



EQUITABLE

Enclosed in this package

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

- 1 Notice of Transfer
- 2 Response form and preaddressed postage paid return envelope
- 3 Financial Strength Ratings for Equitable Financial and Equitable America
- 4 Equitable Financial Annual Statement Balance Sheets for **First Quarter 2024 and Year-end 2022 and 2023**
- 5 Equitable America Annual Statement Balance Sheets for **First Quarter 2024 and Year-end 2022 and 2023**
- 6 Exchange Offer Supplement
- 7 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.



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[Owner Name]
[Owner Address]

[XX/XX/20XX]

EQUI-VEST

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 EQUI-VEST annuity contract, [XXXXXXXXXX] (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. If you accept the transfer offer, we anticipate the transfer will be effective in the [First/Second/Third/Fourth] quarter of 202[X], and will let you know the exact date in an upcoming communication once it has been finalized.

To help you make your choice, 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



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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.

You have a choice

You may accept or reject the transfer of your contract to Equitable America.

To accept the transfer, you **must** indicate your acceptance on the enclosed Response Form, sign it, and return it to Equitable Financial in the included postage paid pre-addressed return envelope, to be received by Equitable Financial on or before [XX/XX/20XX]. If you accept the transfer, at the time of the transfer you will receive a Certificate of Assumption to be attached to your contract, which will make Equitable America your contract's insurer.

To reject the transfer, you **do not need to do anything or respond to this Notice**. However, if you would like, you may also choose to indicate your rejection on the enclosed Response Form, sign it, and return it to Equitable Financial in the included postage paid pre-addressed return envelope.

If you have not responded to this Notice by [XX/XX/20XX], you will be provided with another notice of the transfer. If Equitable Financial does not receive a Response Form from you on or before [XX/XX/20XX], you will be deemed to have rejected the transfer.

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.



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If your contract has more than one owner, (1) to accept the offer, all owners must show acceptance as described above by signing and returning the enclosed Response Form, or (2) to reject the offer, at least one owner must show rejection as described above by either not responding to this Notice or by signing and returning the enclosed Response Form.

What happens if you accept

If you accept this transfer offer as set forth above, Equitable America will be your contract's insurer as of the effective date of the transfer. 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.**

What happens if you reject or do nothing

If you reject this transfer offer or do not accept it as set forth above, Equitable Financial will remain as your contract's insurer and will retain all of the rights, obligations, and liabilities under the express terms of your contract.

If you have any questions about the transfer offer, your contract, or about Equitable America, please call our customer service center at 1-855-433-4015 or visit www.equitable.com/novation. Written inquiries may be mailed to:

Equitable Financial Life Insurance Company
EQUI-VEST Processing Office
8501 IBM Drive, Suite 150-GR
Charlotte, NC 28262-4333

EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

By: *Nick Lane*

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.

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 5, 2024) A+ (“Strong”)	A.M. Best (as of February 23, 2024) A (“Excellent”)	Moody’s (as of May 11, 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 5, 2024) A+ (“Strong”)	A.M. Best (as of February 23, 2024) A (“Excellent”)	Moody’s (as of May 11, 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-6045786.1 (10/23)(exp.10/25)

SAMPLE



EQUITABLE

Mail To:
Equitable
EQUI-VEST Processing Office
PO Box 1430
Charlotte NC 28201-1430

**Equitable Financial Life Insurance Company,
domiciled in New York**

For Assistance Call (855) 433-4015
www.equitable.com/novation

CONTRACT ASSUMPTION/TRANSFER RESPONSE FORM

To: Equitable Financial Life Insurance Company

Re: EQUI-VEST Contract Number [XXXXXXXXXX]

- Yes, I accept** the transfer of my annuity contract referenced above from Equitable Financial Life Insurance Company to Equitable Financial Life Insurance Company of America.
- No, I reject** the proposed transfer of my annuity contract referenced above from Equitable Financial Life Insurance Company to Equitable Financial Life Insurance Company of America.

CONTRACT OWNER'S SIGNATURE

DATE

[Printed Client Name]

CONTRACT OWNER'S PRINTED NAME

SAMPLE

[FOR INTERNAL USE ONLY: ROLEIDENTIFIER APERKEY MAILINGDATE MAILINGNUMBER 0000]



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)

STATEMENT AS OF MARCH 31, 2024 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	36,003,654,484	0	36,003,654,484	36,520,158,935
2. Stocks:				
2.1 Preferred stocks	376,980,882	0	376,980,882	385,895,481
2.2 Common stocks	338,538,245	0	338,538,245	358,744,637
3. Mortgage loans on real estate:				
3.1 First liens	11,972,577,483	0	11,972,577,483	11,927,720,214
3.2 Other than first liens.....	223,553,822	0	223,553,822	223,573,930
4. Real estate:				
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	0
4.3 Properties held for sale (less \$0 encumbrances)	0	0	0	0
5. Cash (\$497,808,757), cash equivalents (\$1,726,698,198) and short-term investments (\$401,011,179)	2,625,518,134	0	2,625,518,134	1,978,318,149
6. Contract loans (including \$0 premium notes)	3,638,166,658	5,636,386	3,632,530,272	3,606,966,270
7. Derivatives	282,586,160	0	282,586,160	314,378,565
8. Other invested assets	3,413,426,771	10,737,494	3,402,689,277	3,296,261,011
9. Receivables for securities	11,461,830	0	11,461,830	9,680,525
10. Securities lending reinvested collateral assets	60,736,697	0	60,736,697	33,780,113
11. Aggregate write-ins for invested assets	214,680,787	0	214,680,787	74,976,923
12. Subtotals, cash and invested assets (Lines 1 to 11)	59,161,881,953	16,373,880	59,145,508,073	58,730,454,753
13. Title plants less \$0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	553,861,429	0	553,861,429	534,829,795
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	127,323,511	2,569,964	124,753,547	98,542,208
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$0 earned but unbilled premiums)	99,827,607	0	99,827,607	98,919,034
15.3 Accrued retrospective premiums (\$0) and contracts subject to redetermination (\$0)	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	208,739,506	0	208,739,506	257,843,757
16.2 Funds held by or deposited with reinsured companies	21,512,621	0	21,512,621	30,690,794
16.3 Other amounts receivable under reinsurance contracts	178,710,091	0	178,710,091	12,702,201
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	1,506,987,268	1,332,846,742	174,140,526	220,319,464
19. Guaranty funds receivable or on deposit	12,610,060	0	12,610,060	13,854,440
20. Electronic data processing equipment and software	79,804,193	64,677,511	15,126,682	10,220,238
21. Furniture and equipment, including health care delivery assets (\$0)	11,386,350	11,386,350	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	185,033,141	0	185,033,141	120,273,019
24. Health care (\$0) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other than invested assets	1,891,384,704	60,696,586	1,830,688,118	1,872,065,798
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	64,039,062,434	1,488,551,033	62,550,511,401	62,000,715,501
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	172,473,288,964	0	172,473,288,964	164,695,597,320
28. Total (Lines 26 and 27)	236,512,351,398	1,488,551,033	235,023,800,365	226,696,312,821
DETAILS OF WRITE-INS				
1101. Collateral on derivative instruments	214,570,000	0	214,570,000	74,930,000
1102. Miscellaneous invested assets	110,787	0	110,787	46,923
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 through 1103 plus 1198)(Line 11 above)	214,680,787	0	214,680,787	74,976,923
2501. Accrued charges for administrative, separate accounts, claim service and other fees	11,632,751	0	11,632,751	7,520,427
2502. Miscellaneous assets	67,387	0	67,387	23,928,052
2503. Other assets non-admitted	60,696,586	60,696,586	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	1,818,987,980	0	1,818,987,980	1,840,617,319
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	1,891,384,704	60,696,586	1,830,688,118	1,872,065,798

STATEMENT AS OF MARCH 31, 2024 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$23,737,128,715 less \$0 included in Line 6.3 (including \$10,505 Modco Reserve)	23,737,128,715	23,953,568,297
2. Aggregate reserve for accident and health contracts (including \$0 Modco Reserve)	527,309,221	531,863,285
3. Liability for deposit-type contracts (including \$0 Modco Reserve).....	14,392,633,099	15,180,205,992
4. Contract claims:		
4.1 Life	428,012,038	430,195,142
4.2 Accident and health	39,033,197	36,818,769
5. Policyholders' dividends/refunds to members \$0 and coupons \$0 due and unpaid	3,948,745	4,049,120
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)	70,839,850	98,151,681
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$0 Modco)	24,538,970	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 \$348 discount; including \$147,498 accident and health premiums	3,147,078	3,510,162
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	2,835,646	6,375,200
9.3 Other amounts payable on reinsurance, including \$0 assumed and \$24,609,858 ceded	24,609,858	23,507,802
9.4 Interest Maintenance Reserve	102,465,082	98,021,178
10. Commissions to agents due or accrued-life and annuity contracts \$1,676,096 , accident and health \$13,308 and deposit-type contract funds \$0	1,689,404	2,611,094
11. Commissions and expense allowances payable on reinsurance assumed	3,940,012	4,176,099
12. General expenses due or accrued	165,158,597	240,683,170
13. Transfers to Separate Accounts due or accrued (net) (including \$(952,745,841) accrued for expense allowances recognized in reserves, net of reinsured allowances)	(1,008,700,555)	(905,965,794)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes	39,635,040	40,856,754
15.1 Current federal and foreign income taxes, including \$0 on realized capital gains (losses)	99,641,949	99,354,000
15.2 Net deferred tax liability	0	0
16. Unearned investment income	2,075,376	2,143,249
17. Amounts withheld or retained by reporting entity as agent or trustee	8,182,796,856	5,283,414,087
18. Amounts held for agents' account, including \$0 agents' credit balances	0	0
19. Remittances and items not allocated	67,429,875	61,650,290
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	63,867,757	66,367,366
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	1,163,477,565	1,122,257,896
24.02 Reinsurance in unauthorized and certified (\$0) companies	1,351,752	1,351,752
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$0) reinsurers	0	0
24.04 Payable to parent, subsidiaries and affiliates	139,653,213	71,196,367
24.05 Drafts outstanding	0	0
24.06 Liability for amounts held under uninsured plans	0	0
24.07 Funds held under coinsurance	12,497,833,321	13,177,244,453
24.08 Derivatives	0	0
24.09 Payable for securities	490,275,994	750,214,773
24.10 Payable for securities lending	60,736,697	33,780,113
24.11 Capital notes \$0 and interest thereon \$0	0	0
25. Aggregate write-ins for liabilities	210,271,740	196,522,552
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	61,537,636,092	60,614,124,849
27. From Separate Accounts Statement	172,136,665,089	164,382,851,841
28. Total liabilities (Lines 26 and 27)	233,674,301,181	224,996,976,690
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	1,628,512,526	1,650,166,591
34. Aggregate write-ins for special surplus funds	965,022,245	1,002,184,178
35. Unassigned funds (surplus)	(1,246,535,587)	(955,514,638)
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 \$336,623,875 in Separate Accounts Statement)	1,346,999,184	1,696,836,131
38. Totals of Lines 29, 30 and 37	1,349,499,184	1,699,336,131
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	235,023,800,365	226,696,312,821
DETAILS OF WRITE-INS		
2501. Aviation reinsurance losses	12,332,332	12,332,683
2502. Accrued interest on policy claims and other contract funds	3,144,648	3,204,733
2503. Miscellaneous liabilities	194,794,760	180,985,136
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	210,271,740	196,522,552
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 through 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)	897,367,784	929,421,764
3498. Summary of remaining write-ins for Line 34 from overflow page	35,154,461	40,262,414
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	965,022,245	1,002,184,178

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

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

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

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

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	2,778,767,025	0	2,778,767,025	2,668,923,004
2. Stocks:				
2.1 Preferred stocks	19,572,779	0	19,572,779	19,133,640
2.2 Common stocks	1,023,500	0	1,023,500	1,023,500
3. Mortgage loans on real estate:				
3.1 First liens	68,350,000	0	68,350,000	68,350,000
3.2 Other than first liens.....	0	0	0	0
4. Real estate:				
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	0
4.3 Properties held for sale (less \$0 encumbrances)	0	0	0	0
5. Cash (\$42,985,980), cash equivalents (\$552,110,724) and short-term investments (\$0)	595,096,704	0	595,096,704	529,119,331
6. Contract loans (including \$0 premium notes)	182,477,856	560,378	181,917,478	171,534,811
7. Derivatives	1,696,765,111	0	1,696,765,111	1,100,981,928
8. Other invested assets	12,665,359	0	12,665,359	3,905,234
9. Receivables for securities	5,356,196	0	5,356,196	514,085
10. Securities lending reinvested collateral assets	10,355,765	0	10,355,765	6,221,953
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	5,370,430,295	560,378	5,369,869,917	4,569,107,486
13. Title plants less \$0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	26,161,315	0	26,161,315	26,669,135
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	(2,945,861)	0	(2,945,861)	(7,473,743)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$0 earned but unbilled premiums)	0	0	0	0
15.3 Accrued retrospective premiums (\$0) and contracts subject to redetermination (\$0)	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	7,533,988	0	7,533,988	8,081,220
16.2 Funds held by or deposited with reinsured companies	11,737,911,109	0	11,737,911,109	12,406,126,704
16.3 Other amounts receivable under reinsurance contracts	950,479	0	950,479	704,487
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	140,519,244	0	140,519,244	36,054,669
19. Guaranty funds receivable or on deposit	879,983	0	879,983	876,897
20. Electronic data processing equipment and software	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$0)	0	0	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	116,346,910	0	116,346,910	63,475,494
24. Health care (\$0) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other than invested assets	1,095,814,096	3,529,899	1,092,284,197	666,657,214
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	18,493,601,558	4,090,277	18,489,511,281	17,770,279,563
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	19,050,321,179	0	19,050,321,179	14,720,800,295
28. Total (Lines 26 and 27)	37,543,922,737	4,090,277	37,539,832,460	32,491,079,858
DETAILS OF WRITE-INS				
1101. Miscellaneous invested assets	0	0	0	0
1102.	0	0	0	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 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Miscellaneous Assets	334,653	0	334,653	563,319
2502. Other assets non-admitted	3,529,899	3,529,899	0	0
2503. Admitted Disallowed IMR	56,602,070	0	56,602,070	40,012,363
2598. Summary of remaining write-ins for Line 25 from overflow page	1,035,347,474	0	1,035,347,474	626,081,532
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	1,095,814,096	3,529,899	1,092,284,197	666,657,214

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$ 14,119,956,319 less \$ 0 included in Line 6.3 (including \$ 0 Modco Reserve)	14,119,956,319	14,196,653,932
2. Aggregate reserve for accident and health contracts (including \$ 0 Modco Reserve)	76,559,653	71,461,296
3. Liability for deposit-type contracts (including \$ 0 Modco Reserve).....	12,030,172	13,425,596
4. Contract claims:		
4.1 Life	151,059,595	148,595,984
4.2 Accident and health	11,373,736	9,906,468
5. Policyholders' dividends/refunds to members \$ 0 and coupons \$ 0 due and unpaid	0	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 \$ 0 Modco)	0	0
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 \$ 0 discount; including \$ 0 accident and health premiums	0	0
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	0	0
9.3 Other amounts payable on reinsurance, including \$ 0 assumed and \$ 0 ceded	0	0
9.4 Interest Maintenance Reserve	0	0
10. Commissions to agents due or accrued-life and annuity contracts \$ 42,780,659 , accident and health \$ 987 and deposit-type contract funds \$ 0	42,781,646	54,726,266
11. Commissions and expense allowances payable on reinsurance assumed	0	0
12. General expenses due or accrued	4,198,128	4,145,906
13. Transfers to Separate Accounts due or accrued (net) (including \$ (3,403,991,323) accrued for expense allowances recognized in reserves, net of reinsured allowances)	(2,819,090,135)	(2,861,649,158)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes	4,720,900	6,544,860
15.1 Current federal and foreign income taxes, including \$ 0 on realized capital gains (losses)	791,351,214	791,289,089
15.2 Net deferred tax liability	0	0
16. Unearned investment income	0	0
17. Amounts withheld or retained by reporting entity as agent or trustee	1,551,121,685	778,392,425
18. Amounts held for agents' account, including \$ 0 agents' credit balances	0	0
19. Remittances and items not allocated	25,188,463	18,111,758
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	0	0
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	41,258,239	33,939,128
24.02 Reinsurance in unauthorized and certified (\$ 0) companies	566,397	566,397
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ 0) reinsurers	0	0
24.04 Payable to parent, subsidiaries and affiliates	50,465,415	5,832,159
24.05 Drafts outstanding	0	0
24.06 Liability for amounts held under uninsured plans	0	0
24.07 Funds held under coinsurance	0	0
24.08 Derivatives	0	0
24.09 Payable for securities	0	27,359,705
24.10 Payable for securities lending	10,355,765	6,221,953
24.11 Capital notes \$ 0 and interest thereon \$ 0	0	0
25. Aggregate write-ins for liabilities	60,534,992	62,558,578
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	14,134,432,184	13,368,082,342
27. From Separate Accounts Statement	19,043,155,997	14,714,506,291
28. Total liabilities (Lines 26 and 27)	33,177,588,181	28,082,588,633
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	1,884,648,867	1,884,648,867
34. Aggregate write-ins for special surplus funds	1,088,050,007	663,042,162
35. Unassigned funds (surplus)	1,387,045,405	1,858,300,196
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 \$ 7,165,182 in Separate Accounts Statement)	4,359,744,279	4,405,991,225
38. Totals of Lines 29, 30 and 37	4,362,244,279	4,408,491,225
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	37,539,832,460	32,491,079,858
DETAILS OF WRITE-INS		
2501. Miscellaneous liabilities	3,904,038	4,415,281
2502. Deferred Gain on reinsurance	56,630,954	58,143,297
2503.	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	60,534,992	62,558,578
3101.	0	0
3102.	0	0
3103.	0	0
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above)	0	0
3401. Admitted Disallowed IMR	58,114,759	41,706,950
3402. VA Derivatives (SSAP 108) Permitted Practice	1,029,935,248	621,335,212
3403.	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	1,088,050,007	663,042,162

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 \$	0		0	0
encumbrances)				
4.2 Properties held for the production of income (less				
\$	0		0	0
encumbrances)				
4.3 Properties held for sale (less \$	0		0	0
encumbrances)				
5. Cash (\$				
(5,597,262) , Schedule E - Part 1), cash equivalents				
(\$				
195,675,606 , Schedule E - Part 2) and short-term				
investments (\$	190,078,344		190,078,344	106,676,197
0 , Schedule DA)				
6. Contract loans (including \$	142,297,269	578,656	141,718,613	125,038,429
premium notes)				
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	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 (\$			0	0
) and other amounts receivable				
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	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

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 \$	5,215,427	5,151,001
25. Aggregate write-ins for liabilities		
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 \$			0	0
encumbrances)				
4.2 Properties held for the production of income (less				
\$			0	0
encumbrances)				
4.3 Properties held for sale (less \$			0	0
encumbrances)				
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	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	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.	0	0
3102.	0	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. Admitted Disallowed IMR	41,706,950	0
3402. VA Derivatives (SSAP 108) Permitted Practice	621,335,212	0
3403.	0	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)	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

EQUI-VEST[®]

Series 100-500 (NQ/IRA)

Combination Variable and Fixed Deferred Annuity

May 1, 2024

Issued by Equitable Financial Life Insurance Company of America.

EQUI-VEST® (Series 100-500)

Equitable Financial Life Insurance Company of America
Issued through: Variable Account AA

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#EQH146648. 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 EQUI-VEST® (Series 100-500) contracts are variable and fixed deferred annuity contracts offered as nonqualified annuity contracts for after-tax contributions and individual retirement annuity contracts. This Summary Prospectus only describes EQUI-VEST® (Series 100-500). The contracts provide for the accumulation of retirement savings and for income. The contracts offer 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, (iii) the fixed maturity options, or (iv) the Investment simplifier program (collectively, the "investment options"). See the Fixed Maturity Options Available Under Certain EQUI-VEST Contracts prospectus (the "FMO prospectus") for more information.

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 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, you may no longer be able to fund your guaranteed benefit(s). This means that if you have already funded your guaranteed benefits, you may no longer be able to increase your guaranteed benefits.

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

If you surrender your contract, apply your cash value to a non-life contingent annuity payment option, or withdraw money from the contract within 12 years following your last contribution, you will be assessed a withdrawal charge of up to 6% of account value withdrawn or contributions withdrawn. For example, if you make a withdrawal in the first year, you could pay a withdrawal charge of up to \$6,000 on a \$100,000 investment.

If amounts are withdrawn from a fixed maturity option before the maturity date, there will be a market value adjustment which could greatly reduce the value in your fixed maturity option. See the FMO prospectus for more information.

For additional information about the charges for surrenders and early withdrawals see "Withdrawal charge" in "Charges under the contracts" under "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 or third-party transfers or exchanges).

For additional information about transaction charges see "Charges under the contracts" in "Charges and expenses" in the prospectus.

Ongoing Fees and Expenses (annual charges)

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 of your contract for information about the specific fees you will pay each year based on the options you have elected.

Annual Fee	Minimum	Maximum
Base Contracts ⁽¹⁾	1.34%	2.00%
Investment options (Portfolio fees and expenses) ⁽²⁾	0.57%	2.65%

(1) Expressed as an annual percent 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.

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 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	Highest Annual Cost
\$1,762	\$3,788

Assumes:

- Investment of \$100,000
- 5% annual appreciation
- Least expensive combination of contract and Portfolio fees and expenses
- No optional benefits
- No sales charges
- No additional contributions, transfers or withdrawals

Assumes:

- Investment of \$100,000
- 5% annual appreciation
- Most expensive combination of contract (Series 500), optional benefits 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	<p>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 and fixed maturity options has its own unique risks. You should review the investment options available under the contract before making an investment decision.</p> <p>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, as well as, "Risk factors" in the FMO prospectus. See also Appendix "Portfolio Companies available under the contract" in the prospectus.</p>
Insurance Company Risks	<p>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 optional benefits. The general obligations including the guaranteed interest option, fixed maturity options and any optional 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 www.equitable.com/about-us/financial-strength-ratings.</p> <p>For additional information about insurance company risks see "About the general account" in "More information" in the prospectus.</p>

RESTRICTIONS

Investments	<p>We may, at any time, exercise our rights to limit or terminate your contributions, allocations and transfers to any of the 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 the account value from any variable investment option to another variable investment option.</p> <p>Effective June 18, 2012, for certain contract series and types, we no longer accept contributions. For other contract series and types, including contracts issued in certain states, we currently continue to accept subsequent contributions subject to limitations. For more information, see "How you can contribute to your contract" in "Purchasing the contract" and Appendix: "State contract availability and/or variations of certain features and benefits" in the prospectus.</p> <p>There are limits on contributions and transfers into and out of the guaranteed interest option, and restrictions or limitations with the DCA program. 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.</p> <p>For more information see "About the Separate Account" in "More information" in the prospectus.</p> <p>You must choose one of the two investment methods: 1) Maximum investment option choice, or 2) Maximum transfer flexibility. For more information please see "Selecting your investment method" in the prospectus.</p> <p>For additional information about the investment options, including information regarding volatility management strategies and techniques, see "Portfolios of the Trusts" in "Purchasing the Contract" in the prospectus. See also the FMO prospectus.</p>
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RESTRICTIONS

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.

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 more information, 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, the guaranteed interest option and the fixed maturity options 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:

- Variable investment options;
- Guaranteed interest option;
- Fixed maturity options (see the FMO prospectus for more information); and
- Rebalancing and Dollar Cost Averaging options.

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; (3) for life with a certain minimum number of payments to the beneficiary upon the death of the annuitant; or (4) 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, death benefit protection and offers various payout options.

Access to Your Money

During the accumulation phase you can take withdrawals from your contract up to 10% of your account value without paying a withdrawal charge. Withdrawals will reduce your account value and may be subject to withdrawal charges, income taxes and a tax penalty. Withdrawals may also reduce your death benefit (possibly on a greater than dollar-for-dollar basis).

Death Benefit

Your contract includes a minimum death benefit that pays your beneficiaries an amount equal to at least your contributions less adjusted withdrawals.

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 account value among your 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.

Benefits available under the contract

Summary of Benefits

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

Death Benefits

This death benefit is available during the accumulation phase:

Name of Benefit	Purpose	Standard/ Optional	Annual Fee		Brief Description of Restrictions/ Limitations
			Max	Current	
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">Withdrawals could significantly reduce or terminate benefit

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 Dollar Cost AveragingInvestment simplifier automatic options are not available with rebalancing option II
Dollar Cost Averaging 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 account value among the variable investment options.

(2) Option II allows you to rebalance your account value among the 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.

Minimum initial and subsequent contribution amounts

The minimum initial contribution is generally \$20 for each type of contract. Subsequent contributions are allowed up to a certain maximum contribution limit.

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. This means that if you have one or more Guaranteed benefits and we exercise our right to discontinue the acceptance of contributions to the contract you may no longer be able to fund your Guaranteed benefits. This means that you may no longer be able to increase your Guaranteed benefits.

When initial and subsequent contributions are credited

Initial Contribution

Your initial contribution must generally be accompanied by an application and any other form we need to process the 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 is missing or unclear, we will hold the contribution, whether received via check or wire, in a non-interest bearing suspense account while we try to obtain that 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 specifically direct us to keep your contribution until we receive the required 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. Please see the tables in the “How you can contribute to your contract” in “Purchasing the Contract” 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 prospectus.

Making Withdrawals: Accessing the Money in Your Contract

Accessing your money

You have several ways to withdraw your account value before annuity payments begin. Depending on your type of contract, you may generally 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. Additionally, you may take a loan (if permitted by your Plan). You may also surrender your contract to receive its cash value at any time. 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. Withdrawals may also reduce (possibly on a greater than dollar-for-dollar basis) or terminate any optional guaranteed benefits. Surrenders also may be subject to withdrawal charges, income taxes and a tax penalty if you are younger than 59 ½.

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 date of the transaction to which the request relates. These transactions may include applying proceeds to a variable annuity payout option, payment of a death benefit, payment of any amount you withdraw (less any withdrawal charge) and, upon surrender or termination, payment of the cash value.

SAMPLE

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" in this prospectus. 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	
Sales Load Imposed on Purchases	None
Withdrawal Charge (as a percentage of contributions withdrawn) ⁽¹⁾	6.00%
Transfer Fee	None
Third Party Transfer or Exchange Fee ⁽²⁾	\$65
Special Service Charges ⁽³⁾	\$90

- (1) The charge percentage is deducted upon a withdrawal of amounts in excess of the 10% free withdrawal amount. Important exceptions and limitations may eliminate or reduce this charge. For a complete description of withdrawal charges, please see "Withdrawal Charge" in "Charges and expenses" in this prospectus. See Appendix, "State contract availability and/or variations of certain features and benefits" in the prospectus for more information.
- (2) This charge will never exceed 2% of the amount disbursed or transferred.
- (3) Unless you specify otherwise, this charge will be deducted from the amount you request. Special service charges include (1) express mail charge; and (2) wire transfer charge. The maximum charge for each service is \$90. 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).

Annual Contract Expenses	
Annual Administrative Charge ⁽¹⁾	\$65
Base Contract Expenses ⁽²⁾ (as a percentage of daily net assets in the variable investment options)	2.00%

- (1) The annual administrative charge is deducted from your account value on each contract date anniversary. The current charge is \$30. 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. For series 300, 400 and 500 contracts, during the first two contract years this charge, if it applies, is equal to the lesser of \$30 or 2% of your account value, plus any amounts previously withdrawn during the contract year. Thereafter, the charge is \$30 for each contract year. For series 100 and 200 contracts, the charge is equal to the lesser of \$30 or 2% of your account value, plus any amounts previously withdrawn during the contract year. We may discontinue these services at any time.
- (2) The current Base Contract Expenses for Series 100 and 200 are: current charge 1.40% and maximum 1.49% for EQ/Common Stock and EQ/Money Market Options. For all other investment options the current charge and maximum is 1.34% for Series 100 and 200. For Series 300 the current charge is 1.34% and the maximum is 1.35%. For Series 400 the current charge is 1.34% and the maximum is 2.00%. For Series 500 the current charge is 1.45% and maximum is 2.00%.

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/or other expenses)*	0.57%	2.65%

* "Annual Portfolio Expenses" may be based, in part, on estimated amounts of such expenses.

Examples

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. The 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 and optional benefits available for an additional charge.

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

EQUI-VEST® series 100 and 200 contracts — For IRA contracts

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
\$9,782	\$18,633	\$27,599	\$47,651	\$4,347	\$13,126	\$22,021	\$44,770

EQUI-VEST® series 100 and 200 contracts — For NQ contracts

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
\$9,782	\$18,633	\$27,599	\$44,770	\$4,347	\$13,126	\$22,021	\$44,770

EQUI-VEST® series 300 contracts

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
\$9,643	\$18,232	\$26,958	\$43,545	\$4,200	\$12,701	\$21,339	\$43,545

EQUI-VEST® series 400 contracts

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
\$10,289	\$20,084	\$29,902	\$49,084	\$4,883	\$14,665	\$24,470	\$49,084

EQUI-VEST® series 500 contracts

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
\$10,289	\$20,084	\$29,902	\$49,084	\$4,883	\$14,665	\$24,470	\$49,084

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#EQH146648. You can request this information at no cost by calling (877) 522-5035 or by sending an email request to EquitableFunds@dfinsolutions.com.

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
Specialty	1290 VT Convertible Securities — Equitable Investment Management Group, LLC ("EIMG"); <i>SSGA Funds Management, Inc.</i>	0.90%^	13.73%	9.37%	6.84%
Equity	1290 VT Equity Income — 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%
Equity	1290 VT Small Cap Value — EIMG; <i>BlackRock Investment Management, LLC, Horizon Kinetics Asset Management LLC</i>	1.17%^	5.79%	12.69%	—
Equity	1290 VT SmartBeta Equity ESG — EIMG; <i>AXA Investment Managers US Inc.</i>	1.10%^	16.49%	11.53%	8.52%
Equity	1290 VT Socially Responsible — EIMG; <i>BlackRock Investment Management, LLC</i>	0.92%	27.50%	15.12%	11.32%
Equity	EQ/2000 Managed Volatility [†] — EIMG; <i>AllianceBernstein L.P., BlackRock Investment Management, LLC</i>	0.84%	15.99%	8.76%	6.15%
Equity	EQ/400 Managed Volatility [†] — EIMG; <i>AllianceBernstein L.P., BlackRock Investment Management, LLC</i>	0.85%^	15.44%	11.32%	8.11%
Equity	EQ/500 Managed Volatility [†] — EIMG; <i>AllianceBernstein L.P., BlackRock Investment Management, LLC</i>	0.81%	25.27%	14.21%	10.71%
Asset Allocation	EQ/AB Dynamic Moderate Growth [^] — 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%
Equity	EQ/AB Sustainable U.S. Thematic — EIMG; <i>AllianceBernstein L.P.</i>	1.00%^	20.56%	—	—
Asset Allocation	EQ/Aggressive Allocation [†] — EIMG	1.18%	18.37%	10.23%	7.07%
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/ClearBridge Select Equity Managed Volatility [†] — EIMG; <i>BlackRock Investment Management, LLC, ClearBridge Investments, LLC</i>	1.06%^	24.58%	15.63%	9.90%
Equity	EQ/Common Stock Index — EIMG; <i>AllianceBernstein L.P.</i>	0.67%^	25.12%	14.45%	10.80%
Asset Allocation	EQ/Conservative Allocation [†] — EIMG	1.00%^	8.02%	2.60%	2.15%
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%
Asset Allocation	EQ/Conservative-Plus Allocation [†] — EIMG	0.85%^	10.86%	4.76%	3.57%

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
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%^	4.50%	1.87%	1.59%
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 Small Cap Value Managed Volatility+ — EIMG; <i>BlackRock Investment Management, LLC, Franklin Mutual Advisers, LLC</i>	1.05%^	14.07%	9.78%	6.35%
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%	—
Fixed Income	EQ/Intermediate Government Bond — EIMG; <i>SSGA Funds Management, Inc.</i>	0.64%^	3.85%	0.39%	0.56%
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 Managed Volatility+ — EIMG; <i>AllianceBernstein L.P., BlackRock Investment Management, LLC</i>	0.87%	16.86%	7.32%	3.27%
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 Core Managed Volatility+ — EIMG; <i>BlackRock Investment Management, LLC</i>	0.90%	23.98%	14.26%	10.58%
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%
Asset Allocation	EQ/Moderate-Plus Allocation+ — EIMG	1.13%	15.36%	8.10%	5.67%

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
Cash/Cash Equivalent	EQ/Money Market* — EIMG; <i>Dreyfus, a division of Mellon Investments Corporation</i>	0.69%	4.47%	1.48%	0.91%
Equity	EQ/Morgan Stanley Small Cap Growth — EIMG; <i>BlackRock Investment Management, LLC, Morgan Stanley Investment Management, Inc.</i>	1.15%^	34.45%	15.17%	—
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 Ultra Short Bond — EIMG; <i>Pacific Investment Management Company LLC</i>	0.88%^	5.56%	1.61%	1.25%
Fixed Income	EQ/Quality Bond PLUS — EIMG; <i>AllianceBernstein L.P., Pacific Investment Management Company LLC</i>	0.86%	4.19%	0.51%	0.84%
Equity	EQ/Small Company Index — EIMG; <i>AllianceBernstein L.P.</i>	0.64%	16.72%	10.06%	7.01%
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%
Asset Allocation	Equitable Growth MF/ETF — EIMG	1.15%^	14.23%	—	—
Asset Allocation	Equitable Moderate Growth MF/ETF — EIMG	1.10%^	12.01%	—	—
Equity	Multimanager Aggressive Equity — EIMG; <i>AllianceBernstein L.P.</i>	1.00%	38.30%	15.92%	12.48%
Fixed Income	Multimanager Core Bond — EIMG; <i>BlackRock Financial Management, Inc., DoubleLine Capital LP, Pacific Investment Management Company LLC, SSGA Funds Management, Inc.</i>	0.87%^	5.15%	0.63%	1.21%
Specialty	Multimanager Technology — EIMG; <i>AllianceBernstein L.P., FIAM LLC, Wellington Management Company LLP</i>	1.24%^	49.53%	19.07%	16.18%
Asset Allocation	Target 2015 Allocation — EIMG	1.10%^	9.96%	4.94%	3.76%
Asset Allocation	Target 2025 Allocation — EIMG	1.10%^	13.58%	7.42%	5.42%
Asset Allocation	Target 2035 Allocation — EIMG	1.09%	16.56%	9.12%	6.47%
Asset Allocation	Target 2045 Allocation — EIMG	1.08%	18.11%	10.15%	7.12%
Asset Allocation	Target 2055 Allocation — EIMG	1.10%^	19.82%	11.22%	—

^ 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.

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
Fixed Income	American Funds Insurance Series® The Bond Fund of America® — Capital Research and Management Company	0.73%^	4.72%	1.62%	1.83%
Fixed Income	Fidelity® VIP Investment Grade Bond Portfolio — Fidelity Management and Research Company (FMR)	0.63%	6.00%	1.72%	2.08%
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	Macquarie VIP High Income Series ⁽¹⁾ — 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%

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	Principal VC Equity Income Account — Principal Global Investors, LLC (“PGI”)	0.89%	11.00%	—	—
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 High Income which may continue to be used in certain documents for a period of time after the date of this prospectus.

Investment Options: The following are Investment Options A and B, as referred to in the “Selecting your investment method” section in “Purchasing the contract” in this prospectus.

Investments Options A	
Guaranteed Interest Option	
1290 VT Equity Income	EQ/Invesco Global Real Assets
1290 VT GAMCO Mergers & Acquisitions	EQ/Janus Enterprise
1290 VT GAMCO Small Company Value	EQ/JPMorgan Growth Stock
1290 VT Small Cap Value	EQ/JPMorgan Value Opportunities
1290 VT SmartBeta Equity ESG	EQ/Large Cap Core Managed Volatility
1290 VT Socially Responsible	EQ/Large Cap Growth Index
EQ/2000 Managed Volatility	EQ/Large Cap Growth Managed Volatility
EQ/400 Managed Volatility	EQ/Large Cap Value Index
EQ/500 Managed Volatility	EQ/Large Cap Value Managed Volatility
EQ/AB Dynamic Moderate Growth	EQ/Lazard Emerging Markets Equity
EQ/AB Small Cap Growth	EQ/Loomis Sayles Growth
EQ/AB Sustainable U.S. Thematic	EQ/MFS International Growth
EQ/Aggressive Growth Strategy	EQ/MFS International Intrinsic Value
EQ/All Asset Growth Allocation	EQ/MFS Mid Cap Focused Growth
EQ/American Century Mid Cap Value	EQ/MFS Technology
EQ/Balanced Strategy	EQ/MFS Utilities Series
EQ/Capital Group Research	EQ/Mid Cap Index
EQ/ClearBridge Large Cap Growth ESG	EQ/Mid Cap Value Managed Volatility
EQ/ClearBridge Select Equity Managed Volatility	EQ/Moderate Growth Strategy
EQ/Common Stock Index	EQ/Morgan Stanley Small Cap Growth
EQ/Conservative Growth Strategy	EQ/Small Company Index
EQ/Conservative Strategy	EQ/Value Equity
EQ/Emerging Markets Equity PLUS	EQ/Wellington Energy
EQ/Equity 500 Index	Equitable Conservative Growth MF/ETF
EQ/Fidelity Institutional AM [®] Large Cap	Equitable Growth MF/ETF
EQ/Franklin Small Cap Value Managed Volatility	Equitable Moderate Growth MF/ETF
EQ/Global Equity Managed Volatility	Invesco V.I. Main Street Mid Cap Fund [®]
EQ/Goldman Sachs Mid Cap Value	Invesco V.I. Small Cap Equity Fund
EQ/International Core Managed Volatility	MFS [®] Investors Trust Series
EQ/International Equity Index	MFS [®] Massachusetts Investors Growth Stock Portfolio
EQ/International Managed Volatility	Multimanager Aggressive Equity
EQ/International Value Managed Volatility	Multimanager Technology
EQ/Invesco Comstock	Principal VC Equity Income Account
EQ/Invesco Global	VanEck VIP Global Resources Fund

Investments Options B

1290 VT Convertible Securities	EQ/PIMCO Global Real Return
1290 VT High Yield Bond	EQ/PIMCO Ultra Short Bond
American Funds Insurance Series® The Bond Fund of America	EQ/Quality Bond PLUS
Macquarie VIP High Income Series	Fidelity® VIP Investment Grade Bond Portfolio
EQ/Core Bond Index	Invesco V.I. High Yield Fund
EQ/Intermediate Government Bond	Multimanager Core Bond
EQ/Money Market	

SAMPLE

EQUI-VEST® (Series 100 - 500)

Issued by

Equitable Financial Life Insurance Company of America

This summary prospectus describes the important features of the contract and provides information about the Company.

We have filed with the Securities and Exchange Commission a prospectus and a Statement of Additional Information ("SAI") that include additional information about EQUI-VEST® (Series 100 - 500), Equitable Financial Life Insurance Company of America and Variable Account AA. 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 (800) 628-6673. The prospectus and SAI are also available at our website, www.equitable.com/ICSR#EQH146648.

SAMPLE

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.

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)

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**Visit our website:
equitable.com**

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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.



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888-1293 (5/24) | DFIN# 780182 | Cat.# N632545 (5/24)



EQUITABLE

Fixed Maturity Options Available Under Certain Active EQUI-VEST® Contracts and Issued by Equitable Financial Life Insurance Company of America and Equitable Financial Life Insurance Company

Prospectus dated May 1, 2024

Please read and keep this Prospectus for future reference. It contains important information that you should know before taking any action under your contract. This Prospectus supersedes all other Prospectuses for the fixed maturity options. You should read this Prospectus along with the prospectus for the variable annuity contract.

What are the Fixed Maturity Options?

The fixed maturity options are some of the investment options available under certain annuity contracts issued by Equitable Financial Life Insurance Company of America and Equitable Financial Life Insurance Company (**the "Company", "we", "our" and "us"**). Please refer to your variable deferred annuity contract or certificate (collectively, the "contract") and the prospectus for the contract (the "Contract Prospectus") for details regarding whether you are eligible for the fixed maturity options. As explained in more detail in this Prospectus, each fixed maturity option has a maturity date ranging from one to 10 years, and we pay interest at a stated rate if the option is held to maturity. Under certain circumstances, such as withdrawals, selection of annuity payout option or payment of a death benefit, we may make a market value adjustment, which will increase or decrease any fixed maturity amount you will have in that fixed maturity option.

This Prospectus describes the fixed maturity options available under the following EQUI-VEST® contracts:

- EQUI-VEST® Employer-Sponsored Retirement Plans
- EQUI-VEST® (Series 100-500)
- EQUI-VEST® ExpressSM (Series 700)
- EQUI-VEST® (Series 800)
- EQUI-VEST® StrategiesSM (Series 900)

Not all features are available under each EQUI-VEST® contract. Please refer to the Contract Prospectus for more information.

This Prospectus does not describe the contract itself or the investment options other than the fixed maturity options. For information about the contract, you should consult the Contract Prospectus. For additional information regarding the variable investment options, you should consult the prospectuses for the portfolios underlying the variable investment options.

Please refer to page 7 of this Prospectus for a discussion of risk factors.

The Securities and Exchange Commission ("SEC") has not approved or disapproved these securities or determined if this Prospectus is accurate or complete. Any representation to the contrary is a criminal offense. Neither the contracts nor the fixed maturity options are not insured by the FDIC or any other agency. They are not deposits or other obligations of any bank and are not bank guaranteed. They are subject to investment risks and possible loss of principal.

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When we address the reader of this Prospectus with words such as "you" and "your," we mean the person who has right or responsibility that the Prospectus is discussing at that point. This is usually the contract owner.

When we use the word "contract" it also includes certificates that are issued under group contracts.

The Company

Equitable America is an Arizona stock life insurance corporation organized in 1969 with an administrative office located at 8501 IBM Drive, Suite 150-GR, Charlotte, NC 28262-4333. Equitable Financial is a New York stock life insurance corporation doing business since 1859 with its home office located at 1345 Avenue of the Americas, New York, NY 10105. We are indirect wholly owned subsidiaries of Equitable Holdings, Inc.

We are licensed to sell life insurance and annuities in all fifty states (except Equitable America is not licensed in the state of New York), the District of Columbia, Puerto Rico, and the U.S. Virgin Islands. No other company has any legal responsibility to pay amounts that the Company owes under the contracts. The Company is solely responsible for paying all amounts owed to you under the contract.

How to reach us

You may also use our toll-free number (800) 628-6673 to speak with one of our customer service representatives. Our customer service representatives are available on each business day Monday through Thursday from 8:00 a.m. to 7:00 p.m., and on Friday until 5:00 p.m., Eastern Time.

Hearing or speech-impaired clients may call the AT&T National Relay Number at (800) 855-2880 for information about your account. If you have a Telecommunications Device for the Deaf (TDD), you may relay messages or questions to our Customer Service Department at (800) 628-6673, Monday through Thursday from 8:00 a.m. to 7:00 p.m., and on Friday until 5:00 p.m. Eastern Time. AT&T personnel will communicate our reply back to you, via the TDD.

Please see the Contract Prospectus for detailed information on how to reach us electronically, as well as, for our mailing addresses for contributions and other correspondence.

Description of the fixed maturity options

About our fixed maturity options

We offer fixed maturity options with maturity dates generally ranging from one to ten years. We will not accept allocations to a fixed maturity option if on the date the contribution or transfer is to be applied the rate to maturity is 3%. This means that at points in time there may be no fixed maturity options available. You can allocate your contributions to one or more of these fixed maturity options. However, you may not allocate more than one contribution to any one fixed maturity option. These amounts become part of a non-unitized separate account. They will accumulate interest at the "rate to maturity" for each fixed maturity option. The total amount you allocate to and accumulate in each fixed maturity option is called the "fixed maturity amount." The fixed maturity options may not be available in all contracts or all states. See "State contract availability and/or variations of certain features and benefits" in your variable annuity contract prospectus more for information. See also "Charges and expenses" in Contract Prospectus for information on withdrawal charges when amounts are allocated to the fixed maturity options.

The rate to maturity you will receive for each fixed maturity option is the rate to maturity in effect for new contributions allocated to that fixed maturity option on the date we apply your contribution.

On the maturity date of a fixed maturity option, your fixed maturity amount, assuming you have not made any withdrawals or transfers, will equal your contribution to that fixed maturity option plus interest, at the rate to maturity for that contribution. This is the fixed maturity option's "maturity value." Before maturity, the current value we will report for your fixed maturity amount will reflect a market value adjustment. Your current value will reflect the market value adjustment that we would make if you were to withdraw all of your fixed maturity amounts on the date of the report. We call this your "market adjusted amount."

Fixed maturity options and maturity dates. We currently offer fixed maturity options ending on June 15th for maturity years ranging from one through ten. Not all of these fixed maturity options will be available for annuitant ages 76 and above. See "Allocating your contributions". See the Contract Prospectus for more information. As fixed maturity options expire, we expect to add maturity years so that generally ten fixed maturity options are available at any time.

We will not accept allocations to a fixed maturity option if on the date the contribution is to be applied:

- you previously allocated a contribution or made a transfer to the same fixed maturity option; or
- the rate to maturity is 3%; or

- the fixed maturity option's maturity date is within 45 days; or
- the fixed maturity option's maturity date is later than the date annuity payments are to begin.

Your choices at the maturity date. We will notify you at least 45 days before each of your fixed maturity options is scheduled to mature. At that time, you may choose to have one of the following take place on the maturity date, as long as none of the conditions listed above or in "Allocating your contributions" in the Contract Prospectus would apply:

- (a) transfer the maturity value into another available fixed maturity option, or into any of the variable investment options; or
- (b) withdraw the maturity value (there may be a withdrawal charge).

If we do not receive your choice on or before the fixed maturity option's maturity date, we will automatically transfer your maturity value into the next available fixed maturity option (or another investment option if we are required to do so by any state regulation). We may change our procedures in the future.

Market value adjustment. If you make any withdrawals (including transfers, surrender or termination of your contract, or when we make deductions for charges) from a fixed maturity option before it matures we will make a market value adjustment, which will increase or decrease any fixed maturity amount you have in that fixed maturity option. The amount of the adjustment will depend on two factors:

- (a) the difference between the rate to maturity that applies to the amount being withdrawn and the rate to maturity in effect at that time for new allocations to that same fixed maturity option, and
- (b) the length of time remaining until the maturity date.

In general, if interest rates rise from the time that you originally allocate an amount to a fixed maturity option to the time that you take a withdrawal, the market value adjustment will be negative. Likewise, if interest rates drop at the end of that time, the market value adjustment will be positive. Also, the amount of the market value adjustment, either up or down, will be greater the longer the time remaining until the fixed maturity option's maturity date. Therefore, it is possible that the market value adjustment could greatly reduce your value in the fixed maturity options, particularly in the fixed maturity options with later maturity dates.

Rates to maturity and price per \$100 of maturity value

We can determine the amount required to be allocated to one or more fixed maturity options in order to produce

specified maturity values. For example, we can tell you how much you need to allocate per \$100 of maturity value.

The rates to maturity are determined weekly. The rates in the table below are illustrative only and will most likely differ from the rates applicable at time of purchase. Current rates to maturity can be obtained from your financial professional or us. Please see the variable annuity contract prospectus for detailed information on how to reach us.

The rates to maturity for new allocations and the related price per \$100 of maturity value are as shown below:

Fixed Maturity Options with June 15th Maturity Date of Maturity Year	Rate to Maturity as of February 15, 2024	Price Per \$100 of Maturity Value
2024	3.00% ⁽²⁾	\$99.02
2025	3.00% ⁽²⁾	\$96.14
2026	3.00% ⁽²⁾	\$93.34
2027	3.00% ⁽²⁾	\$90.62
2028	3.00% ⁽²⁾	\$87.98
2029	3.00% ⁽²⁾	\$85.41
2030	3.00% ⁽²⁾	\$82.93
2031 ⁽¹⁾	3.00% ⁽²⁾	\$80.51
2032 ⁽¹⁾	3.00% ⁽²⁾	\$78.16
2033 ⁽¹⁾	3.05%	\$75.54

(1) Not available in Oregon for EQUI-VEST® Employer-Sponsored Retirement Plans and EQUI-VEST® (Series 100-500) only.

(2) Since these rates to maturity are 3%, no amounts could have been allocated to these options.

How we determine the market value adjustment

We use the following procedure to calculate the market value adjustment (up or down) we make if you withdraw all of your value from a fixed maturity option before its maturity date.

- (1) We determine the market adjusted amount on the date of the withdrawal as follows:
 - (a) We determine the fixed maturity amount that would be payable on the maturity date, using the rate to maturity for the fixed maturity option.
 - (b) We determine the period remaining in your fixed maturity option (based on the withdrawal date) and convert it to fractional years based on a 365-day year. For example, three years and 12 days becomes 3.0329.
 - (c) We determine the current rate to maturity that applies on the withdrawal date to new allocations to the same fixed maturity option.
 - (d) We determine the present value of the fixed maturity amount payable at the maturity date, using the period determined in (b) and the rate determined in (c).
- (2) We determine the fixed maturity amount as of the current date.

- (3) We subtract (2) from the result in (1)(d). The result is the market value adjustment applicable to such fixed maturity option, which may be positive or negative.

Your market adjusted amount is the present value of the maturity value discounted at the rate to maturity in effect for new contributions to that same fixed maturity option on the date of the calculation.

If you withdraw only a portion of the amount in a fixed maturity option, the market value adjustment will be a percentage of the market value adjustment that would have applied if you had withdrawn the entire value in that fixed maturity option. This percentage is equal to the percentage of the value in the fixed maturity option that you are withdrawing. Any withdrawal charges that are deducted from a fixed maturity option will result in a market value adjustment calculated in the same way. See "Appendix: Market value adjustment example" for an example.

For purposes of calculating the rate to maturity for new allocations to a fixed maturity option (see (1)(c) above), we use the rate we have in effect for new allocations to that fixed maturity option. We use this rate even if new allocations to that option would not be accepted at that time. This rate will not be less than 3%. If we do not have a rate to maturity in effect for a fixed maturity option to which the "current rate to maturity" in (1)(c) above would apply, we will use the rate at the next closest maturity date. If we are no longer offering new fixed maturity options, the "current rate to maturity" will be determined in accordance with our procedures then in effect. We reserve the right to add up to 0.50% to the current rate in (1)(c) above for purposes of calculating the market value adjustment only.

Investments under the fixed maturity options

Amounts allocated to the fixed maturity options are held in a "non-unitized" separate account we have established under the New York Insurance Law. This separate account provides an additional measure of assurance that we will make full payment of amounts due under the fixed maturity options. Under New York Insurance Law, the portion of the separate account's assets equal to the reserves and other contract liabilities relating to the contracts are not chargeable with liabilities from any other business we may conduct. We own the assets of the separate account, as well as any favorable investment performance on those assets. You do not participate in the performance of the assets held in this separate account. We may, subject to state law that applies, transfer all assets allocated to the separate account to our general account. We guarantee all benefits relating to your value in the fixed maturity options, regardless of whether assets supporting fixed maturity options are held in a separate account or our general account.

We have no specific formula for establishing the rates to maturity for the fixed maturity options. We expect the rates to be influenced by, but not necessarily correspond to, among other things, the yields that we can expect to realize on the separate account's investments from time to time. Our current

plans are to invest in fixed-income obligations, including corporate bonds, mortgage-backed and asset-backed securities and government and agency issues having durations in the aggregate consistent with those of the fixed maturity options.

Although the above generally describes our plans for investing the assets supporting our obligations under the fixed maturity options under the contracts, we are not obligated to invest those assets according to any particular plan except as we may be required to by state insurance laws. We will not determine the rates to maturity we establish by the performance of the nonunitized separate account.

Your contract's value in the fixed maturity options

Your value in each fixed maturity option at any time before the maturity date is the market adjusted amount in each option, which reflects withdrawals out of the option and charges we deduct. This is equivalent to your fixed maturity amount increased or decreased by the market value adjustment. Your value, therefore, may be higher or lower than your contributions (less withdrawals) accumulated at the rate to maturity. At the maturity date, your value in the fixed maturity option will equal its maturity value, provided there have been no withdrawals or transfers.

Transferring your account value

At any time before the date annuity payments are to begin, you can transfer some or all of your account value among the investment options, subject to the following:

- You may not transfer to a fixed maturity option that has a rate to maturity of 3%.
- If the annuitant is age 76-80, you must limit your transfers to fixed maturity options with maturities of seven years or less. If the annuitant is age 81 or older, you must limit your transfers to fixed maturity options of five years or less. We will not accept allocations to a fixed maturity option if on the date the contribution or transfer is to be applied, the rate to maturity is 3%. Also, the maturity dates may be no later than the date annuity payments are to begin.
- Under certain contracts, if you make transfers out of a fixed maturity option other than at its maturity date, the transfer may cause a market value adjustment and affect your Guaranteed Principal Benefit ("GPB").
- Under certain contracts, a transfer into the guaranteed interest option will not be permitted if such transfer would result in more than 25% of the annuity account value being allocated to the guaranteed interest option, based on the annuity account value as of the previous business day.

Withdrawing your account value

Unless you specify otherwise, we will subtract withdrawals on a pro rata basis from your value in the variable investment options and the guaranteed interest option. If there is

insufficient value or no value in the variable investment options and guaranteed interest option, any additional amount of the withdrawal required or the total amount of the withdrawal will be withdrawn from the fixed maturity options in the order of the earliest maturity date(s) first. A market value adjustment will apply to withdrawals from the fixed maturity options

Please refer to the Contract Prospectus for more information regarding withdrawing value from your contract.

Charges and expenses

Withdrawal charges may apply to any withdrawal from your contract, including a withdrawal from a fixed maturity option. For more information regarding withdrawal charges and other charges applicable to the contract, please refer to the Contract Prospectus.

Risk factors

An allocation to a fixed maturity option has various risks associated with it.

Please be aware that a market value adjustment could result in a significant loss of principal and previously credited interest. Specifically:

- If you make any withdrawal (including transfers, surrender or termination of your contract, or when we make deductions for charges) from a fixed maturity option before it matures, we will make a market value adjustment. The market value adjustment may be negative.
- If there is a market value adjustment and interest rates have increased from the time that you originally allocated to a fixed maturity option to the time that you take the withdrawal (including transfers, surrender or termination of your contract, or when we make deductions for charges), the market value adjustment will be negative and will reduce your value in the fixed maturity option.
- The amount of the market value adjustment, either up or down, will be greater the longer the time remaining until the fixed maturity option's maturity date.
- Therefore, it is possible that a negative market value adjustment could greatly reduce your value in the fixed maturity options, particularly in fixed maturity options with later maturity dates.

If we deduct all or a portion of a fee or charge from a fixed maturity option, a market value adjustment will apply to that deduction from the fixed maturity option. If the market value adjustment is negative, it will reduce your value in the fixed maturity option.

No company other than us has any legal responsibility to pay amounts that the Company owes under the contract and fixed maturity option. An owner should look to the financial strength of the Company for its claims-paying ability.

There are also risks associated with the Company. Before allocating to a fixed maturity option, you should carefully consider and evaluate all of the risks and other important information contained in this prospectus and in the documents we incorporate by reference into this prospectus, including our latest Annual Report on Form 10-K and any of the other periodic reports we file as required under the Exchange Act, related to the Company.

More information

Fixed maturity option contributions, transfers, withdrawals and surrenders

- If a fixed maturity option is scheduled to mature on June 15th and June 15th is a non-business day, that fixed maturity option will mature on the prior business day.
- Contributions allocated to a fixed maturity option will receive the rate to maturity in effect for that fixed maturity option on that business day.
- Transfers to a fixed maturity option will receive the rate to maturity in effect for that fixed maturity option on that business day.
- Transfers out of a fixed maturity option will be at the market adjusted amount on that business day.

Distribution of the contracts

The Fixed Maturity Option is only available under certain variable annuity contract(s) issued by the Company. Extensive information about the arrangements for distributing the annuity contracts, including sales compensation, is included in the appropriate variable annuity contract prospectus and in the statement of additional information that relates to that prospectus under "Distribution of the contracts", respectively. All of that information applies regardless of whether you choose to use the Fixed Maturity Option, and there is no additional plan of distribution or sales compensation with respect to the Fixed Maturity Option. There is also no change to the information regarding the fact that the principal underwriter(s) is an affiliate or an indirect wholly owned subsidiary of the Company.

Incorporation of certain documents by reference

Equitable Financial Life Insurance Company's Annual Report on Form 10-K for the period ended December 31, 2023, is considered to be part of this Prospectus because it is incorporated by reference.

Equitable Financial Life Insurance Company of America's Annual Report on Form 10-K for the period ended December 31, 2023, is considered to be part of this Prospectus because it is incorporated by reference.

The Company files reports and other information with the SEC, as required by law. You may read and copy this information at the SEC's public reference facilities at Room 1580, 100 F Street, NE, Washington, DC 20549, or by accessing the SEC's website at www.sec.gov. The public may obtain information on the operation of the Public Reference Room by calling the SEC at 1-800-SEC-0330. Under the Securities Act of 1933, the Company has filed with the SEC a registration statement relating to the fixed maturity option (the "Registration Statement"). This Prospectus has been filed as part of the Registration Statement and does not contain all of the information set forth in the Registration Statement.

After the date of this Prospectus and before we terminate the offering of the securities under the Registration Statement, all documents or reports we file with the SEC under the Securities Exchange Act of 1934 ("Exchange Act"), will be considered to become part of this Prospectus because they are incorporated by reference.

Any statement contained in a document that is or becomes part of this Prospectus, will be considered changed or replaced for purposes of this Prospectus if a statement contained in this Prospectus changes or is replaced. Any statement that is considered to be a part of this Prospectus because of its incorporation will be considered changed or replaced for the purpose of this Prospectus if a statement contained in any other subsequently filed document that is considered to be part of this Prospectus changes or replaces that statement. After that, only the statement that is changed or replaced will be considered to be part of this Prospectus.

We file the Registration Statement and our Exchange Act documents and reports, including our Annual Report on Form 10-K and Quarterly Reports on Form 10-Q, electronically according to EDGAR. The SEC maintains a website that contains reports, proxy and information statements, and other information regarding registrants that file electronically with the SEC. The address of the site is www.sec.gov.

Upon written or oral request, we will provide, free of charge, to each person to whom this Prospectus is delivered, a copy of any or all of the documents considered to be part of this Prospectus because they are incorporated herein. In accordance with SEC rules, we will provide copies of any exhibits specifically incorporated by reference into the text of the Exchange Act reports (but not any other exhibits). Requests for documents should be directed to:

Equitable Financial Life Insurance Company of America
8501 IBM Drive, Suite 150
Charlotte, NC 28262-4333
Attention: Corporate Secretary (telephone: (212) 554-1234)

Equitable Financial Life Insurance Company
1345 Avenue of the Americas
New York, NY 10105
Attention: Corporate Secretary (telephone: (212) 554-1234)

You can access our website at www.equitable.com.

Independent Registered Public Accounting Firm

The consolidated financial statements and financial statement schedules of Equitable Financial Life Insurance Company of America incorporated in this Prospectus by reference to the Annual Report on Form 10-K for the year ended December 31, 2023 have been so incorporated in reliance on the report of PricewaterhouseCoopers LLP, an independent registered public accounting firm, given on the authority of said firm as experts in auditing and accounting.

PricewaterhouseCoopers LLP provides independent audit services and certain other non-audit services to Equitable Financial Life Insurance Company of America as permitted by the applicable SEC independence rules, and as disclosed by Equitable Financial Life Insurance Company of America's Form 10-K. PricewaterhouseCoopers LLP's address is 214 North Tryon Street, Suite 4200, Charlotte, North Carolina 28202.

The consolidated financial statements and financial statement schedules of Equitable Financial Life Insurance Company incorporated in this Prospectus by reference to the Annual Report on Form 10-K for the year ended December 31, 2023 have been so incorporated in reliance on the report of PricewaterhouseCoopers LLP, an independent registered public accounting firm, given on the authority of said firm as experts in auditing and accounting.

PricewaterhouseCoopers LLP provides independent audit services and certain other non-audit services to Equitable Financial Life Insurance Company as permitted by the applicable SEC independence rules, and as disclosed in Equitable Financial Life Insurance Company's Form 10-K. PricewaterhouseCoopers LLP's address is 300 Madison Avenue, New York, New York 10017.

Disclosure of Commission Position on Indemnification for Securities Act Liability

Insofar as indemnification for liabilities arising under the Securities Act of 1933 (the "Securities Act") may be permitted to directors, officers or persons controlling the registrant, the registrant has been informed that in the opinion of the SEC such indemnification is against public policy as expressed in the Securities Act and is therefore unenforceable.

Appendix: Market value adjustment example

The example below shows how the market value adjustment would be determined and how it would be applied to a withdrawal, assuming that \$100,000 was allocated on June 15, 2024 to a fixed maturity option with a maturity date of June 15, 2032 (eight years later) at a hypothetical rate to maturity of 4.00% (h), resulting in a maturity value of \$136,886 on the maturity date. We further assume that a withdrawal of \$50,000 is made four years later, on June 15, 2028.^(a)

	Hypothetical assumed rate to maturity ⁽ⁱ⁾ on June 15, 2028	
	2%	6%
As of June 15, 2028 before withdrawal		
(1) market adjusted amount ^(b)	\$126,455	\$108,409
(2) fixed maturity amount ^(c)	\$116,998	\$116,998
(3) market value adjustment: (1) – (2)	\$ 9,457	\$ (8,589)
On June 15, 2028 after \$50,000 withdrawal		
(4) portion of market value adjustment associated with the withdrawal: (3) x [\$50,000/(1)]	\$ 3,739	\$ (3,961)
(5) portion of fixed maturity associated with the withdrawal: \$50,000 – (4)	\$ 46,261	\$ 53,961
(6) market adjusted amount (1) – \$50,000	\$ 76,455	\$ 58,409
(7) fixed maturity amount: (2) – (5)	\$ 70,738	\$ 63,037
(8) maturity value ^(d)	\$ 82,762	\$ 73,752

You should note that in this example, if a withdrawal is made when rates have increased from 4.00% to 6.00% (right column), a portion of a negative market value adjustment is realized. On the other hand, if a withdrawal is made when rates have decreased from 4.00% to 2.00% (left column), a portion of a positive market value adjustment is realized.

Notes:

(a) Number of days from the withdrawal date to the maturity date = D = 1,461

(b) Market adjusted amount is based on the following calculation:

$$\frac{\text{Maturity value}}{(1+j)^{(D/365)}} = \frac{\$136,886}{(1+j)^{(1,461/365)}} \quad \text{where } j \text{ is either } 2\% \text{ or } 6\%$$

(c) Fixed maturity amount is based on the following calculation:

$$\frac{\text{Maturity value}}{(1+h)^{(D/365)}} = \frac{\$136,886}{(1+0.04)^{(1,461/365)}}$$

(d) Maturity value is based on the following calculation:

$$\text{Fixed maturity amount} \times (1+h)^{(D/365)} = (\$70,738 \text{ or } \$63,037) \times (1+0.04)^{(1,461/365)}$$