



Company	Equitable Financial Life Insurance Company of America Equitable Holdings Inc.
A.M Best Rating	A
Standard and Poor's Rating	A+
Product Type	MYG Fixed
Product	Guaranteed Growth StrategiesSM 3-Year (SPDA)
Policy Form Number	ICC23GGS-Z
Distribution Channels Sold In	B/D: Full Service National B/D: Independent Bank Career
Product Launch Date	3/24/2025
Bonus	N/A
Surrender Charge	3 Years 7.00, 7.00, 7.00, 0.00% +/- Market Value Adjustment (MVA)
Share Class	N/A
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

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Minimum Guarantee/ Minimum Guaranteed Surrender Value	Varies 87.5% @ 0.15 - 3%
Strategies / Subaccounts Offered	0 Indexed, 0 Structured, 0 Variable, 1 Fixed
Net Subaccount Fee Range	N/A
Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	Low Band / \$100,000
Current Fixed Account Rate(s)	4.40% / 4.65% guaranteed for three years
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	N/A
Penalty-Free Withdrawals	10% of Premiums Paid year one 10% of previous Account Anniversary Value years 2+ Must leave \$500 in account
Death Benefit	Greater of: Full Account Value or Minimum Guaranteed Surrender Value
Surrender Charge Waivers Available	Nursing Home Terminal Illness
Available Plan Types	IRA, NQ, Roth IRA
Issue Ages	0 - 85
Minimum Initial Premiums	Q/NQ \$25,000
Minimum Subsequent Premium	N/A

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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	
State Approvals	States Not Approved In: CA, DC, MD, MT, NJ, NY, OR, PA, VA
Street Level Compensation	Channel specific product not available.
Data thought to be current as of:	4/6/2026

* 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.