

Market Stabilizer Option® II (MSO II)

for COIL IS, Equitable AdvantageSM, VUL Incentive Life ProtectSM, VUL Legacy[®], and VUL Optimizer[®]

Jurisdiction	MSO II Available?*	Date Available
Alabama	Yes	11/14/2022
Alaska	Yes	11/14/2022
Arizona	Yes	11/14/2022
Arkansas	Yes	11/14/2022
California	Yes	7/24/2023
Colorado	Yes	11/14/2022
Connecticut	Yes	11/14/2022
Delaware	Yes	11/14/2022
District of Columbia	Yes	1/23/2023
Florida	Yes	11/14/2022
Georgia	Yes	11/14/2022
Hawaii	Yes	11/14/2022
Idaho	Yes	11/14/2022
Illinois	Yes	11/14/2022
Indiana	No	TBD
Iowa	Yes	1/23/2023
Kansas	Yes	1/23/2023
Kentucky	Yes	11/14/2022
Louisiana	Yes	11/14/2022
Maine	Yes	11/14/2022
Maryland	No	TBD
Massachusetts	No	TBD
Michigan	Yes	11/14/2022
Minnesota	Yes	1/23/2023

Jurisdiction	MSO II Available?*	Date Available
Mississippi	Yes	11/14/2022
Missouri	Yes	11/14/2022
Montana	Yes	11/14/2022
Nebraska	Yes	11/14/2022
Nevada	Yes	11/14/2022
New Hampshire	Yes	11/14/2022
New Jersey	No	TBD
New Mexico	Yes	11/14/2022
New York [^]	No	N/A
North Carolina	Yes	11/14/2022
North Dakota	Yes	11/14/2022
Ohio	Yes	11/14/2022
Oklahoma	Yes	11/14/2022
Oregon	No	TBD
Pennsylvania	Yes	7/24/2023
Puerto Rico	Yes	1/23/2023
Rhode Island	Yes	11/14/2022
South Carolina	Yes	11/14/2022
South Dakota	Yes	11/14/2022
Tennessee	Yes	11/14/2022
Texas	Yes	11/14/2022
Utah	Yes	11/14/2022
Vermont	Yes	11/14/2022
Virginia	No	TBD
Washington	No	TBD
West Virginia	Yes	11/14/2022
Wisconsin	Yes	11/14/2022
Wyoming	Yes	11/14/2022

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* MSO II is available for new business sales of COIL Institutional SeriesSM (Series 162); Equitable AdvantageSM (including Equitable Advantage MaxSM); VUL Incentive Life ProtectSM, Series 164; VUL Legacy®, Series 160; and VUL Optimizer®, Series 160 (including VUL Optimizer® Max). In jurisdictions where the MSO II is approved, applications offering the MSO II are available as of the corresponding date shown in the table above. In jurisdictions where the MSO II is not approved, the existing MSO will remain available, as applicable.

^ The MSO and the MSO II are not available for policies with a contract state of New York.

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