

Equitable Financial Life and Annuity Company

Supplement dated May 1, 2024 to the current Prospectuses for:

Accumulator[®] Series
Accumulator[®] Series 11.0

Accumulator[®] Series 13.0
Accumulator[®] Series 13A

This Supplement provides important information regarding an assumption reinsurance transaction (the "Program") between Equitable Financial Life and Annuity Company ("EFLA", the "Company" or "we") and Equitable Financial Life Insurance Company ("EFLIC"). Pursuant to the Program, certain EFLIC variable annuity contracts (each an "EFLIC Contract" and collectively, the "EFLIC Contracts") will be exchanged for identical EFLA variable annuity contracts (each an "EFLA Contract" and collectively, the "EFLA Contracts"). The exchanges are subject to contract owner consent in applicable states. Please read this Supplement carefully and retain it for future reference.

Under the Program, EFLIC and EFLA have entered into an assumption reinsurance transaction where EFLIC will transfer its insurance obligations and risks under its contracts to EFLA by exchanging each EFLIC Contract with an identical EFLA Contract. EFLA and EFLIC have received all necessary regulatory approvals for this Program. As explained in more detail below, depending on which state the EFLIC Contract was issued in, contract owners may have the option to exchange (either through an opt-in or opt-out process) the EFLIC Contract for an EFLA Contract. The exchanges will be accomplished by issuing a Certificate of Assumption which will state that EFLA has assumed liability for your EFLIC Contract and that all references to EFLIC in the EFLIC Contract are changed to EFLA. The Certificate of Assumption will further state that EFLA has assumed all rights and duties under the express terms of your EFLIC Contract and that EFLIC no longer has any obligations to you. Except for the substitution of EFLA for EFLIC as your insurer and moving from an EFLIC separate account to an EFLA separate account, the terms of your contract will not change because of the Program. This means, the new EFLA Contract will be identical to your EFLIC Contract except that EFLA will be the issuer and administrator of your EFLA Contract. There will be no charges assessed against you if your EFLIC Contract is exchanged for an EFLA Contract including sales charges and the exchange will be made at relative net asset value. If your EFLIC Contract is exchanged for an EFLA Contract, it will be for the same contract class and with the same optional benefits, if any. Partial exchanges are not permitted. If your EFLIC Contract is not exchanged for an EFLA Contract, your EFLIC Contract will continue unchanged and there will be no penalty for not exchanging.

Depending on which state your EFLIC Contract was issued in, you may have to affirmatively consent to or have the right to opt-out of the exchange. In a separate letter (discussed below), we will advise you which of the following consent processes applies to your EFLIC contract (based on the state it was issued in):

- In certain states, you must affirmatively consent to the exchange ("opt-in process").
- In certain states, you will be deemed to have elected the exchange if you do not exercise your right to opt out within a specified period ("opt-out process").
- In certain states, your EFLIC Contract will be exchanged for an EFLA Contract automatically without any action by you ("automatic process").

Please note, in a majority of states, you will not be required to take any additional steps or provide affirmative consent before your EFLIC Contract is exchanged for an EFLA Contract.

In connection with the Program, in addition to this Supplement you are also receiving:

- instructions describing what steps or consent are needed before your EFLIC Contract is exchanged for an EFLA Contract; and
- an EFLA Contract prospectus.

The letter with instructions advising what "process" applies (i.e., whether you are in an opt-in process state, opt-out process state or automatic process state), will also contain any timelines or deadlines that are applicable. **Please note, exchanges under the Program may continue to occur for several years.** We reserve the right to extend or terminate the Program without notice.

Important Considerations

If your EFLIC Contract is exchanged for an EFLA Contract:

- Your EFLIC Contract will terminate and EFLIC will have no further obligation to you for the benefits under your EFLIC Contract.
- You will receive a Certificate of Assumption that will endorse your EFLIC Contract and convert it into your new EFLA Contract. EFLA will be solely responsible to you for the benefits under your EFLA Contract.

- The Account Value in your EFLIC Contract will be transferred to your EFLA Contract without any change in value and there will be no interruption to your investments because of the exchange.
- At the time of the exchange, the same investment options available under your EFLIC Contract will be available for investment under your EFLA Contract. Any investment restrictions applicable under your EFLIC Contract will continue to apply under your EFLA Contract.
- Your death benefit and any optional benefit(s) under your EFLA Contract immediately after the exchange will be the same as your death benefit and any optional benefit(s) under your EFLIC Contract immediately before the exchange and will continue to be calculated in the same way.
- You will receive credit for the time your contributions were invested in your EFLIC Contract for purposes of determining whether a withdrawal charge, if applicable, applies under your EFLA Contract.
- We will not assess any charges against you because of the exchange.

Tax Matters

There should be no adverse tax consequences to contract owners because of the Program between EFLIC and EFLA or the exchange of an EFLIC Contract for an EFLA Contract. Notwithstanding, we recommend that you consult your tax advisor.

More Information

If you have any questions regarding the Program, please contact your financial representative or call the customer service center at 855-433-4015. Written inquiries may be mailed to:

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