



Variable deferred annuity investment options

Growth potential with some downside protection		Guaranteed withdrawals for life
Structured Investment Option¹		Personal Income BenefitSM
S&P 500® Price Return Index 1-year: 10% Segment Buffer 3-year: 20% Segment Buffer 5-year: 20% Segment Buffer	MSCI EAFE Price Return Index 1-year: 10% Segment Buffer Russell 2000® Price Return Index 1-year: 10% Segment Buffer 3-year: 20% Segment Buffer 5-year: 20% Segment Buffer	PIB — EQ/AB Dynamic Moderate Growth PIB — EQ/Balanced Strategy PIB — EQ/Conservative Growth Strategy PIB — EQ/Conservative Strategy PIB — EQ/Moderate Growth Strategy

One-step portfolios

Portfolio name	Portfolio name	Portfolio name
Target Date Allocation Portfolios	Asset Allocation	EQ Strategic Allocation Portfolios
Target 2015 Allocation Target 2025 Allocation Target 2035 Allocation Target 2045 Allocation Target 2055 Allocation	EQ/AB Dynamic Moderate Growth EQ/Aggressive Allocation EQ/Aggressive Growth Strategy EQ/All Asset Growth Allocation EQ/Conservative Allocation EQ/Conservative-Plus Allocation EQ/Moderate Allocation EQ/Moderate-Plus Allocation Equitable Conservative Growth MF/ETF Equitable Growth MF/ETF Equitable Moderate Growth MF/ETF	EQ/Balanced Strategy EQ/Conservative Growth Strategy EQ/Conservative Strategy EQ/Moderate Growth Strategy

Build your own portfolio mix

Equity portfolio name	Equity portfolio name	Fixed income portfolio name
Large-cap growth stocks	Small-cap stocks	Bonds
1290 VT Socially Responsible EQ/AB Sustainable U.S. Thematic EQ/JPMorgan Growth Stock EQ/Large Cap Growth Index EQ/Large Cap Growth Managed Volatility MFS® Massachusetts Investors Growth Stock Multimanager Aggressive Equity Principal VC Equity Income	1290 VT GAMCO Small Company Value 1290 VT Small Cap Value EQ/400 Managed Volatility EQ/2000 Managed Volatility EQ/AB Small Cap Growth EQ/Franklin Small Cap Value Managed Volatility EQ/Small Company Index Invesco V.I. Small Cap Equity	1290 VT DoubleLine Opportunistic Bond 1290 VT High Yield Bond EQ/Core Bond Index EQ/Core Plus Bond EQ/PIMCO Global Real Return EQ/PIMCO Ultra Short Bond EQ/Quality Bond PLUS American Funds Insurance Series The Bond Fund of America Delaware Ivy VIP High Income Fidelity VIP Investment Grade Bond Invesco V.I. High Yield Multimanager Core Bond Templeton Global Bond VIP
Large-cap blend stocks	International/Global stocks	Money market
EQ/500 Managed Volatility EQ/ClearBridge Select Equity Managed Volatility EQ/Common Stock Index EQ/Equity 500 Index EQ/Fidelity® Institutional AM Large Cap EQ/Large Cap Core Managed Volatility MFS® Investors Trust	1290 VT SmartBeta Equity ESG EQ/Global Equity Managed Volatility EQ/International Core Managed Volatility EQ/International Equity Index EQ/International Managed Volatility EQ/International Value Managed Volatility EQ/Invesco Global EQ/MFS International Growth EQ/MFS International Intrinsic Value	EQ/Money Market
Large-cap value stocks	Emerging markets stocks	Safety of principal
1290 VT Equity Income EQ/Invesco Comstock EQ/JPMorgan Value Opportunities EQ/Large Cap Value Index EQ/Large Cap Value Managed Volatility EQ/Value Equity Fidelity® VIP Equity Income Invesco V.I. Diversified Dividend	EQ/Emerging Markets Equity PLUS EQ/Lazard Emerging Markets Equity	Guaranteed Interest Option
Mid-cap stocks	Sector/Specialty stocks	
EQ/American Century Mid Cap Value EQ/Goldman Sachs Mid Cap Value EQ/Janus Enterprise EQ/MFS Mid Cap Focused Growth EQ/Mid Cap Index EQ/Mid Cap Value Managed Volatility Fidelity® VIP Mid Cap Invesco V.I. Main Street Mid Cap	1290 VT Convertible Securities EQ/Invesco Global Real Assets EQ/MFS Technology EQ/MFS Utilities Series EQ/Wellington Energy Multimanager Technology PIMCO VIT Commodity RealReturn® Strategy VanEck VIP Global Resources	

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PIMCO



This may not be a complete list of all managers available in the EQUI-VEST® variable deferred annuity.

For more information, contact your financial professional or visit equitable.com.

1 Not available in AK, MN, NY and OR.

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Structured Investment Option — The Structured Investment Option tracks an index, so if the index goes up at the end of the Segment's investment period (which lasts 1, 3 or 5 years, depending on Segment selected), amounts in the Segment earn the same rate of return as the index up to the Segment's Performance Cap Rate. If the index goes down at the end of the Segment's investment period, a -10% or -20% Segment Buffer protects against the first 10% or 20% of losses. While you are protected from some downside risk, if the negative return is in excess of the Segment Buffer, there is risk of substantial loss of principal. Equitable Financial may, upon advance notice, discontinue, suspend or change Segment offerings. The Structured Investment Option prospectus contains more information on Segment offering limitations and restrictions, as well as expenses. The Structured Investment Option does not involve an investment in any underlying portfolio. Instead, it is an obligation of, and subject to, the claims-paying ability of Equitable Financial Life Insurance Company.

S&P 500® Price Return Index — Includes 500 leading companies in leading industries of the U.S. economy, capturing approximately 80% coverage of U.S. equities. The S&P 500® Price Return Index does not include dividends declared by any of the companies included in this index. Larger, more established companies may not be able to attain potentially higher growth rates of smaller companies, especially during extended periods of economic expansion. S&P®, Standard & Poor's®, S&P 500® and Standard & Poor's 500® are trademarks of Standard & Poor's Financial Services LLC (Standard & Poor's) and have been licensed for use by Equitable. The Structured Investment Option is not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's does not make any representation regarding the advisability of investing in the Structured Investment Option.

Russell 2000® Price Return Index — Measures the performance of the small cap segment of the U.S. equity universe. The Russell 2000® Price Return Index is a subset of the Russell 3000® Index representing approximately 10% of the total market capitalization of that index. It includes approximately 2,000 of the smallest securities based on a combination of their market cap and current index membership. The Russell 2000® Price Return Index does not include dividends declared by any of the companies included in this index. Stocks of small- and mid-size companies have less liquidity than those of larger companies and are subject to greater price volatility than the overall stock market. Smaller company stocks involve a greater risk than is customarily associated with more established companies. The Russell 2000® index is a trademark of Russell Investments and has been licensed for use by Equitable. The product is not sponsored, endorsed, sold or promoted by Russell Investments, and Russell Investments makes no representation regarding the advisability of investing in the product.

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Personal Income Benefit™ — An optional feature available for an additional cost. Early withdrawals from the Personal Income Benefit™ account value or withdrawals from your Personal Income Benefit™ that exceed your Guaranteed Annual Withdrawal Amount may significantly reduce future Guaranteed Annual Withdrawal Amount payments. An excess withdrawal is caused when you withdraw more than your Guaranteed Annual Withdrawal Amount in any contract year from your Personal Income Benefit™ account value. The Personal Income Benefit™ feature is not appropriate if you do not intend to take withdrawals prior to annuitization. The Personal Income Benefit™ may not be available in all states or in all plans. Guarantees are based on the claims-paying ability of Equitable Financial.

EQ/Money Market — An investment in the EQ/Money Market Portfolio is neither guaranteed nor insured by the U.S. government, the Federal Deposit Insurance Corporation or any other government agency. Although the portfolio seeks to preserve the value of your investment at \$1.00 per unit, it is possible to lose money by investing in the portfolio.

Guaranteed Interest Option — No more than 25% of any contribution can be allocated to the Guaranteed Interest Option (GIO). We will not process any transfer requests that would result in more than 25% of the account value in the GIO. These allocation and transfer restrictions are currently waived in all states. We will notify participants 45 days in advance if these restrictions are reimposed. Guarantees are based on the claims-paying ability of Equitable Financial Life Insurance Company. Based on the investment method selected, there may be restrictions on the amounts that can be transferred out of the Guaranteed Interest Option. These restrictions are currently waived. We will notify participants 45 days in advance if these restrictions are reimposed.

Important note

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The investment objectives and policies of certain funds may be similar to those of other funds managed by the same investment advisor. No representation is made, and there can be no assurance given, that any fund's investment results will be comparable to the investment results of any other fund, including another fund with the same investment advisor or manager. This piece must be preceded or accompanied by a current prospectus. Please consider the charges, risks, expenses and investment objectives carefully before purchasing a variable annuity or making an investment option selection.

The EQUI-VEST® variable annuity is a long-term financial product that is generally used for retirement purposes and includes, among other fees and charges, a charge for withdrawals that exceed the free withdrawal amount. The amount of the withdrawal charge we deduct is equal to 5% of any contribution withdrawn attributable to contributions made during the current and 5 prior contract years measured from the date of the withdrawal. Withdrawal charges will no longer apply after the completion of 12 contract years. In general terms, an annuity is a contractual agreement in which payments are made to an insurance company, which agrees to pay out an income stream or a lump-sum amount at a later date. An annuity contract that is purchased to fund a qualified retirement plan should be purchased 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. Amounts in the annuity's variable investment options are subject to market risk, including the loss of principal. Variable investment options can fluctuate in value and are not guaranteed. Individuals cannot directly invest in an index.

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