



# Considering VUL Optimizer® Max? Here's what you need to know

If you're looking for more ways to invest growth-oriented assets you've earmarked for retirement, VUL Optimizer® Max provides a potential strategy. It's a tax-deferred variable universal life (VUL) insurance strategy specifically designed to help you create tax-efficient retirement income and protect your family throughout your lifetime with tax-deferred growth. VUL Optimizer® Max contains investment risk, including the possible loss of principal invested.

**VUL Optimizer® Max can help you live more for today, keep more of the money you earn through tax-deferred growth and build more for tomorrow.**

## Live More.

Stay protected from life's uncertainties so you can enjoy life today and feel confident you're ready for tomorrow.

## Keep More.

Let your money work harder for you by providing the potential for tax-deferred growth.

## Build More.

Prepare for retirement by making sure you have strategies built to help your income last.

Variable universal life (VUL) is a type of life insurance that has the potential to build cash value. When you make payments, you can invest your money in a wide variety of investment options. VUL Optimizer® Max is designed to help provide future income for you and your family, so you may want to fund the policy with higher premiums in the early years to take advantage of growth potential and compounding interest. VUL Optimizer® Max also pays a life insurance death benefit that can be used to replace income or cover expenses.

## Benefits of VUL Optimizer® Max

This strategy provides death benefit protection and maximizes your other retirement savings, with:

- Flexible access to potentially tax-deferred growth
- No contribution limits for investing
- Potential tax-free retirement income without penalties when you decide to take withdrawals<sup>1</sup>
- A digital experience from end to end, with no labs, no exams and no attending physician statement (APS)
- Underwriting that happens in just 48 hours if you qualify

<sup>1</sup> Under current federal tax rules, clients generally may take income tax-free partial withdrawals under a life insurance policy that is not a modified endowment contract (MEC), up to the basis in their contract. Additional amounts are includible in income. The IRS places a limit on how much money can go into life insurance premiums for the policy and how quickly such premiums can be paid in order for the policy to retain all of its tax benefits. If certain limits are exceeded, a MEC results. MEC policyholders may be subject to taxes on distributions on an income first basis, that is, to the extent there is gain in their policies and penalties, and a 10% penalty on any taxable amount if they are not age 59½ or older.

## The prospective applicant for this strategy

If you're looking to generate retirement income and diversify your taxes in the future, VUL Optimizer® Max may be a good strategy for you. The following outlines a prospective applicant:

- Age range: 20-55
- Has a need for life insurance of up to \$2,000,000 face amount
- Routinely goes to wellness visits
- Healthy, active lifestyle
- Limited use of prescription medications
- U.S. citizen or permanent resident residing permanently in the United States
- Has contributed the maximum amount to their 401(k) and has assets in the ranges below, which represent potential premium amounts, to fund supplemental retirement income

Age	Male		Female	
	Minimum	Maximum	Minimum	Maximum
25	\$3,700	\$70,600	\$3,000	\$57,100
30	\$4,200	\$80,200	\$3,400	\$64,900
35	\$4,700	\$91,500	\$3,900	\$74,100
40	\$5,400	\$105,100	\$4,400	\$85,100
45	\$6,200	\$121,100	\$5,100	\$98,300
50	\$7,200	\$140,700	\$5,900	\$114,300
55	\$8,400	\$164,600	\$6,900	\$133,900

Annual premium amounts are based on the Guideline Premium Test and Death Benefit Option B (Option B death benefit equals the policy's face amount, plus account value) at issue. If using the cash value accumulation test (CVAT) and Death Benefit Option A (Option A death benefit equals the policy's face amount), these premiums may be different. The minimum premium columns represent the necessary premium to qualify for VUL Optimizer® Max at the minimum face amount of \$100,000 and the maximum premium columns represent the necessary premium to qualify for VUL Optimizer® Max at the maximum face amount of \$2,000,000. The numbers have been rounded for simplicity.

The policy premium and death benefit amounts used for this case are only intended to help demonstrate the planning concept discussed and not to promote any specific product. The rates are broadly representative of rates that would apply for a policy of this type and size for insureds in good health and the ages noted in the example. To determine how this approach might work for you, individual illustrations based on your own individual age and underwriting class containing both guaranteed charges and guaranteed interest rates, as well as other important information, should be prepared or requested for your review. Your financial professional can provide you a copy of the individual illustration.

## The ideal build for VUL Optimizer® Max looks like:

Height (ft)	Max weight (lbs)
4'8"	145
4'9"	150
4'10"	156
4'11"	161
5'0"	166
5'1"	172
5'2"	178
5'3"	183
5'4"	189
5'5"	195
5'6"	201
5'7"	208
5'8"	214
5'9"	220
5'10"	227
5'11"	233
6'0"	240
6'1"	246
6'2"	253
6'3"	260
6'4"	267
6'5"	274
6'6"	281

## Applicants typically wouldn't have a history of these conditions:<sup>2</sup>

- Alcohol and/or drug abuse
- Chronic obstructive pulmonary disease (COPD/emphysema)
- Diabetes
- DWT/license suspension/reckless driving in past 5 years
- Heart condition
- Epilepsy/seizure
- Gastric bypass/lap band
- Hepatitis
- Kidney disease
- Mental disorder
- Multiple sclerosis (MS)
- Nicotine use for past 12 months
- Parkinson's disease
- Sleep apnea
- Stroke

# The entire process and experience is just 48 hours

Once a VUL Optimizer® Max electronic application (eApp) is submitted, Equitable will use noninvasive and no-touch medical and nonmedical resources, including electronic health records, to conduct the underwriting review. If you're eligible, you'll receive a decision in just 48 hours.<sup>3</sup>

## 1 Modeling

Your financial professional will complete our modeling system and review with you.

It requires the following information:

- Name, age and gender
- Payment amount and duration
- Tax bracket
- Premium allocation, rate of return assumption and years/age you want income for projection purposes

## 2 eApp (electronic application)

Next, your financial professional will fill out the eApp with you, and send to you to complete the short medical and personal history questions and sign the application.

## 3 eDelivery (electronic delivery)

After approval, the policy will be issued and electronically delivered (eDelivery) to you and your financial professional for electronic signatures.<sup>4</sup>

### Tax-free retirement income and more

With simple, noninvasive underwriting and quick eDelivery of your policy all in 48 hours, VUL Optimizer® Max may be a good option for you if you need a tax-free death benefit to ensure more of your assets go to your beneficiaries.

A variable universal life insurance contract is a contract with the primary purpose of providing a death benefit. It is also a long-term financial investment that can also allow potential accumulation of assets through customized, professionally managed investment portfolios. These portfolios are closely managed in order to satisfy stated investment objectives. There are fees and charges associated with variable life insurance contracts, including mortality and risk charges, administrative fees, premium charges, investment management fees, surrender charges and charges for optional riders.

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 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.

## To learn more about VUL Optimizer® Max, contact your financial professional today.

- 2 Prospective applicants for VUL Optimizer® Max typically wouldn't have a history of these medical conditions. If you do, applying for another product with full underwriting may be a better option. This list is not all inclusive.
- 3 For quality assurance purposes, we may conduct further investigation after your policy is delivered, which could result in rescission of the policy.
- 4 To have a policy delivered through eDelivery, the owner and insured must be the same person. If they are not, the policy will be issued on paper. Other regular eDelivery guidelines will be followed.

**This brochure is not a complete description of all the material provisions of the VUL Optimizer® variable life insurance policy. This brochure must be preceded or accompanied by the VUL Optimizer® product prospectus and any applicable prospectus supplements. The prospectuses contain more complete information about the policy, including investment objectives, risks, charges, expenses, limitations and restrictions. Please read the prospectus and consider the information carefully before purchasing a policy or sending money. Please contact your financial professional for a copy of the current prospectus.**

VUL Optimizer®, a flexible premium variable life insurance policy, is issued in New York by Equitable Financial Life Insurance Company (Equitable Financial), NY, NY 10105; and in all other jurisdictions by affiliate Equitable Financial Life Insurance Company of America (Equitable America), an Arizona stock company, with an administrative office located in Charlotte, NC. Equitable America is not licensed to

conduct business in NY and PR. Distributed by affiliate Equitable Distributors, LLC, located at 1345 Avenue of the Americas, NY, NY 10105. Equitable Financial, Equitable America and Equitable Distributors, LLC are direct and indirect subsidiaries of Equitable Holdings, Inc. and do not provide tax or legal advice. Certain types of policies, features and benefits may not be available in all jurisdictions or may be different. This policy has limitations. For costs and more complete details of coverage, refer to the product specifications.

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.

References to Equitable in this brochure represent both Equitable Financial Life Insurance Company and Equitable Financial Life Insurance Company of America, which are affiliated companies. Overall, Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (NY, NY); Equitable Financial Life Insurance Company of America, an AZ stock company with an administrative office located in Charlotte, NC; and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). The obligations of Equitable Financial and Equitable America are backed solely by their claims-paying abilities.

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

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