



Company	Equitable Financial Life Insurance Company of America Equitable Holdings Inc.
A.M Best Rating	A
Standard and Poor's Rating	A+
Product Type	Variable
Product	Investment Edge[®] 21 ADV Variable Annuity (Wells Fargo) (FPDA)
Policy Form Number	2021BASE1-A/B
Distribution Channels Sold In	B/D: Full Service National B/D: Independent Bank Career
Product Launch Date	1/23/2023
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, 80 Structured, 92 Variable, 0 Fixed

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Net Subaccount Fee Range	0.53 - 3.29%
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	N/A
Penalty-Free Withdrawals	N/A
Death Benefit	Full Account Value
Surrender Charge Waivers Available	N/A
Available Plan Types	IRA, NQ, Roth IRA, SEP IRA, Inherited NQ, Inherited IRA
Issue Ages	Inherited Traditional/Roth IRA/NQ 0 - 75 NQ 0 - 85 Q 20 - 85
Minimum Initial Premiums	Q/NQ \$25,000



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Minimum Subsequent Premium	NQ \$500 IRA/Roth IRA \$50 SEP IRA/Pension \$500 Inherited IRA/Inherited NQ \$1,000
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	<p>Withdrawals from NQ contracts for advisory fees may be treated as taxable.</p> <p>No ownership changes are allowed for Inherited NQ contracts. For single owner contracts, or joint owner NQ contracts if the oldest owner dies, and the Return of Premium Death Benefit is elected the Account Value is reset with any applicable Death Benefit. For jointly owned NQ contracts, if the youngest owner dies first no Death Benefit is paid and the contract continues as is.</p> <p>Must be contracted through <i>Wells Fargo</i> to sell this product.</p>

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State Approvals	Variations Approved In: CA, DC, FL, ID, MD, ME, RI, SD, TX States Not Approved In: NJ, NY, OR, UT
Street Level Compensation	Fee to be determined by Broker Dealer and Registered Representative
Data thought to be current as of:	5/1/2026

* 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

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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Investment Edge [®] 21 ADV Variable Annuity (Wells Fargo) (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% / 2.00% Annually / N/A	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% / 2.00% Annually / N/A	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% / 2.00% Annually / N/A	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% / 2.00% Annually / N/A	N/A
			MSCI Emerging Markets	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	28.50% Annually	N/A	N/A	10.00% / 100% / 2.00% Annually / N/A	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% / 2.00% Annually / N/A	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% / 2.00% Annually / N/A	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% / 2.00% Annually / N/A	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% / 2.00% Annually / N/A	N/A

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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Investment Edge [®] 21 ADV Variable Annuity (Wells Fargo) (FPDA)	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% / 2.00% Annually / N/A	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% / 2.00% Annually / N/A	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% / 2.00% Annually / N/A	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% / 2.00% Annually / N/A	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% / 2.00% Annually / N/A	N/A
			S&P 500	Annual	Annual Point-to-Point	Losses Covered Up To	40.00%	100.00%	8.00% Annually	N/A	N/A	40.00% / 100% / 2.00% Annually / N/A	N/A
			Russell 2000	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 / N/A	N/A
			MSCI EAFE	Annual	Annual Point-to-Point	Losses Covered Up To	40.00%	100.00%	8.00% Annually	N/A	N/A	40.00% / 100% / 2.00% Annually / N/A	N/A
			Nasdaq-100 Index	Annual	Annual Point-to-Point	Losses Covered Up To	40.00%	100.00%	8.50% Annually	N/A	N/A	40.00% / 100% / 2.00% Annually / N/A	N/A

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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Investment Edge [®] 21 ADV Variable Annuity (Wells Fargo) (FPDA)	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% / 2.00% Annually / N/A	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% / 2.00% Annually / N/A	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% / 2.00% Annually / N/A	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% / 2.00% Annually / N/A	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% / 2.00% Annually / N/A	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% / 2.00% Annually / N/A	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% / 2.00% Annually / N/A	N/A

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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Investment Edge [®] 21 ADV Variable Annuity (Wells Fargo) (FPDA)	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% / 2.00% Annually / N/A	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% / 2.00% 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% / 2.00% 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% / 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%	8.00% Annually	N/A	N/A	20.00% / 100% / 2.00% Annually / N/A	N/A
			S&P 500	Five Years	Term End Point	Losses Covered Up To	10.00%	100.00%	N/A Quinquennially	N/A	N/A	10.00% / 100% / 10.00% Quinquennially / N/A	N/A
			Russell 2000	Five Years	Term End Point	Losses Covered Up To	10.00%	100.00%	350.00% Quinquennially	N/A	N/A	10.00% / 100% / 10.00% Quinquennially / N/A	N/A

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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Investment Edge [®] 21 ADV Variable Annuity (Wells Fargo) (FPDA)	N/A	MSCI EAFE	Five Years	Term End Point	Losses Covered Up To	10.00%	100.00%	N/A Quinquennially	N/A	N/A	10.00% / 100% / 10.00% Quinquennially / N/A	N/A
			Nasdaq-100 Index	Five Years	Term End Point	Losses Covered Up To	10.00%	100.00%	175.00% Quinquennially	N/A	N/A	10.00% / 100% / 10.00% Quinquennially / N/A	N/A
			S&P 500	Five Years	Term End Point	Losses Covered Up To	15.00%	100.00%	750.00% Quinquennially	N/A	N/A	15.00% / 100% / 10.00% Quinquennially / N/A	N/A
			Russell 2000	Five Years	Term End Point	Losses Covered Up To	15.00%	100.00%	215.00% Quinquennially	N/A	N/A	15.00% / 100% / 10.00% Quinquennially / N/A	N/A
			MSCI EAFE	Five Years	Term End Point	Losses Covered Up To	15.00%	100.00%	750.00% Quinquennially	N/A	N/A	15.00% / 100% / 10.00% Quinquennially / N/A	N/A
			Nasdaq-100 Index	Five Years	Term End Point	Losses Covered Up To	15.00%	100.00%	110.00% Quinquennially	N/A	N/A	15.00% / 100% / 10.00% Quinquennially / N/A	N/A
			S&P 500	Five Years	Term End Point	Losses Covered Up To	20.00%	100.00%	100.00% Quinquennially	N/A	N/A	20.00% / 100% / 10.00% Quinquennially / N/A	N/A

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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Investment Edge [®] 21 ADV Variable Annuity (Wells Fargo) (FPDA)	N/A	Russell 2000	Five Years	Term End Point	Losses Covered Up To	20.00%	100.00%	155.00% Quinquennially	N/A	N/A	20.00% / 100% / 10.00% Quinquennially / N/A	N/A
			MSCI EAFE	Five Years	Term End Point	Losses Covered Up To	20.00%	100.00%	650.00% Quinquennially	N/A	N/A	20.00% / 100% / 10.00% Quinquennially / N/A	N/A
			Nasdaq-100 Index	Five Years	Term End Point	Losses Covered Up To	20.00%	100.00%	95.00% Quinquennially	N/A	N/A	20.00% / 100% / 10.00% Quinquennially / N/A	N/A
			S&P 500	Five Years	Dual Performance Term End Point	Losses Covered Up To	10.00%	100.00%	700.00% Quinquennially	N/A	N/A	10.00% / 100% / 10.00% Quinquennially / N/A	N/A
			Russell 2000	Five Years	Dual Performance Term End Point	Losses Covered Up To	10.00%	100.00%	300.00% Quinquennially	N/A	N/A	10.00% / 100% / 10.00% Quinquennially / N/A	N/A
			MSCI EAFE	Five Years	Dual Performance Term End Point	Losses Covered Up To	10.00%	100.00%	800.00% Quinquennially	N/A	N/A	10.00% / 100% / 10.00% Quinquennially / N/A	N/A
			Nasdaq-100 Index	Five Years	Dual Performance Term End Point	Losses Covered Up To	10.00%	100.00%	125.00% Quinquennially	N/A	N/A	10.00% / 100% / 10.00% Quinquennially / N/A	N/A

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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Investment Edge [®] 21 ADV Variable Annuity (Wells Fargo) (FPDA)	N/A	S&P 500	Five Years	Dual Performance Term End Point	Losses Covered Up To	15.00%	100.00%	125.00% Quinquennially	N/A	N/A	15.00% / 100% / 10.00% Quinquennially / N/A	N/A
			Russell 2000	Five Years	Dual Performance Term End Point	Losses Covered Up To	15.00%	100.00%	200.00% Quinquennially	N/A	N/A	15.00% / 100% / 10.00% Quinquennially / N/A	N/A
			MSCI EAFE	Five Years	Dual Performance Term End Point	Losses Covered Up To	15.00%	100.00%	600.00% Quinquennially	N/A	N/A	15.00% / 100% / 10.00% Quinquennially / N/A	N/A
			Nasdaq-100 Index	Five Years	Dual Performance Term End Point	Losses Covered Up To	15.00%	100.00%	95.00% Quinquennially	N/A	N/A	15.00% / 100% / 10.00% Quinquennially / N/A	N/A
			S&P 500	Five Years	Dual Performance Term End Point	Losses Covered Up To	20.00%	100.00%	65.00% Quinquennially	N/A	N/A	20.00% / 100% / 10.00% Quinquennially / N/A	N/A
			Russell 2000	Five Years	Dual Performance Term End Point	Losses Covered Up To	20.00%	100.00%	100.00% Quinquennially	N/A	N/A	20.00% / 100% / 10.00% Quinquennially / N/A	N/A
			MSCI EAFE	Five Years	Dual Performance Term End Point	Losses Covered Up To	20.00%	100.00%	400.00% Quinquennially	N/A	N/A	20.00% / 100% / 10.00% Quinquennially / N/A	N/A

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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Investment Edge [®] 21 ADV Variable Annuity (Wells Fargo) (FPDA)	N/A	Nasdaq-100 Index	Five Years	Dual Performance Term End Point	Losses Covered Up To	20.00%	100.00%	80.00% Quinquennially	N/A	N/A	20.00% / 100% / 10.00% Quinquennially / 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%
			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%

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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.	Investment Edge [®] 21 ADV Variable Annuity (Wells Fargo) (FPDA)	N/A	S&P 500	Five 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	45.00%
			Russell 2000	Five 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	50.00%
			MSCI EAFE	Five 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	45.00%
			Nasdaq-100 Index	Five 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	50.00%
			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 / 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%
			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%

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Rates Effective April 17, 2026

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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Investment Edge [®] 21 ADV Variable Annuity (Wells Fargo) (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 / 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	Annual	Comparative Annual Point-to-Point	No Downside Protection	N/A	105.00%	N/A	N/A	N/A	N/A	N/A / 105% / N/A / N/A	N/A
			S&P 500	Five Years	Comparative Term End Point	No Downside Protection	N/A	115.00%	N/A	N/A	N/A	N/A	N/A / 105% / N/A / N/A	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
Current Fixed Account Rate(s)		N/A											
Upcoming Fixed Account Rate(s)		N/A											



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>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>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 115%. The multiplying factor will never be less than 105%.</p> <p>The first 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 130%. The multiplying factor will never be less than 105%.</p> <p>Performance Triggered structured strategy credits company-declared rate if growth of index is zero or positive.</p> <p>Withdrawals reduce a structured strategy's daily value dollar-for-dollar.</p> <p>All premiums or DCA transfers are held in the Money Market Account prior to being allocated to the structured strategies.</p> <p>Maximum of 160 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 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. <p>A pro rata portion of the M&E Charge is included in the daily Account Value calculation.</p>



Investment Edge[®] 21 ADV Variable Annuity (Wells Fargo)

Variable Subaccounts

Company	Product	Subaccounts Offered	Subaccount Fund Manager	Net Expense Ratio
Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Investment Edge[®] 21 ADV Variable Annuity (Wells Fargo) (FPDA)	EQ/500 Managed Volatility Class IB	AllianceBernstein L.P., BlackRock Investment Management, LLC	0.80%
		EQ/Emerging Markets Equity Plus Class IB	AllianceBernstein L.P., Equitable Investment Management Group, LLC, EARNEST Partners, LLC	1.20%
		EQ/AB Small Cap Growth Class IB	AllianceBernstein L.P., Equitable Investment Management Group, LLC	0.92%
		1290 VT Natural Resources Class IB	AllianceBernstein L.P.	0.90%
		1290 VT Real Estate Class IB	AllianceBernstein L.P.	0.90%
		AB VPS Discovery Value Portfolio Class B	AllianceBernstein L.P.	1.07%
		EQ/AB Dynamic Moderate Growth Class IB	AllianceBernstein L.P.	1.13%
		EQ/AB Short Duration Government Bond Class IB	AllianceBernstein L.P.	0.77%
		EQ/Common Stock Index Class IB	AllianceBernstein L.P.	0.62%
		EQ/Equity 500 Index Class IB	AllianceBernstein L.P.	0.53%
		EQ/Intermediate Corporate Bond Portfolio Class IB	AllianceBernstein L.P.	0.64%
		EQ/International Equity Index Class IB	AllianceBernstein L.P.	0.72%
		EQ/Large Cap Growth Index Class IB	AllianceBernstein L.P.	0.71%
		EQ/Large Cap Value Index Class IB	AllianceBernstein L.P.	0.74%
		EQ/Mid Cap Index Class IB	AllianceBernstein L.P.	0.64%
		EQ/Small Company Index Class IB	AllianceBernstein L.P.	0.63%
		Multimanager Technology Class IB	Allianz Global Investors U.S. LLC, Equitable Investment Management Group, LLC, Alliance Bernstein L.P, Wellington Management Company, LLP	1.23%
		EQ/American Century Mid Cap Value Class IB	American Century Investment Management, Inc.	1.00%
		EQ/American Century Moderate Growth Allocation Portfolio Class IB	American Century Investment Management, Inc.	1.15%
EQ/Value Equity Portfolio Class IB	Aristotle Capital Management, LLC	0.91%		

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Company	Product	Subaccounts Offered	Subaccount Fund Manager	Net Expense Ratio
Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Investment Edge [®] 21 ADV Variable Annuity (Wells Fargo) (FPDA)	EQ/Core Plus Bond Portfolio Class IB	AXA Investment Managers US Inc., Brandywine Global Investment Management, LLC, Loomis, Sayles & Company, L.P	0.93%
		1290 VT SmartBeta Equity ESG Portfolio Class IB	AXA Investment Managers US Inc.	1.10%
		1290 VT Equity Income Class IB	Barrow, Hanley, Mewhinney & Strauss, LLC	0.95%
		BlackRock Global Allocation V.I. Fund Class III	BlackRock Advisors, LLC	1.01%
		1290 VT Small Cap Value Class IB	BlackRock Investment Management, LLC and Horizon Kinetics Asset Management, LLC	1.23%
		1290 VT Micro Cap Class IB	BlackRock Investment Management, LLC and Lord, Abnett & Co., LLC	1.15%
		1290 VT Socially Responsible Class IB	BlackRock Investment Management, LLC	0.90%
		EQ/Money Market Portfolio	BNY Mellon Investment Adviser, Inc.	0.67%
		American Funds IS Asset Allocation Fund Class 4	Capital Research and Management Company	0.79%
		American Funds IS Global Growth Fund Class 4	Capital Research and Management Company	0.90%
		American Funds IS Global Small Capitalization Fund Class 4	Capital Research and Management Company	1.15%
		American Funds IS New World Fund Class 4	Capital Research and Management Company	1.07%
		EQ/ClearBridge Large Cap Growth ESG Portfolio Class IB	ClearBridge Investments, LLC	1.00%
		1290 VT DoubleLine Opportunistic Bond Class IB	DoubleLine Capital LP	0.91%
		Eaton Vance VT Floating-Rate Income Fund	Eaton Vance Management	1.19%
		1290 VT High Yield Bond Class IB	Equitable Investment Management Group, LLC , AXA Investment Managers US Inc., Port Advisory Group, LLP	1.02%
		EQ/ClearBridge Select Equity Managed Volatility Class IB	Equitable Investment Management Group, LLC, ClearBridge Investments, LLC, BlackRock Investment Management, LLC	1.06%
		EQ/Aggressive Allocation Class IB	Equitable Investment Management Group, LLC	1.15%
		EQ/All Asset Growth Allocation Class IB	Equitable Investment Management Group, LLC	1.25%

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Company	Product	Subaccounts Offered	Subaccount Fund Manager	Net Expense Ratio
Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Investment Edge [®] 21 ADV Variable Annuity (Wells Fargo) (FPDA)	EQ/Conservative Allocation Class B	Equitable Investment Management Group, LLC	1.00%
		EQ/Conservative Growth Strategy Class IB	Equitable Investment Management Group, LLC	0.97%
		EQ/Long-Term Bond Portfolio Class IB	Equitable Investment Management Group, LLC	0.64%
		EQ/Moderate Allocation Class B	Equitable Investment Management Group, LLC	1.08%
		EQ/Moderate-Plus Allocation Class B	Equitable Investment Management Group, LLC	1.11%
		Equitable Conservative Growth MF/ETF Portfolio Class IB	Equitable Investment Management Group, LLC	1.10%
		Equitable Growth MF/ETF Portfolio Class IB	Equitable Investment Management Group, LLC	1.15%
		Equitable Moderate Growth MF/ETF Portfolio Class IB	Equitable Investment Management Group, LLC	1.10%
		EQ/Fidelity Institutional AM Large Cap Portfolio Class IB	FIAM LLC	0.87%
		Fidelity VIP Mid Cap Portfolio Service Class 2	Fidelity Management & Research Company	0.80%
		Fidelity VIP Strategic Income Portfolio Service Class 2	Fidelity Management & Research Company	0.88%
		1290 VT Multi-Alternative Strategies Class IB	FMG LLC	1.53%
		EQ/Franklin Rising Dividends Portfolio Class IB	Franklin Advisers, Inc.	0.87%
		Franklin Income VIP Fund Class 2	Franklin Advisers, Inc.	0.72%
		Templeton Global Bond VIP Fund Class 2	Franklin Advisers, Inc.	0.75%
		1290 VT Gamco Mergers & Acquisitions Class IB	GAMCO Asset Management, Inc.	1.29%
		1290 VT Gamco Small Company Value Class IB	GAMCO Asset Management, Inc.	1.05%
		EQ/Goldman Sachs Growth Allocation Portfolio Class IB	Goldman Sachs Asset Management L.P.	1.15%
		EQ/Goldman Sachs Mid Cap Value Portfolio Class IB	Goldman Sachs Asset Management L.P.	1.09%
EQ/Goldman Sachs Moderate Growth Allocation Class IB	Goldman Sachs Asset Management L.P.	1.15%		

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Investment Edge[®] 21 ADV Variable Annuity (Wells Fargo)

Variable Subaccounts

Company	Product	Subaccounts Offered	Subaccount Fund Manager	Net Expense Ratio
Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Investment Edge[®] 21 ADV Variable Annuity (Wells Fargo) (FPDA)	EQ/Invesco V.I. Global Real Assets Class IB	Invesco Advisers, Inc., Sub-Adviser: Invesco Asset Management Limited	1.16%
		EQ/Invesco Comstock Portfolio Class IB	Invesco Advisers, Inc.	1.00%
		EQ/Invesco Global Portfolio Class IA	Invesco Advisers, Inc.	1.10%
		Invesco V.I. Balanced-Risk Allocation Fund Series II	Invesco Advisers, Inc.	1.13%
		Invesco V.I. Health Care Fund Series II	Invesco Advisers, Inc.	1.24%
		EQ/JPMorgan Growth Allocation Portfolio Class IB	J.P. Morgan Investment Management Inc.	1.15%
		EQ/JPMorgan Growth Stock Portfolio	J.P. Morgan Investment Management Inc.	0.96%
		EQ/JPMorgan Value Opportunities Class IB	J.P. Morgan Investment Management Inc.	0.95%
		EQ/Janus Enterprise Class IB	Janus Capital Management LLC	1.04%
		Janus Henderson VIT Balanced Portfolio Service Shares	Janus Henderson Investors LLC	0.87%
		Janus Henderson VIT Flexible Bond Portfolio Service Shares	Janus Henderson Investors LLC	0.82%
		EQ/Lazard Emerging Markets Equity Portfolio Class IB	Lazard Asset Management LLC	1.35%
		EQ/Loomis Sayles Growth Class IB	Loomis, Sayles & Company, L.P.	1.03%
		Lord Abbett Bond Debenture Portfolio Class VC	Lord, Abbett & Co. LLC	0.98%
		EQ/MFS International Growth Class IB	Massachusetts Financial Services Company d/b/a MFS Investment Management	1.10%
		EQ/MFS International Intrinsic Value Portfolio Class IB	Massachusetts Financial Services Company d/b/a MFS Investment Management	1.15%
		EQ/MFS Technology Portfolio Class IB	Massachusetts Financial Services Company d/b/a MFS Investment Management	1.10%
EQ/MFS Utilities Series Portfolio Class IB	Massachusetts Financial Services Company d/b/a MFS Investment Management	1.05%		
EQ/PIMCO Global Real Return Class IB	Pacific Investment Management Company LLC	2.74%		

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Investment Edge[®] 21 ADV Variable Annuity (Wells Fargo)

Variable Subaccounts

Company	Product	Subaccounts Offered	Subaccount Fund Manager	Net Expense Ratio
Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Investment Edge[®] 21 ADV Variable Annuity (Wells Fargo) (FPDA)	EQ/PIMCO Total Return ESG Portfolio Class IB	Pacific Investment Management Company LLC	0.75%
		EQ/PIMCO Ultra Short Bond Class IB	Pacific Investment Management Company LLC	0.80%
		PIMCO Emerging Markets Bond Portfolio	Pacific Investment Management Company LLC	1.27%
		PIMCO Global Bond Opportunities Portfolio (Unhedged) Administrative Class	Pacific Investment Management Company LLC	1.15%
		PIMCO Global Managed Asset Allocation Portfolio Advisor Class	Pacific Investment Management Company LLC	1.31%
		PIMCO VIT CommodityRealReturn Strategy Portfolio Advisor Class	Pacific Investment Management Company LLC	3.29%
		PIMCO VIT Income Portfolio Advisor Class	Pacific Investment Management Company LLC	1.02%
		Putnam VT U.S. Research Fund Class IB	Putnam Investment Management, LLC	0.95%
		1290 VT Convertible Securities Class IB	SSGA Funds Management, Inc.	0.90%
		EQ/Core Bond Index Class IB	SSGA Funds Management, Inc.	0.62%
		EQ/Intermediate Government Bond Class IB	SSGA Funds Management, Inc.	0.62%
		EQ/T. Rowe Price Health Sciences Portfolio Class IB	T. Rowe Price Associates, Inc.	1.20%
		T. Rowe Price Equity Income Portfolio - II	T. Rowe Price Associates, Inc.	0.99%
		EQ/Wellington Energy Class IB	Wellington Management Company LLP	1.19%
Other Crediting Strategy Information		Dollar cost averaging terms of 3, 6 or 12 months is available from the Money Market subaccount.		

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