



EQUITABLE



**Help protect
your legacy**

VUL Legacy[®]

Variable universal life insurance

Live More. Keep More. Build More.

With VUL Legacy[®],
you can live more for
today, keep more of the
money you earn and
build more for tomorrow.

Live More.

Live more for today by protecting your family against life's unknowns. Because VUL Legacy[®] can meet your changing needs throughout your life, you'll sleep easier knowing your family will be taken care of if you are no longer able to provide for them yourself.

Keep More.

Keep more of your money for your family with the potential tax-deferred growth and generally tax-free financial protection death benefit of VUL Legacy[®].

Build More.

Unlike term insurance, permanent life insurance has a growth component that can complement the protection your policy provides. The cash value you can potentially accumulate can build equity, which you can access to help you meet important financial goals down the road.

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Variable universal life

Variable universal life (VUL) insurance is a type of life insurance that has potential to build cash value. When you make payments, your money is invested in a wide variety of investment options. You can choose from any of the available investment options. In addition, VUL pays a life insurance death benefit that can be used to replace your income or cover expenses.

How does VUL work?

When you make payments into your variable universal life policy, a portion of your payment goes toward the life insurance benefit that protects your family. You have complete freedom to choose from the available options, with no restrictions.¹

- Each time you make a payment, your cash value increases.
- Your investments — and therefore your cash value — will fluctuate with the performance of your selected investment options. There is a risk of loss of principal invested.
- You'll automatically pay for the life insurance benefit that protects your family, using a percentage of your cash value each month that pays for your policy's charges and any additional benefits you've selected.
- You have the freedom to take loans or withdrawals from your cash value. There are additional charges with VUL Legacy®, including surrender charges, mortality and risk charges, insurance charges, a front-end load and possible charges for additional riders.

The tax benefits of life insurance

- Tax-deferred accumulation
- Tax-free transfers between investment options
- Potentially tax-free access to cash surrender value²
- Income tax-free life insurance benefit

Variable:

- Refers to your ability to invest in options whose values will vary because they are invested in the stock and/or bond markets.

Universal:

- Means you have flexibility in making payments. Your payments, and the timing of those payments, can vary from nothing to a maximum amount.³

¹ There are restrictions if certain riders are added to the policy.

² Under current federal tax rules, you may access your cash value by taking federal income tax-free loans or withdrawals from a life insurance policy that is not a Modified Endowment Contract (MEC) of up to your basis (total premiums paid) in the policy. Certain exceptions may apply for partial withdrawals during the policy's first 15 years. If the policy is a MEC, all 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 if taken prior to age 59½, unless certain exceptions apply. 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 the policy benefits and 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 the time would generally be viewed as a distribution and therefore taxable under the general rules for distribution of policy cash values.

³ Your policy's cash value must be sufficient to cover your monthly charges.

VUL Legacy® in action

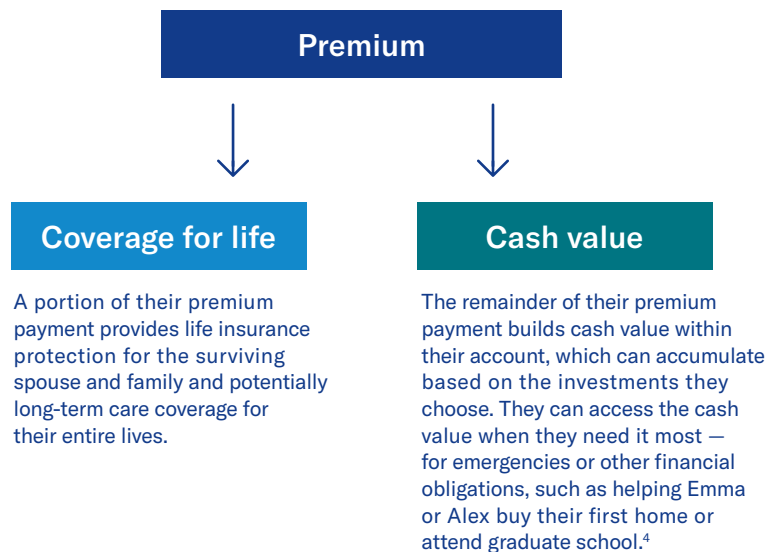
Designed to provide a larger benefit for your clients' dollars

Jay and Melissa

- Parents of Emma, 5, and Alex, 3
- Expecting a third child this year
- Have life insurance through their employers
- Want permanent long-term care coverage

Goal: Melissa and Jay are comfortable with investments since they contribute to their 401(k) plans. They want a permanent long-term strategy that will help them ride out market fluctuations and protect them against the potentially high cost of long-term care, even if they change jobs or one parent decides to stay at home after the baby comes. Melissa and Jay both choose an individual VUL Legacy® policy for themselves.

With VUL Legacy®, you can choose the investment options that are right for you, in whatever stage of life you're in, to give you flexibility in your premiums.



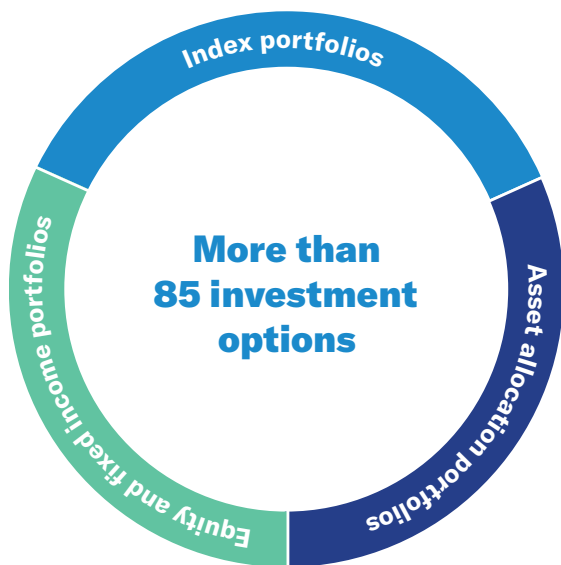
⁴ Loans and partial withdrawals will decrease the death benefit and cash value of your life insurance policy, and may be subject to policy limitations and income tax. In addition, loans and partial withdrawals may cause certain policy benefits or riders to become unavailable and may increase the chance your policy may lapse.

The flexibility to choose

A simple way to diversify

We work with nationally recognized fund managers to offer a wide variety of investment options featuring index, asset allocation and a diverse selection of equity and fixed income options.

That way, regardless of your investment style, risk tolerance, time horizon or financial goals, you can build a strategy that is right for you. The money you have in the variable investment options will fluctuate in value and is subject to market risk, including possible loss of principal.



Choose the strategies and options that work for you. You can change your allocations as your needs and preferences change down the road.

More than 85 investment options

Portfolios designed for your investment style



Market Stabilizer Option® (MSO) Indexed Options

When you need an extra level of protection during various life stages or periods of market volatility, our innovative MSO Indexed Options allow you to take advantage of growth opportunities and help protect you during a market downturn. These options' performance is linked to the S&P 500® Price Return Index, up to a growth cap rate, and includes protection against declines up to a stated rate. Please note, there is risk of substantial loss because you would be responsible for losses in excess of the stated rate.



Index portfolios

Participate in well-diversified portfolios with market performance while minimizing costs. Select a single index option or use our wide selection covering the asset classes you need to build an index strategy to match your risk tolerance.



Asset allocation portfolios

Match your risk tolerance with traditional asset allocation portfolios ranging from conservative to aggressive. All our asset allocation portfolios are broadly diversified.



Equity and fixed income portfolios

If you prefer a more actively managed strategy, you have access to more than 65 equity and fixed income options from some of the most respected money managers in the world.

Tailor your policy

You can customize your VUL Legacy[®] policy with these optional features. Some will charge an additional fee and all have certain limitations. These optional features may not be available in every state, and terms and conditions may vary by state. Talk to your financial professional to see which, if any, would be right for you.⁵

Available for an additional fee

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 expense.⁶

Available free of charge

Paid-Up Death Benefit Guarantee

Guarantees that the policy will remain in force for life, perhaps at a reduced face amount, regardless of investment performance, as long as there is sufficient cash value, and any loan and accrued loan interest does not exceed the policy account value. Can be elected any time after the fourth policy year. Restrictions apply; see prospectus for details.

Loan Extension Endorsement

Available on Guideline Premium Test policies. Ensures the policy will not lapse due to a loan balance that exceeds the larger of the current and initial base policy face amount, if certain conditions are met. The policy will automatically be placed on loan extension at the beginning of any policy month after the anniversary nearest the insured's 75th birthday, but not before the 20th policy anniversary, if there isn't enough value in the policy to cover the monthly deduction then due, and the outstanding policy loan and accrued loan interest exceeds the greater of the current and initial base policy face amount. Other restrictions apply; see prospectus for details.

⁵ Optional riders and features may not be available in all states. Terms and conditions may vary by state. All riders have restrictions and limitations. Read your prospectus and discuss with your financial professional for more detailed information.

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. In California, this rider is called the Comprehensive Long-Term Care Rider. In Florida, this rider is called the Long-Term Care Insurance Rider.

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

With **VUL Legacy**[®],
you can live more for
today, keep more of the
money you earn and
build more for tomorrow.



For more information or to
see if **VUL Legacy**[®] is the
right fit for you, contact your
financial professional or
visit **equitable.com** today.

This brochure highlights certain features and benefits and is not a complete description of all the material provisions of VUL Legacy® variable universal life policy. This brochure must be preceded or accompanied by a current prospectus, the prospectus for the underlying portfolios and any applicable supplements, which contain more complete information about the policy, including risks, charges, expenses and investment objectives. You should review the prospectuses and consider this information carefully before purchasing a policy.

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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 chances your policy may lapse.

This brochure highlights certain features and benefits of variable life insurance products and is not intended to be a complete description of variable life products.

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Policy form #s ICC09-100, #09-100 or state variations.

Market Stabilizer Option® form #s ICC15-R15-200, R15-200 or state variations.

Market Stabilizer Option® II form #: R22-VIOS or state variations.

VUL Legacy® is subject to declining surrender charges and has limitations. For costs and complete details of coverage, contact your financial professional/insurance-licensed registered representative. This brochure highlights certain features and benefits of variable life insurance products and is not intended to be a complete description of the VUL Legacy® product.

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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

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