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VUL investment options

Index and Asset Allocation Portfolios

Index Portfolios

Index options	Asset class	Net Annual Expense[1]
EQ/Common Stock Index	Large Cap Blend	0.40%
EQ/Core Bond Index	Bonds	0.40%
EQ/Equity 500 Index	Large Cap Blend	0.40%
EQ/Intermediate Government Bond	Bonds	0.40%
EQ/Large Cap Growth Index	Large Cap Growth	0.40%
EQ/Large Cap Value Index	Large Cap Value	0.40%
EQ/Mid Cap Index	Mid Cap Blend	0.40%
EQ/Small Company Index	Small Cap Blend	0.40%
EQ/International Equity Index	International Stocks	0.40%

Asset Allocation Portfolios

Allocation options[2]	Net Annual Expense[1]
EQ/Conservative Allocation	0.80%
EQ/Conservative-Plus Allocation	0.80%
EQ/Moderate Allocation	0.80%
EQ/Moderate-Plus Allocation	0.80%
EQ/Aggressive Allocation	0.80%
EQ/All Asset Growth Allocation	1.08%
1290 VT DoubleLine Dynamic Allocation	1.05%
American Funds Insurance Series Asset Allocation Fund	0.65%
BlackRock Global Allocation V.I.	0.80%
Fidelity VIP Asset Manager: Growth	0.78%
Janus Henderson Balanced Portfolio	0.71%

Equity and Fixed Income Portfolios

Equity Options

Portfolio name	Net Annual Expense[1]
Large-Cap Value	
AB VPS Growth and Income	0.69%
1290 VT Equity Income	0.80%
EQ/Value Equity	0.76%
EQ/Invesco Comstock	0.80%
EQ/JPMorgan Value Opportunities	0.80%
Fidelity VIP Growth & Income	0.40%
Invesco V.I. Diversified Dividend	0.78%
T. Rowe Price Equity Income II	0.80%
Large-Cap Blend	
EQ/AB Sustainable U.S. Thematic	0.80%
EQ/Franklin Rising Dividends	0.72%
EQ/Large Cap Core Managed Volatility	0.72%
Large-Cap Growth	
1290 VT Socially Responsible	0.75%
EQ/ClearBridge Large Cap Growth ESG	0.80%
EQ/Large Cap Growth Managed Volatility	0.69%
EQ/Loomis Sayles Growth	0.80%
EQ/T. Rowe Price Growth Stock	0.80%
Multimanager Aggressive Equity	0.80%
Mid-Cap Value	
EQ/American Century Mid-Cap Value	0.80%
EQ/Goldman Sachs Mid Cap Value	0.80%
EQ/Mid Cap Value Managed Volatility	0.79%
Fidelity VIP Value	0.74%

Portfolio name	Net Annual Expense[1]
Mid-Cap Blend	
ClearBridge Variable Mid Cap	0.80%
Fidelity VIP Mid Cap	0.71%
Mid-Cap Growth	
EQ/MFS Mid Cap Focused Growth	0.80%
EQ/Janus Enterprise	0.80%
Small-Cap Value	
AB VPS Small/Mid Cap Value	0.80%
1290 VT GAMCO Small Company Value	0.80%
1290 VT Small Cap Value	0.80%
Franklin Small Cap Value VIP	0.76%
Small-Cap Growth	
EQ/AB Small Cap Growth	0.75%
EQ/Morgan Stanley Small Cap Growth	1.02%
Delaware Ivy VIP Small Cap Growth	0.80%
International/Global	
AB VPS Sustainable Global Thematic	0.80%
1290 VT Low Volatility Global Equity	0.75%
1290 VT SmartBeta Equity ESG	0.80%
American Funds Insurance Series Global Small Capitalization	0.80%
American Funds Insurance Series New World	0.80%

Portfolio name	Net Annual Expense[1]
International/Global	
EQ/Emerging Markets Equity PLUS	1.12%
EQ/International Core Managed Volatility	0.80%
EQ/International Value Managed Volatility	0.80%
EQ/MFS International Growth	0.80%
EQ/MFS International Intrinsic Value	0.80%
EQ/Invesco Global	0.80%
Templeton Developing Markets VIP Fund	1.29%
Templeton Global Bond VIP	0.40%
Specialty/Sector	
1290 VT Convertible Securities	0.80%
1290 VT GAMCO Mergers and Acquisitions	1.13%
1290 VT Multi-Alternative Strategies	1.44%
1290 VT Natural Resources	0.77%
1290 VT Real Estate	0.75%
EQ/Invesco Global Real Assets	1.03%
EQ/T. Rowe Price Health Sciences	1.05%
EQ/MFS Technology	0.80%
EQ/MFS Utilities Series	0.80%
Multimanager Technology	1.09%
PIMCO CommodityRealReturn® Strategy	0.80%
VanEck VIP Global Resources	1.19%

Bond Options

1290 VT DoubleLine Opportunistic Bond	0.77%	EQ/PIMCO Real Return	0.40%	Delaware Ivy VIP High Income	0.80%
EQ/Franklin Strategic Income	0.78%	EQ/PIMCO Total Return ESG	0.40%	Lord Abbett Bond Debenture	0.74%
EQ/PIMCO Global Real Return	0.77%	EQ/PIMCO Ultra Short Bond	0.65%		

Money Market		Safety of Principal		Market Stabilizer Option®
EQ/Money Market[3]	0.40%	Guaranteed Interest Account	N/A	Tracks the S&P 500® and provides upside potential with some downside protection.[4]

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, 2022, 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® is not available in New York. It is also not available for VUL Survivorship in all states. For Equitable Advantage℠, the net annual expense is 0.40%. For all other VULs, the net annual expense is 1.15%. The Market Stabilizer Option® provides a rate 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® prospectus for more information.

Important note

This material must be preceded or accompanied by the current applicable variable universal life prospectus, the prospectus for the underlying portfolios, the Market Stabilizer Option® (MSO) supplement and any other applicable supplement(s). The prospectuses and supplement(s) include more complete information about the policy, including risks, charges, expenses, investment objectives and investment options. You should carefully read the prospectuses and consider the information carefully before investing or sending money.

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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 uses policy form #s: ICC19-19-200, 19-200 or state variations.

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

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

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