



EQUITABLE

Gain an edge on taxes

Investment Edge[®]



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

Equitable Financial Life Insurance Company (NY, NY)

Gain an edge on taxes

With a retirement strategy that helps you build and keep wealth for a fulfilling future.

Retirement is about making the most of what you have, to achieve the freedom to pursue your passions. Whatever your vision of retirement holds, you can feel ready for life's surprises if:

- Your money works hard for you while you're building your savings — with smart investment options and tax strategies that let your money grow tax-deferred.
- You've planned for tax-efficient distributions that can give you more tax-free income in the early years.
- Your investments are well-diversified to help spread risk against potential market downturns in any one market sector.

Investment Edge[®] is an innovative retirement strategy designed to take advantage of smart diversification and tax-deferred growth potential in your wealth-building years, followed by tax-efficient distributions when you need retirement income.

When it comes to Investment Edge[®],
remember the 3 “D”s:



Diversify to help minimize risk

To help smooth the effect of market ups and downs in any one market sector and stay focused on potential long-term growth in your wealth-building years.



Defer taxes to maximize growth

To allow contributions and your earnings to compound and grow, without having to pay taxes on growth until you choose to start withdrawals for retirement.



Distribute income with tax-efficient payments

To maximize tax-efficient distributions through the power of Income Edge.



Investment Edge[®]

In the world of retirement planning, Investment Edge[®] is a tax-deferred variable annuity. It's designed to help you seamlessly transition from tax-deferred growth to tax-efficient distribution of retirement income.

Diversification for your building years

As you're building your savings, diversification is a key strategy to help minimize risk and maximize potential for growth. With the right mix of investments that react differently to market conditions, you can pursue a steadier path toward your goals.

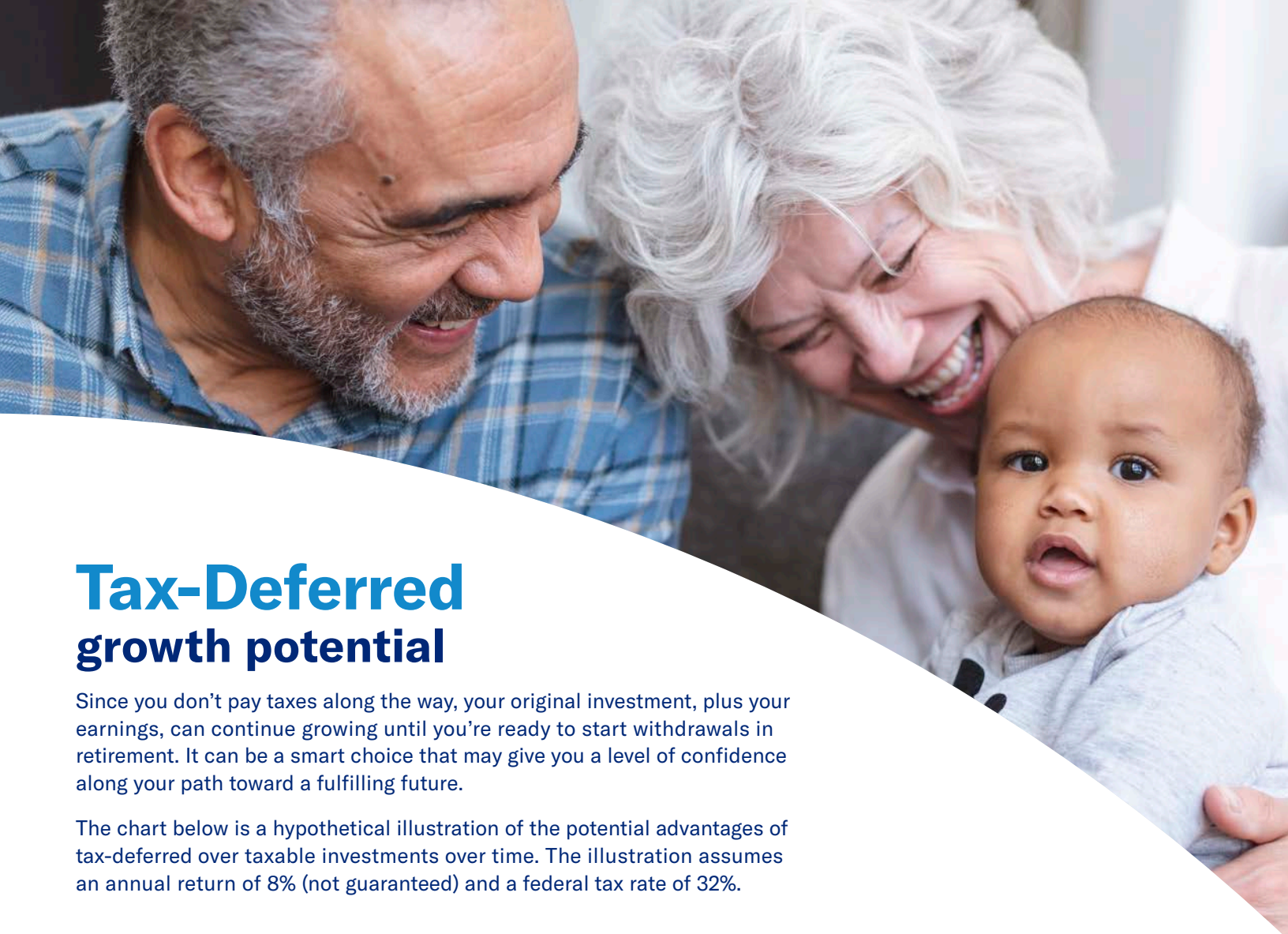
Investment Edge[®] offers flexibility to build a well-diversified portfolio that matches your own goals, needs and tolerance for risk with choices of:

- More than 120 investment options from industry-leading investment managers.
- Preset portfolios designed for specific investment objectives.
- Alternative investments that offer nontraditional options to increase diversification potential.



What's an annuity?

An annuity is a long-term financial product designed to help you save for retirement. It's a contract between you and an insurance company: you make an investment, and the company commits to future benefits for you, such as a source of income in retirement or a death benefit to your loved ones. Some annuities, including Investment Edge[®], let you take advantage of tax-efficient income distribution. All annuities contain certain limitations, so be sure to learn about the rules and potential risk before you invest.



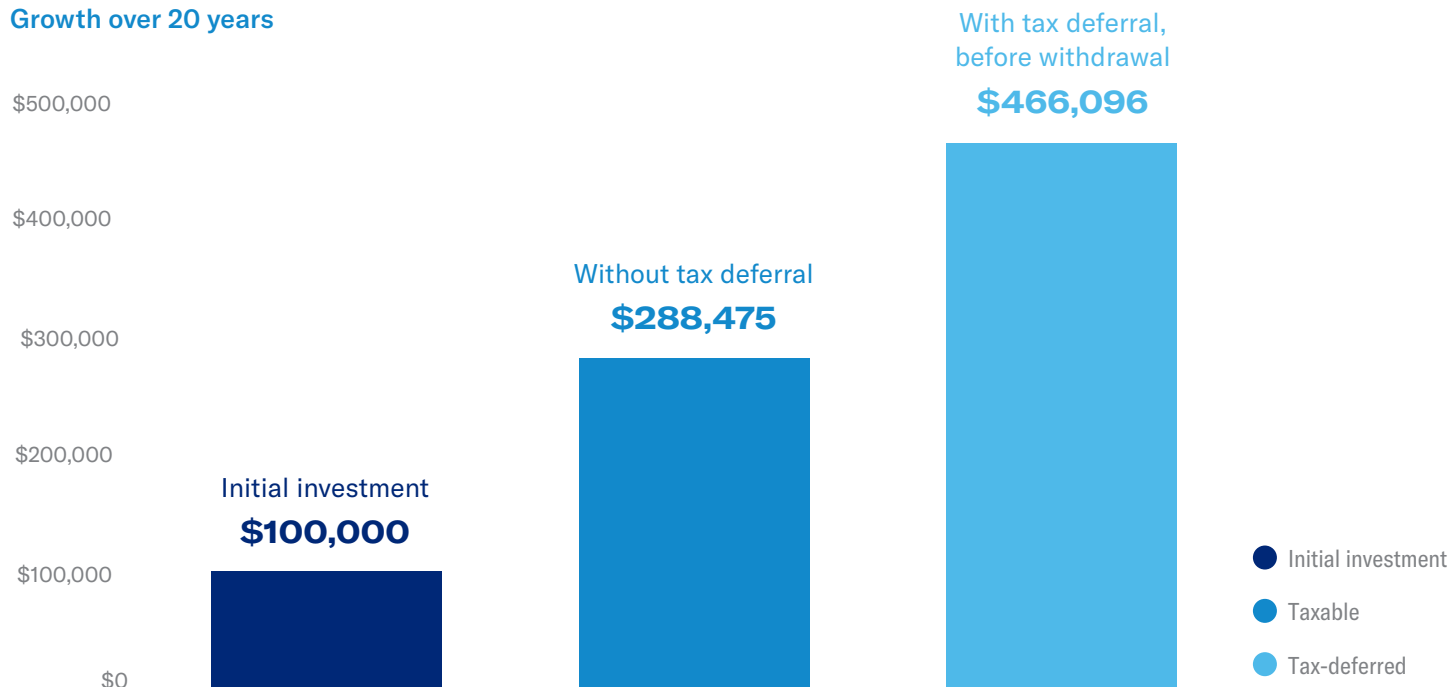
Tax-Deferred growth potential

Since you don't pay taxes along the way, your original investment, plus your earnings, can continue growing until you're ready to start withdrawals in retirement. It can be a smart choice that may give you a level of confidence along your path toward a fulfilling future.

The chart below is a hypothetical illustration of the potential advantages of tax-deferred over taxable investments over time. The illustration assumes an annual return of 8% (not guaranteed) and a federal tax rate of 32%.

The power of tax deferral

Growth over 20 years



This hypothetical chart does not represent actual performance of any specific product or investment. Withdrawals of tax-deferred earnings are subject to ordinary income tax treatment. A 10% federal tax may also apply if you take the withdrawal before you reach age 59½.

Income Edge

Tax-efficient Distributions

When you're ready to start receiving income payments in retirement, Income Edge offers flexibility to optimize how and when you receive distributions — including the option to pay less tax in the early years of retirement when you may be more likely to need it.

And Income Edge Beneficiary Advantage extends the same benefits to beneficiaries, too — meaning, if you're the beneficiary of a nonqualified annuity (one that was funded with an already-taxed investment), you can take advantage of tax-efficient income distributions for 10 years to a lifetime, too.

Compare your different options to take payments¹

Typical annuity withdrawal payments:

The contract owner receives their earnings back first, which are fully taxed. Once all earnings have been received, the contract owner begins to receive tax-free payments back from the cost basis (their initial contribution), which has already been taxed. That means payments to the contract owner are typically subject to higher taxes in the early years, while payments are a return of their earnings.

With Income Edge:

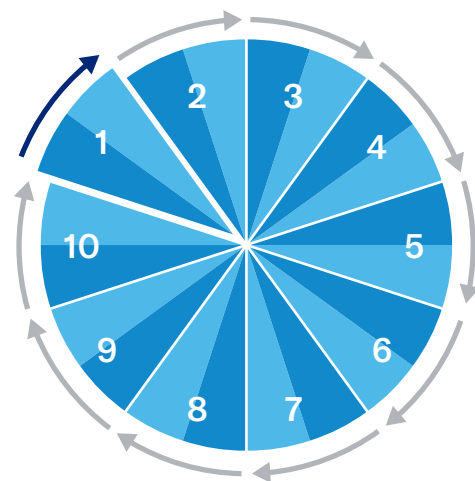
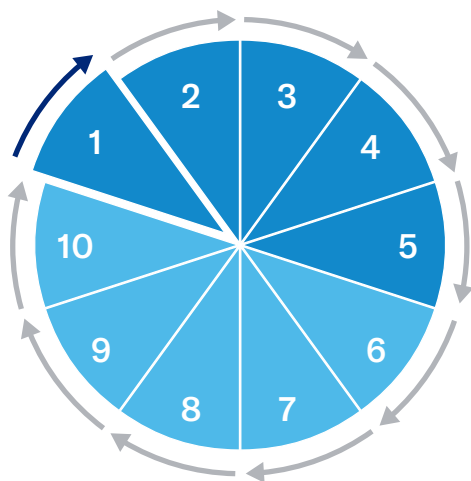
Each scheduled payment that the contract owner receives is a combined return of earnings and part cost basis, allowing them to stretch the taxable payments over many years, instead of paying more tax upfront.² This tax-efficient approach allows the contract owner to receive generally higher payments sooner, when they may need access to more of the money.

Typical annuity withdrawal payments³

Get hit hardest by taxes in the early years of payments.

Income Edge: A tax-efficient approach³

Distributes taxes evenly over the course of receiving payments.



● Fully taxable (Earnings) ● Tax-free (Cost basis)

¹ Comparison applicable only for nonqualified accounts. It should be noted that tax efficiency, where a portion of each payment is taxable as ordinary income while the remaining portion is not subject to taxes, can also be gained through contract annuitization.

² Once you begin taking payments, you may not stop the payments. You can take additional withdrawals subject to ordinary income tax and the contract can be fully redeemed for the then-current account value net of applicable withdrawal charges.

³ Pie charts are a conceptual representation, assuming no Account Value growth or volatility, and an initial Account Value that is 50% gains and 50% cost basis.

A good retirement strategy is one that lets you hone your edge on taxes, smoothing your tax liability over time

Investment Edge® supports your changing needs and priorities over time, with options that fit your life.

Well-**Diversified** investments.

Tax-**Deferred** growth.

Tax-efficient **Distributions**.

Your life, planned, with the **3 “D”s**.

Why Equitable?

Equitable is a U.S. financial services company that helps build fulfilling futures.

Courage.
Strength.
Wisdom.

A good financial strategy is designed to change as your life evolves, helping you pursue life's possibilities and prepare for life's uncertainties.

It starts with understanding your truths, wants and needs, so you can face your future with courage, strength and wisdom.

We commit to your future as if it were our own with an adaptive approach and powerful strategies, just as we've done for our clients since 1859.

Together, we'll work to turn today's goals into tomorrow's accomplishments.

Visit equitable.com/ie for more information.

Withdrawals from an annuity contract are taxable as ordinary income and, if made prior to age 59½, may be subject to an additional 10% federal tax. Withdrawals may also be subject to withdrawal charges. Amounts invested in an annuity's portfolio are subject to fluctuation in value and market risk, including loss of principal. There are fees and charges associated with a variable annuity contract, which include, but are not limited to, operations charges, sales and withdrawal charges, administrative fees and additional charges for optional benefits. See the prospectus for complete details.

It should be noted that Income Edge is not the only way to take payments that are only partially taxed as this may be accomplished through annuitization of the annuity contract.

Important information

We believe that education is a key step toward addressing your financial goals, and we've designed this material to serve simply as an informational and educational resource. Accordingly, this brochure does not offer or constitute investment advice, and makes no direct or indirect recommendation of any particular product or of the appropriateness of any particular investment-related option. Your needs, goals and circumstances are unique, and they require the individualized attention of your financial professional.

Investment Edge® does not offer tax deferral beyond what is already offered in other qualified plans, and if purchasing with qualified money, clients should consider other features or benefits.

This brochure is not a complete description of all material provisions of the variable annuity contract. This brochure must be preceded or accompanied by a current prospectus. The prospectus contains more complete information, including investment objectives, risks, charges, expenses, limitations and restrictions.

The contingent withdrawal charge for Investment Edge® declines from 6% over a 5-year period for the Series B product.

Please read the prospectus and any applicable supplements, and consider this information carefully, before purchasing a contract.

There are certain contract limitations and restrictions associated with an Investment Edge® contract. For costs and complete details of coverage, speak to your financial professional/insurance-licensed registered representative. Certain types of contracts, features and benefits may not be available in all jurisdictions. Equitable Financial Life Insurance Company offers other variable annuity contracts with different fees, charges and features.

Not every contract or feature is available through the same selling broker/dealer.

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Contract form #s ICC13IEBASE1, ICC13IEBASE2 and any state variations.

