



INDEX ALLOCATION OPTION	TYPE	INDEX	CAP
<p>5-Year S&P 500 PTP Cap Choice Segment 25% Buffer</p> <p>Recent (NAIC) – 4.23% 4.23% 0%</p> <p>5-Year 25% buffer 1% fee</p>	Point to Point	S&P 500® Index	23%
<p>5-Year Russell 2000 PTP Cap Choice Segment 25% Buffer</p> <p>Recent (NAIC) – 4.06% 4.06% 2.01%</p> <p>5-Year 25% buffer 1% fee</p>	Point to Point	Russell 2000	22%

COMPANY INFO



Equitable Financial Life Insurance Company

Address	1290 Avenue Of The Americas New York, NY, 10104
Phone	888-517-9900
Website	https://equitable.com/
Foundation year	1859
A.M. Best	A
Standard & Poor's	A+
Moody's	A2



PREMIUM PAYMENTS

Flex premiums	Not available
Maximum	\$1,500,000
Minimum	\$25,000
Minimum additional	\$500
Types of funds	Non-Qualified, 401k, IRA, IRA-Roth, 1035 Exchange

AGE RESTRICTIONS

Owner	0 – 75 QL 0 – 85 NQ
Annuitant	0 – 75 QL 0 – 85 NQ

GUARANTEED MINIMUM CASH SURRENDER VALUE

GMCSV	87.5%
GMCSV Interest	1%

PROVISIONS & WAIVERS

Death benefit	Accumulation Value
Market value adjustment	No



PROVISIONS & WAIVERS

Return of premium	No
Bail out	No
Required minimum distribution	Yes
Death	The withdrawal charge does not apply if the owner dies and a death benefit is payable to the beneficiary.
Disability	The withdrawal charge does not apply if an owner (or older joint owner, if applicable) has qualified to receive Social Security disability benefits as certified by the Social Security Administration.
Nursing Home	The withdrawal charge does not apply if an owner (or older joint owner, if applicable) has been confined to a nursing home for more than 90 days (or such other period, as required in your state) as verified by a licensed physician. A nursing home for this purpose means one that is (a) approved by Medicare as a provider of skilled nursing care service, or (b) licensed as a skilled nursing home by the state or territory in which it is located (it must be within the United States, Puerto Rico, or U.S. Virgin Islands) and meets all of the following: 1. its main function is to provide skilled, intermediate, or custodial nursing care; 2. it provides continuous room and board to three or more persons; 3. it is supervised by a registered nurse or licensed practical nurse; 4. it keeps daily medical records of each patient; 5. it controls and records all medications dispensed; and 6. its primary service is other than to provide housing for residents.
Terminal Illness	The withdrawal charge does not apply if we receive proof satisfactory to us (including certification by a licensed physician) that an owner's (or older joint owner's, if applicable) life expectancy is six months or less.

WITHDRAWALS

Free Withdrawal (after 1st year)	10%
Cumulative	No
Systematic	No
Min systematic withdrawal	\$300



WITHDRAWALS

Min policy value

\$500

SURRENDER CHARGE SCHEDULE

1 yr.	2 yr.	3 yr.	4 yr.	5 yr.
5%	5%	5%	4%	3%



This supplemental report must be accompanied by a complete Disclosure Document and Buyer’s Guide from the respective insurer.

Data and Assumptions

This report is based upon information obtained from Annuities Genius, various insurers, and/or you. Data shown in this report is obtained from sources that Annuities Genius considers reliable and current, but Annuities Genius cannot guarantee that such data will not change at the discretion of the insurer. This report does not constitute a recommendation of any particular annuity product.

Please review the entire Disclosure Document and Buyer’s Guide provided with your annuity contract for complete details and information about this annuity.

Product features, limitations, fees and availability may vary by state.

Independent rating services evaluate insurance company financial strength. The ratings relate to an insurance company's ability to meet its claims and guarantees. The ratings do not apply to the safety or performance of any specific insurance product. The ratings are as of the date of this report and are subject to change.

Annuity and insurance product rates, guarantees and death benefits are based on the financial strength and claims-paying ability of the issuing company.

Early withdrawals or surrender of the annuity can result in a withdrawal or surrender charge and will be subject to ordinary income taxes. In some instances, annuities may be subject to a market value adjustment. In addition to being taxed as ordinary income, if withdrawals are taken prior to age 59 1/2, they can also be subject to a 10% federal early withdrawal tax.

Bonus annuities may include higher surrender charges, longer surrender periods, lower caps, higher spreads, or other restrictions that are not included in similar annuities that don’t offer a bonus feature.

Annuities Genius does not provide tax or legal advice. The information contained in this report should be used for informational purposes only. The appropriate professionals should be consulted on all legal and tax matters prior to or in conjunction with implementation of any strategy.

Policy form number # _____

By signing below, the client has reviewed this information carefully and understands that this report does not provide any guarantees. Client will use this information to help them make an informed decision but this report does not represent advice. The agent, carrier, and Agatha Global Tech LLC are not responsible for actual product performance.

Client Name

Client Signature

Date

Agent Name

Agent Signature

Date