



IUL Protect

Fact Card

The power to adapt to your evolving needs



Guaranteed coverage

Live more today with the comfort of coverage that's guaranteed through age 90, or for 40 years if purchased under age 50.¹ There's no guesswork, just a simple number you'll know up front and can rely on.



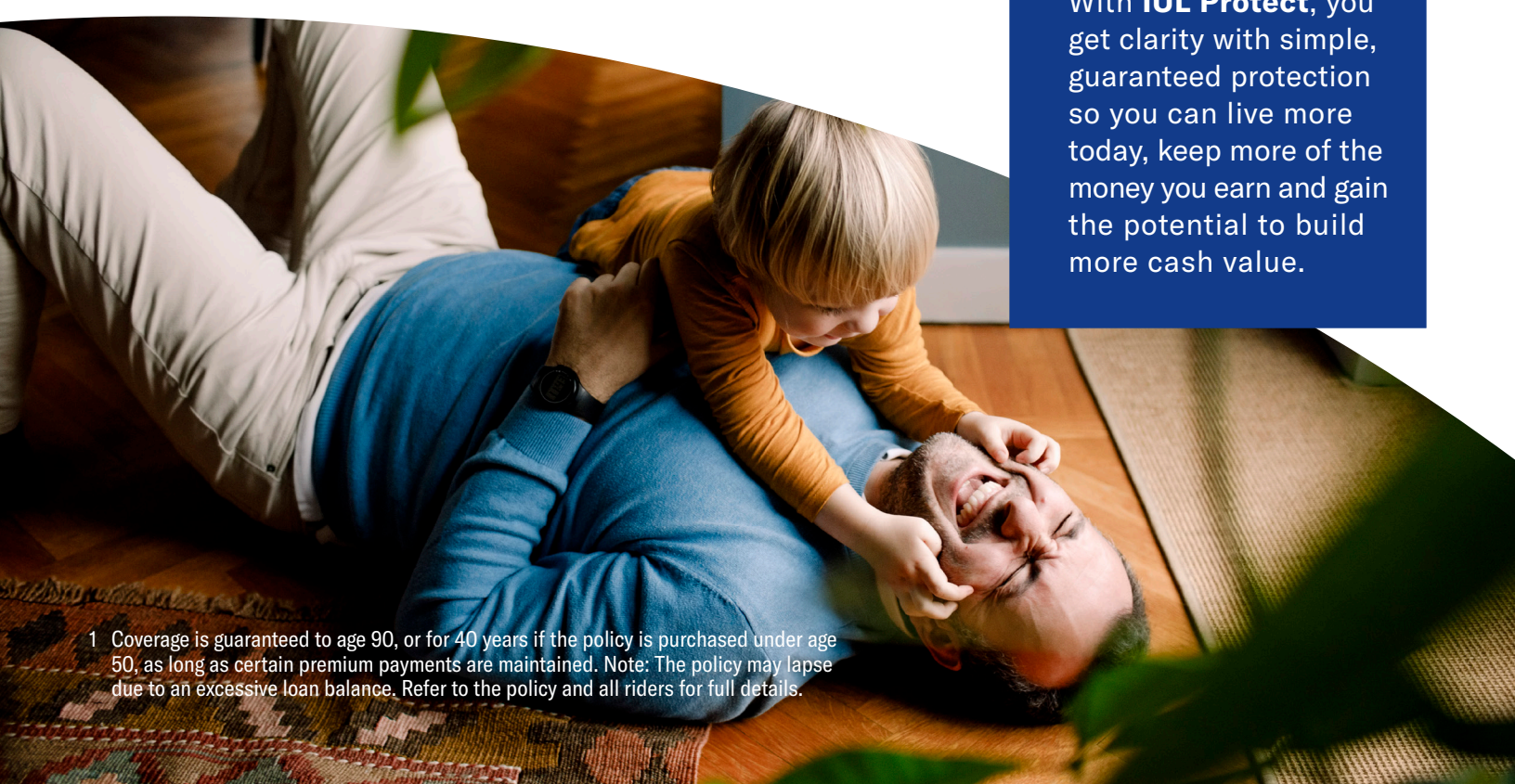
Defer taxes and accommodate changes

IUL Protect gives you the potential to build more wealth, with growth that's tied to a market index, and the added benefit of downside protection. Because your money grows tax-deferred, you keep more of it, and you have the flexibility to use that cash surrender value if your circumstances change.

**Live More.
Keep More.
Build More.**

With **IUL Protect**, you get clarity with simple, guaranteed protection so you can live more today, keep more of the money you earn and gain the potential to build more cash value.

¹ Coverage is guaranteed to age 90, or for 40 years if the policy is purchased under age 50, as long as certain premium payments are maintained. Note: The policy may lapse due to an excessive loan balance. Refer to the policy and all riders for full details.



Tax benefits

Tax-deferred accumulation

Potentially tax-free distributions²

Generally income tax-free life insurance benefit

Allocating premium payments

You can allocate to the Guaranteed Interest and Select Accounts without restriction, using any combination of the two accounts. You can change allocations at any time.

The Guaranteed Interest Account

Any premiums allocated to the Guaranteed Interest Account will earn the current interest rate, which is set by Equitable Financial Life Insurance Company and Equitable Financial Life Insurance Company of America and guaranteed to never be less than 2.5%.

The Select Account

If you want a bit more upside potential, the Select Account is an index-linked option that gives you the potential for cash value growth based on the performance of the S&P 500[®] Index.

- You can realize 100% of any positive returns, up to a performance cap.
- You're protected against 100% of any negative returns with the 0% floor.



Extra Interest Credit

If interest rates rise, you can receive additional cash value, on top of your index return.

You'll receive an additional credit to the Select Account equal to the Guaranteed Interest Account rate minus 3.5% (never to be less than zero).

Death benefit options

Option A Death benefit equals the policy's face amount.

Option B Death benefit equals the policy's face amount, plus account value.

² Under current federal tax rules, you generally may take federal income tax-free withdrawals up to your basis (total premiums paid) in the policy or loans from a life insurance policy that is not a Modified Endowment Contract (MEC). Certain exceptions may apply for partial withdrawals during the policy's first 15 years. If the policy is a MEC, all distributions (withdrawals or loans) are taxed as ordinary income to the extent of gain in the policy, and may also be subject to an additional 10% premature distribution penalty prior to age 59½, unless certain exceptions are applicable. Loans and partial withdrawals will decrease the death benefit and cash value of your life insurance policy, and may be subject to policy limitations and income tax. In addition, loans and partial withdrawals may cause certain policy benefits or riders to become unavailable and may increase the chance your policy may lapse. If the policy lapses, is surrendered or becomes a MEC, the loan balance at such time would generally be viewed as distributed and taxable under the general rules for distribution of policy cash values.

Access to your money

Withdrawals

Available after the first policy year and before the policy anniversary nearest the insured's 121st birthday.

You can withdraw any amount of at least \$500, provided the withdrawal does not reduce the face amount below the minimum allowed for the policy.

If Death Benefit Option A is chosen, the face amount may be reduced by a partial withdrawal.

Loans

Fixed loans are available any time after issue.

You may borrow up to the net cash surrender value.

Loans and withdrawals will reduce the cash value and life insurance benefit, and could increase the chance the policy will lapse.

Premiums

You have the flexibility to reduce payments by using cash value to pay the monthly deductions.

You can also increase the payments within certain limits to build cash value more quickly.

Skipping or reducing payments may increase the chance of the policy lapsing, and could mean you'll need to increase the premiums in the future.

Optional riders

All riders have restrictions and limitations. Be sure to review details with your financial professional before choosing any rider.

Available free of charge

Charitable Legacy Rider®

This rider lets you provide an additional life insurance benefit for up to two qualified charities. The benefit will equal 1% of the base policy face amount and can be up to \$100,000.

Living Benefit Rider

Automatically included. You can receive a portion of your policy's death benefit if the insured is diagnosed as terminally ill with generally no more than 12 months to live.³

No-Lapse Guarantee

Automatically included with the policy for no additional charge. Guarantees the policy will not terminate for 40 years, or up to age 90, whichever comes first, regardless of investment performance.¹ A certain amount of premiums must be paid into the policy, and policy loan and accrued loan interest cannot exceed the policy account value. If the Return of Premium Death Benefit rider is elected, the guarantee will last 5 years.

³ There is no charge for the rider at issue. We may deduct a processing charge of up to \$250 per policy from any Living Benefit Rider payment.

Optional riders

Available for an additional fee

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| Cash Value Plus Rider | This rider increases your available cash value by reducing the surrender charge if the policy is surrendered during the first 8 policy years. ⁴ |
| Children's Term Insurance Rider | This rider provides term insurance protection for the children of an insured. It may be converted to a permanent insurance policy in the future without the child having to show evidence of insurability. ⁵ |
| Disability Waiver of Monthly Deductions Rider | If you are totally disabled as defined in the rider for at least 6 months, this rider waives the monthly deductions from the policy account. The disability must begin prior to the policy anniversary nearest age 60. If it begins after that time, monthly deductions due to be made before the age 65 anniversary will be the only ones waived. |
| Long-Term Care ServicesSM Rider | With this rider, you can receive an accelerated life insurance benefit that can be used for qualified long-term care expenses. ⁶ |
| Option to purchase additional insurance | This rider allows you to purchase a new policy on the life of the insured for the amount of the option, on specific dates, without evidence of insurability. |
| Return of Premium Death Benefit Rider | For an additional cost, this rider enables your beneficiaries to receive an additional death benefit equal to a percentage of the premiums paid. |

⁴ In addition to the reduction of the surrender charge, this rider may also partially refund other certain policy deductions, depending on when the policy is surrendered. Please refer to the rider for complete information.

⁵ See the policy rider for additional details, including coverage rules and limits.

⁶ The Long-Term Care ServicesSM Rider does have an additional cost, and is subject to restrictions and limitations. You may qualify for life insurance, but not for the Long-Term Care ServicesSM Rider.

For more information or to see if IUL Protect is the right fit for you, contact your financial professional or visit equitable.com today.

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This brochure is not intended as a complete description of the IUL Protect product. Please consult your financial professional for more complete details.

IUL Protect is a flexible premium universal life insurance policy with an index-linked interest option. Life insurance is subject to exclusions and limitations and terms for keeping it in force. Certain types of policies, features and benefits may not be available in all jurisdictions, or may be different. For costs and complete details of coverage, contact your financial professional.

IUL Protect is issued in New York and Puerto Rico by Equitable Financial Life Insurance Company, NY, NY; and in all other jurisdictions by Equitable Financial Life Insurance Company of America, an Arizona stock corporation

with its main administrative office in Jersey City, NJ. Distributed by Equitable Network, LLC (Equitable Network Insurance Agency of California, LLC in CA; Equitable Network Insurance Agency of Utah, LLC in UT; Equitable Network of Puerto Rico, Inc. in PR) and Equitable Distributors, LLC (NY, NY). When sold by New York state-based (i.e., domiciled) financial professionals, IUL Protect is issued by Equitable Financial Life Insurance Company, 1290 Avenue of the Americas, New York, NY 10104.

All companies are affiliated and directly or indirectly owned by Equitable Holdings, Inc., and do not provide tax or legal advice. You should consult with your tax and legal advisors regarding your particular circumstances. IUL Protect does contain additional charges, including, but not limited to, a 15-year surrender charge, premium charges, insurance charges, and administrative fees.

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Policy form ICC17-100, 17-100 or state variation.

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 • Indexed Universal Life Insurance Products May Go Down in Value

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