



JURISDICTION	DATE AVAILABLE
California	Pending State Approval
Florida	11/13/2023
ICC States – Listed Below*	11/13/2023
New York	03/25/2024
North Dakota	11/13/2023
South Carolina	02/26/2024
South Dakota	11/13/2023

AVAILABLE RIDERS ¹
Accelerated Death Benefit for Terminal Illness Rider (Living Benefits Rider)
Charitable Legacy Rider
Children’s Term Insurance Rider
Disability Waiver of Monthly Deductions Rider
Extended No Lapse Guarantee Rider
Long-Term Care Services SM Rider ²
Option to Purchase Additional Insurance Rider
Market Stabilizer Option® II (MSO II) Rider (Variable Indexed Options Rider) ³

* ICC States/Jurisdictions for this product filing are:

Alabama, Alaska, Arizona, Arkansas, Colorado, Connecticut, Delaware, District of Columbia, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, and Wyoming.

1. All riders are subject to the terms and conditions of the rider. All riders may not be available in all jurisdictions. Terms and conditions may vary by jurisdiction. There may be an additional charge associated with obtaining certain riders. For additional information, refer to the VUL Incentive Life ProtectSM, Series 164 Product Guide.
2. Please refer to the Long-Term Care ServicesSM Rider State Availability Chart at [Equitable.com/ltc](https://www.Equitable.com/ltc) for a listing of rider forms used. In Florida, this is the Long-Term Care Insurance Rider. In California, this is the Comprehensive Long-Term Care Rider.
3. MSO II is offered in all states except Indiana, Maryland, Massachusetts, New Jersey, New York, Oregon, Virginia, and Washington. In Indiana, Maryland, Massachusetts, New Jersey, Oregon, Virginia, and Washington, the MSO will remain available. Neither the MSO nor the MSO II are available for policies with a contract state of New York.