



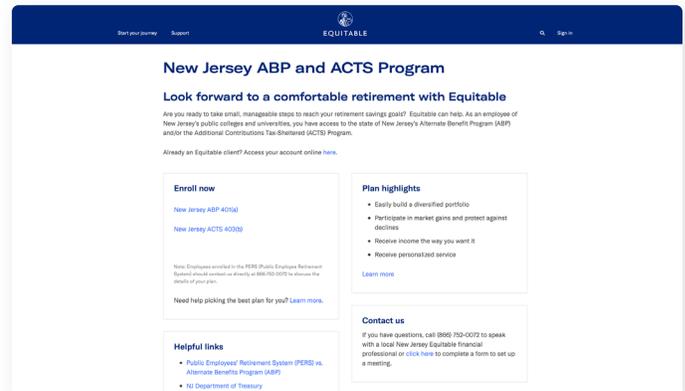
EQUITABLE



Equitable NJ ABP and 403(b)/ACTS Programs

Let Equitable help you get retirement-ready

Equitable offers a website specifically designed for employees of the New Jersey Higher Education Colleges and Universities. Enrolling has never been easier — just log on to equitable.com/NJ or get in touch with your local advisor.



Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (NY, NY); Equitable Financial Life Insurance Company of America, an AZ stock company with main administrative headquarters in Jersey City, NJ; and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). Equitable Financial Life Insurance Company (NY, NY). Co-Distributors: Equitable Advisors, LLC (NY, NY; member FINRA, SIPC) (Equitable Financial Advisors in MI & TN) and Equitable Distributors, LLC.



Let's pursue
what's possible



EQUITABLE

**We don't start
by asking how
much you earn.**

**We start by
learning who
you are.**

We understand financial planning is about more than money. It's about your personal needs, responsibilities and goals. Those are the key factors informing your path toward economic stability. That's why we offer a humanistic and holistic approach to financial services that takes into account the whole you.

With honesty, openness and optimism, we help you build toward the life you want to live based on your unique profile that's designed to meet your changing needs and vision for tomorrow. At Equitable, we're on a mission to help people build fulfilling futures.

We are Equitable.





Strength and stability

At Equitable, we put our experience to work to earn your trust. Our financial stability. Our innovative strategies. Our abiding commitment to know you and guide you.

Wherever you are on your journey and whatever financial well-being means to you, we meet you where you are with advice and strategies tailored to you, continuing a tradition of service we've honored since 1859.

Along the way, we've gained respect as one of America's leading financial services companies. And we've earned the trust of our clients and their families for generations.

Over **160** years and counting*

More than **\$220** billion assets under management*

Over **2.8** million clients

More than **4,330** dedicated financial professionals in communities all over the U.S.**

* The 160-year history and assets under management shown apply solely and exclusively to Equitable Financial Life Insurance Company.

** All financial professionals are associates of affiliates Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & 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.)

Innovations that work

Our approach has stood the test of time by uncovering opportunities, understanding changing markets and adapting to the evolving needs of everyday savers and dreamers. Our bold yet grounded decisions keep us ahead of the curve — designing adaptable strategies that anticipate where the world is going and what you'll need to meet its challenges.

Leader in the development of unique strategies designed to offer protection and growth: structured annuities, variable annuities with living benefits and index-linked variable annuities

Leading provider of 403(b) plans, with over 1,000 financial professionals who focus on the K-12 education market**

Created and launched the variable universal life policy



Commitment to what matters

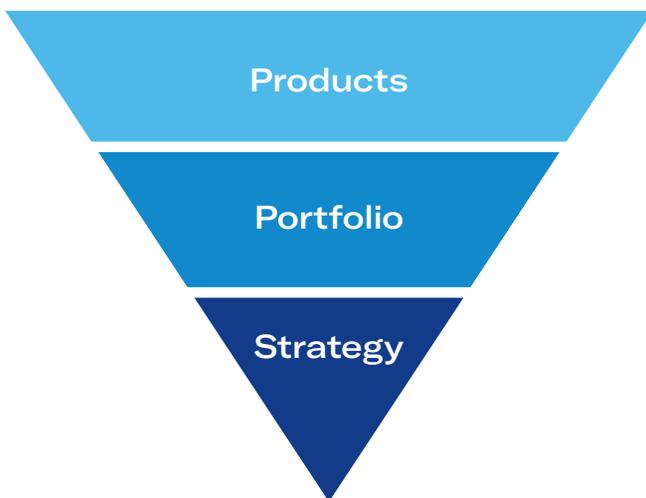
Your well-being doesn't begin or end with your finances. It starts with — and is always about — you.

Equitable Advisors' committed financial professionals know the path to fulfillment begins with getting to know who you are, what matters to you and how you've made decisions so far. We then use this knowledge to create a plan customized to you and your life.

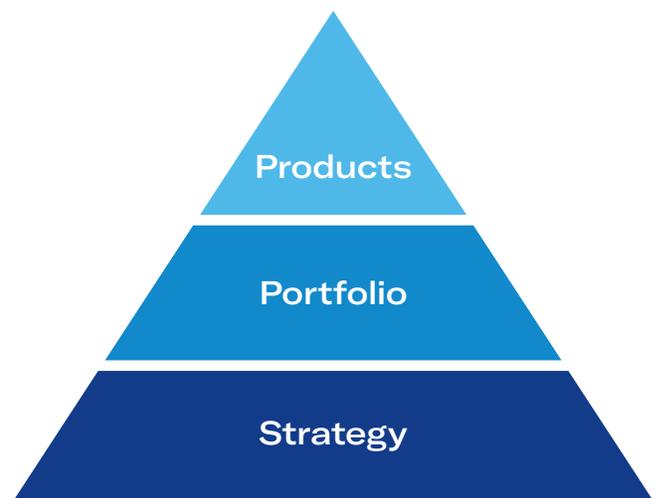
And we know financial planning for life isn't a one-time thing. As your life evolves, so will your goals. We'll be there with you, helping you shift your strategy, update your portfolio and leverage the right products to make smart choices for every chapter of your life.

- Financial professionals committed to helping you live the life you want — recruited to meet rigorous standards, supported by our commitment to continuous learning and augmented by our professionals in focused areas of financial services.
- Access to extensive investment and insurance options from leading companies — so you and your financial professional build a plan for your life.

A common approach



The Equitable Advisors approach



Our promise to clients

Together, we'll face the future with courage, strength and wisdom.

Here for you.



Understand your situation

The most important work we do is getting to know who you are.



Respect your assets

We listen, learn and build on your existing assets – respecting choices you've made.

Professionals alongside you.



Educate you on your options

When you have questions, we'll be ready with answers about the options to help fulfill your goals and objectives.



Provide clear recommendations

With insight and clarity, we help you make your own life's most important decisions.

Evolving with you.



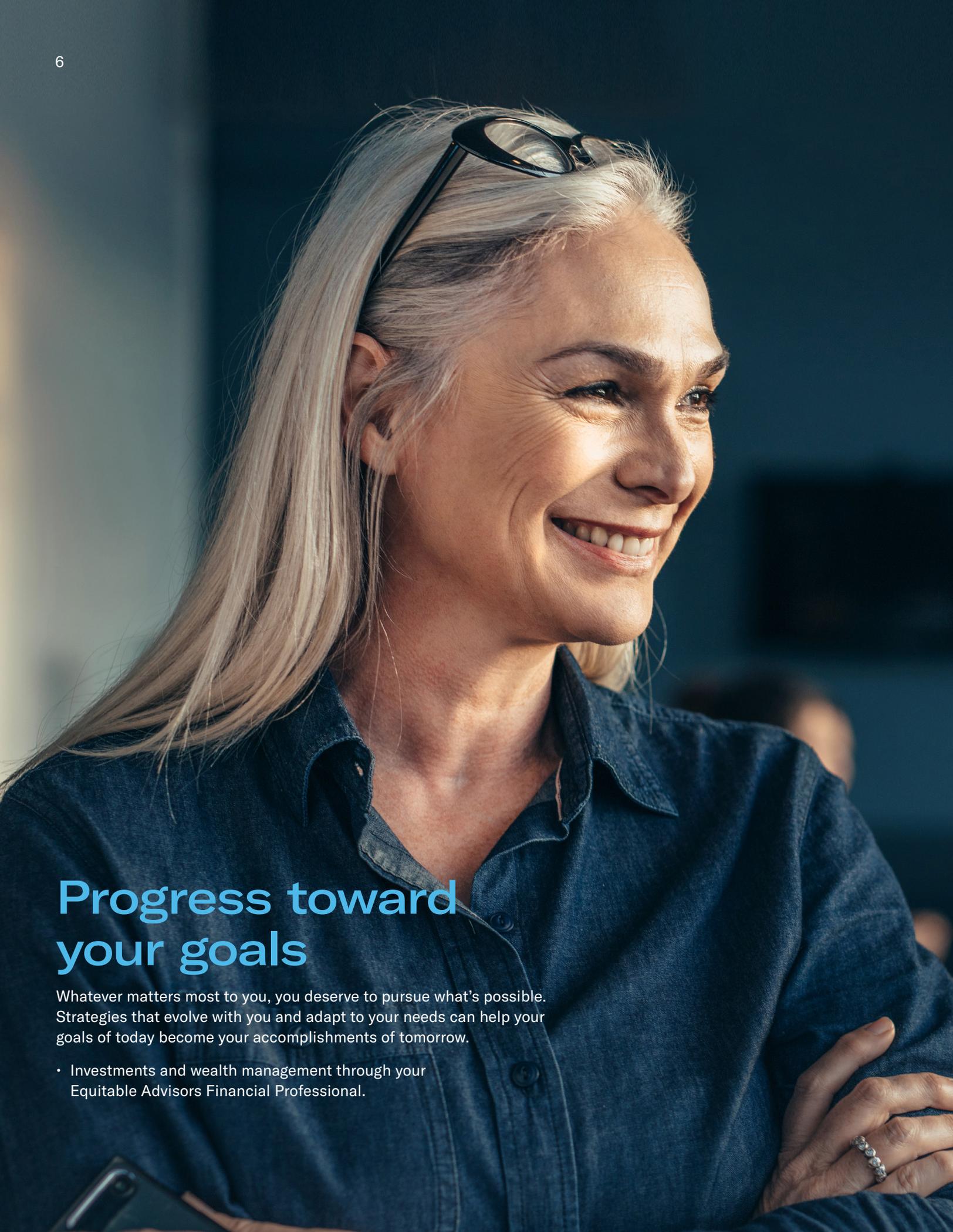
Track your progress

We help you understand performance and, more specifically, progress toward the goals you've communicated to us.



Stay in touch

With advice designed for you at every stage of life, we help you secure your well-being, so you can live the life that's most meaningful to you.



Progress toward your goals

Whatever matters most to you, you deserve to pursue what's possible. Strategies that evolve with you and adapt to your needs can help your goals of today become your accomplishments of tomorrow.

- Investments and wealth management through your Equitable Advisors Financial Professional.

Prepare for your next chapter

Whether you're just starting out, juggling the demands of mid-life, transitioning to your next act or defining your legacy, it's about making the most of what you have to achieve the freedom to pursue your passions.

- Annuities
- Individual retirement accounts
- Workplace retirement plans — 403(b), 401(k), 457(b)

Protect today and tomorrow

Protecting your loved ones and your life's work from uncertainties — and letting your money work harder for you — are smart goals for any plan.

- Permanent life insurance
- Term life insurance
- Long-term care insurance
- Business continuation programs
- Employee benefits

Equitable Foundation

We have a history of serving people — in our business, and communities — under the direction of Equitable Foundation. Through philanthropy and volunteerism, we use our resources to serve our clients, our employees and our communities.



Our signature program, **Equitable ExcellenceSM**, recognizes remarkable college-bound students and high school educators with over **\$2 million awarded in college scholarships and local school grants** annually.



Each year, **thousands of our people** join in community-based philanthropy through our **matching gifts program** and our national volunteer program, **Equitable in Action.**



Plan for a fulfilling life

The hard work, love and commitment you put into everyday life should carry you toward a meaningful future. Your Equitable Advisors Financial Professional will meet you where you are, with advice and strategies designed for you, so you can make smart choices as your life evolves.

- Holistic life planning for your finances, your retirement and all aspects of a life well-lived.



Let's get started together

Learn more about how Equitable can help you plan for a future that reflects all of who you are.

Visit equitable.com to learn more or to find an Equitable Advisors Financial Professional near you. We're here to help support you every step of the way.

Variable annuities are offered by prospectus, which you can obtain from your financial professional or the insurance company. The prospectus contains detailed information about investment objectives, risks, charges and expenses. You should read the prospectus and consider this information carefully before purchasing a variable annuity contract.

Annuities are long-term financial products designed for retirement purposes. Variable investment options within variable annuities are subject to fluctuation in value and market risk, including the possibility of loss of principal. Annuities have fees, exclusions and limitations, and early withdrawals may be subject to surrender charges and, if taken prior to age 59½, a 10% federal income tax penalty. For costs and complete details, contact your Equitable Advisors Financial Professional.

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Company of America (Equitable America), an AZ stock company with main administrative headquarters in Jersey City, NJ; and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). The obligations of Equitable Financial and Equitable America are backed solely by their claims-paying abilities.

Life insurance and annuities issued by Equitable Financial Life Insurance Company; life insurance issued outside of New York by Equitable Financial Life Insurance Company of America.

Duly-registered and licensed representatives offer securities through Equitable Advisors, LLC (NY, NY (212) 314-4600), member FINRA, SIPC (Equitable Financial Advisors in MI & TN), offer investment advisory products and services through Equitable Advisors, LLC, an SEC-registered investment advisor, and offer annuity and insurance products through Equitable Network, LLC (Equitable Network Insurance Agency of California, LLC; Equitable Network Insurance Agency of Utah, LLC; Equitable Network of Puerto Rico, Inc.).



Annualized Rates of Return as of 12/31/2021, Annualized Monthly Rates of Return For the Period Ending 12/31/2021 - net of annual administrative charge and the maximum applicable withdrawal charge and Standardized Computation of Performance as of 12/31/2021

Please refer to these notes when reviewing the performance information on the accompanying pages. The performance data represents past performance, which is not an estimate, indication or guarantee of future results. Rates of return and principal will fluctuate and units may be worth more or less than your original contribution when redeemed. Current performance may be lower or higher than the performance data quoted.

The product noted above is a combination variable and fixed annuity deferred contract issued by Equitable Financial Life Insurance Company (New York, NY) and is designed to help people to contribute toward their retirement. Annuities are long-term investment products designed for retirement purposes.

The "Annualized Monthly Rates of Return" performance shown reflects reinvestment of dividends and capital gains and deduction of all annuity contract fees and charges except the withdrawal charges and the annual administrative charge. The "Standardized" (SEC) quarter end performance is net of all annuity contract fees and charges including the annual administrative charge and the maximum applicable withdrawal charge of 0% for all years. The performance figures do not reflect the cost of optional features, and if they did, performance returns would have been lower. Withdrawals will be subject to ordinary income tax and, if made prior to age 59 ½, may be subject to an additional 10% federal income tax penalty.

The "Portfolio Inception Date" is the date that the underlying portfolio was established. The "Variable Investment Option Inception Date" is the date that the variable investment option was first offered to contract owners. The results shown for periods from the inception of a variable investment option are based on actual historical investment experiences of the variable investment option. Results shown from the Portfolio Inception Date to the Variable Investment Option Inception Date are hypothetical. For these "predating" instances when the variable investment options had not yet commenced operations (The time period from the Portfolio Inception Date to the Variable Investment Option Inception Date), we have shown hypothetical results that would have applied had it been in operation. Except for the "Since Variable Investment Option Inception", performance is available back to Portfolio Inception Date. **Please see page 2 of this report for an important note regarding the past performance of certain investment options in which the underlying portfolio was replaced on 10/22/18.** For these variable investment options, the Portfolio Inception Date performance reflects the date the variable investment option was first offered to contractholders and includes the period in which it was investing in a predecessor underlying portfolio.

The current yield for the EQ/Money Market B portfolio as of 12/31/2021 is 0.00%. This yield quotation more closely reflects the current earnings of the investment portfolio than the total return quotation. It does not reflect any product related expenses or charges. This is a seven day current yield as of the last day of the month to which the performance relates. As of April 1, 2016 the EQ/Money Market Portfolio was designated as a "government money market fund," as defined in Rule 2a-7 under the Investment Company Act of 1940, and prior to that date the Portfolio invested in certain types of securities that it is no longer permitted to hold. Consequently, the performance shown may be different if the current limitations on the Portfolio's investments had been in effect prior to its conversion to a government money market fund. You could lose money by investing in the portfolio. Although the portfolio seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the portfolio is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The portfolio's sponsor has no legal obligation to provide financial support to the portfolio, and you should not expect that the sponsor will provide financial support to the portfolio at any time.

Equitable Financial Life Insurance Company (Equitable Financial), through its Equitable Investment Management Group, LLC, serves as investment manager of the Allocation Portfolios. Equitable Financial is solely responsible for the asset allocation decisions made on behalf of each portfolio, and for the selection and allocation of assets to underlying portfolios. Investing in the Allocation Portfolios will involve a higher overall cost than if you were to invest directly in the underlying portfolios. It is important to note that asset allocation does not assure a profit or protect against loss in a declining market.

Investments in large-cap companies may involve the risk that larger more established companies may be unable to respond quickly to new competitive challenges such as changes in technology and consumer tastes.

Investments in small/mid cap companies may involve greater risks than investments in larger, more established issuers because they generally are more vulnerable than larger companies to adverse business or economic developments. Such companies generally have narrower product lines, more limited financial resources and more limited markets for their stock as compared with larger companies.

Investments in foreign securities, including depository receipts, involve risk not associated with investing in U.S. securities. Foreign markets, particularly emerging markets, may be less liquid, more volatile and subject to less government supervision than domestic markets. Differences between U.S. and foreign legal, political and economic systems, regulatory regimes and market practices also may impact security values and it may take more time to clear and settle trades involving foreign securities.

Interest Rate Risk applies to fixed income securities. Fixed income securities will decline in value because of changes in interest rates. When interest rates rise, the value of a portfolio's debt securities generally declines. When interest rates decline, the value of a portfolio's debt securities generally rises.

Despite the short maturities and high credit quality of the EQ/Money Market Portfolio's investments, increases in interest rates and deteriorations in the credit quality of the instruments the Portfolio has purchased may reduce the Portfolio's yield and can cause the price of a money market security to decrease.

Bonds rated below investment grade (i.e. BB by S&P or Fitch or Ba by Moody's) are speculative in nature and are subject to additional risk factors such as increased possibility of default, illiquidity of the security, and changes in value based on changes in interest rates. "Junk bonds" are usually issued by companies without long track records of sales and earnings, or by those companies with questionable credit strength.

Derivatives are subject to a number of risk such as leverage risk, liquidity risk, interest rate risk, market risk, credit risk and also involve the risk of mispricing or improper valuation. The Portfolio's investments in derivatives may rise or fall more rapidly than other investments.

Certain investments may involve credit risk. Credit risk is the risk that the issuer or the guarantor of a fixed income security, or the counterparty to a derivatives contract, repurchase agreement, loan of portfolio securities or other transaction, is unable or unwilling, or is perceived (whether by market participants, ratings agencies, pricing services or otherwise) as unable or unwilling, to make timely principal and/or interest payments, or otherwise honor its obligations.

Investing in value stocks is based upon a portfolio's manager subjective assessment of fundamentals of the companies he believes are undervalued. This style of investing may increase the volatility of the portfolio and may not produce the intended results over short or long time periods. Larger, more established companies may not be able to attain higher growth rates of smaller companies, especially during extended periods of economic expansion.

Investing in growth stocks is based upon a portfolio manager's subjective assessment of fundamentals companies he or she believes offer the potential for price appreciation. This style of investing involves risks and investors can lose money.

For non-diversified portfolios, more of the portfolios' assets may be focused in a smaller number of issues or one sector of the market, which may make the value of the portfolio's shares more susceptible to certain risks than shares of a diversified portfolio. Investing in stocks of new and unseasoned companies may provide the potential for greater returns, but is generally more volatile and the risks of loss of principal are greater than the portfolios investing in stocks of larger, more established companies.

Important note regarding past performance of certain variable investment options

*Indicates variable investment options invested in underlying portfolios that were replaced with new, substantially similar portfolios on October 22, 2018 following a portfolio substitution. At that time, the names of the variable investment options were changed to reflect their investment in the new underlying portfolios (as shown in the table below). This list represents an aggregation of replaced variable investment options ("options") available within a group of distinct variable annuity contracts and life insurance policies issued by Equitable Financial Life Insurance Company (Equitable Financial) and Equitable Financial Life Insurance Company of America (Equitable America), respectively. As not all options are available in all annuity and life insurance products, certain options listed here may not be available in your contract or policy. Please see your prospectus and/or prospectus supplement for your product's current option lineup. Fidelity Institutional AM is a registered service mark of FMR LLC. Used with permission.

Name of Variable Investment Option (as of 10-22-18)	Name of Variable Investment Option (prior to 10-22-18)
EQ/American Century Mid Cap Value	American Century Mid Cap Value
EQ/Fidelity Institutional AM [®] Large Cap	Fidelity [®] VIP Contrafund
EQ/Franklin Rising Dividends	Franklin Rising Dividends VIP Funds
EQ/Franklin Strategic Income	Franklin Strategic Income VIP Funds
EQ/Goldman Sachs Mid Cap Value	Goldman Sachs Mid Cap Value
EQ/Invesco Global Real Assets	Invesco Global Real Estate
EQ/Invesco International Growth	Invesco International Growth
EQ/Lazard Emerging Markets Equity	Lazard Retirement Emerging Markets Equity
EQ/MFS International Intrinsic Value	MFS International Value
EQ/MFS Mid Cap Focused Growth	Ivy Mid Cap Growth
EQ/MFS Technology	MFS Technology
EQ/MFS Utilities Series	MFS Utilities Series
EQ/PIMCO Real Return	PIMCO Real Return
EQ/PIMCO Total Return	PIMCO Total Return
EQ/T. Rowe Price Health Sciences	T. Rowe Price Health Sciences
EQ/Wellington Energy	Ivy Energy

The past performance shown for these variable investment options reflect the actual results achieved since they were made available in the contract. The "Since Portfolio Inception" performance includes the period when the variable investment option was invested in a predecessor underlying portfolio. After the substitution, the "Since Portfolio Inception" date was reset to match the "Variable Investment Option Inception" date. Accordingly, the performance results for the "Since Portfolio Inception" and "Variable Investment Option Inception" are the same. Past performance is no guarantee of future results.

In general, stocks and other equity security values fluctuate, and sometimes widely fluctuate, in response to changes in a company's financial condition as well as general market, economic and political conditions.

Certain portfolios may employ a managed-volatility strategy (or may invest in underlying portfolios that employ this strategy), which includes utilizing futures and options to manage equity exposure when market volatility increases above specific thresholds. The managed volatility strategy may not effectively protect the portfolio from market declines and may limit its participation in market gains. It is not possible to manage volatility fully or perfectly.

A copy of the current prospectus and any applicable prospectus supplement(s) for this product, the EQ Advisors Trust, and the EQ Premier VIP Trust must accompany or precede delivery of this material. The prospectus contains complete information about the policy, including investment objectives, risks, charges and expenses. Please read the prospectus carefully before purchasing. This product has limitations. For costs and complete details of coverage, call your licensed insurance agent.

What is a Variable Annuity?

A variable annuity is a long-term, tax-deferred accumulation product. In its most basic terms, an annuity is a contract between you and an insurance company to accumulate funds and then to provide lifetime payments. A variable annuity allows you to adopt a personal investment strategy to allocate your investment among a range of investment portfolio options. An annuity contract has two phases: An accumulation phase, which allows tax-deferred growth potential, and an annuitization phase, when you withdraw your money plus any earnings your annuity has accumulated.

There are fees and charges associated with variable annuities, which include, but are not limited to, mortality and expense risk charges, sales and surrender charges, administrative fees, and additional charges for optional benefits. Amounts in the annuity's variable investment options are subject to fluctuation in value and market risk, including loss of principal. Certain types of contracts, features and benefits may not be available in all jurisdictions.

**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**

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EQUI-VEST is a registered service mark of and is issued by Equitable Financial Life Insurance Company (Equitable Financial).

The main administrative office of Equitable Financial is located at 1290 Avenue of the Americas, New York, NY 10104. Equitable Financial, Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN) and Equitable Distributors, LLC are affiliated companies and do not provide tax or legal advice.

Annualized Monthly Rates of Return as of 12/31/2021

Variable Investment Option	Year to Date*	1 Year	3 Years	5 Years	10 Years	20 Years	Since Variable Investment Option Inception	Variable Investment Option Inception Date	Since Portfolio Inception	Portfolio Inception Date
Asset Allocation										
EQ/Aggressive Allocation	16.73	16.73	18.48	12.41	11.01		7.24	10/20/2003	7.52	07/31/2003
EQ/Balanced Strategy	9.03	9.03	11.64	7.77	6.80		6.73	07/20/2009	7.02	04/30/2009
EQ/Conservative Allocation	2.30	2.30	5.98	4.04	3.23		3.22	10/20/2003	3.55	07/31/2003
EQ/Moderate Allocation	7.98	7.98	11.25	7.63	6.49	4.41	7.03	01/27/1986	7.03	01/27/1986
Target 2015 Allocation	5.84	5.84	10.02	7.07	6.41		4.25	09/18/2006	4.26	08/31/2006
Target 2025 Allocation	10.30	10.30	13.61	9.52	8.55		5.37	09/18/2006	5.39	08/31/2006
Target 2035 Allocation	13.62	13.62	16.16	11.19	9.90		6.05	09/18/2006	6.08	08/31/2006
Target 2045 Allocation	15.86	15.86	17.70	12.24	10.89		6.46	09/18/2006	6.48	08/31/2006
Target 2055 Allocation	17.84	17.84	19.40	13.42			10.26	05/26/2015	10.23	04/30/2015
Large Cap Value Stocks										
EQ/JPMorgan Value Opportunities	22.72	22.72	19.91	11.24	13.59	7.30	6.70	06/02/1997	6.89	05/01/1997
EQ/Large Cap Value Managed Volatility	24.33	24.33	17.81	10.71	12.01	6.25	5.32	08/30/1999	6.12	01/01/1998
Large Cap Blend Stocks										
EQ/ClearBridge Select Equity Managed Volatility	24.62	24.62	31.01	18.02	14.91		8.68	09/18/2006	8.66	09/15/2006
EQ/Common Stock Index	24.41	24.41	24.40	16.73	15.07	7.77	10.95	08/27/1981	10.07	08/01/1968
EQ/Equity 500 Index	27.47	27.47	24.85	17.31	15.37	8.46	9.85	06/01/1994	9.73	03/01/1994
EQ/Fidelity Institutional AM® Large Cap*	24.71	24.71	27.01	17.69	15.06		13.12	05/03/2010	13.12	05/03/2010
Large Cap Growth Stocks										
1290 VT Socially Responsible	29.79	29.79	26.24	18.11	16.07	7.58	6.18	09/01/1999	6.18	09/01/1999
EQ/Large Cap Growth Index	26.17	26.17	32.51	23.87	18.44	9.77	7.14	08/30/1999	7.08	05/01/1999
EQ/Loomis Sayles Growth	15.72	15.72	25.44	20.65	16.51	8.92	11.46	10/25/2004	7.89	12/01/1998
EQ/T. Rowe Price Growth Stock	13.38	13.38	26.28	21.25	17.73	9.43	10.57	10/25/2004	10.24	08/01/1988
Multimanager Aggressive Equity	20.02	20.02	30.14	23.25	17.92	8.99	10.20	01/27/1986	10.20	01/27/1986
Small/Mid Cap Stocks										
1290 VT GAMCO Small Company Value	24.63	24.63	18.65	10.18	12.07	10.75	10.85	10/25/2004	12.08	08/01/1988
EQ/400 Managed Volatility	23.17	23.17	20.09	11.67	12.66		12.44	05/03/2010	13.17	05/27/2009
EQ/AB Small Cap Growth	12.45	12.45	24.72	16.82	14.45	9.24	8.73	06/02/1997	9.18	05/01/1997
EQ/American Century Mid Cap Value*	22.51	22.51	16.62	8.84	12.22		10.86	05/03/2010	10.86	05/03/2010
EQ/Janus Enterprise	16.36	16.36	23.24	18.46	11.96		9.87	05/09/2005	10.24	04/29/2005
EQ/MFS Mid Cap Focused Growth*	18.35	18.35	27.59	21.04	14.88		12.98	05/20/2011	12.98	05/20/2011
EQ/Mid Cap Index	23.40	23.40	20.09	11.87	12.97	8.16	6.90	09/01/2000	6.90	09/01/2000
EQ/Morgan Stanley Small Cap Growth	2.33	2.33	38.72	25.64			45.56	06/12/2020	16.73	04/18/2014
EQ/Small Company Index	14.61	14.61	19.45	11.32	12.37	8.44	8.52	01/14/2002	7.59	01/01/1998
Global/International Stocks										
1290 VT SmartBeta Equity	22.65	22.65	19.65	14.21			11.03	05/26/2015	10.52	10/28/2013
EQ/Emerging Markets Equity PLUS	-0.95	-0.95	9.80	8.32			2.42	05/20/2013	2.17	02/08/2013
EQ/International Core Managed Volatility	9.60	9.60	13.03	9.02	6.37	4.66	3.26	08/30/1999	3.58	05/01/1999
EQ/International Equity Index	10.50	10.50	11.61	7.59	6.39	4.38	3.18	09/01/1995	3.36	04/03/1995
EQ/International Value Managed Volatility	9.87	9.87	11.68	7.32	5.87	4.12	3.34	08/30/1999	4.79	05/01/1997
EQ/Invesco Global	14.64	14.64	23.72	17.13	13.19		8.24	09/18/2006	8.30	08/31/2006
EQ/MFS International Growth	8.99	8.99	16.64	13.51	9.33	6.63	7.50	05/09/2005	5.80	11/18/1994
Fixed Income										
American Funds Insurance Series The Bond Fund of America	-0.99	-0.99	5.43	3.54	2.63	3.53	2.50	05/20/2013	3.77	01/02/1996
Delaware Ivy VIP High Income	5.64	5.64	7.29	5.07	6.18	6.70	6.53	09/20/2010	6.89	07/13/1987
EQ/Core Bond Index	-2.49	-2.49	2.93	1.93	1.34	1.95	1.88	01/14/2002	2.64	01/01/1998
EQ/Core Plus Bond	-1.97	-1.97	6.09	3.76	2.57	2.87	3.08	01/04/1994	4.54	01/02/1987
EQ/Money Market	-0.22	-0.22	0.23	0.31	-0.04	0.58	3.30	07/13/1981	3.30	07/13/1981
EQ/PIMCO Global Real Return	3.62	3.62	7.04	4.31			3.21	05/20/2013	3.25	02/08/2013
EQ/PIMCO Ultra Short Bond	-0.90	-0.90	0.65	0.81	0.51		1.12	05/09/2005	1.74	01/24/2002
Multimanager Core Bond	-1.82	-1.82	3.65	2.49	1.99	3.28	3.22	01/14/2002	3.28	12/31/2001

Annualized Monthly Rates of Return as of 12/31/2021

Variable Investment Option	Year to Date*	1 Year	3 Years	5 Years	10 Years	20 Years	Since Variable Investment Option Inception	Variable Investment Option Inception Date	Since Portfolio Inception	Portfolio Inception Date
Sector/Specialty										
EQ/Invesco Global Real Assets*	20.53	20.53	8.75	6.15	7.07		6.15	05/03/2010	6.15	05/03/2010
EQ/MFS Technology*	13.34	13.34	30.89	25.63	20.11		18.84	09/20/2010	18.84	09/20/2010
EQ/MFS Utilities Series*	13.45	13.45	13.99	11.13	9.20		9.67	09/20/2010	9.67	09/20/2010
EQ/Wellington Energy*	35.06	35.06	-5.34	-13.52	-5.38		-4.19	05/03/2010	-4.19	05/03/2010
VanEck VIP Global Resources	18.20	18.20	15.84	1.59	-0.77		-2.52	05/20/2011	1.11	05/01/2006

Annualized Monthly Rates of Return For the Period Ending 12/31/2021 - net of annual administrative charge and the maximum applicable withdrawal charge

Variable Investment Option	Year to Date*	1 Year	3 Years	5 Years	10 Years	20 Years	Since Variable Investment Option Inception	Variable Investment Option Inception Date	Since Portfolio Inception	Portfolio Inception Date
Asset Allocation										
EQ/Aggressive Allocation	16.73	16.73	18.48	12.41	11.01		7.24	10/20/2003	7.52	07/31/2003
EQ/Balanced Strategy	9.03	9.03	11.64	7.77	6.80		6.73	07/20/2009	7.02	04/30/2009
EQ/Conservative Allocation	2.30	2.30	5.98	4.04	3.23		3.22	10/20/2003	3.55	07/31/2003
EQ/Moderate Allocation	7.98	7.98	11.25	7.63	6.49	4.41	7.03	01/27/1986	7.03	01/27/1986
Target 2015 Allocation	5.84	5.84	10.02	7.07	6.41		4.25	09/18/2006	4.26	08/31/2006
Target 2025 Allocation	10.30	10.30	13.61	9.52	8.55		5.37	09/18/2006	5.39	08/31/2006
Target 2035 Allocation	13.62	13.62	16.16	11.19	9.90		6.05	09/18/2006	6.08	08/31/2006
Target 2045 Allocation	15.86	15.86	17.70	12.24	10.89		6.46	09/18/2006	6.48	08/31/2006
Target 2055 Allocation	17.84	17.84	19.40	13.42			10.26	05/26/2015	10.23	04/30/2015
Large Cap Value Stocks										
EQ/JPMorgan Value Opportunities	22.72	22.72	19.91	11.24	13.59	7.30	6.70	06/02/1997	6.89	05/01/1997
EQ/Large Cap Value Managed Volatility	24.33	24.33	17.81	10.71	12.01	6.25	5.32	08/30/1999	6.12	01/01/1998
Large Cap Blend Stocks										
EQ/ClearBridge Select Equity Managed Volatility	24.62	24.62	31.01	18.02	14.91		8.68	09/18/2006	8.66	09/15/2006
EQ/Common Stock Index	24.41	24.41	24.40	16.73	15.07	7.77	10.95	08/27/1981	10.07	08/01/1968
EQ/Equity 500 Index	27.47	27.47	24.85	17.31	15.37	8.46	9.85	06/01/1994	9.73	03/01/1994
EQ/Fidelity Institutional AM® Large Cap*	24.71	24.71	27.01	17.69	15.06		13.12	05/03/2010	13.12	05/03/2010
Large Cap Growth Stocks										
1290 VT Socially Responsible	29.79	29.79	26.24	18.11	16.07	7.58	6.18	09/01/1999	6.18	09/01/1999
EQ/Large Cap Growth Index	26.17	26.17	32.51	23.87	18.44	9.77	7.14	08/30/1999	7.08	05/01/1999
EQ/Loomis Sayles Growth	15.72	15.72	25.44	20.65	16.51	8.92	11.46	10/25/2004	7.89	12/01/1998
EQ/T. Rowe Price Growth Stock	13.38	13.38	26.28	21.25	17.73	9.43	10.57	10/25/2004	10.24	08/01/1988
Multimanager Aggressive Equity	20.02	20.02	30.14	23.25	17.92	8.99	10.20	01/27/1986	10.20	01/27/1986
Small/Mid Cap Stocks										
1290 VT GAMCO Small Company Value	24.63	24.63	18.65	10.18	12.07	10.75	10.85	10/25/2004	12.08	08/01/1988
EQ/400 Managed Volatility	23.17	23.17	20.09	11.67	12.66		12.44	05/03/2010	13.17	05/27/2009
EQ/AB Small Cap Growth	12.45	12.45	24.72	16.82	14.45	9.24	8.73	06/02/1997	9.18	05/01/1997
EQ/American Century Mid Cap Value*	22.51	22.51	16.62	8.84	12.22		10.86	05/03/2010	10.86	05/03/2010
EQ/Janus Enterprise	16.36	16.36	23.24	18.46	11.96		9.87	05/09/2005	10.24	04/29/2005
EQ/MFS Mid Cap Focused Growth*	18.35	18.35	27.59	21.04	14.88		12.98	05/20/2011	12.98	05/20/2011
EQ/Mid Cap Index	23.40	23.40	20.09	11.87	12.97	8.16	6.90	09/01/2000	6.90	09/01/2000
EQ/Morgan Stanley Small Cap Growth	2.33	2.33	38.72	25.64			45.56	06/12/2020	16.73	04/18/2014
EQ/Small Company Index	14.61	14.61	19.45	11.32	12.37	8.44	8.52	01/14/2002	7.59	01/01/1998
Global/International Stocks										
1290 VT SmartBeta Equity	22.65	22.65	19.65	14.21			11.03	05/26/2015	10.52	10/28/2013
EQ/Emerging Markets Equity PLUS	-0.95	-0.95	9.80	8.32			2.42	05/20/2013	2.17	02/08/2013
EQ/International Core Managed Volatility	9.60	9.60	13.03	9.02	6.37	4.66	3.26	08/30/1999	3.58	05/01/1999
EQ/International Equity Index	10.50	10.50	11.61	7.59	6.39	4.38	3.18	09/01/1995	3.36	04/03/1995
EQ/International Value Managed Volatility	9.87	9.87	11.68	7.32	5.87	4.12	3.34	08/30/1999	4.79	05/01/1997
EQ/Invesco Global	14.64	14.64	23.72	17.13	13.19		8.24	09/18/2006	8.30	08/31/2006
EQ/MFS International Growth	8.99	8.99	16.64	13.51	9.33	6.63	7.50	05/09/2005	5.80	11/18/1994
Fixed Income										
American Funds Insurance Series The Bond Fund of America	-0.99	-0.99	5.43	3.54	2.63	3.53	2.50	05/20/2013	3.77	01/02/1996
Delaware Ivy VIP High Income	5.64	5.64	7.29	5.07	6.18	6.70	6.53	09/20/2010	6.89	07/13/1987
EQ/Core Bond Index	-2.49	-2.49	2.93	1.93	1.34	1.95	1.88	01/14/2002	2.64	01/01/1998
EQ/Core Plus Bond	-1.97	-1.97	6.09	3.76	2.57	2.87	3.08	01/04/1994	4.54	01/02/1987
EQ/Money Market	-0.22	-0.22	0.23	0.31	-0.04	0.58	3.30	07/13/1981	3.30	07/13/1981
EQ/PIMCO Global Real Return	3.62	3.62	7.04	4.31			3.21	05/20/2013	3.25	02/08/2013
EQ/PIMCO Ultra Short Bond	-0.90	-0.90	0.65	0.81	0.51		1.12	05/09/2005	1.74	01/24/2002
Multimanager Core Bond	-1.82	-1.82	3.65	2.49	1.99	3.28	3.22	01/14/2002	3.28	12/31/2001

Annualized Monthly Rates of Return For the Period Ending 12/31/2021 - net of annual administrative charge and the maximum applicable withdrawal charge

Variable Investment Option	Year to Date*	1 Year	3 Years	5 Years	10 Years	20 Years	Since Variable Investment Option Inception	Variable Investment Option Inception Date	Since Portfolio Inception	Portfolio Inception Date
Sector/Specialty										
EQ/Invesco Global Real Assets*	20.53	20.53	8.75	6.15	7.07		6.15	05/03/2010	6.15	05/03/2010
EQ/MFS Technology*	13.34	13.34	30.89	25.63	20.11		18.84	09/20/2010	18.84	09/20/2010
EQ/MFS Utilities Series*	13.45	13.45	13.99	11.13	9.20		9.67	09/20/2010	9.67	09/20/2010
EQ/Wellington Energy*	35.06	35.06	-5.34	-13.52	-5.38		-4.19	05/03/2010	-4.19	05/03/2010
VanEck VIP Global Resources	18.20	18.20	15.84	1.59	-0.77		-2.52	05/20/2011	1.11	05/01/2006

Standardized Computation of Performance as of 12/31/2021

Variable Investment Option	One Year	Five Years	Ten Years	Since Variable Investment Option Inception	Variable Investment Option Inception Date	Since Portfolio Inception	Portfolio Inception Date
Asset Allocation							
EQ/Aggressive Allocation	16.73	12.41	11.01	7.24	10/20/2003	7.52	07/31/2003
EQ/Balanced Strategy	9.03	7.77	6.80	6.73	07/20/2009	7.02	04/30/2009
EQ/Conservative Allocation	2.30	4.04	3.23	3.22	10/20/2003	3.55	07/31/2003
EQ/Moderate Allocation	7.98	7.63	6.49	7.03	01/27/1986	7.03	01/27/1986
Target 2015 Allocation	5.84	7.07	6.41	4.25	09/18/2006	4.26	08/31/2006
Target 2025 Allocation	10.30	9.52	8.55	5.37	09/18/2006	5.39	08/31/2006
Target 2035 Allocation	13.62	11.19	9.90	6.05	09/18/2006	6.08	08/31/2006
Target 2045 Allocation	15.86	12.24	10.89	6.46	09/18/2006	6.48	08/31/2006
Target 2055 Allocation	17.84	13.42	-	10.26	05/26/2015	10.23	04/30/2015
Large Cap Value Stocks							
EQ/JPMorgan Value Opportunities	22.72	11.24	13.59	6.70	06/02/1997	6.89	05/01/1997
EQ/Large Cap Value Managed Volatility	24.33	10.71	12.01	5.32	08/30/1999	6.12	01/01/1998
Large Cap Blend Stocks							
EQ/ClearBridge Select Equity Managed Volatility	24.62	18.02	14.91	8.68	09/18/2006	8.66	09/15/2006
EQ/Common Stock Index	24.41	16.73	15.07	10.95	08/27/1981	10.07	08/01/1968
EQ/Equity 500 Index	27.47	17.31	15.37	9.85	06/01/1994	9.73	03/01/1994
EQ/Fidelity Institutional AM® Large Cap*	24.71	17.69	15.06	13.12	05/03/2010	13.12	05/03/2010
Large Cap Growth Stocks							
1290 VT Socially Responsible	29.79	18.11	16.07	6.18	09/01/1999	6.18	09/01/1999
EQ/Large Cap Growth Index	26.17	23.87	18.44	7.14	08/30/1999	7.08	05/01/1999
EQ/Loomis Sayles Growth	15.72	20.65	16.51	11.46	10/25/2004	7.89	12/01/1998
EQ/T. Rowe Price Growth Stock	13.38	21.25	17.73	10.57	10/25/2004	10.24	08/01/1988
Multimanager Aggressive Equity	20.02	23.25	17.92	10.20	01/27/1986	10.20	01/27/1986
Small/Mid Cap Stocks							
1290 VT GAMCO Small Company Value	24.63	10.18	12.07	10.85	10/25/2004	12.08	08/01/1988
EQ/400 Managed Volatility	23.17	11.67	12.66	12.44	05/03/2010	13.17	05/27/2009
EQ/AB Small Cap Growth	12.45	16.82	14.45	8.73	06/02/1997	9.18	05/01/1997
EQ/American Century Mid Cap Value*	22.51	8.84	12.22	10.86	05/03/2010	10.86	05/03/2010
EQ/Janus Enterprise	16.36	18.46	11.96	9.87	05/09/2005	10.24	04/29/2005
EQ/MFS Mid Cap Focused Growth*	18.35	21.04	14.88	12.98	05/20/2011	12.98	05/20/2011
EQ/Mid Cap Index	23.40	11.87	12.97	6.90	09/01/2000	6.90	09/01/2000
EQ/Morgan Stanley Small Cap Growth	2.33	-	-	45.56	06/12/2020	16.73	04/18/2014
EQ/Small Company Index	14.61	11.32	12.37	8.52	01/14/2002	7.59	01/01/1998
Global/International Stocks							
1290 VT SmartBeta Equity	22.65	14.21	-	11.03	05/26/2015	10.52	10/28/2013
EQ/Emerging Markets Equity PLUS	-0.95	8.32	-	2.42	05/20/2013	2.17	02/08/2013
EQ/International Core Managed Volatility	9.60	9.02	6.37	3.26	08/30/1999	3.58	05/01/1999
EQ/International Equity Index	10.50	7.59	6.39	3.18	09/01/1995	3.36	04/03/1995
EQ/International Value Managed Volatility	9.87	7.32	5.87	3.34	08/30/1999	4.79	05/01/1997
EQ/Invesco Global	14.64	17.13	13.19	8.24	09/18/2006	8.30	08/31/2006
EQ/MFS International Growth	8.99	13.51	9.33	7.50	05/09/2005	5.80	11/18/1994

Standardized Computation of Performance as of 12/31/2021

Variable Investment Option	One Year	Five Years	Ten Years	Since Variable Investment Option Inception	Variable Investment Option Inception Date	Since Portfolio Inception	Portfolio Inception Date
Fixed Income							
American Funds Insurance Series The Bond Fund of America	-0.99	3.54	-	2.50	05/20/2013	3.77	01/02/1996
Delaware Ivy VIP High Income	5.64	5.07	6.18	6.53	09/20/2010	6.89	07/13/1987
EQ/Core Bond Index	-2.49	1.93	1.34	1.88	01/14/2002	2.64	01/01/1998
EQ/Core Plus Bond	-1.97	3.76	2.57	3.08	01/04/1994	4.54	01/02/1987
EQ/Money Market	-0.22	0.31	-0.04	3.30	07/13/1981	3.30	07/13/1981
EQ/PIMCO Global Real Return	3.62	4.31	-	3.21	05/20/2013	3.25	02/08/2013
EQ/PIMCO Ultra Short Bond	-0.90	0.81	0.51	1.12	05/09/2005	1.74	01/24/2002
Multimanager Core Bond	-1.82	2.49	1.99	3.22	01/14/2002	3.28	12/31/2001
Sector/Specialty							
EQ/Invesco Global Real Assets*	20.53	6.15	7.07	6.15	05/03/2010	6.15	05/03/2010
EQ/MFS Technology*	13.34	25.63	20.11	18.84	09/20/2010	18.84	09/20/2010
EQ/MFS Utilities Series*	13.45	11.13	9.20	9.67	09/20/2010	9.67	09/20/2010
EQ/Wellington Energy*	35.06	-13.52	-5.38	-4.19	05/03/2010	-4.19	05/03/2010
VanEck VIP Global Resources	18.20	1.59	-0.77	-2.52	05/20/2011	1.11	05/01/2006

The Securities and Exchange Commission (SEC) requires a "Standardized" average annual total return for one, five and ten year periods, also be shown. The values shown here reflect all investment option charges and the maximum contingent withdrawal charge, if applicable, upon which the performance rates above are based on.