



Company	Equitable Financial Life Insurance Company Equitable Holdings Inc.
A.M Best Rating	A
Standard and Poor's Rating	A+
Product Type	Structured
Product	Structured Capital Strategies Plus[®] 21 Series ADV NY (FPDA)
Policy Form Number	2021SCSBASE2-B(NY)
Distribution Channels Sold In	B/D: Full Service National B/D: Independent Bank Career Registered Investment Advisor
Product Launch Date	10/24/2022
Bonus	N/A
Surrender Charge	N/A
Share Class	I 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, 93 Structured, 1 Variable, 0 Fixed

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Product	Structured Capital Strategies Plus[®] 21 Series ADV NY (FPDA)
Net Subaccount Fee Range	0.67 - 0.70%
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	N/A Must leave \$500 in account
Death Benefit	Full Account Value
Surrender Charge Waivers Available	N/A
Available Plan Types	401(a), 401(k), IRA, NQ, Roth IRA, Inherited IRA
Issue Ages	IRA and Roth IRA 0 - 85 Inherited IRA Beneficiary Continuation 0 - 85 NQ 0 - 85 Q 20 - 75
Minimum Initial Premiums	Q/NQ \$25,000



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Minimum Subsequent Premium	NQ \$500 Q \$500 IRA/Roth IRA \$50 Inherited IRA \$50
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)	N/A
Guaranteed Minimum Income Benefit (GMIB)	N/A
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	States Not Approved In: AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY
Street Level Compensation	Fee to be determined by Broker Dealer and Registered Representative
Data thought to be current as of:	4/17/2026



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* 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.



Rates Effective April 17, 2026

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Equitable Financial Life Insurance Company Equitable Holdings Inc.	Structured Capital Strategies Plus [®] 21 Series ADV NY (FPDA)	N/A	S&P 500	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	16.50% Annually	N/A	N/A	10.00% / 100% / 5.00% Annually / 0.00%	N/A
			Russell 2000	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	24.00% Annually	N/A	N/A	10.00% / 100% / 5.00% Annually / 0.00%	N/A
			MSCI EAFE	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	25.00% Annually	N/A	N/A	10.00% / 100% / 5.00% Annually / 0.00%	N/A
			Nasdaq-100 Index	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	19.00% Annually	N/A	N/A	10.00% / 100% / 5.00% Annually / 0.00%	N/A
			MSCI Emerging Markets	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	30.50% Annually	N/A	N/A	10.00% / 100% / 5.00% Annually / 0.00%	N/A
			Euro Stoxx 50	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	45.00% Annually	N/A	N/A	10.00% / 100% / 5.00% Annually / 0.00%	N/A
			S&P 500	Annual	Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	13.00% Annually	N/A	N/A	15.00% / 100% / 4.50% Annually / 0.00%	N/A
			Russell 2000	Annual	Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	18.50% Annually	N/A	N/A	15.00% / 100% / 4.50% Annually / 0.00%	N/A
			MSCI EAFE	Annual	Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	15.00% Annually	N/A	N/A	15.00% / 100% / 4.50% Annually / 0.00%	N/A

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Equitable Financial Life Insurance Company Equitable Holdings Inc.	Structured Capital Strategies Plus [®] 21 Series ADV NY (FPDA)	N/A	Nasdaq-100 Index	Annual	Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	15.50% Annually	N/A	N/A	15.00% / 100% / 4.50% Annually / 0.00%	N/A
			MSCI Emerging Markets	Annual	Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	22.00% Annually	N/A	N/A	15.00% / 100% / 4.50% Annually / 0.00%	N/A
			Euro Stoxx 50	Annual	Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	19.50% Annually	N/A	N/A	15.00% / 100% / 4.50% Annually / 0.00%	N/A
			S&P 500	Annual	Annual Point-to-Point	Losses Covered Up To	20.00%	100.00%	11.00% Annually	N/A	N/A	20.00% / 100% / 4.00% Annually / 0.00%	N/A
			Russell 2000	Annual	Annual Point-to-Point	Losses Covered Up To	20.00%	100.00%	15.50% Annually	N/A	N/A	20.00% / 100% / 4.00% Annually / 0.00%	N/A
			MSCI EAFE	Annual	Annual Point-to-Point	Losses Covered Up To	20.00%	100.00%	12.00% Annually	N/A	N/A	20.00% / 100% / 4.00% Annually / 0.00%	N/A
			Nasdaq-100 Index	Annual	Annual Point-to-Point	Losses Covered Up To	20.00%	100.00%	13.00% Annually	N/A	N/A	20.00% / 100% / 4.00% Annually / 0.00%	N/A
			S&P 500	Annual	Annual Point-to-Point	Losses Covered Up To	30.00%	100.00%	9.00% Annually	N/A	N/A	30.00% / 100% / 3.00% Annually / 0.00%	N/A
			Russell 2000	Annual	Annual Point-to-Point	Losses Covered Up To	30.00%	100.00%	12.00% Annually	N/A	N/A	30.00% / 100% / 3.00% Annually / 0.00%	N/A

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Equitable Financial Life Insurance Company Equitable Holdings Inc.	Structured Capital Strategies Plus [®] 21 Series ADV NY (FPDA)	N/A	MSCI EAFE	Annual	Annual Point-to-Point	Losses Covered Up To	30.00%	100.00%	10.00% Annually	N/A	N/A	30.00% / 100% / 3.00% Annually / 0.00%	N/A
			Nasdaq-100 Index	Annual	Annual Point-to-Point	Losses Covered Up To	30.00%	100.00%	10.50% Annually	N/A	N/A	30.00% / 100% / 3.00% Annually / 0.00%	N/A
			S&P 500	Annual	Dual Performance Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	13.50% Annually	N/A	N/A	10.00% / 100% / 5.00% Annually / 0.00%	N/A
			Russell 2000	Annual	Dual Performance Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	19.50% Annually	N/A	N/A	10.00% / 100% / 5.00% Annually / 0.00%	N/A
			MSCI EAFE	Annual	Dual Performance Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	15.50% Annually	N/A	N/A	10.00% / 100% / 5.00% Annually / 0.00%	N/A
			Nasdaq-100 Index	Annual	Dual Performance Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	16.50% Annually	N/A	N/A	10.00% / 100% / 5.00% Annually / 0.00%	N/A
			S&P 500	Annual	Dual Performance Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	9.00% Annually	N/A	N/A	15.00% / 100% / 4.50% Annually / 0.00%	N/A

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Equitable Financial Life Insurance Company Equitable Holdings Inc.	Structured Capital Strategies Plus [®] 21 Series ADV NY (FPDA)	N/A	Russell 2000	Annual	Dual Performance Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	13.00% Annually	N/A	N/A	15.00% / 100% / 4.50% Annually / 0.00%	N/A
			MSCI EAFE	Annual	Dual Performance Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	9.00% Annually	N/A	N/A	15.00% / 100% / 4.50% Annually / 0.00%	N/A
			Nasdaq-100 Index	Annual	Dual Performance Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	11.00% Annually	N/A	N/A	15.00% / 100% / 4.50% Annually / 0.00%	N/A
			S&P 500	Annual	Dual Performance Annual Point-to-Point	Losses Covered Up To	20.00%	100.00%	6.50% Annually	N/A	N/A	20.00% / 100% / 4.00% Annually / N/A	N/A
			Russell 2000	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% / 4.00% Annually / N/A	N/A
			MSCI EAFE	Annual	Dual Performance Annual Point-to-Point	Losses Covered Up To	20.00%	100.00%	5.50% Annually	N/A	N/A	20.00% / 100% / 4.00% Annually / N/A	N/A
			Nasdaq-100 Index	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% / 4.00% Annually / N/A	N/A

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Equitable Financial Life Insurance Company Equitable Holdings Inc.	Structured Capital Strategies Plus [®] 21 Series ADV NY (FPDA)	N/A	S&P 500	Annual	Comparative Annual Point-to-Point	Losses Covered Up To	10.00%	125.00%	14.00% Annually	N/A	N/A	10.00% / 100% / 5.00% Annually / 0.00%	N/A
			S&P 500	Six Years	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	16.00% Annually	N/A	N/A	10.00% / 100% / 15.00% Annually / 0.00%	N/A
			Russell 2000	Six Years	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	19.50% Sexennially	N/A	N/A	10.00% / 100% / 18.50% Sexennially / 0.00%	N/A
			MSCI EAFE	Six Years	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	24.50% Sexennially	N/A	N/A	10.00% / 100% / 23.50% Sexennially / 0.00%	N/A
			Nasdaq-100 Index	Six Years	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	20.50% Sexennially	N/A	N/A	10.00% / 100% / 19.50% 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% / 30.00% Sexennially / 0.00%	N/A
			Russell 2000	Six Years	Term End Point	Losses Covered Up To	10.00%	100.00%	350.00% Sexennially	N/A	N/A	10.00% / 100% / 30.00% Sexennially / 0.00%	N/A

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Equitable Financial Life Insurance Company Equitable Holdings Inc.	Structured Capital Strategies Plus [®] 21 Series ADV NY (FPDA)	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% / 100% / 30.00% Sexennially / 0.00%	N/A
			Nasdaq-100 Index	Six Years	Term End Point	Losses Covered Up To	10.00%	100.00%	225.00% Sexennially	N/A	N/A	10.00% / 100% / 30.00% Sexennially / 0.00%	N/A
			S&P 500	Six Years	Term End Point	Losses Covered Up To	15.00%	100.00%	800.00% Sexennially	N/A	N/A	15.00% / 100% / 27.00% Sexennially / 0.00%	N/A
			Russell 2000	Six Years	Term End Point	Losses Covered Up To	15.00%	100.00%	215.00% Sexennially	N/A	N/A	15.00% / 100% / 27.00% Sexennially / 0.00%	N/A
			MSCI EAFE	Six Years	Term End Point	Losses Covered Up To	15.00%	100.00%	900.00% Sexennially	N/A	N/A	15.00% / 100% / 27.00% Sexennially / 0.00%	N/A
			Nasdaq-100 Index	Six Years	Term End Point	Losses Covered Up To	15.00%	100.00%	180.00% Sexennially	N/A	N/A	15.00% / 100% / 27.00% Sexennially / 0.00%	N/A
			S&P 500	Six Years	Term End Point	Losses Covered Up To	20.00%	100.00%	600.00% Sexennially	N/A	N/A	20.00% / 100% / 24.00% Sexennially / 0.00%	N/A

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Equitable Financial Life Insurance Company Equitable Holdings Inc.	Structured Capital Strategies Plus [®] 21 Series ADV NY (FPDA)	N/A	Russell 2000	Six Years	Term End Point	Losses Covered Up To	20.00%	100.00%	155.00% Sexennially	N/A	N/A	20.00% / 100% / 24.00% Sexennially / 0.00%	N/A
			MSCI EAFE	Six Years	Term End Point	Losses Covered Up To	20.00%	100.00%	700.00% Sexennially	N/A	N/A	20.00% / 100% / 24.00% Sexennially / 0.00%	N/A
			Nasdaq-100 Index	Six Years	Term End Point	Losses Covered Up To	20.00%	100.00%	140.00% Sexennially	N/A	N/A	20.00% / 100% / 24.00% Sexennially / 0.00%	N/A
			S&P 500	Six Years	Term End Point	Losses Covered Up To	30.00%	100.00%	150.00% Sexennially	N/A	N/A	30.00% / 100% / 18.00% Sexennially / 0.00%	N/A
			Russell 2000	Six Years	Term End Point	Losses Covered Up To	30.00%	100.00%	140.00% Sexennially	N/A	N/A	30.00% / 100% / 18.00% Sexennially / 0.00%	N/A
			MSCI EAFE	Six Years	Term End Point	Losses Covered Up To	30.00%	100.00%	500.00% Sexennially	N/A	N/A	30.00% / 100% / 18.00% Sexennially / 0.00%	N/A
			Nasdaq-100 Index	Six Years	Term End Point	Losses Covered Up To	30.00%	100.00%	110.00% Sexennially	N/A	N/A	30.00% / 100% / 18.00% Sexennially / 0.00%	N/A

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Equitable Financial Life Insurance Company Equitable Holdings Inc.	Structured Capital Strategies Plus [®] 21 Series ADV NY (FPDA)	N/A	S&P 500	Six Years	Dual Performance Term End Point	Losses Covered Up To	10.00%	100.00%	800.00% Sexennially	N/A	N/A	10.00% / 100% / 30.00% Sexennially / 0.00%	N/A
			Russell 2000	Six Years	Dual Performance Term End Point	Losses Covered Up To	10.00%	100.00%	300.00% Sexennially	N/A	N/A	10.00% / 100% / 30.00% Sexennially / 0.00%	N/A
			MSCI EAFE	Six Years	Dual Performance Term End Point	Losses Covered Up To	10.00%	100.00%	800.00% Sexennially	N/A	N/A	10.00% / 100% / 30.00% Sexennially / 0.00%	N/A
			Nasdaq-100 Index	Six Years	Dual Performance Term End Point	Losses Covered Up To	10.00%	100.00%	180.00% Sexennially	N/A	N/A	10.00% / 100% / 30.00% Sexennially / 0.00%	N/A
			S&P 500	Six Years	Dual Performance Term End Point	Losses Covered Up To	15.00%	100.00%	550.00% Sexennially	N/A	N/A	15.00% / 100% / 27.00% Sexennially / 0.00%	N/A
			Russell 2000	Six Years	Dual Performance Term End Point	Losses Covered Up To	15.00%	100.00%	200.00% Sexennially	N/A	N/A	15.00% / 100% / 27.00% Sexennially / 0.00%	N/A
			MSCI EAFE	Six Years	Dual Performance Term End Point	Losses Covered Up To	15.00%	100.00%	600.00% Sexennially	N/A	N/A	15.00% / 100% / 27.00% Sexennially / 0.00%	N/A

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Equitable Financial Life Insurance Company Equitable Holdings Inc.	Structured Capital Strategies Plus 21 Series ADV NY (FPDA)	N/A	Nasdaq-100 Index	Six Years	Dual Performance Term End Point	Losses Covered Up To	15.00%	100.00%	140.00% Sexennially	N/A	N/A	15.00% / 100% / 27.00% Sexennially / 0.00%	N/A
			S&P 500	Six Years	Dual Performance Term End Point	Losses Covered Up To	20.00%	100.00%	150.00% Sexennially	N/A	N/A	20.00% / 100% / 24.00% Sexennially / 0.00%	N/A
			Russell 2000	Six Years	Dual Performance Term End Point	Losses Covered Up To	20.00%	100.00%	140.00% Sexennially	N/A	N/A	20.00% / 100% / 24.00% Sexennially / N/A	N/A
			MSCI EAFE	Six Years	Dual Performance Term End Point	Losses Covered Up To	20.00%	100.00%	400.00% Sexennially	N/A	N/A	20.00% / 100% / 24.00% Sexennially / N/A	N/A
			Nasdaq-100 Index	Six Years	Dual Performance Term End Point	Losses Covered Up To	20.00%	100.00%	100.00% Sexennially	N/A	N/A	20.00% / 100% / 24.00% Sexennially / N/A	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 / N/A / N/A	11.50%
			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 / N/A	15.00%
			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 / N/A	12.00%

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Equitable Financial Life Insurance Company Equitable Holdings Inc.	Structured Capital Strategies Plus [®] 21 Series ADV NY (FPDA)	N/A	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 / N/A	13.00%
			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 / N/A	10.00%
			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 / N/A	12.50%
			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 / N/A	10.00%
			Nasdaq-100 Index	Annual	Performance Triggered	Losses Covered Up To	15.00%	N/A	N/A	N/A	N/A	15.00% / N/A / N/A / N/A	11.50%
			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 / N/A	9.50%
			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 / N/A	12.00%
			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 / N/A	9.20%
			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 / N/A	11.00%

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Equitable Financial Life Insurance Company Equitable Holdings Inc.	Structured Capital Strategies Plus [®] 21 Series ADV NY (FPDA)	N/A	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 / N/A	7.50%
			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 / N/A	9.50%
			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 / N/A	7.50%
			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 / N/A	9.00%
			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	6.50%
			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	7.50%
			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	6.00%
			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	7.50%
			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 / N/A / N/A	55.00%

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Equitable Financial Life Insurance Company Equitable Holdings Inc.	Structured Capital Strategies Plus [®] 21 Series ADV NY (FPDA)	N/A	Russell 2000	Six Years	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	65.00%
			MSCI EAFE	Six Years	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%
			Nasdaq-100 Index	Six Years	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	Comparative Term End Point	Losses Covered Up To	10.00%	110.00%	250.00% Sexennially	N/A	N/A	10.00% / 100% / 30.00% Sexennially / N/A	N/A
			S&P 500	Six Years	Comparative Term End Point	Losses Covered Up To	15.00%	110.00%	125.00% Sexennially	N/A	N/A	15.00% / 100% / 27.00% Sexennially / N/A	N/A
			S&P 500	Six Years	Comparative Term End Point	Losses Covered Up To	10.00%	125.00%	75.00% Sexennially	N/A	N/A	10.00% / 100% / 30.00% Sexennially / N/A	N/A
			S&P 500	Six Years	Comparative Term End Point	Losses Covered Up To	15.00%	125.00%	65.00% Sexennially	N/A	N/A	15.00% / 100% / 27.00% Sexennially / N/A	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>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>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> <p>The cap rates and multiplier factor are subject to change each six-year period, subject to contract minimums.</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>
	Other Crediting Strategy Information												

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		<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	Product	Subaccounts Offered	Subaccount Fund Manager	Net Expense Ratio
Equitable Financial Life Insurance Company Equitable Holdings Inc.	Structured Capital Strategies Plus[®] 21 Series ADV NY (FPDA)	EQ/Money Market Portfolio	BNY Mellon Investment Adviser, Inc.	0.67%
Other Crediting Strategy Information		N/A		