



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 Plus[®] 21 (FPDA)
Policy Form Number	2021SCSBASE-B
Distribution Channels Sold In	B/D: Full Service National B/D: Independent Bank Career
Product Launch Date	6/21/2021
Bonus	N/A
Surrender Charge	6 Years 7.00, 7.00, 6.00, 5.00, 4.00, 3.00, 0.00%
Share Class	B Share
Mortality and Expense Charge (M&E)	N/A
Product Fee	N/A
Administration Charge	N/A
Other Charge	N/A
*Total Annual Expense	N/A
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, 84 Structured, 1 Variable, 0 Fixed

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Company	Equitable Financial Life Insurance Company of America Equitable Holdings Inc.
Product	Structured Capital Strategies Plus[®] 21 (FPDA)
Net Subaccount Fee Range	0.67 - 0.71%
Free Transfers per Year	12
Transfer Fee	N/A
Rate Banding	No Banding
Current Fixed Account Rate(s)	N/A
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	Three and six month DCA programs are available from the Money Market Account. If elected, 100% of the premium must go into either the three or six month DCA program.
Penalty-Free Withdrawals	Year 1 10% of Premiums Paid in the first 90 days Year 2 10% of Account Value
Death Benefit	Full Account Value
Surrender Charge Waivers Available	Nursing Home Terminal Illness Disability
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 Beneficiary Continuation 0 - 85 Inherited IRA NQ 0 - 85 NQ 0 - 85 Q 20 - 75
Minimum Initial Premiums	Q/NQ \$25,000
Minimum Subsequent Premium	NQ \$500 Q \$500 IRA/Roth IRA \$50 Inherited IRA \$50 Inherited NQ \$500
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 Return of Premium Death Benefit Rider
Guaranteed Minimum Income Benefit (GMIB)	N/A

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Product	Structured Capital Strategies Plus[®] 21 (FPDA)
Other	Withdrawals from the structured strategies are subject to a daily adjustment, which may be negative. Inherited IRAs are available, if they are within two years from date of death and no distributions are required until the 10th year.
State Approvals	Variations Approved In: CA, CT, DC, FL, HI, MA, MD, NE, NJ, OR, PA, RI, TX, VA, WA States Not Approved In: NY
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 Plus [®] 21 (FPDA)	N/A	S&P 500	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	14.00% Annually	N/A	N/A	10.00% / N/A / 0.00% Annually / 0.00%	N/A
			Russell 2000	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	20.50% Annually	N/A	N/A	10.00% / N/A / 0.00% Annually / 0.00%	N/A
			MSCI EAFE	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	16.50% Annually	N/A	N/A	10.00% / N/A / 0.00% Annually / 0.00%	N/A
			Nasdaq-100 Index	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	17.00% Annually	N/A	N/A	10.00% / N/A / 0.00% Annually / 0.00%	N/A
			MSCI Emerging Markets	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	25.50% Annually	N/A	N/A	10.00% / N/A / 0.00% Annually / 0.00%	N/A
			Euro Stoxx 50	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	18.50% Annually	N/A	N/A	10.00% / N/A / 0.00% Annually / 0.00%	N/A
			S&P 500	Annual	Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	11.50% Annually	N/A	N/A	15.00% / N/A / 0.00% Annually / 0.00%	N/A
			Russell 2000	Annual	Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	16.00% Annually	N/A	N/A	15.00% / N/A / 0.00% Annually / 0.00%	N/A
			MSCI EAFE	Annual	Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	12.50% Annually	N/A	N/A	15.00% / N/A / 0.00% Annually / 0.00%	N/A

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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Structured Capital Strategies Plus [®] 21 (FPDA)	N/A	Nasdaq-100 Index	Annual	Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	14.00% Annually	N/A	N/A	15.00% / N/A / 0.00% Annually / 0.00%	N/A
			MSCI Emerging Markets	Annual	Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	19.00% Annually	N/A	N/A	15.00% / N/A / 0.00% Annually / 0.00%	N/A
			Euro Stoxx 50	Annual	Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	14.50% Annually	N/A	N/A	15.00% / N/A / 0.00% Annually / 0.00%	N/A
			S&P 500	Annual	Annual Point-to-Point	Losses Covered Up To	20.00%	100.00%	9.50% Annually	N/A	N/A	20.00% / N/A / 0.00% Annually / 0.00%	N/A
			Russell 2000	Annual	Annual Point-to-Point	Losses Covered Up To	20.00%	100.00%	13.00% Annually	N/A	N/A	20.00% / N/A / 0.00% Annually / 0.00%	N/A
			MSCI EAFE	Annual	Annual Point-to-Point	Losses Covered Up To	20.00%	100.00%	10.00% Annually	N/A	N/A	20.00% / N/A / 0.00% Annually / 0.00%	N/A
			Nasdaq-100 Index	Annual	Annual Point-to-Point	Losses Covered Up To	20.00%	100.00%	12.00% Annually	N/A	N/A	20.00% / N/A / 0.00% Annually / 0.00%	N/A
			S&P 500	Annual	Annual Point-to-Point	Losses Covered Up To	40.00%	100.00%	6.50% Annually	N/A	N/A	40.00% / N/A / 0.00% Annually / 0.00%	N/A
			Russell 2000	Annual	Annual Point-to-Point	Losses Covered Up To	40.00%	100.00%	8.00% Annually	N/A	N/A	40.00% / N/A / 0.00% Annually / 0.00%	N/A

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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Structured Capital Strategies Plus [®] 21 (FPDA)	N/A	MSCI EAFE	Annual	Annual Point-to-Point	Losses Covered Up To	40.00%	100.00%	6.50% Annually	N/A	N/A	40.00% / N/A / 0.00% Annually / 0.00%	N/A
			Nasdaq-100 Index	Annual	Annual Point-to-Point	Losses Covered Up To	40.00%	100.00%	7.50% Annually	N/A	N/A	40.00% / N/A / 0.00% Annually / 0.00%	N/A
			S&P 500	Annual	Dual Performance Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	11.50% Annually	N/A	N/A	10.00% / N/A / 0.00% Annually / 0.00%	N/A
			Russell 2000	Annual	Dual Performance Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	16.50% Annually	N/A	N/A	10.00% / N/A / 0.00% Annually / 0.00%	N/A
			MSCI EAFE	Annual	Dual Performance Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	13.00% Annually	N/A	N/A	10.00% / N/A / 0.00% Annually / 0.00%	N/A
			Nasdaq-100 Index	Annual	Dual Performance Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	14.50% Annually	N/A	N/A	10.00% / N/A / 0.00% Annually / 0.00%	N/A
			S&P 500	Annual	Dual Performance Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	8.00% Annually	N/A	N/A	15.00% / N/A / 0.00% Annually / 0.00%	N/A

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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Structured Capital Strategies Plus [®] 21 (FPDA)	N/A	Russell 2000	Annual	Dual Performance Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	11.00% Annually	N/A	N/A	15.00% / N/A / 0.00% Annually / 0.00%	N/A
			MSCI EAFE	Annual	Dual Performance Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	8.00% Annually	N/A	N/A	15.00% / N/A / 0.00% Annually / 0.00%	N/A
			Nasdaq-100 Index	Annual	Dual Performance Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	10.50% Annually	N/A	N/A	15.00% / N/A / 0.00% Annually / 0.00%	N/A
			S&P 500	Annual	Comparative Annual Point-to-Point	Losses Covered Up To	10.00%	125.00%	12.50% Annually	N/A	N/A	10.00% / N/A / 0.00% Annually / 0.00%	N/A
			S&P 500	Annual	Annual Point-to-Point	Loss Limiter	10.00%	100.00%	8.50% Annually	N/A	N/A	10.00% / N/A / 0.00% Annually / 0.00%	N/A
			S&P 500	Six Years	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	13.00% Annually	N/A	N/A	10.00% / N/A / 13.00% Annually / 0.00%	N/A
			Russell 2000	Six Years	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	14.50% Sexennially	N/A	N/A	10.00% / N/A / 14.50% Sexennially / 0.00%	N/A
			MSCI EAFE	Six Years	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	15.00% Sexennially	N/A	N/A	10.00% / N/A / 15.00% Sexennially / 0.00%	N/A

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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Structured Capital Strategies Plus [®] 21 (FPDA)	N/A	Nasdaq-100 Index	Six Years	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	15.50% Sexennially	N/A	N/A	10.00% / N/A / 15.00% Sexennially / 0.00%	N/A
			S&P 500	Six Years	Term End Point	Losses Covered Up To	10.00%	100.00%	300.00% Sexennially	N/A	N/A	10.00% / N/A / 0.00% Sexennially / 0.00%	N/A
			Russell 2000	Six Years	Term End Point	Losses Covered Up To	10.00%	100.00%	120.00% Sexennially	N/A	N/A	10.00% / N/A / 0.00% Sexennially / 0.00%	N/A
			MSCI EAFE	Six Years	Term End Point	Losses Covered Up To	10.00%	100.00%	N/A Sexennially	N/A	N/A	10.00% / N/A / 0.00% Sexennially / 0.00%	N/A
			Nasdaq-100 Index	Six Years	Term End Point	Losses Covered Up To	10.00%	100.00%	100.00% Sexennially	N/A	N/A	10.00% / N/A / 0.00% Sexennially / 0.00%	N/A
			S&P 500	Six Years	Term End Point	Losses Covered Up To	15.00%	100.00%	100.00% Sexennially	N/A	N/A	15.00% / N/A / 0.00% Sexennially / 0.00%	N/A
			Russell 2000	Six Years	Term End Point	Losses Covered Up To	15.00%	100.00%	100.00% Sexennially	N/A	N/A	15.00% / N/A / 0.00% Sexennially / 0.00%	N/A

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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Structured Capital Strategies Plus [®] 21 (FPDA)	N/A	MSCI EAFE	Six Years	Term End Point	Losses Covered Up To	15.00%	100.00%	700.00% Sexennially	N/A	N/A	15.00% / N/A / 0.00% Sexennially / 0.00%	N/A
			Nasdaq-100 Index	Six Years	Term End Point	Losses Covered Up To	15.00%	100.00%	90.00% Sexennially	N/A	N/A	15.00% / N/A / 0.00% Sexennially / 0.00%	N/A
			S&P 500	Six Years	Term End Point	Losses Covered Up To	20.00%	100.00%	75.00% Sexennially	N/A	N/A	20.00% / N/A / 0.00% Sexennially / 0.00%	N/A
			Russell 2000	Six Years	Term End Point	Losses Covered Up To	20.00%	100.00%	80.00% Sexennially	N/A	N/A	20.00% / N/A / 0.00% Sexennially / 0.00%	N/A
			MSCI EAFE	Six Years	Term End Point	Losses Covered Up To	20.00%	100.00%	650.00% Sexennially	N/A	N/A	20.00% / N/A / 0.00% Sexennially / 0.00%	N/A
			Nasdaq-100 Index	Six Years	Term End Point	Losses Covered Up To	20.00%	100.00%	80.00% Sexennially	N/A	N/A	20.00% / N/A / 0.00% Sexennially / 0.00%	N/A
			S&P 500	Six Years	Term End Point	Losses Covered Up To	40.00%	100.00%	50.00% Sexennially	N/A	N/A	40.00% / N/A / 0.00% Sexennially / 0.00%	N/A

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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Structured Capital Strategies Plus [®] 21 (FPDA)	N/A	Russell 2000	Six Years	Term End Point	Losses Covered Up To	40.00%	100.00%	65.00% Sexennially	N/A	N/A	40.00% / N/A / 0.00% Sexennially / 0.00%	N/A
			MSCI EAFE	Six Years	Term End Point	Losses Covered Up To	40.00%	100.00%	85.00% Sexennially	N/A	N/A	40.00% / N/A / 0.00% Sexennially / 0.00%	N/A
			Nasdaq-100 Index	Six Years	Term End Point	Losses Covered Up To	40.00%	100.00%	55.00% Sexennially	N/A	N/A	40.00% / N/A / 0.00% Sexennially / 0.00%	N/A
			S&P 500	Six Years	Dual Performance Term End Point	Losses Covered Up To	10.00%	100.00%	110.00% Sexennially	N/A	N/A	10.00% / N/A / 0.00% Sexennially / 0.00%	N/A
			Russell 2000	Six Years	Dual Performance Term End Point	Losses Covered Up To	10.00%	100.00%	100.00% Sexennially	N/A	N/A	10.00% / N/A / 0.00% Sexennially / 0.00%	N/A
			MSCI EAFE	Six Years	Dual Performance Term End Point	Losses Covered Up To	10.00%	100.00%	750.00% Sexennially	N/A	N/A	10.00% / N/A / 0.00% Sexennially / 0.00%	N/A
			Nasdaq-100 Index	Six Years	Dual Performance Term End Point	Losses Covered Up To	10.00%	100.00%	80.00% Sexennially	N/A	N/A	10.00% / N/A / 0.00% Sexennially / 0.00%	N/A

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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Structured Capital Strategies Plus [®] 21 (FPDA)	N/A	S&P 500	Six Years	Dual Performance Term End Point	Losses Covered Up To	15.00%	100.00%	70.00% Sexennially	N/A	N/A	15.00% / N/A / 0.00% Sexennially / 0.00%	N/A
			Russell 2000	Six Years	Dual Performance Term End Point	Losses Covered Up To	15.00%	100.00%	80.00% Sexennially	N/A	N/A	15.00% / N/A / 0.00% Sexennially / 0.00%	N/A
			MSCI EAFE	Six Years	Dual Performance Term End Point	Losses Covered Up To	15.00%	100.00%	500.00% Sexennially	N/A	N/A	15.00% / N/A / 0.00% Sexennially / 0.00%	N/A
			Nasdaq-100 Index	Six Years	Dual Performance Term End Point	Losses Covered Up To	15.00%	100.00%	75.00% Sexennially	N/A	N/A	15.00% / N/A / 0.00% Sexennially / 0.00%	N/A
			S&P 500	Six Years	Dual Performance Term End Point	Losses Covered Up To	20.00%	100.00%	60.00% Sexennially	N/A	N/A	20.00% / N/A / 0.00% Sexennially / 0.00%	N/A
			Russell 2000	Six Years	Dual Performance Term End Point	Losses Covered Up To	20.00%	100.00%	65.00% Sexennially	N/A	N/A	20.00% / N/A / 0.00% Sexennially / 0.00%	N/A
			MSCI EAFE	Six Years	Dual Performance Term End Point	Losses Covered Up To	20.00%	100.00%	140.00% Sexennially	N/A	N/A	20.00% / N/A / 0.00% Sexennially / 0.00%	N/A

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Rates Effective April 17, 2026

Company	Product	Rate Banding	Indices Offered	Crediting Frequency	Indexing Method	Buffer Modifier	Current Buffer Rate(s)	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Buffer Rate / Participation / Cap / Spread	Performance Triggered Declared Rate
Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Structured Capital Strategies Plus [®] 21 (FPDA)	N/A	Nasdaq-100 Index	Six Years	Dual Performance Term End Point	Losses Covered Up To	20.00%	100.00%	65.00% Sexennially	N/A	N/A	20.00% / N/A / 0.00% Sexennially / 0.00%	N/A
			S&P 500	Annual	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / 0.00% Not Applicable / 0.00%	10.50%
			Russell 2000	Annual	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / 0.00% Not Applicable / 0.00%	14.00%
			MSCI EAFE	Annual	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / 0.00% Not Applicable / 0.00%	10.20%
			Nasdaq-100 Index	Annual	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / 0.00% Not Applicable / 0.00%	12.50%
			S&P 500	Annual	Performance Triggered	Losses Covered Up To	15.00%	N/A	N/A	N/A	N/A	15.00% / N/A / 0.00% Not Applicable / 0.00%	9.00%
			Russell 2000	Annual	Performance Triggered	Losses Covered Up To	15.00%	N/A	N/A	N/A	N/A	15.00% / N/A / 0.00% Not Applicable / 0.00%	12.00%

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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Structured Capital Strategies Plus [®] 21 (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 / 0.00% Not Applicable / 0.00%	8.60%
			Nasdaq-100 Index	Annual	Performance Triggered	Losses Covered Up To	15.00%	N/A	N/A	N/A	N/A	15.00% / N/A / 0.00% Not Applicable / 0.00%	11.00%
			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 / 0.00% Not Applicable / 0.00%	9.00%
			Russell 2000	Annual	Dual Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / 0.00% Not Applicable / 0.00%	11.50%
			MSCI EAFE	Annual	Dual Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / 0.00% Not Applicable / 0.00%	8.00%
			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 / 0.00% Not Applicable / 0.00%	10.50%
			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 / 0.00% Not Applicable / 0.00%	7.00%

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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Structured Capital Strategies Plus [®] 21 (FPDA)	N/A	Russell 2000	Annual	Dual Performance Triggered	Losses Covered Up To	15.00%	N/A	N/A	N/A	N/A	15.00% / N/A / 0.00% Not Applicable / 0.00%	9.00%
			MSCI EAFE	Annual	Dual Performance Triggered	Losses Covered Up To	15.00%	N/A	N/A	N/A	N/A	15.00% / N/A / 0.00% Not Applicable / 0.00%	7.00%
			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 / 0.00% Not Applicable / 0.00%	8.50%
			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 / 0.00% Not Applicable / 0.00%	50.00%
			S&P 500	Six Years	Comparative Term End Point	Losses Covered Up To	10.00%	110.00%	80.00% Sexennially	N/A	N/A	10.00% / N/A / 0.00% Sexennially / 0.00%	N/A
			S&P 500	Six Years	Comparative Term End Point	Losses Covered Up To	15.00%	110.00%	70.00% Sexennially	N/A	N/A	15.00% / N/A / 0.00% Sexennially / 0.00%	N/A
			S&P 500	Six Years	Comparative Term End Point	Losses Covered Up To	10.00%	125.00%	65.00% Sexennially	N/A	N/A	10.00% / N/A / 0.00% Sexennially / 0.00%	N/A

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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Structured Capital Strategies Plus [®] 21 (FPDA)	N/A	S&P 500	Six Years	Comparative Term End Point	Losses Covered Up To	15.00%	125.00%	60.00% Sexennially	N/A	N/A	15.00% / N/A / 0.00% Sexennially / 0.00%	N/A
			S&P 500	Six Years	Term End Point	Loss Limiter	10.00%	100.00%	45.00% Sexennially	N/A	N/A	10.00% / N/A / 0.00% Sexennially / 0.00%	N/A
Current Fixed Account Rate(s)		N/A											
Upcoming Fixed Account Rate(s)		N/A											

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													<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>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>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>"Loss Limiter" Buffer Modifier structured strategies provide protection up to the Buffer Rate and then after the "Loss Limiter" percentage. The annual term "Loss Limiter" percentage will never be less than 90% and the six-year term will never be less than 95%. "Loss Limiter" Buffer Modifier ensures a maximum of 5% or 10% loss, if the strategy is held until the end of the term. The "Loss Limiter" does not apply if there are withdrawals, transfers out of the structured strategy, a death claim or upon annuitization. Example: If the annual Buffer Modifier is 10%, the "Loss Limiter" percentage is 90% (90%-1=10% maximum loss). If the index performance is -25%, the client is protected from the first 10% of negative performance due to the Buffer Modifier, they will lose 10% of the Account Value based on the next 10% of negative performance and will be protected from the last 5% of negative performance due to the 90% "Loss Limiter."</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>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 12%).</p> <p>The third and fourth 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 125%, which is then subject to a cap (minimum 12%).</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>

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		<p>The Cap Rates and multiplier factor are subject to change each one and six-year 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>All premiums are held in the Money Market Account prior to being allocated to the structured strategies.</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 136 structured strategies permitted at any one time.</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:</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	Product	Subaccounts Offered	Subaccount Fund Manager	Net Expense Ratio
Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Structured Capital Strategies Plus[®] 21 (FPDA)	EQ/Money Market Portfolio	BNY Mellon Investment Adviser, Inc.	0.67%
Other Crediting Strategy Information		N/A		



Return of Premium Death Benefit Rider

Guaranteed Minimum Death Benefit

Company	Equitable Financial Life Insurance Company of America
Benefit Name	Return of Premium Death Benefit Rider
Products Available On	Structured Capital Strategies Plus [®] 21 Structured Capital Strategies Plus [®] 21 Series ADV Structured Capital Strategies Plus [®] 21 Series Select
Benefit Launch Date	10/25/2017
Benefit Type	Return of Principal
Can Benefit Be Terminated?	No
Rider Issue Ages	0 - 75
Step-Up	No
Step-Up Frequency	N/A
Spousal Continuation	Yes
Current Annual Benefit Charge	0.20%
Maximum Annual Benefit Charge	0.20%
Charge Frequency	N/A
Charge Based on	Account Value
Rollup Interest Type	N/A
Rollup	N/A
Initial Rollup Period	N/A
Reset on Rollup Period Permitted	No
Maximum Rollup Period	20 Years
Impact of Withdrawals	Pro Rata
Investment Restrictions	N/A
Benefit Conflicts	N/A

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Return of Premium Death Benefit Rider

Guaranteed Minimum Death Benefit

Company	Equitable Financial Life Insurance Company of America
Benefit Name	Return of Premium Death Benefit Rider
Guaranteed Minimum Death Benefit	<p>Optional Return of Premium (ROP) Death Benefit Rider provides:</p> <p style="text-align: center;">Greater of: Full Account Value</p> <p style="text-align: center;">OR</p> <p style="text-align: center;">Premiums Paid, less a Pro Rata adjustment for withdrawals</p> <p>Rider must be elected at issue. A deduction to the rider is made for the portion of the benefit charge that is attributed to a withdrawal. Benefit charge is assessed daily for the variable subaccounts and assessed at the end of the crediting term for the structured strategies.</p> <p>If the ROP Death Benefit Rider is elected, the daily Account Value will reflect a pro-rated charge for the rider based on the number of days elapsed in the structured strategy term.</p> <p>If there is an owner change, the ROP Death Benefit Rider remains based on the life of the original owner. If the new owner dies before the original owner, the death benefit is equal to the Account Value. A joint owner can be removed for a divorce without impacting the death benefit.</p>
Benefit Close Date	N/A