

## Proposed Rate and Adjustments

Equitable Life is not accepting Denali new business applications. Rates and adjustments effective with the 7/1/2020 issue date will be announced mid-June.

## 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	5.00%	4.50%	6.00%	5.00%	6.50%
S&P 500® Annual P2P PR	30%	27%	35%	30%	40%
S&P 500® Monthly Cap	2.50%	2.25%	2.75%	2.50%	3.00%
S&P 500® Monthly Average Cap	5.25%	4.75%	6.50%	5.25%	7.00%
S&P 500® Monthly Average PR	45%	42%	55%	45%	60%
S&P 500® Monthly Average Spread	5.75%	6.25%	4.75%	5.75%	4.00%
Barclays Atlas 5 Annual P2P PR	110%	100%	130%	110%	145%
Barclays Atlas 5 Annual P2P Spread*	N/A	0.00%	N/A	N/A	N/A
Barclays Atlas 5 Annual P2P Boost*	0.50%	N/A	1.50%	0.50%	2.00%
State Specific	AL, AR, AZ, CO, CT, DC, FL, GA, ID, IL, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY	MA, MO, SC, TX	AL, AR, AZ, CO, CT, DC, FL, GA, ID, IL, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY	MA, MO, SC, TX	AL, AR, AZ, CO, CT, DC, FL, GA, ID, 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%	0-80: 5.00%	0-70: 10.00%
			76-85: 5.00%		
	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	3.75%	3.50%	4.50%	4.00%	5.00%
S&P 500® Annual P2P PR	22%	22%	27%	25%	30%
S&P 500® Monthly Cap	2.00%	1.90%	2.25%	2.00%	2.40%
S&P 500® Monthly Average Cap	3.75%	3.50%	4.50%	4.00%	5.00%
S&P 500® Monthly Average PR	35%	32%	40%	35%	45%
S&P 500® Monthly Average Spread	7.50%	8.00%	6.50%	7.25%	6.00%
Barclays Atlas 5 Annual P2P PR	80%	80%	100%	90%	105%
Barclays Atlas 5 Annual P2P Spread*	1.00%	1.00%	0.00%	N/A	N/A
Barclays Atlas 5 Annual P2P Boost*	N/A	N/A	N/A	0.50%	0.25%
State Specific	AL, AR, AZ, CO, DC, FL, GA, ID, IL, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY	MA, MO, SC, TX	AL, AR, AZ, CO, DC, FL, GA, ID, IL, IN, KS, KY, LA, ME, MI, MS, NC, NE, NH, NM, ND, OK, RI, SD, TN, VT, WV, WI, WY	MA, MO, SC, TX	AL, AR, AZ, CO, DC, FL, GA, ID, 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!](tel:888-352-5122)

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