Consent Requirements Per Jurisdiction and Receiving Company

These consent requirements are based on Equitable's interpretation of the respective state regulations and may change subject to regulatory approvals. (Applies to Contract Issue State except as noted)

Jurisdiction	VIAC (Venerable)	EFLA (Equitable Colorado)	EFLOA (Equitable America)	Consent Waiting Period	Subsequent notices ahead of consent due date
Alabama	Opt-out	Opt-out	Automatic**	4 months	1 month
Alaska	N/A	Opt-out	Automatic**	4 months	1 month
Arizona	Opt-out	Opt-out	Automatic**	4 months	1 month
Arkansas	Opt-out	Opt-out	Automatic**	4 months	1 month
California	Opt-in	Opt-in	Opt-in	***	***
Colorado	Opt-out	Opt-out	Opt-out	25 months	1 month
Connecticut	Opt-out	Opt-out	Automatic**	4 months	1 month
Delaware	Opt-out	Opt-out	Automatic**	4 months	1 month
District of Columbia	Opt-out	Opt-out	Automatic**	4 months	1 month
Florida	Opt-in	Opt-in	Opt-in	***	***
Georgia	Opt-out	Opt-out	Opt-out	3 months	1 month
Hawaii	Opt-out	Opt-out	Automatic**	4 months	1 month
Idaho	Opt-out	Opt-out	Automatic**	4 months	1 month
Illinois	Opt-out	Opt-out	Opt-out	4 months	1 month
Indiana	Opt-out	Opt-out	Automatic**	4 months	1 month
Iowa	Opt-out	Opt-out	Automatic**	4 months	1 month
Kansas	Opt-out	Opt-out	Opt-out	25 months	1 month
Kentucky	Opt-out	Opt-out	Opt-out	4 months	1 month
Louisiana	Opt-in	Opt-in	Opt-in	***	***
Maine	Opt-out	Opt-out	Opt-out	25 months	1 month
Maryland	Opt-out	Opt-out	Opt-out	4 months	1 month
Massachusetts	Opt-out	Opt-out	Opt-out	4 months	1 month
Michigan	Opt-in	Opt-in	Opt-in	***	***
Minnesota	Opt-in	Opt-in	Opt-in	***	***
Mississippi	Opt-out	Opt-out	Opt-out	4 months	1 month
Missouri	Opt-out	Opt-out	Opt-out	30 months	18 months and 6 months
Montana	Opt-out	Opt-out	Automatic**	4 months	1 month
Nebraska	Opt-out	Opt-out	Opt-out	VIAC 14 months EFLA/EFLOA 26 months	2 months
Nevada	Opt-out	Opt-out	Opt-out	4 months	1 month
New Hampshire	Opt-out	Opt-out	Automatic**	4 months	1 month
New Jersey	Opt-out	Opt-out	Opt-out	4 months	1 month
New Mexico	Opt-out	Opt-out	Opt-out	4 months	1 month
North Carolina	Opt-out	Opt-out	Opt-out	25 months	1 month
North Dakota	Opt-out	Opt-out	Automatic**	4 months	1 month
Ohio	Opt-out	Opt-out	Opt-out	4 months	1 month
Oklahoma	Opt-out	Opt-out	Opt-out	4 months	1 month
Oregon	Opt-out	Opt-out	Opt-out	VIAC 13 months EFLA/EFLOA 25 months	1 month
Pennsylvania	Opt-out	Opt-out	Automatic**	4 months	1 month
Puerto Rico	N/A	N/A	Opt-out	25 months	1 month
Rhode Island	Opt-out	Opt-out	Opt-out	25 months	1 month
South Carolina	Opt-out	Opt-out	Opt-out	4 months	1 month
South Dakota	Opt-out	Opt-out	Opt-out	4 months	1 month
Tennessee	Opt-out	Opt-out	Opt-out	4 months	1 month
Texas	Opt-out	Opt-out	Automatic**	4 months	1 month
Utah	Opt-out	Opt-out	Automatic**	4 months	1 month
Vermont	Opt-out	Opt-out	Opt-out	VIAC 14 months EFLA/EFLOA 26 months	2 months
Virginia	Opt-out	Opt-out	Opt-out	4 months	1 month
Washington*	Opt-in	Opt-in	Opt-in	***	***
West Virginia	Opt-out	Opt-out	Opt-out	4 months	1 month
Wisconsin	Opt-in	Opt-in	Opt-in	***	***
Wyoming	Opt-out	Opt-out	Opt-out	4 months	1 month

Jurisdictions that are out of scope

***Equitable America (EFLOA):* New York** issued and resident contracts; **Virgin Islands** resident contracts.

***Equitable Colorado (EFLA):* New York**, **Puerto Rico**, and **Virgin Islands** issued and resident contracts.

***VIAC:* Alaska** and **Puerto Rico** issued contracts; **New York** issued and resident contracts.

Notes:

** **Washington** consent requirement applies to both WA issued contracts and residents*

*** There is only one notice and no wait period for **Automatic consent***

**** For all **VIAC Opt-in states** and **WI for EFLOA**: Consent waiting period is 4 months with second notice to be sent 1 month before due date. For all **EFLA & EFLOA Opt-in states** (except WI for EFLOA): Consent waiting period is at least 1 month and there are two notices*

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