

Interest Rates

Rates as of October 9, 2020

Fixed Indexed Annuity with Lifetime Withdrawal Benefit

Product Feature	Denali 7	Denali 7	Denali 10	Denali 10	Denali 14
Premium Bonus	N/A	N/A	N/A	N/A	N/A
Fixed Rate	2.50%	2.25%	3.00%	2.50%	3.25%
S&P 500® Annual P2P Cap	5.25%	4.50%	6.00%	5.25%	6.75%
S&P 500® Annual P2P PR	30%	27%	35%	32%	40%
S&P 500® Monthly Cap	2.50%	2.35%	2.75%	2.50%	3.00%
S&P 500® Monthly Average Cap	5.50%	4.75%	6.50%	5.75%	7.75%
S&P 500® Monthly Average PR	47%	42%	55%	50%	62%
S&P 500® Monthly Average Spread	6.00%	6.75%	5.00%	5.75%	4.00%
Barclays Atlas 5 Annual P2P PR	105%	95%	125%	110%	140%
Barclays Atlas 5 Annual P2P Spread*	N/A	0.25%	N/A	N/A	N/A
Barclays Atlas 5 Annual P2P Boost*	0.25%	N/A	1.25%	0.50%	2.00%
State Specific	AL, AR, AZ, CO, CT, DC, FL, GA, IL, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY	ID, MA, MO, SC, TX	AL, AR, AZ, CO, CT, DC, FL, GA, IL, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY	ID, MA, MO, SC, TX	AL, AR, AZ, CO, CT, DC, FL, GA, IL, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY

Fixed Indexed Annuity with Premium Bonus and Lifetime Withdrawal Benefit

Product Feature	Denali Bonus 7	Denali Bonus 7	Denali Bonus 10	Denali Bonus 10	Denali Bonus 14
Premium Bonus	0-80: 5.00%	0-80: 5.00%	0-75: 7.00% 76-85: 5.00%	0-80: 5.00%	0-70: 10.00%
	81-90: 2.50%	81-90: 2.50%	0-80: 5.00% FL 81-85: 3.50% FL	81-85: 3.50%	71-80: 5.00%
Fixed Rate	2.00%	1.75%	2.25%	2.00%	2.50%
S&P 500® Annual P2P Cap	3.50%	3.50%	4.50%	4.25%	5.00%
S&P 500® Annual P2P PR	22%	20%	27%	25%	30%
S&P 500® Monthly Cap	2.00%	1.90%	2.25%	2.00%	2.50%
S&P 500® Monthly Average Cap	3.75%	3.50%	4.50%	4.25%	5.25%
S&P 500® Monthly Average PR	35%	32%	42%	40%	47%
S&P 500® Monthly Average Spread	8.25%	8.50%	6.75%	7.25%	6.00%
Barclays Atlas 5 Annual P2P PR	75%	70%	95%	90%	105%
Barclays Atlas 5 Annual P2P Spread*	1.25%	1.75%	0.25%	0.50%	N/A
Barclays Atlas 5 Annual P2P Boost*	N/A	N/A	N/A	N/A	0.25%
State Specific	AL, AR, AZ, CO, DC, FL, GA, IL, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY	ID, MA, MO, SC, TX	AL, AR, AZ, CO, DC, FL, GA, IL, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY	ID, MA, MO, SC, TX	AL, AR, AZ, CO, DC, FL, GA, IL, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY

*The Spread decreases your interest credit. Your interest credit will never be less than 0.
The boost increases your interest credit. [Contact the E-Team at 888-352-5122 about the Atlas Boost!](#)

Interest Rates (Continued)

Rates as of October 9, 2020

THE EQUITABLE TETON™ SERIES Fixed Indexed Annuity focused on Accumulation

Product Feature	Teton 7	Teton 7	Teton 7	Teton 10	Teton 10	Teton 14
Premium Bonus	N/A	N/A	N/A	N/A	N/A	N/A
Fixed Rate	2.25%	2.00%	1.75%	2.50%	2.25%	2.75%
S&P 500® Annual P2P Cap	4.75%	4.25%	4.00%	5.25%	4.50%	6.00%
S&P 500® Annual P2P PR	27%	25%	22%	32%	27%	35%
S&P 500® Monthly Cap	2.25%	2.25%	2.00%	2.50%	2.25%	2.75%
S&P 500® Monthly Average Cap	4.75%	4.50%	4.00%	5.50%	4.75%	6.25%
S&P 500® Monthly Average PR	42%	40%	37%	47%	42%	52%
S&P 500® Monthly Average Spread	6.50%	7.25%	7.75%	5.75%	6.75%	5.25%
Barclays Atlas 5 Annual P2P PR	100%	90%	80%	110%	95%	120%
Barclays Atlas 5 Annual P2P Spread*	0.00%	0.50%	1.00%	N/A	0.25%	N/A
Barclays Atlas 5 Annual P2P Boost*	N/A	N/A	N/A	0.50%	N/A	1.00%
State Specific	AL, AR, AZ, CO, CT, DC, FL, GA, HI, IA, IL, IN, KS, KY, LA, MD, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	AK, DE, ID, MA, MO, NV, OH, OR, PA, SC, TX, UT, WA	CA	AL, AR, AZ, CO, CT, DC, FL, GA, HI, IA, IL, IN, KS, KY, LA, MD, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	AK, CA, DE, ID, MA, MO, NV, OH, OR, PA, SC, TX, UT, WA	AL, AR, AZ, CO, CT, DC, FL, GA, HI, IA, IL, IN, KS, KY, LA, MD, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY

EQUITABLE TETON™ BONUS SERIES Fixed Indexed Annuity with Premium Bonus and Accumulation

Product Feature	Teton Bonus 7	Teton Bonus 7	Teton Bonus 7	Teton Bonus 10	Teton Bonus 10	Teton Bonus 14
Premium Bonus	0-80: 5.00% 81-90: 2.50%	0-80: 5.00% 81-90: 2.50%	0-80: 5.00% 81-90: 2.50%	7.00% 5.00% FL	5.00%	10.00%
Fixed Rate	1.50%	1.25%	1.20%	1.75%	1.50% 1.50% CA	2.00%
S&P 500® Annual P2P Cap	3.25%	3.00%	2.75%	3.75%	3.25%	4.25%
S&P 500® Annual P2P PR	20%	17%	17%	22%	20%	25%
S&P 500® Monthly Cap	1.85%	1.75%	1.75%	2.00%	1.85%	2.25%
S&P 500® Monthly Average Cap	3.50%	3.00%	2.75%	4.00%	3.25%	4.25%
S&P 500® Monthly Average PR	32%	27%	27%	35%	32%	40%
S&P 500® Monthly Average Spread	8.75%	9.25%	9.75%	7.75%	8.75%	7.25%
Barclays Atlas 5 Annual P2P PR	70%	60%	60%	80%	70%	90%
Barclays Atlas 5 Annual P2P Spread*	1.75%	2.25%	2.50%	1.00%	1.75%	0.50%
Barclays Atlas 5 Annual P2P Boost*	N/A	N/A	N/A	N/A	N/A	N/A
State Specific	AL, AR, AZ, CO, DC, FL, GA, HI, IA, IL, IN, KS, KY, LA, MD, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	AK, CT, DE, ID, MA, MO, NV, OH, OR, PA, SC, TX, UT, WA	CA	AL, AR, AZ, CO, DC, FL, GA, HI, IA, IL, IN, KS, KY, LA, MD, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY	AK, CA, CT, DE, ID, MA, MO, NV, OH, OR, PA, SC, TX, UT, WA	AL, AR, AZ, CO, DC, FL, GA, HI, IA, IL, IN, KS, KY, LA, MD, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VA, VT, WV, WI, WY

*The Spread decreases your interest credit. Your interest credit will never be less than 0.

The Boost increases your interest credit. [Contact the E-Team at 888-352-5122 about the Atlas Boost!](#)

Interest Rates (Continued)

Rates as of October 9, 2020

EQUITABLE SECURE SAVINGS™ Multi-Year Guaranteed Annuity with Built-in Flexibility

Product Feature	Secure Savings 2	Secure Savings 5
Rate Guarantee Period	2	5
Fixed Rate	1.90%	2.85%
5% Penalty Free Withdrawals	Included	Included
Accumulated Interest Withdrawals	Included	Included
Required Minimum Distributions	Included	Included
Death Benefit	Account Value	Account Value

EQUITABLE SECURE SAVINGS™ *Elite* Multi-Year Guaranteed Annuity with Optional Flexibility

Product Feature	Secure Savings Elite 2	Secure Savings Elite 2-FL	Secure Savings Elite 5	Secure Savings Elite 5-FL
Rate Guarantee Period	2	2	5	5
Fixed Rate	2.30%	2.00%	3.10%	2.95%
Rate Reduction for Optional Riders:				
5% Penalty Free Withdrawals	0.06%	0.06%	0.06%	0.06%
Accumulated Interest Withdrawals	0.06%	0.06%	0.06%	0.06%
Required Minimum Distributions	0.10%	0.10%	0.10%	0.10%
Death Benefit	Cash Value	Account Value	Cash Value	Account Value

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