



EQUITABLE



# Personalize your financial protection plan

**VUL Incentive Life Protect<sup>SM</sup>**  
Variable universal life insurance

Protection is an important part of building a strong financial plan. As a result, most plans include permanent life insurance, which offers the opportunity to build cash value through investments.

VUL Incentive Life Protect<sup>SM</sup> is designed to give you cost-effective life insurance and the ability to choose additional valuable long-term care protection.

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.

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# Protection is an important part of building a strong financial plan

Building your wealth transfer or income replacement protection strategy is easy when using Equitable's cost-effective VUL Incentive Life Protect<sup>SM</sup> with its flexibility to add valuable protection options.



## Base policy No-Lapse Guarantee (NLG)<sup>1</sup>

Every VUL Incentive Life Protect<sup>SM</sup> policy automatically includes our primary NLG, providing a guarantee the policy will stay in force for the earlier of 20 years or to age 90.



## Flexible long-term care protection<sup>2</sup>

By adding Equitable's comprehensive Long-Term Care Services<sup>SM</sup> Rider (LTCSR) to your policy, you have access to funds for long-term care expenses and a level of asset protection. You can use qualifying benefit payments to receive care from the person you're most comfortable with, including a family member or friend.

As long as premium requirements are met, your VUL Incentive Life Protect<sup>SM</sup> policy and LTCSR are guaranteed under the No-Lapse Guarantee (NLG) for earlier of 20 years or to age 90. The length of the actual benefit payout period and the payout pool will depend on the options selected and the policy rules. There is an additional fee for the LTCSR.<sup>2</sup>

VUL Incentive Life Protect<sup>SM</sup> offers death benefit protection, as well as the opportunity for cash value accumulation, with a full range of investment options that will work for you throughout your lifetime. To meet your goals, you have the flexibility to choose any combination of our equity and fixed income options, index and managed asset allocation portfolios, as well as the EQ/Money Market and Guaranteed Interest Account.



## Tax-efficiency

VUL Incentive Life Protect<sup>SM</sup> is a tax-efficient option for wealth transfer or other protection needs because when the death benefit is paid, it's generally received by the beneficiary income tax-free.

<sup>1</sup> As long as premium requirements are met.

<sup>2</sup> The LTCSR is available subject to underwriting approval. NLG premium requirements must be met to maintain the guarantee. Use of the LTCSR benefit will reduce the death benefit payable upon the insured's death. Even with the NLG, 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. Refer to the product prospectus for complete information.



# Feel confident about your family's future with variable universal life

Variable universal life (VUL) insurance is a type of life insurance that provides financial protection from life's unknowns and includes a **tax-efficient death benefit that can be used to support loved ones.**



## Plan for those who rely on you

Life insurance can help you protect the people you love most by replacing your income. If anyone relies on your income, they're the first people you should consider in your protection plan.



## Protect your family's future

Life insurance can help pay off the family home, fund college educations and provide for special needs children or elderly parents who need care, so your legacy can live on.



## Give a gift to be remembered

By leaving a small inheritance or nest egg for extended family members or friends, you can give an unforgettable gift to the special people in your life.



## Leave a legacy of kindness

If you're passionate about giving back, you can support your favorite causes with your life insurance. You can even set up a college scholarship in your name using life insurance proceeds.

### Life insurance proceeds can be used to:

- Set up income streams
- Pay for childcare
- Care for an aging parent
- Pay off a mortgage
- Establish a college fund
- Pay off auto and/or other loans
- Pay off credit cards



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

VUL Incentive Life Protect<sup>SM</sup> features can help people with different goals build their financial protection plans. Here are four examples of how you can create a customized protection strategy that meets your needs.

## Just getting started

### Meet Jake and Julie



- 32 and 29 years old
- Two young children and another on the way
- Both have jobs with limited employer-sponsored life insurance
- Need to balance debt and financial obligations, so both incomes are needed

#### Goals

- Permanent life insurance to replace income and pay mortgage, car payments, credit card bills, etc.
- Protection for college funds for their children
- Guarantee lifetime protection for their family

#### **VUL Incentive Life Protect<sup>SM</sup> can be a good fit because:**

By choosing VUL Incentive Life Protect<sup>SM</sup>, Jake and Julie feel more confident knowing they have permanent protection that can provide income to take care of their surviving family members and funds to protect their children's college educations.

## Building a comfortable life

### Meet Lucinda



- 46 years old
- Divorced with a daughter in high school
- Balancing day-to-day expenses with long-term savings
- Prefers a moderate to conservative investment approach

#### Goals

- Wants permanent life insurance to replace her income and take care of her daughter's needs if something should happen to her
- Ensure a legacy for her daughter
- Not take too many risks with her money

#### **VUL Incentive Life Protect<sup>SM</sup> can be a good fit because:**

Lucinda likes how VUL Incentive Life Protect<sup>SM</sup> can protect her legacy for her daughter. She likes that the 85 investment options will meet her moderate to conservative investment style.

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

## Looking forward to retirement

### Meet David and Daisy



- 55 and 56 years old
- Three adult children
- Caring part-time for Daisy's aging mother
- Both still working but looking forward to retiring in the next 5–7 years
- Actively saving for retirement but not willing to invest aggressively
- Concerned about possible long-term care expenses

#### Goals

- Leave a legacy for their children
- Protect their ability to reach their retirement savings goals
- Make sure they have a way to cover long-term care expenses in case they need that type of care

#### VUL Incentive Life Protect<sup>SM</sup> can be a good fit because:

Individual policies ensure that if either David or Daisy passes away, the other will have money for retirement and to help build a legacy for their children. They can elect some of the indexed options or select asset allocation options to meet their investment risk profile. They also like that the Long-Term Care Services<sup>SM</sup> Rider gives them the flexibility to use the benefit payments any way they want so they have the potential to protect their other assets.

## Enjoying his next chapter in life

### Meet Mark



- 64 years old
- Widower with two adult children and three grandchildren
- Retired but earns some income by consulting on the side
- Recently lost his mother to Alzheimer's

#### Goals

- Leave a legacy for his children and grandchildren
- Ensure that if he needs long-term care, he'll have the funds to pay for the type of care he wants and from whom he wants
- Donate funds to Alzheimer's research and other charities

#### VUL Incentive Life Protect<sup>SM</sup> can be a good fit because:

It will help Mark accomplish all his goals. He chooses the Long-Term Care Services<sup>SM</sup> so he has funds for long-term care expenses and is not a financial burden for his family. Owning a VUL Incentive Life Protect<sup>SM</sup> policy reassures him that he'll have funds to leave a legacy through the death benefit for his family, donate to charity and potentially cover his own long-term care expenses, if needed.

# Choosing your investment options

## A simple way to diversify.

We work with nationally recognized fund managers to offer a variety of investment options, featuring index, asset allocation, equity and fixed-income options.

Regardless of your investment style, risk tolerance, time horizon or financial goals, you can build a strategy that is right for you. The money you have in the variable investment options will fluctuate in value and is subject to market risk, including possible loss of principal.



**Choose the strategies and options that work for you. You can adjust your allocations as your needs and preferences change down the road.**



### Index portfolios

Participate in well-diversified portfolios with market performance while minimizing costs. Select a single index option or use our wide selection to cover the asset classes you need to build an index strategy that matches your risk tolerance.



### Asset allocation portfolios

Match your risk tolerance with traditional asset allocation portfolios ranging from conservative to aggressive. All our asset allocation portfolios are broadly diversified.



### Equity and fixed-income portfolios

If you prefer a more actively managed strategy, you have access to many equity and fixed-income options from some of the most respected money managers in the world.

**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.**

**This brochure highlights certain features and benefits and is not a complete description of all the material provisions of the VUL Incentive Life Protect<sup>SM</sup> variable universal life policy. 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.**

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Loans and partial withdrawals will decrease the death benefit and cash value of your life insurance policy and may be subject to policy limitations and income tax. In addition, loans and partial withdrawals may cause certain policy benefits or riders to become unavailable and may increase the chances your policy may lapse.

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• Is Not Guaranteed by Any Bank or Savings Association • Variable Life Insurance May Go Down in Value

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