



ATLAS

BARCLAYS ATLAS 5 INDEX

WHAT IS IT?

The Barclays Atlas 5 Index is available on Equitable's fixed indexed annuities. Atlas aims to provide stable and consistent returns through a diversified portfolio of global equities and bonds selected to target a 5% volatility.

COMPONENTS:

Atlas is comprised of 6 equity and 5 bond components. The weighting of each component is based on historical factors and current trends. The components include:

EQUITIES**



S&P 500



NASDAQ 100



EUROZONE*



GERMANY*



JAPAN*



EMERGING MKTS

TREASURY FUTURES



US 10Y



US 5Y



GERMAN 10Y*



GERMAN 5Y*



JAPAN 10Y*

*Non U.S. Dollars denominated assets have their profits and losses converted to U.S. Dollars on a daily basis.
**Equities index components, other than the Emerging Markets ETF, consist of equity futures indices.

UNIQUE FEATURES:



GLOBAL

The US economy is the world's largest economy. However, it only represents 24% of the total global GDP.*

Atlas provides access to other regions of the global economy.



CURRENT TRENDS

Just like most indexes that include multiple components, Atlas relies on historical data to determine the optimal weighting of each index component.

However, Atlas doesn't stop there. It then considers current economic trends for each component to determine the optimal portfolio. This ensures the Atlas portfolio accounts for current economic conditions.



EXPOSURE

Atlas is not a typical volatility-control index. Instead of controlling volatility through a cash account, Atlas controls volatility through exposure up to 225%.

If volatility is high, then exposure decreases to provide stability. If volatility is low, then exposure increases to provide more participation in the underlying components.



DAILY REBALANCING

Rather than following a set schedule, Atlas can rebalance **daily** if specified economic conditions are met.

This enables Atlas to be in the right place in the world at the right time.

*According to World Bank, September 2019
<https://databank.worldbank.org>

INDEX PERFORMANCE:

Barclays Atlas 5 has back-tested performance since September 30, 2004. Back-tested Atlas returns for the last ten years are to the right:

10-YEAR ANNUALIZED EFFECTIVE RETURN = 7.01%

Year	Date	Atlas Close Value	Atlas Gain
Start	12/31/2009	134.42	n/a
1	12/31/2010	149.12	10.93%
2	12/31/2011	163.93	9.93%
3	12/31/2012	178.79	9.07%
4	12/31/2013	198.26	10.89%
5	12/31/2014	222.45	12.20%
6	12/31/2015	221.48	-0.44%
7	12/31/2016	226.84	2.42%
8	12/31/2017	243.33	7.27%
9	12/31/2018	237.76	-2.29%
10	12/31/2019	264.56	11.28%

EXAMPLE OF ATLAS CREDITING STRATEGY PERFORMANCE:

Barclays Atlas 5 is available with the following crediting strategies[†]:

- Annual Point-to-Point with Participation Rate
- Annual Point-to-Point with Spread/Boost

[†]Please see the "How Your Annuity Will Grow" document for a detailed description of each crediting strategy.

The below table shows back-tested Atlas interest credits for the last ten years for each crediting strategy. Please note the adjustments used are only for the purposes of this example and are not intended to represent a specific product. This assumes the adjustment is held level for all 10 years.

Year	Date	Atlas Gain	Atlas Annual Point-to-Point with PR 120%	Atlas Annual Point-to-Point with Spread 0.50%	Atlas Annual Point-to-Point with Boost 1.00%
Start	12/31/2009	n/a	n/a	n/a	n/a
1	12/31/2010	10.93%	13.12%	10.43%	11.93%
2	12/31/2011	9.93%	11.92%	9.43%	10.93%
3	12/31/2012	9.07%	10.88%	8.57%	10.07%
4	12/31/2013	10.89%	13.07%	10.39%	11.89%
5	12/31/2014	12.20%	14.64%	11.70%	13.20%
6	12/31/2015	-0.44%	0.00%	0.00%	0.56%
7	12/31/2016	2.42%	2.91%	1.92%	3.42%
8	12/31/2017	7.27%	8.72%	6.77%	8.27%
9	12/31/2018	-2.29%	0.00%	0.00%	0.00%
10	12/31/2019	11.28%	13.53%	10.78%	12.28%
Annualized Effective Return		7.01%	8.74%	6.91%	8.15%

EQUITABLE'S TETON™ SERIES
powered by BARCLAYS



For Agent Use Only

"Barclays Atlas 5" Point-to-Point with PR, Point-to-Point with Spread, Point-to-Point with Boost:

"The financial instrument is not sponsored, promoted, sold or supported in any other manner by Solactive AG nor does Solactive AG offer any express or implicit guarantee or assurance either with regard to the results of using the Index and/or Index trade mark or the Index Price at any time or in any other respect. The Index is calculated and published by Solactive AG. Solactive AG uses its best efforts to ensure that the Index is calculated correctly. Irrespective of its obligations towards the Issuer, Solactive AG has no obligation to point out errors in the Index to third parties including but not limited to investors and/or financial intermediaries of the financial instrument. Neither publication of the Index by Solactive AG nor the use of the Index or Index trade mark for the purpose of use in connection with the financial instrument constitutes a recommendation by Solactive AG to invest capital in said financial instrument nor does it in any way represent an assurance or opinion of Solactive AG with regard to any investment in this financial instrument."

Neither Barclays Bank PLC ("BB PLC") nor any of its affiliates (collectively "Barclays") is the issuer or producer of [insert name of Approved Product(s)] and Barclays has no responsibilities, obligations or duties to investors in [insert name of Approved Product(s)]. The [insert name of Barclays Index/Indices] ([the 'Index' / collectively, the 'Indices']), together with any Barclays indices that are components of the [Index / Indices], [is a trademark / are trademarks] owned by Barclays and, together with any component indices and index data, [is / are] licensed for use by [insert name of the licensee] as the issuer or producer of [insert name of Approved Product(s)] (the 'Issuer').

Barclays' only relationship with the Issuer in respect of the [Index / Indices] is the licensing of the [Index / Indices], which [is / are] administered, compiled and published by BB PLC in its role as the index sponsor (the 'Index Sponsor') without regard to the Issuer or the [insert name of Approved Product(s)] or investors in the [insert name of Approved Product(s)]. Additionally, [insert name of the licensee] as issuer or producer of [insert name of Approved Product(s)] may for itself execute transaction(s) with Barclays in or relating to the [Index / Indices] in connection with [insert name of Approved Product(s)]. Investors acquire [insert name of Approved Product(s)] from [insert name of the issuer/producer] and investors neither acquire any interest in the [Index / Indices] nor enter into any relationship of any kind whatsoever with Barclays upon making an investment in [insert name of Approved Product(s)]. The [insert name of Approved Product(s)] [is / are] not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the [insert name of Approved Product(s)] or use of the [the Index / Indices] or any data included therein. Barclays shall not be liable in any way to the Issuer, investors or to other third parties in respect of the use or accuracy of the [the Index / Indices] or any data included therein.