



EQUITABLE

Product and features guide

Life insurance

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

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

Our life products have the power to adapt to your clients' evolving needs

For your clients, knowing that their loved ones and their life's work have protection from uncertainties can help them face the future with courage, strength and wisdom. Life insurance from Equitable Financial Life Insurance Company (Equitable Financial) and Equitable Financial Life Insurance Company of America (Equitable America) helps clients better protect their families so they can live more for today, keep more of the money they earn by providing the potential for tax-deferred growth to help build more assets for tomorrow. We're committed to improving conventional life insurance with unconventional thinking that can help your clients' money work harder for them. Together, we'll work to turn today's goals into tomorrow's accomplishments — supporting you just as we've done for our clients since 1859.¹



Table of contents

- 1 Variable Universal Life (VUL)**
VUL Incentive Life ProtectSM
VUL Survivorship
- 2 Variable Universal Life (VUL)**
VUL Optimizer[®]
VUL Optimizer[®] Max
- 3 Variable Universal Life (VUL)**
COIL Institutional SeriesSM
Equitable Advantage MaxSM
- 4 Indexed Universal Life (IUL)**
BrightLife[®] Grow
- 5 Term**
Term Series
Term-in-10SM

The product and features guide highlights product information. For detailed information, see each product guide.

Variable Universal Life (VUL)

VUL Incentive Life ProtectSM

Protection VUL, competitive for death benefit-focused VUL sales, featuring affordable contractual charges to help drive long-term value.

Product highlights

- NLG to earlier of age 90 or 20 years on base contract
- Optional Lifetime ENLG
- Market Stabilizer Option[®] II
- Guaranteed Customer Loyalty Credit for issue ages 0-60

Target market

- Ages 30–60
- For clients looking for a cost-effective death benefit and a desire to achieve potentially higher returns, tax-deferred growth and potentially income tax-free distributions

Features

- Market Stabilizer Option[®] II — a suite of five buffered indexed options with performance tied to the S&P 500[®] Price Return Index. Features unique crediting strategies, competitive caps and varying levels of downside protection.
- 15-year surrender period (10-year surrender period in New York)
- Fixed Loan Option² — 1% spread years 1–15, 0% spread years 16+^{**}
- No-Lapse Guarantee — the earlier of 20 years or age 90^{***}

Sales applications

- Wealth/family business transfer
- Key person protection
- Equalization of inheritances
- Lifetime gifting programs
- Annuity/asset maximization
- Survivor income replacement
- 1035 Exchanges with loans

Highlighted riders/benefits

- Long-Term Care ServicesSM Rider³
- Extended No-Lapse Guarantee rider (to age 121)
- Loan Extension Endorsement
- Charitable Legacy Rider[®]
- Living Benefits Rider

Minimum face amount

- \$100,000
- \$1,000,000 — Policies with Charitable Legacy Rider[®]

VUL Survivorship

Protection survivorship VUL policy offering a competitive death benefit, focused on long-term value.

Product highlights

- We are a leader in this space in all funding scenarios
- 20-year No-Lapse Guarantee^{*}
- Robust portfolio lineup with 85+ investment options, including eight index options

Target market

- Age 40–69
- Affluent couples who have a need for estate planning and desire potentially higher returns and tax-deferred growth

Features

- Guaranteed Interest Option
- 15-year surrender period
- Fixed Loan Option² — 1% spread years 1–15, 0% spread years 16+^{**}

Sales applications

- Insures two lives
- Lower cost of insurance than individual policies
- Tax-advantaged cash value accumulation
- Estate planning/wealth transfer
- Single-premium investing for cash value growth
- Special needs planning
- Charitable gifting

Highlighted riders/benefits

- Estate Protector Rider
- CVPlus Rider

Minimum face amount

- \$200,000
- \$250,000 — For policies with the CVPlus Rider

* For issue ages 55 and below, the NLG period is 20 years. For issue ages 56 through 69, the NLG period is the difference between 75 and the issue age of the insured. For issue ages 70 and above, the NLG period is 5 years.

** On a current basis, the loan spread is 0% in years 16+. On a guaranteed basis, the loan spread will never exceed 1%

*** For issue ages 70 and below, the NLG period is 20 years. For issue ages 71 and greater, the NLG period will be the difference between 90 and the issue age of the insured.

Variable Universal Life (VUL)

VUL Optimizer®

One of the most competitive income-designed VUL accumulation products in the market, offering affordable contractual charges to help drive long-term accumulation.

Product highlights

- Unique ability to combine benefits, such as our Long-Term Care ServicesSM Rider (LTCSR)³ Cash Value Plus Rider (CVPlus) and Loan Extension Endorsement on one policy
- Robust portfolio lineup with over 85 investment options

Target market

- Age 30–60
- For clients willing to take on market risk to achieve potentially higher returns, tax-deferred growth and potentially income tax-free distributions

Features

- Market Stabilizer Option[®] II — a suite of five buffered indexed options with performance tied to the S&P 500[®] Price Return Index. Features unique crediting strategies, competitive caps, and varying levels of downside protection.
- 10-year surrender period
- Fixed Loan Option² — 1% spread years 1–10, wash loans years 11+*

Sales applications

- Supplemental Life Insurance Retirement Plan (LIRP)
- Supplemental Executive Retirement Plan (SERP)
- Deferred compensation
- Annuity/asset maximization
- Survivor income replacement
- 1035 Exchanges with loans

Highlighted riders/benefits

- Long-Term Care ServicesSM Rider³
- Charitable Legacy Rider[®]

Minimum face amount

- \$100,000 — Regular or guaranteed issue underwriting
- \$1,000,000 — Policies with Charitable Legacy Rider[®]
- \$250,000 per life at issue for 1–2 lives, and \$100,000 per life at issue for 3 or more lives with the CVPlus Rider

VUL Optimizer® Max

VUL Optimizer[®] Max may be a good strategy if your clients are looking for a death benefit plus another way to generate potential retirement income and diversify their taxes in the future.

Product highlights

- Streamlined process
- 48-hour submission to offer expectation
- Uses noninvasive and no-touch medical and non-medical resources
- Standard plus risk class — on average, VUL Optimizer[®] Max's standard plus rating generates potential distributions 2% to 5% greater than a fully underwritten standard offer, using the Optimal Income Solve, at a fraction of the time
- Robust portfolio lineup with more than 85 investment options

Target market

- Age 20–55
- For clients who are willing to bypass traditional underwriting in favor of a more streamlined process and are willing to pay five annual premiums or more equal to the maximum allowable non-MEC premium allowed under Internal Revenue Code rules, and want to generate tax-efficient retirement income and obtain life insurance coverage
- Most competitive with funding patterns of 10 years or longer through retirement age

Features

- Market Stabilizer Option[®] II — a suite of five buffered indexed options with performance tied to the S&P 500[®] Price Return Index. Features unique crediting strategies, competitive caps and varying levels of downside protection.
- 10-year surrender period
- Fixed Loan Option² — 1% spread years 1–10, wash loans years 11+*

Sales applications

- Supplemental Life Insurance Retirement Plan (LIRP)
- Supplemental Executive Retirement Plan (SERP)
- Deferred compensation
- Qualified retirement plans
- Executive bonus plans

Highlighted riders/benefits

- Loan Extension Endorsement
- Charitable Legacy Rider[®]
- Living Benefits Rider
- Cash Value Plus Rider

Minimum face amount

- \$100,000

Maximum face amount

- \$2,000,000

* On a current basis, the loan spread is 0% in years 11+. On a guaranteed basis, the loan spread will never exceed 1%.

Variable Universal Life (VUL)

COIL Institutional SeriesSM

COIL is designed for business owners seeking to fund nonqualified benefit plans.

Product highlights

- Higher early account value combined with strong long-term performance
- Institutionally priced with no surrender charges
- Robust portfolio lineup with over 85 investment options

Target market

- Corporations and partnerships where the firm is generally the owner and beneficiary of the policy
- Available to self-employed professionals who are members of a recognized professional association
- Available for single-life plans (highly compensated)

Features

- Dedicated support from our Corporate Strategies Group
- No surrender charges
- Fixed Loan Option² — 0.75% spread in years 1-10, wash loans years 11+*
- Market Stabilizer Option[®] II — a suite of five buffered indexed options with performance tied to the S&P 500[®] Price Return Index. Features unique crediting strategies, competitive caps and varying levels of downside protection.

Sales applications

- Group permanent life sales where the company will have ownership (competitive guaranteed issue on 10+ lives)
- Deferred compensation plans
- Executive bonus/ after-tax plans
- Supplemental Executive Retirement Plan (SERP)
- Key person protection
- Buy-Sell

Highlighted riders/benefits

- Integrated Term Insurance Rider
- Policy Continuation Rider

Minimum face amount

- \$100,000

Equitable Advantage MaxSM

Designed to be easy to understand, illustrate and sell. Equitable Advantage MaxSM provides a potential tax-free strategy and a simplified, shortened digital end-to-end experience.

Product highlights

- Streamlined process
- 48-hour submission to offer expectation
- Uses noninvasive and no-touch medical and non-medical resources
- Select class
- Robust portfolio lineup with over 85 investment options

Target market

- Ages 45-55 (Available issue ages 20-55)
- Income \$150K-\$499K
- Assets \$500K-\$1.9M
- For clients willing to bypass traditional underwriting in favor of a simplified process and are willing to pay five annual premiums equal to the maximum allowable non-MEC premium allowed under Internal Revenue Code rules
- For clients looking for tax-deferred growth, potential tax-free income and an income tax-free death benefit
- Desired premium funding duration is 5 to 10 years

Features

- Premium Based Surrender Charge
- Premium Based Compensation
- Customer Loyalty Credit
- Enhanced inforce management tools

Sales applications

- Asset Location
- Roth IRA Alternative
- Retirement Plan (LIRP)
- Supplemental Executive Retirement Plan (SERP)
- Deferred compensation

Highlighted riders/benefits

- Market Stabilizer Option[®] II — a suite of five buffered indexed options with performance tied to the S&P 500[®] Price Return Index. Features unique crediting strategies, competitive caps and varying levels of downside protection.
- Policy Continuation Rider

Minimum face amount

- \$100,000

Maximum face amount

- \$2,000,000

* On a current basis, the loan spread is 0% in years 11+. On a guaranteed basis, the loan spread will never exceed 1%.

Indexed Universal Life (IUL)

BrightLife® Grow

Accumulation indexed universal life, focused on flexible cash value accumulation and income. Designed for individuals, business owners and the protection market.

For more detailed information, see our product guides.

Product highlights

- No hidden leverage, performs as client expects
- Availability of alternate loans, which function similarly to industry indexing loans, but respect the client's allocation
- Four index options, which allow for diversification
- Allows the combination of the Long-Term Care ServicesSM Rider and CVPlus, a rider that reduces surrender charges in early years, to be used in support of the business market

Target market

- Age 40-70
- Ideally suited for moderately risk-averse clients who may have limited investment experience and are interested in tax-deferred cash value accumulation as a source of potential income in addition to protection

Features

- 15-year surrender period
- Fixed Loan Option² — 1% spread years 1-10, wash loans years 11+*
- Alternate Loan Option⁴ — available beginning year 4, under which the loan amount is distributed based on the current asset allocation of the policy, beginning with the Guaranteed Interest Account (GIA)

Sales applications

- Supplemental income
- Tax-deferred cash value
- Business continuation plans

Highlighted riders/benefits

- Long-Term Care ServicesSM Rider
- CVPlus Rider
- Charitable Legacy Rider[®]

Minimum face amount

- \$50,000
- \$250,000/life for 1-2 lives and \$100,000/life for 3 or more lives if CVPlus is elected
- \$1,000,000 — Policies with Charitable Legacy Rider[®]

* On a current basis, the loan spread is 0% in years 11+. On a guaranteed basis, the loan spread will never exceed 1%.

Term

Term Series

Insurance protection for clients with limited cash flow or clients with short-term needs, such as establishing a business, young professionals with school debt, families and others with limited resources. Available in level term periods of 10, 15 and 20 years and as Annual Renewable Term (ART), and TermOne®.

Product highlights

- Competitive conversion privilege allows access to Equitable Financial and Equitable America's permanent product portfolio*
- Conversion credit of 125% if policy is converted in first 5 years, and 100% after policy year 5, when applicable**
- ART offers a 10% discount on the first year's premium if paid annually
- Customers may be eligible to add the Long-Term Care ServicesSM Rider with limited underwriting requirements (no routine labs or paramedical exams) when converting to a permanent product – see the Term Conversion flyer for details

Target market

- Those seeking protection for a specified period, a supplement to other life insurance or a “starter” product for eventual conversion to Equitable Financial's and Equitable America's permanent portfolio

Sales applications

- Income replacement
- Estate planning/wealth transfer
- Mortgage protection
- Charitable bequests
- Final expenses
- Business continuation

Highlighted riders/benefits**

- Disability Premium Waiver
- Children's Term Insurance Rider
- Living Benefits Rider

Minimum face amount

- Contact the Sales Desk or see the Term Series product guide
- Term 10: \$1,000,000
- Term 15: \$1,000,000
- Term 20: \$1,000,000
- ART: \$1,000,000
- TermOne®: \$25,000

Term-in-10SM

Term-in-10SM is level term life insurance featuring an all-digital, noninvasive experience with customized options and the convenience to pay by credit card for coverage, all in 10 minutes or less. It is available in level term periods of 10, 15 and 20 years.

Product highlights

- Seamless all-digital experience that takes 10 minutes or less
- No exams, lab tests or attending physician statements
- Convenience of paying by credit card
- Conversion privilege ranging from 5 to 10 years, depending on level term period

Target market

- Healthy individuals between the ages of 18-60 seeking protection for a specified period, a supplement to other life insurance or a “starter” product for eventual conversion to Equitable Financial's and Equitable America's permanent portfolio

Sales applications

- Income replacement
- Estate planning/wealth transfer
- Mortgage protection
- Charitable bequests
- Final expenses
- Business continuation

Minimum face amount

- \$100,000

Maximum face amount

- \$1,000,000

For more detailed information, see our product guides.

* Conversion is available for TermOne® up to the term expiration date for policies with issue age 79 or less.

** Not available with TermOne®.

To learn more, call the Life Insurance Sales Desk or visit equitableLIFT.com.

- 1 1859 refers exclusively to Equitable Financial Life Insurance Company.
- 2 With fixed loans, loaned amounts earn interest that is credited at a declared rate. Loan interest is charged at an adjustable loan interest rate that is established at the beginning of each policy year. Please consult the policy and/or prospectus for more information.
- 3 The LTCSR has exclusions and limitations and may not be available in all jurisdictions or may vary by version and jurisdiction. The LTCSR has an additional cost and is subject to restrictions and limitations. Refer to the prospectus for more information. Clients may qualify for life insurance but not for the LTCSR. The LTCSR is paid as an acceleration of the death benefit. In CA, this rider is called the Comprehensive Long-Term Care Rider. In FL, this rider is called the Long-Term Care Insurance Rider.
- 4 With alternate loans, loaned amounts: 1) earn interest that is credited at a declared rate and/or 2) can earn interest at a rate that is determined by underlying index-linked performance. Loan interest is charged at an adjustable loan interest rate that is established at the beginning of each policy year. Please consult the policy for more information.

Term-in-10SM may not be available in all jurisdictions. Some states may vary the terms and conditions. Term-in-10SM is only available for sale through an Equitable Advisors Financial Professional.

VUL Optimizer[®] Max is a VUL Optimizer[®] policy with a standard plus underwriting class. VUL Optimizer[®] Max allows potential insureds to qualify for a standard plus underwriting class without labs, exams or attending physician statement (APS). Traditional underwriting that may require additional items or information, such as labs, exams or APS, is also available, which may result in a better or worse underwriting class.

Equitable Advantage MaxSM offers Equitable AdvantageSM through an expedited digital process that doesn't require labs, exams or an attending physician statement (APS). This illustration has utilized Equitable Advantage MaxSM and is within the appropriate issue age range, face amount and illustrative funding level for qualification. For Equitable Advantage MaxSM, the available underwriting class is select, which is not available through traditional underwriting and is available to non-tobacco users only. Equitable AdvantageSM is available through full traditional underwriting with a different set of risk class outcomes. Depending on the final outcome of the full medical underwriting, the policy values may be better or worse than those illustrated with the select underwriting class.

This products and features guide is not a complete description of all provisions of the life insurance policies. Please consult the product prospectus for variable products and the product specifications for all products.

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Under current federal tax rules, clients generally may take federal income tax-free withdrawals up to their basis (total premiums paid) in the policy or loans from a life insurance policy that is not a Modified Endowment Contract (MEC). Certain exceptions may apply for partial withdrawals during the policy's first 15 years. If the policy is a MEC, all distributions (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 prior to age 59½ unless certain exceptions are applicable. Loans and partial withdrawals will decrease the death benefit and cash value of your clients' 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 client's policy may lapse. If the policy lapses, is surrendered or becomes a MEC, the loan balance at such time would generally be viewed as distributed and taxable under the general rules for distribution of policy cash values.

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