



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%	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	0.39%	EQ/Aggressive Allocation	1.01%
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	0.70%
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%	0.73%
			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 Value		International/Global	
1290 VT Equity Income	0.80%	EQ/American Century Mid Cap Value	0.80%	EQ/Emerging Markets Equity PLUS	1.05%
EQ/Invesco Comstock	0.80%	EQ/Goldman Sachs Mid Cap Value	0.80%	EQ/International Core Managed Volatility	0.80%
EQ/JPMorgan Value Opportunities	0.80%	EQ/Mid Cap Value Managed Volatility	0.80%	EQ/International Value Managed Volatility	0.80%
EQ/Value Equity	0.77%	Fidelity VIP Value	0.70%	EQ/Invesco Global	0.80%
Invesco V.I. Diversified Dividend	0.78%	Mid-Cap Growth		EQ/MFS International Growth	0.80%
T. Rowe Price Equity Income	0.80%	EQ/MFS Mid Cap Focused Growth	0.80%	EQ/MFS International Intrinsic Value	0.80%
Large-Cap Blend		EQ/Janus Enterprise	0.80%	Templeton Developing Markets VIP Fund	1.21%
EQ/Franklin Rising Dividends	0.72%	T. Rowe Price Mid-Cap Growth	0.80%	Templeton Global Bond VIP Fund	0.40%
EQ/Large Cap Core Managed Volatility	0.74%	Small-Cap Value		Specialty/Sector	
Large-Cap Growth		1290 VT GAMCO Small Company Value	0.80%	1290 VT Convertible Securities	0.75%
1290 VT Socially Responsible	0.75%	1290 VT Small Cap Value	1.05%	1290 VT GAMCO Mergers and Acquisitions	1.17%
EQ/ClearBridge Large Cap Growth ESG	0.80%	AB VPS Discovery Value	0.80%	1290 VT Multi-Alternative Strategies	1.39%
EQ/JPMorgan Growth Stock	0.80%	Franklin Small Cap Value VIP	0.75%	1290 VT Natural Resources	0.75%
EQ/Large Cap Growth Managed Volatility	0.72%	Small-Cap Growth		1290 VT Real Estate	0.75%
EQ/Loomis Sayles Growth	0.80%	EQ/AB Small Cap Growth	0.77%	EQ/Invesco Global Real Assets	1.02%
Multimanager Aggressive Equity	0.80%	EQ/Morgan Stanley Small Cap Growth	0.80%	EQ/MFS Technology	0.80%
T. Rowe Price Blue Chip	0.80%	International/Global		EQ/MFS Utilities Series	0.80%
Mid-Cap Blend		1290 VT SmartBeta Equity ESG	0.80%	EQ/T. Rowe Price Health Sciences	1.05%
Fidelity VIP Mid Cap	0.67%	American Funds Insurance Series Global Small Capitalization	0.80%	Multimanager Technology	1.08%
		American Funds Insurance Series New World Fund	0.80%	PIMCO CommodityRealReturn [®] Strategy	2.23%
				VanEck VIP Global Resources	1.15%

Fixed income options					
1290 VT DoubleLine Opportunistic Bond	0.76%	EQ/PIMCO Real Return	2.38%	Lord Abbett Bond Debenture	0.80%
EQ/Core Plus Bond	0.78%	EQ/PIMCO Total Return ESG	0.40%	Nomura VIP High Income Series ⁷	0.80%
EQ/PIMCO Global Real Return	2.42%	EQ/PIMCO Ultra Short Bond	0.66%		

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



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, 2024, 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.
- 7 On December 1, 2025, the Macquarie VIP High Income Series Portfolio was renamed the Nomura VIP High Income Series Portfolio. Please refer to the Macquarie VIP High Income Series prospectus dated May 1, 2025, as supplemented for additional information regarding the changes. Please note that the portfolio's former name may continue to be used in certain documents for a period of time after the date of the restructuring.

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[®] or Market Stabilizer Option[®] II supplement (as applicable) 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.

A life insurance policy is backed solely by the claims-paying ability of the issuing life insurance company. It is not backed by the broker-dealer or insurance agency through which the life insurance policy is purchased or by any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of the issuing life insurance company.

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.

Life insurance policies have exclusions, limitations and terms for keeping them in force. Fees and charges associated with variable universal life insurance include mortality and expense risk charges, cost of insurance charges, surrender charges, administrative fees, investment management fees and charges for optional benefits. Contact a financial professional for costs and complete details.

VUL Incentive Life Protect[®] and VUL Optimizer[®] are issued in New York and Puerto Rico by Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY) and in all other jurisdictions by Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with an administrative office located in Charlotte, NC. When sold by New York state-based (i.e., domiciled) Equitable Advisors Financial Professionals, VUL Incentive Life Protect[®] and VUL Optimizer[®] are issued by Equitable Financial Life Insurance Company.

Effective January 26, 2026, COIL Institutional Series[®] is issued in New York and Puerto Rico by Equitable Financial Life Insurance Company (NY, NY) and by Equitable Financial Life Insurance Company of America in all other jurisdictions. Prior to January 26, 2026, COIL Institutional Series[®] is issued solely by Equitable Financial Life Insurance Company.

Variable universal life insurance policies are co-distributed by affiliates Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN) and Equitable Distributors, LLC (NY, NY). Equitable Financial, Equitable America, Equitable Advisors, LLC and Equitable Distributors, LLC are subsidiaries of Equitable Holdings, Inc. and do not provide tax or legal advice.

COIL Institutional Series[®], Market Stabilizer Option[®], VUL Incentive Life Protect[®] and VUL Optimizer[®] are registered service marks of Equitable Financial Life Insurance Company.

Policy forms and rider forms may vary by product and by jurisdiction. Refer to the applicable prospectus for more information.

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY); Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with an administrative office located in Charlotte, NC; and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). The obligations of Equitable Financial and Equitable America are backed solely by their claims-paying abilities.

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 • Variable Life Insurance May Go Down in Value

© 2025 Equitable Holdings, Inc. All rights reserved. GE-8572376.1 (11/25) (Exp. 11/27) | G3265150 | Cat. #160339 (11/25)



EQUITABLE