



EQUITABLE

Schedule II.65 (Annuity) Effective Date: November 22, 2021

Compensation for Structured Capital StrategiesSM Income

Certificate Form Number: 2010PCSBASE-A/B

Contract Form Number: 2010PCSBASE-I-A/B

Data Pages Form Numbers: 2012PCSDP-C

<u>Contract</u>	<u>Age of Owner*</u> <u>Upon</u> <u>Acceptance of</u> <u>Contribution</u>	<u>Option</u>	<u>Contribution</u> <u>Based</u> <u>Compensation</u>	<u>Trail</u> <u>Years</u> <u>2+</u>
Structured Capital StrategiesSM Income (NQ)				
	45-80	I	6.00%	N/A
		II	3.00%	0.50%
		III	1.00%	1.00%
Structured Capital StrategiesSM Income (Traditional IRA and Roth IRA)				
	45-80	I	6.00%	N/A
		II	3.00%	0.50%
		III	1.00%	1.00%

GGA Surrenders and Exchanges –Compensation will be paid in accordance with the above compensation schedule if a Guaranteed Growth Annuity (GGA) Contract is surrendered or exchanged in whole or part to purchase a Structured Capital Strategies Contract, provided that the entire GGA Contract is surrender charge free.

Recovery of Commissions upon Death within One Year of Contribution(s) to Contract:

- A.** When a death benefit becomes payable within the first six months after the contract is issued or a subsequent contribution is made, all commission paid with respect to that initial or subsequent contribution will be recovered.
- B.** When a death benefit becomes payable after six months but within the first twelve months after the contract is issued or a subsequent contribution is made, one-half the commission will be recovered.
- C.** In the case of an accidental death or other extraordinary circumstances, the financial professional can appeal the recovery by submitting a request for exception.



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Structured Capital StrategiesSM Compensation for Spousal Continuation (at the death of the older spouse) and Beneficiary Continuation Option (BCO):

- A. 0.75% of the amount applied to BCO or Spousal Continuation (as applicable). Quarterly trail compensation (the "BCO/Spousal Continuation trail") will be the greater of:
 - a. 0.15% annually (0.0375% per quarter) [0.20% annually (0.05% per quarter) for EDL] of the AAV after BCO/Spousal Continuation goes into effect
 - b. Or the trail option, if any, originally elected when the SCS contract was originally issued.
- B. *BCO/Spousal Continuation trails will be paid quarterly at the end of each calendar quarter on the earlier to occur of either:*
 - a. The end of the first quarter after the first anniversary following the processing of the BCO or Spousal Continuation election (as applicable)
 - b. Or the end of any prior quarter on which the original trail, if any, would have been payable on the original SCS contract, if a BCO/Spousal Continuation election had not been made.
- C. There will be a 100% commission recovery upon surrender within 12 calendar months after a BCO or Spousal Continuation election has been processed.