EQUITABLE

Video transcript- Market Stabilizer Option® II (MSO) Indexed Options

The market is pretty wild these days. It's up. It's down. It's up. It's down. After many years of relative stability, Market volatility can be a lot to deal with when planning for your financial future.

The fact is everyone invests differently depending on their stage in life, available income, lifestyle, and appetite for risk versus reward. Having a level of protection against the market swings while still trying to make the most of it is essential.

At Equitable, we get how you feel and came up with a smarter way to manage volatility with our Market Stabilizer Option II. A suite of choices that give you upside potential whether the market is up, down, or flat along with a variety of downside protection buffers to minimize risk.

It's all about more choice and more flexibility to be the type of investor you want to be, now or in the future. The Market Stabilizer Option offers different choices that best suit your investment strategy to manage volatility. The Standard, Step Up, and Dual Direction options.

With the standard indexed option, you get upside return potential when the S&P 500 price return index is positive up to a cap along with varying levels of downside protection buffers of negative 10, negative 15 or negative 20%, each with its own growth cap rate. Let's see when the index is up.

If it rises by 8% in this case, you'd see the full return of 8%. If the index goes up more than the growth cap rate, which in this case is 15% Then your return will equal the 15% cap rate- still a healthy return given the built-in protection. Now if the index is down by 12% for the year and you have a downside
buffer of negative 10% this protects you from the first 10% of loss and your return is only negative 2%. If the index is down only nine percent, you're fully protected and your account remains steady with a zero percent return.

The Step-Up index option offers downside protection while providing a return equal to the growth cap rate whenever the index is flat or up. It even has the potential for a return to be stepped up higher than the index is actual return. So whether the market is flat at 0% or it rose to 5%, your return would step up to the growth cap rate of 15% we are using. Since you know your growth cap rate, you'll know exactly what your actual return could step up too.

The last option Dual Direction is quite unique in that it gives you upside potential returns whether the index is up or down in this scenario.

The market is down with the return of negative 9% since this is within the negative 10% downside protection buffer, your account is credited with the Positive 9%, which is the absolute value of the index return. You can stay confident knowing if the index is down below the buffer we still protect up to negative 10 percent.

Whatever the market is doing on any given day shouldn't affect your long-term financial goals. Equitable has a long history of innovating insurance.

We were the first to offer buffered investment options within VUL policies because we understand that the market changes and so do people's financial needs. That's also why we expanded our choices with the Market Stabilizer Option II now available with all Equitable individual VUL policies, whether you're aiming for cost-effective death benefits or maximizing total earnings our range of VUL's will satisfy your needs.

Talk to your Equitable representative today to help choose the VUL that's right for you.