



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%	EQ/Conservative Allocation	0.80%
EQ/Core Bond Index	Bonds	0.40%	EQ/Conservative-Plus Allocation	0.80%
EQ/Equity 500 Index	Large Cap Blend	0.40%	EQ/Moderate Allocation	0.80%
EQ/Intermediate Government Bond	Bonds	0.40%	EQ/Moderate-Plus Allocation	0.80%
EQ/Large Cap Growth Index	Large Cap Growth	0.40%	EQ/Aggressive Allocation	1.01%
EQ/Large Cap Value Index	Large Cap Value	0.40%	EQ/All Asset Growth Allocation	1.10%
EQ/Mid Cap Index	Mid Cap Blend	0.40%	1290 VT DoubleLine Dynamic Allocation	1.05%
EQ/Small Company Index	Small Cap Blend	0.40%	American Funds Insurance Series Asset Allocation Fund	0.65%
EQ/International Equity Index	International Stocks	0.40%	BlackRock Global Allocation V.I.	0.80%
			Fidelity VIP Asset Manager: Growth	0.79%
			Janus Henderson Balanced Portfolio	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 Blend		International/Global	
1290 VT Equity Income	0.80%	ClearBridge Variable Mid Cap	0.80%	EQ/International Value Managed Volatility	0.80%
EQ/Value Equity	0.77%	Fidelity VIP Mid Cap	0.72%	EQ/MFS International Growth	0.80%
EQ/Invesco Comstock	0.80%	Mid-Cap Growth		EQ/MFS International Intrinsic Value	0.80%
EQ/JPMorgan Value Opportunities	0.80%	EQ/MFS Mid Cap Focused Growth	0.80%	EQ/Invesco Global	0.80%
Fidelity VIP Value	0.77%	EQ/Janus Enterprise	0.80%	Templeton Developing Markets VIP Fund	1.29%
Invesco V.I. Diversified Dividend	0.80%	Small-Cap Value		Specialty/Sector	
T. Rowe Price Equity Income II	0.80%	1290 VT GAMCO Small Company Value	0.80%	1290 VT Convertible Securities	0.55%
Large-Cap Blend		1290 VT Small Cap Value	0.80%	1290 VT GAMCO Mergers and Acquisitions	1.15%
EQ/Franklin Rising Dividends	0.72%	Franklin Small Cap Value VIP Fund	0.78%	1290 VT Multi-Alternative Strategies	1.50%
EQ/Large Cap Core Managed Volatility	0.76%	Small-Cap Growth		1290 VT Natural Resources	0.75%
Fidelity VIP Growth & Income	0.40%	EQ/AB Small Cap Growth	0.77%	1290 VT Real Estate	0.75%
Large-Cap Growth		EQ/Morgan Stanley Small Cap Growth	0.80%	EQ/Invesco Global Real Assets	1.05%
1290 VT Socially Responsible	0.78%	Delaware Ivy VIP Small Cap Growth	0.80%	EQ/T. Rowe Price Health Sciences	1.05%
EQ/ClearBridge Large Cap Growth	0.80%	International/Global		EQ/MFS Technology	0.80%
EQ/Large Cap Growth Managed Volatility	0.71%	1290 VT Low Volatility Global Equity	0.76%	EQ/MFS Utilities Series	0.80%
EQ/Loomis Sayles Growth	0.80%	1290 VT SmartBeta Equity	0.80%	Multimanager Technology	1.10%
EQ/T. Rowe Price Growth Stock	0.80%	American Funds Insurance Series	1.09%	PIMCO CommodityRealReturn [®]	1.19%
Multimanager Aggressive Equity	0.80%	Global Small Capitalization		Strategy Portfolio	
Mid-Cap Value		American Funds Insurance Series	0.80%	Templeton Global Bond VIP Fund	0.40%
EQ/American Century Mid-Cap Value	0.80%	New World Fund		VanEck VIP Global Resources	1.23%
EQ/Goldman Sachs Mid Cap Value	0.80%	EQ/Emerging Markets Equity PLUS	1.14%		
EQ/Mid Cap Value Managed Volatility	0.80%	EQ/International Core Managed Volatility	0.80%		
Bond Options					
1290 VT DoubleLine Opportunistic Bond	0.80%	EQ/PIMCO Real Return	0.69%	Delaware Ivy VIP High Income	0.80%
EQ/Franklin Strategic Income	0.78%	EQ/PIMCO Total Return	0.40%	Lord Abbett Bond Debenture	0.76%
EQ/PIMCO Global Real Return	0.80%	EQ/PIMCO Ultra Short Bond	0.65%		
Growth Potential with Some Downside Protection		Money Market		Safety of Principal	
Market Stabilizer Option ^{®3}	1.15%	EQ/Money Market ⁴	0.40%	Guaranteed Interest Account	N/A
S&P 500 [®] Price Return Index					
1-Yr Segment Term					

Variable 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 • May Go Down in Value



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, 2021, 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 Please see the Market Stabilizer Option[®] prospectus for more information. The Market Stabilizer Option[®] is not available in New York.
- 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.

Important Note

This material must be preceded or accompanied by the COIL Institutional SeriesSM prospectus, the prospectus for the underlying portfolios, the Market Stabilizer Option[®] (MSO) 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. The Market Stabilizer Option[®] has an additional charge of 1.15%.

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 1290 Avenue of the Americas, NY, NY 10104.

Policy form #: ICC19-19-100, 19-100 and state variations.

Market Stabilizer Option[®] rider form #: ICC12-R12-15, R12-15 and state variations.

COIL Institutional SeriesSM is a registered service mark of Equitable Financial Life Insurance Company.

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