



EQUITABLE

Equitable Financial Life Insurance Company
Equitable Financial Life Insurance Company of America
Equitable Financial Life and Annuity Company
Equitable Financial Life Insurance and Annuity Company (CA)

Life Insurance
One-Time Transfer, Change of Allocations,
Asset Rebalancing

Variable Life Series

Return:

Express Mail:
Equitable Financial Life Insurance Company
Life Operations
8501 IBM Dr, Suite 150
Charlotte NC 28262-4333

Regular Mail:
Equitable Financial Life Insurance Company
Life Operations
P.O. Box 1047
Charlotte, NC 28201-1047

Toll-free Fax Number:
(855) 268-6372

For Assistance:

Call:
(800) 777-6510
Monday-Thursday
8:30 AM to 7:00 PM EST
Friday: 8:30 AM to 5:30 PM EST

To Sign Up For eDelivery:

Visit us at
www.equitable.com

1. Type of Request

Please complete the sections listed below if you are requesting a:

- One Time Transfer of Policy Account Value — sections 2, 3, 8
Change Allocation of Net Premiums and/or Monthly Deductions — sections 2, 4, 7, 8
One-Time Asset Rebalancing Request — sections 2, 5, 7, 8
Enrollment In or Changes to Existing Asset Rebalancing Service — sections 2, 6, 7, 8

2. Owner's Information (Please Print)

Please check if this is an address change.

Policy Number(s) (Required):

Insured's Name: First Middle/MI Last

Owner's Name (if other than insured): First Middle/MI Last

Owner's Daytime Phone Number: XXX-XXX-XXXX

Owner's Email Address:

Joint Owner's Name: First Middle/MI Last

Owner's Address: Number and Street Apt. / Suite / Floor

City State Zip Code

For Addresses Outside the United States:

Country: Country Postal code:

3. One-Time Transfer of Policy Account Value

Completing the Form

- Please see Fund Choices Section 7 for a full list of investment option choices by product.
- On Page 2, complete the section entitled “Transfer From” by indicating each investment option and the percentage or dollar amount of the Policy Account Value to be transferred out of that investment option.
- Complete the section transfer “To” by indicating each investment option and the percentage or dollar amount of the Policy Account Value to be transferred into that investment option.
- Your request must indicate either all whole percentages or all dollar amounts for each investment option included in the transfer.
- The sum of the percentages or dollar amounts in the destination option must equal:
 - 1) The total dollar amount indicated in “Transfer From” column, or
 - 2) 100% if a percentage of the Policy Account Value is transferred.
- To transfer the entire balance out of any investment option, the percentage you indicate must be 100%.
- A request to “Transfer From” and “To” the same investment option is not allowed.
- For original VLI policies (40 Pay Life, Whole Life, Increasing Protection, Increasing Face, Level Face, Champion):
 - 1) Premiums must be paid to or beyond the effective date of the transfer.
 - 2) A transfer of 100% of the balance in an account will automatically change the net annual premium allocation.
 - 3) The amount in the destination investment option must always be expressed as a percentage.
- For your request to be accepted, all alterations must be initialed and dated by the owner.
- Separate forms are required unless all policies listed are commonly owned.
- Check your prospectus for investment options available with your specific policy.

Attach an additional completed form if more transfers are requested than this section allows.

Requesting a One-Time Transfer of Policy Account Value while enrolled in an Asset Rebalancing Service will NOT automatically terminate or change your allocation instructions on file for the Asset Rebalancing Service if you previously enrolled in such service. The allocation instructions currently on file for your Asset Rebalancing Service will remain in effect UNLESS we receive written instructions to specifically change or cancel your Asset Rebalancing Service. Please see Section 6, Asset Rebalancing Service (Enrollment In or Changes to Existing Service), on page 4 for more information.

Transfer From: _____ <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 40%; text-align: center;">Investment Option Name</td> <td style="width: 10%; text-align: center;">% or \$</td> <td style="width: 50%;"></td> </tr> <tr> <td>To: _____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>_____</td> <td>_____</td> <td>_____</td> </tr> </table>	Investment Option Name	% or \$		To: _____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	<input type="checkbox"/> 100% or _____ % or \$ _____ <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 40%; text-align: center;">Investment Option Name</td> <td style="width: 10%; text-align: center;">% or \$</td> <td style="width: 50%;"></td> </tr> <tr> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>_____</td> <td>_____</td> <td>_____</td> </tr> </table>	Investment Option Name	% or \$		_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
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3. One-Time Transfer of Policy Account Value (continued)

Transfer From: _____ 100% or _____ % or \$ _____

To:	Investment Option Name	% or \$	Investment Option Name	% or \$
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Transfer From: _____ 100% or _____ % or \$ _____

To:	Investment Option Name	% or \$	Investment Option Name	% or \$
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Transfer From: _____ 100% or _____ % or \$ _____

To:	Investment Option Name	% or \$	Investment Option Name	% or \$
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

4. Change Allocation of Net Premiums and/or Monthly Deductions

Completing the Form

- By checking this box, I authorize a One-Time Allocation of Net Premium. This payment allocation applies to the **enclosed payment only**. Complete Section 7, Column A.
- By checking this box, I authorize an Allocation Request for Current and Future Net Premiums and/or Monthly Deductions. Complete Section 7, Columns A and/or B.
- By checking this box, I authorize you to change my existing Asset Rebalancing Service to reflect the instructions requested below in Section 7, Column D.**
 This request will remain in effect until changed through available self-service options or until a written request from the Owner is received by Equitable’s Administrative Office after the effective date of this change.
 - Allocation of Net Premiums and/or Monthly Deductions (except for original VLI policies) and Asset Rebalancing Service must be individually specified.
 - For original VLI policies, percentages should be indicated only in the “Premiums” Column A (Section 7). One-Time Allocation of Net Premium is not available.
 - For each funding option selected, indicate a whole percentage for the allocation. The total of all allocations must equal 100%.
 - For your request to be accepted, all alterations must be initialed and dated by the Owner.
 - Check your prospectus for investment option available with your policy.
 - IL Optimizer — to elect Market Stabilizer Options*, use Catalogue #145564.

4. Change Allocation of Net Premiums and/or Monthly Deductions (continued)

Requesting a Change Allocation of Net Premiums or Monthly Deductions while enrolled in an Asset Rebalancing Service will NOT automatically terminate or change your allocation instructions on file for the Asset Rebalancing Service if you previously enrolled in such service. The allocation instructions currently on file for your Asset Rebalancing Service will remain in effect UNLESS we receive written instructions to specifically change or cancel your Asset Rebalancing Service.

5. One-Time Asset Rebalancing Request

The Guaranteed Interest Account, the Market Stabilizer Option and Market Stabilizer Option II* are not available under the Asset Rebalancing Service. Funds within these investment options will not be included in the rebalancing transaction.

Completing the Form

A One-Time Asset Rebalancing can be requested to reallocate your Policy Account Value among Fund Choices.

- By checking this box, I authorize a One-Time transfer of the balance of certain funds. Complete Section 7, Column C.
- By checking this box, I authorize you to change my existing Asset Rebalancing Service to reflect the instructions requested above in Section 7, Column D.

Asset rebalancing is not available on original VLI or SP-Flex policies.

For request to be accepted, all alterations must be initialed and dated by the Owner.

Indicate the percentage of Policy Account Value desired in each investment option (minimum of 2% for each investment option selected, up to a maximum of 50 investment options).

Percentages must be in whole numbers and must total 100%.

Asset rebalancing is not available if your policy already has Automatic Transfer Service/Dollar Cost Averaging.

Check your prospectus for eligibility of the asset rebalancing request or funds available with your policy.

- Check here to terminate your existing Automatic Transfer Service/Dollar Cost Averaging.

Requesting a One-Time Asset Rebalancing Request while enrolled in an Asset Rebalancing Service will NOT automatically terminate or change your allocation instructions on file for the Asset Rebalancing Service if you previously enrolled in such service. The allocation instructions currently on file for your Asset Rebalancing Service will remain in effect UNLESS we receive written instructions to specifically change or cancel your Asset Rebalancing Service.

6. Enrollment In or Changes to Existing Asset Rebalancing Service

The Guaranteed Interest Account, the Market Stabilizer Option and Market Stabilizer Option II* are not available under the Asset Rebalancing Service. Funds within these investment options will not be included in the rebalancing transaction.

You can enroll in our Asset Rebalancing Service to automatically reallocate your Policy Account Value among fund choices in accordance with your chosen allocation percentages on a recurring basis.

No changes will be made to your existing Asset Rebalancing Service or your enrollment in the Asset Rebalancing Service unless a box below is checked.

- By checking this box, I authorize the immediate termination of my Asset Rebalancing Service.
- By checking this box, I authorize you to change my existing Asset Rebalancing Service to complete Section 7, column D.
- By checking this box, I am enrolling in Asset Rebalancing Service. Please also complete
- Asset Rebalancing is not available if you are currently enrolled in Automatic Transfer Service/Dollar Cost Averaging. Check here to terminate your existing Automatic Transfer Service/Dollar Cost Averaging.**

A, B, and C below. Refer to Section 7 to make your Fund Choice(s) in Column D.

A. Desired frequency: Quarterly Semiannual Annual

B. Indicate a start date for recurring asset rebalancing: _____
(mm/dd/yyyy)

To be valid, this form must be received at Equitable's Administrative Office prior to the start date you indicate above.

C. (Optional) Indicate an end date for recurring asset rebalancing: _____
(mm/dd/yyyy)

If no end date is provided, we will continue to rebalance until we receive written instructions to stop or change the rebalancing service.

7. Fund Choices

In addition to completing this section, the Policy Owner must complete either Section 3, 4, 5 or 6. A check mark indicates the fund is available for that product. N/A indicates the fund is not available for that product.

FUND NAME	Accumulator Life, SIL'99, SIL'02, IL Protector, Survivorship 2000	Champion 2000, IL'02, IL'06, IL Legacy, Incentive Life, SIL Legacy	ILOPT, IL 99, IL 2000, IL Plus	ILLegacy150 & ILOPT 151, IL Legacy III, IL OPT III	IL COLI & IL COLI 04	Paramount Life	SP FLEX	Original VLI (40 Pay Life, Whole Life, Increasing Protection, Increasing Face, Level Face, Champion)	VUL Legacy S160, VUL Optimizer S160, Equitable Advantage S162 & VUL Incentive Life Protect S164 ^{^^}	VUL Survivorship S160	A - Allocation of Net Premiums	B - Allocation of Monthly Deductions	C - One-Time Asset Rebalancing Request	D - Recurring Asset Rebalancing Service
ASSET ALLOCATION														
American Funds Insurance Series® Asset Allocation Fund	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	✓	✓	%	%	%	%
BlackRock Global Allocation V.I.	N/A	N/A	N/A	N/A	✓	N/A	N/A	N/A	✓	✓	%	%	%	%
EQ/Aggressive Allocation	✓	✓	✓	N/A	✓	✓	N/A	N/A	✓	✓	%	%	%	%
EQ/ All Asset Growth Allocation	✓	✓	✓	✓	✓	✓	N/A	N/A	✓	✓	%	%	%	%
EQ/Balanced Strategy	N/A	N/A	N/A	✓	N/A	N/A	N/A	N/A	N/A	N/A	%	%	%	%
EQ/Conservative Allocation	✓	✓	✓	N/A	✓	✓	N/A	N/A	✓	✓	%	%	%	%
EQ/Conservative Growth Strategy	N/A	N/A	N/A	✓	N/A	N/A	N/A	N/A	N/A	N/A	%	%	%	%
EQ/Conservative Strategy	N/A	N/A	N/A	✓	N/A	N/A	N/A	N/A	N/A	N/A	%	%	%	%
EQ/Conservative-Plus Allocation	✓	✓	✓	N/A	✓	✓	N/A	N/A	✓	✓	%	%	%	%
EQ/Growth Strategy	N/A	N/A	N/A	✓	N/A	N/A	N/A	N/A	N/A	N/A	%	%	%	%
EQ/Moderate Allocation	✓	✓	✓	N/A	✓	✓	✓	✓	✓	✓	%	%	%	%
EQ/Moderate Growth Strategy	N/A	N/A	N/A	✓	N/A	N/A	N/A	N/A	N/A	N/A	%	%	%	%
EQ/Moderate-Plus Allocation	✓	✓	✓	N/A	✓	✓	N/A	N/A	✓	✓	%	%	%	%
Equitable Conservative Growth MF/ETF Portfolio	✓	✓	✓	✓	✓	✓	N/A	N/A	✓	✓	%	%	%	%
Equitable Growth MF/ETF ⁴	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	✓	✓	%	%	%	%
Equitable Moderate Growth MF/ETF	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	✓	✓	%	%	%	%
Fidelity VIP Asset Manager: Growth	N/A	N/A	N/A	N/A	✓	N/A	N/A	N/A	✓	✓	%	%	%	%
Janus Henderson Balanced Portfolio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	✓	✓	%	%	%	%
Target 2015 Allocation	N/A	N/A	N/A	N/A	✓	N/A	N/A	N/A	N/A	N/A	%	%	%	%

A check mark indicates the fund is available for that product. N/A indicates the fund is not available for that product.

FUND NAME	Accumulator Life, SIL'99, SIL'02, IL Protector, Survivorship 2000	Champion 2000, IL'02, IL'06, IL Legacy, Incentive Life, SIL Legacy	ILOPT, IL 99, IL 2000, IL Plus	IL Legacy 150 & ILOPT 151, IL Legacy III, ILOPT III	IL COLI & IL COLI 04	Paramount Life	SP FLEX	Original VLI (40 Pay Life, Whole Life, Increasing Protection, Increasing Face, Level Face, Champion)	VUL Legacy S160, VUL Optimizer S160, Equitable Advantage S162 & VUL Incentive Life Protect S164^^	VUL Survivorship S160
CASH EQUIVALENTS (CONTINUED)										
Fidelity VIP Government Money Market	N/A	N/A	N/A	N/A	✓	N/A	N/A	N/A	N/A	N/A
GLOBAL/INTERNATIONAL										
1290 VT SmartBeta Equity ESG	✓	✓	✓	✓	✓	✓	N/A	N/A	✓	✓
AB VPS Sustainable Global Thematic	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	✓	✓
American Funds Insurance Series® Global Small Capitalization Fund SM	✓	✓	✓	✓	✓	✓	N/A	N/A	✓	✓
American Funds Insurance Series® New World Fund®	✓	✓	✓	✓	✓	✓	N/A	N/A	✓	✓
EQ/Emerging Markets Equity PLUS	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	✓	✓
EQ/Global Equity Managed Volatility	✓	✓	✓	✓	✓	N/A	N/A	N/A	N/A	N/A
EQ/International Core Managed Volatility	✓	✓	✓	✓	N/A	✓	N/A	N/A	✓	✓
EQ/International Equity Index	✓	✓	✓	✓	✓	✓	✓	N/A	✓	✓
EQ/International Managed Volatility	✓	✓	✓	✓	N/A	✓	N/A	N/A	N/A	N/A
EQ/International Value Managed Volatility	✓	✓	✓	✓	✓	✓	N/A	N/A	✓	✓
EQ/Invesco Global	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	✓	✓
EQ/Lazard Emerging Markets	✓	✓	✓	✓	✓	✓	N/A	N/A	N/A	N/A
EQ/MFS International Growth	✓	✓	✓	✓	✓	✓	N/A	N/A	✓	✓
EQ/MFS International Intrinsic Value	✓	✓	✓	✓	✓	✓	N/A	N/A	✓	✓
Templeton Developing Markets VIP	✓	✓	✓	✓	N/A	✓	N/A	N/A	✓	✓
Templeton Global Bond VIP	✓	✓	✓	✓	✓	✓	N/A	N/A	✓	✓
GUARANTEED FIXED										
Guaranteed Interest Account	✓	✓	✓	✓	✓	✓	N/A	N/A	✓	✓

A - Allocation of Net Premiums	B - Allocation of Monthly Deductions	C - One-Time Asset Rebalancing Request	D - Recurring Asset Rebalancing Service
%	%	%	%
%	%	%	%
%	%	%	%
%	%	%	%
%	%	%	%
%	%	%	%
%	%	%	%
%	%	%	%
%	%	%	%
%	%	N/A	N/A

A check mark indicates the fund is available for that product. N/A indicates the fund is not available for that product.

FUND NAME	Accumulator Life, SIL'99, SIL'02, IL Protector, Survivorship 2000	Champion 2000, IL'02, IL'06, IL Legacy, Incentive Life, SIL Legacy	ILOPT, IL 99, IL 2000, IL Plus	IL Legacy 150 & ILOPT 151, IL Legacy III, IL OPT III	IL COLI & IL COLI 04	Paramount Life	SP FLEX	Original VLI (40 Pay Life, Whole Life, Increasing Protection, Increasing Face, Level Face, Champion)	VUL Legacy S160, VUL Optimizer S160, Equitable Advantage S162 & VUL Incentive Life Protect S164 ⁴	VUL Survivorship S160
SMALL CAP (CONTINUED)										
Franklin Small Cap Value VIP	✓	✓	✓	✓	✓	✓	N/A	N/A	✓	✓
Invesco V.I. Small Cap Equity	✓	✓	✓	✓	✓	✓	N/A	N/A	N/A	N/A
VARIABLE INDEXED OPTION										
Market Stabilizer Option ¹	N/A	N/A	✓	✓	N/A	N/A	N/A	N/A	✓	N/A
Market Stabilizer Option II see footnote for state availability	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	✓	N/A
	Standard - S&P 500 1 yr -10% Downside Protection Holding Account									
	Standard - S&P 500 1 yr -15% Downside Protection Holding Account									
	Standard - S&P 500 1 yr -20% Downside Protection Holding Account									
	Step Up - S&P 500 1 yr -10% Downside Protection Holding Account									
	Dual Direction - S&P 500 1 yr -10% Downside Protection Holding Account									
Total (Total of all Investment Options chosen must equal 100%)										

A - Allocation of Net Premiums	B - Allocation of Monthly Deductions	C - One-Time Asset Rebalancing Request	D - Recurring Asset Rebalancing Service
%	%	%	%
%	%	%	%
%	%	N/A	N/A
%	%	N/A	N/A
%	%	N/A	N/A
%	%	N/A	N/A
%	%	N/A	N/A
%	%	N/A	N/A
%	%	N/A	N/A
%	%	N/A	N/A

A check mark indicates the fund is available for that product. N/A indicates the fund is not available for that product.

¹The Market Stabilizer Option is not available for policies issued in New York on or after November 18, 2019.

²Please note that Market Stabilizer Option II is available in the below states as of the listed app date

As of 11/14/2022: AK, AL, AR, AZ, CO, CT, DE, FL, GA, HI, ID, IL, KY, LA, ME, MI, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, RI, SC, SD, TN, TX, UT, VT, WI, WV & WY

As of 1/21/2023: DC, IA, KS, MN & PR

As of 7/24/2023: CA & PA

³The following funds are only available for VUL Incentive Life Protect, Series 164 if ENLG is selected: Guaranteed Interest Account (GIA), Market Stabilizer Option[®] II (or Market Stabilizer Option[®] if MSO II not available), EQ/All Asset Growth Allocation, EQ/Aggressive Allocation, EQ/Conservative Allocation, EQ/Conservative-Plus Allocation, EQ/Core Bond Index, EQ/Core Plus Bond, EQ/Moderate Allocation, EQ/Moderate-Plus Allocation, EQ/Money Market, EQ/PIMCO Global Real Return, EQ/PIMCO Real Return, EQ/PIMCO Total Return ESG, EQ/PIMCO Ultra Short Bond, American Funds Insurance Series Asset Allocation Fund, BlackRock Global Allocation V.I., Equitable Conservative Growth MF/ETF, Fidelity VIP Asset Manager: Growth, Janus Henderson Balanced Portfolio and Lord Abbett Bond Debenture

⁴Equitable Growth MF/ETF is not available when a VUL IL Protect policy has an active ENLG rider

8. Signatures

Signature: _____
Signature of Owner Current Date (mm/dd/yyyy)

Signature: _____
Signature(s) of Joint Owner(s) Current Date (mm/dd/yyyy)

Signature: _____
Signature of Corporation Officer, Partner or Trustee Title (Required)

Current Date (mm/dd/yyyy)

Print Name of Corporation Officer, Partner or Trustee (Required)

Signature: _____
Signature of Broker Transfer Authority (BTA) Financial Professional Agent Code

Print Name of BTA Financial Professional Current Date (mm/dd/yyyy)

General Information about Signature Requirements

- Multiple/Joint Owners:** Must be signed by all Owners.
- Assignments:** Absolute — Assignee.
- Corporation:** One officer other than the Insured on behalf of the corporation.
- Attorney-in-Fact/Guardian:** Must be signed by either the Attorney-in-Fact or Guardian with their title listed. A copy of the appointment is needed if it is not already on file.
- Partnerships:** Requests must be submitted in the name of the Partnership and signed by a partner other than the Insured, or two partners if Insured signs.
- Broker Transaction Authorized Financial Professionals:** Established Owner-authorized BTA must be on record prior to submission of this request.

For your protection California law requires the following to appear on this form. Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

9. Special Instructions

General Information about One-Time Transfer of Policy Account Value

- Transfer of Policy Account Value is permitted among any of the investment options available for your policy.
- Transfer will be effective on the date your properly completed request is received at Equitable's Administrative Office. For original VLI policies, the premium must be paid to or beyond the effective date of the transfer.
- A notice confirming your transfer will be sent to you.
- If a request cannot be fully administered, only the part that is in good order will be processed. Any part of the request that cannot be processed will be denied and an explanation will be provided to you.
- The minimum amount that may be transferred is the lesser of the:
 - 1) "Minimum Transfer Amount" shown in the Policy Information Section of your policy, or
 - 2) Available balance in the investment option from which the transfer is requested.
- Up to 12 transfers in each policy year are allowed without charge for pre-IL/SIL '99 products. We reserve the right to charge up to \$25 for any additional transfer in a policy year. The transfer amount includes the transfer fee, as applicable.
- There is no restriction on the number of transfers allowed without charge for IL/SIL '99 and later products.
- For original VLI policies, a transfer of 100% of the balance in an option will automatically change the net annual premium allocation.
- Refer to the Investment Options Section of your policy prospectus for additional details.
- Your policy is not designed for "market timing" or to accommodate programmed transfers, frequent transfers or transfers that are large in relation to the total assets of the underlying portfolios. Please see the policy prospectus and the prospectuses of the underlying trusts for more information.

General Information about Change in Allocations

- Your policy allows you to determine how your net premiums are to be allocated and how monthly charges are to be deducted from your Policy Account Value.
- Allocation instructions will be effective on the date your properly completed request is received at Equitable's Administrative Office. For original VLI policies, the premium allocation change will take effect on the next policy anniversary date, provided the request is received at Equitable's Administrative Office at least seven calendar days before that date.
- Amount in your Policy Account Value and deductions from it are allocated among the investment options, including the unloaned portion of the Guaranteed Interest Account.
- You elect how to allocate net premiums and from which investment funds monthly charges are deducted.

General Information about Asset Rebalancing Service

- Asset rebalancing service instructions will remain in effect until:
 - 1) New written instructions are provided, or
 - 2) The service otherwise terminates as elected on this form.
- You must notify us in writing to terminate the program.
- Asset rebalancing service will be effective on the date your properly completed request is received at our Administrative Office.
- The Guaranteed Interest Account and Market Stabilizer Option* are not available under the asset rebalancing service.
- Asset rebalancing service is not available on original VLI policies.
- Asset rebalancing does not assure a profit or protect against a loss in declining markets and should be periodically reviewed as your needs change.
- Asset rebalancing service is not available on a monthly frequency.
- Asset rebalancing service requests received with an indicated effective date prior to the initial 20-day Money Market Lock-In period expiration will be denied and an explanation will be provided to you, if applicable.
- You may discontinue participation in the asset rebalancing service at any time.



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