

Standard Segment

About Structured Capital Strategies PLUS®

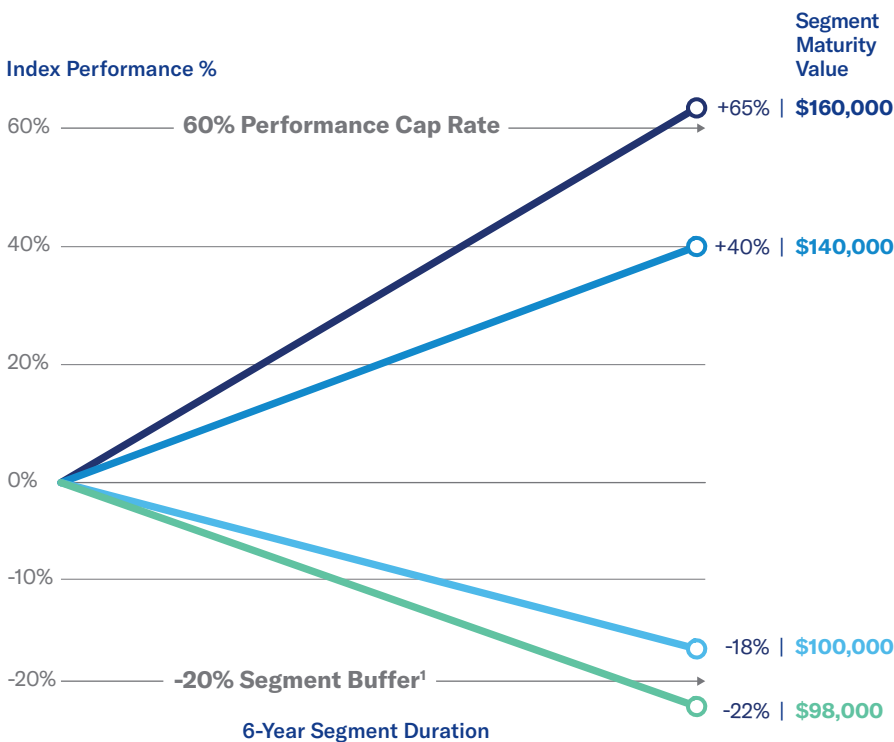
Structured Capital Strategies PLUS® is a tax-deferred variable annuity that offers you a way to save for retirement with a straightforward path through the ups and downs of the investment world. It's designed to help you protect against some loss and take advantage of market upside that tracks well-known benchmark indices, up to a performance cap.

How the Standard Segment works

The Standard Segment is an option for putting Structured Capital Strategies PLUS® to work for you. You can lock in potential growth, that tracks your chosen benchmark index, up to a cap that's set up front. At the same time, the built-in downside buffer offers protection against some loss. You choose the level of protection that gives you confidence for the 1- and 6-year period your money is invested — knowing that even when the benchmark index goes down, your initial investment is partially protected against that level of loss.¹

Let's look at a hypothetical example

Assumptions: -20% Buffer, 60% Performance Cap Rate; \$100,000 Initial investment



Partial protection

-10% | -20% | -30%

Select the buffer that gives you confidence

Growth potential

Predictable Performance Cap Rate

Set when you invest

Zero explicit fees*

All the benefits of Structured Capital Strategies PLUS® are available to you with zero explicit fees. All costs related to administration, sales and contract are built into the way the performance cap and buffer work, so you'll never be charged an explicit fee and can keep more of your money working its hardest for you.

Duration

1 and 6 years

Scenario 1:

Index gain above Performance Cap

- Performance Cap Rate: 60%.
- Index performance: +65%.
- Result: Your gain is +60%.

Segment Maturity Value: \$160,000

Scenario 2:

Index gain within Performance Cap

- Performance Cap Rate: 60%.
- Index performance: +40%.
- Result: Your gain is +40%.

Segment Maturity Value: \$140,000

Scenario 3:

Index loss within Segment Buffer

- Level of protection: -20%.
- Index performance: -18%.
- Result: 0% Return. Segment Buffer absorbs full loss.

Segment Maturity Value: \$100,000

Scenario 4:

Index loss below Segment Buffer

- Level of protection: -20%.
- Index performance: -22%.
- Result: -2% Return. Segment Buffer absorbs first 20% of loss.

Segment Maturity Value: \$98,000

This example is a hypothetical intended for illustrative purposes only and is not indicative of actual market, index, investment or financial product performance. The example assumes the optional Return of Premium Death Benefit is not elected. Negative consequences may apply, if for any reason, amounts invested in a Segment are removed before the Segment Maturity Date. Please note that individuals cannot invest directly in an index.

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)

If you're looking to invest for a 1- or 6-year period, with a set performance cap and built-in protection against loss up to -30% of your initial investment from beginning to end, the Standard Segment may be the right fit for you.

View the latest Performance Cap Rates at equitable.com/scsplus. For more information, please visit equitable.com/scsapp.

*Expenses related to administration, sales and certain risks in the contract are factored into the Performance Cap Rate. As long as your money is invested in the Structured Investment Option to take advantage of the buffer against some loss and potential for growth up to the cap, you will not be charged additional fees. If you choose the optional Return of Premium Death Benefit, or invest your money in a Variable Investment Option, fees and charges will apply.

1 If the negative return is in excess of the Segment Buffer, there is a risk of substantial loss of principal.

Performance Cap Rate — For Standard Segments, the Performance Cap Rate is the highest Segment Rate of Return that can be credited on a Segment Maturity Date.

Segment Buffer — The portion of any negative index performance rate that the Segment Buffer absorbs on a Segment Maturity Date. Any percentage decline in a Segment's index performance rate in excess of the Segment Buffer reduces your Segment Maturity Value.

Standard Segment — For Standard Segments, the Segment Rate of Return is equal to the index performance rate subject to the Performance Cap Rate and Segment Buffer.

Variable annuities are sold by prospectus only, which contains more complete information about the policy, including risks, charges, expenses and investment objectives. You should review the prospectus carefully before purchasing a policy. Contact your financial professional for a copy of the current prospectus.

Please note that an annuity contract that is purchased to fund an Individual Retirement Account (IRA) should be considered for the annuity's features and benefits other than tax deferral. For such cases, tax deferral is not an additional benefit for the annuity. You may also want to consider the relative features, benefits and costs of this annuity with any other investment that you may have in connection with your retirement plan or arrangement. Certain types of contracts and features may not be available in all jurisdictions. In addition, some distributors may eliminate and/or limit the availability of certain features or options, based on annuitant issue age or other criteria. This flyer is not a complete description of the Structured Capital Strategies PLUS[®] variable annuity.

An annuity, such as Structured Capital Strategies PLUS[®], should be considered a long-term investment, providing the opportunity for growth potential through the accumulation of assets on a tax-deferred basis by investing in selected investment options. There are fees and charges associated with annuities. In addition, annuities are subject to market risk, including loss of principal in both the Variable Investment Options and Structured Investment Options. Withdrawals are subject to ordinary income and, if taken prior to age 59½, a 10% federal income tax penalty may apply.

Withdrawals during a Segment: The Segment Interim Value is the value of your investment prior to the Segment Maturity Date, and it may be lower than your original investment in the Segment even where the index is higher at the time of the withdrawal prior to maturity. A withdrawal from the Segment Interim Value may be lower than your Segment Investment and may be less than the amount you would have received had you held the investment until the Segment Maturity Date.

Return of Premium Death Benefit (ROP DB) is an optional rider that returns the sum of premiums adjusted pro rata for withdrawals. You cannot terminate the Return of Premium Death Benefit once you elect it. The death of the reference life on a contract determines when the Return of Premium Death Benefit is payable. The reference life for the Return of Premium Death Benefit is the original owner(s) (or annuitant, if applicable). The reference life will be set for the life of the contract at issue. For joint owner contracts, both spouses are reference lives, and the Return of Premium Death Benefit is payable upon the death of the second spouse. After the death of the first spouse, the remaining reference life is the surviving spouse. The Return of Premium Death Benefit fee is equal to an annual rate of 0.20% for all Segments within Structured Capital Strategies PLUS[®].

All contract and rider guarantees, including optional benefits and any fixed subaccount crediting rates or annuity payout rates, are backed by the claims-paying ability of Equitable Financial Life Insurance Company. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of Equitable Financial Life Insurance Company. Annuities contain certain restrictions and limitations. For costs and complete details, contact a financial professional.

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Contract form #: 2017SCSBASE-I-PL-[A/B] and any state variations.

