

# Market Stabilizer Option® II

Help clients manage market volatility with downside protection and upside potential in up or down markets

At Equitable, we pioneered variable life (VL) 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.<sup>1</sup>

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 – keeping your clients invested and helping them breakeven faster during market declines.

## The MSO II Indexed Options offer your clients:

 <b>Five indexed options</b>	 <b>Three downside protection buffers</b>	 <b>Growth potential in up or down markets</b>
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MSO II Indexed Options	Downside protection buffer	Description
<b>Standard</b>	-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.
<b>Step Up</b>	-10%	Offers potential for a higher return than the index with a guaranteed return that “steps up” to a cap when the market is either flat or up, but below the cap.
<b>Dual Direction</b>	-10%	Provides upside potential and the possibility of a positive return whether the index is up or down.

<sup>1</sup> The MSO II Indexed Options are available with new issues of VUL Optimizer®, VUL Optimizer® Max, COIL Institutional Series™, VUL Legacy®, Equitable Advantage™ and Equitable Advantage Max™ policies, subject to state approvals.

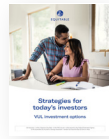
## Helpful resources

### 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 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 [equitableLIFT.com](https://equitableLIFT.com).**

#### 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 Legacy®, VUL Optimizer® and Equitable Advantage™ 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 Arizona stock company. When sold by New York state-based (i.e., domiciled) Equitable Advisors Financial Professionals, VUL Legacy®, VUL Optimizer® and Equitable Advantage™ 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 Legacy®, VUL Optimizer®, Equitable Advantage™ 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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