

**Structured Capital Strategies PLUS[®] variable annuity****1-year Performance Cap Rates****Effective Cap Rates: 10/18/2024 through 11/07/2024**

The rates below are effective for new business, renewals and reallocations.

Standard Segments

Segment duration 1-year	Segment Buffer			
	10%	15%	20%	40%
● S&P 500	13.0%	11.0%	9.5%	7.0%
● Russell 2000 [®]	19.0%	15.0%	13.0%	9.5%
● MSCI EAFE	20.0%	13.0%	11.0%	8.0%
● NASDAQ 100 ^{®1}	17.0%	13.5%	12.0%	8.5%
● MSCI Emerging Markets ¹	23.0%	16.0%	–	–
● EURO STOXX 50 ^{®1}	35.0%	15.0%	–	–

Step Up Segments

Segment duration 1-year	Segment Buffer	
	10%	15%
● S&P 500	9.5%	8.5%
● Russell 2000 [®]	13.0%	10.8%
● MSCI EAFE	9.5%	8.0%
● NASDAQ 100 ^{®1}	11.8%	10.2%

Enhanced Upside Segments

125% Enhancement

Segment duration 1-year	Segment Buffer	
	10%	
● S&P 500	11.5%	

Dual Direction Segments

Segment duration 1-year	Segment Buffer	
	10%	15%
● S&P 500	10.0%	7.5%
● Russell 2000 [®]	15.5%	10.0%
● MSCI EAFE	11.5%	6.5%
● NASDAQ 100 ^{®1}	14.0%	9.5%

Dual Step Up Segments

Segment duration 1-year	Segment Buffer	
	10%	15%
● S&P 500	7.8%	6.3%
● Russell 2000 [®]	10.0%	7.8%
● MSCI EAFE	6.8%	5.8%
● NASDAQ 100 ^{®1}	9.7%	7.7%

Loss Limiter Segment

90% Segment Investment Protection

Segment duration 1-year	Segment Buffer	
	10%	
● S&P 500	9.0%	

Some Segments may not be available in all firms and jurisdictions.

View Performance Cap Rates online at equitable.com/cap-rates. For more information, contact your financial professional and visit equitable.com/scsapp.



Please see second page for 6-year Performance Cap Rates.

Depending on the Segment option(s) selected, investors absorb some or all of the loss in excess of the Segment Buffer, so there is a risk of substantial loss of principal. Please note due to spacing constraints, the index names in the charts above may have been abbreviated. For full index names, please refer to page 3.

There is generally a Segment Start Date every Thursday. The Performance Cap Rates for your contract are based on the current cap rates. If the Performance Cap Rate Hold option is elected, the Performance Cap Rates in effect at the time your application is received by Equitable will be applied to all Segments starting on or before the Rate Hold Expiration Date.

The disclosure below applies to bank distribution entities.

INVESTMENT AND INSURANCE PRODUCTS ARE: • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

Structured Capital Strategies PLUS[®] variable annuity

6-year Performance Cap Rates

Effective Cap Rates: 10/18/2024 through 11/07/2024

The rates below are effective for new business, renewals and reallocations.

Standard Segments

Segment duration	Segment Buffer			
	10%	15%	20%	40%
6-year				
● S&P 500	Uncap	175.0%	100.0%	50.0%
● Russell 2000 [®]	120.0%	100.0%	80.0%	65.0%
● MSCI EAFE	Uncap	700.0%	650.0%	150.0%
● NASDAQ 100 ^{®1}	100.0%	90.0%	80.0%	55.0%

Step Up Segments

Segment duration	Segment Buffer	
	10%	
6-year		
● S&P 500	50.0%	

Enhanced Upside Segments

110% Enhancement

Segment duration	Segment Buffer	
	10%	15%
6-year		
● S&P 500	90.0%	80.0%

Loss Limiter Segment

95% Segment Investment Protection

Segment duration	Segment Buffer	
	10%	
6-year		
● S&P 500	45.0%	

Some Segments may not be available in all firms and jurisdictions.

Dual Direction Segments

Segment duration	Segment Buffer		
	10%	15%	20%
6-year			
● S&P 500	150.0%	80.0%	65.0%
● Russell 2000 [®]	110.0%	85.0%	70.0%
● MSCI EAFE	750.0%	500.0%	350.0%
● NASDAQ 100 ^{®1}	90.0%	80.0%	70.0%

Annual Lock Segments

Annual Cap Rates

Segment duration	Segment Buffer	
	10%	
6-year		
● S&P 500	11.5%	
● Russell 2000 [®]	14.5%	
● MSCI EAFE	16.0%	
● NASDAQ 100 ^{®1}	14.5%	

Enhanced Upside Segments

125% Enhancement

Segment duration	Segment Buffer	
	10%	15%
6-year		
● S&P 500	75.0%	70.0%

View Performance Cap Rates
online at equitable.com/cap-rates.



Zero explicit fees²

All the benefits of Structured Capital Strategies PLUS[®] are available to you with zero explicit fees. All costs related to administration, sales and contract are built into the way the performance cap and buffer work, so you'll never be charged an explicit fee and can keep more of your money working its hardest for you.

1 May not be available in all firms and jurisdictions.

2 Expenses related to administration, sales and certain risks in the contract are factored into the Performance Cap Rate. If you choose the optional Return of Premium Death Benefit, fees and charges will apply.

Annual Lock Segment — Unlike other Segments, your return is cumulatively calculated based on index performance each Annual Lock Period subject to the Performance Cap Rate and Segment Buffer.

Dual Direction Segment — For Dual Direction Segments, the Segment Rate of Return is equal to the absolute value of the index performance rate for that Segment if the index performance rate is between the Performance Cap Rate and the Segment Buffer, inclusive of both.

Dual Step Up Segment — For Dual Step Up Segments, the Segment Rate of Return is equal to the Performance Cap Rate if the index performance rate is greater than or equal to the Segment Buffer or the index performance rate subject to the Segment Buffer if the index performance rate is less than the Segment Buffer.

Enhanced Upside Segment — Enhanced Upside Segments multiply positive index performance rates by an Enhanced Upside Rate to increase the Segment Rate of Return subject to the Performance Cap Rate.

Loss Limiter Segment — For Loss Limiter Segments, your Segment Rate of Return is equal to the greater of (a) the Index Performance Rate subject to the Performance Cap Rate and Segment Buffer and (b) the Segment Investment Protection Level minus 1.

Performance Cap Rate — For Standard, Dual Direction, Enhanced Upside and Loss Limiter Segments, the Performance Cap Rate is the highest Segment Rate of Return that can be credited on a Segment Maturity Date for positive index performance rates. For Annual Lock Segments, the Performance Cap Rate is the highest Annual Lock Yearly Rate of Return that can be applied on an Annual Lock Anniversary. For Step Up Segments, the Performance Cap Rate is the Segment Rate of Return if the index performance rate for that Segment is greater than or equal to zero. For Dual Step Up Segments, the Performance Cap Rate is the Segment Rate of Return if the index performance rate for that Segment is greater than or equal to the Segment Buffer. The Performance Cap Rate is not an Annual Rate of Return.

Segment Interim Value — The value of the investment prior to the Segment Maturity Date, and it may be lower than your original investment in the Segment even where the index is higher at the time of the withdrawal prior to maturity.

Standard Segment — For Standard Segments, the Segment Rate of Return is equal to the index performance rate subject to the Performance Cap Rate and Segment Buffer.

Step Up Segment — For Step Up Segments, the Segment Rate of Return is equal to the Performance Cap Rate if the index performance rate for that Segment is greater than or equal to zero on the Segment Maturity Date.

Important information

This material is for informational purposes only and does not constitute investment advice or a recommendation.

Structured Capital Strategies PLUS® is a variable and index-linked deferred annuity contract and a long-term financial product designed for retirement purposes. Simply stated, an annuity is a contract between you and an insurance company that lets you pursue the accumulation of assets. You may then take payments or a lump-sum amount at a later date. In Structured Capital Strategies PLUS®, you invest to accumulate value on a tax-deferred basis in our Variable Investment Option and/or in one or more of the Segments composing the Structured Investment Option.

Generally, you will not receive the full protection of the Segment Buffer prior to the Segment Maturity Date because the Segment Interim Value reflects a portion of the downside protection expected to be provided on the Segment Maturity Date. There is a risk of a substantial loss of your principal because you agree to absorb all losses to the extent they exceed the protection provided by the Structured Investment Option at maturity. In certain states, prior to the Segment Maturity Date, you will not receive the full potential of the Performance Cap Rate since the participation in upside performance for early withdrawals is prorated based on the period those amounts were invested in a Segment. Please refer to the prospectus for a listing of these states. The participation rate is 100% for all Segments.

Equitable Financial and Equitable America may discontinue contributions to, and transfers among, investment options, or make other changes in contribution and transfer requirements and limitations. Transfers are not allowed into or out of Segment Types. Equitable Financial and Equitable America may suspend or discontinue a new Segment at any time.

The taxable portion of any withdrawal from an annuity contract is ordinary income, not capital gain. Distributions taken prior to annuitization are generally considered to come from the gain in the contract first. If the contract is tax-qualified, generally all withdrawals are treated as distributions of gain. Withdrawals of gain are taxed as ordinary income and, if taken prior to age 59½, may be subject to an additional 10% federal tax.

Certain types of contracts and features will not be available in all jurisdictions. Annuities contain limitations and restrictions. For costs and complete details of coverage, speak to your financial professional. Not every contract is available through the same selling broker/dealer.

Equitable Financial and Equitable America have sole legal responsibility to pay amounts they owe under the contract. An owner should look to the financial strength of the issuing life insurance company for its claims-paying ability.

Unlike an index fund, the Structured Investment Option provides a return at maturity designed to provide a combination of protection against certain decreases in the index and a limitation on participation in certain increases in the index. The Structured Investment Option does not involve an investment in any underlying portfolio. Instead, it is an obligation of the issuing life insurance company.

Variable annuities are sold by prospectus only, which contains more complete information about the policy, including risks, charges, expenses and investment

objectives. You should review the prospectus carefully before purchasing a policy. Contact your financial professional for a copy of the current prospectus.

S&P 500 Price Return Index — Includes 500 leading companies in leading industries of the U.S. economy, capturing approximately 80% coverage of U.S. equities. The S&P 500 Price Return Index does not include dividends declared by any of the companies included in this index. Larger, more established companies may not be able to attain potentially higher growth rates of smaller companies, especially during extended periods of economic expansion. S&P®, Standard & Poor's®, S&P 500® and Standard & Poor's 500® are trademarks of Standard & Poor's Financial Services LLC (Standard & Poor's) and have been licensed for use by the company. Structured Capital Strategies PLUS® is not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's does not make any representation regarding the advisability of investing in Structured Capital Strategies PLUS®.

Russell 2000® Price Return Index — Measures the performance of the small-cap segment of the U.S. equity universe. It includes approximately 2,000 of the smallest securities based on a combination of their market cap and current index membership. The Russell 2000® Price Return Index does not include dividends declared by any of the companies included in this index. Stocks of small and mid-size companies have less liquidity than those of larger companies and are subject to greater price volatility than the overall stock market. Smaller company stocks involve a greater risk than is customarily associated with more established companies. The Russell 2000® Index is a trademark of Russell Investments and has been licensed for use by the company. The product is not sponsored, endorsed, sold or promoted by Russell Investments, and Russell Investments makes no representation regarding the advisability of investing in the product.

MSCI EAFE Price Return Index — Is a free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets excluding the United States and Canada. The MSCI EAFE Price Return Index does not include dividends declared by any of the companies included in this index. International securities carry additional risks, including currency exchange fluctuation and different government regulations, economic conditions and accounting standards. The product referred to herein is not sponsored, endorsed or promoted by MSCI, and MSCI bears no liability with respect to any such product or any index on which such product is based. The prospectus contains a more detailed description of the limited relationship MSCI has with the company and any related products.

MSCI Emerging Markets Price Return Index — Is a free float-adjusted market capitalization index that is designed to measure equity market performance of emerging markets. International securities carry additional risks, including currency exchange fluctuation and different government regulations, economic conditions and accounting standards.

NASDAQ 100® Price Return Index — Includes 100 of the largest domestic and international non-financial securities listed on the NASDAQ Stock Market based on market capitalization. The index reflects companies across major industry groups, including computer hardware and software, telecommunications and biotechnology. Non-diversified investing may be focused on a smaller number of issues or one sector of the market that may make the value of the investment more susceptible to certain risks than diversified investing. It does not contain securities of financial companies, including investment companies. The NASDAQ 100® Price Return Index does not include dividends declared by any of the companies included in this index.

EURO STOXX 50® Price Return Index — Provides a blue-chip representation of super-sector leaders in the Eurozone. The index covers 50 stocks from Eurozone countries. The EURO STOXX 50® Price Return Index does not include dividends declared by any of the companies included in this index. The EURO STOXX 50® is the intellectual property (including registered trademarks) of STOXX Ltd., Zug, Switzerland (STOXX), Deutsche Börse Group or their licensors, which is used under license. The product is neither sponsored nor promoted, distributed or in any other manner supported by STOXX, Deutsche Börse Group or their licensors, research partners or data providers, and STOXX, Deutsche Börse Group and their licensors, research partners or data providers do not give any warranty and exclude any liability (whether in negligence or otherwise) with respect thereto, generally or specifically, in relation to any errors, omissions or interruptions in the EURO STOXX 50® Index or its data.

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Idaho contract form #s: 2021SCSBASE-A(ID) and 2021SCSBASE-A(ID)-Z. All other states: 2021SCSBASE-A, 2021SCSBASE-B, 2021SCSBASE-A-Z or 2021SCSBASE-B-Z and any state variations.

