



Equitable Financial Life Insurance Company of America
P.O. Box 1016, Charlotte, NC 28201-1016

06/01/2025

[REDACTED]

Structured Capital Strategies 16 B (IRA)

Contract No. [REDACTED]

Dear [REDACTED]:

Welcome to Equitable Financial Life Insurance Company of America ("Equitable America"). Your contract was successfully transferred from Equitable Financial Life Insurance Company ("Equitable Financial") on June 01, 2025. Equitable America is now the insurer and issuer of your annuity contract.

Enclosed, you will find a Certificate of Assumption, which is an amendment to be added to your contract. Also included is a confirmation notice that reflects the values in your contract as of the transfer's effective date. As previously communicated, there are no changes to the features, benefits, and terms of your contract as a result of this transfer. Please be aware that the contract transfer is not a taxable event, and you will not receive a tax form related to the change in your contract's insurer.

Please take note of the following:

If you have been receiving recurring distributions from your contract:

Your payment schedule and delivery will remain unchanged. You will continue to receive your payments as planned through the payment method you initially chose, without any interruptions.

If you take withdrawals from your contract or make contributions in 2025:

You may receive two of each of the required tax forms - one from Equitable Financial for any pre-transfer withdrawals/contributions and another from Equitable America for any post-transfer withdrawals/contributions.

If you are using the Equitable Client Portal:

No changes to your online access are needed. Your login and password will remain the same, allowing you to continue using the portal as usual.

If you are not yet signed up for e-delivery:



All it takes is a few clicks. You can register today at equitable.com/signup or scan this QR code.

If you don't yet have an online account, register by going to equitable.com/registration. If you already have an Equitable online account, sign in, then:

- Click on the delivery preferences link located under the Profile/eDelivery Preferences section.
- Select the documents you want to receive electronically.

Preview and Submit chosen documents and a confirmation page will appear to verify your enrollment. It's that simple!

If you are already signed up for e-delivery:

No changes to your preferences are required. The documents you selected for electronic delivery will continue to be sent electronically. There is no need to re-enroll in the e-delivery service.

Thank you for the trust you have placed in us. We remain committed to helping you meet your financial goals. Your contract will continue to be administered and serviced by the Equitable Service Center you know and trust. If you have any questions about the transfer of your contract, please call our customer service center at 855-433-4015 or visit www.equitable.com/novation.

Equitable Financial Life Insurance Company of America
Equitable Service Center

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (Equitable Financial) and 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. GE-7062332.2(11/24)(exp.11/26)

EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA,
domiciled in Arizona

Home Office address:
3030 North Third Street, Suite 790,
Phoenix, AZ 85012

CERTIFICATE OF ASSUMPTION

Contract Owner: [REDACTED]

Contract Number: [REDACTED]

You are hereby notified that EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA ("Equitable America") has, effective as of 12:01 a.m., Eastern Time, on June 01, 2025, (the "Effective Date"), assumed liability for your policy, contract or certificate with EQUITABLE FINANCIAL LIFE INSURANCE COMPANY ("Equitable Financial").

From and after the Effective Date, all references in your policy, contract or certificate to Equitable Financial are hereby changed to Equitable America. Equitable America has assumed all rights and duties under the express terms of your policy, contract or certificate. Equitable Financial no longer has any obligations to you under the express terms of your policy, contract or certificate.

Except for the substitution of Equitable America for Equitable Financial as your insurer, the terms of your policy, contract or certificate will not change as a result of the assumption.

All correspondence and inquiries such as deposits, changes, and notices of claims should be submitted to Equitable America at the following address:

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

This Certificate of Assumption is effective as of the Effective Date, forms a part of and should be attached to your policy, contract or certificate issued to you by Equitable Financial.

IN WITNESS WHEREOF, EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA has caused this Certificate of Assumption to be duly signed and issued.



Mark Pearson,
Chief Executive Officer



José Ramón González
Chief Legal Officer and Secretary

**Equitable Financial Life Insurance
Company of America**
Equitable Retirement Service Solutions
P.O. Box 1016
Charlotte NC 28201-1016

June 01, 2025

Equitable is the brand name of Equitable Holdings, Inc. subsidiaries, including Equitable Financial Life Insurance Company (Equitable Financial) and Equitable Financial Life Insurance Company of America (Equitable America) (AZ stock company, admin. office in Charlotte, NC), and Equitable Distributors, LLC.

Structured Capital Strategies 16 B (IRA)

Contract Number:

Contract Date:

Name of Annuitant:

Name of Owner:

Your Representative:

Your Representative's

Telephone:

If you have questions about this transfer, please call your representative at the phone number above, or call a customer service representative toll free at 1-855-433-4015, or visit www.equitable.com/novation

CONFIRMATION NOTICE

THIS IS YOUR NOTICE THAT THE EQUITABLE PROCESSING OFFICE:

Processed a transfer of your contract values from **Equitable Financial Life Insurance Company** ("Equitable Financial") to **Equitable Financial Life Insurance Company of America** ("Equitable America")

	Amount	Effective Date
Amount Transferred From Equitable Financial Contract	\$52,518.10	May 30, 2025
Amount Transferred to Equitable America Contract	\$52,518.10	May 30, 2025
Account Balance at Equitable Financial	\$0.00	May 30, 2025
Account Balance at Equitable America	\$52,518.10	May 30, 2025

DETAIL OF ACTIVITY BY INVESTMENT OPTION

Transfer out of Equitable Financial Contract

Transaction Information				Account Information as of May 30, 2025			
Transfer out of Equitable Financial Contract Structured Investment Options:	Segment Interim Value* Transferred from Equitable Financial Contract	Number of Units	05/30/2025 Unit Value	Segment Investment*	Number of Units	Unit Value	Account Balance
S&P 500 5 Yr -10% Buffer March 17, 2027	\$6,269.73 –			\$4,717.63			\$0.00
S&P 500 5 Yr -10% Buffer May 31, 2028	\$4,685.82 –			\$2,764.03			\$0.00
S&P 500 5 Yr -10% Buffer February 14, 2029	\$5,242.23 –			\$4,843.31			\$0.00
S&P 500 5 Yr -10% Buffer December 05, 2029	\$5,574.60 –			\$5,654.89			\$0.00

Transaction Information				Account Information as of May 30, 2025			
Transfer out of Equitable Financial Contract Structured Investment Options:	Segment Interim Value* Transferred from Equitable Financial Contract	Number of Units	05/30/2025 Unit Value	Segment Investment*	Number of Units	Unit Value	Account Balance
Choice S&P 500 5Yr -10% March 17, 2027	\$6,186.45 –			\$4,717.63			\$0.00
Choice S&P 500 5Yr -10% May 31, 2028	\$10,324.33 –			\$7,519.29			\$0.00
Choice S&P 500 5Yr -10% February 14, 2029	\$5,007.33 –			\$4,550.99			\$0.00
Choice S&P 500 5Yr -10% December 05, 2029	\$5,771.61 –			\$5,876.73			\$0.00
Choice Russ 2000 5Yr -10% May 31, 2028	\$3,456.00 –			\$3,024.32			\$0.00
Sub Total	\$52,518.10 –						\$0.00
Transfer into Equitable America Contract							
Transaction Information				Account Information as of May 30, 2025			
Transfer into Equitable America Contract Structured Investment Options:	Segment Interim Value* Transferred into Equitable America Contract	Number of Units	05/30/2025 Unit Value	Segment Investment*	Number of Units	Unit Value	Account Balance
S&P 500 5 Yr -10% Buffer March 17, 2027	\$6,269.73 +			\$4,717.63			\$6,269.73
S&P 500 5 Yr -10% Buffer May 31, 2028	\$4,685.82 +			\$2,764.03			\$4,685.82
S&P 500 5 Yr -10% Buffer February 14, 2029	\$5,242.23 +			\$4,843.31			\$5,242.23
S&P 500 5 Yr -10% Buffer December 05, 2029	\$5,574.60 +			\$5,654.89			\$5,574.60
Choice S&P 500 5Yr -10% March 17, 2027	\$6,186.45 +			\$4,717.63			\$6,186.45
Choice S&P 500 5Yr -10% May 31, 2028	\$10,324.33 +			\$7,519.29			\$10,324.33
Choice S&P 500 5Yr -10% February 14, 2029	\$5,007.33 +			\$4,550.99			\$5,007.33
Choice S&P 500 5Yr -10% December 05, 2029	\$5,771.61 +			\$5,876.73			\$5,771.61
Choice Russ 2000 5Yr -10% May 31, 2028	\$3,456.00 +			\$3,024.32			\$3,456.00
Sub Total	\$52,518.10 +						\$52,518.10
Grand Total							\$52,518.10

PLEASE BE ADVISED

This transaction constitutes a **transfer of your contract values from Equitable Financial to Equitable America**. Equitable America is your contract's insurer as of the effective date of the transfer. There will be no changes to your contractual terms or any benefit values as of the effective date of this transfer, and all features and benefits applicable to your contract will continue to operate in accordance with the terms of your contract.

A Certificate of Assumption is enclosed with this confirmation notice, which amends your contract and should be kept with your contract.

*DESCRIPTION OF CERTAIN TERMS:

Segment Interim Value shows the Annuity Account Value of a Segment prior to the Segment Maturity Date. **Note:** The Segment Interim Value of each Segment will be the same immediately before and after the transfer of your contract values from Equitable Financial to Equitable America.

Segment Investment shows the initial investment in a Segment adjusted for any withdrawals on a pro rata basis (including any withdrawal charges for any withdrawals made prior to Contract transfer).

SAMPLE