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| 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 5-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 | 5 Years 7.00, 7.00, 7.00, 6.00, 5.00, 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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| Product | Guaranteed Growth StrategiesSM 5-Year (SPDA) |
| 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) | 4.75% / 5.00% guaranteed for five 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.