



EQUITABLE

Enclosed in this package

An important notice and information affecting your **annuity contract**.
Please read it carefully.

- 1 Notice of Transfer
- 2 Financial Strength Ratings for Equitable Financial and Equitable America
- 3 Equitable Financial Annual Statement Balance Sheets for **Second Quarter 2024 and Year-end 2022 and 2023**
- 4 Equitable America Annual Statement Balance Sheets for **Second Quarter 2024 and Year-end 2022 and 2023**
- 5 Exchange Offer Supplement
- 6 Prospectus document

Your financial professional is not changing and will be receiving a copy of this Notice of Transfer.

If you have questions about the contents of this package, please call our customer service center at **(855) 433-4015**, visit **www.equitable.com/novation** or contact your financial professional.

Equitable is the brand name of Equitable Holdings, Inc. and its family of companies, including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY) and Equitable Financial Life Insurance Company of America (Equitable America), an Arizona stock company with an administrative office in Charlotte, NC, and Equitable Distributors, LLC.



EQUITABLE

[Owner Name]
[Owner Address]

[XX/XX/20XX]

[Product Name]

Contract No. [XXXXXXXXXX]

NOTICE OF TRANSFER

IMPORTANT: THIS NOTICE AFFECTS YOUR CONTRACT RIGHTS. PLEASE READ IT CAREFULLY.

Dear [Name of Contract Owner]:

We are writing to let you know that an agreement has been reached between two of Equitable Holdings' subsidiaries, Equitable Financial Life Insurance Company ("Equitable Financial") and Equitable Financial Life Insurance Company of America ("Equitable America") to transfer your [Product Name] annuity contract, [XXXXXXXX] (the "Contract") from Equitable Financial to Equitable America. Equitable America is the flagship company of Equitable Holdings, Inc. and currently issues most of Equitable Holdings' new life insurance policies and annuity contracts.

Under this agreement, Equitable America will replace Equitable Financial as your Contract's insurer and will assume all of the rights, obligations and liabilities of Equitable Financial under the express terms of your Contract. **There will be no changes to your contractual terms as a result of this transfer, and all features and benefits applicable to your Contract will operate as before, as stated in your Contract.** The Commissioner of Insurance in your state has reviewed and approved any filings required in your state related to this transfer. This transfer will be effective as of 12:01 a.m., Eastern Time, on [Month Day, Year].

Below you'll find additional information about Equitable America, the reasons for this agreement, your rights with respect to the transfer, the effect of the transfer, and financial information regarding both Equitable Financial and Equitable America.

Overview of Equitable America

Equitable America is a wholly owned indirect subsidiary of Equitable Holdings, Inc. (NYSE: EQH), one of America's leading financial services companies. Through its subsidiaries, Equitable Holdings, Inc. provides advice and solutions for helping Americans set and meet their retirement goals and protect and transfer their wealth across generations.

The primary business of Equitable America, which was established in the state of Arizona in 1969, is to provide annuities, life insurance and employee benefit products to individuals and small and medium-sized businesses. Equitable America is the flagship company of Equitable Holdings, Inc. and issues most of its new business and is licensed to issue annuities such as your Contract in your state.

As a core operating unit of Equitable Holdings, Inc., Equitable America benefits from the company's financial strength, evidenced, in part, by its robust balance sheet, strong capitalization and liquidity, sophisticated risk management framework, unique business model, and track record of execution. As part of the Equitable family, servicing and administration of your Contract will continue to be provided uninterrupted by the Equitable Service Centers once the transfer is complete. There will be no changes to your online, phone or mail access to view, manage and request transactions related to your Contract.

Equitable America maintains strong financial strength ratings which rank among the highest levels across top rating agencies. In addition, regulators ensure the company is adequately reserved to fulfill its obligations and help individuals secure their financial well-being. Equitable Holdings, Inc. is committed to ensuring that Equitable America and its other operating entities are well-capitalized at or above its minimum capitalization targets.

If you'd like additional information about Equitable Financial or Equitable America, you'll find the following enclosed with this notice: (1) financial strength ratings from nationally recognized insurance rating services¹, and (2) the annual statement balance sheet as of the date of the most recent quarterly financial statement and year end for previous periods as available.² If you request it, a copy of the Management's Discussion and Analysis which was filed as a supplement to the previous year's annual statement will be sent to you at no additional expense to you. You may obtain additional information concerning Equitable America by contacting your state insurance department.

Why we are transferring these Contracts

This transfer agreement is a part of a corporate initiative by Equitable Holdings, Inc., to restructure its underlying operating entities to be consistent with our peers in the life insurance industry.

Specifically, the restructuring initiative seeks to ensure that contracts issued to contract owners outside of the state of New York will be managed by entities also domiciled outside of the state of New York, and contracts issued to contract owners within the state of New York will be managed by entities domiciled within the state of New York. This structure is commonly used by other life insurance companies, and allows us to improve the financial flexibility of Equitable Holdings' operations and increases our ability to provide new product innovations to clients like you.

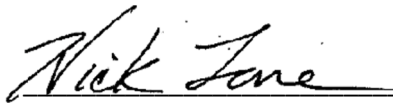
What happens at the time of transfer

As of the effective date of the transfer, Equitable America will be your Contract's insurer and you will receive a Certificate of Assumption to be attached to your Contract. Equitable America will be directly responsible to you for all Contract obligations and liabilities according to its terms. Equitable Financial will no longer have any obligations to you under your Contract. **As previously stated, there will be no changes to your contractual terms as a result of this transfer, and all features and benefits applicable to your Contract will operate as before, as stated in your Contract.**

If you have any questions about the transfer, your Contract, or about Equitable America, please call our customer service center at 855-433-4015 or visit www.equitable.com/novation. Written inquiries may be mailed to:

Equitable Financial Life Insurance Company
Retirement Service Solutions
8501 IBM Drive, Suite 150-IR
Charlotte, NC 28262-4333

EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

By: 

Name: Nick Lane

Title: President of Equitable

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY), Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with an administrative office located in Charlotte, NC, and Equitable Distributors, LLC.

¹ Ratings for the last five years are included for Equitable Financial and for Equitable America from three rating agencies.

² Includes annual statement balance sheet as of December 31 of the previous two years.

INFORMATION SUMMARY

I. Equitable Financial Life Insurance Company of America (“Equitable America”)

Equitable America is a life insurance company domiciled in the State of Arizona. Equitable America has been assigned the following insurer financial strength rating by three rating agencies that are each accredited as a Nationally Recognized Statistical Rating Organization (“NRSRO”) by the U.S. Securities and Exchange Commission (“SEC”):

Standard & Poor’s (as of February 05, 2024) A+ (“Strong”)	A.M. Best (as of February 23, 2024) A (“Excellent”)	Moody’s (as of December 14, 2023) A1 (“Good”)
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Equitable America is a wholly owned indirect subsidiary of Equitable Holdings, Inc. (NYSE: EQH), one of America’s leading financial services companies. The primary business of Equitable America, which was established in the state of Arizona in 1969, is to provide annuities, life insurance and employee benefit products to individuals and small and medium-sized businesses. Equitable America is the flagship company of Equitable Holdings, Inc. and issues most of its new business.

II. Equitable Financial Life Insurance Company (“Equitable Financial”)

Equitable Financial is a life insurance company domiciled in the State of New York. Equitable Financial has been assigned the following insurer financial strength ratings by three rating agencies that are each accredited as NRSROs by the SEC:

Standard & Poor’s (as of February 05, 2024) A+ (“Strong”)	A.M. Best (as of February 23, 2024) A (“Excellent”)	Moody’s (as of December 14, 2023) A1 (“Good”)
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Equitable Financial is a New York stock life insurance corporation doing business since 1859 with its home office located in New York, NY. It is an indirect wholly owned subsidiary of Equitable Holdings, Inc. Equitable Financial offers a variety of traditional, variable and interest-sensitive life insurance products, variable and fixed-interest annuity and employee benefit products principally to individuals and small and medium-size businesses. It also administers traditional participating group annuity contracts, generally for corporate qualified pension plans, and association plans that provide full-service retirement programs for individuals affiliated with professional and trade associations. Equitable Financial’s products are distributed by Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI and TN) and Equitable Network, LLC (Equitable Network Insurance Agency of California, LLC; Equitable Network Insurance Agency of Utah, LLC; Equitable Network of Puerto Rico, Inc.). In addition, Equitable Distributors, LLC distributes Equitable Financial’s products on a wholesale basis through national and regional securities firms, independent financial planning and other broker-dealers, banks, and brokerage general agencies. Association and corporate pension plans are marketed directly to clients by Equitable Financial.

Disclosures:

"As of" date indicates the last public statement by the rating agency. Ratings are subject to change.

A.M. Best: A.M. Best's Financial Strength Rating is an opinion of an insurer's ability to meet its obligations to policyholders. A.M. Best ratings range from D (Poor) to A++ (Superior). A plus (+) or minus (-) following the rating shows relative standing within the major rating categories. The "A" rating for Equitable represents the third highest among thirteen rating levels.

Moody's: Moody's Insurance Financial Strength Ratings are opinions of the ability of insurance companies to repay punctually senior policyholder claims and obligations. Moody's ratings range from Aaa to C. Moody's applies numerical modifiers 1,2, & 3 in each rating classification from Aa to Caa. The modifier 1 indicates that the obligation ranks in the higher end of its rating category; the modifier 2 indicates a mid-range ranking and a modifier 3 indicates a ranking in the lower end of that rating category. The "A1" rating for Equitable represents the fifth highest among twenty-one rating levels. The "A1" rating for Equitable America represents the fifth highest among twenty-one rating levels.

Standard & Poor's: A Standard & Poor's Insurer Financial Strength Rating is a current opinion of the financial security characteristics of an insurance organization with respect to its ability to pay under its insurance policies and contracts in accordance with their terms. Standard & Poor's ratings range from AAA to R. A plus (+) or minus (-) following the rating shows relative standing within the major rating categories. The "A+" rating for Equitable represents the fifth highest among twenty rating levels.

GE-6045874.1(10/23)(exp.10/25)

SAMPLE



EQUITABLE

Financial Strength Ratings

Equitable Financial Life Insurance Company (“Equitable Financial”)

Equitable Financial	Current	2023	2022	2021	2020	2019
A.M. Best	(as of February 23, 2024) A (“Excellent”)	A	A	A	A	A
Standard & Poor’s	(as of February 05, 2024) A+ (“Strong”)	A+	A+	A+	A+	A+
Moody’s	(as of December 14, 2023) A1 (“Good”)	A1	A1	A2	A2	A2

Equitable Financial Life Insurance Company of America (“Equitable America”)

Equitable America	Current	2023	2022	2021	2020	2019
A.M. Best	(as of February 23, 2024) A (“Excellent”)	A	A	A	A	A
Standard & Poor’s	(as of February 05, 2024) A+ (“Strong”)	A+	A+	A+	A+	A+
Moody’s	(as of December 14, 2023) A1 (“Good”)	A1	A1	A2	A2	A2

Ratings are subject to change.

A.M. Best: A.M. Best's Financial Strength Rating is an opinion of an insurer's ability to meet its obligations to policyholders. A.M. Best ratings range from D (Poor) to A++ (Superior). A plus (+) or minus (-) following the rating shows relative standing within the major rating categories. The “A” rating for Equitable Financial and Equitable America represents the third highest among thirteen rating levels.

Moody's: Moody's Insurance Financial Strength Ratings are opinions of the ability of insurance companies to repay punctually senior policyholder claims and obligations. Moody's ratings range from Aaa to C. Moody's applies numerical modifiers 1,2, & 3 in each rating classification from Aa to Caa. The modifier 1 indicates that the obligation ranks in the higher end of its rating category; the modifier 2 indicates a mid-range ranking and a modifier 3 indicates a ranking in the lower end of that rating category. The “A1” rating for Equitable Financial and Equitable America represents the fifth highest among twenty-one rating levels.

Standard & Poor's: A Standard & Poor's Insurer Financial Strength Rating is a current opinion of the financial security characteristics of an insurance organization with respect to its ability to pay under its insurance policies and contracts in accordance with their terms. Standard & Poor's ratings range from AAA to R. A plus (+) or minus (-) following the rating shows relative standing within the major rating categories. The “A+” rating for Equitable Financial and Equitable America represents the fifth highest among twenty rating levels.

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (NY, NY), Equitable America, an AZ stock company with an administrative office located in Charlotte, NC, and Equitable Distributors, LLC. GE-6303322.1(02/24)(exp.02/26)

PLACE HOLDER

Equitable Financial Q2 2024 Balance Sheet

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	42,457,049,850	0	42,457,049,850	46,005,226,935
2. Stocks (Schedule D):				
2.1 Preferred stocks	348,300,477	0	348,300,477	371,728,230
2.2 Common stocks	398,156,900	0	398,156,900	315,227,862
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	12,224,414,424	0	12,224,414,424	11,346,930,880
3.2 Other than first liens	223,651,883	0	223,651,883	169,354,910
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$0 encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less \$0 encumbrances)	1	0	1	1
4.3 Properties held for sale (less \$0 encumbrances)	0	0	0	0
5. Cash (\$ (187,176,181) , Schedule E - Part 1), cash equivalents (\$ 99,536,670 , Schedule E - Part 2) and short-term investments (\$480,671,105 , Schedule DA)	393,031,593	0	393,031,593	1,027,695,462
6. Contract loans (including \$0 premium notes)	3,511,681,849	6,636,711	3,505,045,138	3,531,975,678
7. Derivatives (Schedule DB)	1,980,636	0	1,980,636	102,551,864
8. Other invested assets (Schedule BA)	2,691,054,315	9,648,453	2,681,405,862	2,260,133,895
9. Receivables for securities	635,114,175	0	635,114,175	52,130,637
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0	0
11. Aggregate write-ins for invested assets	141,500,000	0	141,500,000	177,890,000
12. Subtotals, cash and invested assets (Lines 1 to 11)	63,025,936,103	16,285,164	63,009,650,939	65,360,846,354
13. Title plants less \$0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	528,054,961	0	528,054,961	479,372,656
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	112,628,182	3,404,374	109,223,808	149,832,074
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$0 earned but unbilled premiums)	90,262,505	0	90,262,505	65,195,199
15.3 Accrued retrospective premiums (\$0) and contracts subject to redetermination (\$0)	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	245,105,510	0	245,105,510	182,755,520
16.2 Funds held by or deposited with reinsured companies	22,009,550	0	22,009,550	19,931,908
16.3 Other amounts receivable under reinsurance contracts	6,296,845	0	6,296,845	9,908,465
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0	0
18.2 Net deferred tax asset	1,010,051,736	281,521,482	728,530,254	570,021,157
19. Guaranty funds receivable or on deposit	7,161,984	0	7,161,984	6,579,466
20. Electronic data processing equipment and software	99,514,974	89,089,451	10,425,523	10,430,000
21. Furniture and equipment, including health care delivery assets (\$0)	10,093,218	10,093,218	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	7,557
23. Receivables from parent, subsidiaries and affiliates	276,849,615	0	276,849,615	164,285,133
24. Health care (\$0) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other than invested assets	2,296,369,133	47,018,103	2,249,351,030	2,255,095,861
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	67,730,334,316	447,411,792	67,282,922,524	69,274,261,350
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	147,979,698,797	0	147,979,698,797	178,752,434,217
28. Total (Lines 26 and 27)	215,710,033,113	447,411,792	215,262,621,321	248,026,695,567
DETAILS OF WRITE-INS				
1101. Collateral on Derivative Instruments	141,500,000	0	141,500,000	177,890,000
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	141,500,000	0	141,500,000	177,890,000
2501. Accrued charges for administrative, separate accounts, claim service and other fees	3,542,452	0	3,542,452	38,433
2502. Miscellaneous assets	36,057,655	0	36,057,655	32,493,349
2503. Other assets non-admitted	47,018,103	47,018,103	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	2,209,750,923	0	2,209,750,923	2,222,564,079
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	2,296,369,133	47,018,103	2,249,351,030	2,255,095,861

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$39,276,637,088 (Exh. 5, Line 9999999) less \$0 included in Line 6.3 (including \$8,662 Modco Reserve)	39,276,637,088	41,499,127,172
2. Aggregate reserve for accident and health contracts (including \$0 Modco Reserve)	534,436,599	552,043,540
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$0 Modco Reserve)	16,134,182,865	13,884,731,588
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	614,742,064	582,822,191
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	36,821,056	39,112,611
5. Policyholders' dividends/refunds to members \$2,741,425 and coupons \$0 due and unpaid (Exhibit 4, Line 10)	2,741,425	2,392,792
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$0 Modco)	102,621,955	107,599,028
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$0 Modco)	0	0
6.3 Coupons and similar benefits (including \$0 Modco)	0	0
7. Amount provisionally held for deferred dividend policies not included in Line 6	0	0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$728 discount; including \$247,479 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	4,103,040	4,878,316
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts	0	0
9.2 Provision for experience rating refunds, including the liability of \$0 accident and health experience rating refunds of which \$0 is for medical loss ratio rebate per the Public Health Service Act	5,371,027	5,058,289
9.3 Other amounts payable on reinsurance, including \$0 assumed and \$100,817,701 ceded	100,817,701	20,758,532
9.4 Interest maintenance reserve (IMR, Line 6)	342,679,032	706,009,925
10. Commissions to agents due or accrued-life and annuity contracts \$1,583,715 accident and health \$49,341 and deposit-type contract funds \$0	1,633,056	1,518,580
11. Commissions and expense allowances payable on reinsurance assumed	3,829,810	3,932,247
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	245,895,284	362,118,726
13. Transfers to Separate Accounts due or accrued (net) (including \$(2,987,412,893) accrued for expense allowances recognized in reserves, net of reinsured allowances)	(1,893,835,506)	(2,291,790,201)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	43,312,796	40,886,626
15.1 Current federal and foreign income taxes, including \$0 on realized capital gains (losses)	91,241,433	623,088,703
15.2 Net deferred tax liability	0	0
16. Unearned investment income	1,971,581	1,934,217
17. Amounts withheld or retained by reporting entity as agent or trustee	3,668,598,392	5,244,977,719
18. Amounts held for agents' account, including \$0 agents' credit balances	0	0
19. Remittances and items not allocated	139,537,641	167,118,667
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	40,900
21. Liability for benefits for employees and agents if not included above	62,155,557	89,376,199
22. Borrowed money \$0 and interest thereon \$0	0	0
23. Dividends to stockholders declared and unpaid	0	0
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	1,005,606,668	1,013,179,745
24.02 Reinsurance in unauthorized and certified (\$0) companies	3,294,734	215,074,436
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$0) reinsurers	0	0
24.04 Payable to parent, subsidiaries and affiliates	72,694,743	12,759,923
24.05 Drafts outstanding	0	0
24.06 Liability for amounts held under uninsured plans	0	0
24.07 Funds held under coinsurance	811,099,734	1,091,029,635
24.08 Derivatives	0	0
24.09 Payable for securities	63,732,408	520,733,626
24.10 Payable for securities lending	0	0
24.11 Capital notes \$0 and interest thereon \$0	0	0
25. Aggregate write-ins for liabilities	608,218,220	420,491,521
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	62,084,140,403	64,921,005,253
27. From Separate Accounts Statement	147,582,656,784	177,711,816,659
28. Total liabilities (Lines 26 and 27)	209,666,797,187	242,632,821,912
29. Common capital stock	2,500,000	2,500,000
30. Preferred capital stock	0	0
31. Aggregate write-ins for other than special surplus funds	0	0
32. Surplus notes	0	0
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	1,675,739,971	1,728,225,540
34. Aggregate write-ins for special surplus funds	1,362,060,955	1,255,687,506
35. Unassigned funds (surplus)	2,555,523,208	2,407,460,609
36. Less treasury stock, at cost:		
36.10 shares common (value included in Line 29 \$0)	0	0
36.20 shares preferred (value included in Line 30 \$0)	0	0
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$397,042,014 in Separate Accounts Statement)	5,593,324,134	5,391,373,655
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	5,595,824,134	5,393,873,655
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	215,262,621,321	248,026,695,567
DETAILS OF WRITE-INS		
2501. Aviation reinsurance losses	12,406,777	12,610,433
2502. Accrued interest on policy claims and other contract funds	4,433,147	4,557,215
2503. Miscellaneous liabilities	591,378,296	403,323,873
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	608,218,220	420,491,521
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)	0	0
3401. Reserve for aviation reinsurance	30,000,000	30,000,000
3402. Special contingent reserve fund for separate accounts	2,500,000	2,500,000
3403. VA Derivatives (SSAP 108)	1,329,560,955	1,223,187,506
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	1,362,060,955	1,255,687,506

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	36,520,158,935	0	36,520,158,935	42,457,049,850
2. Stocks (Schedule D):				
2.1 Preferred stocks	385,895,481	0	385,895,481	348,300,477
2.2 Common stocks	358,744,637	0	358,744,637	398,156,900
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	11,927,720,214	0	11,927,720,214	12,224,414,424
3.2 Other than first liens	223,573,930	0	223,573,930	223,651,883
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$0 encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less \$0 encumbrances)	0	0	0	1
4.3 Properties held for sale (less \$0 encumbrances)	0	0	0	0
5. Cash (\$174,942,863, Schedule E - Part 1), cash equivalents (\$1,389,588,723, Schedule E - Part 2) and short-term investments (\$413,786,564, Schedule DA)	1,978,318,149	0	1,978,318,149	393,031,593
6. Contract loans (including \$0 premium notes)	3,612,395,172	5,428,902	3,606,966,270	3,505,045,138
7. Derivatives (Schedule DB)	314,378,565	0	314,378,565	1,980,636
8. Other invested assets (Schedule BA)	3,306,879,907	10,618,896	3,296,261,011	2,681,405,862
9. Receivables for securities	9,680,525	0	9,680,525	635,114,175
10. Securities lending reinvested collateral assets (Schedule DL)	33,780,113	0	33,780,113	0
11. Aggregate write-ins for invested assets	74,976,923	0	74,976,923	141,500,000
12. Subtotals, cash and invested assets (Lines 1 to 11)	58,746,502,551	16,047,798	58,730,454,753	63,009,650,939
13. Title plants less \$0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	534,829,795	0	534,829,795	528,054,961
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	101,610,601	3,068,393	98,542,208	109,223,808
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$0 earned but unbilled premiums)	98,919,034	0	98,919,034	90,262,505
15.3 Accrued retrospective premiums (\$0) and contracts subject to redetermination (\$0)	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	257,843,757	0	257,843,757	245,105,510
16.2 Funds held by or deposited with reinsured companies	30,690,794	0	30,690,794	22,009,550
16.3 Other amounts receivable under reinsurance contracts	12,702,201	0	12,702,201	6,296,845
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0	0
18.2 Net deferred tax asset	1,403,141,983	1,182,822,519	220,319,464	728,530,254
19. Guaranty funds receivable or on deposit	13,854,440	0	13,854,440	7,161,984
20. Electronic data processing equipment and software	86,126,737	75,906,499	10,220,238	10,425,523
21. Furniture and equipment, including health care delivery assets (\$0)	7,384,703	7,384,703	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	120,273,019	0	120,273,019	276,849,615
24. Health care (\$0) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other than invested assets	1,924,763,076	52,697,278	1,872,065,798	2,249,351,030
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	63,338,642,691	1,337,927,190	62,000,715,501	67,282,922,524
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	164,695,597,320	0	164,695,597,320	147,979,698,797
28. Total (Lines 26 and 27)	228,034,240,011	1,337,927,190	226,696,312,821	215,262,621,321
DETAILS OF WRITE-INS				
1101. Collateral on derivative instruments	74,930,000	0	74,930,000	141,500,000
1102. Miscellaneous invested assets	46,923	0	46,923	0
1103.	0	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	74,976,923	0	74,976,923	141,500,000
2501. Accrued charges for administrative, separate accounts, claim service and other fees	7,520,427	0	7,520,427	3,542,452
2502. Miscellaneous assets	23,928,052	0	23,928,052	36,057,655
2503. Other assets non-admitted	52,697,278	52,697,278	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	1,840,617,319	0	1,840,617,319	2,209,750,923
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	1,924,763,076	52,697,278	1,872,065,798	2,249,351,030

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 23,953,568,297 (Exh. 5, Line 9999999) less \$ 0 included in Line 6.3 (including \$ 9,118 Modco Reserve)	23,953,568,297	39,276,637,088
2. Aggregate reserve for accident and health contracts (including \$ 0 Modco Reserve)	531,863,285	534,436,599
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ 0 Modco Reserve)	15,180,205,992	16,134,182,865
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6)	430,195,142	614,742,064
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6)	36,818,769	36,821,056
5. Policyholders' dividends/refunds to members \$ 0 and coupons \$ 0 due and unpaid (Exhibit 4, Line 10)	4,049,120	2,741,425
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ 0 Modco)	98,151,681	102,621,955
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ 0 Modco)	0	0
6.3 Coupons and similar benefits (including \$ 0 Modco)	0	0
7. Amount provisionally held for deferred dividend policies not included in Line 6	0	0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ 389 discount; including \$ 125,442 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	3,510,162	4,103,040
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts	0	0
9.2 Provision for experience rating refunds, including the liability of \$ 0 accident and health experience rating refunds of which \$ 0 is for medical loss ratio rebate per the Public Health Service Act	6,375,200	5,371,027
9.3 Other amounts payable on reinsurance, including \$ 0 assumed and \$ 23,507,802 ceded	23,507,802	100,817,701
9.4 Interest maintenance reserve (IMR, Line 6)	98,021,178	342,679,032
10. Commissions to agents due or accrued-life and annuity contracts \$ 2,590,192 accident and health \$ 20,902 and deposit-type contract funds \$ 0	2,611,094	1,633,056
11. Commissions and expense allowances payable on reinsurance assumed	4,176,099	3,829,810
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	240,683,170	245,895,284
13. Transfers to Separate Accounts due or accrued (net) (including \$ (917,738,323) accrued for expense allowances recognized in reserves, net of reinsured allowances)	(905,965,794)	(1,893,835,506)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	40,856,754	43,312,796
15.1 Current federal and foreign income taxes, including \$ 0 on realized capital gains (losses)	99,354,000	91,241,433
15.2 Net deferred tax liability	0	0
16. Unearned investment income	2,143,249	1,971,581
17. Amounts withheld or retained by reporting entity as agent or trustee	5,283,414,087	3,668,598,392
18. Amounts held for agents' account, including \$ 0 agents' credit balances	0	0
19. Remittances and items not allocated	61,650,290	139,537,641
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	0
21. Liability for benefits for employees and agents if not included above	66,367,366	62,155,557
22. Borrowed money \$ 0 and interest thereon \$ 0	0	0
23. Dividends to stockholders declared and unpaid	0	0
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	1,122,257,896	1,005,606,668
24.02 Reinsurance in unauthorized and certified (\$ 0) companies	1,351,752	3,294,734
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ 0) reinsurers	0	0
24.04 Payable to parent, subsidiaries and affiliates	71,196,367	72,694,743
24.05 Drafts outstanding	0	0
24.06 Liability for amounts held under uninsured plans	0	0
24.07 Funds held under coinsurance	13,177,244,453	811,099,734
24.08 Derivatives	0	0
24.09 Payable for securities	750,214,773	63,732,408
24.10 Payable for securities lending	33,780,113	0
24.11 Capital notes \$ 0 and interest thereon \$ 0	0	0
25. Aggregate write-ins for liabilities	196,522,552	608,218,220
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	60,614,124,849	62,084,140,403
27. From Separate Accounts Statement	164,382,851,841	147,582,656,784
28. Total liabilities (Lines 26 and 27)	224,996,976,690	209,666,797,187
29. Common capital stock	2,500,000	2,500,000
30. Preferred capital stock	0	0
31. Aggregate write-ins for other than special surplus funds	0	0
32. Surplus notes	0	0
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	1,650,166,591	1,675,739,971
34. Aggregate write-ins for special surplus funds	1,002,184,178	1,362,060,955
35. Unassigned funds (surplus)	(955,514,638)	2,555,523,208
36. Less treasury stock, at cost:		
36.1 0 shares common (value included in Line 29 \$ 0)	0	0
36.2 0 shares preferred (value included in Line 30 \$ 0)	0	0
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ 312,745,479 in Separate Accounts Statement)	1,696,836,131	5,593,324,134
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	1,699,336,131	5,595,824,134
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	226,696,312,821	215,262,621,321
DETAILS OF WRITE-INS		
2501. Aviation reinsurance losses	12,332,683	12,406,777
2502. Accrued interest on policy claims and other contract funds	3,204,733	4,433,147
2503. Miscellaneous liabilities	180,985,136	591,378,296
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	196,522,552	608,218,220
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)	0	0
3401. Reserve for aviation reinsurance	30,000,000	30,000,000
3402. Special contingent reserve fund for separate accounts	2,500,000	2,500,000
3403. VA Derivatives (SSAP 108)	929,421,764	1,329,560,955
3498. Summary of remaining write-ins for Line 34 from overflow page	40,262,414	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	1,002,184,178	1,362,060,955

PLACE HOLDER

Equitable America Q2 2024 Balance Sheet

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	2,085,819,328		2,085,819,328	1,995,561,864
2. Stocks (Schedule D):				
2.1 Preferred stocks	19,353,509		19,353,509	22,713,639
2.2 Common stocks	1,023,500		1,023,500	203,300
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	17,000,000		17,000,000	17,000,000
3.2 Other than first liens.....	0		0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)	0		0	0
4.2 Properties held for the production of income (less \$ encumbrances)	0		0	0
4.3 Properties held for sale (less \$ encumbrances)	0		0	0
5. Cash (\$ (5,597,262) , Schedule E - Part 1), cash equivalents (\$ 195,675,606 , Schedule E - Part 2) and short-term investments (\$ 0 , Schedule DA)	190,078,344		190,078,344	106,676,197
6. Contract loans (including \$ premium notes)	142,297,269	578,656	141,718,613	125,038,429
7. Derivatives (Schedule DB)	47,567,926		47,567,926	20,741,850
8. Other invested assets (Schedule BA)	0		0	0
9. Receivables for securities	601,553		601,553	722,300
10. Securities lending reinvested collateral assets (Schedule DL)			0	0
11. Aggregate write-ins for invested assets	48,870	0	48,870	48,870
12. Subtotals, cash and invested assets (Lines 1 to 11)	2,503,790,299	578,656	2,503,211,643	2,288,706,449
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	21,371,772		21,371,772	18,882,575
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	(6,999,228)		(6,999,228)	(2,027,142)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)			0	0
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	3,613,963		3,613,963	3,027,830
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts	699,001		699,001	820,162
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon ...			0	0
18.2 Net deferred tax asset	102,177,256	76,714,715	25,462,541	22,230,239
19. Guaranty funds receivable or on deposit	547,880		547,880	353,862
20. Electronic data processing equipment and software			0	0
21. Furniture and equipment, including health care delivery assets (\$)			0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	99,089,498		99,089,498	48,076,963
24. Health care (\$) and other amounts receivable			0	0
25. Aggregate write-ins for other than invested assets	28,476,342	24,095,262	4,381,080	63,256
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	2,752,766,783	101,388,633	2,651,378,150	2,380,134,194
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	4,117,226,598		4,117,226,598	3,861,884,478
28. Total (Lines 26 and 27)	6,869,993,381	101,388,633	6,768,604,748	6,242,018,672
DETAILS OF WRITE-INS				
1101. Miscellaneous invested assets	48,870		48,870	48,870
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	48,870	0	48,870	48,870
2501. Miscellaneous Assets	101,527		101,527	63,256
2502. Other assets non-admitted	15,999,431	15,999,431	0	0
2503. IMR debit balance	8,095,831	8,095,831	0	
2598. Summary of remaining write-ins for Line 25 from overflow page	4,279,553	0	4,279,553	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	28,476,342	24,095,262	4,381,080	63,256

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 2,271,719,234 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	2,271,719,234	2,206,016,877
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)	54,520,696	36,485,912
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	7,721,086	4,883,234
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	46,926,874	31,180,844
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	6,244,967	4,178,480
5. Policyholders' dividends/refunds to members \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)		0
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ Modco)		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)		0
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$0 is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$ assumed and \$ ceded	0	0
9.4 Interest maintenance reserve (IMR, Line 6)	0	0
10. Commissions to agents due or accrued-life and annuity contracts \$ 25,330,978 accident and health \$ 17,917 and deposit-type contract funds \$	25,348,895	33,482,464
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	3,867,563	2,393,666
13. Transfers to Separate Accounts due or accrued (net) (including \$ (367,065,798) accrued for expense allowances recognized in reserves, net of reinsured allowances)	(223,663,016)	(307,190,303)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	6,226,809	8,790,918
15.1 Current federal and foreign income taxes, including \$0 on realized capital gains (losses)	1,677,140	1,439,957
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by reporting entity as agent or trustee	2,811,510	2,869,962
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated	1,817,907	15,777,036
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ and interest thereon \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	16,887,856	15,645,508
24.02 Reinsurance in unauthorized and certified (\$0) companies	0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	37,152,828	17,427,285
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives		0
24.09 Payable for securities	4,135,763	
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	5,215,427	5,151,001
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	2,268,611,539	2,078,532,841
27. From Separate Accounts Statement	4,097,117,551	3,840,689,663
28. Total liabilities (Lines 26 and 27)	6,365,729,090	5,919,222,504
29. Common capital stock	2,500,000	2,500,000
30. Preferred capital stock	0	0
31. Aggregate write-ins for other than special surplus funds	0	0
32. Surplus notes	0	0
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	834,648,867	684,648,867
34. Aggregate write-ins for special surplus funds	0	0
35. Unassigned funds (surplus)	(434,273,209)	(364,352,699)
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ 20,109,047 in Separate Accounts Statement)	400,375,658	320,296,168
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	402,875,658	322,796,168
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	6,768,604,748	6,242,018,672
DETAILS OF WRITE-INS		
2501. Miscellaneous liabilities	5,215,427	5,151,001
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	5,215,427	5,151,001
3101.		
3102.		0
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)	0	0
3401.		0
3402.		0
3403.		0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	2,668,923,004		2,668,923,004	2,085,819,328
2. Stocks (Schedule D):				
2.1 Preferred stocks	19,133,640		19,133,640	19,353,509
2.2 Common stocks	1,023,500		1,023,500	1,023,500
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	68,350,000		68,350,000	17,000,000
3.2 Other than first liens	0		0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)			0	0
4.2 Properties held for the production of income (less \$ encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)			0	0
5. Cash (\$138,009,724, Schedule E - Part 1), cash equivalents (\$391,109,607, Schedule E - Part 2) and short-term investments (\$0, Schedule DA)	529,119,331		529,119,331	190,078,344
6. Contract loans (including \$ premium notes)	172,090,494	555,683	171,534,811	141,718,613
7. Derivatives (Schedule DB)	1,100,981,928		1,100,981,928	47,567,926
8. Other invested assets (Schedule BA)	3,305,234		3,305,234	0
9. Receivables for securities	514,085		514,085	601,553
10. Securities lending reinvested collateral assets (Schedule DL)	6,221,953		6,221,953	0
11. Aggregate write-ins for invested assets	0	0	0	48,870
12. Subtotals, cash and invested assets (Lines 1 to 11)	4,569,663,169	555,683	4,569,107,486	2,503,211,643
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	26,669,135		26,669,135	21,371,772
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	(7,473,743)		(7,473,743)	(6,999,228)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)			0	0
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	8,081,220		8,081,220	3,613,963
16.2 Funds held by or deposited with reinsured companies	12,406,126,704		12,406,126,704	0
16.3 Other amounts receivable under reinsurance contracts	704,487		704,487	699,001
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon ...	0		0	0
18.2 Net deferred tax asset	108,432,022	72,377,353	36,054,669	25,462,541
19. Guaranty funds receivable or on deposit	876,897		876,897	547,880
20. Electronic data processing equipment and software	0		0	0
21. Furniture and equipment, including health care delivery assets (\$)	0		0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0		0	0
23. Receivables from parent, subsidiaries and affiliates	63,475,494		63,475,494	99,089,498
24. Health care (\$) and other amounts receivable	0		0	0
25. Aggregate write-ins for other than invested assets	667,209,008	551,794	666,657,214	4,381,080
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	17,843,764,393	73,484,830	17,770,279,563	2,651,378,150
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	14,720,800,295		14,720,800,295	4,117,226,598
28. Total (Lines 26 and 27)	32,564,564,688	73,484,830	32,491,079,858	6,768,604,748
DETAILS OF WRITE-INS				
1101. Miscellaneous invested assets			0	48,870
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	48,870
2501. Miscellaneous Assets	563,319		563,319	101,527
2502. Other assets non-admitted	551,794	551,794	0	0
2503. Admitted Disallowed IMR	40,012,363		40,012,363	0
2598. Summary of remaining write-ins for Line 25 from overflow page	626,081,532	0	626,081,532	4,279,553
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	667,209,008	551,794	666,657,214	4,381,080

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 14,196,653,932 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	14,196,653,932	2,271,719,234
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)	71,461,296	54,520,696
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	13,425,596	7,721,086
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6)	148,595,984	46,926,874
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6)	9,906,468	6,244,967
5. Policyholders' dividends/refunds to members \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)	0	
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ Modco)		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	0	
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$0 is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$ assumed and \$ ceded	0	0
9.4 Interest maintenance reserve (IMR, Line 6)	0	0
10. Commissions to agents due or accrued-life and annuity contracts \$54,725,279 accident and health \$987 and deposit-type contract funds \$	54,726,266	25,348,895
11. Commissions and expense allowances payable on reinsurance assumed	0	
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	4,145,906	3,867,563
13. Transfers to Separate Accounts due or accrued (net) (including \$(3,262,025,880) accrued for expense allowances recognized in reserves, net of reinsured allowances)	(2,861,649,158)	(223,663,016)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	6,544,860	6,226,809
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)	791,289,089	1,677,140
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by reporting entity as agent or trustee	778,392,425	2,811,510
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated	18,111,758	1,817,907
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ and interest thereon \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	33,939,128	16,887,856
24.02 Reinsurance in unauthorized and certified (\$0) companies	566,397	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers	0	
24.04 Payable to parent, subsidiaries and affiliates	5,832,159	37,152,828
24.05 Drafts outstanding	0	
24.06 Liability for amounts held under uninsured plans	0	
24.07 Funds held under coinsurance	0	
24.08 Derivatives	0	
24.09 Payable for securities	27,359,705	4,135,763
24.10 Payable for securities lending	6,221,953	
24.11 Capital notes \$ and interest thereon \$	0	
25. Aggregate write-ins for liabilities	62,558,578	5,215,427
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	13,368,082,342	2,268,611,539
27. From Separate Accounts Statement	14,714,506,291	4,097,117,551
28. Total liabilities (Lines 26 and 27)	28,082,588,633	6,365,729,090
29. Common capital stock	2,500,000	2,500,000
30. Preferred capital stock	0	0
31. Aggregate write-ins for other than special surplus funds	0	0
32. Surplus notes		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	1,884,648,867	834,648,867
34. Aggregate write-ins for special surplus funds	663,042,162	0
35. Unassigned funds (surplus)	1,858,300,196	(434,273,209)
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$6,294,004 in Separate Accounts Statement)	4,405,991,225	400,375,658
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	4,408,491,225	402,875,658
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	32,491,079,858	6,768,604,748
DETAILS OF WRITE-INS		
2501. Miscellaneous liabilities	4,415,281	5,215,427
2502. Deferred Gain on reinsurance	58,143,297	
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	62,558,578	5,215,427
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)	0	0
3401. Admitted Disallowed IMR	41,706,950	0
3402. VA Derivatives (SSAP 108) Permitted Practice	621,335,212	0
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	663,042,162	0

Equitable Financial Life Insurance Company of America

Supplement dated May 1, 2024 to the current variable annuity, variable and index-linked annuity, and/or variable and fixed maturity options annuity prospectuses listed below

This Supplement provides important information regarding an assumption reinsurance transaction (the "Program") between Equitable Financial Life Insurance Company of America ("EFLOA", the "Company" or "we") and Equitable Financial Life Insurance Company ("EFLIC"). Pursuant to the Program, certain EFLIC variable annuity, variable and index-linked annuity, and/or variable and fixed maturity options annuity contracts (each an "EFLIC Contract" and collectively, the "EFLIC Contracts") will be exchanged for identical EFLOA variable annuity, variable and index-linked annuity, and/or variable and fixed maturity options annuity contracts (each an "EFLOA Contract" and collectively, the "EFLOA 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 EFLOA have entered into an assumption reinsurance transaction where EFLIC will transfer its insurance obligations and risks under its contracts to EFLOA by exchanging each EFLIC Contract with an identical EFLOA Contract. EFLOA 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 EFLOA Contract. The exchanges will be accomplished by issuing a Certificate of Assumption which will state that EFLOA has assumed liability for your EFLIC Contract and that all references to EFLIC in the EFLIC Contract are changed to EFLOA. The Certificate of Assumption will further state that EFLOA 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 EFLOA for EFLIC as your insurer and moving from an EFLIC separate account to an EFLOA separate account, the terms of your contract will not change because of the Program. This means, the new EFLOA Contract will be identical to your EFLIC Contract except that EFLOA will be the issuer and administrator of your EFLOA Contract. There will be no charges assessed against you if your EFLIC Contract is exchanged for an EFLOA Contract including sales charges and the exchange will be made at relative net asset value. If your EFLIC Contract is exchanged for an EFLOA 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 EFLOA 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 EFLOA 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 EFLOA 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 EFLOA Contract; and
- an EFLOA Contract prospectus(es).

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 EFLOA 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 EFLOA Contract. EFLOA will be solely responsible to you for the benefits under your EFLOA Contract.

- The Account Value in your EFLIC Contract will be transferred to your EFLOA 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 EFLOA Contract. Any investment restrictions applicable under your EFLIC Contract will continue to apply under your EFLOA Contract.
- Your death benefit and any optional benefit(s) under your EFLOA 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 EFLOA 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 EFLOA or the exchange of an EFLIC Contract for an EFLOA 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:

Equitable Financial Life Insurance Company
8501 IBM Drive, Suite 150
Charlotte, NC 28262-4333

Variable Annuity, Variable and Index-Linked Annuity, and/or Variable and Fixed Maturity Options Annuity List

Structured Capital Strategies®	Retirement Cornerstone® Series
Structured Capital Strategies® 16	Retirement Cornerstone® Series 12.0
Structured Capital Strategies® Income	Retirement Cornerstone® Series 13.0
Structured Capital Strategies® PLUS	Retirement Cornerstone® Series 15.0
Structured Capital Strategies PLUS® 21	Retirement Cornerstone® Series 15A
Structured Capital Strategies® PLUS Guard SM	Retirement Cornerstone® Series 15B
Structured Investment Option for Investment Edge® 21.0	Retirement Cornerstone® Series 17
Investment Edge® 15.0	Retirement Cornerstone® Series 17 Series E
Investment Edge® 21.0	Retirement Cornerstone® Series 19
EQUI-VEST® Employer-Sponsored Retirement Plans	Retirement Cornerstone® Series 19 Series E
EQUI-VEST® (Series 100-500)	EQUI-VEST® (Series 201)
EQUI-VEST® Express SM (Series 700)	EQUI-VEST® Express SM (Series 701)
EQUI-VEST® (Series 800)	EQUI-VEST® (Series 801)
EQUI-VEST® Strategies (Series 900)	EQUI-VEST® Strategies (Series 901)
Structured Investment Option for EQUI-VEST Contracts	Fixed Maturity Options Available Under Certain Active EQUI-VEST® Contracts



EQUITABLE

Retirement Cornerstone[®] Series 13.0

May 1, 2024

Issued by Equitable Financial Life Insurance Company of America (not in New York)
or Equitable Financial Life Insurance Company.

Retirement Cornerstone® Series 13.0

Equitable Financial Life Insurance Company of America

Issued through: Equitable America Variable Account No. 70A

Contract Classes: Series B, Series CP®, Series L

Summary Prospectus for New Investors

May 1, 2024

This summary prospectus (the "Summary Prospectus") summarizes key features of the contract. Before you invest, you should also review the statutory prospectus (the "Prospectus") for the contract, which contains more information about the contract's features, benefits, and risks. You can find this document and other information about the contract online at www.equitable.com/ICSR#EQH150063. You can also obtain this information at no cost by calling 1-877-522-5035, by sending an email request to EquitableFunds@dfinsolutions.com, or by calling your financial intermediary.

The Retirement Cornerstone® Series 13.0 are variable and fixed individual and group flexible premium deferred annuity contracts. This Summary Prospectus only describes Retirement Cornerstone® Series B ("Series B"), Retirement Cornerstone® Series CP® ("Series CP®") and Retirement Cornerstone® Series L ("Series L"). The contracts provide for the accumulation of retirement savings and for income. The contracts offer income and death benefit protection as well. They also offer a number of payout options.

You invest to accumulate value on a tax-deferred basis in one or more of our investment options: (i) variable investment options listed in Appendix "Portfolio Companies available under the contract", (ii) the guaranteed interest option, or (iii) the account for dollar cost averaging.

If you purchase a Series CP® contract, we will add a credit to your contributions and may add a bonus to your earnings. Fees and charges for a Series CP® contract are higher than for a Series B contract and the amount of the credit may be more than offset by these higher fees and charges. Credits may be recaptured upon free look, annuitization and death.

You may cancel your contract within 10 days of receiving it without paying fees or penalties. In some states, this cancellation period may be longer. Upon cancellation, you will receive either a full refund of the amount you paid with your application or your total account value. You should review the Prospectus, or consult with your investment professional, for additional information about the specific cancellation terms that apply.

We reserve the right to stop accepting any application or contribution from you at any time, including after you purchase the contract. If you have one or more Guaranteed benefits and we exercise our right to discontinue the acceptance of, and/or place additional limitations on, contributions to the contract and/or contributions and/or transfers into the Protected Benefit account variable investment options, you may no longer be able to fund your Guaranteed benefit(s). This means that if you have not yet allocated amounts to the Protected Benefit account variable investment options, you may not be able to fund your Guaranteed benefit(s) at all. This also means that if you have already funded your Guaranteed benefits, you may no longer be able to increase your Protected Benefit account value and the benefit bases associated with your Guaranteed benefits through contributions and transfers.

Additional information about certain investment products, including variable annuities, has been prepared by the Securities and Exchange Commission's staff and is available at Investor.gov.

Important information you should consider about the contract

FEES AND EXPENSES

Charges for Early Withdrawals

Each series of the contract provides for different withdrawal charge periods and percentages.

Series B—If you surrender your contract, apply your cash value to a non-life contingent annuity payment option, or withdraw money from Series B of the contract within 7 years following your last contribution, you will be assessed a withdrawal charge of up to 7% of contributions withdrawn. For example, if you make a withdrawal in the first year, you could pay a withdrawal charge of up to \$7,000 on a \$100,000 investment.

Series CP®—If you surrender your contract, apply your cash value to a non-life contingent annuity payment option, or withdraw money from Series CP® of the contract within 9 years following your last contribution, you will be assessed a withdrawal charge of up to 8% of contributions withdrawn. For example, if you make a withdrawal in the first year, you could pay a withdrawal charge of up to \$8,000 on a \$100,000 investment.

Series L—If you surrender your contract, apply your cash value to a non-life contingent annuity payment option, or withdraw money from Series L of the contract within 4 years following your last contribution, you will be assessed a withdrawal charge of up to 8% of contributions withdrawn. For example, if you make a withdrawal in the first year, you could pay a withdrawal charge of up to \$8,000 on a \$100,000 investment.

For additional information about charges for surrenders and early withdrawals see “Withdrawal charge” in “Charges and expenses” in the Prospectus.

Transaction Charges

In addition to withdrawal charges, you may also be charged for other transactions (for special requests such as wire transfers, express mail, duplicate contracts, preparing checks, third-party transfers or exchanges, or when you transfer between investment options in excess a certain number).

For additional information about transaction charges see “Charges that the Company deducts” in “Charges and expenses” in the Prospectus.

Ongoing Fees and Expenses (annual charges)

Each series of the contract provides for different ongoing fees and expenses. The table below describes the fees and expenses that you may pay each year under the contract, depending on the options you choose. Please refer to your contract specifications page for information about the specific fees you will pay each year based on the options you have elected.

Annual Fee	Minimum	Maximum
Base Contract (varies by contract series) ⁽¹⁾	1.30%	1.70%
Investment options (Portfolio fees and expenses) ⁽²⁾	0.57%	2.65%
Optional benefits available for an additional charge (for a single optional benefit, if elected) ⁽³⁾	0.35%	2.30%

(1) Expressed as an annual percentage of daily net assets in the variable investment options.

(2) Expressed as an annual percentage of daily net assets in the Portfolio. This range is for the year ended December 31, 2023 and could change from year to year.

(3) Expressed as an annual percentage of the applicable benefit base.

Because your contract is customizable, the choices you make affect how much you will pay. To help you understand the cost of owning your contract, the following table shows the lowest and highest cost you could pay each year, based on current charges. This estimate assumes no credits and that you do not take withdrawals from the contract or make any other transactions, **which could add withdrawal charges that substantially increase costs.**

Lowest Annual Cost \$1,720	Highest Annual Cost \$7,324
<p>Assumes:</p> <ul style="list-style-type: none"> • Investment of \$100,000 • 5% annual appreciation • Least expensive combination of contract series and Portfolio fees and expenses • No optional benefits • No sales charges • No additional contributions, transfers or withdrawals 	<p>Assumes:</p> <ul style="list-style-type: none"> • Investment of \$100,000 • 5% annual appreciation • Most expensive combination of contract series (Series CP®), optional benefits (GMIB and "Greater of" death benefit) and Portfolio fees and expenses • No sales charges • No additional contributions, transfers or withdrawals

For additional information about ongoing fees and expenses see "Fee Table" in the Prospectus.

RISKS

Risk of Loss

The contract is subject to the risk of loss. You could lose some or all of your account value.

For additional information about the risk of loss see "Principal risks of investing in the Contract" in the Prospectus.

Not a Short-Term Investment

The contract is not a short-term investment and is not appropriate for an investor who needs ready access to cash because the contract is designed to provide for the accumulation of retirement savings and income on a long-term basis. As such, you should not use the contract as a short-term investment or savings vehicle. A withdrawal charge may apply in certain circumstances and any withdrawals may also be subject to federal and state income taxes and tax penalties.

For additional information about the investment profile of the contract see "Fee Table" in the Prospectus.

Risks Associated with Investment Options

An investment in the contract is subject to the risk of poor investment performance and can vary depending on the performance of the variable investment options available under the contract, (e.g., the Portfolios). Each investment option, including the guaranteed interest option, has its own unique risks. You should review the investment options available under the contract before making an investment decision.

For additional information about the risks associated with investment options see "Variable investment options", "Guaranteed interest option" and "Portfolios of the Trusts" in "Purchasing the Contract" in the Prospectus. See also Appendix "Portfolio Companies available under the contract" in the Prospectus.

Insurance Company Risks

An investment in the contract is subject to the risks related to the Company. The Company is solely responsible to the contract owner for the contract's account value and the Guaranteed benefits. The general obligations, including the guaranteed interest option, and any Guaranteed benefits under the contract are supported by our general account and are subject to our claims-paying ability. An owner should look solely to our financial strength for our claims-paying ability. More information about the Company, including our financial strength ratings, may be obtained at <https://equitable.com/about-us/financial-strength-ratings>.

For additional information about insurance company risks see "About the general account" in "More information" in the Prospectus.

RESTRICTIONS

Investments

We may, at any time, exercise our rights to limit or terminate your contributions, allocations and transfers to any of the variable investment options (including the Protected Benefit account variable investment options) and to limit the number of variable investment options which you may select. Such rights include, among others, combining any two or more variable investment options and transferring account value from any variable investment option to another variable investment option.

Credits under Series CP® contracts may be recaptured upon free look, annuitization, and death.

There are restrictions regarding investment options if Guaranteed benefits are elected, limits on contributions and transfers into and out of the guaranteed interest option, and restrictions or limitations with Special DCA programs. See "Allocating your contributions" in "Purchasing the Contract" and "Transferring your account value" in "Transferring your money among investment options" in the Prospectus for more information.

For more information see "About The Separate Account" in "More information" in the Prospectus.

RESTRICTIONS

Currently, we do not charge for transfers among investment options under the contract. However, we reserve the right to charge for any transfers in excess of 12 per contract year. We will provide you with advance notice if we decide to assess the transfer charge, which will never exceed \$35 per transfer.

For additional information about the investment options, including information regarding volatility management strategies and techniques, see "Transfer charge" in "Charges and expenses" and "Portfolios of the Trusts" in "Purchasing the Contract" in the Prospectus.

Optional Benefits

At any time, we have the right to limit or terminate your contributions, allocations and transfers to any of the variable investment options. If you have one or more Guaranteed benefits (which are also known as optional benefits) and we exercise our right to discontinue the acceptance of, and/or place additional limitations on, contributions to the contract and/or contributions and/ or transfers into the Protected Benefit account variable investment options, you may no longer be able to fund your Guaranteed benefit(s).

Investment options are limited if Guaranteed benefits are elected. Withdrawals that exceed limits specified by the terms of an optional benefit may affect the availability of the benefits by reducing the benefit by an amount greater than the value withdrawn, and/or could terminate the benefit.

For additional information about the optional benefits see "How you can purchase and contribute to your contract" in "Purchasing the Contract" in the Prospectus. See also "Death Benefits" and "Living Benefits" in "Benefits available under the contract" in the Prospectus.

TAXES

Tax Implications

You should consult with a tax professional to determine the tax implications of an investment in, and payments received under, the contract. There is no additional tax benefit to you if the contract is purchased through a tax-qualified plan or individual retirement account (IRA). Withdrawals will be subject to ordinary income tax and may be subject to tax penalties. Generally, you are not taxed until you make a withdrawal from the contract.

For additional information about tax implications see "Tax information" in the Prospectus.

CONFLICTS OF INTEREST

Investment Professional Compensation

Some financial professionals may receive compensation for selling the contract to you, both in the form of commissions or in the form of contribution-based compensation. Financial professionals may also receive additional compensation for enhanced marketing opportunities and other services (commonly referred to as "marketing allowances"). This conflict of interest may influence the financial professional to recommend this contract over another investment.

For additional information about compensation to financial professionals see "Distribution of the contracts" in "More information" in the Prospectus.

Exchanges

Some financial professionals may have a financial incentive to offer a new contract in place of the one you already own. You should only exchange your contract if you determine, after comparing the features, fees, and risks of both contracts, that it is preferable to purchase the new contract rather than continue to own your existing contract.

For additional information about exchanges see "Charge for third-party transfer or exchange" in "Charges and expenses" in the Prospectus.

Overview of the Contract

Purpose of the Contract

The contract is designed to help you accumulate assets through investments in underlying Portfolios and the guaranteed interest option during the accumulation phase. It can provide or supplement your retirement income by providing a stream of income payments during the annuity phase. It also provides death benefits to protect your beneficiaries and living benefits to protect your access to income. The contract may be appropriate if you have a long-term investment horizon. It is not intended for people who may need to access invested funds within a short-term timeframe or frequently, or who intend to engage in frequent transfers of the underlying Portfolios.

Phases of the Contract

The contract has two phases: an accumulation (savings) phase and an income (annuity) phase.

Accumulation (Savings) Phase

During the accumulation phase, you can allocate your contributions to one or more of the available investment options, which include:

- Protected Benefit account variable investment options (used to fund Guaranteed benefits);
- Investment account variable investment options;
- Guaranteed interest option; and
- the account for dollar cost averaging.

For additional information about each underlying Portfolio see Appendix "Portfolio Companies available under the contract."

Income (Annuity) Phase

You enter the income phase when you annuitize your contract. During the income phase, you will receive a stream of fixed income payments for the annuity payout period of time you elect. You can elect to receive annuity payments (1) for life; (2) for life with a certain minimum number of payments; or (3) for life with a certain amount of payment. Please note that when you annuitize, your investments are converted to income payments and you will no longer be able to make any additional withdrawals from your contract. All accumulation phase benefits terminate upon annuitization and the contract has a maximum annuity commencement date.

Contract Features

The contract provides for the accumulation of retirement savings and income. The contract offers income and death benefit protection, offers various payout options and a credit and Earnings bonus (Series CP® contracts only).

Contract Classes

You can purchase one of three contract classes that have different ongoing fees and withdrawal charges. For example, the contract offers Series B with a 7 year withdrawal charge period and a 1.30% contract fee, Series CP® with a 9 year withdrawal charge period and a 1.65% contract fee, and Series L with a 4 year withdrawal charge period and a 1.70% contract fee. If you purchase a Series CP® contract, we will add a credit to your contributions and may add a bonus to your earnings. Fees and charges for the Series CP® contract are higher than for the Series B contract, the amount of the credits may be more than offset by these higher fees and charges, and credits may be recaptured upon free look, annuitization, and death.

Access to Your Money

During the accumulation phase you can take withdrawals from your contract. Withdrawals will reduce your account value and may be subject to withdrawal charges, income taxes and a tax penalty if you are younger than 59 1/2. Withdrawals may also reduce (possibly on a greater than dollar-for-dollar basis) or terminate any guaranteed benefits.

Death Benefits

Your contract includes a standard death benefit that pays your beneficiaries an amount equal to your Investment account value. For an additional fee, you can purchase other death benefits called Guaranteed minimum death benefits (“GMDBs”) that provide different minimum payment guarantees.

Living Benefits

A living benefit called the Guaranteed Minimum Income Benefit (“GMIB”) is available with the contract for an additional charge. The GMIB is a benefit that guarantees, subject to certain restrictions, annual lifetime payments or “Lifetime GMIB payments”. The minimum guarantee provided by this benefit may never come into effect.

Rebalancing and Dollar Cost Averaging

You can elect to have your account value automatically rebalanced at no additional charge. We offer two rebalancing programs that you can use to automatically reallocate your Investment account value among your Investment account variable investment options and the guaranteed interest option. You can also elect to allocate your investments using a dollar cost averaging program at no additional charge. Generally, you may not elect both a dollar cost averaging program and a rebalancing option.

Other contracts

We offer a variety of fixed and variable annuity contracts. They may offer features, including investment options, and have fees and charges, that are different from those in the contracts offered by this Prospectus. Not every contract we issue, including some described in this Prospectus, is offered through every selling broker-dealer. Some selling broker-dealers may not offer and/or limit the offering of certain features or options, as well as limit the availability of the contracts, based on issue age or other criteria established by the selling broker-dealer. Upon request, your financial professional can show you information regarding our other annuity contracts that he or she distributes. You can also contact us to find out more about the availability of any of our annuity contracts.

You should work with your financial professional to decide whether one or more optional benefits are appropriate for you based on a thorough analysis of your particular insurance needs, financial objectives, investment goals, time horizons and risk tolerance.

Benefits available under the contract

Summary of Benefits

The following tables summarize important information about the benefits available under the contract.

Death Benefits

These death benefits are available during the accumulation phase:

Name of Benefit	Purpose	Standard/ Optional	Annual Fee		Brief Description of Restrictions/Limitations
			Max	Current	
Return of Principal Death Benefit	Guarantees beneficiaries will receive a benefit at least equal to your contributions less adjusted withdrawals.	Standard	No Additional Charge		<ul style="list-style-type: none"> Available only at contract purchase Withdrawals could significantly reduce or terminate benefit
Highest Anniversary Value Death Benefit	Locks in highest adjusted anniversary account value as minimum death benefit.	Optional	0.35% ⁽¹⁾		<ul style="list-style-type: none"> Available only at contract purchase Withdrawals could significantly reduce or terminate benefit
"Greater of" Death Benefit	Guarantees the beneficiaries will receive at least the greater of the Roll-up benefit base and the Highest Anniversary Value benefit base.	Optional	2.30% ⁽¹⁾	1.15% ⁽¹⁾	<ul style="list-style-type: none"> Restricted to owners of certain ages Available only at contract purchase Excess withdrawals could significantly reduce or terminate benefit Subject to restrictions on investment options

⁽¹⁾ Expressed as an annual percentage of the benefit base.

Living Benefit

This living benefit is available during the accumulation phase:

Name of Benefit	Purpose	Standard/ Optional	Annual Fee		Brief Description of Restrictions/Limitations
			Max	Current	
Guaranteed minimum income benefit (GMIB)	Guarantees a minimum annuitization value to provide lifetime retirement income.	Optional	2.30% ⁽¹⁾	1.15% ⁽¹⁾	<ul style="list-style-type: none"> Restricted to owners of certain ages Excess withdrawals could significantly reduce or terminate benefit Subject to restrictions on investment options

⁽¹⁾ Expressed as an annual percentage of the benefit base.

Other Benefits

These other benefits are available during the accumulation phase:

Name of Benefit	Purpose	Standard/ Optional	Annual Fee		Brief Description of Restrictions/Limitations
			Max	Current	
Rebalancing Option I ⁽¹⁾ and Option II ⁽²⁾	Periodically rebalance to your desired asset mix	Optional	No Charge		<ul style="list-style-type: none"> Not generally available with DCA Account value in the Protected Benefit account cannot be rebalanced
Dollar Cost Averaging (special DCA, general DCA, and Investment Simplifier)	Transfer account value to selected investment options on a regular basis to potentially reduce the impact of market volatility.	Optional	No Charge		<ul style="list-style-type: none"> Not generally available with Rebalancing

⁽¹⁾ Option I allows you to rebalance your Investment account value among the Investment account variable investment options.

⁽²⁾ Option II allows you to rebalance your Investment account value among the Investment account variable investment options and the guaranteed interest option.

Buying the Contract

You may purchase a contract by making payments to us that we call “contributions.” We can refuse to accept an application from you or any contribution from you at any time, including after you purchase the contract. We require a minimum contribution amount for each type of contract purchased. Maximum contribution limitations also apply.

Maximum issue age

The maximum issue age for non-qualified and IRA contracts is 85 for Series B and Series L and 70 for Series CP® contracts. The maximum issue age for qualified plan contracts is 75 for Series B and Series L and 70 for Series CP® contracts. The maximum issue age for inherited IRA beneficiary continuation contracts is 70 for Series B and Series L contracts (Series CP® contracts not available).

Minimum initial and subsequent contribution amounts

The minimum initial contribution is generally \$5,000 for Series B, \$10,000 for Series CP®, and \$25,000 for Series L contracts. Each subsequent contribution generally must be at least \$500 (except for certain IRAs—\$50 for Traditional and Roth IRAs and \$1,000 for an Inherited IRA), unless you enroll in the automatic investment program.

Limitations on contributions to the contract

We reserve the right to refuse to accept any contribution under the contract at any time or change our contribution limits and requirements, including contributions and/or transfers into your Protected Benefit account. This means that if you have one or more Guaranteed benefits, there would no longer be any increases from contributions or transfers in the Protected Benefit account value and the benefit bases associated with the Guaranteed benefits, and if you have not allocated amounts to the Protected Benefit account, you may not be able to fund your Guaranteed benefits at all.

When initial and subsequent contributions are credited

Initial Contribution

If your application is in good order when we receive it for application processing purposes, your contribution will be applied within two business days. If any information we require to issue your contract is missing or unclear, we will hold your contribution while we try to obtain this information. If we are unable to obtain all of the information we require within five business days after we receive an incomplete application or form, we will inform the financial professional submitting the application on your behalf. We will then return the contribution to you, unless you or your financial professional acting on your behalf, specifically direct us to keep your contribution until we receive the required information. The contribution will be applied as of the date we receive the missing information.

Subsequent Contributions

If we receive a subsequent contribution before the close of the NYSE (typically 4:00 pm eastern), we will credit that contribution that day. If we receive your subsequent contribution after the close of the NYSE, your contribution will be applied the next business day.

Additional limitations on contributions to the contract

Additional limitations on contributions and the source of contributions apply based on the type of contract, such as non-qualified or particular types of IRAs. Please see the tables in the “Rules regarding contributions to your contract” appendix to the Prospectus for detailed information. You can obtain the Prospectus by calling the number or accessing the website noted on the first page of this summary.

Making Withdrawals: Accessing the Money in Your Contract

Accessing your money

You have several ways to access your account value before annuity payments begin. You may take partial withdrawals from your contract at any time or, depending on your specific situation, set up an automatic payment plan, a systematic withdrawal plan, a substantially equal withdrawals plan or a lifetime RMD payments plan. You may also surrender your contract to receive its cash value at any time while an owner is living (or for contracts with non-natural owners, while an annuitant is living) and before you begin to receive annuity payments (Lifetime GMIB payments or otherwise). If we receive a withdrawal or surrender request in good order before the close of the NYSE (typically 4:00 pm eastern), we will process the request that day. If we receive the request after the close of the NYSE, we will process the request on the next business day. We will generally send you the full requested withdrawal amount and deduct any applicable withdrawal charges from account value unless your request otherwise.

Withdrawals will reduce your account value and may be subject to withdrawal charges, income taxes and a tax penalty if you are younger than 59 1/2. Withdrawals may also reduce (possibly on a greater than dollar-for-dollar basis) or terminate any guaranteed benefits. Surrenders also may be subject to withdrawal charges, income taxes and a tax penalty if you are younger than 59 1/2.

Please see "Accessing your money" in the Prospectus for more information on the ways you may withdraw your account value.

Free withdrawal amount

Each contract year you can withdraw a certain amount from your contract without paying a withdrawal charge.

When to expect payments

Generally, we will fulfill requests for payments out of the variable investment options within seven calendar days after the business day the transaction request is received by us in good order. These transactions may include applying proceeds to a payout annuity, transfers payment of a death benefit, payment of any amount you withdraw (less any withdrawal charge, if applicable) and, upon surrender, payment of the cash value.

Additional Information About Fees

The following tables describe the fees and expenses that you will pay when buying, owning, surrendering or making withdrawals from the contract. Each of the charges and expenses is more fully described in "Charges and expenses". Please refer to your contract specifications page for information about the specific fees you will pay each year based on the options you have elected.

The first table describes fees and expenses that you will pay at the time that you surrender the contract or if you make certain withdrawals, transfers or request special services. Charges designed to approximate certain taxes that may be imposed on us, such as premium taxes in your state, may also apply.

Transaction Expenses			
	Series B	Series CP®	Series L
Sales Load Imposed on Purchases	None	None	None
Withdrawal Charge (as a percentage of contributions withdrawn) ⁽¹⁾	7%	8%	8%
Transfer Fee ⁽²⁾	\$35	\$35	\$35
Third Party Transfer or Exchange Fee ⁽³⁾	\$125	\$125	\$125
Special Service Charges ⁽⁴⁾	\$90	\$90	\$90

- (1) The charge percentage we use is determined by the number of years since receipt of the contribution to which the charge relates if you make a withdrawal, surrender your contract to receive its cash value, or, if offered, surrender your contract to apply your cash value to a non-life contingent annuity payment option. For each contribution, we consider the year in which we receive that contribution to be "year 1".

	charge as a % of contribution for each year following contribution									
	1	2	3	4	5	6	7	8	9	10+
Series B	7%	7%	6%	6%	5%	3%	1%	0%	0%	0%
Series CP®	8%	8%	7%	6%	5%	4%	3%	2%	1%	0%
Series L	8%	7%	6%	5%	0%	0%	0%	0%	0%	0%

- (2) Currently, we do not charge for transfers among investment options under the contract. However, we reserve the right to charge for transfers in excess of 12 transfers per contract year. We will charge no more than \$35 for each transfer at the time each transfer is processed. See "Transfer charge" under "Charges that the Company deducts" in "Charges and expenses".
- (3) Currently, we do not charge for third party transfers or exchanges. However, we reserve the right to discontinue this waiver at any time, with or without notice. The maximum third party transfer or exchange fee is \$125. The current charge (which, as described above is waived) is \$65. These charges may increase over time to cover our administrative costs. We may discontinue these services at any time.
- (4) Special service charges include (1) express mail charge; (2) wire transfer charge; (3) duplicate contract charge; and (4) check preparation charge. These charges may increase over time to cover our administrative costs. We may discontinue these services at any time.

The next table describes the fees and expenses that you will pay *each year* during the time that you own the contract (not including Portfolio fees and expenses). If you choose to purchase an optional benefit, you will pay additional charges, as shown below.

Annual Contract Expenses			
	Series B	Series CP [®]	Series L
Annual Administrative Charge ⁽¹⁾	\$30 ⁽¹⁾	\$30 ⁽¹⁾	\$30 ⁽¹⁾
Base Contract Expenses (as a percentage of daily net assets in the variable investment options)	1.30%	1.65%	1.70%
Optional Benefits Expenses (as a percentage of the benefit base) ⁽²⁾⁽³⁾			
Guaranteed minimum death benefit charges			
Return of Principal death benefit	No additional charge	No additional charge	No additional charge
Highest Anniversary Value death benefit	0.35%	0.35%	0.35%
"Greater of" death benefit	2.30% ⁽⁴⁾	2.30% ⁽⁴⁾	2.30% ⁽⁴⁾
Guaranteed minimum income benefit charge	2.30% ⁽⁵⁾	2.30% ⁽⁵⁾	2.30% ⁽⁵⁾

- (1) The annual administrative charge is deducted from your account value on each contract date anniversary. If the contract is surrendered or annuitized or a death benefit is paid on any date other than the contract date anniversary, we will deduct a pro rata portion of the administrative charge for that year. If your account value on a contract date anniversary is \$50,000 or more there is no charge. During the first two contract years this charge, if applicable, is equal to the lesser of \$30 or 2% of your Total account value. Thereafter, the charge, if applicable, is \$30 for each contract year.
- (2) The benefit base is not an account value or cash value. Your initial benefit base is equal to your initial contribution or transfer to the Protected Benefit account variable investment options and amounts in a Special DCA program designated for transfers to the Protected Benefit account variable investment options. For Series CP[®] contracts, your initial benefit base does not include the credit. Subsequent adjustments to the applicable benefit base and the investment performance of the Protected Benefit account may result in a benefit base that is significantly different from your total contributions or future transfers to, or account value in, the Protected Benefit account. See "Guaranteed minimum death benefits" and "Guaranteed minimum income benefit" in "Benefits available under the contract".
- (3) Deducted annually on each contract date anniversary for which the benefit is in effect. If the contract is surrendered or annuitized, or a death benefit is paid, or the benefit is dropped (if applicable), on any date other than the contract date anniversary, we will deduct a pro rata portion of the charge for that year.
- (4) The current charge is equal to 1.15%. We reserve the right to increase or decrease this charge at any time after your second contract date anniversary. See "Guaranteed minimum income benefit charge" and "Greater of death benefit" in "Charges and expenses".
- (5) The current charge is equal to 1.15% of the GMIB benefit base in effect on each contract date anniversary. If you have this benefit, but do not fund it until after your contract date anniversary, we will deduct the full charge on the contract date anniversary following the date on which you fund the benefit. We reserve the right to increase the charge for this benefit up to a maximum of 2.30%. We reserve the right to increase or decrease this charge any time after your second contract date anniversary. See "Guaranteed minimum income benefit charge" in "Charges and expenses".

The next item shows the minimum and maximum total operating expenses charged by the underlying Portfolios that you may pay periodically during the time that you own the contract. A complete list of Portfolios available under the contract, including their annual expenses, may be found at the back of this document. See Appendix "Portfolio Companies available under the contract." These expenses are for the period ended December 31, 2023, and may fluctuate from year to year.

Annual Portfolio Expenses		
	Minimum	Maximum
Annual Portfolio Expenses prior to Expense Limitation Arrangement (expenses that are deducted from Portfolio assets including management fees, 12b-1 fees, service fees, and other expenses) ^(*)	0.57%	2.65%
Annual Portfolio Expenses after Expense Limitation Arrangement (expenses that are deducted from Portfolio assets including management fees, 12b-1 fees, service fees, and other expenses) ^(*)	0.54%	2.36%

- (*) "Annual Portfolio Expenses" are based, in part, on estimated amounts of such expenses. Pursuant to a contract, Equitable Investment Management Group, LLC has agreed to make payments or waive its management, administrative and other fees to limit the expenses of certain affiliated Portfolios through April 30, 2025 ("Expense Limitation Arrangement") (unless the Trust's Board of Trustees consents to an earlier revision or termination of this agreement). The Expense Limitation Arrangement may be terminated by Equitable Investment Management Group, LLC at any time after April 30, 2025. The Expense Limitation Arrangement does not apply to unaffiliated Portfolios.

Example

These Examples are intended to help you compare the cost of investing in the contract with the cost of investing in other variable annuity contracts. These costs include transaction expenses, annual contract expenses, and annual Portfolio expenses.

These Examples assume that you invest \$100,000 in the contract for the time periods indicated. The Examples also assume that your investment has a 5% return each year and assumes the most expensive combination of annual Portfolio expenses, as well as, the "Greater of" death benefit and GMIB (both at their maximum charge).

Although your actual costs may be higher or lower, based on these assumptions, your costs would be:

	If you surrender your contract or annuitize (under a non-life option) at the end of the applicable time period				If you do not surrender your contract			
	1 year	3 years	5 years	10 years	1 year	3 years	5 years	10 years
Series B	\$14,520	\$29,578	\$46,137	\$92,930	\$7,520	\$23,578	\$41,137	\$92,930
Series L	\$15,940	\$30,767	\$42,987	\$95,840	\$7,940	\$24,767	\$42,987	\$95,840
Series CP [®]	\$15,975	\$31,887	\$48,214	\$96,447	\$7,975	\$24,887	\$43,214	\$96,447

Appendix: Portfolio Companies available under the contract

The following is a list of Portfolio Companies available under the contract. More information about the Portfolio Companies is available in the prospectuses for the Portfolio Companies, which may be amended from time to time and can be found online at www.equitable.com/ICSR#EQH150063. You can request this information at no cost by calling 1-877-522-5035 or by sending an email request to EquitableFunds@dfinsolutions.com. If you elect a Guaranteed benefit, you may only invest in the Portfolios listed in the designated table below.

The current expenses and performance information below reflects fee and expenses of the Portfolios, but do not reflect the other fees and expenses that your Contract may charge. Expenses would be higher and performance would be lower if these other charges were included. Each Portfolio's past performance is not necessarily an indication of future performance.

Affiliated Portfolio Companies:

TYPE	Portfolio Company — Investment Adviser; Sub-Adviser(s), as applicable	Current Expenses	Average Annual Total Returns (as of 12/31/2023)		
			1 year	5 year	10 year
Equity	1290 VT Equity Income – Equitable Investment Management Group, LLC ("EIMG"); <i>Barrow, Hanley, Mewhinney & Strauss, LLC d/b/a Barrow Hanley Global Investors</i>	0.95% [^]	5.49%	10.25%	7.23%
Specialty	1290 VT GAMCO Mergers & Acquisitions – EIMG; <i>GAMCO Asset Management, Inc.</i>	1.29% [^]	9.53%	4.22%	3.39%
Equity	1290 VT GAMCO Small Company Value – EIMG; <i>GAMCO Asset Management, Inc.</i>	1.06%	21.04%	12.82%	7.94%
Fixed Income	1290 VT High Yield Bond – EIMG; <i>AXA Investment Managers US Inc., Post Advisory Group, LLC</i>	1.03% [^]	12.39%	4.73%	3.76%
Specialty	1290 VT Natural Resources – EIMG; <i>AllianceBernstein L.P.</i>	0.90% [^]	1.17%	10.31%	2.80%
Specialty	1290 VT Real Estate – EIMG; <i>AllianceBernstein L.P.</i>	0.90% [^]	9.46%	2.74%	3.61%
Equity	1290 VT Small Cap Value – EIMG; <i>BlackRock Investment Management, LLC, Horizon Kinetics Asset Management LLC</i>	1.17% [^]	5.79%	12.69%	—
Asset Allocation	EQ/AB Dynamic Moderate Growth ^A – EIMG; <i>AllianceBernstein L.P.</i>	1.13%	12.96%	5.50%	4.15%
Equity	EQ/AB Small Cap Growth – EIMG; <i>AllianceBernstein L.P.</i>	0.93%	17.70%	10.59%	7.78%
Asset Allocation	EQ/Aggressive Growth Strategy [†] – EIMG	1.05%	18.17%	9.60%	6.91%
Asset Allocation	EQ/All Asset Growth Allocation – EIMG	1.25% [^]	14.15%	7.70%	5.27%
Equity	EQ/American Century Mid Cap Value – EIMG; <i>American Century Investment Management, Inc.</i>	1.00% [^]	5.98%	10.88%	—
Asset Allocation	EQ/Balanced Strategy [†] – EIMG	0.99%	13.22%	6.13%	4.53%
Equity	EQ/Capital Group Research – EIMG; <i>Capital International, Inc.</i>	0.97% [^]	22.98%	14.97%	11.34%
Equity	EQ/ClearBridge Large Cap Growth ESG – EIMG; <i>ClearBridge Investments, LLC</i>	1.00% [^]	45.91%	15.78%	10.70%
Equity	EQ/Common Stock Index – EIMG; <i>AllianceBernstein L.P.</i>	0.67% [^]	25.12%	14.45%	10.80%
Asset Allocation	EQ/Conservative Growth Strategy [†] – EIMG	0.98%	11.55%	4.96%	3.73%
Asset Allocation	EQ/Conservative Strategy [†] – EIMG	0.95% [^]	8.23%	2.61%	2.11%
Fixed Income	EQ/Core Bond Index – EIMG; <i>SSGA Funds Management, Inc.</i>	0.64% [^]	4.51%	1.02%	1.11%
Fixed Income	EQ/Core Plus Bond – EIMG; <i>Brandywine Global Investment Management, LLC, Loomis, Sayles & Company, L.P.</i>	0.93% [^]	4.51%	1.94%	1.60%
Equity	EQ/Emerging Markets Equity PLUS – EIMG; <i>AllianceBernstein L.P., EARNEST Partners, LLC</i>	1.20% [^]	10.34%	4.02%	1.86%
Equity	EQ/Equity 500 Index – EIMG; <i>AllianceBernstein L.P.</i>	0.54% [^]	25.57%	15.04%	11.37%
Equity	EQ/Fidelity Institutional AM [®] Large Cap – EIMG; <i>FIAM LLC</i>	0.87% [^]	31.38%	16.55%	—
Equity	EQ/Franklin Rising Dividends – EIMG; <i>Franklin Advisers, Inc.</i>	0.87% [^]	12.13%	13.88%	—
Equity	EQ/Global Equity Managed Volatility [†] – EIMG; <i>BlackRock Investment Management, LLC</i>	1.10% [^]	21.37%	9.74%	6.29%
Equity	EQ/Goldman Sachs Mid Cap Value – EIMG; <i>Goldman Sachs Asset Management L.P.</i>	1.09% [^]	11.22%	12.97%	—
Asset Allocation	EQ/Growth Strategy [†] – EIMG	1.03%	16.47%	8.47%	6.14%
Fixed Income	EQ/Intermediate Government Bond – EIMG; <i>SSGA Funds Management, Inc.</i>	0.64% [^]	3.87%	0.39%	0.56%

TYPE	Portfolio Company — Investment Adviser; Sub-Adviser(s), as applicable	Current Expenses	Average Annual Total Returns (as of 12/31/2023)		
			1 year	5 year	10 year
Equity	EQ/International Core Managed Volatility [†] – EIMG; <i>BlackRock Investment Management, LLC</i>	1.06%	16.85%	7.96%	3.55%
Equity	EQ/International Equity Index – EIMG; <i>AllianceBernstein L.P.</i>	0.72% [^]	19.01%	8.09%	3.69%
Equity	EQ/International Value Managed Volatility [†] – EIMG; <i>BlackRock Investment Management, LLC, Harris Associates LP</i>	1.03%	18.52%	7.60%	3.02%
Equity	EQ/Invesco Comstock – EIMG; <i>Invesco Advisers, Inc.</i>	1.00% [^]	12.01%	13.18%	8.70%
Equity	EQ/Invesco Global – EIMG; <i>Invesco Advisers, Inc.</i>	1.10% [^]	33.79%	11.76%	7.95%
Specialty	EQ/Invesco Global Real Assets – EIMG; <i>Invesco Advisers, Inc.</i>	1.16%	10.08%	5.45%	—
Equity	EQ/Janus Enterprise – EIMG; <i>Janus Henderson Investors US LLC</i>	1.05%	17.01%	13.08%	7.62%
Equity	EQ/JPMorgan Growth Stock – EIMG; <i>J.P. Morgan Investment Management Inc.</i>	0.96% [^]	46.33%	12.84%	11.28%
Equity	EQ/JPMorgan Value Opportunities – EIMG; <i>J.P. Morgan Investment Management Inc.</i>	0.96%	10.90%	14.17%	10.12%
Equity	EQ/Large Cap Growth Index – EIMG; <i>AllianceBernstein L.P.</i>	0.73%	41.54%	18.63%	14.02%
Equity	EQ/Large Cap Growth Managed Volatility [†] – EIMG; <i>BlackRock Investment Management, LLC</i>	0.88%	38.97%	16.20%	12.47%
Equity	EQ/Large Cap Value Index – EIMG; <i>AllianceBernstein L.P.</i>	0.74%	10.71%	10.15%	7.66%
Equity	EQ/Large Cap Value Managed Volatility [†] – EIMG; <i>AllianceBernstein L.P.</i>	0.87%	14.01%	10.78%	7.82%
Equity	EQ/Lazard Emerging Markets Equity – EIMG; <i>Lazard Asset Management LLC</i>	1.35% [^]	21.68%	5.11%	—
Equity	EQ/Loomis Sayles Growth – EIMG; <i>Loomis, Sayles & Company, L.P.</i>	1.05% [^]	43.89%	15.66%	13.24%
Equity	EQ/MFS International Growth – EIMG; <i>Massachusetts Financial Services Company d/b/a MFS Investment Management</i>	1.10% [^]	14.52%	9.28%	6.12%
Equity	EQ/MFS International Intrinsic Value – EIMG; <i>Massachusetts Financial Services Company d/b/a MFS Investment Management</i>	1.15% [^]	17.37%	8.29%	—
Equity	EQ/MFS Mid Cap Focused Growth – EIMG; <i>Massachusetts Financial Services Company d/b/a MFS Investment Management</i>	1.10% [^]	22.32%	13.41%	—
Specialty	EQ/MFS Technology – EIMG; <i>Massachusetts Financial Services Company d/b/a MFS Investment Management</i>	1.14%	54.10%	17.38%	—
Specialty	EQ/MFS Utilities Series – EIMG; <i>Massachusetts Financial Services Company d/b/a MFS Investment Management</i>	1.05% [^]	-2.36%	8.01%	—
Equity	EQ/Mid Cap Index – EIMG; <i>AllianceBernstein L.P.</i>	0.65% [^]	15.77%	11.88%	8.54%
Equity	EQ/Mid Cap Value Managed Volatility [†] – EIMG; <i>BlackRock Investment Management, LLC</i>	0.97%	13.19%	10.36%	7.21%
Asset Allocation	EQ/Moderate Allocation [†] – EIMG	1.11%	12.35%	5.76%	4.18%
Asset Allocation	EQ/Moderate Growth Strategy [†] – EIMG	1.01%	14.86%	7.31%	5.34%
Cash/Cash Equivalent	EQ/Money Market* – EIMG; <i>Dreyfus, a division of Mellon Investments Corporation</i>	0.69%	4.47%	1.48%	0.91%
Fixed Income	EQ/PIMCO Global Real Return – EIMG; <i>Pacific Investment Management Company LLC</i>	2.36% [^]	4.09%	1.62%	2.49%
Fixed Income	EQ/PIMCO Real Return – EIMG; <i>Pacific Investment Management Company LLC</i>	2.26% [^]	3.53%	3.13%	—
Fixed Income	EQ/PIMCO Total Return ESG – EIMG; <i>Pacific Investment Management Company LLC</i>	0.87% [^]	5.63%	1.11%	—
Fixed Income	EQ/PIMCO Ultra Short Bond – EIMG; <i>Pacific Investment Management Company LLC</i>	0.88% [^]	5.56%	1.61%	1.25%
Equity	EQ/Small Company Index – EIMG; <i>AllianceBernstein L.P.</i>	0.64%	16.72%	10.06%	7.01%
Specialty	EQ/T. Rowe Price Health Sciences – EIMG; <i>T. Rowe Price Associates, Inc.</i>	1.20% [^]	3.99%	9.94%	—
Asset Allocation	EQ/Ultra Conservative Strategy [†] # – EIMG	0.93%	6.80%	1.71%	1.34%
Equity	EQ/Value Equity – EIMG; <i>Aristotle Capital Management, LLC</i>	0.92%	19.52%	10.06%	6.90%
Specialty	EQ/Wellington Energy – EIMG; <i>Wellington Management Company LLP</i>	1.19% [^]	5.99%	3.78%	—
Asset Allocation	Equitable Conservative Growth MF/ETF Portfolio – EIMG	1.10% [^]	9.86%	7.20%	4.77%
Equity	Multimanager Aggressive Equity – EIMG; <i>AllianceBernstein L.P.</i>	1.00%	38.29%	15.92%	12.48%

[^] This Portfolio's annual expenses reflect temporary fee reductions.

Δ Certain other affiliated Portfolios, as well as unaffiliated Portfolios, may utilize volatility management techniques that differ from the EQ volatility management strategy. Affiliated Portfolios that utilize these volatility management techniques are identified in the chart by a "Δ". Any such unaffiliated Portfolio is not identified in the chart. See "Portfolios of the Trusts" for more information regarding volatility management.

- † EQ Managed Volatility Portfolios that include the EQ volatility management strategy as part of their investment objective and/or principal investment strategy, and the EQ/affiliated Fund of Fund Portfolios that invest in Portfolios that use the EQ volatility management strategy, are identified in the chart by a “†”. See “Portfolios of the Trusts” for more information regarding volatility management.
- * The Portfolio operates as a “government money market fund.” The Portfolio will invest at least 99.5% of its total assets in U.S. government securities, cash, and/or repurchase agreements that are fully collateralized by U.S. government securities or cash.
- # The ATP Portfolio is part of the asset transfer program. You may not directly allocate a contribution to or request a transfer of account value into this investment option.

Unaffiliated Portfolio Companies:

TYPE	Portfolio Company — Investment Adviser; Sub-Adviser(s), as applicable	Current Expenses	Average Annual Total Returns (as of 12/31/2023)		
			1 year	5 year	10 year
Equity	American Funds Insurance Series® Global Small Capitalization Fund – Capital Research and Management Company	1.16% ^	15.79%	8.03%	5.51%
Asset Allocation	American Funds Insurance Series® Managed Risk Asset Allocation Fund – Capital Research and Management Company; <i>Milliman Financial Risk Management LLC</i>	0.90% ^	10.23%	5.91%	4.74%
Equity	American Funds Insurance Series® New World Fund® – Capital Research and Management Company	1.07% ^	15.67%	8.37%	4.43%
Fixed Income	American Funds Insurance Series® The Bond Fund of America® – Capital Research and Management Company	0.73% ^	4.72%	1.62%	1.83%
Asset Allocation	BlackRock Global Allocation V.I. Fund – BlackRock Advisors, LLC; <i>BlackRock International Limited; BlackRock (Singapore) Limited</i>	1.02% ^	12.49%	7.39%	4.63%
Equity	BlackRock Large Cap Focus Growth V.I. Fund – BlackRock Advisors, LLC	1.04% ^	52.47%	16.05%	13.38%
Equity	Fidelity® VIP Mid Cap Portfolio – Fidelity Management and Research Company (FMR)	0.82%	14.80%	12.17%	7.86%
Fixed Income	Fidelity® VIP Strategic Income Portfolio – Fidelity Management and Research Company (FMR)	0.90%	9.18%	3.47%	3.10%
Asset Allocation	First Trust Multi Income Allocation Portfolio – First Trust Advisors L.P.; <i>Stonebridge Advisors LLC; Energy Income Partners, LLC</i>	1.14% ^	8.94%	6.25%	—
Asset Allocation	First Trust/Dow Jones Dividend & Income Allocation Portfolio – First Trust Advisors L.P.	1.19%	10.51%	7.23%	6.53%
Asset Allocation	Franklin Allocation VIP Fund – Franklin Advisers, Inc.	0.82% ^	14.61%	7.57%	4.75%
Asset Allocation	Franklin Income VIP Fund – Franklin Advisers, Inc.	0.71% ^	8.62%	6.98%	5.01%
Equity	Hartford Disciplined Equity HLS Fund – Hartford Funds Management Company, LLC; <i>Wellington Management Company LLP</i>	1.09%	20.66%	—	—
Equity	Invesco V.I. Diversified Dividend Fund – Invesco Advisers, Inc.	0.93%	8.77%	9.53%	7.53%
Fixed Income	Invesco V.I. High Yield Fund – Invesco Advisers, Inc.	1.15%	9.77%	3.76%	2.96%
Equity	Invesco V.I. Main Street Mid Cap Fund® – Invesco Advisers, Inc.	1.19%	14.14%	10.32%	6.45%
Equity	Invesco V.I. Small Cap Equity Fund – Invesco Advisers, Inc.	1.20%	16.26%	12.14%	6.28%
Fixed Income	Lord Abbett Bond Debenture Portfolio (VC) – Lord, Abbett & Co. LLC	0.90%	6.55%	3.14%	3.49%
Asset Allocation	Macquarie VIP Asset Strategy Series ⁽¹⁾ – Delaware Management Company; <i>Macquarie Investment Management Austria Kapitalanlage AG, Macquarie Investment Management Europe Limited, Macquarie Investment Management Global Limited</i>	0.85% ^	13.90%	8.27%	3.48%
Fixed Income	Macquarie VIP High Income Series ⁽²⁾ – Delaware Management Company; <i>Macquarie Investment Management Austria Kapitalanlage AG, Macquarie Investment Management Europe Limited, Macquarie Investment Management Global Limited</i>	0.96%	11.95%	4.46%	3.70%
Equity	MFS® Investors Trust Series – Massachusetts Financial Services Company	1.03% ^	18.66%	13.27%	10.00%
Equity	MFS® Massachusetts Investors Growth Stock Portfolio – Massachusetts Financial Services Company	0.98% ^	23.70%	16.39%	12.44%
Specialty	PIMCO CommodityRealReturn® Strategy Portfolio – Pacific Investment Management Company LLC	1.58% ^	-7.93%	8.46%	-0.90%
Specialty	PIMCO Emerging Markets Bond Portfolio – Pacific Investment Management Company LLC	1.37%	11.00%	2.14%	2.67%
Specialty	ProFund VP Biotechnology – ProFund Advisors LLC	1.68%	10.14%	9.59%	7.42%
Equity	Templeton Developing Markets VIP Fund – Templeton Asset Management Ltd.	1.35% ^	12.62%	4.22%	2.32%
Fixed Income	Templeton Global Bond VIP Fund – Franklin Advisers, Inc.	0.75% ^	2.88%	-2.13%	-0.66%
Specialty	VanEck VIP Global Resources Fund – Van Eck Associates Corporation	1.36%	-3.84%	10.34%	-1.26%

[^] This Portfolio's annual expenses reflect temporary fee reductions.

(1) This is the variable investment option's new name. The variable investment option's former name is Delaware Ivy VIP Asset Strategy which may continue to be used in certain documents for a period of time after the date of this prospectus.

(2) This is the variable investment option's new name. The variable investment option's former name is Delaware Ivy VIP High Income which may continue to be used in certain documents for a period of time after the date of this prospectus.

Amounts you allocate to the Protected Benefit account variable investment options fund your Guaranteed benefits.

Protected Benefit Account Variable Investment Options

EQ/AB Dynamic Moderate Growth	EQ/Conservative Strategy
EQ/Aggressive Growth Strategy	EQ/Growth Strategy
EQ/Balanced Strategy	EQ/Moderate Growth Strategy
EQ/Conservative Growth Strategy	EQ/Ultra Conservative Strategy ⁽¹⁾

⁽¹⁾ The ATP Portfolio is part of the asset transfer program. You may not directly allocate a contribution to or request a transfer of account value into this investment option.

Retirement Cornerstone® Series 13.0 (Series B, Series CP®, and Series L)

Issued by

Equitable Financial Life Insurance Company of America

We have filed with the Securities and Exchange Commission a Prospectus and a Statement of Additional Information ("SAI") that include additional information about Retirement Cornerstone® Series 13.0, Equitable Financial Life Insurance Company of America and Equitable America Variable Account No. 70A. The Prospectus and SAI each dated May 1, 2024 are incorporated by reference into this Summary Prospectus. The Prospectus and SAI are available free of charge. To request a copy of either document, to ask about your contract, or to make other investor inquiries, please call 1-800-789-7771. The Prospectus and SAI are also available at our website, www.equitable.com/ICSR#EQH150063.

DEPARTMENT OF LABOR NOTICE

The Company retains any earnings on amounts held in its general account. These amounts include funds that are pending investment under insurance products as well as funds that have been disbursed from insurance products pending presentment for payment to the client, transferral to another insurance product or mutual fund, if permitted under applicable law, or the client's financial institution. Earnings on such amounts are generally at institutional money market rates. Investment and distribution options are described in the applicable variable insurance product prospectus, as amended to date, which either accompanies this notice or has been previously provided to you.

Generally, funds received in good order before the close of any business day (as defined in the product prospectus) will be credited to the specified investment option effective on that day. Funds that are pending investment include any amounts for which the Company has not yet received adequate instructions, documentation or the completed requirements necessary to enable it to allocate funds as directed by the contract owner. Funds that are awaiting investment will be allocated as directed by the contract owner effective on the business day that falls on or next follows the date the Company receives the completed instructions, documentation or requirements. The Company will receive any investment earnings through the end of the business day on which funds are allocated.

When the Company receives a request for any permissible distribution from an insurance product, which may include requests for partial withdrawals, loans, annuitization or death benefit payments, or full surrenders, as applicable, such distribution will be effective on the date we receive the request in good order. The Company will transfer any applicable separate account amounts to its general account on the process date, regardless of the effective date and send a check to the distributee or commence direct transfer of funds on that date. Amounts will remain in the Company's general account until the date the check is presented for payment or the direct transfer of funds is complete, the timing of which is beyond the Company's control. The Company will receive any investment earnings during the period such amounts remain in the general account. Upon request, the owner of the insurance product may receive from the Company a periodic report summarizing the status of any outstanding distributions, and the length of time such distributions tend to remain outstanding.*

*Not necessary for IRAs.

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Important Notice Regarding Delivery of Client Documents

We believe that many of our customers would like us to eliminate duplicate mailings of certain documents to them. We would like to do this too in order to reduce costs and help benefit the environment.

Changes in SEC regulations allow us to send single copies of documents such as Prospectuses, EQ Advisors Trust's Annual and Semi-Annual Reports to our clients who own the same type of variable insurance contract and live at a common address. We began mailing single copies of these documents in 2001.

In the event that you wish to continue receiving multiple mailings of these documents, where a separate copy is sent to each individual contract owner residing at the same address, please call us at 1-877-927-2632 within 60 days.

Thank you for your continued support.

HHN 52004 (5/24)

Visit our website: equitable.com

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (Equitable Financial) (New York, NY); Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with an administrative office located in Charlotte, NC; and Equitable Financial Life and Annuity Company (Equitable Colorado), with an administrative office located in Charlotte, NC. The obligations of Equitable Financial, Equitable America, and Equitable Colorado are backed solely by their respective claims-paying abilities.



Variable Annuities: • Are Not a Deposit of Any Bank • Are Not FDIC Insured • Are Not Insured by Any Federal Government Agency
• Are Not Guaranteed by Any Bank or Savings Association • May Go Down in Value

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