



Company	Equitable Financial Life Insurance Company of America Equitable Holdings Inc.
A.M Best Rating	A
Standard and Poor's Rating	A+
Product Type	Structured
Product	Structured Capital Strategies[®] Premier Select (FPDA)
Policy Form Number	2025-SCSBASE4(06/25)
Distribution Channels Sold In	B/D: Full Service National B/D: Independent Bank Career
Product Launch Date	9/22/2025
Bonus	N/A
Surrender Charge	N/A
Share Class	C Share
Mortality and Expense Charge (M&E)	N/A
Product Fee	0.80%
Administration Charge	0.40%
Other Charge	0.30%
*Total Annual Expense	1.50%
Annual Contract Fee	N/A
Annual Contract Fee Waived At	N/A
Minimum Guarantee/ Minimum Guaranteed Surrender Value	N/A
Strategies / Subaccounts Offered	0 Indexed, 121 Structured, 0 Variable, 1 Fixed

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Product	Structured Capital Strategies[®] Premier Select (FPDA)
Net Subaccount Fee Range	N/A
Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	No Banding
Current Fixed Account Rate(s)	3.25%
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	<p>3.25% General Three-Month DCA 3.25% General Six-Month DCA</p> <p>Three and six-month DCA programs are available from the Fixed Account Rate for new Premiums Paid or transfers from the structured strategies. If elected, 100% of the Premium Paid must go into either the three or six-month DCA program. DCA program cannot be elected if a 'Cap Rate Hold' has been elected.</p>
Penalty-Free Withdrawals	<p>% of Premiums Paid in the first 90 Year 1</p> <p>10% of Account Value Years 2+</p> <p>Must leave \$500 in account</p>
Death Benefit	<p>Ages 0 - 75 Greater of: Full Account Value or Premiums Paid, adjusted for withdrawals</p> <p>Ages 76+ Full Account Value</p>
Surrender Charge Waivers Available	N/A
Available Plan Types	401(a), 401(k), IRA, NQ, Roth IRA, SEP IRA, Inherited NQ, Inherited IRA



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Issue Ages	IRA and Roth IRA 0 - 85 Inherited IRA and Inherited Roth 0 - 75 Inherited IRA NQ 0 - 75 NQ 0 - 85 Q 20 - 75
Minimum Initial Premiums	Q/NQ \$25,000
Minimum Subsequent Premium	NQ \$500 IRA/Roth IRA \$50 SEP IRA \$500 Inherited IRA \$1,000 Inherited NQ \$1,000
Guaranteed Lifetime Withdrawal Benefit (GLWB)	N/A
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A
Guaranteed Minimum Death Benefit (GMDB)	Actively Marketed Greater of Roll-Up or Highest Anniversary Value Death Benefit Highest Anniversary Value Death Benefit (Premier)

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Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	Withdrawals from the structured strategies are subject to a daily adjustment, which may be negative. Policy charges are assessed at the end of the structured strategy's term. No subsequent Premiums Paid are allowed for ages 76+ if the standard Death Benefit is elected.
State Approvals	Variations Approved In: CT, FL, MA, NH, NJ, PA, TX, WA States Not Approved In: CA, NY, OR
Street Level Compensation	To be determined by Broker Dealer
Data thought to be current as of:	4/17/2026

* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.



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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Structured Capital Strategies [®] Premier Select (FPDA)	N/A	S&P 500	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	21.00% Annually	N/A	N/A	10.00% / 100% / 2.00% Annually / 0.00%	N/A
			Russell 2000	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	29.50% Annually	N/A	N/A	10.00% / 100% / 2.00% Annually / 0.00%	N/A
			MSCI EAFE	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	35.00% Annually	N/A	N/A	10.00% / 100% / 2.00% Annually / 0.00%	N/A
			Nasdaq-100 Index	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	23.00% Annually	N/A	N/A	10.00% / 100% / 2.00% Annually / 0.00%	N/A
			S&P 500	Annual	Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	16.00% Annually	N/A	N/A	15.00% / 100% / 2.00% Annually / 0.00%	N/A
			Russell 2000	Annual	Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	22.00% Annually	N/A	N/A	15.00% / 100% / 2.00% Annually / 0.00%	N/A
			MSCI EAFE	Annual	Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	21.00% Annually	N/A	N/A	15.00% / 100% / 2.00% Annually / 0.00%	N/A
			Nasdaq-100 Index	Annual	Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	18.50% Annually	N/A	N/A	15.00% / 100% / 2.00% Annually / 0.00%	N/A
			S&P 500	Annual	Annual Point-to-Point	Losses Covered Up To	20.00%	100.00%	13.50% Annually	N/A	N/A	20.00% / 100% / 2.00% Annually / 0.00%	N/A

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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Structured Capital Strategies [®] Premier Select (FPDA)	N/A	Russell 2000	Annual	Annual Point-to-Point	Losses Covered Up To	20.00%	100.00%	18.00% Annually	N/A	N/A	20.00% / 100% / 2.00% Annually / 0.00%	N/A
			MSCI EAFE	Annual	Annual Point-to-Point	Losses Covered Up To	20.00%	100.00%	16.50% Annually	N/A	N/A	20.00% / 100% / 2.00% Annually / 0.00%	N/A
			Nasdaq-100 Index	Annual	Annual Point-to-Point	Losses Covered Up To	20.00%	100.00%	15.50% Annually	N/A	N/A	20.00% / 100% / 2.00% Annually / 0.00%	N/A
			S&P 500	Annual	Annual Point-to-Point	Losses Covered Up To	40.00%	100.00%	9.50% Annually	N/A	N/A	40.00% / 100% / 2.00% Annually / 0.00%	N/A
			Russell 2000	Annual	Annual Point-to-Point	Losses Covered Up To	40.00%	100.00%	11.50% Annually	N/A	N/A	40.00% / 100% / 2.00% Annually / 0.00%	N/A
			MSCI EAFE	Annual	Annual Point-to-Point	Losses Covered Up To	40.00%	100.00%	11.00% Annually	N/A	N/A	40.00% / 100% / 2.00% Annually / 0.00%	N/A
			Nasdaq-100 Index	Annual	Annual Point-to-Point	Losses Covered Up To	40.00%	100.00%	10.50% Annually	N/A	N/A	40.00% / 100% / 2.00% Annually / 0.00%	N/A
			S&P 500	Annual	Comparative Annual Point-to-Point	Losses Covered Up To	10.00%	125.00%	16.00% Annually	N/A	N/A	10.00% / 100% / 2.00% Annually / 0.00%	N/A
			S&P 500	Annual	Dual Performance Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	16.00% Annually	N/A	N/A	10.00% / 100% / 2.00% Annually / 0.00%	N/A

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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Structured Capital Strategies [®] Premier Select (FPDA)	N/A	Russell 2000	Annual	Dual Performance Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	22.00% Annually	N/A	N/A	10.00% / 100% / 2.00% Annually / 0.00%	N/A
			MSCI EAFE	Annual	Dual Performance Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	18.50% Annually	N/A	N/A	10.00% / 100% / 2.00% Annually / 0.00%	N/A
			Nasdaq-100 Index	Annual	Dual Performance Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	18.50% Annually	N/A	N/A	10.00% / 100% / 2.00% Annually / 0.00%	N/A
			S&P 500	Annual	Dual Performance Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	11.50% Annually	N/A	N/A	15.00% / 100% / 2.00% Annually / 0.00%	N/A
			Russell 2000	Annual	Dual Performance Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	15.00% Annually	N/A	N/A	15.00% / 100% / 2.00% Annually / 0.00%	N/A
			MSCI EAFE	Annual	Dual Performance Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	12.00% Annually	N/A	N/A	15.00% / 100% / 2.00% Annually / 0.00%	N/A
			Nasdaq-100 Index	Annual	Dual Performance Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	13.50% Annually	N/A	N/A	15.00% / 100% / 2.00% Annually / 0.00%	N/A

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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Structured Capital Strategies® Premier Select (FPDA)	N/A	S&P 500	Annual	Dual Performance Annual Point-to-Point	Losses Covered Up To	20.00%	100.00%	8.50% Annually	N/A	N/A	20.00% / 100% / 2.00% Annually / N/A	N/A
			Russell 2000	Annual	Dual Performance Annual Point-to-Point	Losses Covered Up To	20.00%	100.00%	10.00% Annually	N/A	N/A	20.00% / 100% / 2.00% Annually / N/A	N/A
			MSCI EAFE	Annual	Dual Performance Annual Point-to-Point	Losses Covered Up To	20.00%	100.00%	8.00% Annually	N/A	N/A	20.00% / 100% / 2.00% Annually / N/A	N/A
			Nasdaq-100 Index	Annual	Dual Performance Annual Point-to-Point	Losses Covered Up To	20.00%	100.00%	10.00% Annually	N/A	N/A	20.00% / 100% / 2.00% Annually / N/A	N/A
			S&P 500	Six Years	Term End Point	Losses Covered Up To	10.00%	117.00%	N/A Sexennially	N/A	N/A	10.00% / 100% / 12.00% Sexennially / 0.00%	N/A
			Russell 2000	Six Years	Term End Point	Losses Covered Up To	10.00%	118.00%	N/A Sexennially	N/A	N/A	10.00% / 100% / 12.00% Sexennially / 0.00%	N/A
			MSCI EAFE	Six Years	Term End Point	Losses Covered Up To	10.00%	135.00%	N/A Sexennially	N/A	N/A	10.00% / 100% / 12.00% Sexennially / 0.00%	N/A

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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Structured Capital Strategies® Premier Select (FPDA)	N/A	Nasdaq-100 Index	Six Years	Term End Point	Losses Covered Up To	10.00%	120.00%	130.00% Sexennially	N/A	N/A	10.00% / 100% / 12.00% Sexennially / 0.00%	N/A
			S&P 500	Six Years	Term End Point	Losses Covered Up To	15.00%	112.00%	300.00% Sexennially	N/A	N/A	15.00% / 100% / 12.00% Sexennially / 0.00%	N/A
			Russell 2000	Six Years	Term End Point	Losses Covered Up To	15.00%	115.00%	250.00% Sexennially	N/A	N/A	15.00% / 100% / 12.00% Sexennially / 0.00%	N/A
			MSCI EAFE	Six Years	Term End Point	Losses Covered Up To	15.00%	130.00%	N/A Sexennially	N/A	N/A	15.00% / 100% / 12.00% Sexennially / 0.00%	N/A
			Nasdaq-100 Index	Six Years	Term End Point	Losses Covered Up To	15.00%	115.00%	120.00% Sexennially	N/A	N/A	15.00% / N/A / 12.00% Sexennially / 0.00%	N/A
			S&P 500	Six Years	Term End Point	Losses Covered Up To	20.00%	110.00%	150.00% Sexennially	N/A	N/A	20.00% / 100% / 12.00% Sexennially / 0.00%	N/A
			Russell 2000	Six Years	Term End Point	Losses Covered Up To	20.00%	115.00%	155.00% Sexennially	N/A	N/A	20.00% / 100% / 12.00% Sexennially / 0.00%	N/A

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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Structured Capital Strategies® Premier Select (FPDA)	N/A	MSCI EAFE	Six Years	Term End Point	Losses Covered Up To	20.00%	125.00%	N/A Sexennially	N/A	N/A	20.00% / 100% / 12.00% Sexennially / 0.00%	N/A
			Nasdaq-100 Index	Six Years	Term End Point	Losses Covered Up To	20.00%	115.00%	110.00% Sexennially	N/A	N/A	20.00% / 100% / 12.00% Sexennially / 0.00%	N/A
			S&P 500	Six Years	Term End Point	Losses Covered Up To	40.00%	105.00%	90.00% Sexennially	N/A	N/A	40.00% / 100% / 12.00% Sexennially / 0.00%	N/A
			Russell 2000	Six Years	Term End Point	Losses Covered Up To	40.00%	105.00%	100.00% Sexennially	N/A	N/A	40.00% / 100% / 12.00% Sexennially / 0.00%	N/A
			MSCI EAFE	Six Years	Term End Point	Losses Covered Up To	40.00%	115.00%	150.00% Sexennially	N/A	N/A	40.00% / 100% / 12.00% Sexennially / 0.00%	N/A
			Nasdaq-100 Index	Six Years	Term End Point	Losses Covered Up To	40.00%	105.00%	85.00% Sexennially	N/A	N/A	40.00% / 100% / 12.00% Sexennially / 0.00%	N/A
			S&P 500	Six Years	Term End Point	Losses Covered Up To	10.00%	100.00%	N/A Sexennially	N/A	N/A	10.00% / 100% / 12.00% Sexennially / N/A	N/A

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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Structured Capital Strategies® Premier Select (FPDA)	N/A	S&P 500	Six Years	Dual Performance Term End Point	Losses Covered Up To	10.00%	115.00%	N/A Sexennially	N/A	N/A	10.00% / N/A / 12.00% Sexennially / 0.00%	N/A
			Russell 2000	Six Years	Dual Performance Term End Point	Losses Covered Up To	10.00%	116.00%	N/A Sexennially	N/A	N/A	10.00% / N/A / 12.00% Sexennially / 0.00%	N/A
			MSCI EAFE	Six Years	Dual Performance Term End Point	Losses Covered Up To	10.00%	120.00%	500.00% Sexennially	N/A	N/A	10.00% / N/A / 12.00% Sexennially / 0.00%	N/A
			Nasdaq-100 Index	Six Years	Dual Performance Term End Point	Losses Covered Up To	10.00%	118.00%	120.00% Sexennially	N/A	N/A	10.00% / N/A / 12.00% Sexennially / 0.00%	N/A
			S&P 500	Six Years	Dual Performance Term End Point	Losses Covered Up To	15.00%	115.00%	110.00% Sexennially	N/A	N/A	15.00% / N/A / 12.00% Sexennially / 0.00%	N/A
			Russell 2000	Six Years	Dual Performance Term End Point	Losses Covered Up To	15.00%	115.00%	150.00% Sexennially	N/A	N/A	15.00% / N/A / 12.00% Sexennially / 0.00%	N/A
			MSCI EAFE	Six Years	Dual Performance Term End Point	Losses Covered Up To	15.00%	115.00%	400.00% Sexennially	N/A	N/A	15.00% / N/A / 12.00% Sexennially / 0.00%	N/A

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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Structured Capital Strategies [®] Premier Select (FPDA)	N/A	Nasdaq-100 Index	Six Years	Dual Performance Term End Point	Losses Covered Up To	15.00%	115.00%	110.00% Sexennially	N/A	N/A	15.00% / N/A / 12.00% Sexennially / 0.00%	N/A
			S&P 500	Six Years	Dual Performance Term End Point	Losses Covered Up To	20.00%	115.00%	90.00% Sexennially	N/A	N/A	20.00% / N/A / 12.00% Sexennially / 0.00%	N/A
			Russell 2000	Six Years	Dual Performance Term End Point	Losses Covered Up To	20.00%	115.00%	130.00% Sexennially	N/A	N/A	20.00% / N/A / 12.00% Sexennially / 0.00%	N/A
			MSCI EAFE	Six Years	Dual Performance Term End Point	Losses Covered Up To	20.00%	110.00%	350.00% Sexennially	N/A	N/A	20.00% / N/A / 12.00% Sexennially / 0.00%	N/A
			Nasdaq-100 Index	Six Years	Dual Performance Term End Point	Losses Covered Up To	20.00%	115.00%	100.00% Sexennially	N/A	N/A	20.00% / N/A / 12.00% Sexennially / 0.00%	N/A
			S&P 500	Six Years	Dual Performance Term End Point	Losses Covered Up To	40.00%	105.00%	60.00% Sexennially	N/A	N/A	40.00% / 100% / 12.00% Sexennially / N/A	N/A
			Russell 2000	Six Years	Dual Performance Term End Point	Losses Covered Up To	40.00%	105.00%	75.00% Sexennially	N/A	N/A	40.00% / 100% / 12.00% Sexennially / N/A	N/A
			MSCI EAFE	Six Years	Dual Performance Term End Point	Losses Covered Up To	40.00%	105.00%	110.00% Sexennially	N/A	N/A	40.00% / 100% / 12.00% Sexennially / N/A	N/A

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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Structured Capital Strategies® Premier Select (FPDA)	N/A	Nasdaq-100 Index	Six Years	Dual Performance Term End Point	Losses Covered Up To	40.00%	105.00%	65.00% Sexennially	N/A	N/A	40.00% / 100% / 12.00% Sexennially / N/A	N/A
			S&P 500	Annual	Dual Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / 0.00%	10.50%
			Russell 2000	Annual	Dual Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / 0.00%	13.00%
			MSCI EAFE	Annual	Dual Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / 0.00%	10.50%
			Nasdaq-100 Index	Annual	Dual Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / 0.00%	12.50%
			S&P 500	Annual	Dual Performance Triggered	Losses Covered Up To	15.00%	N/A	N/A	N/A	N/A	15.00% / N/A / N/A / 0.00%	9.00%
			Russell 2000	Annual	Dual Performance Triggered	Losses Covered Up To	15.00%	N/A	N/A	N/A	N/A	15.00% / N/A / N/A / 0.00%	10.50%
			MSCI EAFE	Annual	Dual Performance Triggered	Losses Covered Up To	15.00%	N/A	N/A	N/A	N/A	15.00% / N/A / N/A / 0.00%	8.50%
			Nasdaq-100 Index	Annual	Dual Performance Triggered	Losses Covered Up To	15.00%	N/A	N/A	N/A	N/A	15.00% / N/A / N/A / 0.00%	10.00%

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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Structured Capital Strategies® Premier Select (FPDA)	N/A	S&P 500	Annual	Dual Performance Triggered	Losses Covered Up To	20.00%	N/A	N/A	N/A	N/A	20.00% / N/A / N/A / N/A	8.00%
			Russell 2000	Annual	Dual Performance Triggered	Losses Covered Up To	20.00%	N/A	N/A	N/A	N/A	20.00% / N/A / N/A / N/A	9.00%
			MSCI EAFE	Annual	Dual Performance Triggered	Losses Covered Up To	20.00%	N/A	N/A	N/A	N/A	20.00% / N/A / N/A / N/A	7.50%
			Nasdaq-100 Index	Annual	Dual Performance Triggered	Losses Covered Up To	20.00%	N/A	N/A	N/A	N/A	20.00% / N/A / N/A / N/A	8.50%
			S&P 500	Annual	Dual Performance Triggered	Losses Covered Up To	40.00%	N/A	N/A	N/A	N/A	40.00% / N/A / N/A / N/A	5.50%
			Russell 2000	Annual	Dual Performance Triggered	Losses Covered Up To	40.00%	N/A	N/A	N/A	N/A	40.00% / N/A / N/A / N/A	5.50%
			MSCI EAFE	Annual	Dual Performance Triggered	Losses Covered Up To	40.00%	N/A	N/A	N/A	N/A	40.00% / N/A / N/A / N/A	5.50%
			Nasdaq-100 Index	Annual	Dual Performance Triggered	Losses Covered Up To	40.00%	N/A	N/A	N/A	N/A	40.00% / N/A / N/A / N/A	5.50%
			S&P 500	Six Years	Dual Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	60.00%

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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Structured Capital Strategies® Premier Select (FPDA)	N/A	Russell 2000	Six Years	Dual Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	60.00%
			MSCI EAFE	Six Years	Dual Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	55.00%
			Nasdaq-100 Index	Six Years	Dual Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	60.00%
			S&P 500	Six Years	Dual Performance Triggered	Losses Covered Up To	20.00%	N/A	N/A	N/A	N/A	20.00% / N/A / N/A / N/A	50.00%
			Russell 2000	Six Years	Dual Performance Triggered	Losses Covered Up To	20.00%	N/A	N/A	N/A	N/A	20.00% / N/A / N/A / N/A	50.00%
			MSCI EAFE	Six Years	Dual Performance Triggered	Losses Covered Up To	20.00%	N/A	N/A	N/A	N/A	20.00% / N/A / N/A / N/A	45.00%
			Nasdaq-100 Index	Six Years	Dual Performance Triggered	Losses Covered Up To	20.00%	N/A	N/A	N/A	N/A	20.00% / N/A / N/A / N/A	50.00%
			S&P 500	Six Years	Dual Performance Triggered	Losses Covered Up To	40.00%	N/A	N/A	N/A	N/A	40.00% / N/A / N/A / N/A	40.00%
			Russell 2000	Six Years	Dual Performance Triggered	Losses Covered Up To	40.00%	N/A	N/A	N/A	N/A	40.00% / N/A / N/A / N/A	40.00%

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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Structured Capital Strategies® Premier Select (FPDA)	N/A	MSCI EAFE	Six Years	Dual Performance Triggered	Losses Covered Up To	40.00%	N/A	N/A	N/A	N/A	40.00% / N/A / N/A / N/A	35.00%	
			Nasdaq-100 Index	Six Years	Dual Performance Triggered	Losses Covered Up To	40.00%	N/A	N/A	N/A	N/A	N/A	40.00% / N/A / N/A / N/A	40.00%
			S&P 500	Annual	Dual Performance Triggered Term End Point with Buffer and Cap	Losses Covered Up To	10.00%	100.00%	15.50% Annually	N/A	N/A	N/A	10.00% / 100% / 2.00% Annually / N/A	6.50%
			Russell 2000	Annual	Dual Performance Triggered Term End Point with Buffer and Cap	Losses Covered Up To	10.00%	100.00%	18.50% Annually	N/A	N/A	N/A	10.00% / 100% / 2.00% Annually / N/A	7.50%
			MSCI EAFE	Annual	Dual Performance Triggered Term End Point with Buffer and Cap	Losses Covered Up To	10.00%	100.00%	13.50% Annually	N/A	N/A	N/A	10.00% / 100% / 2.00% Annually / N/A	7.00%
			Nasdaq-100 Index	Annual	Dual Performance Triggered Term End Point with Buffer and Cap	Losses Covered Up To	10.00%	100.00%	17.50% Annually	N/A	N/A	N/A	10.00% / 100% / 2.00% Annually / N/A	7.50%

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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Structured Capital Strategies® Premier Select (FPDA)	N/A	S&P 500	Six Years	Dual Performance Triggered Term End Point with Buffer and Cap	Losses Covered Up To	10.00%	100.00%	80.00% Sexennially	N/A	N/A	10.00% / 100% / 12.00% Sexennially / N/A	36.00%
			Russell 2000	Six Years	Dual Performance Triggered Term End Point with Buffer and Cap	Losses Covered Up To	10.00%	100.00%	80.00% Sexennially	N/A	N/A	10.00% / 100% / 12.00% Sexennially / N/A	36.00%
			MSCI EAFE	Six Years	Dual Performance Triggered Term End Point with Buffer and Cap	Losses Covered Up To	10.00%	100.00%	65.00% Sexennially	N/A	N/A	10.00% / 100% / 12.00% Sexennially / N/A	36.00%
			Nasdaq-100 Index	Six Years	Dual Performance Triggered Term End Point with Buffer and Cap	Losses Covered Up To	10.00%	100.00%	80.00% Sexennially	N/A	N/A	10.00% / 100% / 12.00% Sexennially / N/A	36.00%
			S&P 500	Six Years	Dual Performance Triggered Term End Point with Buffer and Cap	Losses Covered Up To	20.00%	100.00%	70.00% Sexennially	N/A	N/A	20.00% / 100% / 12.00% Sexennially / N/A	30.00%
			Russell 2000	Six Years	Dual Performance Triggered Term End Point with Buffer and Cap	Losses Covered Up To	20.00%	100.00%	70.00% Sexennially	N/A	N/A	20.00% / 100% / 12.00% Sexennially / N/A	30.00%

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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Structured Capital Strategies [®] Premier Select (FPDA)	N/A	MSCI EAFE	Six Years	Dual Performance Triggered Term End Point with Buffer and Cap	Losses Covered Up To	20.00%	100.00%	55.00% Sexennially	N/A	N/A	20.00% / 100% / 12.00% Sexennially / N/A	30.00%
			Nasdaq-100 Index	Six Years	Dual Performance Triggered Term End Point with Buffer and Cap	Losses Covered Up To	20.00%	100.00%	70.00% Sexennially	N/A	N/A	20.00% / 100% / 12.00% Sexennially / N/A	30.00%
			S&P 500	Annual	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / 0.00%	12.80%
			Russell 2000	Annual	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / 0.00%	16.50%
			MSCI EAFE	Annual	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / 0.00%	13.50%
			Nasdaq-100 Index	Annual	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / 0.00%	15.00%
			S&P 500	Annual	Performance Triggered	Losses Covered Up To	15.00%	N/A	N/A	N/A	N/A	15.00% / N/A / N/A / 0.00%	11.50%
			Russell 2000	Annual	Performance Triggered	Losses Covered Up To	15.00%	N/A	N/A	N/A	N/A	15.00% / N/A / N/A / 0.00%	14.50%

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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Structured Capital Strategies® Premier Select (FPDA)	N/A	MSCI EAFE	Annual	Performance Triggered	Losses Covered Up To	15.00%	N/A	N/A	N/A	N/A	15.00% / N/A / N/A / 0.00%	12.00%	
			Nasdaq-100 Index	Annual	Performance Triggered	Losses Covered Up To	15.00%	N/A	N/A	N/A	N/A	N/A	15.00% / N/A / N/A / N/A	13.50%
			S&P 500	Annual	Performance Triggered	Losses Covered Up To	20.00%	N/A	N/A	N/A	N/A	N/A	20.00% / N/A / N/A / N/A	9.50%
			Russell 2000	Annual	Performance Triggered	Losses Covered Up To	20.00%	N/A	N/A	N/A	N/A	N/A	20.00% / N/A / N/A / N/A	13.00%
			MSCI EAFE	Annual	Performance Triggered	Losses Covered Up To	20.00%	N/A	N/A	N/A	N/A	N/A	20.00% / N/A / N/A / N/A	10.50%
			Nasdaq-100 Index	Annual	Performance Triggered	Losses Covered Up To	20.00%	N/A	N/A	N/A	N/A	N/A	20.00% / N/A / N/A / N/A	12.00%
			S&P 500	Annual	Performance Triggered	Losses Covered Up To	40.00%	N/A	N/A	N/A	N/A	N/A	40.00% / N/A / N/A / N/A	8.00%
			Russell 2000	Annual	Performance Triggered	Losses Covered Up To	40.00%	N/A	N/A	N/A	N/A	N/A	40.00% / N/A / N/A / N/A	9.50%
			MSCI EAFE	Annual	Performance Triggered	Losses Covered Up To	40.00%	N/A	N/A	N/A	N/A	N/A	40.00% / N/A / N/A / N/A	8.50%

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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Structured Capital Strategies [®] Premier Select (FPDA)	N/A	Nasdaq-100 Index	Annual	Performance Triggered	Losses Covered Up To	40.00%	N/A	N/A	N/A	N/A	40.00% / N/A / N/A / N/A	9.00%
			S&P 500	Six Years	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / 0.00%	65.00%
			S&P 500	Six Years	Performance Triggered	Losses Covered Up To	20.00%	N/A	N/A	N/A	N/A	20.00% / N/A / N/A / N/A	60.00%
			S&P 500	Six Years	Performance Triggered	Losses Covered Up To	40.00%	N/A	N/A	N/A	N/A	40.00% / N/A / N/A / N/A	50.00%
Current Fixed Account Rate(s)		3.25%											
Upcoming Fixed Account Rate(s)		N/A											

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	<p>Other Crediting Strategy Information</p>												<p>"Annual Lock" strategies perform an annual point-to-point measurement, subject to a participation rate, cap, and buffer. The annual cap rate is guaranteed for the six-year term. A running total is kept each year, but the interest is not credited to the Account Value until the end of a six-year term. Withdrawals from the Annual Lock structured strategies cause a recalculation of each previous Annual Lock anniversary's starting and ending amounts.</p> <p>Client has the option to elect a rate lock ("Cap Rate Hold") up to 30 days from the date the application is received. Once elected it cannot be cancelled and may result in less favorable rates being received.</p> <p>Structured strategies (except the "Annual Lock" strategies) with the "Performance Lock" feature provide the ability to lock-in the Account Value, including the Daily Adjustments. The lock-in can either be requested or done automatically at predetermined percentage. Once a lock-in has occurred, the interim value is transferred based on the maturity instruction the company has on file. The "Performance Lock" feature may lock-in a negative value.</p> <p>Dual Performance Triggered Annual Point to Point with Buffer and Cap or Dual Performance Triggered Term End Point with Buffer and Cap structured strategies credits a positive return on negative performance, subject to the cap and buffer. Any index return between the buffer percentage and the Performance Triggered rate will be credited with the Performance Triggered Rate. Any index return greater than the Performance Triggered rate will receive that percentage up to the Cap Rate. Negative index performance beyond the Buffer will be absorbed by the annuity owner. For example, if the market declines 5.00% or increases 7.00%, the client will receive a 12% credit when the structured strategy has a 10% buffer, a 12.00% Performance Triggered Rate and a 20% Cap Rate. Or if the market increases 25%, the client will receive a 20% credit. If the market declined 11.00%, the client would experience a loss of 1.00%.</p> <p>Dual Performance Triggered structured strategy credits a positive amount on any negative index performance, subject to the buffer percentage as well as crediting interest based upon any positive index performance, subject to the Dual Performance Triggered rate. Negative performance beyond the buffer percentage is absorbed by the annuity purchaser. For example, if the buffer is 10.00% and the Dual Performance Triggered Rate is 5.00%, if the index declines 6.00%, the purchaser will receive a positive credit of 5.00%. If the index declines 11.00%, the purchaser will experience a loss of 1.00%.</p> <p>Dual Performance Annual Point-to-Point and Dual Performance Term End Point structured strategies credit a positive amount on negative index performance, subject to a decline in the index up to the buffer percentage, as well as crediting interest based upon any positive index performance, subject to the cap rate. Negative index performance beyond the buffer will be absorbed by the annuity purchaser. For example, if the buffer is 10% and the market declines 5.00%, the purchaser will receive a positive credit of 5.00% or if the market declines 11.00%, the purchaser will experience a loss of 1.00%. Note: it is possible to receive a greater return on a negative performance, if the Buffer percentage is greater than the Cap Rate.</p> <p>Contract provides a "Best Entry Option" where the initial index value automatically resets to a lower level, thus increasing the potential for index gains. The Buffer Rate will reset based of the new index value. The index value cannot be reset by more than a 20.00%. For example: if the initial index value is 1,000, then drops to 900 and is reset, it then finishes at 1,050. The Account Value would be increased by 16.67% $[(1,050/900)-1 = 16.67\%]$ rather than 5.00% $[(1,050/1,000)-1 = 5.00\%]$, subject to the current Cap Rate. The index must be between 800 and 1,000 to be eligible to reset in this example. These values and the number of days that these values are available are declared at the beginning of the structured strategy term.</p> <p>"Observation Days" are the first day of the month since the beginning of the structured strategy term. The Annual Point-to-Point structured strategies have one "Observation Day", and the six-year Term End Point with a fee structured strategies have four "Observation Days". The structured strategies with the "Best Entry Option" are the last S&P 500 listed for the</p>

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		<p>Annual Point-to-Point and the last listed S&P 500 Six Year Term End Point structured strategies.</p> <p>The first Comparative Annual Point-to-Point indexing method uses a point-to-point calculation of indexed interest and credit the index's performance multiplied by a factor of 125%, which is then subject to a cap (minimum 2%).</p> <p>The first and second Comparative Term End Point indexing method uses a point-to-point calculation of indexed interest and credit the index's performance multiplied by a factor of 110%, which is then subject to a cap (minimum 6%).</p> <p>i.e. If the cap is 50% and the index's growth is +35%, the lesser of the following will be credited to the annuity: +50% OR [(+35% * 125%) = +43.75%], which results in the annuity being credited with the lesser value of +43.75%.</p> <p>The Cap Rates and multiplier factor are subject to change at the end of each period, subject to contract minimums.</p> <p>Performance Triggered structured strategy credits company-declared rate if growth of index is zero or positive.</p> <p>If a six-year term extends beyond the maximum annuity date, a one-year structured strategy becomes available (not listed in rate table above).</p> <p>Transfers between structured strategies can occur at any time and will be invested in the new strategy on the next segment start date. A maximum of 167 structured strategies.</p> <p>A daily adjustment is used to determine a daily Account Value, which is used for calculating the Death Benefit amount and the amount of any withdrawal. The daily adjustment is equal to the lesser of:</p> <ol style="list-style-type: none"> 1. Fair value of the fixed instruments; plus 2. Fair value of the hypothetical derivatives; plus 3. The cap calculation factor, which represents a return of a portion of the estimated expenses for the year 											



Company	Equitable Financial Life Insurance Company of America	Equitable Financial Life Insurance Company of America
Benefit Name	Greater of Roll-Up or Highest Anniversary Value Death Benefit	Highest Anniversary Value Death Benefit (Premier)
Products Available On	Structured Capital Strategies [®] Premier Structured Capital Strategies [®] Premier Select	Structured Capital Strategies [®] Premier Structured Capital Strategies [®] Premier Select
Benefit Launch Date	9/22/2025	9/22/2025
Benefit Type	Rollup and Highest Anniversary Value	Highest Anniversary Value
Can Benefit Be Terminated?	No	No
Rider Issue Ages	0 - 75	0 - 75
Step-Up	Yes	Yes
Step-Up Frequency	Annually	Annually
Spousal Continuation	No	No
Current Annual Benefit Charge	0.75%	0.25%
Maximum Annual Benefit Charge	0.75%	0.25%
Charge Frequency	Annually	Annually
Charge Based on	Benefit Base	Benefit Base
Rollup Interest Type	Simple	N/A
Rollup	5.00%	N/A
Initial Rollup Period	N/A	N/A
Reset on Rollup Period Permitted	No	No
Maximum Rollup Period	To age 85	N/A
Impact of Withdrawals	Pro Rata.	Pro Rata
Investment Restrictions	N/A	N/A
Benefit Conflicts	Only one Guaranteed Minimum Death Benefit may be elected.	Only one Guaranteed Minimum Death Benefit may be elected.

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Company	Equitable Financial Life Insurance Company of America	Equitable Financial Life Insurance Company of America
Benefit Name	Greater of Roll-Up or Highest Anniversary Value Death Benefit	Highest Anniversary Value Death Benefit (Premier)
Guaranteed Minimum Death Benefit	<p>Optional Greater of Roll Up or Highest Anniversary Value Death Benefit provides a minimum Death Benefit that is equal to:</p> <p>Greater of:</p> <ol style="list-style-type: none"> 1. Premiums Paid, adjusted for withdrawals, 2. Full Account Value, 3. Highest Anniversary Value adjusted for withdrawals, or 4. Premiums Paid increased by 5.00% prior to age 86, adjusted for withdrawals. <p>Subsequent Premiums Paid are not allowed after age 75. Rider must be elected at issue and cannot be terminated.</p>	<p>Optional Highest Anniversary Value Death Benefit (HAVDB) provides a minimum Death Benefit that is equal to:</p> <p>Greater of:</p> <ol style="list-style-type: none"> 1. Premiums Paid, adjusted for withdrawals, 2. Full Account Value, or 3. Highest Anniversary Value adjusted for withdrawals. <p>Subsequent Premiums Paid are not allowed after age 75. Rider must be elected at issue and cannot be terminated.</p>
Benefit Close Date	N/A	N/A