



COIL Institutional SeriesSM 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 Fund	0.65%
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	1.03%
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/Mid Cap Index	Mid Cap Blend	0.40%	Equitable Conservative Growth MF/ETF	0.80%
EQ/Long-Term Bond	Bonds	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: Growth	0.74%
			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%
AB VPS Relative Value	0.71%	EQ/Goldman Sachs Mid Cap Value	0.80%	EQ/International Core Managed Volatility	0.80%
EQ/Invesco Comstock	0.80%	EQ/Mid Cap Value Managed Volatility	0.80%	EQ/International Value Managed Volatility	0.80%
EQ/JPMorgan Value Opportunities	0.80%	Fidelity VIP Value	0.70%	EQ/Invesco Global	0.80%
EQ/Value Equity	0.77%	Mid-Cap Growth		EQ/MFS International Growth	0.80%
Invesco V.I. Diversified Dividend	0.78%	EQ/Janus Enterprise	0.80%	EQ/MFS International Intrinsic Value	0.80%
T. Rowe Price Equity Income	0.80%	EQ/MFS Mid Cap Focused Growth	0.80%	Templeton Developing Markets VIP Fund	1.20%
Large-Cap Blend		T. Rowe Price Mid-Cap Growth	0.80%	Templeton Global Bond VIP Fund	0.40%
EQ/AB Sustainable U.S. Thematic	0.80%	Small-Cap Value		Specialty/Sector	
EQ/Franklin Rising Dividends	0.72%	1290 VT GAMCO Small Company Value	0.80%	1290 VT Convertible Securities	0.75%
EQ/Large Cap Core Managed Volatility	0.75%	1290 VT Small Cap Value	1.02%	1290 VT GAMCO Mergers and Acquisitions	1.14%
Fidelity VIP Growth & Income	0.40%	AB VPS Discovery Value	0.80%	1290 VT Multi-Alternative Strategies	1.39%
Large-Cap Growth		Franklin Small Cap Value VIP	0.76%	1290 VT Natural Resources	0.75%
1290 VT Socially Responsible	0.77%	Small-Cap Growth		1290 VT Real Estate	0.75%
EQ/ClearBridge Large Cap Growth ESG	0.80%	EQ/AB Small Cap Growth	0.78%	EQ/Invesco Global Real Assets	1.01%
EQ/JPMorgan Growth Stock	0.80%	EQ/Morgan Stanley Small Cap Growth	0.80%	EQ/MFS Technology	0.80%
EQ/Large Cap Growth Managed Volatility	0.73%	International/Global		EQ/MFS Utilities Series	0.80%
EQ/Loomis Sayles Growth	0.80%	1290 VT SmartBeta Equity ESG	0.80%	EQ/T. Rowe Price Health Sciences	1.05%
Multimanager Aggressive Equity	0.80%	AB VPS Sustainable Global Thematic	1.02%	Multimanager Technology	1.09%
T. Rowe Price Blue Chip	0.80%	American Funds Insurance Series Global Small Capitalization	1.01%	PIMCO CommodityRealReturn [®] Strategy	1.43%
Mid-Cap Blend		American Funds Insurance Series New World Fund	0.80%	VanEck VIP Global Resources	1.21%
ClearBridge Variable Mid Cap	0.80%				
Fidelity VIP Mid Cap	0.67%				
Fixed Income Options					
1290 VT DoubleLine Opportunistic Bond	0.76%	EQ/PIMCO Real Return	2.11%	Lord Abbett Bond Debenture	0.75%
EQ/Core Plus Bond	0.78%	EQ/PIMCO Total Return ESG	0.72%	Macquarie VIP High Income Series	0.80%
EQ/PIMCO Global Real Return	2.21%	EQ/PIMCO Ultra Short Bond	0.73%		
Money Market		Safety of Principal		Market Stabilizer Option[®] and Market Stabilizer Option[®] II	
EQ/Money Market ³	0.40%	Guaranteed Interest Account	N/A	Track the S&P 500 [®] Price Return Index and provide upside potential with some downside protection. ⁴	

1290
FUNDS



Morgan Stanley

PIMCO

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



VanEck

- 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 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.

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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.

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 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.

COIL Institutional SeriesSM, a flexible premium variable universal life insurance policy, is issued by Equitable Financial Life Insurance Company (Equitable Financial) and co-distributed by Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN) and Equitable Distributors, LLC, all located at NY, NY.

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