



# EQUITABLE

## Schedule II.63 (Annuity) Effective Date: June 21, 2021

### Compensation for Structured Capital Strategies<sup>SM</sup> PLUS 21

Certificate Form Number: 2010PCSBASE-A/B

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

Data Pages Form Numbers: 2012PCSDP-C

| <u>Contract</u>  | <u>Contribution</u> | <u>Option</u> | <u>Contribution Based Compensation</u> | <u>Trail Years 2+</u> |
|--|---------------------|---------------|--|-----------------------|
| <b>Structured Capital Strategies<sup>SM</sup> Plus 21 (NQ)</b>                           |                     |               |  |                       |
|  | 0-80                | I             | 6.00%                                  | N/A                   |
|  |                     | II            | 3.00%                                  | 0.50%                 |
|  |                     | III           | 1.00%                                  | 1.00%                 |
|  | 81-85*              | I             | 3.25%                                  | N/A                   |
|  |                     | II            | 1.65%                                  | 0.50%                 |
|  |                     | III           | 0.60%                                  | 0.60%                 |
| <b>Structured Capital Strategies<sup>SM</sup> Plus 21 (Traditional IRA and Roth IRA)</b> |                     |               |  |                       |
|  | 0-80                | I             | 6.00%                                  | N/A                   |
|  |                     | II            | 3.00%                                  | 0.50%                 |
|  |                     | III           | 1.00%                                  | 1.00%                 |
|  | 81-85*              | I             | 3.25%                                  | N/A                   |
|  |                     | II            | 1.65%                                  | 0.50%                 |
|  |                     | III           | 0.60%                                  | 0.60%                 |

\*Commission age breaks are based on the Owner's attained age;

- For non-natural owners, commission age breaks are based on the Annuitant's attained age or older Annuitant as applicable.
- For Joint Owner contracts, they are based on the older individual.

**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:**

- 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.
- 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.
- 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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**Recovery of Commissions upon surrender within 12 months of BCO or Spousal Continuation:**

There will be a 100% commission recovery upon surrender within 12 calendar months after a BCO or Spousal Continuation election has been processed.

No recovery on SWO withdrawals

**Structured Capital Strategies<sup>SM</sup> Compensation for Spousal Continuation (at the death of the older spouse) and Beneficiary Continuation Option (BCO):** 1.125% of the amount applied to BCO or spousal Continuation (as applicable). Quarterly trail compensation (the “BCO/Spousal Continuation trail”) will be the greater of:

1. 0.20% annually (0.05% per quarter) of the AAV after BCO/Spousal Continuation goes into effect
2. Or the trail option, if any, originally elected when the SCS contract was originally issued.

*BCO/Spousal Continuation trails will be paid quarterly at the end of each calendar quarter on the earlier to occur of either:*

1. The end of the first quarter after the first anniversary following the processing of the BCO or Spousal Continuation election (as applicable)
2. 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.



# EQUITABLE

## Schedule II.64 (Annuity) Effective Date: June 21, 2021

### Compensation for Structured Capital Strategies<sup>SM</sup> PLUS 21 C Share

Certificate Form Number: 2010PCSBASE-A/B

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

Data Pages Form Numbers: 2012PCSDP-C

| Contract   | Age of Owner*                         |        | Contribution<br>Based<br>Compensation | Trail<br>Years<br>2+ |
|--|---------------------------------------|--------|---------------------------------------|----------------------|
|  | Upon<br>Acceptance of<br>Contribution | Option |                                       |                      |
| <b>Structured Capital Strategies<sup>SM</sup> PLUS 21 C Share (NQ)</b>                           |                                       |        |                                       |                      |
|  | 0-80                                  | I      | 1.00%                                 | 1.00%                |
|  | 81-85*                                | I      | 0.60%                                 | 0.60%                |
| <b>Structured Capital Strategies<sup>SM</sup> PLUS 21 C Share (Traditional IRA and Roth IRA)</b> |                                       |        |                                       |                      |
|  | 0-80                                  | I      | 1.00%                                 | 1.00%                |
|  | 81-85*                                | I      | 0.60%                                 | 0.60%                |

\*Commission age breaks are based on the Owner's attained age;

- For non-natural owners, commission age breaks are based on the Annuitant's attained age or older Annuitant as applicable.
- For Joint Owner contracts, they are based on the older individual.

**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.

#### **Commission Recovery for Structured Capital Strategies<sup>SM</sup> Plus 21 C Share**

1. 100% of the commission paid (for any contribution withdrawn) during the first six months after the contract is issued
2. 50% of the commission paid (for any contribution withdrawn) during months seven through twelve of the first contract year

#### **Recovery of Commissions upon surrender within 12 months of BCO or Spousal Continuation:**

There will be a 100% commission recovery upon surrender within 12 calendar months after a BCO or Spousal Continuation election has been processed.

No recovery on SWO withdrawals



## EQUITABLE

**Structured Capital Strategies<sup>SM</sup> Plus 21 Compensation for Spousal Continuation (at the death of the older spouse) and Beneficiary Continuation Option (BCO):**

- A.** 1.125% for ADL of the amount applied to BCO or Spousal Continuation (as applicable). Quarterly trail compensation (the “BCO/Spousal Continuation trail”) will be the greater of:
  - i.** 0.20% annually (0.05% per quarter) for ADL of the AAV after BCO/Spousal Continuation goes into effect
  - ii.** 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:
  - i.** The end of the first quarter after the first anniversary following the processing of the BCO or Spousal Continuation election (as applicable)
  - ii.** 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.