



<b>Company</b>	<b>Equitable Financial Life Insurance Company of America</b> Equitable Holdings Inc.
<b>A.M Best Rating</b>	A
<b>Standard and Poor's Rating</b>	A+
<b>Product Type</b>	Structured
<b>Product</b>	<b>Structured Capital Strategies<sup>®</sup> Premier</b> (FPDA)
<b>Policy Form Number</b>	2025-SCSBASE3(06/25)
<b>Distribution Channels Sold In</b>	B/D: Full Service National B/D: Independent Bank Career
<b>Product Launch Date</b>	9/22/2025
<b>Bonus</b>	N/A
<b>Surrender Charge</b>	<b>6 Years</b> 8.00, 8.00, 7.00, 6.00, 5.00, 4.00, 0.00%
<b>Share Class</b>	B Share
<b>Mortality and Expense Charge (M&amp;E)</b>	N/A
<b>Product Fee</b>	0.75%
<b>Administration Charge</b>	0.30%
<b>Other Charge</b>	0.20%
<b>*Total Annual Expense</b>	1.25%
<b>Annual Contract Fee</b>	N/A
<b>Annual Contract Fee Waived At</b>	N/A
<b>Minimum Guarantee/ Minimum Guaranteed Surrender Value</b>	N/A
<b>Strategies / Subaccounts Offered</b>	0 Indexed, 121 Structured, 0 Variable, 1 Fixed

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



<b>Company</b>	<b>Equitable Financial Life Insurance Company of America</b> Equitable Holdings Inc.
<b>Product</b>	<b>Structured Capital Strategies<sup>®</sup> Premier</b> (FPDA)
<b>Net Subaccount Fee Range</b>	N/A
<b>Free Transfers per Year</b>	N/A
<b>Transfer Fee</b>	N/A
<b>Rate Banding</b>	No Banding
<b>Current Fixed Account Rate(s)</b>	3.25%
<b>Upcoming Fixed Account Rate(s)</b>	N/A
<b>Other Crediting Strategy Information</b>	<p>3.75% Three-Month DCA+ 3.50% Six-Month DCA+</p> <p>3.25% General Three-Month DCA 3.25% General Six-Month DCA</p> <p>Two DCA programs are available, one from the Fixed Account Rate and the other from an Enhanced DCA account. Only one DCA program is available at a time. The Enhanced DCA program is only available for new Premiums Paid. The Fixed Account Rate DCA program is available for new Premiums Paid or transfers from 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>
<b>Penalty-Free Withdrawals</b>	<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>



<b>Company</b>	<b>Equitable Financial Life Insurance Company of America</b> Equitable Holdings Inc.
<b>Product</b>	<b>Structured Capital Strategies<sup>®</sup> Premier</b> (FPDA)
<b>Death Benefit</b>	<p><b>Ages 0 - 75</b> <b>Greater of:</b> Full Account Value or Premiums Paid, adjusted for withdrawals</p> <p><b>Ages 76+</b> Full Account Value</p>
<b>Surrender Charge Waivers Available</b>	Nursing Home Terminal Illness Disability
<b>Available Plan Types</b>	401(a), 401(k), IRA, NQ, Roth IRA, SEP IRA, Inherited NQ, Inherited IRA
<b>Issue Ages</b>	<p><b>IRA and Roth IRA</b> 0 - 85</p> <p><b>Inherited IRA and Inherited Roth</b> 0 - 75</p> <p><b>Inherited IRA NQ</b> 0 - 75</p> <p><b>NQ</b> 0 - 85</p> <p><b>Q</b> 20 - 75</p>
<b>Minimum Initial Premiums</b>	Q/NQ \$25,000
<b>Minimum Subsequent Premium</b>	<p>NQ \$500 IRA/Roth IRA \$50</p> <p>SEP IRA \$500</p> <p>Inherited IRA \$1,000</p> <p>Inherited NQ \$1,000</p>



<b>Company</b>	<b>Equitable Financial Life Insurance Company of America</b> Equitable Holdings Inc.
<b>Product</b>	<b>Structured Capital Strategies<sup>®</sup> Premier</b> (FPDA)
<b>Guaranteed Lifetime Withdrawal Benefit (GLWB)</b>	N/A
<b>Guaranteed Minimum Withdrawal Benefit (GMWB)</b>	N/A
<b>Guaranteed Minimum Accumulation Benefit (GMAB)</b>	N/A
<b>Guaranteed Minimum Death Benefit (GMDB)</b>	<b>Actively Marketed</b> Greater of Roll-Up or Highest Anniversary Value Death Benefit Highest Anniversary Value Death Benefit (Premier)
<b>Guaranteed Minimum Income Benefit (GMIB)</b>	N/A
<b>Other</b>	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.
<b>State Approvals</b>	<b>Variations Approved In:</b> CT, FL, MA, NH, NJ, PA, TX, WA  <b>States Not Approved In:</b> CA, NY, OR
<b>Street Level Compensation</b>	<b>To be determined by Broker Dealer</b>
<b>Data thought to be current as of:</b>	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.



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 <sup>®</sup> Premier (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

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



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® Premier (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

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



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 <sup>®</sup> Premier (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

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



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® Premier (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

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



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® Premier (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

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



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® Premier (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

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



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® Premier (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

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



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® Premier (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

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



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® Premier (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%

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



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® Premier (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%

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



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® Premier (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%

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



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® Premier (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%

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



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® Premier (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%

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



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® Premier (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%

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



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 <sup>®</sup> Premier (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	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	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	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	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	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	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	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	40.00% / N/A / N/A / N/A	8.50%

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



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 Holdings Inc.	Structured Capital Strategies® Premier (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%
<b>Current Fixed Account Rate(s)</b>		3.25%											
<b>Upcoming Fixed Account Rate(s)</b>		N/A											

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



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
		<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% <math>[(1,050/900)-1 = 16.67\%]</math> rather than 5.00% <math>[(1,050/1,000)-1 = 5.00\%]</math>, 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. "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&amp;P 500 listed for the</p>											
	<b>Other Crediting Strategy Information</b>												

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



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
		<p>Annual Point-to-Point and the last listed S&amp;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 <math>[(+35\% * 125\%) = +43.75\%]</math>, 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"> <li>1. Fair value of the fixed instruments; plus</li> <li>2. Fair value of the hypothetical derivatives; plus</li> <li>3. The cap calculation factor, which represents a return of a portion of the estimated expenses for the year</li> </ol>											



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

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



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