, starting with a variety of options can help them build a portfolio that is unique to their situation, risk tolerance and goals. Regardless of the type of investor they are, they can find a mix that works for them and provides the confidence they need to save toward retirement.



This may not be a complete list of all managers available in the EQUI-VEST® variable deferred annuity. AllianceBernstein is an affiliate of Equitable Financial Life Insurance Company (NY, NY).

# Working together, we'll get it done

Equitable provides a new kind of retirement experience, with effortless management for you and retirement certainty options and protection, along with personalized guidance for your employees.

## What do you need to do to get started?

Your financial professional will help you fill out all the necessary documents once you're satisfied with your plan selection and have discussed it with any appropriate tax, legal or business advisors.

## Then, there's just one thing left to do:

- Schedule and coordinate employee enrollment sessions.

## Here's what we'll do to make sure you're up and running in no time:

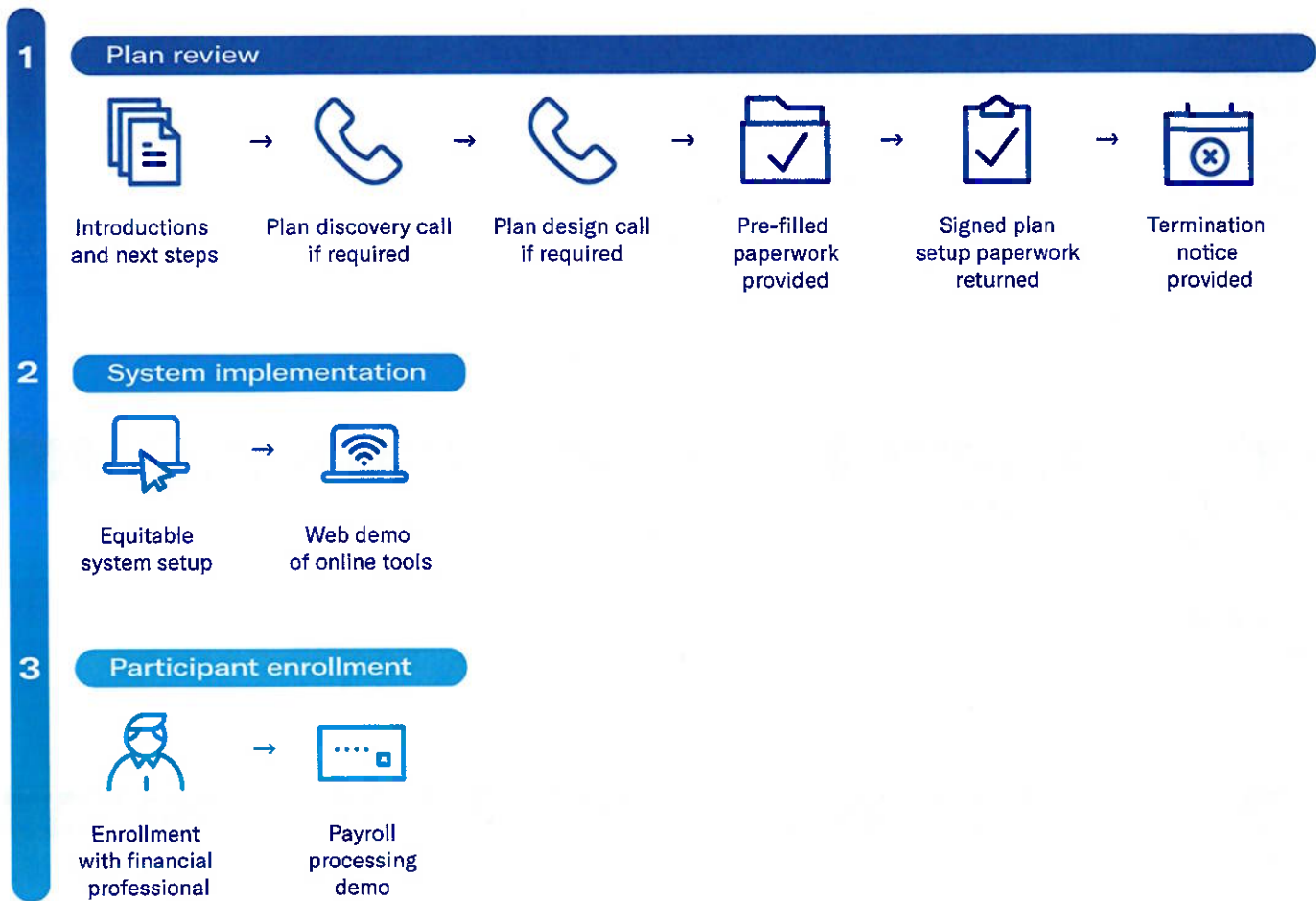
- Send you pre-enrollment materials that you can distribute to your employees.
- Conduct employee enrollment meetings.
- Process new plan contributions.
- Allocate account balances according to each employee's instructions.



# Implementation timeline

Equitable's onboarding specialist coordinates the efforts of your onboarding team. Working closely together, they help ensure a smooth onboarding process as outlined below.

## Start



## Finish

Item	Description/Purpose	Who is involved		
		Plan sponsor	Equitable	Financial professional
<b>Phase 1: Plan review</b>				
<b>Introduction and next steps</b>	1. Equitable's onboarding specialist will contact the plan sponsor to introduce themselves and provide next steps.	✓	✓	✓
<b>Plan discovery call</b>	1. Equitable's onboarding specialist and plan sponsor will review the Plan Setup Questionnaire to document the information that will be included in the plan setup paperwork.	✓	✓	✓
<b>Plan design call</b>	1. Equitable's plan design specialist and plan sponsor will confirm plan design.	✓	✓	✓
<b>Pre-filled paperwork provided</b>	1. Equitable's onboarding specialist will provide the plan sponsor with signature-ready pre-filled plan setup paperwork and adoption agreement.	✓		
<b>Signed plan setup paperwork returned</b>	1. Plan sponsor signs and returns plan setup paperwork and adoption agreement. 2. Equitable's onboarding specialist reviews paperwork and confirms it is in good order.	✓	✓	✓
<b>Termination letter</b>	1. Plan sponsor will send initial notification to prior recordkeeper of transition to Equitable (the plan's assigned onboarding specialist will provide the plan sponsor with the termination letter, if applicable).	✓		
<b>Phase 2: System implementation</b>				
<b>Equitable system setup</b>	1. Equitable sets up the plan on its recordkeeping system and will send the plan sponsor an email confirmation upon completion.		✓	
<b>Web demo with relationship manager</b>	1. Equitable's relationship manager and plan sponsor will review the Employer Plan Administration Center (EPAC). 2. Equitable's relationship manager will confirm the plan sponsor is able to log in to the website using the credentials provided.	✓	✓	
<b>Phase 3: Employee enrollment</b>				
<b>Enrollment meetings</b>	1. Financial professional and/or Equitable education consultant will conduct participant enrollment meetings.	✓		
<b>Payroll processing</b>	1. Equitable's relationship manager and plan sponsor will review the payroll system and create payroll template.		✓	

\*Timeline is based on all plan setup paperwork being completed and received in a timely manner.

Trust comes with experience.  
You can count on ours.

Over **160** years and counting<sup>6</sup>

More than **\$212b** assets under management<sup>7</sup>

Over **2.6m** clients<sup>7</sup>

Approximately **4,258**

dedicated financial professionals in communities all over the United States<sup>8</sup>

### Innovations that work

Our approach has stood the test of time by using courage, strength and wisdom to uncover opportunities, master changing markets and adapt to the evolving needs of everyday savers and dreamers. Our bold, yet grounded, decisions keep us ahead of the curve — designing adaptable strategies that anticipate where the world is going and what you'll need to meet its challenges.



**First to offer strategies designed for protection and growth: structured annuities, variable annuities with living benefits, index-linked variable annuities**



**Architect of a progressive and holistic approach to financial planning for life**

<sup>6</sup> The 160-year history apply solely and exclusively to Equitable Financial Life Insurance Company.

<sup>7</sup> Inclusive of Equitable Financial Life Insurance Company and Equitable Financial Life Insurance Company of America, December 31, 2022.

<sup>8</sup> All financial professionals are associates of affiliates Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN) and Equitable Network, LLC (Equitable Network Insurance Agency of California, LLC; Equitable Network Insurance Agency of Utah, LLC; Equitable Network of Puerto Rico, Inc.).

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

# Appendix

# Fee quote



## EQUITABLE

# Equivest<sup>®</sup> Strategies<sup>®</sup> Program Fees Customized

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### I. CLIENT INFORMATION

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**Client Name:** City of Eagle Grove  
**Date Prepared:** March 8, 2024  
**Plan Name / Type:** EQUI-VEST<sup>®</sup> Strategies<sup>®</sup> Program

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### II. FEE QUOTE

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#### A. Participant Charges or Fees

**1. Participant Administrative Fee** \$30.00/participant

The annual administrative charge is equal to \$30.00 or, if less, 2% of the account value plus any amounts previously withdrawn during the participation year. The annual administrative charge will be waived if the participant's account value is \$25,000 or more.

**2. Separate Account Annual Mortality and Expense Risks & Other Expenses (M&E):**

The Separate Account charge Equitable is proposing will be 1.10%.

The Separate Account Charge is a daily charge by Equitable for mortality and expense risks, including the death benefit. The Separate Account Charge, also referred to as the Base Contract Expense, is deducted against daily net assets in each variable investment option and incorporated in the calculation of the Net Investment Portfolio Results.

**3. Underlying Portfolio Operating Expenses (Expense Ratios):**

Portfolio Operating Expenses is a daily charge by each portfolio for expenses from its purchase, holding, and disposition of investments that clients pay as a percentage of the value of their investment. Portfolio Operating Expenses are reflected in the unit values shown and incorporated in the calculation of the Net Investment Portfolio Results. Percentage charges vary by variable investment options selected. Expenses are calculated as a percentage of the average daily net assets invested in each portfolio. Please see the EQUI-VEST<sup>®</sup> Strategies<sup>®</sup> (Series 901) Portfolio Expenses in the accompanying Communications Binder. Refer to the prospectus and any supplement(s) for portfolio-specific expense information.

**4. Enhanced Death Benefit (Optional)**

0.15%



## EQUITABLE

### 5. Contingent Withdrawal Charges

EQUI-VEST® Strategies® offers participants the ability to withdraw assets, subject to the terms of the plan and federal income tax rules. Withdrawals are generally taxable to the participant.

The contingent withdrawal charge (CWC) is based upon the year the participant has been participating in the contract. For withdrawals in excess of the 10% Free Corridor Amount, or where waivers do not apply, participants will be assessed a CWC based on the following:

YEARS	CHARGE
1 – 5	6%
6	5%
7	4%
8	3%
9	2%
10	1%
11 or More Years	0%

No withdrawal charge will apply under the following circumstances:

- 10% Free Corridor Amount;
- Participant severs from employment regardless of age, number of years in the plan, or reason for separation;
- Attainment of age 59½ by the participant and completion of five participation years;
- Withdrawal qualifies as a hardship (unforeseeable emergency under 457(b)) withdrawal;
- Withdrawal is made through our required minimum distribution automatic withdrawal option to satisfy the minimum distribution requirements;
- Refund of excess contributions within one month of the date on which the contribution is made;
- The participant has qualified to receive Social Security disability benefits (as certified by the Social Security Administration);
- The participant has been confined to a nursing home for more than 90 days;
- Equitable received proof satisfactory to us that the participant's life expectancy is six months or less;
- Death benefit claim by a beneficiary following the participant's death;
- Completion of 3 participation years, and the amount withdrawn is applied to purchase from Equitable a Period Certain Annuity for a term of at least 10 years that allows no prepayment;
- Attainment of age 55 by the participant, completion of five participation years and application of the amount withdrawn to purchase from Equitable a Period Certain Annuity that extends beyond age 59½ and allows no prepayment;



## EQUITABLE

- The amount withdrawn is applied to the election of a period certain annuity of at least 15 years, but not in excess of the participant's life expectancy, that allows no prepayment;
- Amount withdrawn is applied to purchase from Equitable an annuity with life contingencies;

### **B. Optional Fees Deducted from Participants' Accounts**

- |                         |  |
|-------------------------|--|
| <b>1. Loans:</b>        | \$25.00 Loan setup charge<br>\$25.00 annual loan administrative charge   |
| <b>2. Transfer Fee:</b> | \$25.00 per distribution when transferring to another eligible retirement plan or arrangement with another carrier. (Equitable) reserves the right to increase this fee, with a maximum of \$65) |

*The fees and charges set forth herein are based on the assumptions listed throughout this appendix. Any material changes to these assumptions may result in a change to the charges. Fees and charges are billed or deducted on either a quarterly or daily basis. For more detailed information of these charges please refer to the EQUI-VEST<sup>®</sup> Strategies prospectus and EQUI-VEST<sup>®</sup> Strategies supplements.*

# Fund performance report

**EQUI-VEST® Strategies TSA & EDC**  
**Series 901 Variable Annuity**  
[1.10% Separate Account Charges]

Annualized Rates of Return as of 1/31/2024, Annualized Monthly Rates of Return For the Period Ending 1/31/2024 - net of annual administrative charge and the maximum applicable withdrawal charge and Standardized Computation of Performance as of 12/31/2023

*Please refer to these notes when reviewing the performance information on the accompanying pages. The performance data represents past performance, which is not an estimate, indication or guarantee of future results. Rates of return and principal will fluctuate and units may be worth more or less than your original contribution when redeemed. Current performance may be lower or higher than the performance data quoted.*

The product noted above is a combination variable and fixed annuity deferred contract issued by Equitable Financial Life Insurance Company (New York, NY) and is designed to help people to contribute toward their retirement. Annuities are long-term investment products designed for retirement purposes.

The "Annualized Monthly Rates of Return" performance shown reflects reinvestment of dividends and capital gains and deduction of all annuity contract fees and charges except the withdrawal charges and the annual administrative charge. The "Standardized" (SEC) quarter end performance is net of all annuity contract fees and charges including the annual administrative charge and the maximum applicable withdrawal charge of 6% in the first five contract years and decreases by 1% in each of the next five years. The charge is 0% in the 11th year and later. The performance figures do not reflect the cost of optional features, and if they did, performance returns would have been lower. Withdrawals will be subject to ordinary income tax and, if made prior to age 59 ½, may be subject to an additional 10% federal income tax penalty.

The "Portfolio Inception Date" is the date that the underlying portfolio was established. The "Variable Investment Option Inception Date" is the date that the variable investment option was first offered to contract owners. The results shown for periods from the inception of a variable investment option are based on actual historical investment experiences of the variable investment option. Results shown from the Portfolio Inception Date to the Variable Investment Option Inception Date are hypothetical. For these "predating" instances when the variable investment options had not yet commenced operations (The time period from the Portfolio Inception Date to the Variable Investment Option Inception Date), we have shown hypothetical results that would have applied had it been in operation. Except for the "Since Variable Investment Option Inception", performance is available back to Portfolio Inception Date. **Please see page 2 of this report for an important note regarding the past performance of certain investment options in which the underlying portfolio was replaced on 10/22/18.** For these variable investment options, the Portfolio Inception Date performance reflects the date the variable investment option was first offered to contractholders and includes the period in which it was investing in a predecessor underlying portfolio.

*The current yield for the EQ/Money Market B portfolio as of 1/31/2024 is 4.70% and as of 12/31/2023 is 4.73%. This yield quotation more closely reflects the current earnings of the investment portfolio than the total return quotation. It does not reflect any product related expenses or charges. This is a seven day current yield as of the last day of the month to which the performance relates. As of April 1, 2016 the EQ/Money Market Portfolio was designated as a "government money market fund," as defined in Rule 2a-7 under the Investment Company Act of 1940, and prior to that date the Portfolio invested in certain types of securities that it is no longer permitted to hold. Consequently, the performance shown may be different if the current limitations on the Portfolio's investments had been in effect prior to its conversion to a government money market fund. You could lose money by investing in the portfolio. Although the portfolio seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the portfolio is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The portfolio's sponsor has no legal obligation to provide financial support to the portfolio, and you should not expect that the sponsor will provide financial support to the portfolio at any time.*

Equitable Financial Life Insurance Company (Equitable Financial), through its Equitable Investment Management Group, LLC, serves as investment manager of the Allocation Portfolios. Equitable Financial is solely responsible for the asset allocation decisions made on behalf of each portfolio, and or the selection and allocation of assets to underlying portfolios. Investing in the Allocation Portfolios will involve a higher overall cost than if you were to invest directly in the underlying portfolios. It is important to note that asset allocation does not assure a profit or protect against loss in a declining market.

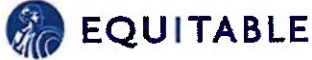
Investments in large-cap companies may involve the risk that larger more established companies may be unable to respond quickly to new competitive challenges such as changes in technology and consumer tastes.

Investments in small/mid cap companies may involve greater risks than investments in larger, more established issuers because they generally are more vulnerable than larger companies to adverse business or economic developments. Such companies generally have narrower product lines, more limited financial resources and more limited markets for their stock as compared with larger companies.

Investments in foreign securities, including depository receipts, involve risk not associated with investing in U.S. securities. Foreign markets, particularly emerging markets, may be less liquid, more volatile and subject to less government supervision than domestic markets. Differences between U.S. and foreign legal, political and economic systems, regulatory regimes and market practices also may impact security values and it may take more time to clear and settle trades involving foreign securities.

Interest Rate Risk applies to fixed income securities. Fixed income securities will decline in value because of changes in interest rates. When interest rates rise, the value of a portfolio's debt securities generally declines. When interest rates decline, the value of a portfolio's debt securities generally rises.

Despite the short maturities and high credit quality of the EQ/Money Market Portfolio's investments, increases in interest rates and deteriorations in the credit quality of the instruments the Portfolio has purchased may reduce the Portfolio's yield and can cause the price of a money market security to decrease.



**EQUI-VEST® Strategies (Series 901)**  
Variable Annuity

**Portfolio Expenses**  
(as reported in each portfolio's prospectus dated May 1, 2023) as supplemented\*

	Class	CUSIP	Management Fees	12b-1 Fees	Other Expenses	Acquired Fund Fees and Expenses (Underlying Portfolios)	Total Annual Expense (Before Expense Limitations)	Fee waivers and/or Expense Reimbursements	Net Annual Expenses (After Expense Limitations)
<b>EQ Advisors Trust</b>									
1290 VT Convertible Securities	B	29439V881	0.50%	0.25%	0.44%	0.00%	1.19%	-0.29%	0.90%
1290 VT DoubleLine Opportunistic Bond	B	29439V648	0.50%	0.25%	0.14%	0.02%	1.01%	-0.09%	0.92%
1290 VT Equity Income	B	29384E801	0.75%	0.25%	0.13%	0.00%	1.13%	-0.18%	0.95%
1290 VT GAMCO Small Company Value	B	29384E207	0.69%	0.25%	0.11%	0.00%	1.05%	0.00%	1.05%
1280 VT High Yield Bond	B	26884M487	0.60%	0.25%	0.21%	0.03%	1.09%	-0.06%	1.03%
1290 VT Small Cap Value	B	29439V770	0.80%	0.25%	0.18%	0.00%	1.23%	-0.08%	1.15%
1290 VT SmartBeta Equity ESG	B	29439V804	0.70%	0.25%	0.16%	0.00%	1.11%	-0.01%	1.10%
1290 VT Socially Responsible	B	268940418	0.50%	0.25%	0.16%	0.00%	0.91%	0.00%	0.91%
EQ/2000 Managed Volatility	B	26884M834	0.44%	0.25%	0.14%	0.00%	0.83%	0.00%	0.83%
EQ/400 Managed Volatility	B	26894M800	0.45%	0.25%	0.15%	0.00%	0.85%	0.00%	0.85%
EQ/500 Managed Volatility	B	26884M206	0.41%	0.25%	0.14%	0.00%	0.80%	0.00%	0.80%
EQ/AB Dynamic Moderate Growth	B	26884M651	0.72%	0.25%	0.15%	0.00%	1.12%	0.00%	1.12%
EQ/AB Small Cap Growth	B	404992711	0.52%	0.25%	0.14%	0.00%	0.91%	0.00%	0.91%
EQ/AB Sustainable U.S.Thematic	B	26883L134	0.65%	0.25%	1.83%	0.00%	2.73%	-1.73%	1.00%
EQ/Aggressive Growth Strategy	B	26884M844	0.09%	0.25%	0.14%	0.54%	1.02%	0.00%	1.02%
EQ/All Asset Growth Allocation	B	29384E306	0.10%	0.25%	0.18%	0.71%	1.24%	0.00%	1.24%
EQ/American Century Mid Cap Value	B	29439V531	0.90%	0.25%	0.13%	0.00%	1.28%	-0.28%	1.00%
EQ/Balanced Strategy	B	268954328	0.09%	0.25%	0.14%	0.49%	0.97%	0.00%	0.97%
EQ/ClearBridge Select Equity Managed Volatility	B	268954757	0.70%	0.25%	0.16%	0.01%	1.12%	-0.06%	1.06%
EQ/Common Stock Index	B	404992513	0.31%	0.25%	0.12%	0.00%	0.68%	0.00%	0.68%
EQ/Conservative Growth Strategy	B	268954344	0.10%	0.25%	0.14%	0.48%	0.97%	0.00%	0.97%
EQ/Conservative Strategy	B	268954369	0.10%	0.25%	0.15%	0.44%	0.94%	0.00%	0.94%
EQ/Core Bond Index	B	268840657	0.32%	0.25%	0.11%	0.00%	0.68%	-0.03%	0.65%
EQ/Emerging Markets Equity PLUS	B	26884M578	0.70%	0.25%	0.53%	0.00%	1.48%	-0.28%	1.20%
EQ/Equity 500 Index	B	404992554	0.21%	0.25%	0.11%	0.00%	0.57%	-0.03%	0.54%
EQ/Fidelity Institutional AM® Large Cap	B	29439V515	0.53%	0.25%	0.13%	0.00%	0.91%	-0.04%	0.87%
EQ/Franklin Small Cap Value Managed Volatility	B	268954773	0.70%	0.25%	0.21%	0.00%	1.16%	-0.11%	1.05%
EQ/Global Equity Managed Volatility	B	268940758	0.72%	0.25%	0.19%	0.00%	1.16%	-0.06%	1.10%
EQ/Goldman Sachs Mid Cap Value	B	29439V465	0.77%	0.25%	0.16%	0.00%	1.18%	-0.09%	1.09%
EQ/Intermediate Government Bond	B	404992596	0.31%	0.25%	0.11%	0.00%	0.67%	-0.02%	0.65%
EQ/International Core Managed Volatility	B	268940459	0.59%	0.25%	0.22%	0.02%	1.08%	0.00%	1.08%
EQ/International Equity Index	B	404992679	0.40%	0.25%	0.14%	0.00%	0.79%	-0.04%	0.75%
EQ/International Managed Volatility	B	26884M768	0.45%	0.25%	0.21%	0.00%	0.91%	0.00%	0.91%
EQ/International Value Managed Volatility	B	268940814	0.59%	0.25%	0.23%	0.00%	1.07%	0.00%	1.07%



**EQUI-VEST® Strategies (Series 901)**

**Variable Annuity**

**Portfolio Expenses**

(as reported in each portfolio's prospectus dated May 1, 2023) as supplemented\*

	Class	CUSIP	Management Fees	12b-1 Fees	Other Expenses	Acquired Fund Fees and Expenses (Underlying Portfolios)	Total Annual Expense (Before Expense Limitations)	Fee waivers and/or Expense Reimbursements	Net Annual Expenses (After Expense Limitations)
<b>EQ Advisors Trust</b>									
EQ/Invesco Comstock	B	268940145	0.65%	0.25%	0.14%	0.00%	1.04%	-0.04%	1.00%
EQ/Invesco Global	B	268954732	0.85%	0.25%	0.15%	0.00%	1.25%	-0.10%	1.15%
EQ/Invesco Global Real Assets	B	29439V440	0.74%	0.25%	0.15%	0.00%	1.14%	0.00%	1.14%
EQ/Janus Enterprise	B	268940129	0.68%	0.25%	0.12%	0.00%	1.05%	0.00%	1.05%
EQ/JPMorgan Value Opportunities	B	268940822	0.59%	0.25%	0.12%	0.00%	0.96%	0.00%	0.96%
EQ/Large Cap Core Managed Volatility	B	268940566	0.48%	0.25%	0.14%	0.01%	0.88%	0.00%	0.88%
EQ/Large Cap Growth Index	B	268940491	0.35%	0.25%	0.12%	0.00%	0.72%	0.00%	0.72%
EQ/Large Cap Growth Managed Volatility	B	268940784	0.45%	0.25%	0.15%	0.02%	0.87%	0.00%	0.87%
EQ/Large Cap Value Index	B	268954807	0.35%	0.25%	0.14%	0.00%	0.74%	0.00%	0.74%
EQ/Large Cap Value Managed Volatility	B	268940899	0.45%	0.25%	0.15%	0.01%	0.86%	0.00%	0.86%
EQ/Lazard Emerging Markets Equity	B	29439V333	1.00%	0.25%	0.21%	0.00%	1.46%	-0.11%	1.35%
EQ/Loomis Sayles Growth	B	29364E803	0.75%	0.25%	0.12%	0.00%	1.12%	-0.07%	1.05%
EQ/MFS International Growth	B	29364E405	0.83%	0.25%	0.14%	0.00%	1.22%	-0.12%	1.10%
EQ/MFS International Intrinsic Value	B	29439V317	0.85%	0.25%	0.13%	0.00%	1.23%	-0.08%	1.15%
EQ/MFS Mid Cap Focused Growth	B	29439V374	0.85%	0.25%	0.13%	0.00%	1.23%	-0.13%	1.10%
EQ/MFS Technology	B	29439V283	0.75%	0.25%	0.13%	0.00%	1.13%	0.00%	1.13%
EQ/MFS Utilities Series	B	29439V267	0.73%	0.25%	0.17%	0.00%	1.15%	-0.10%	1.05%
EQ/Mid Cap Index	B	268940293	0.35%	0.25%	0.11%	0.00%	0.71%	-0.05%	0.66%
EQ/Mid Cap Value Managed Volatility	B	268940749	0.53%	0.25%	0.15%	0.02%	0.95%	0.00%	0.95%
EQ/Moderate Growth Strategy	B	268954294	0.09%	0.25%	0.14%	0.51%	0.99%	0.00%	0.99%
EQ/Money Market	B	404992895	0.33%	0.25%	0.11%	0.00%	0.69%	0.00%	0.69%
EQ/Morgan Stanley Small Cap Growth	B	29439V739	0.80%	0.25%	0.19%	0.00%	1.24%	-0.09%	1.15%
EQ/PIMCO Global Real Return	B	26894M461	0.60%	0.25%	0.68%	0.00%	1.53%	-0.26%	1.27%
EQ/PIMCO Ultra Short Bond	B	29364E759	0.50%	0.25%	0.13%	0.00%	0.88%	-0.08%	0.80%
EQ/Quality Bond PLUS	B	404992730	0.39%	0.25%	0.16%	0.00%	0.80%	0.00%	0.80%
EQ/Small Company Index	B	268940632	0.25%	0.25%	0.13%	0.00%	0.63%	0.00%	0.63%
EQ/T. Rowe Price Growth Stock	B	29364E108	0.72%	0.25%	0.11%	0.00%	1.08%	-0.08%	1.00%
EQ/Value Equity	B	268940723	0.55%	0.25%	0.11%	0.00%	0.91%	0.00%	0.91%
EQ/Wellington Energy	B	29439V390	0.85%	0.25%	0.19%	0.00%	1.29%	-0.10%	1.19%
Equitable Conservative Growth MF/ETF	B	26894M628	0.15%	0.25%	0.29%	0.46%	1.15%	-0.05%	1.10%
Equitable Growth MF/ETF	B	26893L159	0.15%	0.25%	1.48%	0.60%	2.48%	-1.33%	1.15%
Equitable Moderate Growth MF/ETF	B	26893L183	0.15%	0.25%	1.64%	0.52%	2.56%	-1.46%	1.10%
Multimanager Aggressive Equity	B	404992489	0.57%	0.25%	0.15%	0.02%	0.99%	0.00%	0.99%
Multimanager Core Bond	B	00247C783	0.55%	0.25%	0.18%	0.00%	0.98%	-0.13%	0.85%
Multimanager Technology	B	00247C833	0.93%	0.25%	0.15%	0.07%	1.40%	-0.15%	1.25%



**EQUI-VEST® Strategies (Series 901)**  
Variable Annuity

**Portfolio Expenses**  
(as reported in each portfolio's prospectus dated May 1, 2023) as supplemented\*

	Class	CUSIP	Management Fees	12b-1 Fees	Other Expenses	Acquired Fund Fees and Expenses (Underlying Portfolios)	Total Annual Expense (Before Expense Limitations)	Fee waivers and/or Expense Reimbursements	Net Annual Expenses (After Expense Limitations)
<b>EQ Premier VIP Trust</b>									
EQ/Aggressive Allocation	B	00247C692	0.09%	0.25%	0.14%	0.67%	1.15%	0.00%	1.15%
EQ/Conservative Allocation	B	00247C767	0.10%	0.25%	0.16%	0.52%	1.03%	-0.03%	1.00%
EQ/Conservative-Plus Allocation	B	00247C742	0.10%	0.25%	0.16%	0.57%	1.08%	0.00%	1.08%
EQ/Core Plus Bond	B	404992653	0.60%	0.25%	0.19%	0.00%	1.04%	-0.11%	0.93%
EQ/Moderate Allocation	B	404992488	0.09%	0.25%	0.15%	0.59%	1.08%	0.00%	1.08%
EQ/Moderate-Plus Allocation	B	00247C726	0.09%	0.25%	0.15%	0.63%	1.12%	0.00%	1.12%
Target 2015 Allocation	B	00247C876	0.10%	0.25%	0.50%	0.56%	1.41%	-0.31%	1.10%
Target 2025 Allocation	B	00247C850	0.10%	0.25%	0.23%	0.53%	1.11%	-0.01%	1.10%
Target 2035 Allocation	B	00247C835	0.10%	0.25%	0.21%	0.50%	1.06%	0.00%	1.06%
Target 2045 Allocation	B	00247C619	0.10%	0.25%	0.22%	0.49%	1.06%	0.00%	1.06%
Target 2055 Allocation	B	00248T439	0.10%	0.25%	0.32%	0.48%	1.15%	-0.05%	1.10%
<b>Variable Insurance Trust</b>									
American Funds Insurance Series Bond	4	02630E731	0.35%	0.25%	0.28%	0.00%	0.88%	-0.17%	0.71%
Delaware Ivy VIP High Income	II	46600H885	0.62%	0.25%	0.05%	0.00%	0.92%	0.00%	0.92%
Fidelity VIP Equity Income	Service Class 2	922174859	0.43%	0.25%	0.08%	0.00%	0.76%	0.00%	0.76%
Fidelity VIP Investment Grade Bond	Service Class 2	922175880	0.30%	0.25%	0.10%	0.00%	0.65%	0.00%	0.65%
Fidelity VIP Mid Cap	Service Class 2	922176805	0.53%	0.25%	0.08%	0.00%	0.86%	0.00%	0.86%
Invesco V.I. Diversified Dividend	Series II	00888X203	0.49%	0.25%	0.18%	0.00%	0.92%	0.00%	0.92%
Invesco V.I. High Yield	Series II	008892663	0.62%	0.25%	0.24%	0.02%	1.13%	0.00%	1.13%
Invesco V.I. Main Street Mid Cap Fund®	Series II	008892572	0.73%	0.25%	0.20%	0.00%	1.18%	0.00%	1.18%
Invesco V.I. Small Cap Equity	Series II	008892531	0.75%	0.25%	0.20%	0.00%	1.20%	0.00%	1.20%
MFS Investors Trust Series	Service Class	55273F779	0.75%	0.25%	0.04%	0.00%	1.04%	-0.01%	1.03%
MFS Massachusetts Investors Growth Stock	Service Class	55274F653	0.75%	0.25%	0.04%	0.00%	1.04%	-0.06%	0.98%
PIMCO CommodityRealReturn Strategy	Advisor Class	683394553	0.74%	0.25%	0.40%	0.21%	1.60%	-0.21%	1.39%
Principal VC Equity Income Account	Class 3	74256T771	0.47%	0.25%	0.16%	0.00%	0.88%	0.00%	0.88%
Templeton Global Bond VIP Fund	Class 2	355150566	0.46%	0.25%	0.06%	0.02%	0.79%	-0.02%	0.77%
VanEck VIP Global Resources Fund	Service Class	921082822	1.00%	0.25%	0.08%	0.00%	1.33%	0.00%	1.33%
<b>Total # of Funds:</b>	<b>95</b>					<b>Highest:</b>	<b>2.73%</b>		<b>1.39%</b>
						<b>Lowest:</b>	<b>0.57%</b>		<b>0.54%</b>
						<b>Arithmetic Average:</b>	<b>1.08%</b>		<b>0.99%</b>

**EQUI-VEST® Strategies (Series 901)**  
**Variable Annuity**

**Portfolio Expenses**

(as reported in each portfolio's prospectus dated May 1, 2023) as supplemented\*

Disclosure: Portfolio shares of EQ Advisors Trust and EQ Premier VIP Trust ("the Trusts") are currently sold only to insurance company separate accounts in connection with variable life insurance contracts and variable annuity certificates and contracts ("the contracts") issued by Equitable Financial Life Insurance Company ("Equitable Financial"), Equitable Financial Life and Annuity Company (Equitable Financial Life Insurance and Annuity Company in California), Equitable Financial Life Insurance Company of America ("Equitable America"), an AZ stock corporation, and other unaffiliated insurance companies and to The Equitable Financial 401(k) Plan ("Equitable Financial Plan"). Shares also may be sold to tax-qualified retirement plans and to other series of the Trusts. This means that investors may not buy shares of the Portfolios directly, but only through a contract offered by a participating life insurance company.

Note. The CUSIPs are provided for research purposes only.

\* These expenses are based on each portfolio's prospectus dated May 1, 2023, or for certain portfolios, the most recent prospectus supplement to the May 1, 2023 prospectus. Fidelity Institutional AM is a registered service mark of FMR LLC. Used with permission.

A variable annuity is a long-term, tax-deferred accumulation product. In its most basic terms, an annuity is a contract between you and an insurance company to accumulate funds and then to provide lifetime payments. A variable annuity allows you to adopt a personal investment strategy to allocate your investment among a range of investment portfolio options. An annuity contract has two phases: An accumulation phase, which allows tax-deferred growth potential, and an annuitization phase, when you withdraw your money plus any earnings your annuity has accumulated.

There are fees and charges associated with variable annuities, which include, but are not limited to, mortality and expense risk charges, sales and surrender charges, administrative fees, and additional charges for optional benefits. Amounts in the annuity's variable investment options are subject to fluctuation in value and market risk, including loss of principal. Certain types of contracts, features and benefits may not be available in all jurisdictions. Withdrawals will be subject to ordinary income tax and, if made prior to age 59 1/2, may be subject to an additional 10% federal income tax penalty.

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

**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 is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY), Equitable Financial Life Insurance Company of America (Equitable 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 and TN). The obligations of Equitable Financial Life Insurance Company and Equitable Financial Life Insurance Company of America are backed solely by their claims-paying ability.

Variable annuity products are issued by Equitable Financial Life Insurance Company (Equitable Financial), Equitable Financial Life Insurance Company of America (Equitable America) and co-distributed by affiliates Equitable Distributors, LLC and Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). Equitable Financial, Equitable Advisors and Equitable Distributors do not provide tax or legal advice.

Bonds rated below investment grade (i.e. BB by S&P or Fitch or Ba by Moody's) are speculative in nature and are subject to additional risk factors such as increased possibility of default, illiquidity of the security, and changes in value based on changes in interest rates. "Junk bonds" are usually issued by companies without long track records of sales and earnings, or by those companies with questionable credit strength.

Derivatives are subject to a number of risk such as leverage risk, liquidity risk, interest rate risk, market risk, credit risk and also involve the risk of mispricing or improper valuation. The Portfolio's investments in derivatives may rise or fall more rapidly than other investments.

Certain investments may involve credit risk. Credit risk is the risk that the issuer or the guarantor of a fixed income security, or the counterparty to a derivatives contract, repurchase agreement, loan of portfolio securities or other transaction, is unable or unwilling, or is perceived (whether by market participants, ratings agencies, pricing services or otherwise) as unable or unwilling, to make timely principal and/or interest payments, or otherwise honor its obligations.

Investing in value stocks is based upon a portfolio's manager subjective assessment of fundamentals of the companies he believes are undervalued. This style of investing may increase the volatility of the portfolio and may not produce the intended results over short or long time periods. Larger, more established companies may not be able to attain higher growth rates of smaller companies, especially during extended periods of economic expansion.

Investing in growth stocks is based upon a portfolio manager's subjective assessment of fundamentals companies he or she believes offer the potential for price appreciation. This style of investing involves risks and investors can lose money.

For non-diversified portfolios, more of the portfolios' assets may be focused in a smaller number of issues or one sector of the market, which may make the value of the portfolio's shares more susceptible to certain risks than shares of a diversified portfolio. Investing in stocks of new and unseasoned companies may provide the potential for greater returns, but is generally more volatile and the risks of loss of principal are greater than the portfolios investing in stocks of larger, more established companies.

#### Important note regarding past performance of certain variable investment options

\*Indicates variable investment options invested in underlying portfolios that were replaced with new, substantially similar portfolios on October 22, 2018 following a portfolio substitution. At that time, the names of the variable investment options were changed to reflect their investment in the new underlying portfolios (as shown in the table below). This list represents an aggregation of replaced variable investment options ("options") available within a group of distinct variable annuity contracts and life insurance policies issued by Equitable Financial Life Insurance Company (Equitable Financial) and Equitable Financial Life Insurance Company of America (Equitable America). As not all options are available in all annuity and life insurance products, certain options listed here may not be available in your contract or policy. Please see your prospectus and/or prospectus supplement for your product's current option lineup. Fidelity Institutional AM is a registered service mark of FMR LLC. Used with permission.

Name of Variable Investment Option (as of 10-22-18)	Name of Variable Investment Option (prior to 10-22-18)
EQ/American Century Mid Cap Value	American Century Mid Cap Value
EQ/Fidelity Institutional AM <sup>*</sup> Large Cap	Fidelity <sup>®</sup> VIP Contrafund
EQ/Franklin Rising Dividends	Franklin Rising Dividends VIP Funds
EQ/Goldman Sachs Mid Cap Value	Goldman Sachs Mid Cap Value
EQ/Invesco Global Real Assets	Invesco Global Real Estate
EQ/Lazard Emerging Markets Equity	Lazard Retirement Emerging Markets Equity
EQ/MFS International Intrinsic Value	MFS International Value
EQ/MFS Mid Cap Focused Growth	Ivy Mid Cap Growth
EQ/MFS Technology	MFS Technology
EQ/MFS Utilities Series	MFS Utilities Series
EQ/PIMCO Real Return	PIMCO Real Return
EQ/PIMCO Total Return ESG	PIMCO Total Return
EQ/T. Rowe Price Health Sciences	T. Rowe Price Health Sciences
EQ/Wellington Energy	Ivy Energy

The past performance shown for these variable investment options reflect the actual results achieved since they were made available in the contract. The "Since Portfolio Inception" performance includes the period when the variable investment option was invested in a predecessor underlying portfolio. After the substitution, the "Since Portfolio Inception" date was reset to match the "Variable Investment Option Inception" date. Accordingly, the performance results for the "Since Portfolio Inception" and "Variable Investment Option Inception" are the same. Past performance is no guarantee of future results.

In general, stocks and other equity security values fluctuate, and sometimes widely fluctuate, in response to changes in a company's financial condition as well as general market, economic and political conditions.

Certain portfolios may employ a managed-volatility strategy (or may invest in underlying portfolios that employ this strategy), which includes utilizing futures and options to manage equity exposure when market volatility increases above specific thresholds. The managed volatility strategy may not effectively protect the portfolio from market declines and may limit its participation in market gains. It is not possible to manage volatility fully or perfectly.

A copy of the current prospectus and any applicable prospectus supplement(s) for this product, and the EQ Advisors Trust must accompany or precede delivery of this material. The prospectus contains complete information about the policy, including investment objectives, risks, charges and expenses. Please read the prospectus carefully before purchasing. This product has limitations. For costs and complete details of coverage, call your licensed insurance agent.

#### **What is a Variable Annuity?**

A variable annuity is a long-term, tax-deferred accumulation product. In its most basic terms, an annuity is a contract between you and an insurance company to accumulate funds and then to provide lifetime payments. A variable annuity allows you to adopt a personal investment strategy to allocate your investment among a range of investment portfolio options. An annuity contract has two phases: An accumulation phase, which allows tax-deferred growth potential, and an annuitization phase, when you withdraw your money plus any earnings your annuity has accumulated.

There are fees and charges associated with variable annuities, which include, but are not limited to, mortality and expense risk charges, sales and surrender charges, administrative fees, and additional charges for optional benefits. Amounts in the annuity's variable investment options are subject to fluctuation in value and market risk, including loss of principal. Certain types of contracts, features and benefits may not be available in all jurisdictions.

**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 is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY), Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with main administrative headquarters in New York, NY, and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI and TN).

EQUI-VEST is a registered service mark of and is issued by Equitable Financial Life Insurance Company (Equitable Financial).

The main administrative office of Equitable Financial is located in New York, NY. Equitable Financial, Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN) and Equitable Distributors, LLC are affiliated companies and do not provide tax or legal advice. Contract Form Number: 2008TSAGAC901, 2008TSACERT901, 2009EDCGAC901, 2009EDCCERT901

**EQUI-VEST ® Strategies TSA & EDC**
**Series 901 Variable Annuity**  
**[1.10% Separate Account Charges]**

Annualized Monthly Rates of Return as of 1/31/2024

Variable Investment Option	Year to Date*	1 Year	3 Years	5 Years	10 Years	20 Years	Since Variable Investment Option Inception	Variable Investment Option Inception Date	Since Portfolio Inception	Portfolio Inception Date
<b>Asset Allocation</b>										
EQ/AB Dynamic Moderate Growth	0.29	7.09	1.77	3.54	3.26		4.31	05/21/2012	3.55	02/18/2011
EQ/Aggressive Allocation	-0.33	9.01	2.82	7.40	6.23	5.17	5.49	10/20/2003	5.76	07/31/2003
EQ/Aggressive Growth Strategy	-0.14	9.83	2.81	7.02	6.03		6.45	06/05/2020	6.99	04/12/2012
EQ/All Asset Growth Allocation	-0.85	5.37	1.37	4.93	4.27	3.91	5.18	09/18/2009	6.98	08/01/1988
EQ/Balanced Strategy	-0.19	6.78	0.33	4.04	3.53		4.60	07/20/2009	4.87	04/30/2009
EQ/Conservative Allocation	-0.07	3.37	-2.04	1.03	1.05	1.69	1.83	10/20/2003	1.96	07/31/2003
EQ/Conservative Growth Strategy	-0.18	5.86	-0.45	3.04	2.70		3.70	07/20/2009	3.96	04/30/2009
EQ/Conservative Strategy	-0.12	4.00	-1.96	1.07	1.01		1.73	07/20/2009	1.98	04/30/2009
EQ/Conservative-Plus Allocation	-0.20	4.81	-0.74	2.84	2.55	2.67	2.87	10/20/2003	3.03	07/31/2003
EQ/Moderate Allocation	-0.32	5.36	-0.27	3.64	3.18	3.11	5.71	01/27/1986	5.71	01/27/1986
EQ/Moderate Growth Strategy	-0.18	7.76	1.16	5.05	4.38		5.39	05/21/2012	5.99	04/30/2009
EQ/Moderate-Plus Allocation	-0.40	7.00	1.10	5.58	4.73	4.32	4.64	10/20/2003	4.89	07/31/2003
Equitable Conservative Growth MF/ETF	-0.19	3.59	1.22	5.05	3.78		3.69	05/20/2013	4.24	08/29/2012
Target 2015 Allocation	-0.26	3.84	-0.93	2.88	2.79		2.59	09/18/2006	2.61	08/31/2006
Target 2025 Allocation	-0.28	6.13	1.06	5.00	4.52		3.68	09/18/2006	3.70	08/31/2006
Target 2035 Allocation	-0.25	8.13	2.47	6.52	5.61		4.36	09/18/2006	4.38	08/31/2006
Target 2045 Allocation	-0.22	9.23	3.42	7.41	6.32		4.75	09/18/2006	4.78	08/31/2006
Target 2055 Allocation	-0.22	10.31	4.12	8.29			6.68	05/26/2015	6.67	04/30/2015
<b>Large Cap Value Stocks</b>										
1290 VT Equity Income	-0.07	2.05	10.33	7.37	6.53	5.96	5.97	10/25/2004	5.00	12/01/1998
EQ/Invesco Comstock	-0.00	4.77	13.23	10.03	7.94		6.47	05/09/2005	6.49	04/29/2005
EQ/JPMorgan Value Opportunities	-0.54	2.50	9.90	10.52	9.37	6.87	5.78	06/02/1997	5.96	05/01/1997
EQ/Large Cap Value Index	-0.07	4.20	7.26	7.35	6.88		2.86	10/17/2005	2.69	10/03/2005
EQ/Large Cap Value Managed Volatility	0.20	7.34	7.14	8.06	7.08	4.85	4.31	08/30/1999	4.88	01/01/1998
EQ/Value Equity	0.35	12.23	7.24	7.35	6.20	5.67	6.48	06/02/1997	6.74	05/01/1997
Fidelity VIP Equity Income	0.11	5.36	8.46	9.28	7.52	6.05	8.30	05/03/2010	5.38	01/12/2000
Invesco V.I. Diversified Dividend	-0.23	3.67	7.38	6.99	6.67	5.48	7.67	05/03/2010	4.71	06/05/2000
Principal VC Equity Income	0.23	3.68	5.93	7.86	8.07	7.12	6.97	11/14/2022	6.85	04/28/1998

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<b>Large Cap Blend Stocks</b>										
EQ/500 Managed Volatility	1.49	18.48	8.31	11.68	10.06		9.87	05/03/2010	11.41	05/27/2009
EQ/AB Sustainable U.S. Thematic	0.05	12.39					15.13	11/14/2022	0.89	02/15/2022
EQ/ClearBridge Select Equity Managed Volatility	1.15	16.06	3.43	12.56	9.21		6.28	09/18/2006	6.26	09/15/2006
EQ/Common Stock Index	1.04	17.27	7.43	11.61	10.06	6.89	9.59	08/27/1981	8.88	08/01/1968
EQ/Equity 500 Index	1.53	18.82	9.16	12.41	10.72	7.85	8.48	06/01/1994	8.37	03/01/1994
EQ/Fidelity Institutional AM® Large Cap*	2.00	22.73	8.97	13.71	10.49		10.64	05/03/2010	10.64	05/03/2010
EQ/Large Cap Core Managed Volatility	1.74	18.04	8.77	11.66	9.97	7.23	5.05	08/30/1999	4.98	01/01/1999
MFS Investors Trust Series	1.51	13.18	7.50	10.63	9.35	7.70	9.73	05/03/2010	5.32	05/01/2000
<b>Large Cap Growth Stocks</b>										
1290 VT Socially Responsible	1.74	20.01	8.79	12.51	10.66	7.07	4.90	09/01/1999	4.90	09/01/1999
EQ/JPMorgan Growth Stock	4.25	37.08	1.69	10.21	10.74	7.84	8.20	10/25/2004	8.61	08/01/1988
EQ/Large Cap Growth Index	2.31	32.48	8.07	15.89	13.37	9.90	5.81	08/30/1999	5.77	05/01/1999
EQ/Large Cap Growth Managed Volatility	2.24	29.21	6.30	13.56	11.79	8.96	7.20	06/02/1997	7.51	05/01/1997
EQ/Loomis Sayles Growth	1.72	28.10	6.71	12.69	12.60	9.00	9.64	10/25/2004	6.65	12/01/1998
MFS Massachusetts Investors Growth Stock	0.94	16.46	7.80	13.56	11.70	8.64	11.52	03/27/2015	7.09	08/23/2001
Multimanager Aggressive Equity	2.77	29.85	4.14	13.02	11.72	7.93	8.70	01/27/1986	8.70	01/27/1986
<b>Small/Mid Cap Stocks</b>										
1290 VT GAMCO Small Company Value	-1.46	8.08	8.57	9.04	7.07	8.96	9.17	10/25/2004	10.73	08/01/1988
1290 VT Small Cap Value	-3.82	-3.93	9.39	7.44			6.63	05/26/2015	6.13	04/18/2014
EQ/2000 Managed Volatility	-4.07	0.39	-3.19	4.49	4.86		6.08	05/03/2010	8.53	05/27/2009
EQ/400 Managed Volatility	-1.90	2.70	4.16	7.59	6.96		7.73	05/03/2010	10.03	05/27/2009
EQ/AB Small Cap Growth	-2.80	3.41	-4.69	6.19	6.48	7.36	6.45	06/02/1997	6.84	05/01/1997
EQ/American Century Mid Cap Value*	-1.07	-1.46	7.48	7.51	7.53		8.58	05/03/2010	8.58	05/03/2010
EQ/Franklin Small Cap Value Managed Volatility	-3.59	-0.48	0.76	5.73	5.25		4.75	09/18/2006	4.76	09/15/2006
EQ/Goldman Sachs Mid Cap Value*	-0.65	2.45	7.86	9.65	6.79		7.98	05/03/2010	7.98	05/03/2010
EQ/Janus Enterprise	0.31	6.08	4.51	9.73	6.58		7.99	05/09/2005	8.12	04/29/2005
EQ/MFS Mid Cap Focused Growth*	1.17	15.96	2.55	10.10	8.97		9.18	05/20/2011	9.18	05/20/2011
EQ/Mid Cap Index	-1.86	3.02	5.09	8.10	7.39	6.40	5.40	09/01/2000	5.40	09/01/2000
EQ/Mid Cap Value Managed Volatility	-1.82	0.85	5.40	6.67	6.08	6.03	5.23	06/02/1997	5.47	05/01/1997
EQ/Morgan Stanley Small Cap Growth	-6.66	8.03	-17.07	9.50			5.47	06/12/2020	8.07	04/18/2014
EQ/Small Company Index	-3.96	1.29	-1.53	5.73	5.74	6.13	6.38	01/14/2002	5.76	01/01/1998
Fidelity VIP Mid Cap	-0.85	3.87	5.37	8.69	6.94	8.17	7.99	05/03/2010	8.83	01/12/2000
Invesco V.I. Main Street Mid Cap Fund	-0.95	5.04	4.86	7.22	5.44	5.67	6.02	05/03/2010	5.91	09/10/2001
Invesco V.I. Small Cap Equity	-2.03	3.42	0.61	8.26	5.37	6.22	7.27	05/03/2010	6.88	08/29/2003

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<b>Global/International Stocks</b>										
1290 VT SmartBeta Equity ESG	1.07	11.54	6.94	9.21	7.90		7.50	05/26/2015	7.53	10/28/2013
EQ/Emerging Markets Equity PLUS	-5.79	-5.23	-6.97	-0.19	1.00		-0.29	05/20/2013	-0.44	02/08/2013
EQ/Global Equity Managed Volatility	0.26	11.80	2.83	7.04	5.59	7.23	5.07	08/20/1997	5.07	08/20/1997
EQ/International Core Managed Volatility	-0.99	5.45	2.31	5.18	2.81	3.22	2.21	08/30/1999	2.48	05/01/1999
EQ/International Equity Index	-0.20	7.96	4.55	5.59	2.99	2.85	2.35	09/01/1995	2.50	04/03/1995
EQ/International Managed Volatility	-0.50	6.42	2.38	4.73	2.53		3.00	05/03/2010	4.08	05/27/2009
EQ/International Value Managed Volatility	-1.31	5.12	3.19	4.74	2.23	3.07	2.36	08/30/1999	3.66	05/01/1997
EQ/Invesco Global	2.53	23.61	1.87	8.97	7.40		5.99	09/18/2006	6.05	08/31/2006
EQ/Lazard Emerging Markets Equity*	-3.66	6.84	0.75	0.89	1.48		0.73	09/20/2010	0.73	09/20/2010
EQ/MFS International Growth	-0.94	3.86	1.14	6.57	5.48	5.28	5.62	05/09/2005	4.47	11/18/1994
EQ/MFS International Intrinsic Value*	-0.84	6.26	-1.02	5.93	5.84		7.06	05/03/2010	7.06	05/03/2010
<b>Fixed Income</b>										
1290 VT DoubleLine Opportunistic Bond	-0.00	2.13	-3.84	-0.66			-0.04	05/26/2015	-0.08	04/30/2015
1290 VT High Yield Bond	-0.03	7.27	0.50	2.75	2.58		2.62	05/20/2013	2.88	02/08/2013
American Funds Insurance Series The Bond Fund of America	-0.21	0.20	-4.12	0.19	0.53	1.36	0.35	05/20/2013	2.42	01/02/1996
Delaware Ivy VIP High Income	0.24	6.73	0.48	2.57	2.51	5.06	4.52	09/20/2010	5.69	07/13/1987
EQ/Core Bond Index	0.08	1.88	-3.15	-0.21	-0.07	0.33	0.74	01/14/2002	1.50	01/01/1998
EQ/Core Plus Bond	-0.56	-0.45	-4.59	0.44	0.33	0.71	1.86	01/04/1994	3.24	01/02/1987
EQ/Intermediate Government Bond	0.16	1.69	-2.99	-0.72	-0.59	0.29	1.72	06/01/1994	2.15	04/01/1991
EQ/Money Market	0.33	3.42	0.92	0.42	-0.16	0.09	2.58	07/13/1981	2.58	07/13/1981
EQ/PIMCO Global Real Return	-1.18	-0.04	-4.35	0.03	1.06		0.39	05/20/2013	0.48	02/08/2013
EQ/PIMCO Ultra Short Bond	0.53	4.61	0.53	0.55	0.19	0.65	0.53	05/09/2005	1.08	01/24/2002
EQ/Quality Bond PLUS	-0.07	1.20	-3.81	-0.72	-0.38	0.30	1.82	01/04/1994	1.77	10/01/1993
Fidelity VIP Investment Grade Bond	-0.10	1.26	-3.89	0.32	0.81	2.04	4.85	11/14/2022	2.91	01/12/2000
Invesco V.I. High Yield	-0.10	5.03	-0.23	1.66	1.77	3.88	2.63	05/20/2011	4.47	03/26/2002
Multimanager Core Bond	-0.15	1.24	-4.27	-0.65	-0.03	1.49	1.71	01/14/2002	1.80	12/31/2001

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<b>Sector/Specialty</b>										
1290 VT Convertible Securities	-1.40	4.78	-5.12	6.09	5.38		6.26	10/22/2018	5.63	10/28/2013
EQ/Invesco Global Real Assets*	-5.86	-6.84	4.09	0.99	3.00		3.96	05/03/2010	3.96	05/03/2010
EQ/MFS Technology*	5.77	45.31	4.88	15.00	14.87		15.14	09/20/2010	15.14	09/20/2010
EQ/MFS Utilities Series*	-4.96	-8.04	1.38	4.53	4.43		6.62	09/20/2010	6.62	09/20/2010
EQ/Wellington Energy*	-1.97	1.16	21.02	-0.54	-5.10		-2.12	05/03/2010	-2.12	05/03/2010
Multimanager Technology	2.13	35.76	4.03	15.94	15.26	10.61	9.10	01/14/2002	9.18	12/31/2001
PIMCO CommodityRealReturn Strategy	0.63	-8.28	7.85	6.04	-2.02		-1.53	05/03/2010	-1.44	02/28/2006
Templeton Global Bond VIP Fund	-3.13	-3.88	-4.18	-4.22	-1.81	2.68	-0.38	05/03/2010	3.49	01/06/1999
VanEck VIP Global Resources	-7.61	-16.93	2.42	5.16	-2.62		-3.17	05/20/2011	0.00	05/01/2006
<b>Risk Based Allocation</b>										
Equitable Growth MF/ETF	0.11	6.86					9.99	11/14/2022	-0.70	02/15/2022
Equitable Moderate Growth MF/ETF	-0.06	5.09					8.92	11/14/2022	-1.69	02/15/2022

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Variable Investment Option	Year to Date*	1 Year	3 Years	5 Years	10 Years	20 Years	Since Variable Investment Option Inception	Variable Investment Option Inception Date	Since Portfolio Inception	Portfolio Inception Date
<b>Asset Allocation</b>										
EQ/AB Dynamic Moderate Growth	-5.11	1.68	-0.00	2.57	3.19		4.31	05/21/2012	3.55	02/18/2011
EQ/Aggressive Allocation	-5.73	3.60	1.08	6.57	6.17	5.17	5.48	10/20/2003	5.75	07/31/2003
EQ/Aggressive Growth Strategy	-5.54	4.42	1.07	6.18	5.97		5.18	06/05/2020	6.98	04/12/2012
EQ/All Asset Growth Allocation	-6.25	-0.03	-0.42	4.02	4.20	3.90	5.17	09/18/2009	6.98	08/01/1988
EQ/Balanced Strategy	-5.59	1.38	-1.49	3.10	3.46		4.60	07/20/2009	4.86	04/30/2009
EQ/Conservative Allocation	-5.47	-2.03	-3.96	-0.04	0.96	1.68	1.82	10/20/2003	1.96	07/31/2003
EQ/Conservative Growth Strategy	-5.58	0.45	-2.31	2.06	2.62		3.69	07/20/2009	3.96	04/30/2009
EQ/Conservative Strategy	-5.52	-1.41	-3.88	0.01	0.92		1.72	07/20/2009	1.97	04/30/2009
EQ/Conservative-Plus Allocation	-5.60	-0.60	-2.61	1.85	2.47	2.66	2.86	10/20/2003	3.03	07/31/2003
EQ/Moderate Allocation	-5.72	-0.05	-2.12	2.68	3.10	3.11	5.71	01/27/1986	5.71	01/27/1986
EQ/Moderate Growth Strategy	-5.58	2.35	-0.64	4.14	4.31		5.38	05/21/2012	5.98	04/30/2009
EQ/Moderate-Plus Allocation	-5.80	1.59	-0.70	4.69	4.67	4.31	4.63	10/20/2003	4.88	07/31/2003
Equitable Conservative Growth MF/ETF	-5.59	-1.81	-0.57	4.15	3.71		3.68	05/20/2013	4.24	08/29/2012
Target 2015 Allocation	-5.66	-1.56	-2.81	1.89	2.71		2.58	09/18/2006	2.61	08/31/2006
Target 2025 Allocation	-5.68	0.72	-0.74	4.10	4.45		3.68	09/18/2006	3.70	08/31/2006
Target 2035 Allocation	-5.65	2.72	0.72	5.66	5.55		4.35	09/18/2006	4.38	08/31/2006
Target 2045 Allocation	-5.62	3.82	1.70	6.58	6.26		4.75	09/18/2006	4.78	08/31/2006
Target 2055 Allocation	-5.62	4.91	2.43	7.48			6.54	05/26/2015	6.54	04/30/2015
<b>Large Cap Value Stocks</b>										
1290 VT Equity Income	-5.47	-3.35	8.83	6.54	6.47	5.96	5.97	10/25/2004	5.00	12/01/1998
EQ/Invesco Comstock	-5.40	-0.64	11.80	9.27	7.89		6.46	05/09/2005	6.49	04/29/2005
EQ/JPMorgan Value Opportunities	-5.94	-2.91	8.39	9.78	9.32	6.86	5.78	06/02/1997	5.96	05/01/1997
EQ/Large Cap Value Index	-5.47	-1.21	5.66	6.52	6.82		2.85	10/17/2005	2.68	10/03/2005
EQ/Large Cap Value Managed Volatility	-5.20	1.94	5.54	7.25	7.03	4.85	4.31	08/30/1999	4.88	01/01/1998
EQ/Value Equity	-5.05	6.83	5.65	6.52	6.14	5.67	6.48	06/02/1997	6.74	05/01/1997
Fidelity VIP Equity Income	-5.29	-0.05	6.90	8.51	7.47	6.05	8.30	05/03/2010	5.38	01/12/2000
Invesco V.I. Diversified Dividend	-5.63	-1.74	5.79	6.14	6.61	5.47	7.66	05/03/2010	4.71	06/05/2000
Principal VC Equity Income	-5.17	-1.73	4.29	7.04	8.02	7.11	2.56	11/14/2022	6.84	04/28/1998

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<b>Large Cap Blend Stocks</b>										
EQ/500 Managed Volatility	-3.91	13.07	6.75	10.97	10.02		9.87	05/03/2010	11.41	05/27/2009
EQ/AB Sustainable U.S. Thematic	-5.35	6.98					10.79	11/14/2022	-2.09	02/15/2022
EQ/ClearBridge Select Equity Managed Volatility	-4.25	10.66	1.71	11.88	9.17		6.27	09/18/2006	6.26	09/15/2006
EQ/Common Stock Index	-4.36	11.86	5.84	10.90	10.02	6.88	9.58	08/27/1981	8.88	08/01/1968
EQ/Equity 500 Index	-3.87	13.41	7.62	11.72	10.68	7.85	8.48	06/01/1994	8.37	03/01/1994
EQ/Fidelity Institutional AM® Large Cap*	-3.40	17.32	7.42	13.06	10.45		10.64	05/03/2010	10.64	05/03/2010
EQ/Large Cap Core Managed Volatility	-3.66	12.63	7.23	10.95	9.93	7.23	5.04	08/30/1999	4.98	01/01/1999
MFS Investors Trust Series	-3.89	7.77	5.92	9.89	9.30	7.69	9.73	05/03/2010	5.32	05/01/2000
<b>Large Cap Growth Stocks</b>										
1290 VT Socially Responsible	-3.66	14.61	7.24	11.82	10.62	7.07	4.90	09/01/1999	4.90	09/01/1999
EQ/JPMorgan Growth Stock	-1.15	31.68	-0.09	9.46	10.70	7.83	8.19	10/25/2004	8.61	08/01/1988
EQ/Large Cap Growth Index	-3.09	27.06	6.50	15.28	13.34	9.90	5.80	08/30/1999	5.76	05/01/1999
EQ/Large Cap Growth Managed Volatility	-3.16	23.81	4.67	12.90	11.76	8.96	7.19	06/02/1997	7.51	05/01/1997
EQ/Loomis Sayles Growth	-3.68	22.70	5.10	12.01	12.57	9.00	9.63	10/25/2004	6.65	12/01/1998
MFS Massachusetts Investors Growth Stock	-4.46	11.05	6.22	12.90	11.66	8.64	11.43	03/27/2015	7.08	08/23/2001
Multimanager Aggressive Equity	-2.63	24.44	2.45	12.35	11.68	7.92	8.70	01/27/1986	8.70	01/27/1986
<b>Small/Mid Cap Stocks</b>										
1290 VT GAMCO Small Company Value	-6.86	2.67	7.02	8.26	7.02	8.95	9.17	10/25/2004	10.73	08/01/1988
1290 VT Small Cap Value	-9.22	-9.34	7.86	6.61			6.50	05/26/2015	6.07	04/18/2014
EQ/2000 Managed Volatility	-9.47	-5.02	-5.16	3.57	4.80		6.08	05/03/2010	8.52	05/27/2009
EQ/400 Managed Volatility	-7.30	-2.71	2.47	6.77	6.90		7.73	05/03/2010	10.03	05/27/2009
EQ/AB Small Cap Growth	-8.20	-1.99	-6.71	5.33	6.42	7.35	6.45	06/02/1997	6.84	05/01/1997
EQ/American Century Mid Cap Value*	-6.47	-6.87	5.90	6.68	7.48		8.57	05/03/2010	8.57	05/03/2010
EQ/Franklin Small Cap Value Managed Volatility	-8.99	-5.89	-1.06	4.84	5.19		4.74	09/18/2006	4.75	09/15/2006
EQ/Goldman Sachs Mid Cap Value*	-6.05	-2.96	6.28	8.89	6.74		7.98	05/03/2010	7.98	05/03/2010
EQ/Janus Enterprise	-5.09	0.68	2.83	8.97	6.52		7.98	05/09/2005	8.12	04/29/2005
EQ/MFS Mid Cap Focused Growth*	-4.23	10.56	0.80	9.35	8.93		9.17	05/20/2011	9.17	05/20/2011
EQ/Mid Cap Index	-7.26	-2.39	3.42	7.29	7.34	6.40	5.40	09/01/2000	5.40	09/01/2000
EQ/Mid Cap Value Managed Volatility	-7.22	-4.55	3.75	5.82	6.03	6.02	5.23	06/02/1997	5.46	05/01/1997
EQ/Morgan Stanley Small Cap Growth	-12.06	2.62	-19.78	8.74			4.15	06/12/2020	8.02	04/18/2014
EQ/Small Company Index	-9.36	-4.12	-3.43	4.84	5.68	6.13	6.38	01/14/2002	5.75	01/01/1998
Fidelity VIP Mid Cap	-6.25	-1.54	3.72	7.90	6.88	8.16	7.99	05/03/2010	8.83	01/12/2000
Invesco V.I. Main Street Mid Cap Fund	-6.35	-0.37	3.19	6.38	5.38	5.67	6.01	05/03/2010	5.91	09/10/2001
Invesco V.I. Small Cap Equity	-7.43	-1.99	-1.20	7.45	5.31	6.21	7.27	05/03/2010	6.88	08/29/2003

**EQUI-VEST ® Strategies TSA & EDC**  
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**[1.10% Separate Account Charges]**

Annualized Monthly Rates of Return For the Period Ending 1/31/2024 - net of annual administrative charge and the maximum applicable withdrawal charge

Variable Investment Option	Year to Date*	1 Year	3 Years	5 Years	10 Years	20 Years	Since Variable Investment Option Inception	Variable Investment Option Inception Date	Since Portfolio Inception	Portfolio Inception Date
<b>Global/International Stocks</b>										
1290 VT SmartBeta Equity ESG	-4.33	6.14	5.34	8.43	7.85		7.38	05/26/2015	7.52	10/28/2013
EQ/Emerging Markets Equity PLUS	-11.19	-10.64	-9.10	-1.31	0.91		-0.30	05/20/2013	-0.45	02/08/2013
EQ/Global Equity Managed Volatility	-5.14	6.40	1.09	6.20	5.53	7.23	5.06	08/20/1997	5.06	08/20/1997
EQ/International Core Managed Volatility	-6.39	0.04	0.55	4.28	2.73	3.21	2.20	08/30/1999	2.48	05/01/1999
EQ/International Equity Index	-5.60	2.56	2.87	4.70	2.91	2.85	2.35	09/01/1995	2.49	04/03/1995
EQ/International Managed Volatility	-5.90	1.02	0.63	3.81	2.45		3.00	05/03/2010	4.08	05/27/2009
EQ/International Value Managed Volatility	-6.71	-0.29	1.46	3.82	2.15	3.07	2.36	08/30/1999	3.66	05/01/1997
EQ/invesco Global	-2.87	18.21	0.10	8.19	7.35		5.98	09/18/2006	6.04	08/31/2006
EQ/Lazard Emerging Markets Equity*	-9.06	1.43	-1.06	-0.18	1.40		0.72	09/20/2010	0.72	09/20/2010
EQ/MFS International Growth	-6.34	-1.54	-0.66	5.72	5.42	5.28	5.62	05/09/2005	4.46	11/18/1994
EQ/MFS International Intrinsic Value*	-6.24	0.85	-2.90	5.06	5.78		7.06	05/03/2010	7.06	05/03/2010
<b>Fixed Income</b>										
1290 VT DoubleLine Opportunistic Bond	-5.40	-3.28	-5.83	-1.80			-0.25	05/26/2015	-0.29	04/30/2015
1290 VT High Yield Bond	-5.43	1.86	-1.32	1.76	2.50		2.62	05/20/2013	2.87	02/08/2013
American Funds Insurance Series The Bond Fund of America	-5.61	-5.20	-6.12	-0.91	0.44	1.36	0.34	05/20/2013	2.42	01/02/1996
Delaware Ivy VIP High Income	-5.16	1.33	-1.34	1.57	2.43	5.06	4.51	09/20/2010	5.69	07/13/1987
EQ/Core Bond Index	-5.32	-3.53	-5.11	-1.33	-0.17	0.32	0.73	01/14/2002	1.49	01/01/1998
EQ/Core Plus Bond	-5.96	-5.86	-6.62	-0.66	0.23	0.70	1.85	01/04/1994	3.24	01/02/1987
EQ/Intermediate Government Bond	-5.24	-3.71	-4.95	-1.87	-0.69	0.29	1.72	06/01/1994	2.15	04/01/1991
EQ/Money Market	-5.07	-1.99	-0.89	-0.67	-0.26	0.08	2.58	07/13/1981	2.58	07/13/1981
EQ/PIMCO Global Real Return	-6.58	-5.45	-6.37	-1.08	0.97		0.38	05/20/2013	0.47	02/08/2013
EQ/PIMCO Ultra Short Bond	-4.87	-0.79	-1.29	-0.53	0.10	0.64	0.52	05/09/2005	1.07	01/24/2002
EQ/Quality Bond PLUS	-5.47	-4.21	-5.80	-1.87	-0.48	0.29	1.82	01/04/1994	1.77	10/01/1993
Fidelity VIP Investment Grade Bond	-5.50	-4.15	-5.88	-0.77	0.72	2.03	0.42	11/14/2022	2.91	01/12/2000
Invesco V.I. High Yield	-5.50	-0.38	-2.08	0.62	1.69	3.88	2.63	05/20/2011	4.46	03/26/2002
Multimanager Core Bond	-5.55	-4.17	-6.28	-1.80	-0.13	1.49	1.71	01/14/2002	1.80	12/31/2001

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Annualized Monthly Rates of Return For the Period Ending 1/31/2024 - net of annual administrative charge and the maximum applicable withdrawal charge

Variable Investment Option	Year to Date*	1 Year	3 Years	5 Years	10 Years	20 Years	Since Variable Investment Option Inception	Variable Investment Option Inception Date	Since Portfolio Inception	Portfolio Inception Date
<b>Sector/Specialty</b>										
1290 VT Convertible Securities	-6.80	-0.63	-7.17	5.22	5.32		5.60	10/22/2018	5.62	10/28/2013
EQ/Invesco Global Real Assets*	-11.26	-12.25	2.40	-0.08	2.92		3.96	05/03/2010	3.96	05/03/2010
EQ/MFS Technology*	0.37	39.91	3.22	14.37	14.84		15.14	09/20/2010	15.14	09/20/2010
EQ/MFS Utilities Series*	-10.36	-13.45	-0.40	3.61	4.37		6.62	09/20/2010	6.62	09/20/2010
EQ/Wellington Energy*	-7.38	-4.24	19.77	-1.67	-5.26		-2.13	05/03/2010	-2.13	05/03/2010
Multimanager Technology	-3.27	30.36	2.34	15.33	15.24	10.60	9.09	01/14/2002	9.17	12/31/2001
PIMCO CommodityRealReturn Strategy	-4.77	-13.69	6.28	5.16	-2.13		-1.54	05/03/2010	-1.45	02/28/2006
Templeton Global Bond VIP Fund	-8.54	-9.29	-6.19	-5.55	-1.92	2.68	-0.39	05/03/2010	3.49	01/06/1999
VanEck VIP Global Resources	-13.01	-22.34	0.67	4.25	-2.74		-3.18	05/20/2011	-0.01	05/01/2006
<b>Risk Based Allocation</b>										
Equitable Growth MF/ETF	-5.29	1.45					5.61	11/14/2022	-3.52	02/15/2022
Equitable Moderate Growth MF/ETF	-5.46	-0.31					4.53	11/14/2022	-4.54	02/15/2022

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Standardized Computation of Performance as of 12/31/2023

Variable Investment Option	One Year	Five Years	Ten Years	Since Variable Investment Option Inception	Variable Investment Option Inception Date	Since Portfolio Inception	Portfolio Inception Date
<b>Asset Allocation</b>							
EQ/AB Dynamic Moderate Growth	6.29	3.39	2.92	4.31	05/21/2012	3.55	02/18/2011
EQ/Aggressive Allocation	11.73	8.24	5.84	5.53	10/20/2003	5.79	07/31/2003
EQ/Aggressive Growth Strategy	11.51	-	-	5.34	06/05/2020	7.05	04/12/2012
EQ/All Asset Growth Allocation	7.50	5.65	4.05	5.27	09/18/2009	7.02	08/01/1988
EQ/Balanced Strategy	6.58	4.06	3.31	4.64	07/20/2009	4.91	04/30/2009
EQ/Conservative Allocation	1.36	0.41	0.93	1.83	10/20/2003	1.97	07/31/2003
EQ/Conservative Growth Strategy	4.96	2.84	2.52	3.72	07/20/2009	4.00	04/30/2009
EQ/Conservative Strategy	1.69	0.45	0.90	1.74	07/20/2009	1.99	04/30/2009
EQ/Conservative-Plus Allocation	4.31	2.66	2.36	2.88	10/20/2003	3.05	07/31/2003
EQ/Moderate Allocation	5.71	3.68	2.96	5.73	01/27/1986	5.73	01/27/1986
EQ/Moderate Growth Strategy	8.20	5.26	4.12	5.44	05/21/2012	6.03	04/30/2009
EQ/Moderate-Plus Allocation	8.65	6.06	4.44	4.67	10/20/2003	4.92	07/31/2003
Equitable Conservative Growth MF/ETF	3.30	5.14	3.55	3.73	05/20/2013	4.29	08/29/2012
Target 2015 Allocation	3.33	2.83	2.54	2.61	09/18/2006	2.63	08/31/2006
Target 2025 Allocation	6.98	5.36	4.19	3.71	09/18/2006	3.73	08/31/2006
Target 2035 Allocation	9.85	7.11	5.23	4.39	09/18/2006	4.42	08/31/2006
Target 2045 Allocation	11.42	8.17	5.88	4.78	09/18/2006	4.82	08/31/2006
Target 2055 Allocation	13.11	9.25	-	6.64	05/26/2015	6.64	04/30/2015
<b>Large Cap Value Stocks</b>							
1290 VT Equity Income	-1.15	8.25	6.00	6.00	10/25/2004	5.02	12/01/1998
EQ/Invesco Comstock	5.37	11.23	7.45	6.49	05/09/2005	6.52	04/29/2005
EQ/JPMorgan Value Opportunities	4.29	12.24	8.87	5.82	06/02/1997	6.00	05/01/1997
EQ/Large Cap Value Index	4.11	8.16	6.43	2.87	10/17/2005	2.70	10/03/2005
EQ/Large Cap Value Managed Volatility	7.32	8.78	6.58	4.32	08/30/1999	4.89	01/01/1998
EQ/Value Equity	12.81	8.06	5.67	6.48	06/02/1997	6.74	05/01/1997
Fidelity VIP Equity Income	3.76	10.05	7.06	8.35	05/03/2010	5.39	01/12/2000
Invesco V.I. Diversified Dividend	2.17	7.53	6.29	7.73	05/03/2010	4.74	06/05/2000
Principal VC Equity Income	4.38	-	-	2.53	11/14/2022	6.86	04/28/1998

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Variable Investment Option	One Year	Five Years	Ten Years	Since Variable Investment Option Inception	Variable Investment Option Inception Date	Since Portfolio Inception	Portfolio Inception Date
<b>Large Cap Blend Stocks</b>							
EQ/500 Managed Volatility	18.46	12.29	9.45	9.82	05/03/2010	11.37	05/27/2009
EQ/AB Sustainable U.S. Thematic	13.78	-	-	11.60	11/14/2022	-2.21	02/15/2022
EQ/ClearBridge Select Equity Managed Volatility	17.83	13.71	8.65	6.23	09/18/2006	6.22	09/15/2006
EQ/Common Stock Index	18.35	12.52	9.53	9.58	08/27/1981	8.87	08/01/1968
EQ/Equity 500 Index	18.79	13.12	10.11	8.45	06/01/1994	8.34	03/01/1994
EQ/Fidelity Institutional AM® Large Cap*	24.54	14.64	9.92	10.55	05/03/2010	10.55	05/03/2010
EQ/Large Cap Core Managed Volatility	17.17	12.31	9.31	4.98	08/30/1999	4.92	01/01/1999
MFS Investors Trust Series	11.96	11.33	8.74	9.67	05/03/2010	5.27	05/01/2000
<b>Large Cap Growth Stocks</b>							
1290 VT Socially Responsible	20.70	13.20	10.05	4.84	09/01/1999	4.84	09/01/1999
EQ/JPMorgan Growth Stock	39.32	10.89	10.02	7.99	10/25/2004	8.50	08/01/1988
EQ/Large Cap Growth Index	34.62	16.74	12.73	5.72	08/30/1999	5.66	05/01/1999
EQ/Large Cap Growth Managed Volatility	32.05	14.29	11.19	7.13	06/02/1997	7.44	05/01/1997
EQ/Loomis Sayles Growth	36.76	13.73	11.96	9.58	10/25/2004	6.60	12/01/1998
MFS Massachusetts Investors Growth Stock	16.94	14.48	-	11.43	03/27/2015	7.07	08/23/2001
Multimanager Aggressive Equity	31.38	14.00	11.20	8.64	01/27/1986	8.64	01/27/1986
<b>Small/Mid Cap Stocks</b>							
1290 VT GAMCO Small Company Value	14.31	10.87	6.69	9.29	10/25/2004	10.80	08/01/1988
1290 VT Small Cap Value	-0.83	10.74	-	7.05	05/26/2015	6.56	04/18/2014
EQ/2000 Managed Volatility	9.30	6.75	4.92	6.44	05/03/2010	8.89	05/27/2009
EQ/400 Managed Volatility	8.77	9.35	6.86	7.93	05/03/2010	10.24	05/27/2009
EQ/AB Small Cap Growth	11.03	8.60	6.54	6.59	06/02/1997	6.97	05/01/1997
EQ/American Century Mid Cap Value*	-0.57	8.91	7.35	8.71	05/03/2010	8.71	05/03/2010
EQ/Franklin Small Cap Value Managed Volatility	7.39	7.78	5.12	4.99	09/18/2006	5.00	09/15/2006
EQ/Goldman Sachs Mid Cap Value*	4.60	11.03	6.54	8.08	05/03/2010	8.08	05/03/2010
EQ/Janus Enterprise	10.33	11.14	6.39	8.00	05/09/2005	8.14	04/29/2005
EQ/MFS Mid Cap Focused Growth*	15.57	11.46	8.62	9.14	05/20/2011	9.14	05/20/2011
EQ/Mid Cap Index	9.08	9.92	7.29	5.50	09/01/2000	5.50	09/01/2000
EQ/Mid Cap Value Managed Volatility	6.55	8.37	5.97	5.32	06/02/1997	5.55	05/01/1997
EQ/Morgan Stanley Small Cap Growth	27.52	-	-	6.39	06/12/2020	8.86	04/18/2014
EQ/Small Company Index	10.11	8.07	5.78	6.60	01/14/2002	5.94	01/01/1998
Fidelity VIP Mid Cap	8.14	10.21	6.61	8.10	05/03/2010	8.90	01/12/2000
Invesco V.I. Main Street Mid Cap Fund	7.49	8.33	5.22	6.13	05/03/2010	5.98	09/10/2001
Invesco V.I. Small Cap Equity	9.58	10.18	5.05	7.48	05/03/2010	7.01	08/29/2003

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Variable Investment Option	One Year	Five Years	Ten Years	Since Variable Investment Option Inception	Variable Investment Option Inception Date	Since Portfolio Inception	Portfolio Inception Date
<b>Global/International Stocks</b>							
1290 VT SmartBeta Equity ESG	9.87	9.57	-	7.32	05/26/2015	7.47	10/28/2013
EQ/Emerging Markets Equity PLUS	3.75	1.90	0.66	0.26	05/20/2013	0.10	02/08/2013
EQ/Global Equity Managed Volatility	14.60	7.74	5.06	5.07	08/20/1997	5.07	08/20/1997
EQ/International Core Managed Volatility	10.09	5.91	2.32	2.25	08/30/1999	2.53	05/01/1999
EQ/International Equity Index	12.35	6.06	2.47	2.36	09/01/1995	2.51	04/03/1995
EQ/International Managed Volatility	10.20	5.27	2.06	3.05	05/03/2010	4.14	05/27/2009
EQ/International Value Managed Volatility	11.89	5.58	1.81	2.42	08/30/1999	3.72	05/01/1997
EQ/Invesco Global	26.96	9.79	6.71	5.86	09/18/2006	5.92	08/31/2006
EQ/Lazard Emerging Markets Equity*	14.97	3.00	0.91	1.01	09/20/2010	1.01	09/20/2010
EQ/MFS International Growth	7.72	7.26	4.88	5.70	05/09/2005	4.51	11/18/1994
EQ/MFS International Intrinsic Value*	10.66	6.26	5.41	7.17	05/03/2010	7.17	05/03/2010
<b>Fixed Income</b>							
1290 VT DoubleLine Opportunistic Bond	-0.04	-1.53	-	-0.25	05/26/2015	-0.29	04/30/2015
1290 VT High Yield Bond	5.77	2.63	2.56	2.64	05/20/2013	2.90	02/08/2013
American Funds Insurance Series The Bond Fund of America	-1.83	-0.58	0.62	0.36	05/20/2013	2.43	01/02/1996
Delaware Ivy VIP High Income	5.12	2.35	2.48	4.52	09/20/2010	5.70	07/13/1987
EQ/Core Bond Index	-2.00	-1.19	-0.10	0.73	01/14/2002	1.50	01/01/1998
EQ/Core Plus Bond	-2.03	-0.29	0.38	1.88	01/04/1994	3.26	01/02/1987
EQ/Intermediate Government Bond	-2.67	-1.85	-0.65	1.72	06/01/1994	2.15	04/01/1991
EQ/Money Market	-2.09	-0.73	-0.30	2.58	07/13/1981	2.58	07/13/1981
EQ/PIMCO Global Real Return	-2.42	-0.58	1.27	0.50	05/20/2013	0.58	02/08/2013
EQ/PIMCO Ultra Short Bond	-0.94	-0.58	0.05	0.50	05/09/2005	1.05	01/24/2002
EQ/Quality Bond PLUS	-2.33	-1.74	-0.38	1.83	01/04/1994	1.78	10/01/1993
Fidelity VIP Investment Grade Bond	-0.57	-	-	0.54	11/14/2022	2.92	01/12/2000
Invesco V.I. High Yield	3.16	1.62	1.74	2.65	05/20/2011	4.49	03/26/2002
Mullimaner Core Bond	-1.47	-1.58	-0.01	1.72	01/14/2002	1.81	12/31/2001

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Variable Investment Option	One Year	Five Years	Ten Years	Since Variable Investment Option Inception	Variable Investment Option Inception Date	Since Portfolio Inception	Portfolio Inception Date
<b>Sector/Specialty</b>							
1290 VT Convertible Securities	7.03	7.36	-	6.00	10/22/2018	5.82	10/28/2013
EQ/Invesco Global Real Assets*	3.52	3.36	3.44	4.44	05/03/2010	4.44	05/03/2010
EQ/MFS Technology*	47.01	15.48	14.00	14.76	09/20/2010	14.76	09/20/2010
EQ/MFS Utilities Series*	-8.85	5.98	4.87	7.07	09/20/2010	7.07	09/20/2010
EQ/Wellington Energy*	-0.54	1.66	-5.44	-2.00	05/03/2010	-2.00	05/03/2010
Multimanager Technology	42.50	17.20	14.87	9.02	01/14/2002	9.10	12/31/2001
PIMCO CommodityRealReturn Strategy	-14.35	6.44	-2.12	-1.60	05/03/2010	-1.49	02/28/2006
Templeton Global Bond VIP Fund	-3.65	-4.48	-1.87	-0.16	05/03/2010	3.63	01/06/1999
VanEck VIP Global Resources	-10.30	8.35	-2.47	-2.59	05/20/2011	0.44	05/01/2006
<b>Risk Based Allocation</b>							
Equitable Growth MF/ETF	7.52	-	-	5.93	11/14/2022	-3.74	02/15/2022
Equitable Moderate Growth MF/ETF	5.38	-	-	4.93	11/14/2022	-4.71	02/15/2022

The Securities and Exchange Commission (SEC) requires a "Standardized" average annual total return for one, five and ten year periods, also be shown. The values shown here reflect all investment option charges and the maximum contingent withdrawal charge, if applicable, upon which the performance rates above are based on.

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Guarantees are based on the claims-paying ability of Equitable Financial Life Insurance Company.

The investments in this program are subject to investment risks, including possible loss of the principal invested. They are not insured by the Federal Deposit Insurance Corporation nor are they deposits to, obligations of, or guaranteed by any bank.

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).

Contract form #s: 2008TSAGAC901, 2008TSA901-A/B, 2009EDCGAC901, 2009EDC901-A/B, 2009401aGAC901, 2009401a901-A/B and any state variations.

Contract endorsement form #: 2011SIO901-ENGAC and any state variations.

Certificate endorsement form #: 2011SIO901-A/B, 2012RDP1B and any state variations.

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