COIL Institutional Series® 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	0.39%
EQ/Intermediate Corporate Bond	Bonds	0.40%
EQ/Intermediate Government Bond	Bonds	0.40%
EQ/International Equity Index	International Stocks	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/Long-Term Bond	Bonds	0.40%
EQ/Small Company Index	Small Cap Blend	0.40%

Asset allocation portfolios

Allocation options[2]	Net Annual Expense[1]
American Funds Insurance Series Asset Allocation Fund	0.40%
BlackRock Global Allocation V.I.	0.80%
EQ/Aggressive Allocation	1.01%
EQ/All Asset Growth Allocation	1.10%
EQ/Conservative Allocation	0.80%
EQ/Conservative-Plus Allocation	0.70%
EQ/Moderate Allocation	0.80%
EQ/Moderate-Plus Allocation	0.80%
Equitable Conservative Growth MF/ETF	0.80%
Equitable Growth MF/ETF	0.80%
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]
Large-cap value	
1290 VT Equity Income	0.80%
EQ/Invesco Comstock	0.80%
EQ/JPMorgan Value Opportunities	0.80%
EQ/Value Equity	0.77%
Invesco V.I. Diversified Dividend	0.78%
T. Rowe Price Equity Income	0.80%
Large-cap blend	
EQ/Franklin Rising Dividends	0.72%
EQ/Large Cap Core Managed Volatility	0.74%
Large-cap growth	
1290 VT Socially Responsible	0.75%
EQ/ClearBridge Large Cap Growth ESG	0.80%
EQ/JPMorgan Growth Stock	0.80%
EQ/Large Cap Growth Managed Volatility	0.72%
EQ/Loomis Sayles Growth	0.80%
Multimanager Aggressive Equity	0.80%
T. Rowe Price Blue Chip	0.80%
Mid-cap blend	
Fidelity VIP Mid Cap	0.67%

Portfolio name	Net annual expense[1]
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	0.80%
Fidelity VIP Value	0.70%
Mid-cap growth	
EQ/Janus Enterprise	0.80%
EQ/MFS Mid Cap Focused Growth	0.80%
T. Rowe Price Mid-Cap Growth	0.80%
Small-cap value	
1290 VT GAMCO Small Company Value	0.80%
1290 VT Small Cap Value	1.05%
AB VPS Discovery Value	0.80%
Franklin Small Cap Value VIP	0.75%
Small-cap growth	
EQ/AB Small Cap Growth	0.77%
EQ/Morgan Stanley Small Cap Growth	0.80%
International/Global	
1290 VT SmartBeta Equity ESG	0.80%
American Funds Insurance Series Global Small Capitalization	0.80%
American Funds Insurance Series New World Fund	0.80%

Portfolio name	Net annual expense[1]
International/Global	
EQ/Emerging Markets Equity PLUS	1.05%
EQ/International Core Managed Volatility	0.80%
EQ/International Value Managed Volatility	0.80%
EQ/Invesco Global	0.80%
EQ/MFS International Growth	0.80%
EQ/MFS International Intrinsic Value	0.80%
Templeton Developing Markets VIP Fund	1.21%
Templeton Global Bond VIP Fund	0.40%
Specialty/Sector	
1290 VT Convertible Securities	0.75%
1290 VT GAMCO Mergers and Acquisitions	1.17%
1290 VT Multi-Alternative Strategies	1.39%
1290 VT Natural Resources	0.75%
1290 VT Real Estate	0.75%
EQ/Invesco Global Real Assets	1.02%
EQ/MFS Technology	0.80%
EQ/MFS Utilities Series	0.80%
EQ/T. Rowe Price Health Sciences	1.05%
Multimanager Technology	1.08%
PIMCO CommodityRealReturn® Strategy	2.23%
VanEck VIP Global Resources	1.15%

Fixed income options

1290 VT DoubleLine Opportunistic Bond	0.76%
EQ/Core Plus Bond	0.78%
EQ/PIMCO Global Real Return	2.42%
EQ/PIMCO Real Return	2.38%
EQ/PIMCO Total Return ESG	0.40%
EQ/PIMCO Ultra Short Bond	0.66%
Lord Abbett Bond Debenture	0.80%
Nomura VIP High Income Series[5]	0.80%

Money market

EQ/Money Market[3]	0.40%

Safety of principal

Guaranteed Interest Account	N/A

Market Stabilizer Option® and Market Stabilizer Option® II

Track the S&P 500® Price Return Index and provide upside potential with some downside protection.[4]

Not all money managers may be listed. Used with permission.

For more information, contact your financial professional or visit equitable.com.

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, 2025, 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 Please see the Market Stabilizer Option® or the Market Stabilizer Option® II prospectus for more information. Neither the Market Stabilizer Option® nor the Market Stabilizer Option® II is available in New York. The Market Stabilizer Option® net annual expenses are 1.15%. The Market Stabilizer Option® II net annual expenses are 0.40%. The Market Stabilizer Option® and Market Stabilizer Option® II are subject to state approvals. 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.

5 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 COIL Institutional Series® prospectus, the prospectus for the underlying portfolios, the Market Stabilizer Option® (MSO) or Market Stabilizer Option® II (as applicable) 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.

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.

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.

Life insurance policies have exclusions, limitations and terms for keeping them inforce. 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.

COIL Institutional Series® is issued in MD, NY, OR, PR, VA and WA 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. Distributed by Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN) and Equitable Distributors, LLC (NY, NY). When sold by New York state-based (i.e., domiciled) Equitable Advisors Financial Professionals, COIL Institutional Series® is issued by Equitable Financial.

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

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