



Company	Equitable Financial Life Insurance Company of America Equitable Holdings Inc.
A.M Best Rating	A
Standard and Poor's Rating	A+
Product Type	Structured
Product	Structured Capital Strategies Income[®] (FPDA)
Policy Form Number	2021SCSI-DPB
Distribution Channels Sold In	B/D: Full Service National B/D: Independent Bank Career
Product Launch Date	11/22/2021
Bonus	N/A
Surrender Charge	6 Years 7.00, 7.00, 6.00, 5.00, 4.00, 3.00, 0.00%
Share Class	B 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, 84 Structured, 1 Variable, 0 Fixed

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Product	Structured Capital Strategies Income[®] (FPDA)
Net Subaccount Fee Range	0.67 - 0.70%
Free Transfers per Year	N/A
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	Year 1 10% of Premiums Paid in the first 90 days Year 2 10% of the previous Account Anniversary Value
Death Benefit	Greater of: Full Account Value or Premiums Paid, adjusted for withdrawals
Surrender Charge Waivers Available	Nursing Home Terminal Illness Disability
Available Plan Types	401(a), 401(k), IRA, NQ, Roth IRA, SEP IRA
Issue Ages	IRA, Roth IRA and SEP IRA 45 - 80 NQ 45 - 80 Q 45 - 75
Minimum Initial Premiums	Q/NQ \$25,000

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Minimum Subsequent Premium	NQ \$500 IRA/Roth IRA \$50 Q/SEP IRA \$500
Guaranteed Lifetime Withdrawal Benefit (GLWB)	Actively Marketed Guaranteed Withdrawal Benefit for Life IV
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A
Guaranteed Minimum Death Benefit (GMDB)	Actively Marketed Highest Anniversary Value Death Benefit
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	Withdrawals from the structured strategies are subject to a daily adjustment, which may be negative. Subsequent Premiums Paid are allowed until the later of the first withdrawal or age 80 (age 75 for Qualified Plans). Three and six-month DCA options are available from the Money Market fund. If elected, 100% of the Premium Paid must go into either the three or six-month DCA program.



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State Approvals	Variations Approved In: CA, CT, DC, MA, NE, NH, PA, TX, VA, WA States Not Approved In: ID, NY, OR
Street Level Compensation	To be determined by Broker Dealer
Data thought to be current as of:	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

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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Structured Capital Strategies Income [®] (FPDA)	N/A	S&P 500	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	17.00% 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%	23.50% 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%	22.50% 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%	20.00% 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%	31.00% Annually	N/A	N/A	10.00% / 100% / 2.00% Annually / N/A	N/A
			Euro Stoxx 50	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 / N/A	N/A
			S&P 500	Annual	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 / N/A	N/A
			Russell 2000	Annual	Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	19.00% 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%	17.00% 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.	Structured Capital Strategies Income [®] (FPDA)	N/A	Nasdaq-100 Index	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 / N/A	N/A
			MSCI Emerging Markets	Annual	Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	23.00% Annually	N/A	N/A	15.00% / 100% / 2.00% Annually / N/A	N/A
			Euro Stoxx 50	Annual	Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	17.00% 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%	11.50% 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%	14.50% 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%	10.00% 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.	Structured Capital Strategies [®] Income [®] (FPDA)	N/A	MSCI EAFE	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 / N/A	N/A
			Nasdaq-100 Index	Annual	Annual Point-to-Point	Losses Covered Up To	40.00%	100.00%	9.00% Annually	N/A	N/A	40.00% / 100% / 2.00% Annually / N/A	N/A
			S&P 500	Annual	Dual Performance Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	14.00% 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%	18.50% 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%	16.00% 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%	10.00% 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.	Structured Capital Strategies Income [®] (FPDA)	N/A	Russell 2000	Annual	Dual Performance Annual Point-to-Point	Losses Covered Up To	15.00%	100.00%	12.50% 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
			Nasdaq-100 Index	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 / N/A	N/A
			S&P 500	Annual	Comparative Annual Point-to-Point	Losses Covered Up To	10.00%	125.00%	13.00% Annually	N/A	N/A	10.00% / 100% / 2.00% Annually / N/A	N/A
			S&P 500	Annual	Annual Point-to-Point	Loss Limiter	10.00%	100.00%	9.50% Annually	N/A	N/A	10.00% / 100% / 2.00% Annually / N/A	N/A
			S&P 500	Three Years	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	16.00% Triennially	N/A	N/A	10.00% / 100% / 16.00% Triennially / N/A	N/A
			Russell 2000	Three Years	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	18.00% Triennially	N/A	N/A	10.00% / 100% / 18.00% Triennially / N/A	N/A
			MSCI EAFE	Three Years	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	21.00% Triennially	N/A	N/A	10.00% / 100% / 21.00% Triennially / N/A	N/A

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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Structured Capital Strategies [®] Income [®] (FPDA)	N/A	Nasdaq-100 Index	Three Years	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	18.50% Triennially	N/A	N/A	10.00% / 100% / 18.50% Triennially / N/A	N/A
			S&P 500	Three Years	Term End Point	Losses Covered Up To	10.00%	100.00%	75.00% Triennially	N/A	N/A	10.00% / 100% / 6.00% Triennially / N/A	N/A
			Russell 2000	Three Years	Term End Point	Losses Covered Up To	10.00%	100.00%	75.00% Triennially	N/A	N/A	10.00% / 100% / 6.00% Triennially / N/A	N/A
			MSCI EAFE	Three Years	Term End Point	Losses Covered Up To	10.00%	100.00%	N/A Triennially	N/A	N/A	10.00% / 100% / 6.00% Triennially / N/A	N/A
			Nasdaq-100 Index	Three Years	Term End Point	Losses Covered Up To	10.00%	100.00%	60.00% Triennially	N/A	N/A	10.00% / 100% / 6.00% Triennially / N/A	N/A
			S&P 500	Three Years	Term End Point	Losses Covered Up To	15.00%	100.00%	60.00% Triennially	N/A	N/A	15.00% / 100% / 6.00% Triennially / N/A	N/A
			Russell 2000	Three Years	Term End Point	Losses Covered Up To	15.00%	100.00%	65.00% Triennially	N/A	N/A	15.00% / 100% / 6.00% Triennially / N/A	N/A
			MSCI EAFE	Three Years	Term End Point	Losses Covered Up To	15.00%	100.00%	500.00% Triennially	N/A	N/A	15.00% / 100% / 6.00% Triennially / N/A	N/A
			Nasdaq-100 Index	Three Years	Term End Point	Losses Covered Up To	15.00%	100.00%	55.00% Triennially	N/A	N/A	15.00% / 100% / 6.00% Triennially / N/A	N/A

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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Structured Capital Strategies [®] Income [®] (FPDA)	N/A	S&P 500	Three Years	Term End Point	Losses Covered Up To	20.00%	100.00%	50.00% Triennially	N/A	N/A	20.00% / 100% / 6.00% Triennially / N/A	N/A
			Russell 2000	Three Years	Term End Point	Losses Covered Up To	20.00%	100.00%	60.00% Triennially	N/A	N/A	20.00% / 100% / 6.00% Triennially / N/A	N/A
			MSCI EAFE	Three Years	Term End Point	Losses Covered Up To	20.00%	100.00%	200.00% Triennially	N/A	N/A	20.00% / 100% / 6.00% Triennially / N/A	N/A
			Nasdaq-100 Index	Three Years	Term End Point	Losses Covered Up To	20.00%	100.00%	50.00% Triennially	N/A	N/A	20.00% / 100% / 6.00% Triennially / N/A	N/A
			S&P 500	Three Years	Term End Point	Losses Covered Up To	40.00%	100.00%	30.00% Triennially	N/A	N/A	40.00% / 100% / 6.00% Triennially / N/A	N/A
			Russell 2000	Three Years	Term End Point	Losses Covered Up To	40.00%	100.00%	40.00% Triennially	N/A	N/A	40.00% / 100% / 6.00% Triennially / N/A	N/A
			MSCI EAFE	Three Years	Term End Point	Losses Covered Up To	40.00%	100.00%	80.00% Triennially	N/A	N/A	40.00% / 100% / 6.00% Triennially / N/A	N/A
			Nasdaq-100 Index	Three Years	Term End Point	Losses Covered Up To	40.00%	100.00%	35.00% Triennially	N/A	N/A	40.00% / 100% / 6.00% Triennially / N/A	N/A
			S&P 500	Three Years	Dual Performance Term End Point	Losses Covered Up To	10.00%	100.00%	45.00% Triennially	N/A	N/A	10.00% / 100% / 6.00% Triennially / N/A	N/A

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			MSCI EAFE	Three Years	Dual Performance Term End Point	Losses Covered Up To	10.00%	100.00%	500.00% Triennially	N/A	N/A	10.00% / 100% / 6.00% Triennially / N/A	N/A
			Nasdaq-100 Index	Three Years	Dual Performance Term End Point	Losses Covered Up To	10.00%	100.00%	50.00% Triennially	N/A	N/A	10.00% / 100% / 6.00% Triennially / N/A	N/A
			S&P 500	Three Years	Dual Performance Term End Point	Losses Covered Up To	15.00%	100.00%	40.00% Triennially	N/A	N/A	15.00% / 100% / 6.00% Triennially / N/A	N/A
			Russell 2000	Three Years	Dual Performance Term End Point	Losses Covered Up To	15.00%	100.00%	50.00% Triennially	N/A	N/A	15.00% / 100% / 6.00% Triennially / N/A	N/A
			MSCI EAFE	Three Years	Dual Performance Term End Point	Losses Covered Up To	15.00%	100.00%	250.00% Triennially	N/A	N/A	15.00% / 100% / 6.00% Triennially / N/A	N/A
			Nasdaq-100 Index	Three Years	Dual Performance Term End Point	Losses Covered Up To	15.00%	100.00%	45.00% Triennially	N/A	N/A	15.00% / 100% / 6.00% Triennially / N/A	N/A
			S&P 500	Three Years	Dual Performance Term End Point	Losses Covered Up To	20.00%	100.00%	35.00% Triennially	N/A	N/A	20.00% / 100% / 6.00% Triennially / N/A	N/A
			Russell 2000	Three Years	Dual Performance Term End Point	Losses Covered Up To	20.00%	100.00%	45.00% Triennially	N/A	N/A	20.00% / 100% / 6.00% Triennially / 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
Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Structured Capital Strategies Income [®] (FPDA)	N/A	MSCI EAFE	Three Years	Dual Performance Term End Point	Losses Covered Up To	20.00%	100.00%	65.00% Triennially	N/A	N/A	20.00% / 100% / 6.00% Triennially / N/A	N/A
			Nasdaq-100 Index	Three Years	Dual Performance Term End Point	Losses Covered Up To	20.00%	100.00%	40.00% Triennially	N/A	N/A	20.00% / 100% / 6.00% Triennially / N/A	N/A
			S&P 500	Three Years	Comparative Term End Point	Losses Covered Up To	10.00%	110.00%	42.50% Triennially	N/A	N/A	10.00% / 100% / 6.00% Triennially / N/A	N/A
			S&P 500	Three Years	Comparative Term End Point	Losses Covered Up To	15.00%	110.00%	40.00% Triennially	N/A	N/A	15.00% / 100% / 6.00% Triennially / N/A	N/A
			S&P 500	Three Years	Comparative Term End Point	Losses Covered Up To	10.00%	125.00%	37.50% Triennially	N/A	N/A	10.00% / 100% / 6.00% Triennially / N/A	N/A
			S&P 500	Three Years	Comparative Term End Point	Losses Covered Up To	15.00%	125.00%	35.00% Triennially	N/A	N/A	15.00% / 100% / 6.00% Triennially / N/A	N/A
			S&P 500	Three Years	Term End Point	Loss Limiter	10.00%	100.00%	25.00% Triennially	N/A	N/A	10.00% / 100% / 6.00% Triennially / 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	12.00%
			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	15.50%

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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Structured Capital Strategies Income [®] (FPDA)	N/A	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	13.00%
			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	14.00%
			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	11.00%
			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	13.50%
			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	11.50%
			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	12.50%
			S&P 500	Three 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	29.00%
			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	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 / N/A	13.00%

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Equitable Financial Life Insurance Company of America Equitable Holdings Inc.	Structured Capital Strategies [®] Income [®] (FPDA)	N/A	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	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 / N/A	11.50%
			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 / N/A	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 / N/A	11.00%
			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	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 / N/A	9.50%
Current Fixed Account Rate(s)		N/A											
Upcoming Fixed Account Rate(s)		N/A											

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													<p>"Annual Lock" strategies perform an annual point-to-point measurement, subject to a participation rate, cap, and buffer. The annual cap rate is guaranteed for the three-year term. A running total is kept each year, but the interest is not credited to the Account Value until the end of a three-year term. Withdrawals from the Annual Lock structured strategies cause a recalculation of each previous Annual Lock anniversary's starting and ending amounts.</p> <p>Dual Performance Annual Point-to-Point and Dual Performance Term End Point structured strategies credit a positive amount on negative index performance, subject to a decline in the index up to the buffer percentage, as well as crediting interest based upon any positive index performance, subject to the cap rate. Negative index performance beyond the buffer will be absorbed by the annuity purchaser. For example, if the buffer is 10% and the market declines 5.00%, the purchaser will receive a positive credit of 5.00% or if the market declines 11.00%, the purchaser will experience a loss of 1.00%. Note: it is possible to receive a greater return on a negative performance, if the Buffer percentage is greater than the Cap Rate.</p> <p>Dual Performance Triggered structured strategy credits a positive amount on any negative index performance, subject to the buffer percentage as well as crediting interest based upon any positive index performance, subject to the Dual Performance Triggered rate. Negative performance beyond the buffer percentage is absorbed by the annuity purchaser. For example, if the buffer is 10.00% and the Dual Performance Triggered Rate is 5.00%, if the index declines 6.00%, the purchaser will receive a positive credit of 5.00%. If the index declines 11.00%, the purchaser will experience a loss of 1.00%</p> <p>"Loss Limiter" Buffer Modifier structured strategies provide protection up to the Buffer Rate and then after the "Loss Limiter" percentage. The annual term "Loss Limiter" percentage will never be less than 90% and the three-year term will never be less than 95%. "Loss Limiter" Buffer Modifier ensures a maximum of 5% or 10% loss, if the strategy is held until the end of the term. The "Loss Limiter" does not apply if there are withdrawals, transfers out of the structured strategy, a death claim or upon annuitization. Example: If the annual Buffer Modifier is 10%, the "Loss Limiter" percentage is 90% (90%-1=10% maximum loss). If the index performance is -25%, the client is protected from the first 10% of negative performance due to the Buffer Modifier, they will lose 10% of the Account Value based on the next 10% of negative performance and will be protected from the last 5% of negative performance due to the 90% "Loss Limiter."</p> <p>Performance Triggered structured strategy credits company-declared rate if growth of index is zero or positive.</p> <p>If a three-year term extends beyond the maximum annuity date, a one-year structured strategy becomes available (not listed in rate table above).</p> <p>The first 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%). 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>The third and fourth Comparative Term End Point indexing method uses a point-to-point calculation of indexed interest and credit the index's performance multiplied by a factor of 125%, which is then subject to a cap (minimum 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 [(+35% * 125%) = +43.75%], which results in the annuity being credited with the lesser value of +43.75%.</p>

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		<p>The Cap Rates and multiplier factor are subject to change each one and three-year period, subject to contract minimums.</p> <p>All premiums are held in the Money Market Account prior to being allocated to the structured strategies.</p> <p>Transfers between structured strategies can occur at any time and will be invested in the new strategy on the next segment start date. A maximum of 120 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:</p> <ol style="list-style-type: none"> 1. Fair value of the fixed instruments; plus 2. Fair value of the hypothetical derivatives; plus 3. The cap calculation factor, which represents a return of a portion of the estimated expenses for the year 											



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



Guaranteed Withdrawal Benefit for Life IV

Guaranteed Lifetime Withdrawal Benefit

Company	Equitable Financial Life Insurance Company of America
Benefit Name	Guaranteed Withdrawal Benefit for Life IV
Products Available On	Structured Capital Strategies Income [®] Structured Capital Strategies Income [®] (Wells Fargo) Structured Capital Strategies Income [®] ADV (Wells Fargo) Structured Capital Strategies Income [®] ADV
Is Benefit a Rider?	Yes
Benefit Launch Date	11/13/2023
Can Benefit Be Terminated?	Yes
Benefit Issue Ages	45 - 80
Minimum Age at Which GLWB Payments Can Commence	45
Waiting Period to Exercise Benefit	N/A
Step-Up	Yes
Step-Up Frequency	Annually
Spousal Continuation	No
Benefit Base Bonus on GLWB	N/A
Increasing Income after Income Commencement	No
Current Annual Benefit Charge	1.50%
Maximum Annual Benefit Charge	2.50%
Charge Frequency	Annually
Charge Based on	Benefit Base
Rollup Interest Type	Simple
Rollup	7.00%
Initial Rollup Period	N/A

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Guaranteed Withdrawal Benefit for Life IV

Guaranteed Lifetime Withdrawal Benefit

Company	Equitable Financial Life Insurance Company of America
Benefit Name	Guaranteed Withdrawal Benefit for Life IV
Reset on Rollup Period Permitted	No
Maximum Rollup Period	Until the earlier of the first withdrawal or 20 years
Impact of Withdrawals Prior to Income Commencement	N/A
Impact of Excess Withdrawals After Income Commencement	Pro Rata
Investment Restrictions	N/A
Benefit Conflicts	N/A



Guaranteed Withdrawal Benefit for Life IV

Guaranteed Lifetime Withdrawal Benefit

Company	Equitable Financial Life Insurance Company of America
Benefit Name	Guaranteed Withdrawal Benefit for Life IV
Guaranteed Lifetime Withdrawal Benefit	<p>Mandatory Guaranteed Lifetime Withdrawal Benefit provides two options for withdrawals, regardless if the Account Value goes to zero. Option 1 provides predictable payments through annual withdrawals at a specified level (see below*), even when the Account Value is reduced to zero through compliant withdrawals. Option 2 provides base payments through annual withdrawals at specified level (see below**). However, Option 2 annual withdrawals will reduce to a specified level (see below***) when the Account Value is reduced to zero through compliant withdrawals. Once Guaranteed Withdrawal Payments have begun, no Subsequent Premiums are allowed.</p> <p>Guaranteed 7.00% annual increase on the Benefit Base over 20-year accumulation period or until a withdrawal is taken. In year one, the rollup is based on the first 90 days Premiums Paid. In years 2+, the rollup is based on the total Premiums Paid on the rider anniversary date. A pro rated portion of the rollup is received for Premiums Paid during a policy year. Any Advisory Fee withdrawal will also stop the rollup. Annual step-ups are available, if the Account Value is greater than the Benefit Base, until age 86. If a step-up occurs and rollup is available, the step-up will occur first and then the rollup will be added. A new withdrawal percentage is available if stepped-up to a new age band.</p> <p>A Lump Sum Payment option is available if the Account Value reduces to zero through a complaint withdrawal. This option is determined the day the Account Value is reduced to zero and will be less than the actuarial present value of the stream of payments. Joint Life rider payout % and annual step-up age are based on the youngest owners age. Joint Life rider charge is 1.50%. If the Account Value is reduced to zero due to an excess withdrawal or certain ownership changes, the rider will terminate. Rider can be terminated at client's request after the sixth policy anniversary.</p>

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Company	Equitable Financial Life Insurance Company of America
Benefit Name	Guaranteed Withdrawal Benefit for Life IV
Benefit Payout Table	<p style="text-align: center;">Option 1</p> <p style="text-align: center;"><u>*Income % Based on Issue Age</u></p> <p style="text-align: center;">(Single Life / Joint Life)</p> <p style="text-align: center;">Age 45 = 4.00% / 3.50%</p> <p style="text-align: center;">Age 50 = 4.50% / 4.00%</p> <p style="text-align: center;">Age 55 = 5.00% / 4.50%</p> <p style="text-align: center;">Age 60 = 5.50% / 5.00%</p> <p style="text-align: center;">Age 65 = 6.00% / 5.50%</p> <p style="text-align: center;">Age 70 = 6.50% / 6.00%</p> <p style="text-align: center;">Age 75+ = 7.00% / 6.50%</p> <p style="text-align: center;">Current Guaranteed Withdrawal Payment amounts at other ages are available through Equitable.</p>
	<p style="text-align: center;">Option 2</p> <p style="text-align: center;"><u>** Income % Based on Issue Age</u></p> <p style="text-align: center;">(Single Life / Joint Life)</p> <p style="text-align: center;">Age 45 = 5.50% / 5.00%</p> <p style="text-align: center;">Age 50 = 6.00% / 5.50%</p> <p style="text-align: center;">Age 55 = 6.50% / 6.00%</p> <p style="text-align: center;">Age 60 = 7.00% / 6.50%</p> <p style="text-align: center;">Age 65 = 7.50% / 7.00%</p> <p style="text-align: center;">Age 70 - 80 = 8.00% / 7.50%</p> <p style="text-align: center;">Current Guaranteed Withdrawal Payment amounts at other ages are available through Equitable.</p>
	<p style="text-align: center;">Option 2 After Account Value Equals Zero</p> <p style="text-align: center;"><u>*** Income % Based on Issue Age</u></p> <p style="text-align: center;">(Single Life / Joint Life)</p> <p style="text-align: center;">Age 45 = 2.50% / 2.50%</p> <p style="text-align: center;">Age 50 = 2.50% / 2.50%</p> <p style="text-align: center;">Age 55 = 2.50% / 2.50%</p> <p style="text-align: center;">Age 60 = 3.00% / 3.00%</p> <p style="text-align: center;">Age 65 = 3.50% / 3.50%</p> <p style="text-align: center;">Age 70 - 80 = 4.00% / 4.00%</p>

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Guaranteed Withdrawal Benefit for Life IV

Guaranteed Lifetime Withdrawal Benefit

Company	Equitable Financial Life Insurance Company of America
Benefit Name	Guaranteed Withdrawal Benefit for Life IV
Benefit Close Date	N/A



Highest Anniversary Value Death Benefit

Guaranteed Minimum Death Benefit

Company	Equitable Financial Life Insurance Company of America
Benefit Name	Highest Anniversary Value Death Benefit
Products Available On	Structured Capital Strategies Income [®] Structured Capital Strategies Income [®] ADV
Benefit Launch Date	11/22/2021
Benefit Type	Highest Anniversary Value
Can Benefit Be Terminated?	No
Rider Issue Ages	45 - 75
Step-Up	Yes
Step-Up Frequency	Annually
Spousal Continuation	Yes
Current Annual Benefit Charge	0.35%
Maximum Annual Benefit Charge	0.35%
Charge Frequency	Annually
Charge Based on	Benefit Base
Rollup Interest Type	N/A
Rollup	N/A
Initial Rollup Period	N/A
Reset on Rollup Period Permitted	No
Maximum Rollup Period	N/A
Impact of Withdrawals	Dollar-for-Dollar for withdrawals under the Guaranteed Lifetime Withdrawal Benefit rider and Pro Rata thereafter. If the Guaranteed Lifetime Withdrawal Benefit rider is terminated, all subsequent withdrawals are Pro Rata.
Investment Restrictions	N/A
Benefit Conflicts	N/A

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Highest Anniversary Value Death Benefit

Guaranteed Minimum Death Benefit

Company	Equitable Financial Life Insurance Company of America
Benefit Name	Highest Anniversary Value Death Benefit
Guaranteed Minimum Death Benefit	Optional Highest Anniversary Value Death Benefit (HAVDB) provides a minimum Death Benefit that is equal to: Greater of: <ol style="list-style-type: none">1. Premiums Paid, adjusted Pro Rata for withdrawals,2. Full Account Value, or3. Highest Anniversary Value until age 85, adjusted for withdrawals. Subsequent Premiums Paid are not allowed after age 75. Rider must be elected at issue and cannot be terminated.
Benefit Close Date	N/A