



# QUARTERLY STATEMENT

As of September 30, 2024  
of the Condition and Affairs of the

## EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA

NAIC Group Code 4965 4965 NAIC Company Code 78077 Employer's ID Number 86-0222062  
(Current) (Prior)

Organized under the Laws of the State of Arizona State of Domicile or Port of Entry Arizona Country of Domicile United States of America

Incorporated/Organized: March 6, 1969 Commenced Business: June 26, 1969

Statutory Home Office: 3030 N. Third Street, Suite 790, Phoenix, Arizona 85012  
Main Administrative Office: 8501 IBM Drive, Charlotte, NC 28262, Telephone Number: (201) 743-5132  
Mail Address: 8501 IBM Drive, Charlotte, NC 28262, Telephone Number: (201) 743-5132  
Primary Location of Books and Records: 8501 IBM Drive, Charlotte, NC 28262, (201) 743-5132  
Internet Website Address: [www.equitable.com](http://www.equitable.com)  
Statutory Statement Contact: Neil Guerriero, Signatory Officer (201) 743-5132  
E-Mail Address: [controllers@equitable.com](mailto:controllers@equitable.com)

### OFFICERS

**MARK PEARSON**  
Chief Executive Officer

**NICHOLAS BURRITT LANE**  
President

**WILLIAM JAMES ECKERT IV**  
Chief Accounting Officer

**JOSÉ RAMÓN GONZÁLEZ**  
Chief Legal Officer and Secretary

**JEFFREY JOY HURD**  
Chief Operating Officer

**ROBIN MATTHEW RAJU**  
Chief Financial Officer

**XU "VINCENT" XUAN**  
Chief Actuary and Appointed Actuary

### DIRECTORS

**FRANCIS ARIAS HONDAL**  
**JOAN MARIE LAMM-TENNANT**  
**BERTRAM LEE SCOTT**

**ARLENE ELIZABETH ISAACS-LOWE**  
**CRAIG CHARLES MACKAY**  
**GEORGE HODGSON STANSFIELD**

**DANIEL GEORGE KAYE**  
**MARK PEARSON**  
**CHARLES GERALD THOROTON STONEHILL**


State of New Jersey } ss  
County of Bergen

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of the said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

DocuSigned by:  
William Eckert  
WILLIAM JAMES ECKERT IV  
Chief Accounting Officer

Signed by:  
Vincent Xuan  
XU "VINCENT" XUAN  
Chief Actuary and Appointed Actuary

Signed by:  
Jose Gonzalez  
JOSE RAMÓN GONZÁLEZ  
Chief Legal Officer and Secretary

Subscribed and sworn to before me this  
11<sup>th</sup> day of Nov 2024  
  
My Commission Expires 8/15/2028

LAURRINE VENTURA  
NOTARY PUBLIC  
State of New Jersey  
ID # 50213150  
My Commission Expires 8/15/2028

a. Is this an original filing? Yes (x) No ( )  
b. If no, 1. State the amendment number \_\_\_\_\_  
2. Date filed \_\_\_\_\_  
3. Number of pages attached \_\_\_\_\_

## ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds .....	3,111,063,009	0	3,111,063,009	2,668,923,004
2. Stocks:				
2.1 Preferred stocks .....	16,643,528	0	16,643,528	19,133,640
2.2 Common stocks .....	3,897,900	0	3,897,900	1,023,500
3. Mortgage loans on real estate:				
3.1 First liens .....	68,350,000	0	68,350,000	68,350,000
3.2 Other than first liens.....	0	0	0	0
4. Real estate:				
4.1 Properties occupied by the company (less \$ .....0 encumbrances) .....	0	0	0	0
4.2 Properties held for the production of income (less \$ .....0 encumbrances) .....	0	0	0	0
4.3 Properties held for sale (less \$ .....0 encumbrances) .....	0	0	0	0
5. Cash (\$ .....107,629,637 ), cash equivalents (\$ .....1,293,782,170 ) and short-term investments (\$ .....0 ) .....	1,401,411,807	0	1,401,411,807	529,119,331
6. Contract loans (including \$ .....0 premium notes) .....	198,706,973	678,108	198,028,865	171,534,811
7. Derivatives .....	100,822,223	0	100,822,223	1,100,981,928
8. Other invested assets .....	23,325,189	0	23,325,189	3,305,234
9. Receivables for securities .....	2,972,789	0	2,972,789	514,085
10. Securities lending reinvested collateral assets .....	3,847,454	0	3,847,454	6,221,953
11. Aggregate write-ins for invested assets .....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	4,931,040,872	678,108	4,930,362,764	4,569,107,486
13. Title plants less \$ .....0 charged off (for Title insurers only) .....	0	0	0	0
14. Investment income due and accrued .....	27,059,291	0	27,059,291	26,669,135
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	10,080,528	0	10,080,528	(7,473,743)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ .....0 earned but unbilled premiums) .....	0	0	0	0
15.3 Accrued retrospective premiums (\$ .....0 ) and contracts subject to redetermination (\$ .....0 ) .....	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	4,720,941	0	4,720,941	8,081,220
16.2 Funds held by or deposited with reinsured companies .....	11,459,925,354	0	11,459,925,354	12,406,126,704
16.3 Other amounts receivable under reinsurance contracts .....	768,805	0	768,805	704,487
17. Amounts receivable relating to uninsured plans .....	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon ....	0	0	0	0
18.2 Net deferred tax asset .....	16,107,612	0	16,107,612	36,054,669
19. Guaranty funds receivable or on deposit .....	883,180	0	883,180	876,897
20. Electronic data processing equipment and software .....	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$ .....0 ) .....	0	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates .....	85,754,858	0	85,754,858	63,475,494
24. Health care (\$ .....0 ) and other amounts receivable .....	0	0	0	0
25. Aggregate write-ins for other than invested assets .....	1,662,147,239	2,905,399	1,659,241,840	666,657,214
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	18,198,488,680	3,583,507	18,194,905,173	17,770,279,563
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	28,236,525,940	0	28,236,525,940	14,720,800,295
28. Total (Lines 26 and 27) .....	46,435,014,620	3,583,507	46,431,431,113	32,491,079,858
<b>DETAILS OF WRITE-INS</b>				
1101. ....				
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above) .....	0	0	0	0
2501. Miscellaneous Assets .....	547,957	0	547,957	563,319
2502. Other assets non-admitted .....	2,905,399	2,905,399	0	0
2503. Admitted Disallowed IMR .....	56,837,337	0	56,837,337	40,012,363
2598. Summary of remaining write-ins for Line 25 from overflow page .....	1,601,856,546	0	1,601,856,546	626,081,532
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above) .....	1,662,147,239	2,905,399	1,659,241,840	666,657,214

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$ ..... 14,045,578,571 less \$ .....0 included in Line 6.3 (including \$ .....0 Modco Reserve) .....	14,045,578,571	14,196,653,932
2. Aggregate reserve for accident and health contracts (including \$ .....0 Modco Reserve) .....	100,434,670	71,461,296
3. Liability for deposit-type contracts (including \$ .....0 Modco Reserve).....	12,988,518	13,425,596
4. Contract claims:		
4.1 Life .....	163,458,738	148,595,984
4.2 Accident and health .....	9,839,355	9,906,468
5. Policyholders' dividends/refunds to members \$ .....0 and coupons \$ .....0 due and unpaid .....	0	0
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ .....0 Modco) .....	0	0
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ .....0 Modco) .....	0	0
6.3 Coupons and similar benefits (including \$ .....0 Modco).....	0	0
7. Amount provisionally held for deferred dividend policies not included in Line 6 .....	0	0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ .....0 discount; including \$ .....0 accident and health premiums .....	0	0
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts .....	0	0
9.2 Provision for experience rating refunds, including the liability of \$ .....0 accident and health experience rating refunds of which \$ .....0 is for medical loss ratio rebate per the Public Health Service Act .....	0	0
9.3 Other amounts payable on reinsurance, including \$ .....0 assumed and \$ .....0 ceded .....	0	0
9.4 Interest Maintenance Reserve .....	0	0
10. Commissions to agents due or accrued-life and annuity contracts \$ .....59,427,279 , accident and health \$ .....987 and deposit-type contract funds \$ .....0 .....	59,428,266	54,726,266
11. Commissions and expense allowances payable on reinsurance assumed .....	0	0
12. General expenses due or accrued .....	4,092,165	4,145,906
13. Transfers to Separate Accounts due or accrued (net) (including \$ .....(3,658,801,402) accrued for expense allowances recognized in reserves, net of reinsured allowances) .....	(3,557,803,132)	(2,861,649,158)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes .....	3,655,563	6,544,860
15.1 Current federal and foreign income taxes, including \$ .....0 on realized capital gains (losses) .....	795,201,604	791,289,089
15.2 Net deferred tax liability .....	0	0
16. Unearned investment income .....	0	0
17. Amounts withheld or retained by reporting entity as agent or trustee .....	2,097,246,413	778,392,425
18. Amounts held for agents' account, including \$ .....0 agents' credit balances .....	0	0
19. Remittances and items not allocated .....	20,827,302	18,111,758
20. Net adjustment in assets and liabilities due to foreign exchange rates .....	0	0
21. Liability for benefits for employees and agents if not included above .....	0	0
22. Borrowed money \$ .....0 and interest thereon \$ .....0 .....	0	0
23. Dividends to stockholders declared and unpaid .....	0	0
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve .....	62,211,165	33,939,128
24.02 Reinsurance in unauthorized and certified (\$ .....0 ) companies .....	566,397	566,397
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ .....0 ) reinsurers .....	0	0
24.04 Payable to parent, subsidiaries and affiliates .....	53,357,779	5,832,159
24.05 Drafts outstanding .....	0	0
24.06 Liability for amounts held under uninsured plans .....	0	0
24.07 Funds held under coinsurance .....	0	0
24.08 Derivatives .....	0	0
24.09 Payable for securities .....	5,860,780	27,359,705
24.10 Payable for securities lending .....	3,847,454	6,221,953
24.11 Capital notes \$ .....0 and interest thereon \$ .....0 .....	0	0
25. Aggregate write-ins for liabilities .....	57,996,482	62,558,578
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	13,938,788,090	13,368,082,342
27. From Separate Accounts Statement .....	28,086,627,640	14,714,506,291
28. Total liabilities (Lines 26 and 27) .....	42,025,415,730	28,082,588,633
29. Common capital stock .....	2,500,000	2,500,000
30. Preferred capital stock .....	0	0
31. Aggregate write-ins for other than special surplus funds .....	0	0
32. Surplus notes .....	0	0
33. Gross paid in and contributed surplus .....	1,884,648,867	1,884,648,867
34. Aggregate write-ins for special surplus funds .....	1,652,747,370	663,042,162
35. Unassigned funds (surplus) .....	866,119,146	1,858,300,196
36. Less treasury stock, at cost:		
36.1 .....0 shares common (value included in Line 29 \$ .....0 ) .....	0	0
36.2 .....0 shares preferred (value included in Line 30 \$ .....0 ) .....	0	0
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ .....149,898,300 in Separate Accounts Statement) .....	4,403,515,383	4,405,991,225
38. Totals of Lines 29, 30 and 37 .....	4,406,015,383	4,408,491,225
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....	46,431,431,113	32,491,079,858
<b>DETAILS OF WRITE-INS</b>		
2501. Miscellaneous liabilities .....	4,282,796	4,415,281
2502. Deferred gain on reinsurance .....	53,713,686	58,143,297
2503. ....	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above) .....	57,996,482	62,558,578
3101. ....	0	0
3102. ....	0	0
3103. ....	0	0
3198. Summary of remaining write-ins for Line 31 from overflow page .....	0	0
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above) .....	0	0
3401. Admitted Disallowed IMR .....	58,177,740	41,706,950
3402. VA Derivatives (SSAP 108) Permitted Practice .....	1,594,569,630	621,335,212
3403. ....	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page .....	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....	1,652,747,370	663,042,162

## SUMMARY OF OPERATIONS

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts	12,741,342,414	20,140,095,045	23,793,341,376
2. Considerations for supplementary contracts with life contingencies	39,405,436	20,426,616	28,580,325
3. Net investment income	99,322,194	81,274,938	103,604,549
4. Amortization of Interest Maintenance Reserve (IMR)	(1,454,823)	(1,107,163)	1,180,996
5. Separate Accounts net gain from operations excluding unrealized gains or losses	(430,049,459)	(42,309,463)	(403,109,888)
6. Commissions and expense allowances on reinsurance ceded	3,423,895	6,873,917	10,171,488
7. Reserve adjustments on reinsurance ceded	0	0	0
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	70,479,008	43,313,242	60,893,584
8.2 Charges and fees for deposit-type contracts	0	0	0
8.3 Aggregate write-ins for miscellaneous income	786,125,918	1,073,917,001	1,026,802,430
9. Totals (Lines 1 to 8.3)	13,308,594,583	21,322,484,133	24,621,464,860
10. Death benefits	583,138,459	499,704,765	723,041,686
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0	0
12. Annuity benefits	341,948,192	206,197,072	315,518,002
13. Disability benefits and benefits under accident and health contracts	113,984,199	93,262,297	125,361,909
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0
15. Surrender benefits and withdrawals for life contracts	1,231,823,110	710,570,033	1,166,911,525
16. Group conversions	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds	5,135,547	2,463,448	3,907,189
18. Payments on supplementary contracts with life contingencies	4,373,361	1,110,877	2,044,382
19. Increase in aggregate reserves for life and accident and health contracts	(122,101,987)	12,391,990,855	11,941,875,297
20. Totals (Lines 10 to 19)	2,158,300,881	13,905,299,347	14,278,659,990
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	629,097,866	413,956,930	601,346,017
22. Commissions and expense allowances on reinsurance assumed	397,689,342	1,290,352,033	1,375,141,550
23. General insurance expenses and fraternal expenses	128,405,408	116,341,045	166,327,972
24. Insurance taxes, licenses and fees, excluding federal income taxes	16,305,630	14,866,695	19,840,861
25. Increase in loading on deferred and uncollected premiums	0	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	10,003,121,519	3,860,422,275	6,663,253,350
27. Aggregate write-ins for deductions	88,176,348	73,314,401	102,209,022
28. Totals (Lines 20 to 27)	13,421,096,994	19,674,552,726	23,206,778,762
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	(112,502,411)	1,647,931,407	1,414,686,098
30. Dividends to policyholders and refunds to members	0	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(112,502,411)	1,647,931,407	1,414,686,098
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	(120,475,019)	866,534,275	690,380,231
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	7,972,608	781,397,132	724,305,867
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 202,302,374 (excluding taxes of \$ (84,417) transferred to the IMR)	760,085,217	39,528,300	87,517,849
35. Net income (Line 33 plus Line 34)	768,057,825	820,925,432	811,823,716
<b>CAPITAL AND SURPLUS ACCOUNT</b>			
36. Capital and surplus, December 31, prior year	4,408,491,225	402,875,658	402,875,658
37. Net income (Line 35)	768,057,825	820,925,432	811,823,716
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ (71,284,631)	(269,220,975)	(30,619,251)	293,766,120
39. Change in net unrealized foreign exchange capital gain (loss)	0	0	0
40. Change in net deferred income tax	(91,830,353)	127,304,683	6,216,194
41. Change in nonadmitted assets	69,901,323	(97,883,426)	27,903,803
42. Change in liability for reinsurance in unauthorized and certified companies	0	(1,142,938)	(566,397)
43. Change in reserve on account of change in valuation basis, (increase) or decrease	0	0	0
44. Change in asset valuation reserve	(28,272,036)	(10,027,746)	(17,051,273)
45. Change in treasury stock	0	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period	(573,653,755)	(177,896,256)	(386,624,548)
47. Other changes in surplus in Separate Accounts Statement	573,653,755	180,551,265	389,294,845
48. Change in surplus notes	0	0	0
49. Cumulative effect of changes in accounting principles	0	0	0
50. Capital changes:			
50.1 Paid in	0	0	0
50.2 Transferred from surplus (Stock Dividend)	0	0	0
50.3 Transferred to surplus	0	0	0
51. Surplus adjustment:			
51.1 Paid in	0	1,050,000,000	1,050,000,000
51.2 Transferred to capital (Stock Dividend)	0	0	0
51.3 Transferred from capital	0	0	0
51.4 Change in surplus as a result of reinsurance	11,737,496	1,869,367,170	1,830,853,107
52. Dividends to stockholders	(462,849,122)	0	0
53. Aggregate write-ins for gains and losses in surplus	0	0	0
54. Net change in capital and surplus for the year (Lines 37 through 53)	(2,475,842)	3,730,578,933	4,005,615,567
55. Capital and surplus, as of statement date (Lines 36 + 54)	4,406,015,383	4,133,454,591	4,408,491,225
<b>DETAILS OF WRITE-INS</b>			
08.301. Sundry receipts and adjustments	47,862,086	31,668,780	46,586,810
08.302. Funds Withheld Assumed NII incl derivative activity net of SSAP 108 deferral	(535,078,599)	52,150,994	(262,564,032)
08.303. Separate account MODCO reinsurance assumed	924,468,544	712,495,508	892,096,524
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	348,873,887	277,601,719	350,683,128
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	786,125,918	1,073,917,001	1,026,802,430
2701. Sundry disbursements and adjustments	1,271,254	3,771,286	4,899,574
2702. Separate account MODCO reinsurance ceded	86,905,094	69,543,115	97,309,448
2703.	0	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above)	88,176,348	73,314,401	102,209,022
5301.	0	0	0
5302.	0	0	0
5303.	0	0	0
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0	0
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above)	0	0	0

**CASH FLOW**

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
<b>Cash from Operations</b>			
1. Premiums collected net of reinsurance .....	11,512,814,753	7,308,248,221	11,416,264,025
2. Net investment income .....	90,678,093	71,475,773	100,121,515
3. Miscellaneous income .....	120,800,160	78,049,516	427,525,695
4. Total (Lines 1 to 3) .....	11,724,293,006	7,457,773,510	11,943,911,235
5. Benefit and loss related payments .....	672,620,353	364,867,451	2,235,921,338
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	11,272,929,248	6,753,504,462	9,687,781,040
7. Commissions, expenses paid and aggregate write-ins for deductions .....	853,333,195	604,360,231	398,098,434
8. Dividends paid to policyholders .....	0	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ .....0 tax on capital gains (losses) .....	6,051,735	420,002	420,000
10. Total (Lines 5 through 9) .....	12,804,934,531	7,723,152,146	12,322,220,812
11. Net cash from operations (Line 4 minus Line 10) .....	(1,080,641,525)	(265,378,636)	(378,309,578)
<b>Cash from Investments</b>			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds .....	426,307,464	485,628,158	521,589,524
12.2 Stocks .....	3,713,749	(4,998,054)	57,193,285
12.3 Mortgage loans .....	0	0	0
12.4 Real estate .....	0	0	0
12.5 Other invested assets .....	0	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	0	0	25,562
12.7 Miscellaneous proceeds .....	1,573,198,997	29,080,828	30,210,378
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	2,003,220,210	509,710,932	609,018,749
13. Cost of investments acquired (long-term only):			
13.1 Bonds .....	870,815,186	1,129,657,172	1,111,363,449
13.2 Stocks .....	2,874,400	(25,014,450)	57,238,588
13.3 Mortgage loans .....	0	51,350,000	51,350,000
13.4 Real estate .....	0	0	0
13.5 Other invested assets .....	20,546,352	0	0
13.6 Miscellaneous applications .....	53,789,944	575,720,026	575,199,311
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	948,025,882	1,731,712,748	1,795,151,348
14. Net increase (or decrease) in contract loans and premium notes .....	26,616,479	24,360,658	29,793,225
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14) .....	1,028,577,849	(1,246,362,474)	(1,215,925,824)
<b>Cash from Financing and Miscellaneous Sources</b>			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes .....	0	0	0
16.2 Capital and paid in surplus, less treasury stock .....	0	1,050,000,000	1,050,000,000
16.3 Borrowed funds .....	0	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	(2,224,712)	3,547,538	5,704,510
16.5 Dividends to stockholders .....	462,849,122	0	0
16.6 Other cash provided (applied) .....	1,389,429,986	417,537,811	877,571,878
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6) .....	924,356,152	1,471,085,349	1,933,276,388
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	872,292,476	(40,655,761)	339,040,987
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year .....	529,119,331	190,078,344	190,078,344
19.2 End of period (Line 18 plus Line 19.1) .....	1,401,411,807	149,422,583	529,119,331

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0001. See Note1A(2) in the Notes to Financial Statements for non-cash transactions .....	0	0	0
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**EXHIBIT 1****DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS**

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Individual life .....	538,618,840	512,044,218	706,601,499
2. Group life .....	95,512,133	79,803,918	108,300,262
3. Individual annuities .....	10,644,822,032	6,654,642,497	9,588,075,557
4. Group annuities .....	7,174,297	0	0
5. Accident & health .....	198,477,010	162,071,042	221,189,271
6. Fraternal .....	0	0	0
7. Other lines of business .....	0	0	0
8. Subtotal (Lines 1 through 7) .....	11,484,604,312	7,408,561,675	10,624,166,589
9. Deposit-type contracts .....	0	0	0
10. Total (Lines 8 and 9)	11,484,604,312	7,408,561,675	10,624,166,589

## NOTES TO FINANCIAL STATEMENTS

### 1] Summary of Significant Accounting Policies

#### A. 1. Accounting Practices

The accompanying financial statements of Equitable Financial Life Insurance Company of America (“the Company” or “EFLOA”) are presented on the basis of accounting practices prescribed or permitted by the Arizona Department of Insurance and Financial Institutions (“SAP”).

The Arizona Department of Insurance and Financial Institutions (“AZ DIFI”) recognizes only statutory accounting practices prescribed or permitted by the State of Arizona for determining and reporting the financial condition and results of operations of an insurance company, and for determining its solvency under Arizona Insurance Law. The National Association of Insurance Commissioners’ (NAIC) *Accounting Practices and Procedures* manual (“NAIC SAP”) has been adopted as a component of prescribed or permitted practices by the State of Arizona.

#### Prescribed Accounting Practice

During 2022, the Company received approval from the Arizona Department of Insurance and Financial Institutions pursuant to A.R.S. 20-515 for Separate Account No. 68A (“SA 68A”) for our Structured Capital Strategies product, Separate Account No. 69A (“SA 69A”) for our EQUI-VEST product Structured Investment Option and Separate Account No. 71A (“SA 71A”) for our Investment Edge Structured Investment Option, to permit us to use book value as the accounting basis of these three non-insulated Separate Accounts instead of fair value in accordance with the NAIC Accounting and Practices and Procedures Manual to align with how we manage and measure our overall general account asset portfolio. The impact of the application is a decrease of approximately \$158.0 million in statutory surplus as of September 30, 2024, and a decrease of \$64.3 million in statutory net income during 2024.

#### Permitted Accounting Practice

The AZ Department of Insurance and Financial Institutions granted to EFLOA a permitted practice to deviate from SSAP No. 108 by applying special accounting treatment for specific derivatives hedging variable annuity benefits subject to fluctuations as a result of interest rate sensitivities. The permitted practice expands on SSAP No. 108 hedge accounting to include equity risks for the full scope of Variable Annuity (“VA”) contracts (i.e., not just the rider guarantees but for the VA total contract). The permitted practice allowed EFLOA to adopt SSAP 108 retroactively as of October 1, 2023 and applies to both directly held VA hedges as well as VA hedges in the EFLOA funds withheld asset that resulted from the reinsurance agreement (the “Reinsurance Treaty”) with Equitable Financial Life Insurance Company (“EFLIC”), an affiliate of the Company, effective April 1, 2023. In the calculation of the amount of excess VA equity and interest rate derivative hedging gains/losses to defer (including Net Investment Income on our Equity Total Return Swaps), the permitted practice allows the Company to compare its total equity and interest derivatives gains and losses to 100% of our target liability change. Any hedge gain or loss deferrals will follow SSAP No. 108 amortization rules (i.e. 10-year straight line).

This permitted practice impacts the following financial statement line items:

- a. Page 4 line 3, Net Investment Income, Page 4 in 34, Net Realized Capital Gains (losses), Page 4 in 38, Net Unrealized Capital Gains (losses), Page 4 in 8.3, Aggregate write-ins for Miscellaneous Income (including FWH derivative activity)
- b. Page 2 line 25, Aggregate write-ins
- c. Page 3 line 34, Special surplus

The impact of applying this permitted practice relative to SSAP 108 as written was an increase of approximately \$973.2 million in statutory net income and \$1,594.5 million in surplus (special surplus funds) as of September 30, 2024.

If the Company had not used all of the aforementioned prescribed and permitted practices that differ from NAIC SAP, a risk-based capital regulatory event would not have been triggered.

	SSAP #	F/S Page	F/S Line #	September 30, 2024	December 31, 2023
<b>NET INCOME</b>					
(1) EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA state basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ 768,057,825	\$ 811,823,716
(2) State Prescribed Practices that increase/decrease NAIC SAP					
SA 68A, 69A, 71A book value vs. fair value	N/A	N/A	N/A	\$ (64,300,000)	\$ (93,400,000)
(3) State Permitted Practices that increase/decrease NAIC SAP					
SSAP 108, Derivatives Hedging Deferral (Direct and Assumed)	N/A	N/A	N/A	\$ 973,200,000	\$ 653,500,000
(4) NAIC SAP (1 - 2 - 3 = 4)	XXX	XXX	XXX	\$ (140,842,175)	\$ 251,723,716
<b>SURPLUS</b>					
(5) EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA state basis (Page 3, line 38, Columns 1 & 2)	XXX	XXX	XXX	\$4,406,015,383	\$ 4,408,491,225
(6) State Prescribed Practices that increase/decrease NAIC SAP					
SA 68A, 69A, 71A book value vs. fair value	N/A	N/A	N/A	\$ (158,000,000)	\$ (93,700,000)
(7) State Permitted Practices that increase/decrease NAIC SAP					
SSAP 108, Derivatives Hedging Deferral (Direct and Assumed)	N/A	N/A	N/A	\$1,594,500,000	\$ 621,300,000
(8) NAIC SAP (5 - 6 - 7 = 8)	XXX	XXX	XXX	\$2,969,515,383	\$ 3,880,891,225

## NOTES TO FINANCIAL STATEMENTS

2. Listed below is the supplemental disclosures of cash flow transactions for non-cash items excluded in the Cash Flow:

	September 30, 2024	December 31, 2023
Premiums and annuity considerations	\$ (165,000,000)	\$ (13,165,332,507)
Net Investment Income	—	—
Miscellaneous Income	(947,357,150)	(6,269,134)
Total	(1,112,357,150)	(13,171,601,641)
Benefit and Loss related payments		—
Commissions and expenses paid	(118,711,132)	(1,072,366,851)
Total	(118,711,132)	(1,072,366,851)
Net cash from operations	\$ (993,646,018)	\$ (12,099,234,790)
Bonds proceeds	—	(17,594,702)
Total investment proceeds	—	(17,594,702)
Bonds acquired	—	(17,594,702)
Total investments acquired	—	(17,594,702)
Net cash from investments	\$ —	\$ —
Capital and paid in surplus		
Other cash provided (applied)	993,646,018	12,099,234,790
Net cash from financing and miscellaneous sources	\$ 993,646,018	\$ 12,099,234,790
Total non-cash transactions	\$ —	\$ —

B. No significant change.

C. Accounting Policy

(2) Bonds are stated principally at amortized cost, the value of which is based on the effective interest rate method, and are adjusted to regulatory mandated values through the establishment of a valuation allowance, and for impairments in value deemed to be other than temporary through write-downs recorded as realized capital losses.

(6) Loan-backed securities are stated at either amortized cost or the lower of amortized cost or fair value. Prepayment assumptions for loan-backed bonds and structured securities were obtained from broker-dealer survey values or internal estimates. These assumptions are consistent with the current interest rate and economic environment. The retrospective adjustment method is predominantly used for securities; the prospective adjustment method was used for issues in default and issues that have a variable interest rate.

D. Going Concern

There is no issue regarding the Company's ability to continue as a going concern.

### **2] Accounting Changes and Correction of Errors**

No significant change.

### **3] Business Combinations and Goodwill**

No significant change.

### **4] Discontinued Operations**

No significant change.

### **5] Investments**

A.-C. No significant change.

D. Loan-Backed Securities

- 1) Prepayment assumptions for loan-backed bonds and structured securities were obtained from broker-dealer survey values or internal estimates. These assumptions are consistent with the current interest rate and economic environment. The retrospective adjustment method is used to value all securities except issues in default; the prospective adjustment method was used to value issues in default and issues that have a variable interest rate.
- 2) There were no Loan-backed securities with a recognized other than temporary impairment as of September 30, 2024.
- 3) There were no Loan-backed securities with a recognized other than temporary impairment recorded during the year.



## NOTES TO FINANCIAL STATEMENTS

- 4) All impaired (fair value is less than cost or amortized cost) loan-backed securities for which an other-than-temporary-impairment has not been recognized in earnings as a realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains) as of September 30, 2024:

a. The aggregate amount of unrealized losses:	1. Less than 12 Months	\$	8,884
	2. 12 Months or Longer	\$	14,229,160
b. The aggregate related fair value of securities with unrealized losses:	1. Less than 12 Months	\$	25,491,117
	2. 12 Months or Longer	\$	84,735,643

The aggregate unrealized losses of \$14,238,044 include \$0 of valuation allowances already recognized through surplus.

- 5) The Company's management, with the assistance of its investment advisors, monitors the investment performance of its portfolio. This review process culminates with a quarterly review of certain assets by Equitable Holding's Investments Under Surveillance Committee that evaluates whether any investments are other than temporarily impaired. The review considers an analysis of individual credit metrics of each issuer as well as industry fundamentals and the outlook for the future. Based on the analysis, a determination is made as to the ability of the issuer to service its debt obligation on an ongoing basis. If this ability is deemed to be impaired, then the appropriate provisions are taken.

### E. Dollar Repurchase Agreements and Securities Lending Transactions

- 1) The Company has entered into securities lending agreements with agent banks whereby blocks of securities are loaned to third parties, primarily major brokerage firms. The agreements require a minimum of 102% and 105% of the fair value of the domestic and foreign securities loaned to be held as collateral. To further minimize the credit risks related to these programs, the financial condition of counterparties is monitored on a regular basis. A securities lending payable for the overnight and continuous loans is included in liabilities in the amount of cash collateral received.
- 2) The Company had no assets pledged as collateral relating to dollar repurchase agreements and/or securities lending transactions as of the reporting date.

#### 3) Collateral Received

##### a. Aggregate Amount of Collateral Received:

	<b>Fair Value</b>
<b>1. Securities Lending</b>	
a. Open .....	\$ 3,847,454
b. 30 Days or Less .....	\$ —
c. 31 to 60 Days .....	\$ —
d. 61 to 90 Days .....	\$ —
e. Greater Than 90 Days .....	\$ —
f. Subtotal .....	<u>\$ 3,847,454</u>
g. Securities Received .....	\$ —
h. Total Collateral Received .....	<u>\$ 3,847,454</u>
<b>2. Dollar Repurchase Agreement</b>	
a. Open .....	\$ —
b. 30 Days or Less .....	\$ —
c. 31 to 60 Days .....	\$ —
d. 61 to 90 Days .....	\$ —
e. Greater Than 90 Days .....	\$ —
f. Subtotal .....	\$ —
g. Securities Received .....	\$ —
h. Total Collateral Received .....	<u>\$ —</u>
b. The fair value of that collateral and of the portion of that collateral that is has sold or repledged .....	<u>\$ 3,847,454</u>
c. The Company receives cash collateral in an amount in excess of the securities lent and invests the collateral into highly liquid short-term investments.....	<u>\$ —</u>

- 4) Securities Lending Transactions administered by an affiliated agent

NONE

## NOTES TO FINANCIAL STATEMENTS

### 5) Collateral Reinvestment

#### a. Aggregate Amount Collateral Reinvested:

##### 1. Securities Lending

	Amortized Cost	Fair Value
a. Open	\$ 3,847,454	\$ 3,847,454
b. 30 Days or Less	\$ —	\$ —
c. 31 to 60 Days	\$ —	\$ —
d. 61 to 90 Days	\$ —	\$ —
e. 91 to 120 Days	\$ —	\$ —
f. 121 to 180 Days	\$ —	\$ —
g. 181 to 365 Days	\$ —	\$ —
h. 1 to 2 Years	\$ —	\$ —
i. 2 to 3 Years	\$ —	\$ —
j. Greater Than 3 Years	\$ —	\$ —
k. Subtotal	\$ 3,847,454	\$ 3,847,454
l. Securities Received	\$ —	\$ —
m. Total Collateral Reinvested	\$ 3,847,454	\$ 3,847,454

##### 2. Dollar Repurchased Agreement

	Amortized Cost	Fair Value
a. Open	\$ —	\$ —
b. 30 Days or Less	\$ —	\$ —
c. 31 to 60 Days	\$ —	\$ —
d. 61 to 90 Days	\$ —	\$ —
e. 91 to 120 Days	\$ —	\$ —
f. 121 to 180 Days	\$ —	\$ —
g. 181 to 365 Days	\$ —	\$ —
h. 1 to 2 Years	\$ —	\$ —
i. 2 to 3 Years	\$ —	\$ —
j. Greater Than 3 Years	\$ —	\$ —
k. Subtotal	\$ —	\$ —
l. Securities Received	\$ —	\$ —
m. Total Collateral Reinvested	\$ —	\$ —

### 6) Collateral not permitted by contract or custom to sell or repledge

NONE

### 7) Collateral for securities lending transactions that extend beyond one year from the reporting date

NONE

### F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

- The Company policy, requirements of collateral, use and risks.
- Type of Repo Trades Use

	1 First Quarter	2 Second Quarter	3 Third Quarter
a. Bilateral (YES/NO)	No	No	No
b. Tri-Party (YES/NO)	No	No	No

### 3. Original (Flow) & Residual Maturity

	First Quarter	Second Quarter	Third Quarter
a. Maximum Amount			
1. Open - No Maturity	-	-	-
2. Overnight	-	-	-
3. 2 Days to 1 Week	-	-	-
4. >1 Week to 1 Month	-	-	-
5. >1 Month to 3 Months	-	-	-
6. >3 Months to 1 Year	-	-	-
7. > 1 Year	-	-	-
b. Ending Balance			
1. Open - No Maturity	-	-	-
2. Overnight	-	-	-
3. 2 Days to 1 Week	-	-	-
4. >1 Week to 1 Month	-	-	-
5. >1 Month to 3 Months	-	-	-
6. >3 Months to 1 Year	-	-	-
7. > 1 Year	-	-	-

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## NOTES TO FINANCIAL STATEMENTS

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4. The Company did not have any securities sold that resulted in default as of September 30, 2024.

5. Securities "Sold" Under Repo - Secured Borrowing

	First Quarter	Second Quarter	Third Quarter
a. Maximum Amount			
1. Book/Adjusted Carrying Value ("BACV")	-	-	-
2. Nonadmitted - Subset of BACV	-	-	-
3. Fair Value ("FV")	-	-	-
b. Ending Balance			
1. Book/Adjusted Carrying Value ("BACV")	-	-	-
2. Nonadmitted - Subset of BACV	-	-	-
3. Fair Value ("FV")	-	-	-

6. Securities Sold Under Repo - Secured Borrowing by NAIC Designation

NONE

7. Collateral Received - Secured Borrowing

	First Quarter	Second Quarter	Third Quarter
a. Maximum Amount			
1. Cash	-	-	-
2. Securities (FV)	-	-	-
b. Ending Balance			
1. Cash	-	-	-
2. Securities (FV)	-	-	-

8. Cash & Non-Cash Collateral Received - Secured Borrowing by NAIC Designation

NONE

9. Allocation of Aggregate Collateral by Remaining Contractual Maturity

NONE

10. Allocation of Aggregate Collateral Reinvested by Remaining Contractual Maturity

NONE

11. Liability to Return Collateral - Secured Borrowing (Total)

	First Quarter	Second Quarter	Third Quarter
a. Maximum Amount			
1. Cash (Collateral - All)	-	-	-
2. Securities (FV)	-	-	-
a. Ending Balance			
1. Cash (Collateral - All)	-	-	-
2. Securities (FV)	-	-	-

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

The Company does not have any reverse repurchase agreements transactions accounted for as secured borrowing.

H. Repurchase Agreements Transactions Accounted for as a Sale

The Company does not have any repurchase agreements transactions accounted for as a sale.

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

The Company does not have any reverse repurchase agreements transactions accounted for as a sale.

J. Real Estate

No significant change

## NOTES TO FINANCIAL STATEMENTS

### K. Low-Income Housing Tax Credits (LIHTC)

No significant change.

### L. Restricted Assets

No significant change.

### M. Working Capital Finance Investments

The Company does not hold any working capital finance investments.

### N. Offsetting and Netting of Assets and Liabilities

	September 30, 2024		Net Amount Presented on Balance Sheets
	Gross Amounts Recognized	Amount Offset	
<b>ASSETS</b>			
Derivatives:	\$ 112,179,849	\$ 11,357,626	\$ 100,822,223
Total Derivatives	\$ 112,179,849	\$ 11,357,626	\$ 100,822,223
<b>LIABILITIES</b>			
Derivatives:	\$ 11,357,626	\$ 11,357,626	\$ 0
Total Derivatives	\$ 11,357,626	\$ 11,357,626	\$ 0

### O. 5GI Securities

No significant change

### P. Short Sales

No significant change

### Q. Prepayment Penalty and Acceleration Fees

	General Account	Separate Account
(1) Number of CUSIPs	—	1
(2) Aggregate Amount of Investment Income	\$—	\$13,912

### R. Reporting Entity's Share of Cash Pool by Asset Type

None

### S. Reporting Net Negative (Disallowed) Interest Maintenance Reserve (IMR)

#### 1. Net Negative (disallowed) IMR

Total	General Account	Insulated Separate Account	Non-Insulated Separate Account
\$ 58,177,740	\$ 56,837,337	\$ 280,458	\$ 1,059,945

#### 2. Negative (disallowed) IMR admitted

Total	General Account	Insulated Separate Account	Non-Insulated Separate Account
\$ 58,177,740	\$ 56,837,337	\$ 280,458	\$ 1,059,945

#### 3. Calculated adjusted capital and surplus

	<b>Total</b>
Prior Period General Account Capital & Surplus.....	\$ 4,622,513,585
From Prior Period SAP Financials	
Net Positive Goodwill (admitted).....	\$ —
EDP Equipment & Operating system Software (admitted)....	\$ —
Net DTAs (admitted).....	\$ 80,618,002
Net Negative (disallowed) IMR (admitted).....	\$ 58,016,580
Adjusted Capital & Surplus.....	\$ 4,483,879,003

## NOTES TO FINANCIAL STATEMENTS

#### 4. Percentage of adjusted capital and surplus

	<b>Total</b>
Percentage of Total Net Negative (disallowed) IMR admitted in General Account or recognized in Separate account to adjusted capital and surplus.....	1.3 %

#### 5. Allocated gains/losses to IMR from derivatives

	<b>Gains</b>	<b>Losses</b>
Unamortized Fair Value Derivative Gains & Losses Realized to IMR - Prior Period.....	—	—
Fair Value Derivative Gains & Losses Realized to IMR - Added in Current Period.....	—	—
Fair Value Derivative Gains & Losses Amortized Over Current Period.....	—	—
Unamortized Fair Value Derivative Gains & Losses Realized to IMR - Current Period Total.....	—	—

The Company attests to the following statements:

- i. Fixed income investments generating IMR losses comply with the Company's documented investment or liability management policies.
- ii. IMR losses for fixed income related derivatives - Not applicable
- iii. Any deviation to 13.c.i is because of a temporary and transitory timing issue or related to a specific event.
- iv. Asset sales that were generating admitted negative IMR were not compelled by liquidity pressures.

#### **6] Joint Ventures, Partnerships and Limited Liability Companies**

No significant change.

#### **7] Investment Income**

No significant change.

#### **8] Derivative Instruments**

- A The Company uses equity indexed options and futures to hedge its exposure to equity linked crediting rates on life products. The Company has issued and continues to offer certain variable annuity products with guarantee minimum benefits ("GMxB") features. For GMxB features, the Company retains certain risks including basis, credit spread and some volatility risk and risk associated with actual experience versus expected actuarial assumptions for mortality, lapse and surrender, withdrawal and policyholder election rates, among other things. The derivative contracts are managed to correlate with changes in the value of the GMxB features that result from financial markets movements. The Company has no derivatives with financing premiums. The market value of the option position is \$12.4 million and future cash initial margin position is \$88.5 million as of September 30, 2024.

The table below summarizes the amount of the Company's investment in financial instruments.

	Assets		Liabilities	
	September 30, 2024	December 31, 2023	September 30, 2024	December 31, 2023
a. Futures	\$ 88,455,426	\$ 133,364,888	\$ —	\$ —
b. Options	\$ 23,724,423	\$ 1,369,645,734	\$ 11,357,626	\$ 402,028,693
c. Total	\$ 112,179,849	\$ 1,503,010,622	\$ 11,357,626	\$ 402,028,693

None of the derivatives used in these programs were designated as qualifying hedges under the guidance for derivatives and hedging. All derivatives are valued at fair value.

#### Derivatives utilized to hedge crediting rate exposure on SCS, SIO, MSO and IUL products/investment options

The Company hedges crediting rates in the Structured Capital Strategies ("SCS") variable annuity, Structured Investment Option ("SIO"), Market Stabilizer Option® ("MSO") in the variable life insurance products and Indexed Universal Life ("IUL") insurance products. These products permit the contract owner to participate in the performance of an index, ETFs or commodity price movement up to a cap for a set period of time. They also contain a protection feature, in which the Company will absorb, up to a certain percentage, the loss of value in an index, ETF or commodity price, which varies by product segment.

In order to support the returns associated with these features, the Company enters into derivative contracts whose payouts, in combination with fixed income investments, emulate those of the index, ETF or commodity price, subject to caps and buffers.

## NOTES TO FINANCIAL STATEMENTS

B. The Company has adopted SSAP 108 - Derivative Hedging Variable Annuity Guarantees.

(1) Discussion of Hedged Item/Hedging Instruments and Hedging Strategy:

The Company has assumed, issued and continues to offer variable annuity products with GMxB features. The risk associated with the GMDB feature is that underperformance of the financial markets could result in GMDB benefits, in the event of death, being higher than what accumulated policyholders' account balances would support. The risk associated with the GMIB feature is that under-performance of the financial markets could result in the present value of GMIB, in the event of annuitization, being higher than what accumulated policyholders' account balances would support, taking into

account the relationship between current annuity purchase rates and the GMIB guaranteed annuity purchase rates. The risk associated with products that have a GMxB derivative features liability is that under-performance of the financial markets could result in the GMxB derivative features' benefits being higher than what accumulated policyholders' account balances would support. For GMxB features, the Company retains certain risks including basis, credit spread and some volatility risk and risk associated with actual experience versus expected actuarial assumptions for mortality, lapse and surrender, withdrawal and policyholder election rates, among other things. Derivative contracts are managed to correlate with changes in the present value of the GMxB features that result from financial markets movements.

Our permitted practice for SSAP108 at EFLOA expands the scope of SSAP108 to cover both equity and interest rate risk. Under our VM-21 compliant Clearly Defined Hedging Strategy (CDHS), 100% of the equity and interest rate risk of the GMXB features are hedged via a portfolio of equity futures, equity total return swaps, duration-matched treasury futures, interest rate swaps, total return swaps on treasuries, and general account assets. Our hedging strategy is unchanged from the prior reporting period, and the total return on the derivative portfolio has been highly effective in covering the target delta and rho of the hedged obligation. The hedge effectiveness is measured in accordance with the requirements outlined in SSAP108 and assesses the change in fair value of hedge target due to equity and interest rate fluctuation against the change in value of the portfolio of designated hedge derivatives due to equities and rates.

(2) Recognition of Gains/Losses and Deferred Assets and Liabilities:

a. Scheduled Amortization

		Deferred Assets	Deferred Liabilities
1	2024	\$(41,569,556)	\$—
2	2025	\$(166,278,223)	\$—
3	2026	\$(166,278,223)	\$—
4	2027	\$(166,278,223)	\$—
5	2028	\$(166,278,223)	\$—
6	2029	\$(166,278,223)	\$—
7	2030	\$(166,278,223)	\$—
8	2031	\$(166,278,223)	\$—
9	2032	\$(166,278,223)	\$—
10	2033	\$(166,278,223)	\$—
11	2034	\$(56,396,067)	\$—
12	Total	\$(1,594,469,630)	\$—

b. Total Deferred Balance\* \$ (1,594,469,630)

\* Should agree to column 19 of Schedule DB, Part E

c. Reconciliation of Amortization

1. Prior year total deferred balance	\$ (621,335,212)
2. Current year amortization	\$ (68,312,602)
3. Current year deferred recognition	\$ 1,041,447,020
4. Ending deferred balance [1-(2+3)]	\$ (1,594,469,630)

d. Open Derivative Removed from SSAP No. 108 and Captured in Scope of SSAP No.86 NA

e. Open Derivative Removed from SSAP No. 86 and Captured in Scope of SSAP No. 10 NA

(3) Hedging Strategies Identified as No Longer Highly Effective – NA

(4) Hedging Strategies Terminated - NA

### 9] Income Taxes

C.1 No significant changes

#### F. Consideration of the Inflation Reduction Act (Act) for Third Quarter 2024 Financial Statements:

a. The Inflation Reduction Act (Act) was enacted on August 16, 2022 and included a new corporate alternative minimum tax (CAMT). The Act and CAMT went into effect for tax years beginning after 2022.

b. The Company is included in a consolidated federal income tax return together with its ultimate domestic parent, Equitable Holdings, Inc. ("EQH"). EQH has determined that it does not expect to be liable for CAMT in 2024.

## NOTES TO FINANCIAL STATEMENTS

### 10] Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

A/B. The Company paid an ordinary cash dividend of \$440.8 million to its parent Equitable Financial Services, LLC ("EFS") on July 29, 2024

In June 2024, the Company received approval from AZ DIFI for an Extraordinary Dividend of \$300 million. In addition to the Ordinary Dividend distribution from EFLOA to EFS of \$440.8 million during July 2024, EFS received a dividend distribution from EFLOA of \$22.0 million during September 2024 under the Extraordinary Dividend capacity, leaving \$278 million of remaining capacity for 2024.

C. Transactions with Related Parties not Reported on Schedule Y - None

D. The Company reported amounts due from affiliates of \$85.8 million and \$63.5 million at September 30, 2024 and December 31, 2023, respectively. The Company reported amounts payable to affiliates of \$53.4 million and \$5.8 million at September 30, 2024 and December 31, 2023, respectively. The receivable and payable are primarily related to the expense overhead allocations, reinsurance settlements, and commission payables.

E.- O. No significant change

### 11] Debt

#### A. Debt and Capital Notes

The Company has no debt and capital note obligations outstanding at September 30, 2024.

#### B. Federal Home Loan Bank ("FHLB")

1. The Company is a member of the Federal Home Loan Bank of San Francisco ("FHLBSF"). Through its membership, the company has conducted business activity (borrowings) with the FHLBSF. The company utilizes FHLBSF for the ability to issue advances to supplement liquidity sources. The Company has a capacity with the FHLBSF of up to 5% of admitted assets of the Company. The Company has determined the estimated maximum borrowing capacity as \$2,321,000,000.

#### 2. a. FHLB Capital Stock – Aggregate Totals:

##### 1. Current Year

		1 Total 2 + 3	2 General Account	3 Separate Accounts
(a)	Membership Stock – Class A	0	0	0
(b)	Membership Stock – Class B	3,897,900	\$3,897,900	0
(c)	Activity Stock	0	0	0
(d)	Excess Stock	0	0	0
(e)	Aggregate Total	\$3,897,900	\$3,897,900	\$0
(f)	Actual or estimated borrowing capacity as determined by the insurer	\$2,321,000,000	XXX	XXX

##### 2. Prior Year

		1 Total 2 + 3	2 General Account	3 Separate Accounts
(a)	Membership Stock – Class A	0	0	0
(b)	Membership Stock – Class B	1,023,500	\$1,023,500	0
(c)	Activity Stock	0	\$0	0
(d)	Excess Stock	0	0	0
(e)	Aggregate Total	\$1,023,500	\$1,023,500	\$0
(f)	Actual or estimated borrowing capacity as determined by the insurer	\$1,624,000,000	XXX	XXX

#### b. Membership Stock (Class A and B) Eligible for Redemption

		Current Period Total	Not Eligible for Redemption	Less Than 6 Months	6 Months to Less than 1 Year	1 to Less than 3 Years	3 to 5 Years
1.	Class A	0	0	0	0	0	0
2.	Class B	\$3,897,900	\$3,897,900	0	0	0	0

## NOTES TO FINANCIAL STATEMENTS

### 3. Collateral pledge to FHLB

#### a. Amount Pledged as of Reporting Date

##### 1. Current Period Total General and Separate Accounts

	Fair Value	Carrying Value	Aggregate Total Borrowing
Total Collateral Pledged	\$ —	\$ —	\$ —

##### 2. Current Year General Account

	Fair Value	Carrying Value	Aggregate Total Borrowing
Total Collateral Pledged	\$ —	\$ —	\$ —

##### 3. Current Period Separate Accounts

	Fair Value	Carrying Value	Aggregate Total Borrowing
Total Collateral Pledged	\$ —	\$ —	\$ —

##### 4. Prior Period Total General and Separate Accounts

	Fair Value	Carrying Value	Aggregate Total Borrowing
Total Collateral Pledged	\$ —	\$ —	\$ —

#### b. Maximum Amount Pledged During Reporting Period

##### 1. Current Period Total General and Separate Accounts

	Fair Value	Carrying Value	Amount of Borrowed at Time of Maximum Collateral
Total Collateral Pledged	\$ —	\$ —	\$ —

##### 2. Current Period General Account

	Fair Value	Carrying Value	Amount of Borrowed at Time of Maximum Collateral
Total Collateral Pledged	\$ —	\$ —	\$ —

##### 3. Current Period Separate Accounts

	Fair Value	Carrying Value	Amount of Borrowed at Time of Maximum Collateral
Total Collateral Pledged	\$ —	\$ —	\$ —

##### 4. Prior Year Total General and Separate Accounts

	Fair Value	Carrying Value	Amount of Borrowed at Time of Maximum Collateral
Total Collateral Pledged	\$ 39,658,770	\$ 48,647,437	\$ 30,000,000

### 4. Borrowings from FHLB- None

#### a. Amount as of the Reporting Date

##### 1. Current Year

		1 Total 2 + 3	2 General Account	3 Separate Accounts	4 Funding Agreements Reserves Established
(a)	Debt	\$ —	\$ —	\$ —	XXX
(b)	Funding Agreements	\$ —	\$ —	\$ —	\$ —
(c)	Other	\$ —	\$ —	\$ —	XXX
(d)	Aggregate Total (a+b+c)	\$ —	\$ —	\$ —	\$ —



## NOTES TO FINANCIAL STATEMENTS

### 2. Prior Year-end

		1 Total 2 + 3	2 General Account	3 Separate Accounts	Funding Agreements Reserves
(a)	Debt	\$ —	\$ —	\$ —	XXX
(b)	Funding Agreements	\$ —	\$ —	\$ —	\$ —
(c)	Other	\$ —	\$ —	\$ —	XXX
(d)	Aggregate Total	\$ —	\$ —	\$ —	\$ —

### b. Maximum Amount During Reporting Period (Current Year)

		1 Total 2 + 3	2 General Account	3 Separate Accounts
1.	Debt	\$ —	\$ —	\$ —
2.	Funding Agreements	\$ —	\$ —	\$ —
3.	Other	\$ —	\$ —	\$ —
4.	Aggregate Total	\$ —	\$ —	\$ —

### c. FHLB Prepayment Obligations

		Does the company have prepayment obligations under the following arrangements?
1.	Debt	No
2.	Funding Agreements	No
3.	Other	No

### **12] Retirement plans, Deferred Compensation, Post-employment Benefits and Compensated Absences and Other Postretirement Plans**

The Company does not have any Retirement Plans, Deferred Compensation, Post-employment Benefits and Compensated Absences and Other Postretirement Benefit Plans.

### **13] Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations**

- A. The Company paid an ordinary cash dividend of \$440.8 million to its parent Equitable Financial Services, LLC ("EFS") on July 29, 2024.

In June 2024, the Company received approval from AZ DIFI for an Extraordinary Dividend of \$300 million. In addition to the Ordinary Dividend distribution from EFLOA to EFS of \$440.8 million during July 2024, EFS received a dividend distribution from EFLOA of \$22.0 million during September 2024 under the Extraordinary Dividend capacity, leaving \$278 million of remaining capacity for 2024.

- B. - M. No significant change.

### **14] Liabilities, Contingencies and Assessments**

No significant change.

### **15] Leases**

No significant change.

### **16] Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk**

No significant change.

### **17] Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities**

- A. No significant change.

- B. Transfer and Servicing of Financial Assets

The Company did not have any transactions related to the transfer and servicing of financial assets and extinguishments of liabilities.

- C. Wash Sales

The Company did not sell any securities for the period ended September 30, 2024 that were reacquired within 30 days of the sale date.

## NOTES TO FINANCIAL STATEMENTS

### 18] Gain or Loss to the Reporting Entity from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans

No significant change.

### 19] Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

No significant change.

### 20] Fair Value Measurement

A. 1) Fair Value Measurement as of September 30, 2024:

Description	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Total
a. Assets at Fair Value :					
Bonds:					
Residential Mortgage-Backed Securities	\$ —	—	—	—	—
Commercial Mortgage-Backed Securities	—	—	—	—	—
Other Loan-Backed and Structured Securities	—	—	—	—	—
U.S. Government and Agency	—	—	—	—	—
Other Governments	—	—	—	—	—
States and Political Subdivisions	—	—	—	—	—
Other Corporate	—	—	—	—	—
Parent, Subsidiaries and Affiliates	—	—	—	—	—
Total Bonds	\$ —	\$ —	\$ —	\$ —	\$ —
Preferred Stocks:					
Industrial and Miscellaneous	\$ —	16,643,528	—	—	16,643,528
Parent, Subsidiaries and Affiliates	—	—	—	—	—
Total Preferred Stocks	\$ —	\$ 16,643,528	\$ —	\$ —	\$ 16,643,528
Common Stocks:					
Industrial and Miscellaneous	—	—	3,897,900	—	3,897,900
Total Common Stocks	\$ —	\$ —	\$ 3,897,900	\$ —	\$ 3,897,900
Derivative Assets:					
Futures	\$ —	—	—	—	—
Options	\$ —	12,366,797	—	—	12,366,797
Total Derivatives	\$ —	\$ 12,366,797	\$ —	\$ —	\$ 12,366,797
Separate Account Assets *	\$ 8,321,124,224	6,609,186	—	—	8,327,733,410
Total Assets at Fair Value	\$ 8,321,124,224	\$ 35,619,511	\$ 3,897,900	\$ —	\$ 8,360,641,635
b. Liabilities at Fair Value:					
Derivative Liabilities	\$ —	—	—	—	—
Total Liabilities at Fair Value	\$ —	—	—	—	—

\* Includes only cash and invested assets

2) Fair Value Measurements in Level 3 of the Fair Value Hierarchy:

a. Assets	Beginning Balance, Jan. 1, 2024	Transfers Into Level 3	Transfers Out of Level 3	Total Gains and (Losses) Included in Net Income	Total Gains and (Losses) Included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance, Sept. 30, 2024
Commercial mortgage-backed securities	—	—	—	—	—	—	—	—	—	—
Common stock - Industrial and Miscellaneous	\$1,023,500	—	—	—	—	2,874,400	—	—	—	\$3,897,900
Separate Account	—	—	—	—	—	—	—	—	—	—
Total	\$1,023,500	0	0	0	0	2,874,400	0	0	0	\$3,897,900
b. Liabilities	Beginning Balance, Jan. 1, 2024	Transfers Into Level 3	Transfers Out of Level 3	Total Gains and (Losses) Included in Net Income	Total Gains and (Losses) Included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance, Sept. 30, 2024
Total	—	—	—	—	—	—	—	—	—	—

3) Separate Account amounts include \$0 of Level 3 securities now carried at fair value, which were (carried at adjusted cost in prior period).

4/5) No significant change.

## NOTES TO FINANCIAL STATEMENTS

B. N/A

C. The following table discloses carrying value and estimated fair value (defined within the fair value hierarchy) as of September 30, 2024 for financial instruments:

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 2,904,228,414	\$ 3,111,063,009	\$ —	\$ 2,861,092,756	\$ 43,135,658		
Preferred Stock	\$ 16,643,528	\$ 16,643,528	\$ —	\$ 16,643,528	\$ —		
Common Stock	\$ 3,897,900	\$ 3,897,900	\$ —	\$ —	\$ 3,897,900		
Mortgage Loans on Real Estate	\$ 68,748,837	\$ 68,350,000	\$ —	\$ —	\$ 68,748,837		
Derivatives	\$ 100,822,223	\$ 100,822,223	\$ 88,455,426	\$ 12,366,797	\$ —		
Separate Accounts*	\$28,489,988,902	\$28,116,107,682	\$13,408,723,754	\$ 14,931,408,316	\$ 149,856,832		
Policy Loans	\$ 205,605,498	\$ 198,028,865	\$ —	\$ —	\$ 205,605,498		
Policyholders liabilities: Investment contracts **	\$ 756,924,864	\$ 756,924,864	\$ —	\$ —	\$ 756,924,864		

\* Includes only cash and invested assets

\*\* Includes General Account and Separate Account

D. Not practicable to estimate fair value - None

### 21] Other Items

A/B, D-I

No significant change.

C. Other Disclosures

#### Internal Reinsurance Transaction

Effective January 1, 2024, EFLIC, an affiliate, recaptured a ceded block of Accumulator product policies it had previously ceded to a third party reinsurer. As a result, since these policies are in scope under the Reinsurance Treaty, the Company now assumes a greater percentage of these policies in lieu of the third party reinsurance. This resulted in the Company increasing the funds withheld asset by approximately \$165 million during Q1 and its VM-21 reserve liability by approximately \$16 million. The resultant \$149 million recorded pre-tax ceded commission gain was recorded mostly within surplus (79% or approximately \$119 million) as change in surplus as a result in reinsurance.

Effective April 1, 2024, EFLIC, an affiliate, novated an existing assumed reinsurance treaty it maintained with a third party reinsurer to EFLOA. EFLOA recorded within asset line 16.3 – Other amounts receivable under reinsurance, a \$91 million receivable from EFLIC (to be settled during Q3 2024) representing the net liabilities as of April 1, 2024 under the third party treaty. As EFLIC had previously been retroceding this business to EFLOA under the 2023 Reinsurance Treaty, this novation essentially had no impact to EFLOA surplus.

### 22] Events Subsequent

No significant change.

### 23] Reinsurance

No significant change to ceded reinsurance.

For more details please see Note 21 C.

### 24] Retrospectively Rated Contracts & Contracts Subject to Redetermination

The Company does not write retrospective rated contracts.

### 25] Change in Incurred Losses and Loss Adjustment Expenses

There are no material changes in the provision for incurred loss and loss adjustment expenses attributable to insured events of prior years.

### 26] Intercompany Pooling Arrangements

No significant change.

### 27] Structured Settlements

No significant change.

### 28] Health Care Receivables

No significant change.

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## NOTES TO FINANCIAL STATEMENTS

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**29] Participating Policies**

No significant change.

**30] Premium Deficiency Reserves**

No significant change.

**31] Reserves for Life Contracts and Annuity Contracts**

No significant change to direct reserves.

**32] Analysis of Annuity Actuarial Reserves and Deposit Type Contract Liabilities by Withdrawal Characteristics**

No significant change to direct reserves.

**33] Analysis of Life Actuarial Reserves by Withdrawal Characteristics**

No significant change to direct reserves.

**34] Premium and Annuity Considerations Deferred and Uncollected**

No significant change.

**35] Separate Accounts**

No significant change.

**36] Loss/Claim Adjustment Expenses**

No significant change.

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA  
**GENERAL INTERROGATORIES**

**PART 1 - COMMON INTERROGATORIES**

**GENERAL**

- 1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? ..... Yes [ ] No [ X ]
- 1.2 If yes, has the report been filed with the domiciliary state? ..... Yes [ ] No [ ]
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? ..... Yes [ ] No [ X ]
- 2.2 If yes, date of change: .....
- 3.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? ..... Yes [ X ] No [ ]  
 If yes, complete Schedule Y, Parts 1 and 1A.
- 3.2 Have there been any substantial changes in the organizational chart since the prior quarter end? ..... Yes [ ] No [ X ]
- 3.3 If the response to 3.2 is yes, provide a brief description of those changes.  
 .....
- 3.4 Is the reporting entity publicly traded or a member of a publicly traded group? ..... Yes [ X ] No [ ]
- 3.5 If the response to 3.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. .... 0001333986
- 4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... Yes [ ] No [ X ]
- 4.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? ..... Yes [ ] No [ X ] N/A [ ]  
 If yes, attach an explanation.  
 .....
- 6.1 State as of what date the latest financial examination of the reporting entity was made or is being made. .... 12/31/2020
- 6.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. .... 12/31/2020
- 6.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). .... 10/20/2022
- 6.4 By what department or departments?  
 Department of Insurance of the State of Arizona .....
- 6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? ..... Yes [ ] No [ ] N/A [ X ]
- 6.6 Have all of the recommendations within the latest financial examination report been complied with? ..... Yes [ ] No [ ] N/A [ X ]
- 7.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? ..... Yes [ ] No [ X ]
- 7.2 If yes, give full information:  
 .....
- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? ..... Yes [ ] No [ X ]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.  
 .....
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? ..... Yes [ X ] No [ ]
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
AllianceBernstein Corporation	Nashville TN				YES
AllianceBernstein Holding LP	Nashville TN				YES
AllianceBernstein Investments Inc.	New York, NY				YES
AllianceBernstein LP	Nashville TN				YES
AllianceBernstein Investor Services, Inc.	San Antonio, TX				YES
AB Broadly Syndicated Loan Manager LLC	Nashville, TN				YES
AB CarVal Investors, LP	Minneapolis, MN				YES
AB Private Credit Investors LLC	New York, NY				YES
AB Custom Alternative Solutions LLC	New York, NY				YES
Equitable Advisors, LLC	New York, NY				YES
Equitable Investment Management Group, LLC	New York, NY				YES
Equitable Distributors, LLC	New York, NY				YES
Sanford C. Bernstein & Co., LLC	New York, NY				YES
Equitable Financial Life Insurance Company	New York, NY				YES
Equitable Holdings Inc.	New York, NY				YES

## GENERAL INTERROGATORIES

- 9.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? ..... Yes  No   
 (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;  
 (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;  
 (c) Compliance with applicable governmental laws, rules and regulations;  
 (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and  
 (e) Accountability for adherence to the code.
- 9.11 If the response to 9.1 is No, please explain:  
 .....
- 9.2 Has the code of ethics for senior managers been amended? ..... Yes  No
- 9.21 If the response to 9.2 is Yes, provide information related to amendment(s).  
 .....
- 9.3 Have any provisions of the code of ethics been waived for any of the specified officers? ..... Yes  No
- 9.31 If the response to 9.3 is Yes, provide the nature of any waiver(s).  
 .....

### FINANCIAL

- 10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? ..... Yes  No
- 10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: ..... \$ ..... 0

### INVESTMENT

- 11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) ..... Yes  No
- 11.2 If yes, give full and complete information relating thereto:  
 Exceptions are listed in Schedule of Special Deposits .....
12. Amount of real estate and mortgages held in other invested assets in Schedule BA: ..... \$ ..... 0
13. Amount of real estate and mortgages held in short-term investments: ..... \$ ..... 0
- 14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? ..... Yes  No
- 14.2 If yes, please complete the following:
- |   | 1<br>Prior Year-End<br>Book/Adjusted<br>Carrying Value | 2<br>Current Quarter<br>Book/Adjusted<br>Carrying Value |
|---|--|---|
| 14.21 Bonds .....   | \$ ..... 0   | \$ ..... 0  |
| 14.22 Preferred Stock .....   | \$ ..... 0   | \$ ..... 0  |
| 14.23 Common Stock .....  | \$ ..... 0   | \$ ..... 0  |
| 14.24 Short-Term Investments .....  | \$ ..... 0   | \$ ..... 0  |
| 14.25 Mortgage Loans on Real Estate .....   | \$ ..... 0   | \$ ..... 0  |
| 14.26 All Other .....   | \$ ..... 3,305,232                                     | \$ ..... 2,250,249                                      |
| 14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26) ..... | \$ ..... 3,305,232                                     | \$ ..... 2,250,249                                      |
| 14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above .....                       | \$ ..... 0   | \$ ..... 0  |
- 15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? ..... Yes  No
- 15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? ..... Yes  No  N/A   
 If no, attach a description with this statement.  
 .....
16. For the reporting entity's security lending program, state the amount of the following as of the current statement date:
- 16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. .... \$ ..... 3,847,454
- 16.2 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 ..... \$ ..... 3,847,454
- 16.3 Total payable for securities lending reported on the liability page. .... \$ ..... 3,847,454

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA  
**GENERAL INTERROGATORIES**

17. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? ..... Yes [ X ] No [ ]
- 17.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian Address
JPMorgan Chase .....	780 Delta Dr Monroe, LA 71203 .....
BNY Mellon Liquidity Direct .....	One Wall Street, New York, NY 10286 .....
AB Investor Services, Inc .....	8000 IH 10 W, 13th FL, San Antonio, TX 78230 .....

- 17.2 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

- 17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter? ..... Yes [ ] No [ X ]

- 17.4 If yes, give full information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

- 17.5 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
Equitable Agrifinance, LLC .....	A.....
Alliance Bernstein, LP .....	A.....
AXA Real Estate Investment Managers US LLC .....	U.....
AXA Investment Managers, Inc. ....	U.....
Albion Investors LLC .....	U.....

- 17.5097 For those firms/individuals listed in the table for Question 17.5, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [ ] No [ X ]

- 17.5098 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 17.5, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [ ] No [ X ]

- 17.6 For those firms or individuals listed in the table for 17.5 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
	Equitable Agrifinance, LLC .....	5493003SYWQCN68VWG95 .....	Domiciled in the state of Delaware with a foreign qualification in both North and South Dakota .....	NO.....
108477 .....	Alliance Bernstein, LP .....	0JK55UGWSWNF3X7KLQ85 .....	SEC .....	DS.....
167667 .....	AXA Real Estate Investment Managers US LLC .....		SEC .....	DS.....
113608 .....	AXA Investment Managers, Inc. ....	F0MIW1FRUORT2UJ3VE57 .....	SEC .....	DS.....
107436 .....	Albion Investors LLC .....		SEC .....	NO.....

- 18.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? ..... Yes [ X ] No [ ]

- 18.2 If no, list exceptions:

19. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designated 5GI security:  
a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.  
b. Issuer or obligor is current on all contracted interest and principal payments.  
c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.  
Has the reporting entity self-designated 5GI securities? ..... Yes [ ] No [ X ]

20. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:  
a. The security was purchased prior to January 1, 2018.  
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.  
c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.  
d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.  
Has the reporting entity self-designated PLGI securities? ..... Yes [ ] No [ X ]

21. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:  
a. The shares were purchased prior to January 1, 2019.  
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.  
c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.  
d. The fund only or predominantly holds bonds in its portfolio.  
e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.  
f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.  
Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? ..... Yes [ ] No [ X ]

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA  
**GENERAL INTERROGATORIES**

**PART 2 - LIFE AND ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES**

**Life and Accident Health Companies/Fraternal Benefit Societies:**

1. Report the statement value of mortgage loans at the end of this reporting period for the following categories: 1  
Amount
- 1.1 Long-Term Mortgages In Good Standing
- 1.11 Farm Mortgages .....\$.....0
- 1.12 Residential Mortgages .....\$.....0
- 1.13 Commercial Mortgages .....\$.....68,350,000
- 1.14 Total Mortgages in Good Standing .....\$.....68,350,000
- 1.2 Long-Term Mortgages In Good Standing with Restructured Terms
- 1.21 Total Mortgages in Good Standing with Restructured Terms.....\$.....0
- 1.3 Long-Term Mortgage Loans Upon which Interest is Overdue more than Three Months
- 1.31 Farm Mortgages .....\$.....0
- 1.32 Residential Mortgages .....\$.....0
- 1.33 Commercial Mortgages .....\$.....0
- 1.34 Total Mortgages with Interest Overdue more than Three Months .....\$.....0
- 1.4 Long-Term Mortgage Loans in Process of Foreclosure
- 1.41 Farm Mortgages .....\$.....0
- 1.42 Residential Mortgages .....\$.....0
- 1.43 Commercial Mortgages .....\$.....0
- 1.44 Total Mortgages in Process of Foreclosure .....\$.....0
- 1.5 Total Mortgage Loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Column 3, Lines 3.1 + 3.2) .....\$.....68,350,000
- 1.6 Long-Term Mortgages Foreclosed, Properties Transferred to Real Estate in Current Quarter
- 1.61 Farm Mortgages .....\$.....0
- 1.62 Residential Mortgages .....\$.....0
- 1.63 Commercial Mortgages .....\$.....0
- 1.64 Total Mortgages Foreclosed and Transferred to Real Estate .....\$.....0
2. Operating Percentages:
- 2.1 A&H loss percent .....80.700 %
- 2.2 A&H cost containment percent .....1.410 %
- 2.3 A&H expense percent excluding cost containment expenses .....38.100 %
- 3.1 Do you act as a custodian for health savings accounts? ..... Yes [ ] No [ X ]
- 3.2 If yes, please provide the amount of custodial funds held as of the reporting date .....\$.....0
- 3.3 Do you act as an administrator for health savings accounts? ..... Yes [ ] No [ X ]
- 3.4 If yes, please provide the balance of the funds administered as of the reporting date .....\$.....0
4. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? ..... Yes [ X ] No [ ]
- 4.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? ..... Yes [ ] No [ ]

**Fraternal Benefit Societies Only:**

- 5.1 In all cases where the reporting entity has assumed accident and health risks from another company, provisions should be made in this statement on account of such reinsurances for reserve equal to that which the original company would have been required to establish had it retained the risks. Has this been done? ..... Yes [ ] No [ ] N/A [ X ]
- 5.2 If no, explain:  
 .....
- 6.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? ..... Yes [ ] No [ X ]
- 6.2 If yes, what is the date(s) of the original lien and the total outstanding balance of liens that remain in surplus?

Date	Outstanding Lien Amount
.....	.....



**SCHEDULE S - CEDED REINSURANCE**

Showing All New Reinsurance Treaties - Current Year to Date

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Type of Reinsurer	9 Certified Reinsurer Rating (1 through 6)	10 Effective Date of Certified Reinsurer Rating
<b>NONE</b>									

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA

**SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS**

Current Year To Date - Allocated by States and Territories

States, Etc.	1	Life Contracts		Direct Business Only			7	
		2	3	4	5	6		
	Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy Membership and Other Fees	Other Considerations	Total Columns 2 Through 5	Deposit-Type Contracts	
1. Alabama	AL	L	12,213,960	117,762,946	5,450,217	0	135,427,123	0
2. Alaska	AK	L	306,169	7,548,367	0	0	7,854,536	0
3. Arizona	AZ	L	12,178,901	318,375,515	8,011,923	0	338,566,339	0
4. Arkansas	AR	L	3,738,111	88,849,117	3,470,494	0	96,057,722	0
5. California	CA	L	74,327,952	1,297,633,255	9,970,440	0	1,381,931,647	0
6. Colorado	CO	L	16,715,353	209,533,763	3,467,729	0	229,716,845	0
7. Connecticut	CT	L	9,692,578	179,419,231	5,151,141	0	194,262,950	0
8. Delaware	DE	L	2,599,650	53,334,300	803,985	0	56,737,934	0
9. District of Columbia	DC	L	1,781,655	8,861,455	758,177	0	11,401,287	0
10. Florida	FL	L	59,013,702	1,033,680,302	2,658,266	0	1,095,352,270	0
11. Georgia	GA	L	19,547,309	221,103,167	7,451,554	0	248,102,029	0
12. Hawaii	HI	L	2,281,136	38,454,992	17,895	0	40,754,023	0
13. Idaho	ID	L	2,209,187	34,901,880	1,988,733	0	39,099,801	0
14. Illinois	IL	L	27,407,848	449,416,040	10,174,233	0	486,998,122	0
15. Indiana	IN	L	5,854,244	174,449,670	3,565,274	0	183,869,188	0
16. Iowa	IA	L	3,081,699	134,037,341	1,367,711	0	138,486,750	0
17. Kansas	KS	L	4,631,643	83,707,269	528,471	0	88,867,383	0
18. Kentucky	KY	L	4,858,336	72,744,780	5,627,221	0	83,230,337	0
19. Louisiana	LA	L	14,305,432	136,404,537	16,527,434	0	167,237,403	0
20. Maine	ME	L	948,720	47,785,230	712,371	0	49,446,321	0
21. Maryland	MD	L	11,268,707	244,981,584	1,466,492	0	257,716,783	0
22. Massachusetts	MA	L	14,568,413	233,712,396	21,031,396	0	269,312,205	0
23. Michigan	MI	L	16,459,872	428,793,613	7,092,283	0	452,345,767	0
24. Minnesota	MN	L	8,227,660	217,468,821	1,580,227	0	227,276,708	0
25. Mississippi	MS	L	2,873,508	40,514,576	2,501,315	0	45,889,399	0
26. Missouri	MO	L	7,635,145	21,218,442	2,606,984	0	31,460,572	0
27. Montana	MT	L	926,668	10,742,208	545,388	0	12,214,264	0
28. Nebraska	NE	L	2,366,053	102,583,441	509,413	0	105,458,907	0
29. Nevada	NV	L	3,971,376	76,738,502	413,702	0	81,123,580	0
30. New Hampshire	NH	L	982,944	85,563,607	1,177,421	0	87,723,972	0
31. New Jersey	NJ	L	51,010,953	518,187,780	4,695,305	0	573,894,038	0
32. New Mexico	NM	L	2,121,203	30,055,409	91,177	0	32,267,789	0
33. New York	NY	N	5,381,657	22,407,055	66,919	0	27,855,632	0
34. North Carolina	NC	L	21,691,884	348,119,366	8,256,224	0	378,067,474	0
35. North Dakota	ND	L	1,007,346	30,378,871	1,092,065	0	32,478,283	0
36. Ohio	OH	L	15,430,254	454,315,520	900,617	0	470,646,390	0
37. Oklahoma	OK	L	3,853,943	63,821,160	774,917	0	68,450,020	0
38. Oregon	OR	L	3,933,705	27,138,195	1,347,979	0	32,419,879	0
39. Pennsylvania	PA	L	30,999,443	769,315,244	11,036,290	0	811,350,976	0
40. Rhode Island	RI	L	751,735	40,820,200	71,102	0	41,643,037	0
41. South Carolina	SC	L	7,403,211	142,891,545	3,204,662	0	153,499,418	0
42. South Dakota	SD	L	2,774,657	21,128,135	256,925	0	24,159,717	0
43. Tennessee	TN	L	6,848,320	173,577,068	3,204,554	0	183,629,943	0
44. Texas	TX	L	54,416,269	892,971,349	15,186,105	0	962,573,724	0
45. Utah	UT	L	12,381,307	98,417,260	10,917,211	0	121,715,778	0
46. Vermont	VT	L	1,440,809	53,441,056	375,054	0	55,256,919	0
47. Virginia	VA	L	18,359,787	229,078,770	3,809,382	0	251,247,940	0
48. Washington	WA	L	20,719,579	231,998,828	794,864	0	253,513,271	0
49. West Virginia	WV	L	2,189,344	43,508,352	574,938	0	46,272,635	0
50. Wisconsin	WI	L	10,145,068	182,914,416	4,923,519	0	197,983,002	0
51. Wyoming	WY	L	969,647	15,136,521	990,818	0	17,096,987	0
52. American Samoa	AS	N	0	0	0	0	0	0
53. Guam	GU	N	2,846	0	0	0	2,846	0
54. Puerto Rico	PR	L	134,379	92,053,880	0	0	92,188,258	0
55. U.S. Virgin Islands	VI	L	26,059	0	0	0	26,059	0
56. Northern Mariana Islands	MP	N	0	0	0	0	0	0
57. Canada	CAN	N	279,684	0	179	0	279,863	0
58. Aggregate Other Aliens	OT	XXX	10,829,877	0	0	0	10,829,877	0
59. Subtotal	XXX		632,076,900	10,651,996,329	199,198,696	0	11,483,271,924	0
90. Reporting entity contributions for employee benefits plans	XXX		0	0	0	0	0	0
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX		0	0	0	0	0	0
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX		0	0	0	0	0	0
93. Premium or annuity considerations waived under disability or other contract provisions	XXX		520,688	0	85,190	0	605,878	0
94. Aggregate or other amounts not allocable by State	XXX		0	0	0	0	0	0
95. Totals (Direct Business)	XXX		632,597,587	10,651,996,329	199,283,886	0	11,483,877,802	0
96. Plus Reinsurance Assumed	XXX		312,269,653	858,626,446	472,181	0	1,171,368,279	0
97. Totals (All Business)	XXX		944,867,240	11,510,622,774	199,756,067	0	12,655,246,081	0
98. Less Reinsurance Ceded	XXX		68,364,200	9,422,747	18,670,991	0	96,457,938	0
99. Totals (All Business) less Reinsurance Ceded	XXX		876,503,040	11,501,200,028	181,085,076	0	12,558,788,144	0
DETAILS OF WRITE-INS								
58001. Other Alien	XXX		10,829,877	0	0	0	10,829,877	0
58002.	XXX		0	0	0	0	0	0
58003.	XXX		0	0	0	0	0	0
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX		0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		10,829,877	0	0	0	10,829,877	0
9401.	XXX		0	0	0	0	0	0
9402.	XXX		0	0	0	0	0	0
9403.	XXX		0	0	0	0	0	0
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX		0	0	0	0	0	0
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX		0	0	0	0	0	0

(a) Active Status Counts:

- 1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....52
- 2. R - Registered - Non-domiciled RRGs.....0
- 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state.....0
- 4. Q - Qualified - Qualified or accredited reinsurer.....0
- 5. N - None of the above - Not allowed to write business in the state.....5

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP  
PART 1 – ORGANIZATIONAL CHART

Names of Parent, Subsidiaries or Affiliates	Ownership %	Federal ID#	NAIC Code	State of Domicile
Equitable Holdings, Inc	-	90-0226248		
Alpha Units Holdings, Inc.	100.00	83-2796390		DE
AllianceBernstein LP	27.32	13-4064930		
AllianceBernstein Corporation	100.00	13-3633538		
Alpha Units Holdings II, Inc.	100.00	68-0461436		DE
AllianceBernstein LP	14.54	13-4064930		
787 Holdings, LLC	100.00	27-0294443		
1285 Holdings, LLC	100.00	46-1106388		
AllianceBernstein LP	19.71	13-4064930		
Equitable Financial Services, LLC	100.00	52-2197822		
CS Life Re Company	100.00	46-5697182	15502	AZ
Equitable Financial Investment Management, LLC	100.00	87-1424173		
Equitable Investment Management, LLC	100.00	88-2794295		
Equitable Distribution Holding Corporation	100.00	13-4078005		
Equitable Advisors, LLC	100.00	13-4071393		
Equitable Network, LLC	100.00	06-1555494		
Penn Investment Advisors, Inc	100.00	38-3802854		
PlanConnect, LLC	100.00	27-1540220		
EQ AZ Life Re Company	100.00	82-3971925	16234	AZ
Equitable Financial Bermuda RE Ltd.	100.00	98-1809871		
Equitable Financial Life Insurance Company	100.00	13-5570651	62944	NY
Equitable Investment Management Group, LLC	100.00	27-5373651		
EVSA, Inc	100.00	23-2671508		
ECA Residentail LLC	100.00	92-0860868		
Broad Vista Partners, LLC	70.00	81-3019204		
200 East 87th Street Company, LLC	100.00	86-3691523		
Westory 14th Street LLC	100.00	99-1043155		
EQ European Commercial Real Estate Debt Holdings LLC	100.00	85-3881722		
EQ European Commercial Real Estate Debt Holdings GP S.à r.l.	100.00	98-1588168		
EQ Holdings, LLC	100.00	22-2766036		
Equitable Casualty Insurance Company	100.00	06-1166226	10589	VT
Equitable Distributors, LLC	100.00	52-2233674		
JMR Reality services, Inc	100.00	13-3813232		
Equitable Structured Settlement Corporation	100.00	22-3492811		DE
Equitable Financial Life and Annuity Company	100.00	13-3198083	62880	CO
Equitable Financial Life Insurance Company of America	100.00	86-0222062	78077	AZ
Equitable Financial Investment Management America, LLC	100.00	93-2098229		
MONY International Holdings, LLC	100.00	13-3790446		
MONY Financial Services, Inc	100.00	11-3722370		
Financial Marketing Agency, Inc.	99.00	31-1465146		
1740 Advisors, Inc.	100.00	13-2645490		

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA

**SCHEDULE Y**  
**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
.4965	Equitable Holdings Inc Grp	00000	90-0226248		1333986	New York Stock Exchange	Equitable Holdings, Inc	US	UIP	Publicly Traded	Ownership	0.000	Publicly Traded		
.0000		00000	83-2796390				Alpha Units Holdings, Inc	US	NIA	Equitable Holdings, Inc	Ownership	100.000	Equitable Holdings, Inc		
.0000		00000	13-4064930		1109448	New York Stock Exchange	AllianceBernstein LP	US	NIA	Alpha Units Holdings, Inc	Ownership	27.320	Equitable Holdings, Inc		
.0000		00000	13-3633538				AllianceBernstein Corporation	US	NIA	Alpha Units Holdings, Inc	Ownership	100.000	Equitable Holdings, Inc		
.0000		00000	68-0461436				Alpha Units Holdings II, Inc	US	NIA	Equitable Holdings, Inc	Ownership	100.000	Equitable Holdings, Inc		
.0000		00000	13-4064930		1109448	New York Stock Exchange	AllianceBernstein LP	US	NIA	Alpha Units Holdings II, Inc	Ownership	14.540	Equitable Holdings, Inc		
.0000		00000	27-0294443				787 Holdings, LLC	US	NIA	Equitable Holdings, Inc	Ownership	100.000	Equitable Holdings, Inc		
.0000		00000	46-1106388				1285 Holdings, LLC	US	NIA	Equitable Holdings, Inc	Ownership	100.000	Equitable Holdings, Inc		
.0000		00000	13-4064930		1109448	New York Stock Exchange	AllianceBernstein LP	US	NIA	Equitable Holdings, Inc	Ownership	19.710	Equitable Holdings, Inc		
.0000		00000	52-2197822		1257148		Equitable Financial Services, LLC	US	UDP	Equitable Holdings, Inc	Ownership	100.000	Equitable Holdings, Inc		
.4965	Equitable Holdings Inc Grp	15502	46-5697182				CS Life Re Company	US	IA	Equitable Financial Services, LLC	Ownership	100.000	Equitable Holdings, Inc		
.0000		00000	87-1424173				Equitable Financial Investment Management, LLC	US	NIA	Equitable Financial Services, LLC	Ownership	100.000	Equitable Holdings, Inc		
.0000		00000	88-2794295				Equitable Investment Management, LLC	US	NIA	Equitable Financial Services, LLC	Ownership	100.000	Equitable Holdings, Inc		
.0000		00000	13-4078005				Equitable Distribution Holding Corporation	US	NIA	Equitable Financial Services, LLC	Ownership	100.000	Equitable Holdings, Inc		
.0000		00000	13-4071393		33179		Equitable Advisors, LLC	US	NIA	Equitable Distribution Holding Corporation	Ownership	100.000	Equitable Holdings, Inc		
.0000		00000	06-1555494		1292309		Equitable Network, LLC	US	NIA	Equitable Distribution Holding Corporation	Ownership	100.000	Equitable Holdings, Inc		
.0000		00000	38-3802854				Penn Investment Advisors, Inc	US	NIA	Equitable Distribution Holding Corporation	Ownership	100.000	Equitable Holdings, Inc		
.0000		00000	27-1540220				PlanConnect, LLC	US	NIA	Equitable Financial Services, LLC	Ownership	100.000	Equitable Holdings, Inc		
.4965	Equitable Holdings Inc Grp	16234	82-3971925				EQ AZ Life Re	US	IA	Equitable Financial Services, LLC	Ownership	100.000	Equitable Holdings, Inc		
.0000		00000	98-1809871				Equitable Financial Bermuda RE Ltd.	BMJ	IA	Equitable Financial Services, LLC	Ownership	100.000	Equitable Holdings, Inc		
.4965	Equitable Holdings Inc Grp	62944	13-5570651		727920		Equitable Financial Life Insurance Company	US	IA	Equitable Financial Services, LLC	Ownership	100.000	Equitable Holdings, Inc		
.0000		00000	27-5373651				Equitable Investment Management Group, LLC	US	NIA	Equitable Financial Life Insurance Company	Ownership	100.000	Equitable Holdings, Inc		
.0000		00000	23-2671508				EVSA, Inc	US	NIA	Equitable Financial Life Insurance Company	Ownership	100.000	Equitable Holdings, Inc		
.0000		00000	92-0860868				ECA Residential LLC	US	NIA	Equitable Financial Life Insurance Company	Ownership	100.000	Equitable Holdings, Inc		
.0000		00000	81-3019204				Broad Vista Partners, LLC	US	NIA	Equitable Financial Life Insurance Company	Ownership	70.000	Equitable Holdings, Inc		
.0000		00000	86-3691523				200 East 87th Street Company, LLC	US	NIA	Equitable Financial Life Insurance Company	Ownership	100.000	Equitable Holdings, Inc		
.0000		00000	99-1043155				Westory 14th Street LLC	LUX	NIA	Equitable Financial Life Insurance Company	Ownership	100.000	Equitable Holdings, Inc		
.0000		00000	85-3881722				EQ European Commercial Real Estate Debt Holdings LLC	LUX	NIA	Equitable Financial Life Insurance Company	Ownership	100.000	Equitable Holdings, Inc		
.0000		00000	98-1588168				EQ European Commercial Real Estate Debt Holdings GP S.à r.l.	LUX	NIA	Equitable Financial Life Insurance Company	Ownership	100.000	Equitable Holdings, Inc		
.0000		00000	22-2766036		1257149		Equitable Holdings, LLC	US	NIA	Equitable Financial Life Insurance Company	Ownership	100.000	Equitable Holdings, Inc		
.4965	Equitable Holdings Inc Grp	10589	06-1166226				Equitable Casualty Insurance Company	US	NIA	Equitable Holdings, LLC	Ownership	100.000	Equitable Holdings, Inc		
.0000		00000	52-2233674		858875		Equitable Distributors, LLC	US	NIA	Equitable Holdings, LLC	Ownership	100.000	Equitable Holdings, Inc		
.0000		00000	13-3813232				JMR Realty services, Inc	US	NIA	Equitable Holdings, LLC	Ownership	100.000	Equitable Holdings, Inc		
.0000		00000	22-3492811				Equitable Structured Settlement Corp.	US	NIA	Equitable Holdings, LLC	Ownership	100.000	Equitable Holdings, Inc		

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA

**SCHEDULE Y**

**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
. 4965 ...	Equitable Holdings Inc Grp .....	62880 .....	13-3198083 ..	.....	1342913 .....	.....	Equitable Financial Life and Annuity Company	.. US.....	..... IA.....	Equitable Financial Services, LLC .....	Ownership.....	100.000 ...	Equitable Holdings, Inc .....	.....	.....
. 4965 ...	Equitable Holdings Inc Grp .....	78077 .....	86-0222062 ..	.....	835357 .....	.....	Equitable Financial Life Insurance Company of America .....	.. US.....	..... RE.....	Equitable Financial Services, LLC .....	Ownership.....	100.000 ...	Equitable Holdings, Inc .....	.....	.....
. 0000 ...	.....	00000 .....	93-2098229 ..	.....	.....	.....	Equitable Financial Investment Management America, LLC .....	.. US.....	..... NIA.....	Equitable Financial Services, LLC .....	Ownership.....	100.000 ...	Equitable Holdings, Inc .....	.....	.....
. 0000 ...	.....	00000 .....	13-3790446 ..	.....	.....	.....	MONY International Holdings, LLC .....	.. US.....	..... NIA.....	Equitable Financial Services, LLC .....	Ownership.....	100.000 ...	Equitable Holdings, Inc .....	.....	.....
. 0000 ...	.....	00000 .....	11-3722370 ..	.....	.....	.....	MONY Financial Services, Inc .....	.. US.....	..... NIA.....	Equitable Financial Services, LLC .....	Ownership.....	100.000 ...	Equitable Holdings, Inc .....	.....	.....
. 0000 ...	.....	00000 .....	31-1465146 ..	.....	.....	.....	Financial Marketing Agency, Inc. ....	.. US.....	..... NIA.....	MONY Financial Services, Inc .....	Ownership.....	99.000 ...	Equitable Holdings, Inc .....	.....	.....
. 0000 ...	.....	00000 .....	13-2645490 ..	.....	.....	.....	1740 Advisors, Inc. ....	.. US.....	..... NIA.....	MONY Financial Services, Inc .....	Ownership.....	100.000 ...	Equitable Holdings, Inc .....	.....	.....

Asterisk	Explanation
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# SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement? .....	NO
2. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement? .....	NO
3. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC? .....	NO
4. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC? .....	NO
5. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC? .....	NO
6. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC? .....	NO
7. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC? .....	YES
8. Will the Life PBR Statement of Exemption be filed with the state of domicile by July 1st and electronically with the NAIC with the second quarterly filing per the Valuation Manual (by August 15)? (2nd Quarter Only) The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter. In the case of an ongoing statement of exemption, enter "SEE EXPLANATION" and provide as an explanation that the company is utilizing an ongoing statement of exemption. ....	N/A

**AUGUST FILING**

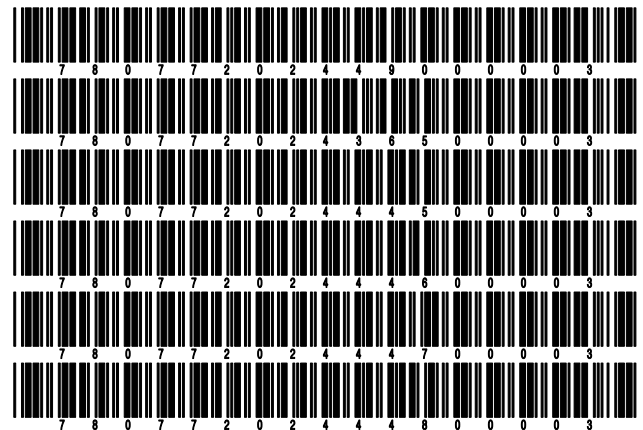
9. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter. ....	N/A
--	-----

Explanation:

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.

Bar Code:

1. Trusteed Surplus Statement [Document Identifier 490]
2. Medicare Part D Coverage Supplement [Document Identifier 365]
3. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]
4. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]
5. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]
6. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]



STATEMENT AS OF SEPTEMBER 30, 2024 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA  
**OVERFLOW PAGE FOR WRITE-INS**

Additional Write-ins for Assets Line 25

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
2504. Accrued Administrative fees .....	7,286,916	0	7,286,916	4,746,320
2505. Deferred Asset - VA Derivatives (SSAP 108) permitted practice .....	1,594,569,630	0	1,594,569,630	621,335,212
2597. Summary of remaining write-ins for Line 25 from overflow page	1,601,856,546	0	1,601,856,546	626,081,532

Additional Write-ins for Liabilities Line 34

	1 Current Statement Date	2 December 31 Prior Year
3404. ....	0	0
3497. Summary of remaining write-ins for Line 34 from overflow page	0	0

Additional Write-ins for Summary of Operations Line 8.3

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
08.304. Other income on Funds Withheld reinsurance assumed .....	330,911,658	214,232,199	323,792,170
08.305. IMR Assumed .....	17,962,229	63,369,520	26,890,958
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	348,873,887	277,601,719	350,683,128

**SCHEDULE A - VERIFICATION**

## Real Estate

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition .....		
2.2 Additional investment made after acquisition .....		
3. Current year change in encumbrances .....		
4. Total gain (loss) on disposals .....		
5. Deduct amounts received on disposals .....		
6. Total foreign exchange change in book/adjusted carrying value .....		
7. Deduct current year's other than temporary impairment recognized .....		
8. Deduct current year's depreciation .....		
9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8) .....		
10. Deduct total nonadmitted amounts .....		
11. Statement value at end of current period (Line 9 minus Line 10)		

**NONE****SCHEDULE B - VERIFICATION**

## Mortgage Loans

	1 Year to Date	2 Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year .....	68,350,000	17,000,000
2. Cost of acquired:		
2.1 Actual cost at time of acquisition .....	0	51,350,000
2.2 Additional investment made after acquisition .....	0	0
3. Capitalized deferred interest and other .....	0	0
4. Accrual of discount .....	0	0
5. Unrealized valuation increase/(decrease) .....	0	0
6. Total gain (loss) on disposals .....	0	0
7. Deduct amounts received on disposals .....	0	0
8. Deduct amortization of premium and mortgage interest points and commitment fees .....	0	0
9. Total foreign exchange change in book value/recorded investment excluding accrued interest .....	0	0
10. Deduct current year's other than temporary impairment recognized .....	0	0
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	68,350,000	68,350,000
12. Total valuation allowance .....	0	0
13. Subtotal (Line 11 plus Line 12) .....	68,350,000	68,350,000
14. Deduct total nonadmitted amounts .....	0	0
15. Statement value at end of current period (Line 13 minus Line 14)	68,350,000	68,350,000

**SCHEDULE BA - VERIFICATION**

## Other Long-Term Invested Assets

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....	3,305,233	0
2. Cost of acquired:		
2.1 Actual cost at time of acquisition .....	4,729,772	0
2.2 Additional investment made after acquisition .....	15,805,065	0
3. Capitalized deferred interest and other .....	0	0
4. Accrual of discount .....	0	0
5. Unrealized valuation increase/(decrease) .....	40,179	3,305,233
6. Total gain (loss) on disposals .....	0	0
7. Deduct amounts received on disposals .....	0	0
8. Deduct amortization of premium and depreciation .....	0	0
9. Total foreign exchange change in book/adjusted carrying value .....	0	0
10. Deduct current year's other than temporary impairment recognized .....	555,060	0
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	23,325,189	3,305,233
12. Deduct total nonadmitted amounts .....	0	0
13. Statement value at end of current period (Line 11 minus Line 12)	23,325,189	3,305,233

**SCHEDULE D - VERIFICATION**

## Bonds and Stocks

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year .....	2,689,080,147	2,106,196,340
2. Cost of bonds and stocks acquired .....	796,733,323	1,186,196,739
3. Accrual of discount .....	2,502,520	2,982,178
4. Unrealized valuation increase/(decrease) .....	1,269,002	(183,674)
5. Total gain (loss) on disposals .....	(401,985)	(4,937,418)
6. Deduct consideration for bonds and stocks disposed of .....	353,064,950	596,377,511
7. Deduct amortization of premium .....	4,513,616	4,796,507
8. Total foreign exchange change in book/adjusted carrying value .....	0	0
9. Deduct current year's other than temporary impairment recognized .....	0	0
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees .....	0	0
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	3,131,604,441	2,689,080,147
12. Deduct total nonadmitted amounts .....	0	0
13. Statement value at end of current period (Line 11 minus Line 12)	3,131,604,441	2,689,080,147



STATEMENT AS OF SEPTEMBER 30, 2024 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA

**SCHEDULE D - PART 1B**

Showing the Acquisitions, Dispositions and Non-Trading Activity  
During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
<b>BONDS</b>								
1. NAIC 1 (a) .....	2,087,164,928	131,638,296	167,335,321	(14,885,725)	1,686,292,083	2,087,164,928	2,036,582,178	1,598,806,807
2. NAIC 2 (a) .....	1,064,668,427	0	4,966,520	14,778,924	1,092,474,941	1,064,668,427	1,074,480,831	1,070,116,195
3. NAIC 3 (a) .....	0	0	0	0	0	0	0	0
4. NAIC 4 (a) .....	0	0	0	0	0	0	0	0
5. NAIC 5 (a) .....	0	0	0	0	0	0	0	0
6. NAIC 6 (a) .....	0	0	0	0	0	0	0	0
7. Total Bonds	3,151,833,354	131,638,296	172,301,841	(106,801)	2,778,767,025	3,151,833,354	3,111,063,008	2,668,923,002
<b>PREFERRED STOCK</b>								
8. NAIC 1 .....	0	0	0	0	0	0	0	0
9. NAIC 2 .....	19,645,629	0	3,759,114	757,014	19,572,779	19,645,629	16,643,528	19,133,640
10. NAIC 3 .....	0	0	0	0	0	0	0	0
11. NAIC 4 .....	0	0	0	0	0	0	0	0
12. NAIC 5 .....	0	0	0	0	0	0	0	0
13. NAIC 6 .....	0	0	0	0	0	0	0	0
14. Total Preferred Stock	19,645,629	0	3,759,114	757,014	19,572,779	19,645,629	16,643,528	19,133,640
15. Total Bonds and Preferred Stock	3,171,478,983	131,638,296	176,060,955	650,213	2,798,339,803	3,171,478,983	3,127,706,537	2,688,056,642

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of short-term and cash equivalent bonds by NAIC designation:

NAIC 1 \$ .....0 ; NAIC 2 \$ .....0 ; NAIC 3 \$ .....0 NAIC 4 \$ .....0 ; NAIC 5 \$ .....0 ; NAIC 6 \$ .....0

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## SCHEDULE DA - PART 1

Short-Term Investments

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Interest Collected Year-to-Date	5 Paid for Accrued Interest Year-to-Date
7709999999 Totals	0	xxx	0	0	0

## SCHEDULE DA - VERIFICATION

Short-Term Investments

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....	0	0
2. Cost of short-term investments acquired .....	0	349,017,277
3. Accrual of discount .....	0	850,422
4. Unrealized valuation increase/(decrease) .....	0	0
5. Total gain (loss) on disposals .....	0	25,562
6. Deduct consideration received on disposals .....	0	349,893,261
7. Deduct amortization of premium .....	0	0
8. Total foreign exchange change in book/adjusted carrying value .....	0	0
9. Deduct current year's other than temporary impairment recognized .....	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	0	0
11. Deduct total nonadmitted amounts .....	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	0	0

**SCHEDULE DB - PART A - VERIFICATION**

Options, Caps, Floors, Collars, Swaps and Forwards

1. Book/Adjusted Carrying Value, December 31, prior year (Line 10, prior year)	967,617,041
2. Cost Paid/(Consideration Received) on additions	219,897,616
3. Unrealized Valuation increase/(decrease)	(263,641,181)
4. SSAP No. 108 adjustments	0
5. Total gain (loss) on termination recognized	661,692,319
6. Considerations received/(paid) on terminations	1,573,198,997
7. Amortization	0
8. Adjustment to the Book/Adjusted Carrying Value of hedged item	0
9. Total foreign exchange change in Book/Adjusted Carrying Value	0
10. Book/Adjusted Carrying Value at End of Current Period (Lines 1+2+3+4+5-6+7+8+9)	12,366,798
11. Deduct nonadmitted assets	0
12. Statement value at end of current period (Line 10 minus Line 11)	12,366,798

**SCHEDULE DB - PART B - VERIFICATION**

Futures Contracts

1. Book/Adjusted carrying value, December 31 of prior year (Line 6, prior year)	133,364,888
2. Cumulative cash change (Section 1, Broker Name/Net Cash Deposits Footnote - Cumulative Cash Change column)	(44,909,462)
3.1 Add:	
Change in variation margin on open contracts - Highly Effective Hedges	
3.11 Section 1, Column 15, current year to date minus	0
3.12 Section 1, Column 15, prior year	0
Change in variation margin on open contracts - All Other	
3.13 Section 1, Column 18, current year to date minus	38,466,721
3.14 Section 1, Column 18, prior year	84,421,999
	(45,955,278)
	(45,955,278)
3.2 Add:	
Change in adjustment to basis of hedged item	
3.21 Section 1, Column 17, current year to date minus	0
3.22 Section 1, Column 17, prior year	0
Change in amount recognized	
3.23 Section 1, Column 19, current year to date minus	38,466,721
3.24 Section 1, Column 19, prior year plus	84,421,999
3.25 SSAP No. 108 adjustments	0
	(45,955,278)
	(45,955,278)
3.3 Subtotal (Line 3.1 minus Line 3.2)	0
4.1 Cumulative variation margin on terminated contracts during the year	301,250,332
4.2 Less:	
4.21 Amount used to adjust basis of hedged item	0
4.22 Amount recognized	305,692,901
4.23 SSAP No. 108 adjustments	(4,442,568)
	301,250,332
4.3 Subtotal (Line 4.1 minus Line 4.2)	0
5. Dispositions gains (losses) on contracts terminated in prior year:	
5.1 Total gain (loss) recognized for terminations in prior year	0
5.2 Total gain (loss) adjusted into the hedged item(s) for terminations in prior year	0
6. Book/Adjusted carrying value at end of current period (Lines 1+2+3.3-4.3-5.1-5.2)	88,455,426
7. Deduct total nonadmitted amounts	0
8. Statement value at end of current period (Line 6 minus Line 7)	88,455,426

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open

**N O N E**

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open

**N O N E**

## SCHEDULE DB - VERIFICATION

Verification of Book/Adjusted Carrying Value, Fair Value and Potential Exposure of all Open Derivative Contracts

		Book/Adjusted Carrying Value Check
1.	Part A, Section 1, Column 14.....	12,366,797
2.	Part B, Section 1, Column 15 plus Part B, Section 1 Footnote - Total Ending Cash Balance.....	88,455,426
3.	Total (Line 1 plus Line 2) .....	100,822,223
4.	Part D, Section 1, Column 6 .....	100,822,223
5.	Part D, Section 1, Column 7 .....	0
6.	Total (Line 3 minus Line 4 minus Line 5) .....	0
		Fair Value Check
7.	Part A, Section 1, Column 16 .....	12,366,797
8.	Part B, Section 1, Column 13 .....	(2,493,700)
9.	Total (Line 7 plus Line 8) .....	9,873,097
10.	Part D, Section 1, Column 9 .....	12,366,797
11.	Part D, Section 1, Column 10 .....	(2,493,700)
12.	Total (Line 9 minus Line 10 minus Line 11) .....	0
		Potential Exposure Check
13.	Part A, Section 1, Column 21 .....	483,232
14.	Part B, Section 1, Column 20 .....	88,455,426
15.	Part D, Section 1, Column 12 .....	88,938,658
16.	Total (Line 13 plus Line 14 minus Line 15) .....	0

**SCHEDULE E - PART 2 - VERIFICATION**

(Cash Equivalents)

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....	391,109,607	195,675,606
2. Cost of cash equivalents acquired .....	9,468,807,886	6,163,035,001
3. Accrual of discount .....	0	0
4. Unrealized valuation increase/(decrease) .....	0	0
5. Total gain (loss) on disposals .....	0	0
6. Deduct consideration received on disposals .....	8,566,135,323	5,967,601,000
7. Deduct amortization of premium .....	0	0
8. Total foreign exchange change in book/adjusted carrying value .....	0	0
9. Deduct current year's other than temporary impairment recognized .....	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	1,293,782,170	391,109,607
11. Deduct total nonadmitted amounts .....	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	1,293,782,170	391,109,607

Schedule A - Part 2 - Real Estate Acquired and Additions Made

**N O N E**

Schedule A - Part 3 - Real Estate Disposed

**N O N E**

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made

**N O N E**

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid

**N O N E**

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA

**SCHEDULE BA - PART 2**

Showing Other Long-Term Invested Assets ACQUIRED AND ADDITIONS MADE During the Current Quarter

1 CUSIP Identification	2 Name or Description	3 Location		5 Name of Vendor or General Partner	6 NAIC Designation, NAIC Designation Modifier and SVO Admini- strative Symbol	7 Date Originally Acquired	8 Type and Strategy	9 Actual Cost at Time of Acquisition	10 Additional Investment Made After Acquisition	11 Amount of Encumbrances	12 Commitment for Additional Investment	13 Percentage of Ownership	
		City	State										
000000-00-0	26N PRIVATE EQUITY PARTNERS I LP	WILMINGTON	DE	26N Private Equity Partners I GP LP		08/13/2024	3	0	0	0	20,000,000	0.870	
000000-00-0	AB ABBOTT PE CO-INVEST 2024 FUND L.P.	WILMINGTON	DE	AB Abbott PE Co-Invest Partners 2024 GP L.P.		08/23/2024	2	2,499,063	0	0	37,500,937	100.000	
000000-00-0	AVP Venture III S.L.P.	Paris	FRA	AXA Venture Partners S.A.S.		12/14/2023	1	0	2,595,105	0	45,897,567	19.110	
000000-00-0	KOHLBERG INVESTORS X, L.P.	WILMINGTON	DE	Kohlberg Management X, L.L.C.		08/04/2023	1	0	3,247,637	0	26,096,704	0.660	
000000-00-0	WATER & CLIMATE RESILIENCE FUND L.P.	DOVER	DE	Water & Climate Resilience Fund GP LLC		06/13/2024	1	0	93,624	0	9,648,909	5.000	
<b>1999999. Joint Venture Interests - Common Stock - Unaffiliated</b>													
000000-00-0	FAIRFIELD MULTIFAMILY VALUE ADD FUND IV, L.P.	WILMINGTON	DE	FRH MF Value Add Fund IV GP, LLC		03/15/2024	1	0	2,499,063	5,936,366	0	139,144,117	XXX
000000-00-0	LANDMARK REAL ESTATE PARTNERS IX, L.P.	WILMINGTON	DE	Landmark Real Estate Partners IX-GP, L.P.		11/30/2023	1	0	4,000,000	0	16,000,000	1.670	
000000-00-0	ROCKWOOD CAPITAL REAL ESTATE PARTNERS FUND XII, L.P.	WILMINGTON	DE	ROCKWOOD CAPITAL PARTNERS XII, LLC		02/16/2024	1	0	1,162,127	0	18,256,809	0.500	
<b>2199999. Joint Venture Interests - Real Estate - Unaffiliated</b>													
<b>6099999. Total - Unaffiliated</b>													
<b>6199999. Total - Affiliated</b>													
<b>6299999 - Totals</b>													

**SCHEDULE BA - PART 3**

Showing Other Long-Term Invested Assets DISPOSED, Transferred or Repaid During the Current Quarter

1 CUSIP Identification	2 Name or Description	3 Location		5 Name of Purchaser or Nature of Disposal	6 Date Originally Acquired	7 Disposal Date	8 Book/ Adjusted Carrying Value Less Encum- brances, Prior Year	9 Change in Book/Adjusted Carrying Value						15 Book/ Adjusted Carrying Value Less Encum- brances on Disposal	16 Consid- eration	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Invest- ment Income
		City	State					9 Unrealized Valuation Increase/ (De- crease)	10 Current Year's (Depre- ciation) or (Amorti- zation)/ Accretion	11 Current Year's Other Than Temporary Impair- ment Recogn- ized	12 Capital- ized Deferred Interest and Other	13 Total Change in Book/ Adjusted Carrying Value (9+10- 11+12)	14 Total Foreign Exchange Change in Book/ Adjusted Carrying Value						
<b>NONE</b>																			
<b>6299999 - Totals</b>																			

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STATEMENT AS OF SEPTEMBER 30, 2024 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA

**SCHEDULE D - PART 3**

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
04941*-AA-2	ATLAS SECURITIZED PRODUCTS FUN		09/30/2024	DIRECT		11,360,332	11,360,332	0	1.D PL
04941*-AB-0	ATLAS SECURITIZED PRODUCTS FUN		09/30/2024	DIRECT		5,559,311	5,559,311	0	1.D PL
04941*-AC-8	ATLAS SECURITIZED PRODUCTS FUN		09/30/2024	DIRECT		11,360,332	11,360,332	0	1.G PL
04941*-AD-6	ATLAS SECURITIZED PRODUCTS FUN		09/30/2024	DIRECT		5,559,311	5,559,311	0	1.G PL
18978G-AA-2	CNH 2024-C A1 - ABS		09/17/2024	WELLS FARGO		25,000,000	25,000,000	0	1.D FE
41284P-AA-3	HDMOT 2024-B A1 - ABS		09/17/2024	CITIGROUP GLOBAL MARKETS, INC		22,000,000	22,000,000	0	1.D FE
62919U-AA-1	NMEF 24A A1 - ABS		09/16/2024	Sun Trust Bank		6,500,000	6,500,000	0	1.D FE
69546Q-AA-6	PAID 249 A - ABS		09/12/2024	JEFFERIES		15,000,000	15,000,000	0	1.A Z
78398D-AB-3	SBALT 24C A2 - ABS		09/09/2024	ROYAL BANK OF CANADA, TORONTO (RBCT)		13,999,010	14,000,000	0	1.A FE
97415A-AA-0	WEF 241 A1 - ABS		08/20/2024	WELLS FARGO		15,300,000	15,300,000	0	1.A Z
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						131,638,296	131,639,286	0	XXX
2509999997. Total - Bonds - Part 3						131,638,296	131,639,286	0	XXX
2509999998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX
2509999999. Total - Bonds						131,638,296	131,639,286	0	XXX
4509999997. Total - Preferred Stocks - Part 3						0	XXX	0	XXX
4509999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX
4509999999. Total - Preferred Stocks						0	XXX	0	XXX
5989999997. Total - Common Stocks - Part 3						0	XXX	0	XXX
5989999998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX
5989999999. Total - Common Stocks						0	XXX	0	XXX
5999999999. Total - Preferred and Common Stocks						0	XXX	0	XXX
6009999999 - Totals						131,638,296	XXX	0	XXX

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Ident-ification	Description	For-foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid-eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization)/ Accretion	Current Year's Other Than Temporary Impairment Recogn-ized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con-tractual Maturity Date	NAIC Design-ation, NAIC Design-ation Modifier and SVO Admini-strative Symbol
..38383W-6M-3	GNR 2023-042 PD - CMO/RMBS		09/01/2024	Paydown		1,168,745	1,168,745	1,161,258	1,168,346	0	399	0	399	0	1,168,745	0	0	0	42,814	03/20/2053	1.A
..38384A-05-6	GNR 2023-084 DA - CMO/RMBS		09/01/2024	Paydown		1,347,490	1,347,490	1,354,648	1,347,670	0	(180)	0	(180)	0	1,347,490	0	0	0	55,561	12/20/2049	1.A
..38384A-08-0	GNR 2023-084 TC - CMO/RMBS		09/01/2024	Paydown		1,005,434	1,005,435	1,005,435	1,005,435	0	(1)	0	(1)	0	1,005,434	0	0	0	37,679	05/20/2051	1.A
..38384A-09-7	GNR 2023-082 PB - CMO/RMBS		09/01/2024	Paydown		389,224	389,223	392,386	389,425	0	(201)	0	(201)	0	389,224	0	0	0	14,326	06/20/2052	1.A
..38384A-R3-9	GNR 2023-082 B - CMO/RMBS		09/01/2024	Paydown		730,982	730,982	725,728	730,842	0	140	0	140	0	730,982	0	0	0	29,030	08/20/2050	1.A
..38384A-R7-0	GNR 2023-082 T - CMO/RMBS		09/01/2024	Paydown		417,599	417,599	421,514	417,788	0	(188)	0	(188)	0	417,599	0	0	0	15,373	06/20/2053	1.A
..38384B-BB-6	GNR 2023-081 NQ - CMO/RMBS		09/01/2024	Paydown		1,228,866	1,228,866	1,235,970	1,229,421	0	(555)	0	(555)	0	1,228,866	0	0	0	48,527	06/20/2053	1.A
..38384B-MV-0	GNR 2023-089 GA - CMO/RMBS		09/01/2024	Paydown		809,656	809,656	815,191	809,638	0	18	0	18	0	809,656	0	0	0	29,522	01/20/2053	1.A
0109999999. Subtotal - Bonds - U.S. Governments						7,097,996	7,097,996	7,112,130	7,098,565	0	(569)	0	(569)	0	7,097,996	0	0	0	272,830	XXX	XXX
..20754Q-AA-6	CAS 2023-R04 1M1 - CMO/RMBS		06/25/2024	Paydown		0	0	(118)	0	0	118	0	118	0	0	0	0	0	0	05/25/2043	1.A
..20754Q-AA-6	CAS 2023-R04 1M1 - CMO/RMBS		09/25/2024	Paydown		1,010,711	1,010,711	1,010,711	1,010,517	0	194	0	194	0	1,010,711	0	0	0	52,031	05/25/2043	2.A FE
..3132DII-HT-3	FH SDB342 - RMBS		09/01/2024	Paydown		84,538	84,538	83,164	84,499	0	38	0	38	0	84,538	0	0	0	3,137	07/01/2053	1.A
0909999999. Subtotal - Bonds - U.S. Special Revenues						1,095,248	1,095,249	1,093,875	1,094,898	0	350	0	350	0	1,095,248	0	0	0	55,168	XXX	XXX
..00834X-AA-7	AFFRM 24X1 A - ABS		09/15/2024	Paydown		6,014,042	6,014,042	6,014,038	0	0	5	0	5	0	6,014,042	0	0	0	99,871	05/15/2029	1.A FE
..02311F-AA-4	AMAROK HOLDINGS LLC		09/30/2024	Paydown		44,691	44,685	44,245	44,685	0	0	0	0	0	44,685	0	5	5	3,337	09/30/2037	2.C PL
..02311F-AD-8	AMAROK HOLDINGS LLC		09/30/2024	Paydown		62,480	62,480	62,480	62,480	0	0	0	0	0	62,480	0	0	0	4,160	09/30/2038	2.C PL
..02531B-AA-7	ACAR 242 A - ABS		09/12/2024	Paydown		8,030,972	8,030,972	8,030,918	0	0	54	0	54	0	8,030,972	0	0	0	137,282	02/12/2027	1.A FE
..04940J-AB-9	ATLAS SECURITIZED PRODUCTS FUN		07/09/2024	Direct		4,436,224	4,436,224	4,128,078	0	0	159,733	0	159,733	0	4,436,224	0	0	0	179,449	05/25/2063	1.G PL
..04940J-AC-7	ATLAS SECURITIZED PRODUCTS FUN		07/09/2024	Direct		2,170,918	2,170,918	2,143,893	0	0	15,979	0	15,979	0	2,170,918	0	0	0	93,978	05/25/2063	1.G PL
..04941*-AA-2	ATLAS SECURITIZED PRODUCTS FUN		07/10/2024	Direct		449,617	449,617	441,912	0	0	0	0	0	0	449,617	0	0	0	17	05/25/2063	1.G Z
..04941*-AA-2	ATLAS SECURITIZED PRODUCTS FUN		09/19/2024	Direct		21,881,378	21,881,378	21,600,460	0	0	83,377	0	83,377	0	21,881,378	0	0	0	337,403	05/25/2063	1.D PL
..04941*-AB-0	ATLAS SECURITIZED PRODUCTS FUN		07/10/2024	Direct		220,026	220,026	219,350	0	0	0	0	0	0	220,026	0	0	0	9	05/25/2063	1.D Z
..04941*-AB-0	ATLAS SECURITIZED PRODUCTS FUN		09/19/2024	Direct		10,707,908	10,707,908	10,683,271	0	0	6,441	0	6,441	0	10,707,908	0	0	0	176,960	05/25/2063	1.D PL
..04941*-AC-8	ATLAS SECURITIZED PRODUCTS FUN		07/10/2024	Direct		449,617	449,617	446,646	0	0	0	0	0	0	449,617	0	0	0	17	05/25/2063	1.G Z
..04941*-AC-8	ATLAS SECURITIZED PRODUCTS FUN		09/19/2024	Direct		21,881,378	21,881,378	21,773,045	0	0	32,151	0	32,151	0	21,881,378	0	0	0	337,403	05/25/2063	1.G PL
..04941*-AD-6	ATLAS SECURITIZED PRODUCTS FUN		07/10/2024	Direct		220,026	220,026	219,765	0	0	0	0	0	0	220,026	0	0	0	9	05/25/2063	1.G Z
..04941*-AD-6	ATLAS SECURITIZED PRODUCTS FUN		09/19/2024	Direct		10,707,908	10,707,908	10,698,407	0	0	2,484	0	2,484	0	10,707,908	0	0	0	176,952	05/25/2063	1.G PL
..097093-AC-2	BVABS 23CAR3 B - ABS		09/25/2024	Paydown		222,597	222,597	222,595	222,596	0	1	0	1	0	222,597	0	0	0	9,850	07/26/2032	1.D FE
..10805M-AA-5	BLAST 2024-2 - ABS		08/15/2024	Paydown		4,018,970	4,018,970	4,018,970	0	0	0	0	0	0	4,018,970	0	0	0	55,314	05/15/2025	1.B FE
..10805M-AB-3	BLAST 2024-2 A2 - ABS		09/15/2024	Paydown		3,061,373	3,061,373	3,061,211	0	0	118	0	118	0	3,061,373	0	0	0	63,083	02/16/2027	1.A FE
..123919-AA-0	BXGNT 2023-A - ABS		09/15/2024	Paydown		1,057,082	1,057,082	1,053,498	1,056,976	0	106	0	106	0	1,057,082	0	0	0	41,790	11/15/2038	1.A FE
..12827S-AA-4	CPS 24B A - ABS		09/15/2024	Paydown		5,419,334	5,419,334	5,419,067	0	0	71	0	71	0	5,419,334	0	0	0	96,615	01/18/2028	1.A FE
..14318U-AD-3	CARIX 2022-4 A3 - ABS		09/15/2024	Paydown		1,914,132	1,914,132	1,909,859	0	0	1,254	0	1,254	0	1,914,132	0	0	0	39,975	08/16/2027	1.A FE
..23346M-AA-4	DLLAD 241 A1 - ABS		09/20/2024	Paydown		6,452,041	6,452,041	6,452,041	0	0	0	0	0	0	6,452,041	0	0	0	96,645	05/20/2025	1.D FE
..233874-AB-2	DTRT 2024-1 A2 - ABS		09/15/2024	Paydown		355,189	355,189	355,181	0	0	8	0	8	0	355,189	0	0	0	7,790	04/15/2026	1.A FE
..24702G-AA-3	DEFT 241 A1 - ABS		09/22/2024	Paydown		3,551,070	3,551,070	3,551,070	0	0	0	0	0	0	3,551,070	0	0	0	71,060	04/22/2025	1.D FE
..26982A-AB-0	EMIR 212 M1B - RMBS		09/25/2024	Paydown		811,254	811,254	811,254	811,243	0	12	0	12	0	811,254	0	0	0	40,360	04/25/2034	1.D FE
..29375R-AA-4	EFF 242 A1 - ABS		09/20/2024	Paydown		5,426,030	5,426,030	5,426,030	0	0	0	0	0	0	5,426,030	0	0	0	96,156	05/20/2025	1.C FE
..30306V-AA#-6	FLNG LIQUEFACTION 3 LLC		06/30/2024	Paydown		0	0	0	0	0	0	0	0	0	0	0	0	0	6,591	06/30/2039	2.C PL
..33843V-AC-7	FCAT 2024-1 A2 - ABS		09/15/2024	Paydown		615,010	615,010	614,991	0	0	8	0	8	0	615,010	0	0	0	14,164	03/15/2028	1.A FE
..349553-D#-5	FORTIS INC.		06/30/2024	Maturity @ 100.00		0	0	0	0	0	0	0	0	0	0	0	0	0	199,694	06/30/2024	2.A
..35042P-AA-8	FFIN 2021-2 A - ABS		09/15/2024	Paydown		17,848	17,848	17,847	0	0	0	0	0	0	17,848	0	0	0	261	01/15/2042	1.C FE
..36260#-AA-3	GSRP PORTFOLIO 11 LLC		09/30/2024	Paydown		37,116	37,116	37,116	0	0	0	0	0	0	37,116	0	0	0	1,086	06/30/2046	2.C PL
..36266T-AJ-8	GSMB 2022-GR1 A5 - RMBS		07/01/2024	Paydown		113,954	113,954	96,483	113,603	0	351	0	351	0	113,954	0	0	0	1,424	06/25/2052	1.A
..36266T-AJ-8	GSMB 2022-GR1 A5 - RMBS		09/01/2024	Paydown		265,129	265,129	224,479	262,933	0	2,196	0	2,196	0	265,129	0	0	0	4,949	06/25/2052	1.A FE
..36270F-AZ-6	GSMB 23PJ3 A16 - RMBS		09/25/2024	Paydown		256,843	256,843	252,670	256,765	0	78	0	78	0	256,843	0	0	0	9,429	10/27/2053	1.A

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA

**SCHEDULE D - PART 4**

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22		
										11	12	13	14	15									
CUSIP Identification	Description	For-foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization)/Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol		
..379924-AA-1	GSAR 242 A1 - ABS		09/15/2024	Paydown		6,468,793	6,468,793	6,468,793	0	0	0	0	0	0	6,468,793	0	0	0	122,412	05/15/2025	1.C FE		
..404688-AA-7	HA ECON 101-A TRUST		07/11/2024	Paydown		6,921	6,921	6,921	6,921	0	0	0	0	0	6,921	0	0	0	144	05/11/2043	1.F PL		
..458866-AA-2	PERSHING ROAD DEVELOPMENT CO L		08/15/2024	Paydown		22,360	22,360	22,439	22,435	0	(74)	0	(74)	0	22,360	0	0	0	636	09/15/2042	1.E		
..458866-AA-2	PERSHING ROAD DEVELOPMENT CO L		09/15/2024	Paydown		11,244	11,244	11,283	11,281	0	(37)	0	(37)	0	11,244	0	0	0	384	09/15/2042	1.E		
..48255K-AA-4	KKR CORE HOLDING COMPANY LLC		09/27/2024	Paydown		329,461	337,528	337,528	337,528	0	0	0	0	0	337,528	0	(8,067)	(8,067)	13,548	08/12/2031	2.B PL		
..505713-AB-3	LADAR 232 A2 - ABS		09/15/2024	Paydown		3,142,187	3,142,187	3,141,939	3,142,129	0	58	0	58	0	3,142,187	0	0	0	124,104	06/15/2027	1.A FE		
..525920-AA-2	LBZZ 242 A1 - ABS		09/15/2024	Paydown		4,511,101	4,511,101	4,511,101	0	0	0	0	0	0	4,511,101	0	0	0	73,997	05/15/2025	1.A Z		
..525931-AB-7	LBZZ 233 A2 - ABS		09/15/2024	Paydown		259,568	259,568	259,561	259,565	0	3	0	3	0	259,568	0	0	0	13,032	12/15/2028	1.G FE		
..62919U-AA-1	NIEF 24A A1 - ABS		09/15/2024	Paydown		1,489,520	1,489,520	1,489,520	0	0	0	0	0	0	1,489,520	0	0	0	0	07/15/2025	1.D FE		
..67571Q-AB-6	OCTL 232 A2 - ABS		09/20/2024	Paydown		1,015,154	1,015,154	1,015,110	1,015,142	0	12	0	12	0	1,015,154	0	0	0	39,932	06/20/2031	1.A FE		
..75049G-AA-7	RMIR 212 M1A - RMBS	C	08/28/2024	Paydown		5,530	5,530	5,530	5,530	0	0	0	0	0	5,530	0	0	0	269	11/25/2031	1.E FE		
..80286P-AB-7	SDART 2023-5 A2 - ABS		09/15/2024	Paydown		9,301,627	9,301,627	9,325,099	0	0	(13,050)	0	(13,050)	0	9,301,627	0	0	0	229,717	07/15/2027	1.A FE		
..80286Y-AB-8	SDART 2024-2 A2 - ABS		09/15/2024	Paydown		6,052,930	6,052,930	6,052,722	0	0	81	0	81	0	6,052,930	0	0	0	121,229	09/15/2027	1.A FE		
..80287F-AC-6	SDART 2022-7 A3 - ABS		09/15/2024	Paydown		3,109,263	3,109,263	3,109,262	0	0	0	0	0	0	3,109,263	0	0	0	59,894	04/15/2027	1.A FE		
..902494-AX-1	TYSON FOODS INC		08/15/2024	Maturity @ 100.00		3,474,000	3,474,000	3,480,761	3,474,174	0	(174)	0	(174)	0	3,474,000	0	0	0	137,223	08/15/2024	2.B FE		
..903638-AB-6	USTA NATIONAL TENNIS CENTER		07/08/2024	Paydown		168,164	168,164	168,164	168,164	0	0	0	0	0	168,164	0	0	0	6,861	09/08/2039	1.G FE		
..90945D-AA-8	UACST 241 A - ABS		09/10/2024	Paydown		1,480,116	1,480,116	1,480,088	0	0	9	0	9	0	1,480,116	0	0	0	25,537	08/10/2026	1.A FE		
..92867Y-AB-0	VALET 2023-2 A2A - ABS		09/20/2024	Paydown		896,324	896,324	897,584	0	0	(364)	0	(364)	0	896,324	0	0	0	17,168	03/22/2027	1.A FE		
..97415A-AA-0	WEF 241 A1 - ABS		09/20/2024	Paydown		1,484,115	1,484,115	1,484,115	0	0	0	0	0	0	1,484,115	0	0	0	5,018	08/20/2025	1.A Z		
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						164,100,533	164,108,596	163,298,389	11,329,114	0	290,891	0	290,891	0	164,108,595	0	(8,062)	(8,062)	3,394,193	XXX	XXX		
2509999997. Total - Bonds - Part 4						172,293,778	172,301,841	171,504,394	19,522,577	0	290,673	0	290,673	0	172,301,840	0	(8,062)	(8,062)	3,722,191	XXX	XXX		
2509999998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2509999999. Total - Bonds						172,293,778	172,301,841	171,504,394	19,522,577	0	290,673	0	290,673	0	172,301,840	0	(8,062)	(8,062)	3,722,191	XXX	XXX		
..89832Q-AE-9	TRUIST FINANCIAL CORP		09/12/2024	CABRERA CAPITAL MARKETS		82,000,000	82,215	82,114	78,472	3,643	0	0	3,643	0	82,114	0	101	101	2,030		2.C FE		
..89832Q-AF-6	TRUIST FINANCIAL CORP		09/17/2024	Various		3,677,000,000	3,631,534	3,677,000	3,355,929	321,071	0	0	321,071	0	3,677,000	0	(45,466)	(45,466)	187,527		2.C FE		
4019999999. Subtotal - Preferred Stocks - Industrial and Miscellaneous (Unaffiliated) Perpetual Preferred						3,713,749	XXX	3,759,114	3,434,400	324,714	0	0	0	324,714	0	3,759,114	0	(45,365)	(45,365)	189,557	XXX	XXX	
4509999997. Total - Preferred Stocks - Part 4						3,713,749	XXX	3,759,114	3,434,400	324,714	0	0	0	324,714	0	3,759,114	0	(45,365)	(45,365)	189,557	XXX	XXX	
4509999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
4509999999. Total - Preferred Stocks						3,713,749	XXX	3,759,114	3,434,400	324,714	0	0	0	324,714	0	3,759,114	0	(45,365)	(45,365)	189,557	XXX	XXX	
5989999997. Total - Common Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
5989999998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5989999999. Total - Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
5999999999. Total - Preferred and Common Stocks						3,713,749	XXX	3,759,114	3,434,400	324,714	0	0	0	0	324,714	0	3,759,114	0	(45,365)	(45,365)	189,557	XXX	XXX
6009999999 - Totals						176,007,527	XXX	175,263,508	22,956,978	324,714	290,673	0	0	615,387	0	176,060,955	0	(53,427)	(53,427)	3,911,748	XXX	XXX	

E05.1

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA

**SCHEDULE DB - PART A - SECTION 1**

Showing all Options, Caps, Floors, Collars, Swaps and Forwards Open as of Current Statement Date

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23		
Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule/ Exhibit Identifier	Type(s) of Risk(s) (a)	Exchange, Counterparty or Central Clearinghouse	Trade Date	Date of Maturity or Expiration	Number of Contracts	Notional Amount	Strike Price, Rate or Index Received (Paid)	Cumulative Prior Year(s) Initial Cost of Un-discounted Premium (Received) Paid	Current Year Initial Cost of Un-discounted Premium (Received) Paid	Current Year Income	Book/ Adjusted Carrying Value	Code	Fair Value	Unrealized Valuation Increase/ (Decrease)	Total Foreign Exchange Change in B./A.C.V.	Current Year's (Amortization)/ Accretion	Adjustment to Carrying Value of Hedged Item	Potential Exposure	Credit Quality of Reference Entity	Hedge Effectiveness at Inception and at Quarter-end (b)		
007999999. Subtotal - Purchased Options - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX		
014999999. Subtotal - Purchased Options - Hedging Effective Variable Annuity Guarantees Under SSAP No.108										0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
1473182	EFLOA MSO Collar 168-S&P500	LIFE HEDGE	N/A	Equity/Index	BBI	G5GSEF7VJP5170UK5573	10/20/2023	10/18/2024	1,417	0	3,168.12	(83,818)	0	0	(131)	(131)	27,245	0	0	0	0	003		
1473183	EFLOA MSO Collar 168-S&P500	LIFE HEDGE	N/A	Equity/Index	BBI	G5GSEF7VJP5170UK5573	10/20/2023	10/18/2024	1,417	0	4,224.16	578,942	0	0	2,193,483	2,193,483	1,125,280	0	0	0	0	0	003	
1473184	EFLOA MSO Collar 168-S&P500	LIFE HEDGE	N/A	Equity/Index	BBI	G5GSEF7VJP5170UK5573	10/20/2023	10/18/2024	1,417	0	8,167,295	4,739.51	0	0	(1,466,350)	(1,466,350)	(960,027)	0	0	0	0	0	003	
1482703	EFLOA MSO Collar 169-S&P500	LIFE HEDGE	N/A	Equity/Index	BPA	ROMUIISFPUBMPPRO8K5P83	11/17/2023	11/15/2024	1,128	0	3,385.52	(48,597)	0	0	(1,474)	(1,474)	31,645	0	0	0	0	0	003	
1482704	EFLOA MSO Collar 169-S&P500	LIFE HEDGE	N/A	Equity/Index	BPA	ROMUIISFPUBMPPRO8K5P83	11/17/2023	11/15/2024	1,128	0	4,514.02	435,231	0	0	1,442,828	1,442,828	830,667	0	0	0	0	0	003	
1482705	EFLOA MSO Collar 169-S&P500	LIFE HEDGE	N/A	Equity/Index	BPA	ROMUIISFPUBMPPRO8K5P83	11/17/2023	11/15/2024	1,128	0	6,502,866	4,950.07	0	0	(960,012)	(960,012)	(679,545)	0	0	0	0	0	003	
1482706	EFLOA MSO Collar 170-S&P500	LIFE HEDGE	N/A	Equity/Index	BPA	ROMUIISFPUBMPPRO8K5P83	11/17/2023	11/15/2024	2,282	0	3,836.92	(182,620)	0	0	(5,299)	(5,299)	117,605	0	0	0	0	0	003	
1482707	EFLOA MSO Collar 170-S&P500	LIFE HEDGE	N/A	Equity/Index	BPA	ROMUIISFPUBMPPRO8K5P83	11/17/2023	11/15/2024	2,282	0	4,514.02	880,032	0	0	2,917,379	2,917,379	1,679,599	0	0	0	0	0	003	
1482708	EFLOA MSO Collar 170-S&P500	LIFE HEDGE	N/A	Equity/Index	BPA	ROMUIISFPUBMPPRO8K5P83	11/17/2023	11/15/2024	2,282	0	13,148,712	5,124.32	0	0	(1,557,024)	(1,557,024)	(1,192,329)	0	0	0	0	0	003	
1490258	EFLOA MSO Collar 171-S&P500	LIFE HEDGE	N/A	Equity/Index	WMST	4PQUHNSJPFQFN3BB653	12/15/2023	12/20/2024	1,056	0	3,539.39	(105,611)	0	0	(4,311)	(4,311)	39,710	0	0	0	0	0	003	
1490259	EFLOA MSO Collar 171-S&P500	LIFE HEDGE	N/A	Equity/Index	WMST	4PQUHNSJPFQFN3BB653	12/15/2023	12/20/2024	1,056	0	4,719.19	432,662	0	0	1,164,897	1,164,897	719,617	0	0	0	0	0	003	
1490260	EFLOA MSO Collar 171-S&P500	LIFE HEDGE	N/A	Equity/Index	WMST	4PQUHNSJPFQFN3BB653	12/15/2023	12/20/2024	1,056	0	6,085,830	5,176.95	0	0	(708,602)	(708,602)	(538,500)	0	0	0	0	0	003	
1497198	EFLOA MSO Collar 172-S&P500	LIFE HEDGE	N/A	Equity/Index	BBI	G5GSEF7VJP5170UK5573	01/19/2024	01/17/2025	2,060	0	3,629.86	0	0	0	(85,758)	(85,758)	71,670	0	0	0	0	0	003	
1497199	EFLOA MSO Collar 172-S&P500	LIFE HEDGE	N/A	Equity/Index	BBI	G5GSEF7VJP5170UK5573	01/19/2024	01/17/2025	2,060	0	4,839.81	800,752	0	0	2,079,935	2,079,935	1,279,184	0	0	0	0	0	003	
1497200	EFLOA MSO Collar 172-S&P500	LIFE HEDGE	N/A	Equity/Index	BBI	G5GSEF7VJP5170UK5573	01/19/2024	01/17/2025	2,060	0	11,873,077	5,391.55	0	0	(209,911)	(209,911)	(843,769)	0	0	0	0	0	003	
1497201	EFLOA MSO Collar 173-S&P500	LIFE HEDGE	N/A	Equity/Index	BBI	G5GSEF7VJP5170UK5573	01/19/2024	01/17/2025	232	0	3,871.85	0	0	0	(13,228)	(13,228)	11,176	0	0	0	0	0	003	
1497202	EFLOA MSO Collar 173-S&P500	LIFE HEDGE	N/A	Equity/Index	BBI	G5GSEF7VJP5170UK5573	01/19/2024	01/17/2025	232	0	4,839.81	90,016	0	0	233,816	233,816	143,800	0	0	0	0	0	003	
1497203	EFLOA MSO Collar 173-S&P500	LIFE HEDGE	N/A	Equity/Index	BBI	G5GSEF7VJP5170UK5573	01/19/2024	01/17/2025	232	0	1,334,711	5,367.35	0	0	(123,226)	(123,226)	(97,510)	0	0	0	0	0	003	
1497217	EFLOA MSO Collar 174-S&P500	LIFE HEDGE	N/A	Equity/Index	CITI	E570DZIZ7FF32WIFA76	01/19/2024	01/17/2025	181	0	4,355.83	0	0	0	(2,774)	(2,774)	(2,774)	0	0	0	0	0	003	
1497218	EFLOA MSO Collar 174-S&P500	LIFE HEDGE	N/A	Equity/Index	CITI	E570DZIZ7FF32WIFA76	01/19/2024	01/17/2025	181	0	4,355.83	0	0	0	(1,616)	(1,616)	(1,616)	0	0	0	0	0	003	
1497219	EFLOA MSO Collar 174-S&P500	LIFE HEDGE	N/A	Equity/Index	CITI	E570DZIZ7FF32WIFA76	01/19/2024	01/17/2025	181	0	4,355.83	0	0	0	(2,774)	(2,774)	(2,774)	0	0	0	0	0	003	
1497220	EFLOA MSO Collar 174-S&P500	LIFE HEDGE	N/A	Equity/Index	CITI	E570DZIZ7FF32WIFA76	01/19/2024	01/17/2025	181	0	4,839.81	0	0	0	5,347	5,347	5,347	0	0	0	0	0	003	
1497221	EFLOA MSO Collar 174-S&P500	LIFE HEDGE	N/A	Equity/Index	CITI	E570DZIZ7FF32WIFA76	01/19/2024	01/17/2025	181	0	4,839.81	41,307	0	0	182,923	182,923	141,616	0	0	0	0	0	003	
1497222	EFLOA MSO Collar 174-S&P500	LIFE HEDGE	N/A	Equity/Index	CITI	E570DZIZ7FF32WIFA76	01/19/2024	01/17/2025	181	0	1,044,193	5,432.69	0	0	(86,391)	(86,391)	(86,391)	0	0	0	0	0	003	
1504859	EFLOA MSO Collar 175-S&P500	LIFE HEDGE	N/A	Equity/Index	BBI	G5GSEF7VJP5170UK5573	02/16/2024	02/21/2025	1,382	0	3,754.18	0	0	0	(62,244)	(62,244)	46,294	0	0	0	0	0	003	
1504860	EFLOA MSO Collar 175-S&P500	LIFE HEDGE	N/A	Equity/Index	BBI	G5GSEF7VJP5170UK5573	02/16/2024	02/21/2025	1,382	0	5,005.57	579,561	0	0	1,223,593	1,223,593	644,032	0	0	0	0	0	003	
1504861	EFLOA MSO Collar 175-S&P500	LIFE HEDGE	N/A	Equity/Index	BBI	G5GSEF7VJP5170UK5573	02/16/2024	02/21/2025	1,382	0	7,961,794	5,607.44	0	0	(157,685)	(157,685)	(519,400)	0	0	0	0	0	003	

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STATEMENT AS OF SEPTEMBER 30, 2024 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA

**SCHEDULE DB - PART A - SECTION 1**

Showing all Options, Caps, Floors, Collars, Swaps and Forwards Open as of Current Statement Date

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23		
Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule/ Exhibit Identifier	Type(s) of Risk(s) (a)	Exchange, Counterparty or Central Clearinghouse	Trade Date	Date of Maturity or Expiration	Number of Contracts	Notional Amount	Strike Price, Rate or Index Received (Paid)	Cumulative Prior Year(s) Initial Cost of Un-discounted Premium (Received) Paid	Current Year Initial Cost of Un-discounted Premium (Received) Paid	Current Year Income	Book/ Adjusted Carrying Value	Code	Fair Value	Unrealized Valuation Increase/ (Decrease)	Total Foreign Exchange Change in B./A.C.V.	Current Year's (Amortization)/ Accretion	Adjustment to Carrying Value of Hedged Item	Potential Exposure	Credit Quality of Reference Entity	Hedge Effectiveness at Inception and at Quarter-end (b)		
1513284	EFLOA MSO	N/A	Equity/Index	WMST	03/15/2024	03/21/2025	1,886	0	3,837.82	0	(188,603)	0	(30,688)		(30,688)	157,915	0	0	0	0	003			
1513285	EFLOA MSO	N/A	Equity/Index	WMST	03/15/2024	03/21/2025	1,886	0	5,117.09	0	882,050	0	1,527,918		1,527,918	645,867	0	0	0	0	0	003		
1513286	EFLOA MSO	N/A	Equity/Index	WMST	03/15/2024	03/21/2025	1,886	10,868,227	5,749.05	0	(188,603)	0	(569,733)		(569,733)	(381,129)	0	0	0	37,303	0	003		
1513308	EFLOA MSO	N/A	Equity/Index	WMST	03/15/2024	03/21/2025	127	0	4,093.67	0	(12,722)	0	(2,705)		(2,705)	10,017	0	0	0	0	0	003		
1513309	EFLOA MSO	N/A	Equity/Index	WMST	03/15/2024	03/21/2025	127	0	5,117.09	0	57,181	0	103,065		103,065	45,884	0	0	0	0	0	0	003	
1513310	EFLOA MSO	N/A	Equity/Index	WMST	03/15/2024	03/21/2025	127	733,108	5,736.26	0	(12,722)	0	(39,560)		(39,560)	(26,838)	0	0	0	0	2,516	0	003	
1513344	EFLOA MSO	N/A	Equity/Index	WMST	03/15/2024	03/21/2025	7,034	0	5,749.05	0	(703,447)	0	(2,124,971)		(2,124,971)	(1,421,525)	0	0	0	0	0	0	003	
1513345	EFLOA MSO	N/A	Equity/Index	WMST	03/15/2024	03/21/2025	7,034	0	5,117.09	0	3,289,844	0	5,698,780		5,698,780	2,408,935	0	0	0	0	0	0	003	
1513387	EFLOA MSO	N/A	Equity/Index	WMST	03/15/2024	03/21/2025	7,034	40,535,975	3,837.82	0	(703,447)	0	(114,459)		(114,459)	588,988	0	0	0	0	139,132	0	003	
1526192	EFLOA MSO	N/A	Equity/Index	WMST	04/19/2024	04/17/2025	112	0	4,470.51	0	0	0	(4,287)		(4,287)	(4,287)	0	0	0	0	0	0	003	
1526194	EFLOA MSO	N/A	Equity/Index	WMST	04/19/2024	04/17/2025	112	0	4,470.51	0	0	0	(2,462)		(2,462)	(2,462)	0	0	0	0	0	0	003	
1526195	EFLOA MSO	N/A	Equity/Index	WMST	04/19/2024	04/17/2025	112	0	4,470.51	0	0	0	(4,287)		(4,287)	(4,287)	0	0	0	0	0	0	003	
1526196	EFLOA MSO	N/A	Equity/Index	WMST	04/19/2024	04/17/2025	112	0	4,967.23	0	0	0	7,871		7,871	7,871	0	0	0	0	0	0	003	
1526197	EFLOA MSO	N/A	Equity/Index	WMST	04/19/2024	04/17/2025	112	0	4,967.23	0	27,360	0	108,037		108,037	80,677	0	0	0	0	0	0	003	
1526201	EFLOA MSO	N/A	Equity/Index	WMST	04/19/2024	04/17/2025	112	646,175	5,667.61	0	0	0	(43,436)		(43,436)	(43,436)	0	0	0	0	2,386	0	003	
1526202	EFLOA MSO	N/A	Equity/Index	WFC	04/19/2024	04/17/2025	1,243	0	3,725.42	0	(64,436)	0	(21,607)		(21,607)	42,829	0	0	0	0	0	0	003	
1526203	EFLOA MSO	N/A	Equity/Index	WFC	04/19/2024	04/17/2025	1,243	0	4,967.23	0	561,775	0	1,197,136		1,197,136	635,361	0	0	0	0	0	0	003	
1526210	EFLOA MSO	N/A	Equity/Index	WFC	04/19/2024	04/17/2025	1,243	7,160,135	5,584.51	0	(173,865)	0	(558,122)		(558,122)	(384,256)	0	0	0	26,435	0	0	003	
1526211	EFLOA MSO	N/A	Equity/Index	WFC	04/19/2024	04/17/2025	119	0	3,973.78	0	(8,348)	0	(2,654)		(2,654)	5,695	0	0	0	0	0	0	003	
1526212	EFLOA MSO	N/A	Equity/Index	WFC	04/19/2024	04/17/2025	119	0	4,967.23	0	53,702	0	114,437		114,437	60,736	0	0	0	0	0	0	003	
1534185	EFLOA MSO	N/A	Equity/Index	WFC	04/19/2024	04/17/2025	119	684,456	5,591.76	0	(16,372)	0	(52,700)		(52,700)	(36,327)	0	0	0	2,527	0	0	003	
1534186	EFLOA MSO	N/A	Equity/Index	CITI	05/17/2024	05/16/2025	804	0	3,977.45	0	(29,436)	0	(21,002)		(21,002)	8,434	0	0	0	0	0	0	003	
1534187	EFLOA MSO	N/A	Equity/Index	CITI	05/17/2024	05/16/2025	804	0	5,303.27	0	350,708	0	562,172		562,172	211,464	0	0	0	0	0	0	003	
1534191	EFLOA MSO	N/A	Equity/Index	CITI	05/17/2024	05/16/2025	804	4,635,391	5,931.81	0	(97,691)	0	(194,787)		(194,787)	(97,096)	0	0	0	18,318	0	0	003	
1534192	EFLOA MSO	N/A	Equity/Index	CITI	05/17/2024	05/16/2025	191	0	4,242.62	0	(9,706)	0	(6,560)		(6,560)	3,145	0	0	0	0	0	0	003	
1534193	EFLOA MSO	N/A	Equity/Index	CITI	05/17/2024	05/16/2025	191	0	5,303.27	0	83,175	0	133,229		133,229	50,054	0	0	0	0	0	0	003	
1534194	EFLOA MSO	N/A	Equity/Index	CITI	05/17/2024	05/16/2025	191	1,098,542	5,913.62	0	(24,264)	0	(48,184)		(48,184)	(23,920)	0	0	0	4,341	0	0	003	
1534195	EFLOA MSO	N/A	Equity/Index	CITI	05/17/2024	05/16/2025	228	0	4,772.94	0	0	0	(14,355)		(14,355)	(14,355)	0	0	0	0	0	0	003	
1534195	EFLOA MSO	N/A	Equity/Index	CITI	05/17/2024	05/16/2025	228	0	4,772.94	0	0	0	(9,237)		(9,237)	(9,237)	0	0	0	0	0	0	003	

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STATEMENT AS OF SEPTEMBER 30, 2024 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA

**SCHEDULE DB - PART A - SECTION 1**

Showing all Options, Caps, Floors, Collars, Swaps and Forwards Open as of Current Statement Date

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule/ Exhibit Identifier	Type(s) of Risk(s) (a)	Exchange, Counterparty or Central Clearinghouse	Trade Date	Date of Maturity or Expiration	Number of Contracts	Notional Amount	Strike Price, Rate or Index Received (Paid)	Cumulative Prior Year(s) Initial Cost of Un-discounted Premium (Received) Paid	Current Year Initial Cost of Un-discounted Premium (Received) Paid	Current Year Income	Book/ Adjusted Carrying Value	Code	Fair Value	Unrealized Valuation Increase/ (Decrease)	Total Foreign Exchange Change in B./A.C.V.	Current Year's (Amortization)/ Accretion	Adjustment to Carrying Value of Hedged Item	Potential Exposure	Credit Quality of Reference Entity	Hedge Effectiveness at Inception and at Quarter-end (b)
1534196 EFL0A MS0 Collar 184-S&P500	LIFE HEDGE	N/A	Equity/Index	CITI E570DZIZ7FF32TWEFA76	.05/17/2024	.05/16/2025	228	0	4,772.94	0	0	0	(14,355)		(14,355)	(14,355)	0	0	0	0	003	
1534197 EFL0A MS0 Collar 184-S&P500	LIFE HEDGE	N/A	Equity/Index	CITI E570DZIZ7FF32TWEFA76	.05/17/2024	.05/16/2025	228	0	5,303.27	0	0	0	27,765		27,765	27,765	0	0	0	0	003	
1534198 EFL0A MS0 Collar 184-S&P500	LIFE HEDGE	N/A	Equity/Index	CITI E570DZIZ7FF32TWEFA76	.05/17/2024	.05/16/2025	228	0	5,303.27	0	58,745	0	159,058		159,058	100,313	0	0	0	0	003	
1534199 EFL0A MS0 Collar 184-S&P500	LIFE HEDGE	N/A	Equity/Index	CITI E570DZIZ7FF32TWEFA76	.05/17/2024	.05/16/2025	228	1,311,514	5,941.78	0	0	0	(53,807)		(53,807)	(53,807)	0	0	0	5,183	003	
1534203 EFL0A MS0 Collar 185-S&P500	LIFE HEDGE	N/A	Equity/Index	BBI G5GSEF7VJP5170UK5573	.05/17/2024	.05/16/2025	113	0	4,772.94	0	0	0	(7,100)		(7,100)	(7,100)	0	0	0	0	003	
1534204 EFL0A MS0 Collar 185-S&P500	LIFE HEDGE	N/A	Equity/Index	BBI G5GSEF7VJP5170UK5573	.05/17/2024	.05/16/2025	113	648,694	5,303.27	0	29,056	0	49,458		49,458	20,402	0	0	0	2,563	003	
1545301 EFL0A MS0 Collar 186-S&P500	LIFE HEDGE	N/A	Equity/Index	WFC KB1H1DSRPFMYMCJFXT09	.06/21/2024	.06/20/2025	1,100	0	4,098.47	0	(49,418)	0	(38,189)		(38,189)	11,229	0	0	0	0	003	
1545302 EFL0A MS0 Collar 186-S&P500	LIFE HEDGE	N/A	Equity/Index	WFC KB1H1DSRPFMYMCJFXT09	.06/21/2024	.06/20/2025	1,100	0	5,464.62	0	508,194	0	659,885		659,885	151,691	0	0	0	0	003	
1545303 EFL0A MS0 Collar 186-S&P500	LIFE HEDGE	N/A	Equity/Index	WFC KB1H1DSRPFMYMCJFXT09	.06/21/2024	.06/20/2025	1,100	6,339,696	6,165.18	0	(124,328)	0	(168,440)		(168,440)	(44,112)	0	0	0	26,907	003	
1545304 EFL0A MS0 Collar 187-S&P500	LIFE HEDGE	N/A	Equity/Index	WFC KB1H1DSRPFMYMCJFXT09	.06/21/2024	.06/20/2025	110	0	4,644.93	0	(9,126)	0	(6,883)		(6,883)	2,243	0	0	0	0	003	
1545305 EFL0A MS0 Collar 187-S&P500	LIFE HEDGE	N/A	Equity/Index	WFC KB1H1DSRPFMYMCJFXT09	.06/21/2024	.06/20/2025	110	0	5,464.62	0	50,718	0	65,857		65,857	15,139	0	0	0	0	003	
1545306 EFL0A MS0 Collar 187-S&P500	LIFE HEDGE	N/A	Equity/Index	WFC KB1H1DSRPFMYMCJFXT09	.06/21/2024	.06/20/2025	110	632,703	6,164.09	0	(12,552)	0	(16,861)		(16,861)	(4,309)	0	0	0	2,685	003	
1552117 EFL0A MS0 Collar 188-S&P500	LIFE HEDGE	N/A	Equity/Index	BBI G5GSEF7VJP5170UK5573	.07/19/2024	.07/18/2025	844	0	4,128.75	0	(41,358)	0	(33,937)		(33,937)	7,421	0	0	0	0	003	
1552118 EFL0A MS0 Collar 188-S&P500	LIFE HEDGE	N/A	Equity/Index	BBI G5GSEF7VJP5170UK5573	.07/19/2024	.07/18/2025	844	0	5,505.00	0	393,136	0	500,496		500,496	107,360	0	0	0	0	003	
1552119 EFL0A MS0 Collar 188-S&P500	LIFE HEDGE	N/A	Equity/Index	BBI G5GSEF7VJP5170UK5573	.07/19/2024	.07/18/2025	844	4,864,351	6,239.92	0	(91,499)	0	(121,176)		(121,176)	(29,677)	0	0	0	21,717	003	
1559178 EFL0A MS0 Collar 189-S&P500	LIFE HEDGE	N/A	Equity/Index	WFC KB1H1DSRPFMYMCJFXT09	.08/16/2024	.08/15/2025	915	0	4,165.69	0	(45,111)	0	(42,464)		(42,464)	2,646	0	0	0	0	003	
1559179 EFL0A MS0 Collar 189-S&P500	LIFE HEDGE	N/A	Equity/Index	WFC KB1H1DSRPFMYMCJFXT09	.08/16/2024	.08/15/2025	915	0	5,554.25	0	414,121	0	530,191		530,191	116,070	0	0	0	0	003	
1559180 EFL0A MS0 Collar 189-S&P500	LIFE HEDGE	N/A	Equity/Index	WFC KB1H1DSRPFMYMCJFXT09	.08/16/2024	.08/15/2025	915	5,270,451	6,281.08	0	(86,767)	0	(135,102)		(135,102)	(48,335)	0	0	0	24,636	003	
1559181 EFL0A MS0 Collar 190-S&P500	LIFE HEDGE	N/A	Equity/Index	WFC KB1H1DSRPFMYMCJFXT09	.08/16/2024	.08/15/2025	115	0	5,554.25	0	52,091	0	66,691		66,691	14,600	0	0	0	0	003	
1559182 EFL0A MS0 Collar 190-S&P500	LIFE HEDGE	N/A	Equity/Index	WFC KB1H1DSRPFMYMCJFXT09	.08/16/2024	.08/15/2025	115	0	6,122.39	0	(16,767)	0	(25,016)		(25,016)	(8,249)	0	0	0	0	003	
1559183 EFL0A MS0 Collar 190-S&P500	LIFE HEDGE	N/A	Equity/Index	WFC KB1H1DSRPFMYMCJFXT09	.08/16/2024	.08/15/2025	115	662,956	4,443.40	0	(7,764)	0	(7,137)		(7,137)	627	0	0	0	3,099	003	
1568216 EFL0A MS0 Collar 191-S&P500	LIFE HEDGE	N/A	Equity/Index	CITI E570DZIZ7FF32TWEFA76	.09/20/2024	.09/19/2025	92	0	5,132.30	0	0	0	(13,365)		(13,365)	(13,365)	0	0	0	0	003	
1568217 EFL0A MS0 Collar 191-S&P500	LIFE HEDGE	N/A	Equity/Index	CITI E570DZIZ7FF32TWEFA76	.09/20/2024	.09/19/2025	92	0	5,132.30	0	0	0	(8,116)		(8,116)	(8,116)	0	0	0	0	003	
1568218 EFL0A MS0 Collar 191-S&P500	LIFE HEDGE	N/A	Equity/Index	CITI E570DZIZ7FF32TWEFA76	.09/20/2024	.09/19/2025	92	0	5,132.30	0	0	0	(13,365)		(13,365)	(13,365)	0	0	0	0	003	
1568219 EFL0A MS0 Collar 191-S&P500	LIFE HEDGE	N/A	Equity/Index	CITI E570DZIZ7FF32TWEFA76	.09/20/2024	.09/19/2025	92	0	6,499.20	0	0	0	(8,919)		(8,919)	(8,919)	0	0	0	0	003	
1568220 EFL0A MS0 Collar 191-S&P500	LIFE HEDGE	N/A	Equity/Index	CITI E570DZIZ7FF32TWEFA76	.09/20/2024	.09/19/2025	92	0	5,702.55	0	0	0	24,057		24,057	24,057	0	0	0	0	003	
1568221 EFL0A MS0 Collar 191-S&P500	LIFE HEDGE	N/A	Equity/Index	CITI E570DZIZ7FF32TWEFA76	.09/20/2024	.09/19/2025	92	528,496	5,702.55	0	25,104	0	46,034		46,034	20,930	0	0	0	2,602	003	
1568225 EFL0A MS0 Collar 192-S&P500	LIFE HEDGE	N/A	Equity/Index	BOA B4TYDEB6GKMZ0031MB27	.09/20/2024	.09/19/2025	867	0	6,498.06	0	(68,622)	0	(84,582)		(84,582)	(15,960)	0	0	0	0	003	
1568226 EFL0A MS0 Collar 192-S&P500	LIFE HEDGE	N/A	Equity/Index	BOA B4TYDEB6GKMZ0031MB27	.09/20/2024	.09/19/2025	867	0	4,276.91	0	(53,445)	0	(50,774)		(50,774)	2,671	0	0	0	0	003	

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STATEMENT AS OF SEPTEMBER 30, 2024 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA

**SCHEDULE DB - PART A - SECTION 1**

Showing all Options, Caps, Floors, Collars, Swaps and Forwards Open as of Current Statement Date

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23		
Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule/ Exhibit Identifier	Type(s) of Risk(s) (a)	Exchange, Counterparty or Central Clearinghouse	Trade Date	Date of Maturity or Expiration	Number of Contracts	Notional Amount	Strike Price, Rate or Index Received (Paid)	Cumulative Prior Year(s) Initial Cost of Un-discounted Premium (Received) Paid	Current Year Initial Cost of Un-discounted Premium (Received) Paid	Current Year Income	Book/ Adjusted Carrying Value	Code	Fair Value	Unrealized Valuation Increase/ (Decrease)	Total Foreign Exchange Change in B./A.C.V.	Current Year's (Amortization)/ Accretion	Adjustment to Carrying Value of Hedged Item	Potential Exposure	Credit Quality of Reference Entity	Hedge Effectiveness at Inception and at Quarter-end (b)		
1568227	EFL0A MSO Collar 192-S&P500	LIFE HEDGE	N/A	Equity/Index	BOA	B4TYDEB6GKMZ0031MB27	09/20/2024	09/19/2025	867	4,995,961	5,702.55	0	396,757	0	435,169	435,169	38,412	0	0	0	24,601	003	003	
1568228	EFL0A MSO Collar 193-S&P500	LIFE HEDGE	N/A	Equity/Index	BOA	B4TYDEB6GKMZ0031MB27	09/20/2024	09/19/2025	250	0	5,702.55	0	114,517	0	125,604	125,604	11,087	0	0	0	0	003	003	
1568229	EFL0A MSO Collar 193-S&P500	LIFE HEDGE	N/A	Equity/Index	BOA	B4TYDEB6GKMZ0031MB27	09/20/2024	09/19/2025	250	0	6,529.42	0	(17,880)	0	(22,362)	(22,362)	(4,482)	0	0	0	0	003	003	
1568230	EFL0A MSO Collar 193-S&P500	LIFE HEDGE	N/A	Equity/Index	BOA	B4TYDEB6GKMZ0031MB27	09/20/2024	09/19/2025	250	1,441,997	4,847.17	0	(28,140)	0	(26,835)	(26,835)	1,305	0	0	0	7,101	003	003	
1568231	EFL0A MSO Collar 194-S&P500	LIFE HEDGE	N/A	Equity/Index	BOA	B4TYDEB6GKMZ0031MB27	09/20/2024	09/19/2025	122	0	6,409.67	0	(12,295)	0	(15,110)	(15,110)	(2,816)	0	0	0	0	003	003	
1568232	EFL0A MSO Collar 194-S&P500	LIFE HEDGE	N/A	Equity/Index	BOA	B4TYDEB6GKMZ0031MB27	09/20/2024	09/19/2025	122	0	5,702.55	0	55,774	0	61,173	61,173	5,400	0	0	0	0	003	003	
1568233	EFL0A MSO Collar 194-S&P500	LIFE HEDGE	N/A	Equity/Index	BOA	B4TYDEB6GKMZ0031MB27	09/20/2024	09/19/2025	122	702,302	4,562.04	0	(10,119)	0	(9,614)	(9,614)	505	0	0	0	3,458	003	003	
1558574	EFASI OGR Collar 001-S&P500	VA HEDGE	N/A	Equity/Index	RBC	ES71P3U3RH1GC71XBU11	08/15/2024	08/21/2025	128	0	4,988.90	0	(16,939)	0	(14,813)	(14,813)	2,126	0	0	0	0	001	001	
1558575	EFASI OGR Collar 001-S&P500	VA HEDGE	N/A	Equity/Index	RBC	ES71P3U3RH1GC71XBU11	08/15/2024	08/21/2025	128	0	5,543.22	0	59,215	0	76,140	76,140	16,925	0	0	0	0	001	001	
1558576	EFASI OGR Collar 001-S&P500	VA HEDGE	N/A	Equity/Index	RBC	ES71P3U3RH1GC71XBU11	08/15/2024	08/21/2025	128	739,879	6,125.26	0	(19,288)	0	(28,355)	(28,355)	(9,067)	0	0	0	3,491	001	001	
019999999	Subtotal - Purchased Options - Hedging Other - Collars									1,263,151	5,475,236	0	12,366,797	XXX	12,366,797	5,077,143	0	0	0	483,232	XXX	XXX		
021999999	Subtotal - Purchased Options - Hedging Other									1,263,151	5,475,236	0	12,366,797	XXX	12,366,797	5,077,143	0	0	0	0	483,232	XXX	XXX	
028999999	Subtotal - Purchased Options - Replications									0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	
035999999	Subtotal - Purchased Options - Income Generation									0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	
042999999	Subtotal - Purchased Options - Other									0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	
043999999	Total Purchased Options - Call Options and Warrants									0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	
044999999	Total Purchased Options - Put Options									0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	
045999999	Total Purchased Options - Caps									0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	
046999999	Total Purchased Options - Floors									0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	
047999999	Total Purchased Options - Collars									1,263,151	5,475,236	0	12,366,797	XXX	12,366,797	5,077,143	0	0	0	483,232	XXX	XXX		
048999999	Total Purchased Options - Other									0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	
049999999	Total Purchased Options									1,263,151	5,475,236	0	12,366,797	XXX	12,366,797	5,077,143	0	0	0	483,232	XXX	XXX		
056999999	Subtotal - Written Options - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108									0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
063999999	Subtotal - Written Options - Hedging Effective Variable Annuity Guarantees Under SSAP No.108									0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
070999999	Subtotal - Written Options - Hedging Other									0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
077999999	Subtotal - Written Options - Replications									0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
084999999	Subtotal - Written Options - Income Generation									0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
091999999	Subtotal - Written Options - Other									0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
092999999	Total Written Options - Call Options and Warrants									0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
093999999	Total Written Options - Put Options									0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
094999999	Total Written Options - Caps									0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
095999999	Total Written Options - Floors									0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
096999999	Total Written Options - Collars									0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
097999999	Total Written Options - Other									0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
098999999	Total Written Options									0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
104999999	Subtotal - Swaps - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108									0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
110999999	Subtotal - Swaps - Hedging Effective Variable Annuity Guarantees Under SSAP No.108									0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
116999999	Subtotal - Swaps - Hedging Other									0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
122999999	Subtotal - Swaps - Replication									0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
128999999	Subtotal - Swaps - Income Generation									0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
134999999	Subtotal - Swaps - Other									0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
135999999	Total Swaps - Interest Rate									0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
136999999	Total Swaps - Credit Default									0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX

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STATEMENT AS OF SEPTEMBER 30, 2024 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA

**SCHEDULE DB - PART A - SECTION 1**

Showing all Options, Caps, Floors, Collars, Swaps and Forwards Open as of Current Statement Date

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule/ Exhibit Identifier	Type(s) of Risk(s) (a)	Exchange, Counterparty or Central Clearinghouse	Trade Date	Date of Maturity or Expiration	Number of Contracts	Notional Amount	Strike Price, Rate or Index Received (Paid)	Cumulative Prior Year(s) Initial Cost of Un-discounted Premium (Received) Paid	Current Year Initial Cost of Un-discounted Premium (Received) Paid	Current Year Income	Book/ Adjusted Carrying Value	Code	Fair Value	Unrealized Valuation Increase/ (Decrease)	Total Foreign Exchange Change in B./A.C.V.	Current Year's (Amortization)/ Accretion	Adjustment to Carrying Value of Hedged Item	Potential Exposure	Credit Quality of Reference Entity	Hedge Effectiveness at Inception and at Quarter-end (b)
1379999999. Total Swaps - Foreign Exchange										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1389999999. Total Swaps - Total Return										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1399999999. Total Swaps - Other										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1409999999. Total Swaps										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1479999999. Subtotal - Forwards										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1509999999. Subtotal - SSAP No. 108 Adjustments										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1689999999. Subtotal - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1699999999. Subtotal - Hedging Effective Variable Annuity Guarantees Under SSAP No.108										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1709999999. Subtotal - Hedging Other										1,263,151	5,475,236	0	12,366,797	XXX	12,366,797	5,077,143	0	0	0	483,232	XXX	XXX
1719999999. Subtotal - Replication										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1729999999. Subtotal - Income Generation										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1739999999. Subtotal - Other										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1749999999. Subtotal - Adjustments for SSAP No. 108 Derivatives										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1759999999 - Totals										1,263,151	5,475,236	0	12,366,797	XXX	12,366,797	5,077,143	0	0	0	483,232	XXX	XXX

(a)	Code	Description of Hedged Risk(s)
3	.....	Hedges equity or interest rate risk of life products .....
1	.....	Hedges equity or interest rate risk of GMxB/VA Hedge .....

(b)	Code	Financial or Economic Impact of the Hedge at the End of the Reporting Period

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STATEMENT AS OF SEPTEMBER 30, 2024 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA

**SCHEDULE DB - PART B - SECTION 1**

Futures Contracts Open as of the Current Statement Date

1	2	3	4	5	6	7	8	9	10	11	12	13	14	Highly Effective Hedges			18	19	20	21	22
														15	16	17					
Ticker Symbol	Number of Contracts	Notional Amount	Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule/ Exhibit Identifier	Type(s) of Risk(s) (a)	Date of Maturity or Expiration	Exchange	Trade Date	Transaction Price	Reporting Date Price	Fair Value	Book/ Adjusted Carrying Value	Cumulative Variation Margin	Deferred Variation Margin	Change in Variation Margin Gain (Loss) Used to Adjust Basis of Hedged Item	Cumulative Variation Margin for All Other Hedges	Change in Variation Margin Gain (Loss) Recognized in Current Year	Potential Exposure	Hedge Effectiveness at Inception and at Quarter-end (b)	Value of One (1) Point
USZ4	549	68,178,938	1560259 US LONG BOND	VA HEDGE	N/A	Interest Rate	12/19/2024	CBOT	08/23/2024	124.2188	124.1875	(377,438)	0	0	0	(17,156)	(17,156)	2,258,706	001	1,000	
USZ4	3	372,563	1560858 US LONG BOND	VA HEDGE	N/A	Interest Rate	12/19/2024	CBOT	08/26/2024	124.7813	124.1875	(2,063)	0	0	0	(1,781)	(1,781)	12,343	001	1,000	
USZ4	811	100,716,063	1560859 US LONG BOND	VA HEDGE	N/A	Interest Rate	12/19/2024	CBOT	08/26/2024	124.7891	124.1875	(557,563)	0	0	0	(487,865)	(487,865)	3,336,631	001	1,000	
UXYZ4	723	85,528,641	1560262 US ULTRA 10YR NOTE	VA HEDGE	N/A	Interest Rate	12/18/2024	CBOT	08/23/2024	117.9609	118.2969	(372,793)	0	0	0	242,885	242,885	2,974,580	001	1,000	
UXYZ4	503	59,503,328	1560862 US ULTRA 10YR NOTE	VA HEDGE	N/A	Interest Rate	12/18/2024	CBOT	08/26/2024	118.4375	118.2969	(259,357)	0	0	0	(70,732)	(70,732)	2,069,452	001	1,000	
UXYZ4	583	68,967,078	1560863 US ULTRA 10YR NOTE	VA HEDGE	N/A	Interest Rate	12/18/2024	CBOT	08/26/2024	118.4453	118.2969	(300,606)	0	0	0	(86,535)	(86,535)	2,398,589	001	1,000	
UXYZ4	36	4,258,688	1569392 US ULTRA 10YR NOTE	VA HEDGE	N/A	Interest Rate	12/18/2024	CBOT	09/27/2024	118.8125	118.2969	(18,562)	0	0	0	(18,562)	(18,562)	148,112	001	1,000	
UXYZ4	164	19,400,688	1569393 US ULTRA 10YR NOTE	VA HEDGE	N/A	Interest Rate	12/18/2024	CBOT	09/27/2024	118.8281	118.2969	(84,562)	0	0	0	(87,125)	(87,125)	674,732	001	1,000	
WINZ4	1,400	186,331,250	1560264 US ULTRA BOND	VA HEDGE	N/A	Interest Rate	12/19/2024	CBOT	08/23/2024	133.3359	133.0938	(1,072,534)	0	0	0	(339,066)	(339,066)	5,759,905	001	1,000	
WINZ4	59	7,852,531	1560265 US ULTRA BOND	VA HEDGE	N/A	Interest Rate	12/19/2024	CBOT	08/23/2024	134.3125	133.0938	(45,200)	0	0	0	(71,906)	(71,906)	242,739	001	1,000	
WINZ4	20	2,661,875	1560266 US ULTRA BOND	VA HEDGE	N/A	Interest Rate	12/19/2024	CBOT	08/23/2024	134.3438	133.0938	(15,322)	0	0	0	(25,000)	(25,000)	82,284	001	1,000	
WINZ4	86	11,446,063	1560865 US ULTRA BOND	VA HEDGE	N/A	Interest Rate	12/19/2024	CBOT	08/26/2024	134.0625	133.0938	(65,884)	0	0	0	(83,313)	(83,313)	353,823	001	1,000	
WINZ4	242	32,208,688	1560866 US ULTRA BOND	VA HEDGE	N/A	Interest Rate	12/19/2024	CBOT	08/26/2024	134.0781	133.0938	(185,395)	0	0	0	(238,220)	(238,220)	995,641	001	1,000	
WINZ4	36	4,791,375	1560867 US ULTRA BOND	VA HEDGE	N/A	Interest Rate	12/19/2024	CBOT	08/26/2024	134.0938	133.0938	(27,579)	0	0	0	(36,000)	(36,000)	148,112	001	1,000	
WINZ4	1,907	253,809,781	1560868 US ULTRA BOND	VA HEDGE	N/A	Interest Rate	12/19/2024	CBOT	08/26/2024	134.1094	133.0938	(1,460,944)	0	0	0	(1,936,806)	(1,936,806)	7,845,814	001	1,000	
WINZ4	151	20,097,156	1563395 US ULTRA BOND	VA HEDGE	N/A	Interest Rate	12/19/2024	CBOT	09/05/2024	135.6563	133.0938	(115,680)	0	0	0	(386,938)	(386,938)	621,247	001	1,000	
WINZ4	99	13,176,281	1563396 US ULTRA BOND	VA HEDGE	N/A	Interest Rate	12/19/2024	CBOT	09/05/2024	135.6875	133.0938	(75,843)	0	0	0	(256,781)	(256,781)	407,307	001	1,000	
WINZ4	65	8,651,094	1563951 US ULTRA BOND	VA HEDGE	N/A	Interest Rate	12/19/2024	CBOT	09/06/2024	136.5000	133.0938	(49,796)	0	0	0	(221,406)	(221,406)	267,424	001	1,000	
WINZ4	32	4,259,000	1569878 US ULTRA BOND	VA HEDGE	N/A	Interest Rate	12/19/2024	CBOT	09/30/2024	133.0625	133.0938	(24,515)	0	0	0	1,000	1,000	131,655	001	1,000	
WINZ4	39	5,190,656	1569879 US ULTRA BOND	VA HEDGE	N/A	Interest Rate	12/19/2024	CBOT	09/30/2024	133.0938	133.0938	(29,878)	0	0	0	0	0	160,454	001	1,000	
WINZ4	9	1,197,844	1569880 US ULTRA BOND	VA HEDGE	N/A	Interest Rate	12/19/2024	CBOT	09/30/2024	133.1563	133.0938	(6,895)	0	0	0	(563)	(563)	37,028	001	1,000	
	0	0	SSAP 108 Direct	VA HEDGE				CME	09/30/2024	0.0000	0.0000	0	0	0	0	30,827,216	30,827,216	0	0	0	
	0	0								0.0000	0.0000	0	0	0	0	0	0	0	0	0	
	0	0								0.0000	0.0000	0	0	0	0	0	0	0	0	0	
	0	0								0.0000	0.0000	0	0	0	0	0	0	0	0	0	
	0	0								0.0000	0.0000	0	0	0	0	0	0	0	0	0	
<b>152999999. Subtotal - Long Futures - Hedging Effective Variable Annuity Guarantees Under SSAP No.108</b>												(5,148,408)	0	0	0	26,705,345	26,705,345	30,926,578	XXX	XXX	
RTYZ4	35	3,936,100	1566165 CME NEW MINI RUSSELL FUT	LIFE HEDGE	N/A	Equity/Index	12/20/2024	CME	09/17/2024	2,214.1000	2,249.2000	8,575	0	0	0	61,425	61,425	266,000	003	50	
MFSZ4	56	6,965,840	1566163 NYL EMINI MSCI EAFE	LIFE HEDGE	N/A	Equity/Index	12/20/2024	CME	09/17/2024	2,445.9000	2,487.8000	(29,120)	0	0	0	117,320	117,320	223,736	003	50	
ESZ4	207	60,177,488	1565266 S&P 500 EMINI FUT	LIFE HEDGE	N/A	Equity/Index	12/20/2024	CME	09/13/2024	5,662.8000	5,814.2500	238,050	0	0	0	1,567,508	1,567,508	3,022,200	003	50	

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STATEMENT AS OF SEPTEMBER 30, 2024 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA

**SCHEDULE DB - PART B - SECTION 1**

Futures Contracts Open as of the Current Statement Date

1	2	3	4	5	6	7	8	9	10	11	12	13	14	Highly Effective Hedges			18	19	20	21	22
														15	16	17					
Ticker Symbol	Number of Contracts	Notional Amount	Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule/Exhibit Identifier	Type(s) of Risk(s) (a)	Date of Maturity or Expiration	Exchange	Trade Date	Transaction Price	Reporting Date Price	Fair Value	Book/Adjusted Carrying Value	Cumulative Variation Margin	Deferred Variation Margin	Change in Variation Margin Gain (Loss) Used to Adjust Basis of Hedged Item	Cumulative Variation Margin for All Other Hedges	Change in Variation Margin Gain (Loss) Recognized in Current Year	Potential Exposure	Hedge Effectiveness at Inception and at Quarter-end (b)	Value of One (1) Point
ESZ4	52	15,117,050	1566157 S&P 500 EMINI FUT	LIFE HEDGE	N/A	Equity/Index	12/20/2024	NYB	09/17/2024	5,697.5000	5,814.2500	59,800	0	0	0	303,550	303,550	759,200	003	50	
ESZ4	609	177,043,913	1566158 S&P 500 EMINI FUT	LIFE HEDGE	N/A	Equity/Index	12/20/2024	NYB	09/17/2024	5,699.4500	5,814.2500	700,350	0	0	0	3,495,660	3,495,660	8,891,400	003	50	
ESZ4	14	4,069,975	1566159 S&P 500 EMINI FUT	LIFE HEDGE	N/A	Equity/Index	12/20/2024	NYB	09/17/2024	5,699.7500	5,814.2500	16,100	0	0	0	80,150	80,150	204,400	003	50	
ESZ4	6	1,744,275	1566160 S&P 500 EMINI FUT	LIFE HEDGE	N/A	Equity/Index	12/20/2024	CME	09/17/2024	5,700.0000	5,814.2500	6,900	0	0	0	34,275	34,275	87,600	003	50	
ESZ4	9	2,616,413	1566161 S&P 500 EMINI FUT	LIFE HEDGE	N/A	Equity/Index	12/20/2024	CME	09/17/2024	5,701.5000	5,814.2500	10,350	0	0	0	50,738	50,738	131,400	003	50	
RTYZ4	504	56,679,840	1566179 CME NEW MINI RUSSELL FUT	VA HEDGE	N/A	Equity/Index	12/20/2024	CME	09/17/2024	2,214.3500	2,249.2000	123,480	0	0	0	878,220	878,220	3,830,400	001	50	
RTYZ4	12	1,349,520	1568292 CME NEW MINI RUSSELL FUT	VA HEDGE	N/A	Equity/Index	12/20/2024	CME	09/23/2024	2,242.4000	2,249.2000	2,940	0	0	0	4,080	4,080	91,200	001	50	
RTYZ4	23	2,586,580	1568293 CME NEW MINI RUSSELL FUT	VA HEDGE	N/A	Equity/Index	12/20/2024	CME	09/23/2024	2,242.6000	2,249.2000	5,635	0	0	0	7,590	7,590	174,800	001	50	
RTYZ4	2	224,920	1568294 CME NEW MINI RUSSELL FUT	VA HEDGE	N/A	Equity/Index	12/20/2024	CME	09/23/2024	2,242.7000	2,249.2000	490	0	0	0	650	650	15,200	001	50	
RTYZ4	9	1,012,140	1568295 CME NEW MINI RUSSELL FUT	VA HEDGE	N/A	Equity/Index	12/20/2024	CME	09/23/2024	2,242.9000	2,249.2000	2,205	0	0	0	2,835	2,835	68,400	001	50	
RTYZ4	5	562,300	1568296 CME NEW MINI RUSSELL FUT	VA HEDGE	N/A	Equity/Index	12/20/2024	CME	09/23/2024	2,243.0000	2,249.2000	1,225	0	0	0	1,550	1,550	38,000	001	50	
RTYZ4	14	1,574,440	1568297 CME NEW MINI RUSSELL FUT	VA HEDGE	N/A	Equity/Index	12/20/2024	CME	09/23/2024	2,243.2000	2,249.2000	3,430	0	0	0	4,200	4,200	106,400	001	50	
RTYZ4	23	2,586,580	1568298 CME NEW MINI RUSSELL FUT	VA HEDGE	N/A	Equity/Index	12/20/2024	CME	09/23/2024	2,243.3000	2,249.2000	5,635	0	0	0	6,785	6,785	174,800	001	50	
RTYZ4	12	1,349,520	1568299 CME NEW MINI RUSSELL FUT	VA HEDGE	N/A	Equity/Index	12/20/2024	CME	09/23/2024	2,243.8000	2,249.2000	2,940	0	0	0	3,240	3,240	91,200	001	50	
NGZ4	6	2,431,350	1566172 NASDAQ 100 E-MINI	VA HEDGE	N/A	Equity/Index	12/20/2024	CME	09/17/2024	19,667.1000	20,261.2500	4,770	0	0	0	71,298	71,298	133,200	001	20	
NGZ4	12	4,862,700	1566173 NASDAQ 100 E-MINI	VA HEDGE	N/A	Equity/Index	12/20/2024	CME	09/17/2024	19,667.1500	20,261.2500	9,540	0	0	0	142,584	142,584	266,400	001	20	
NGZ4	66	26,744,850	1566174 NASDAQ 100 E-MINI	VA HEDGE	N/A	Equity/Index	12/20/2024	CME	09/17/2024	19,667.2000	20,261.2500	52,470	0	0	0	784,146	784,146	1,465,200	001	20	
NGZ4	51	20,666,475	1566175 NASDAQ 100 E-MINI	VA HEDGE	N/A	Equity/Index	12/20/2024	CME	09/17/2024	19,667.2500	20,261.2500	40,545	0	0	0	605,880	605,880	1,132,200	001	20	
NGZ4	15	6,078,375	1566176 NASDAQ 100 E-MINI	VA HEDGE	N/A	Equity/Index	12/20/2024	CME	09/17/2024	19,668.2500	20,261.2500	11,925	0	0	0	177,900	177,900	333,000	001	20	
NGZ4	43	17,424,675	1566177 NASDAQ 100 E-MINI	VA HEDGE	N/A	Equity/Index	12/20/2024	CME	09/17/2024	19,668.3000	20,261.2500	34,185	0	0	0	509,937	509,937	954,600	001	20	
MFSZ4	220	27,365,800	1566170 NYL EMINI MSCI EAFE	VA HEDGE	N/A	Equity/Index	12/20/2024	CME	09/17/2024	2,445.9000	2,487.8000	(114,400)	0	0	0	460,900	460,900	878,964	001	50	
ESZ4	1,342	390,136,175	1566167 S&P 500 EMINI FUT	VA HEDGE	N/A	Equity/Index	12/20/2024	CME	09/17/2024	5,699.3000	5,814.2500	1,543,300	0	0	0	7,713,145	7,713,145	19,593,200	001	50	
ESZ4	140	40,699,750	1566168 S&P 500 EMINI FUT	VA HEDGE	N/A	Equity/Index	12/20/2024	CME	09/17/2024	5,699.3500	5,814.2500	161,000	0	0	0	804,300	804,300	2,044,000	001	50	
ESZ4	3	872,138	1568285 S&P 500 EMINI FUT	VA HEDGE	N/A	Equity/Index	12/20/2024	CME	09/23/2024	5,775.2500	5,814.2500	3,450	0	0	0	5,850	5,850	43,800	001	50	
ESZ4	3	872,138	1568286 S&P 500 EMINI FUT	VA HEDGE	N/A	Equity/Index	12/20/2024	CME	09/23/2024	5,775.5000	5,814.2500	3,450	0	0	0	5,813	5,813	43,800	001	50	
ESZ4	4	1,162,850	1568287 S&P 500 EMINI FUT	VA HEDGE	N/A	Equity/Index	12/20/2024	CME	09/23/2024	5,775.7500	5,814.2500	4,600	0	0	0	7,700	7,700	58,400	001	50	
ESZ4	2	581,425	1568288 S&P 500 EMINI FUT	VA HEDGE	N/A	Equity/Index	12/20/2024	CME	09/23/2024	5,776.0000	5,814.2500	2,300	0	0	0	3,825	3,825	29,200	001	50	
ESZ4	5	1,453,563	1568289 S&P 500 EMINI FUT	VA HEDGE	N/A	Equity/Index	12/20/2024	CME	09/23/2024	5,776.7500	5,814.2500	5,750	0	0	0	9,375	9,375	73,000	001	50	

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA

**SCHEDULE DB - PART B - SECTION 1**

Futures Contracts Open as of the Current Statement Date

1	2	3	4	5	6	7	8	9	10	11	12	13	14	Highly Effective Hedges			18	19	20	21	22
														15	16	17					
Ticker Symbol	Number of Contracts	Notional Amount	Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule/ Exhibit Identifier	Type(s) of Risk(s) (a)	Date of Maturity or Expiration	Exchange	Trade Date	Transaction Price	Reporting Date Price	Fair Value	Book/ Adjusted Carrying Value	Cumulative Variation Margin	Deferred Variation Margin	Change in Variation Margin Gain (Loss) Used to Adjust Basis of Hedged Item	Cumulative Variation Margin for All Other Hedges	Change in Variation Margin Gain (Loss) Recognized in Current Year	Potential Exposure	Hedge Effectiveness at Inception and at Quarter-end (b)	Value of One (1) Point
ESZ4	2	581,425	1568290 S&P 500 EMINI FUT	VA HEDGE	N/A	Equity/Index	12/20/2024	CME	09/23/2024	5,779.0000	5,814.2500	2,300	0	0	0	3,525	3,525	29,200	001	50	
ESZ4	1	290,713	1568291 S&P 500 EMINI FUT	VA HEDGE	N/A	Equity/Index	12/20/2024	CME	09/23/2024	5,779.2500	5,814.2500	1,150	0	0	0	1,750	1,750	14,600	001	50	
	0	0	CASH MARGIN - EFL0A1UL	LIFE HEDGE				CME	09/30/2024	0.0000	0.0000	0	13,585,937	0	0	0	0	0	003	0	
	0	0	CASH MARGIN - EFL0AVA	VA HEDGE				CME	09/30/2024	0.0000	0.0000	0	43,186,325	0	0	0	0	0	001	0	
	0	0	CASH MARGIN - EFAS101R	VA HEDGE				CME	09/30/2024	0.0000	0.0000	0	31,683,164	0	0	0	0	0	001	0	
	0	0								0.0000	0.0000	0	0	0	0	0	0	0		0	
1539999999. Subtotal - Long Futures - Hedging Other												2,925,320	88,455,426	0	0	0	17,927,703	17,927,703	45,269,100	XXX	XXX
1579999999. Subtotal - Long Futures												(2,223,088)	88,455,426	0	0	0	44,633,048	44,633,048	76,195,678	XXX	XXX
RTYZ4	298	33,513,080	1565301 CME NEW MINI RUSSELL FUT	VA HEDGE	N/A	Equity/Index	12/20/2024	CME	09/13/2024	2,153.3500	2,249.2000	(73,010)	0	0	0	(1,428,165)	(1,428,165)	2,264,800	001	50	
MFSZ4	307	38,187,730	1565299 NYL EMINI MSCI EAFE	VA HEDGE	N/A	Equity/Index	12/20/2024	NYB	09/13/2024	2,434.4000	2,487.8000	159,640	0	0	0	(819,690)	(819,690)	1,216,520	001	50	
			1565281 S&P 500 EMINI FUT	VA HEDGE	N/A	Equity/Index	12/20/2024	NYB	09/13/2024	5,662.7500	5,814.2500	(508,300)	0	0	0	(3,348,150)	(3,348,150)	6,453,200	001	50	
FAZ4	4	1,259,440	1565286 S&P MID 400 EMINI	VA HEDGE	N/A	Equity/Index	12/20/2024	CME	09/13/2024	3,014.4500	3,148.6000	(960)	0	0	0	(53,660)	(53,660)	73,600	001	100	
FAZ4	2	629,720	1565287 S&P MID 400 EMINI	VA HEDGE	N/A	Equity/Index	12/20/2024	CME	09/13/2024	3,014.5000	3,148.6000	(480)	0	0	0	(26,820)	(26,820)	36,800	001	100	
FAZ4	1	314,860	1565288 S&P MID 400 EMINI	VA HEDGE	N/A	Equity/Index	12/20/2024	CME	09/13/2024	3,014.5500	3,148.6000	(240)	0	0	0	(13,405)	(13,405)	18,400	001	100	
FAZ4	14	4,408,040	1565289 S&P MID 400 EMINI	VA HEDGE	N/A	Equity/Index	12/20/2024	CME	09/13/2024	3,014.6000	3,148.6000	(3,360)	0	0	0	(187,600)	(187,600)	257,600	001	100	
FAZ4	3	944,580	1565290 S&P MID 400 EMINI	VA HEDGE	N/A	Equity/Index	12/20/2024	CME	09/13/2024	3,014.7000	3,148.6000	(720)	0	0	0	(40,170)	(40,170)	55,200	001	100	
FAZ4	6	1,889,160	1565291 S&P MID 400 EMINI	VA HEDGE	N/A	Equity/Index	12/20/2024	CME	09/13/2024	3,014.7500	3,148.6000	(1,440)	0	0	0	(80,310)	(80,310)	110,400	001	100	
FVZ4	431	47,359,492	1560256 US 5YR NOTE FUT	VA HEDGE	N/A	Equity/Index	12/31/2024	CME	08/23/2024	109.4922	109.8828	158,259	0	0	0	(168,357)	(168,357)	1,773,228	001	1,000	
1599999999. Subtotal - Short Futures - Hedging Effective Variable Annuity Guarantees Under SSAP No.108												(270,611)	0	0	0	(6,166,327)	(6,166,327)	12,259,748	XXX	XXX	
1649999999. Subtotal - Short Futures												(270,611)	0	0	0	(6,166,327)	(6,166,327)	12,259,748	XXX	XXX	
1679999999. Subtotal - SSAP No. 108 Adjustments												0	0	0	0	0	0	0	0	XXX	XXX
1689999999. Subtotal - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108												0	0	0	0	0	0	0	0	XXX	XXX
1699999999. Subtotal - Hedging Effective Variable Annuity Guarantees Under SSAP No.108												(5,419,020)	0	0	0	20,539,018	20,539,018	43,186,326	XXX	XXX	
1709999999. Subtotal - Hedging Other												2,925,320	88,455,426	0	0	17,927,703	17,927,703	45,269,100	XXX	XXX	
1719999999. Subtotal - Replication												0	0	0	0	0	0	0	0	XXX	XXX
1729999999. Subtotal - Income Generation												0	0	0	0	0	0	0	0	XXX	XXX
1739999999. Subtotal - Other												0	0	0	0	0	0	0	0	XXX	XXX
1749999999. Subtotal - Adjustments for SSAP No. 108 Derivatives												0	0	0	0	0	0	0	0	XXX	XXX
1759999999 - Totals												(2,493,700)	88,455,426	0	0	0	38,466,721	38,466,721	88,455,426	XXX	XXX

Broker Name	Beginning Cash Balance	Cumulative Cash Change	Ending Cash Balance
Morgan Stanley	133,364,888	(44,909,462)	88,455,426
<b>Total Net Cash Deposits</b>	<b>133,364,888</b>	<b>(44,909,462)</b>	<b>88,455,426</b>

(a)	Code	Description of Hedged Risk(s)
3		Hedges equity or interest rate risk of life products

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STATEMENT AS OF SEPTEMBER 30, 2024 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA

1 .....	Hedges equity or interest rate risk of GlnB/VA Hedge .....
.....	.....
.....	.....

(b)	Code	Financial or Economic Impact of the Hedge at the End of the Reporting Period

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA

**SCHEDULE DB - PART D - SECTION 1**

Counterparty Exposure for Derivative Instruments Open as of Current Statement Date

1 Description of Exchange, Counterparty or Central Clearinghouse	2 Master Agreement (Y or N)	3 Credit Support Annex (Y or N)	Counterparty Offset		Book/Adjusted Carrying Value			Fair Value			12 Potential Exposure	13 Off-Balance Sheet Exposure		
			4 Fair Value of Acceptable Collateral	5 Present Value of Financing Premium	6 Contracts With Book/Adjusted Carrying Value >0	7 Contracts With Book/Adjusted Carrying Value <0	8 Exposure Net of Collateral	9 Contracts With Fair Value >0	10 Contracts With Fair Value <0	11 Exposure Net of Collateral				
0199999999 - Aggregate Sum of Exchange Traded Derivatives			XXX	XXX	XXX	0	88,455,426	0	88,455,426	0	(2,493,700)	0	88,455,426	88,455,426
Bank of America, N.A.	Y	Y	6,955,000	0	412,668	0	0	0	412,668	0	0	0	35,159	0
Barclays Bank PLC	Y	Y	351,000,000	0	2,923,692	0	0	0	2,923,692	0	0	0	94,442	0
BNP PARIBAS	Y	Y	382,540,000	0	1,836,397	0	0	0	1,836,397	0	0	0	34,882	0
Citibank, N.A.	Y	Y	95,012,000	0	640,977	0	0	0	640,977	0	0	0	33,297	0
Goldman Sachs Financial Markets L.P.	Y	Y	594,700,000	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank PLC	Y	Y	32,754,000	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank, N.A.	Y	Y	372,562,692	0	0	0	0	0	0	0	0	0	0	0
Morgan Stanley & Co. International plc	Y	Y	565,493,000	0	4,961,069	0	0	0	4,961,069	0	0	0	195,672	0
RBC CAPITAL MARKETS, LLC	Y	Y	28,486,000	0	32,972	0	0	0	32,972	0	0	0	3,491	0
TRUIST BANK	Y	Y	17,643,000	0	0	0	0	0	0	0	0	0	0	0
Wells Fargo Bank, N.A.	Y	Y	22,531,000	0	1,559,022	0	0	0	1,559,022	0	0	0	86,289	0
0299999999. Total NAIC 1 Designation			2,469,676,692	0	12,366,797	0	0	0	12,366,797	0	0	0	483,232	0
0899999999. Aggregate Sum of Central Clearinghouses (Excluding Exchange Traded)			0	0	0	0	0	0	0	0	0	0	0	0
0999999999 - Gross Totals			2,469,676,692	0	100,822,223	0	0	88,455,426	12,366,797	(2,493,700)	0	88,938,658	88,455,426	
1. Offset per SSAP No. 64							0							
2. Net after right of offset per SSAP No. 64					100,822,223	0								

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA

**SCHEDULE DB - PART D - SECTION 2**

Collateral for Derivative Instruments Open as of Current Statement Date

Collateral Pledged by Reporting Entity

1 Exchange, Counterparty or Central Clearinghouse	2 Type of Asset Pledged	3 CUSIP Identification	4 Description	5 Fair Value	6 Par Value	7 Book/Adjusted Carrying Value	8 Maturity Date	9 Type of Margin (I, V or IV)
<b>NONE</b>								
019999999 - Total							XXX	XXX

Collateral Pledged to Reporting Entity

1 Exchange, Counterparty or Central Clearinghouse	2 Type of Asset Pledged	3 CUSIP Identification	4 Description	5 Fair Value	6 Par Value	7 Book/Adjusted Carrying Value	8 Maturity Date	9 Type of Margin (I, V or IV)
<b>NONE</b>								
029999999 - Total						XXX	XXX	XXX

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA

**SCHEDULE DB - PART E**

**Derivatives Hedging Variable Annuity Guarantees as of Current Statement Date**

This schedule is specific for the derivatives and the hedging programs captured in SSAP No. 108

CDHS		Hedged Item								Hedging Instruments								
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
Identifier	Description	Prior Fair Value in Full Contract Cash Flows Attributed to Interest Rates	Ending Fair Value in Full Contract Cash Flows Attributed to Interest Rates	Fair Value Gain (Loss) in Full Contract Cash Flows Attributed to Interest Rates (4-3)	Fair Value Gain (Loss) in Hedged Item Attributed to Hedged Risk	Current Year Increase/(Decrease) in VM-21 Liability	Current Year Increase/(Decrease) in VM-21 Liability Attributed to Interest Rates	Change in the Hedged Item Attributed to Hedged Risk Percentage (6/5)	Current Year Increase/(Decrease) in VM-21 Liability Attributed to Hedged Risk (8*9)	Prior Deferred Balance	Current Year Fair Value Fluctuation of the Hedge Instruments	Current Year Natural Offset to VM-21 Liability	Hedging Instruments' Current Fair Value Fluctuation Not Attributed to Hedged Risk	Hedge Gain (Loss) in Current Year Deferred Adjustment [12-(13+14)]	Current Year Prescribed Deferred Amortization	Current Year Additional Deferred Amortization	Current Year Total Deferred Amortization (16+17)	Ending Deferred Balance (11+15+18)
		(101,925,516)	1,862,722,602	1,964,648,118	1,964,648,118	(618,642,069)	(768,143,655)	100.0	(768,143,655)	(621,335,212)	(1,809,590,675)	(768,143,655)	0	(1,041,447,020)	68,312,602	0	68,312,602	(1,594,469,630)
<b>Total</b>		(101,925,516)	1,862,722,602	1,964,648,118	1,964,648,118	(618,642,069)	(768,143,655)	XXX	(768,143,655)	(621,335,212)	(1,809,590,675)	(768,143,655)	0	(1,041,447,020)	68,312,602	0	68,312,602	(1,594,469,630)

**SCHEDULE DL - PART 1  
SECURITIES LENDING COLLATERAL ASSETS**

Reinvested Collateral Assets Owned Current Statement Date  
(Securities lending collateral assets reported in aggregate on Line 10 of the Assets page (Line 9 for Separate Accounts)  
and not included on Schedules A, B, BA, D, DB and E)

1 CUSIP Identification	2 Description	3 Code	4 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	5 Fair Value	6 Book/Adjusted Carrying Value	7 Maturity Date
0109999999	Total - U.S. Government Bonds			0	0	XXX
0309999999	Total - All Other Government Bonds			0	0	XXX
0509999999	Total - U.S. States, Territories and Possessions Bonds			0	0	XXX
0709999999	Total - U.S. Political Subdivisions Bonds			0	0	XXX
0909999999	Total - U.S. Special Revenues Bonds			0	0	XXX
1109999999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds			0	0	XXX
1309999999	Total - Hybrid Securities			0	0	XXX
1509999999	Total - Parent, Subsidiaries and Affiliates Bonds			0	0	XXX
1909999999	Subtotal - Unaffiliated Bank Loans			0	0	XXX
2419999999	Total - Issuer Obligations			0	0	XXX
2429999999	Total - Residential Mortgage-Backed Securities			0	0	XXX
2439999999	Total - Commercial Mortgage-Backed Securities			0	0	XXX
2449999999	Total - Other Loan-Backed and Structured Securities			0	0	XXX
2459999999	Total - SVO Identified Funds			0	0	XXX
2469999999	Total - Affiliated Bank Loans			0	0	XXX
2479999999	Total - Unaffiliated Bank Loans			0	0	XXX
2489999999	Total - Unaffiliated Certificates of Deposit			0	0	XXX
2509999999	Total Bonds			0	0	XXX
4109999999	Total - Preferred Stocks (Schedule D, Part 2, Section 1 type) - Industrial and Miscellaneous (Unaffiliated)			0	0	XXX
4409999999	Total - Preferred Stocks (Schedule D, Part 2, Section 1 type) - Parent, Subsidiaries and Affiliates			0	0	XXX
4509999999	Total - Preferred Stocks (Schedule D, Part 2, Section 1 type)			0	0	XXX
5109999999	Total - Common Stocks (Schedule D, Part 2, Section 2 type) - Industrial and Miscellaneous (Unaffiliated)			0	0	XXX
5409999999	Total - Common Stocks (Schedule D, Part 2, Section 2 type) - Mutual Funds			0	0	XXX
5609999999	Total - Common Stocks (Schedule D, Part 2, Section 2 type) - Unit Investment Trusts			0	0	XXX
5809999999	Total - Common Stocks (Schedule D, Part 2, Section 2 type) - Closed-End Funds			0	0	XXX
5979999999	Total - Common Stocks (Schedule D, Part 2, Section 2 type) - Parent, Subsidiaries and Affiliates			0	0	XXX
5989999999	Total - Common Stocks (Schedule D, Part 2, Section 2 type)			0	0	XXX
5999999999	Total - Preferred and Common Stocks			0	0	XXX
825252-88-5	Invesco Govt and Agency Fund			2,476,646	2,476,646	
	Repurchase Agreements			1,370,807	1,370,807	
9709999999	Subtotal - Cash Equivalents (Schedule E Part 2 type)			3,847,453	3,847,453	XXX
9999999999	Totals			3,847,453	3,847,453	XXX

General Interrogatories:

- Total activity for the year Fair Value \$ ..... (2,374,499) Book/Adjusted Carrying Value \$ ..... (2,374,499)
- Average balance for the year Fair Value \$ ..... 7,332,205 Book/Adjusted Carrying Value \$ ..... 7,332,205
- Reinvested securities lending collateral assets book/adjusted carrying value included in this schedule by NAIC designation:  
 NAIC 1 \$ .....0 NAIC 2 \$ .....0 NAIC 3 \$ .....0 NAIC 4 \$ .....0 NAIC 5 \$ .....0 NAIC 6 \$ .....0



**SCHEDULE DL - PART 2  
SECURITIES LENDING COLLATERAL ASSETS**

Reinvested Collateral Assets Owned Current Statement Date  
(Securities lending collateral assets included on Schedules A, B, BA, D, DB and E  
and not reported in aggregate on Line 10 of the Assets page (Line 9 for Separate Accounts))

1	2	3	4	5	6	7
CUSIP Identification	Description	Code	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Fair Value	Book/Adjusted Carrying Value	Maturity Date
NONE						
999999999 - Totals						XXX

General Interrogatories:

1. Total activity for the year
2. Average balance for the year

Fair Value \$ ..... Book/Adjusted Carrying Value \$ .....  
 Fair Value \$ ..... Book/Adjusted Carrying Value \$ .....

**SCHEDULE E - PART 1 - CASH**

Month End Depository Balances

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
					6 First Month	7 Second Month	8 Third Month	
BANK OF AMERICA ..... FAIRFIELD, CT .....		0.000	0	0	(25,597,560)	(34,293,823)	(33,096,866)	.XXX.
BANK OF AMERICA ..... FORT WORTH, TX .....		0.000	0	0	1,251,924	1,242,078	1,389,363	.XXX.
BANK OF AMERICA ..... WEST HARTFORD, CT .....		0.000	0	0	0	(26,082)	(18,077)	.XXX.
FEDL HOME LOAN BANK OF SAN FRANCISCO ..... SAN FRANCISCO, CA .....		0.000	0	0	47,546	48,121	49,588	.XXX.
JPMORGAN CHASE BANK, N.A. .... NEW YORK, NY .....		0.000	0	0	107,228,987	352,096,033	138,904,148	.XXX.
NORTHERN TRUST COMPANY, THE . CHICAGO, IL .....		0.000	0	0	197,520	200,416	203,590	.XXX.
THE BANK OF NEW YORK MELLON . NEW YORK, NY .....		0.000	0	0	656,656	182,052	197,890	.XXX.
0199998. Deposits in ... 0 depositories that do not exceed the allowable limit in any one depository (See instructions) - Open Depositories	XXX	XXX	0	0	0	0	0	XXX
0199999. Totals - Open Depositories	XXX	XXX	0	0	83,785,074	319,448,795	107,629,637	XXX
0299998. Deposits in ... 0 depositories that do not exceed the allowable limit in any one depository (See instructions) - Suspended Depositories	XXX	XXX	0	0	0	0	0	XXX
0299999. Totals - Suspended Depositories	XXX	XXX	0	0	0	0	0	XXX
0399999. Total Cash on Deposit	XXX	XXX	0	0	83,785,074	319,448,795	107,629,637	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX	0	0	0	XXX
.....								
.....								
.....								
.....								
.....								
0599999. Total - Cash	XXX	XXX	0	0	83,785,074	319,448,795	107,629,637	XXX

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STATEMENT AS OF SEPTEMBER 30, 2024 OF THE EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA

**SCHEDULE E - PART 2 - CASH EQUIVALENTS**

Show Investments Owned End of Current Quarter

1	2	3	4	5	6	7	8	9
CUSIP	Description	Code	Date Acquired	Rate of Interest	Maturity Date	Book/Adjusted Carrying Value	Amount of Interest Due and Accrued	Amount Received During Year
0109999999	Total - U.S. Government Bonds					0	0	0
0309999999	Total - All Other Government Bonds					0	0	0
0509999999	Total - U.S. States, Territories and Possessions Bonds					0	0	0
0709999999	Total - U.S. Political Subdivisions Bonds					0	0	0
0909999999	Total - U.S. Special Revenues Bonds					0	0	0
1109999999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds					0	0	0
1309999999	Total - Hybrid Securities					0	0	0
1509999999	Total - Parent, Subsidiaries and Affiliates Bonds					0	0	0
1909999999	Subtotal - Unaffiliated Bank Loans					0	0	0
2419999999	Total - Issuer Obligations					0	0	0
2429999999	Total - Residential Mortgage-Backed Securities					0	0	0
2439999999	Total - Commercial Mortgage-Backed Securities					0	0	0
2449999999	Total - Other Loan-Backed and Structured Securities					0	0	0
2459999999	Total - SVO Identified Funds					0	0	0
2469999999	Total - Affiliated Bank Loans					0	0	0
2479999999	Total - Unaffiliated Bank Loans					0	0	0
2509999999	Total Bonds					0	0	0
018616-75-5	AB GOVT MM PORT AB		09/30/2024	4.780		1,291,867,607	0	6,701,751
825252-88-5	INVESCO GOV&AGENCY INST		09/03/2024	4.860		1,914,563	0	33,239
8309999999	Subtotal - All Other Money Market Mutual Funds					1,293,782,170	0	6,734,990
8609999999	Total Cash Equivalents					1,293,782,170	0	6,734,990

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