



EQUITABLE

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 ProtectSM with its flexibility to add valuable protection options.



Base policy No-Lapse Guarantee (NLG)¹

Every VUL Incentive Life ProtectSM 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.



Guaranteed lifetime protection

By electing our Extended No-Lapse Guarantee (ENLG), your policy is guaranteed for your lifetime, allowing you to be confident your plan will always be there.²



Flexible long-term care protection³

By adding Equitable's comprehensive Long-Term Care ServicesSM 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 ProtectSM policy and LTCSR are guaranteed under the No-Lapse Guarantee (NLG) for earlier of 20 years or to age 90. If you elect the ENLG and LTCSR, in addition to your life insurance policy being guaranteed for your lifetime, the LTCSR will remain in effect for your lifetime as well. 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.²

VUL Incentive Life ProtectSM 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 ProtectSM 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.

¹ As long as premium requirements are met.

² 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.

³ The LTCSR is available subject to underwriting approval. ENLG 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 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. Refer to the product prospectus for complete information.

For more information or to see if VUL Incentive Life ProtectSM is the right fit for you, contact your financial professional or visit equitable.com today.

This flyer highlights certain features and benefits and is not a complete description of all the material provisions of the VUL Incentive Life ProtectSM variable universal life policy. This flyer 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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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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