



COIL Institutional Series® investment options¹

Index and asset allocation portfolios

Index portfolios			Asset allocation portfolios	
Index options	Asset class	Net Annual Expense ²	Allocation options ³	Net Annual Expense ²
EQ/Common Stock Index	Large Cap Blend	0.40%	American Funds Insurance Series Asset Allocation Fund	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/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 70%	0.71%
			Janus Henderson Balanced	0.72%

Equity and fixed income portfolios

Equity options					
Portfolio name	Net annual expense ²	Portfolio name	Net annual expense ²	Portfolio name	Net annual expense ²
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 Global Small Capitalization	0.80%	EQ/MFS Utilities Series	0.80%
EQ/Loomis Sayles Growth	0.80%	American Funds Insurance Series New World Fund	0.80%	EQ/T. Rowe Price Health Sciences	1.05%
Multimanager Aggressive Equity	0.80%	International/Global		EQ/Wellington Energy	1.04%
T. Rowe Price Blue Chip	0.80%	EQ/Emerging Markets Equity PLUS	1.05%	Invesco V.I. Technology Fund	1.06%
Mid-cap blend		EQ/International Core Managed Volatility	0.80%	Multimanager Technology	1.08%
Fidelity VIP Mid Cap	0.65%	EQ/International Value Managed Volatility	0.80%	PIMCO CommodityRealReturn® Strategy	3.14%
Mid-cap value		EQ/Invesco Global	0.80%	ProFund VP Biotechnology	1.45%
EQ/American Century Mid Cap Value	0.80%	EQ/Lazard Emerging Markets Equity	1.20%	ProFund VP Semiconductor	1.49%
EQ/Goldman Sachs Mid Cap Value	0.80%	EQ/MFS International Growth	0.80%	VanEck VIP Global Gold	1.30%
EQ/Mid Cap Value Managed Volatility	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 ⁴	0.40%	Guaranteed Interest Account	N/A	Track the S&P 500® Price Return Index and provide upside potential with some downside protection. ⁵	

1290
FUNDS



ALPS Red Rocks
LISTED PRIVATE EQUITY PORTFOLIO
An ALPS Advisors Solution

American Century
Investments

American Funds

BlackRock

ClearBridge
Investments



Fidelity
INVESTMENTS

FRANKLIN TEMPLETON
INVESTMENTS

GAMCO
ASSET MANAGEMENT

Goldman
Sachs



JANUS

J.P.Morgan
Asset Management

LOOMIS | SAYLES



MFS

Morgan Stanley

NOMURA CAPITAL
MANAGEMENT

PIMCO

PROFUNDS

T. Rowe Price
INVEST WITH CONFIDENCE

VanEck

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

On May 1, 2026, the American Funds Insurance Series® Global Small Capitalization Fund was renamed the American Funds Insurance Series® SMALLCAP World Fund®. Please refer to the American Funds Insurance Series® SMALLCAP World Fund® prospectus dated May 1, 2026, as supplemented, for additional information regarding the change. 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 change.

- 1 The investment options and net operating expenses provided are for COIL Institutional Series® (Series 162) policies. Available investment options and net operating expenses may vary for other products.
- 2 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.
- 3 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.
- 4 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.
- 5 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.

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 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 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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