



Market Stabilizer Option® II

Help clients manage market volatility

At Equitable, we pioneered variable life insurance and were the first to offer a VUL with a buffered indexed option with our innovative Market Stabilizer Option®. Now we're offering a new and improved version with the **Market Stabilizer Option® II (MSO II)** — our latest innovation where we leveraged our life insurance and annuity expertise to design these indexed options in our VULs.¹

The MSO II Indexed Options can help your clients when they need a more conservative allocation strategy to help manage market volatility, like when they are nearing retirement. The MSO II Indexed Options track the S&P 500® Price Return Index and offer varying levels of downside protection with the potential for growth opportunities in various market conditions — with the goal of keeping your clients invested and helping them break even faster during market declines.

The MSO II Indexed Options offer your clients:



Five indexed options



Three downside protection buffers



Growth potential in up or down markets

MSO II Indexed Options	Downside protection buffer	Description
Standard	-10%	Provides upside potential with some downside protection. Typically has the highest cap of the five MSO II Indexed Options.
	-15%	Provides a balance of upside potential and downside protection.
	-20%	Provides upside potential with the largest downside protection of the five options.
Step Up	-10%	Offers potential for a higher return than the index with a return that “steps up” to a cap when the market is either flat or up but below the cap.
Dual Direction	-10%	Provides upside potential and the possibility of a positive return whether the index is up or down.

To learn more, visit the [MSO II web page](#) and watch a short video.

¹ The MSO II Indexed Options are available with new issues of VUL Optimizer®, COIL Institutional Series® and VUL Incentive Life ProtectSM policies, subject to state approvals.

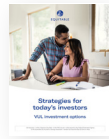
Helpful resources

For clients



MSO II client brochure

Cat. #164172



VUL investment brochure

Cat. #160503



VUL investment options flyer

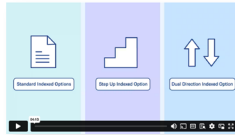
Cat. #160339

For financial professionals



MSO II FP flyer

Cat. #400019



MSO II video

Cat. #400030



MSO II training deck

Cat. #400020



MSO II state availability

Cat. #400018



MSO II technical guide

Cat. #400000

To learn more, call the Life Insurance Sales Desk or visit the [MSO II web page](#).

Important considerations

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 may also provide a cash surrender value during the insured's life.

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, investment management fees, surrender charges and charges for optional riders.

Amounts in the policy's account value can be invested in a variety of variable investment options and a Guaranteed Interest Option, as well as the Market Stabilizer Option® II. Amounts in a variable investment option and the Market Stabilizer Option® II are subject to fluctuation in value and market risk, including loss of principal.

Life insurance policies have exclusions, limitations and terms for keeping them in force. Fees and charges associated with variable life insurance include mortality and expense risk charges, cost of insurance charges, surrender charges, administrative fees, investment management fees and charges for optional benefits, including those associated with the Market Stabilizer Option® II.

All guarantees discussed in this flyer are based solely on the claims-paying abilities of the issuing companies, Equitable Financial Life Insurance Company and Equitable Financial Life Insurance Company of America.

VUL Incentive Life ProtectSM and VUL Optimizer[®] and are issued in New York and Puerto Rico by Equitable Financial Life Insurance Company (NY, NY) and in all other jurisdictions by Equitable Financial Life Insurance Company of America, an AZ stock company with an administrative office located in Charlotte, NC. When sold by New York state-based (i.e., domiciled) Equitable Advisors Financial Professionals, VUL Incentive Life ProtectSM and VUL Optimizer[®] are issued by Equitable Financial Life Insurance Company. COIL Institutional Series[®] is issued by Equitable Financial Life Insurance Company (NY, NY) in all jurisdictions. VUL Incentive Life ProtectSM, VUL Optimizer[®] and COIL Institutional Series[®] are co-distributed by Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN) and Equitable Distributors, LLC.

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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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