



EQUITABLE

VUL investment options

Index and asset allocation portfolios


Index portfolios			Asset allocation portfolios	
Index options	Asset class	Net annual expense ¹	Allocation options ²	Net annual expense ¹
EQ/Common Stock Index	Large Cap Blend	0.40%	EQ/Conservative Allocation ⁷	0.80%
EQ/Core Bond Index ⁷	Bonds	0.40%	EQ/Conservative-Plus Allocation ⁷	0.80%
EQ/Equity 500 Index	Large Cap Blend	0.39%	EQ/Moderate Allocation ⁷	0.80%
EQ/Intermediate Government Bond	Bonds	0.40%	EQ/Moderate-Plus Allocation ⁷	0.80%
EQ/International Equity Index	International Stocks	0.40%	EQ/Aggressive Allocation ⁷	0.80%
EQ/Large Cap Growth Index	Large Cap Growth	0.40%	EQ/All Asset Growth Allocation ⁷	1.09%
EQ/Large Cap Value Index	Large Cap Value	0.40%	American Funds Insurance Series Asset Allocation ⁷	0.65%
EQ/Mid Cap Index	Mid Cap Blend	0.40%	BlackRock Global Allocation V.I. ⁷	0.80%
EQ/Small Company Index	Small Cap Blend	0.40%	Equitable Conservative Growth MF/ETF ⁷	0.80%
			Fidelity VIP Asset Manager: Growth ⁷	0.78%
			Janus Henderson Balanced ⁷	0.71%

Equity and fixed income portfolios

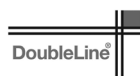
Equity options					
Portfolio name		Net annual expense¹	Portfolio name		Net annual expense¹
Portfolio name		Net annual expense¹	Portfolio name		Net annual expense¹
Large-Cap Value			International/Global		
1290 VT Equity Income	0.80%	Fidelity VIP Value	0.74%	EQ/Emerging Markets Equity PLUS	1.05%
AB VPS Relative Value	0.69%	Mid-Cap Blend		EQ/International Core Managed Volatility	0.80%
EQ/Value Equity	0.76%	ClearBridge Variable Mid Cap	0.80%	EQ/International Value Managed Volatility	0.80%
EQ/Invesco Comstock	0.80%	Fidelity VIP Mid Cap	0.71%	EQ/Invesco Global	0.80%
EQ/JPMorgan Value Opportunities	0.80%	Mid-Cap Growth		EQ/MFS International Growth	0.80%
Invesco V.I. Diversified Dividend	0.77%	EQ/MFS Mid Cap Focused Growth	0.80%	EQ/MFS International Intrinsic Value	0.80%
T. Rowe Price Equity Income	0.80%	EQ/Janus Enterprise	0.80%	Templeton Developing Markets VIP Fund	1.22%
Large-Cap Blend		T. Rowe Price Mid-Cap Growth	0.80%	Templeton Global Bond VIP Fund	0.40%
EQ/AB Sustainable U.S. Thematic	0.80%	Small-Cap Value		Specialty/Sector	
EQ/Franklin Rising Dividends	0.72%	1290 VT GAMCO Small Company Value	0.80%	1290 VT Convertible Securities	0.75%
EQ/Large Cap Core Managed Volatility	0.73%	1290 VT Small Cap Value	0.80%	1290 VT GAMCO Mergers and Acquisitions	1.14%
Fidelity VIP Growth & Income	0.40%	AB VPS Discovery Value	0.80%	1290 VT Multi-Alternative Strategies	1.41%
Large-Cap Growth		Franklin Small Cap Value VIP	0.76%	1290 VT Natural Resources	0.75%
1290 VT Socially Responsible	0.76%	Small-Cap Growth		1290 VT Real Estate	0.75%
EQ/ClearBridge Large Cap Growth ESG	0.80%	EQ/AB Small Cap Growth	0.76%	EQ/Invesco Global Real Assets	0.80%
EQ/Large Cap Growth Managed Volatility	0.72%	EQ/Morgan Stanley Small Cap Growth	0.80%	EQ/T. Rowe Price Health Sciences	1.05%
EQ/Loomis Sayles Growth	0.80%	International/Global		EQ/MFS Technology	0.80%
EQ/JPMorgan Growth Stock	0.80%	1290 VT SmartBeta Equity ESG	0.80%	EQ/MFS Utilities Series	0.80%
Multimanager Aggressive Equity	0.80%	AB VPS Sustainable Global Thematic	0.80%	Multimanager Technology	1.10%
T. Rowe Price Blue Chip	0.80%	American Funds Insurance Series Global Small Capitalization	1.01%	PIMCO CommodityRealReturn® Strategy	1.24%
Mid-Cap Value				VanEck VIP Global Resources	1.18%
EQ/American Century Mid Cap Value	0.80%	American Funds Insurance Series	0.80%		
EQ/Goldman Sachs Mid Cap Value	0.80%	New World			

Fixed income options					
1290 VT DoubleLine Opportunistic Bond	0.77%	EQ/Core Plus Bond ⁷	0.78%	Delaware Ivy VIP High Income	0.77%
EQ/PIMCO Global Real Return ⁷	1.12%	EQ/PIMCO Total Return ESG ⁷	0.40%	Lord Abbett Bond Debenture ⁷	0.74%
EQ/PIMCO Real Return ⁷	1.10%	EQ/PIMCO Ultra Short Bond ⁷	0.65%		

Money market	Safety of principal	Market Stabilizer Option® and Market Stabilizer Option® II
EQ/Money Market ^{3,7}	Guaranteed Interest Account ⁷	N/A
		Track the S&P 500® Price Return Index and provide upside potential with some downside protection. ^{4,5,6,7}

 ⁷ The ENLG rider is only available with VUL Incentive Life ProtectSM. When the Extended No Lapse Guarantee (ENLG) rider is in force, investments are restricted to only these marked funds. If the ENLG is terminated, this restriction is removed, and any funds offered on the product would be made available as investment options for the policy.

Variable Life Insurance: • Is Not a Deposit of Any Bank • Is Not FDIC Insured • Is Not Insured by Any Federal Government Agency
• Is Not Guaranteed by Any Bank or Savings Association • May Go Down in Value



Not all money managers may be listed. Used with permission.



- 1 Based on the net total annual operating expenses of each variable investment option's corresponding portfolio, as reported in each portfolio's prospectus, dated May 1, 2023, reduced by the applicable investment expense reduction.
- 2 You will incur higher costs with the asset allocation portfolios than if you were to invest directly in the underlying variable investment portfolios. However, not all portfolios may be available in your policy.
- 3 An investment in this portfolio is not issued or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the portfolio seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in this portfolio.
- 4 The Market Stabilizer Option® and Market Stabilizer Option® II are not available in New York, nor are they available for VUL Survivorship in any state. The Market Stabilizer Option® and Market Stabilizer Option® II provide rates of return tied to the performance of the S&P 500® Price Return Index (which does not include dividends). Please see the Market Stabilizer Option® and Market Stabilizer Option® II prospectuses for more information.
- 5 The Market Stabilizer Option® net annual expenses are 0.40% for Equitable AdvantageSM and 1.15% for all other VULs. The Market Stabilizer Option® II net annual expenses are 0.40% for all VULs. The Market Stabilizer Option® and Market Stabilizer Option® II are subject to state approvals.
- 6 The S&P 500® Price Return Index includes 500 leading companies in leading industries of the U.S. economy, capturing approximately 80% coverage of U.S. equities. The S&P 500® Price Return Index does not include dividends declared by any of the companies included in this index. Larger, more established companies may not be able to attain potentially higher growth rates of smaller companies, especially during extended periods of economic expansion. S&P®, Standard & Poor's®, S&P 500® and Standard & Poor's 500® are trademarks of Standard & Poor's Financial Services LLC (Standard & Poor's) and have been licensed for use by the company. Neither the Market Stabilizer Option® nor the Market Stabilizer Option® II is sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's does not make any representation regarding the advisability of investing in either the Market Stabilizer Option® or the Market Stabilizer Option® II.

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A variable universal life insurance policy is a contractual agreement in which premiums

are paid to an insurance company. In return for these premiums, the insurance company will provide a benefit to a named beneficiary upon proof of the insured's death and a policy cash value. Amounts in the policy's cash value may be invested in a variety of variable investment portfolios. Amounts in a variable universal life insurance policy's variable investment options are subject to fluctuation in value and market risk, including loss of principal.

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VUL Survivorship policy form #: ICC19-19-200, 19-200 or state variations.

COIL Institutional SeriesSM policy form #: ICC19-19-100, 19-100 and state variations and Market Stabilizer Option® rider form #: ICC12-R12-15, R12-15 and state variations.

Equitable AdvantageSM policy form #: ICC21-100, 21-100 or state variations. Equitable AdvantageSM, Market Stabilizer Option® form #: ICC15-R15-200, R15-200 or state variations.

Market Stabilizer Option® II form #: R22-VIOS or state variations with all products.

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