



EQUITABLE



# VUL Incentive Life Protect<sup>SM</sup>

Variable universal life insurance

# Building your protection strategy is easy with VUL Incentive Life Protect<sup>SM</sup> and its flexibility to add valuable protection options.<sup>1</sup>

All VUL Incentive Life Protect<sup>SM</sup> policies have a No-Lapse Guarantee (NLG), which guarantees your policy for the earlier of 20 years or to age 90. You have options to extend the guarantee, add long-term care protection and use our Market Stabilizer Option<sup>®</sup> II (MSO II) to manage market volatility.

And since it's variable universal life insurance, you have the potential to grow your cash value by investing in a variety of investment options.

With VUL Incentive Life Protect<sup>SM</sup>, you can have options for guaranteed lifetime protection and so much more.



## Extended No-Lapse Guarantee for lifetime protection<sup>1</sup>

By adding the Extended No-Lapse Guarantee (ENLG), you can elect a longer no-lapse guarantee than the one included with your policy. With the ENLG, if you meet the premium requirements, your policy is guaranteed for your lifetime even if your cash value drops to zero.



## Long-Term Care Services<sup>SM</sup> Rider<sup>2</sup>

By adding the Long-Term Care Services<sup>SM</sup> Rider (LTCSR) to your policy, you can access qualifying benefit payments to pay for anything you need (including care from a family member, friend or medical professional) if a qualifying long-term care event happens. There is an additional fee for the LTCSR.

As long as the premium requirements are met, your VUL Incentive Life Protect<sup>SM</sup> policy and the LTCSR are both covered under the policy's No-Lapse Guarantee (NLG) for the earlier of 20 years or to age 90. If you elect both the Extended No-Lapse Guarantee Rider (ENLG) and LTCSR in addition to your life insurance policy being guaranteed for your lifetime, the LTCSR will also remain in effect for your lifetime as well, subject to the LTCSR's terms and conditions. The length of the actual benefit payout period and the payout pool will depend on the options selected and the policy rules.



## Market Stabilizer Option<sup>®</sup> II Indexed Options to manage volatility<sup>3</sup>

By electing the Market Stabilizer Option<sup>®</sup> II (MSO II) Indexed Options, you can participate in market growth with rates of return tied to the S&P 500<sup>®</sup> Price Return Index up to a cap. You'll enjoy partial protection in down markets with growth potential in flat, up or down markets.



## Options for investing

Whatever your risk tolerance, VUL Incentive Life Protect<sup>SM</sup> provides a variety of investment options, allowing you to design an overall investment strategy for your unique needs. Our wide variety of investment options offer access to some of the most respected money managers.<sup>4</sup>

0%

## Tax-free death benefit

When properly structured, the death benefit can be income and estate tax-free.



## Policy account value grows tax-deferred

With tax-deferred growth, the money that might otherwise go to pay current taxes remains invested, allowing you to benefit from tax-deferred compounding.



## Tax-free account transfers

Transfers among the investment options are tax-free.



## Investment strategies<sup>5</sup>

### **Dollar-cost averaging**

You can smooth out the ups and downs of the market by automatically moving money from the EQ/Money Market option to any of the variable investment options each month using our Automatic Transfer Service.

### **Asset rebalancing**

This service will automatically adjust your investments at the interval you request (quarterly, semiannually or annually) in order to maintain your allocation percentages and keep your strategy on track.



## For more information or to see if VUL Incentive Life Protect<sup>SM</sup> is the right fit for you, contact your financial professional or visit [equitable.com](https://equitable.com) today.

- 1 The ENLG extends the No-Lapse Guarantee period to the policy anniversary nearest the insured's 121st birthday as long as premium requirements and other conditions are met. The premium requirement for the ENLG is higher than the premium requirement for the No-Lapse Guarantee automatically included with the policy. There is an additional cost for the ENLG. Electing the ENLG will reduce the available variable investment options under the policy. Refer to the product prospectus for complete information.
- 2 The LTCSR is available subject to underwriting approval. Use of the LTCSR benefit will reduce the death benefit payable upon the insured's death. Even with the NLG or ENLG, the LTCSR will terminate in the following situations: policyowner requests termination, LTC Total Maximum Benefit is paid out, termination or surrender of the base policy, Living Benefits Rider (terminal illness) is exercised or the policy is put on Loan Extension. Please read the policy, the ENLG and the LTCSR for complete details.
- 3 The MSO II provides varying levels of downside protection and upside potential in various market scenarios. However, amounts in the MSO II are subject to fluctuation in value and market risk, including loss of principal. MSO II is not available in all jurisdictions. In states where the MSO II is not available, the Market Stabilizer Option<sup>®</sup> (MSO) may be available instead. The MSO and MSO II are not available for policies with a contract state of New York. Refer to the product prospectus for more information.
- 4 Optional riders and features may not be available in all states. Terms and conditions may vary by state. All riders have restrictions and limitations. Read your prospectus and discuss with your financial professional for more detailed information.
- 5 Dollar-cost averaging and asset allocation are methods of diversification that do not guarantee a profit or protect against a loss.

**This brochure must be preceded or accompanied by a current prospectus, the prospectus for the underlying portfolios and any applicable supplements, which contain more complete information about the policy, including risks, charges, expenses and investment objectives. You should review the prospectuses and consider this information carefully before purchasing a policy.**

This brochure highlights certain features and benefits of variable life insurance products and is not intended to be a complete description of variable life products.

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VUL Incentive Life Protect<sup>SM</sup> is issued in New York and Puerto Rico by Equitable Financial Life Insurance Company (Equitable Financial), NY, NY; and in all other jurisdictions by Equitable Financial Life Insurance Company of America (Equitable America), an Arizona stock company; and is distributed by Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN) and Equitable Distributors, LLC, NY, NY. When sold by New York state-based (i.e., domiciled) Equitable Advisors Financial Professionals, VUL Incentive Life Protect<sup>SM</sup> is issued by Equitable Financial Life Insurance Company (NY, NY).

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VUL Incentive Life Protect<sup>SM</sup> is subject to declining surrender charges and has limitations. For costs and complete details of coverage, contact your financial professional/insurance-licensed registered representative.

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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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