



Variable deferred annuity investment options

Growth potential with some downside protection		Guaranteed withdrawals for life
Structured Investment Option		Personal Income Benefit^{SM1}
S&P 500® Price Return Index	MSCI EAFE Price Return Index	PIB — EQ/AB Dynamic Moderate Growth
1 Year -10% Segment Buffer	1 Year -10% Segment Buffer	PIB — EQ/Balanced Strategy
3 Year -20% Segment Buffer	Russell 2000® Price Return Index	PIB — EQ/Conservative Growth Strategy
5 Year -20% Segment Buffer	1 Year -10% Segment Buffer	PIB — EQ/Conservative Strategy
	3 Year -20% Segment Buffer	PIB — EQ/Moderate Growth Strategy
	5 Year -20% Segment Buffer	

One-step portfolios

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

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

*This is the portfolio's new name, effective on or about November 1, 2025. The portfolio's former name, Macquarie VIP High Income Series, may continue to be used in certain documents for a period of time after this date.

This piece is intended to provide investment education only. You should work with your financial professional before making any investment or purchasing decisions. The EQUI-VEST® StrategiesSM variable annuity does contain additional charges, including a mortality risk and expense charge, annual administration charge, charge for the enhanced death benefit, withdrawal charges, state premium tax, plan operating expense, management, 12b-1 fees and operating expenses.



PIMCO

VarEck

AllianceBernstein is an affiliated company. 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 The Personal Income BenefitSM (PIB) is unavailable for contracts issued on or after November 10, 2023. Please consult your financial professional for more information.

2 AllianceBernstein is an affiliated company.

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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 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 BenefitSM — An optional feature available for an additional cost. Early withdrawals from the Personal Income BenefitSM account value or withdrawals from your Personal Income BenefitSM 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 BenefitSM account value. The Personal Income BenefitSM feature is not appropriate if you do not intend to take withdrawals prior to annuitization. The Personal Income BenefitSM may not be available in all states or in all plans and is not available in contracts issued on or after November 10, 2023. 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

Equitable believes education is a key step toward addressing your financial goals, and we've designed this material to serve simply as an informational and educational resource. Accordingly, this brochure does not offer or constitute investment advice and makes no direct or indirect recommendation of any particular product or of the appropriateness of any particular investment-related option. Your needs, goals and circumstances are unique, and they require the individualized attention of your financial professional.

The investment objectives and policies of certain funds may be similar to those of other funds managed by the same investment adviser. 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 adviser 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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• Is Not Guaranteed by Any Bank or Savings Association • May Go Down in Value

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