



VUL investment options¹

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%	American Funds Insurance Series Asset Allocation	0.40%
EQ/Core Bond Index	Bonds	0.40%	BlackRock Global Allocation V.I.	0.80%
EQ/Equity 500 Index	Large Cap Blend	0.38%	EQ/Aggressive Allocation	0.80%
EQ/Intermediate Corporate Bond	Bonds	0.40%	EQ/All Asset Growth Allocation	1.10%
EQ/Intermediate Government Bond	Bonds	0.40%	EQ/Conservative Allocation	0.80%
EQ/International Equity Index	International Stocks	0.40%	EQ/Conservative-Plus Allocation	0.80%
EQ/Large Cap Growth Index	Large Cap Growth	0.40%	EQ/Moderate Allocation	0.80%
EQ/Large Cap Value Index	Large Cap Value	0.40%	EQ/Moderate-Plus Allocation	0.80%
EQ/Long-Term Bond	Bonds	0.40%	Equitable Conservative Growth MF/ETF	0.80%
EQ/Mid Cap Index	Mid Cap Blend	0.40%	Equitable Growth MF/ETF	0.80%
EQ/Small Company Index	Small Cap Blend	0.40%	Equitable Moderate Growth MF/ETF	0.80%
			Fidelity VIP Asset Manager 70%	0.71%
			Janus Henderson Balanced	0.72%

Equity and fixed income portfolios

Equity options					
Portfolio name	Net annual expense ¹	Portfolio name	Net annual expense ¹	Portfolio name	Net annual expense ¹
Large-Cap Value		Mid-Cap Growth		International/Global	
1290 VT Equity Income	0.80%	EQ/Janus Enterprise	0.80%	EQ/MFS International Intrinsic Value	0.80%
EQ/Invesco Comstock	0.80%	EQ/MFS Mid Cap Focused Growth	0.80%	Templeton Emerging Markets VIP Fund	1.22%
EQ/JPMorgan Value Opportunities	0.80%	T. Rowe Price Mid-Cap Growth	0.80%	Templeton Global Bond VIP Fund	0.40%
EQ/Value Equity	0.76%	Small-Cap Value		Specialty/Sector	
Invesco V.I. Diversified Dividend	0.78%	1290 VT GAMCO Small Company Value	0.80%	1290 VT Convertible Securities	0.75%
T. Rowe Price Equity Income	0.80%	1290 VT Small Cap Value	1.08%	1290 VT GAMCO Mergers and Acquisitions	1.14%
Large-Cap Blend		AB VPS Discovery Value	0.80%	1290 VT Multi-Alternative Strategies	1.38%
EQ/Franklin Rising Dividends	0.72%	Franklin Small Cap Value VIP	0.76%	1290 VT Natural Resources	0.75%
EQ/Large Cap Core Managed Volatility	0.73%	Small-Cap Growth		1290 VT Real Estate	0.75%
Large-Cap Growth		EQ/AB Small Cap Growth	0.77%	ALPS Alerian Energy Infrastructure	1.15%
1290 VT Socially Responsible	0.75%	EQ/Morgan Stanley Small Cap Growth	0.80%	EQ/JPMorgan Hedged Equity and Premium Income	0.80%
EQ/ClearBridge Large Cap Growth ESG	0.80%	International/Global		EQ/Invesco Global Real Assets	1.01%
EQ/JPMorgan Growth Stock	0.80%	1290 VT SmartBeta Equity ESG	0.80%	EQ/MFS Technology	0.80%
EQ/Large Cap Growth Managed Volatility	0.72%	American Funds Insurance Series	0.80%	EQ/MFS Utilities Series	0.80%
EQ/Loomis Sayles Growth	0.80%	Global Small Capitalization		EQ/T. Rowe Price Health Sciences	1.05%
Multimanager Aggressive Equity	0.80%	American Funds Insurance Series	0.80%	EQ/Wellington Energy	1.04%
T. Rowe Price Blue Chip	0.80%	New World Fund		Invesco V.I. Technology Fund	1.06%
Mid-Cap Blend		EQ/Emerging Markets Equity PLUS	1.05%	Multimanager Technology	1.08%
Fidelity VIP Mid Cap	0.65%	EQ/International Core Managed Volatility	0.80%	PIMCO CommodityRealReturn [®] Strategy	3.14%
Mid-Cap Value		EQ/International Value Managed Volatility	0.80%	ProFund VP Biotechnology	1.45%
EQ/American Century Mid Cap Value	0.80%	EQ/Invesco Global	0.80%	ProFund VP Semiconductor	1.49%
EQ/Goldman Sachs Mid Cap Value	0.80%	EQ/Lazard Emerging Markets Equity	1.20%	VanEck VIP Global Gold	1.30%
EQ/Mid Cap Value Managed Volatility	0.80%	EQ/MFS International Growth	0.80%	VanEck VIP Global Resources	1.17%
Fidelity VIP Value	0.70%				

Fixed income options					
1290 VT DoubleLine Opportunistic Bond	0.76%	EQ/PIMCO Real Return	2.07%	Lord Abbett Bond Debenture	0.80%
EQ/Core Plus Bond	0.78%	EQ/PIMCO Total Return ESG	0.40%	Nomura VIP High Income Series	0.80%
EQ/PIMCO Global Real Return	2.59%	EQ/PIMCO Ultra Short Bond	0.65%		

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

1290
FUNDS



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MANAGEMENT

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- 1 The investment options and net operating expenses provided are for VUL Incentive Life Protect®, Series 164 and VUL Optimizer®, Series 166. Available investment options and net operating expenses may vary for other VUL products. 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, 2026, 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. 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 1.15% for 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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