



EQUITABLE

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**VUL Legacy<sup>SM</sup>, Series 160**  
*Flexible Premium*  
*Variable Life Insurance Plan*

**\*\*\* Revised Illustration \*\*\***

***Prepared for:***  
**Jennifer Huffaker**

**Policy Number: 571310047**  
**Branch: SEC**

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In an effort to make business easier, we have enclosed a conforming illustration prepared for you by EQH-Life Operations. This illustration reflects the basic parameters of how the contract was issued.

For your Variable and Universal policies, we realize you have unique circumstances with each of your clients including design goals, premium funding and distribution amounts. If this basic illustration does not support the specific funding, withdrawals/loans, or sale of this contract, please re-run to suit your client's needs.

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*Presented by:*  
**EQH-Life Operations**

**Please return this page with the signed illustration**

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October 12, 2021  
Equitable Financial Life Insurance Company  
New York, NY 10104

**FOR FINANCIAL PROFESSIONAL USE ONLY**



# EQUITABLE VUL Legacy<sup>SM</sup>, Series 160

## Flexible Premium Variable Universal Life Insurance

basic illustration

Insured: **Jennifer Huffaker**

Presented by: **DANIEL NASH**

### POLICY INFORMATION:

Initial Face Amount

**\$300,000**

Initial Annual Premium Amount

**\$11,406.19**

Initial Death Benefit Option: B / Increasing  
Minimum Initial Premium: \$1,100.28

### ADDITIONAL POLICY BENEFITS:

- No Lapse Guarantee
- Living Benefits Rider
- Substitution of Insured Rider
- Long-Term Care Services<sup>SM</sup> Rider

### INSURED:

Female, Age 62, Standard Plus Non-Tobacco  
Delivered in Arkansas

### ADDITIONAL DETAILS:

Definition of Life Insurance:  
Guideline Premium Test

No Lapse Guarantee Premium Requirement:  
\$4,401.12 annually

As illustrated, this policy is not a MEC

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

Assumed Plan Effective Date: October 12, 2021

Date Prepared: October 12, 2021

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# EQUITABLE

## VUL Legacy<sup>SM</sup>, Series 160

basic illustration

flexible premium variable universal life insurance

Jennifer Huffaker

Underwriting Class: Female, 62, Standard Plus Non-Tobacco

Initial Face Amount: \$300,000

Initial Death Benefit Option: B / Increasing

Annual Premium: \$11,406.19

Contract State: Arkansas

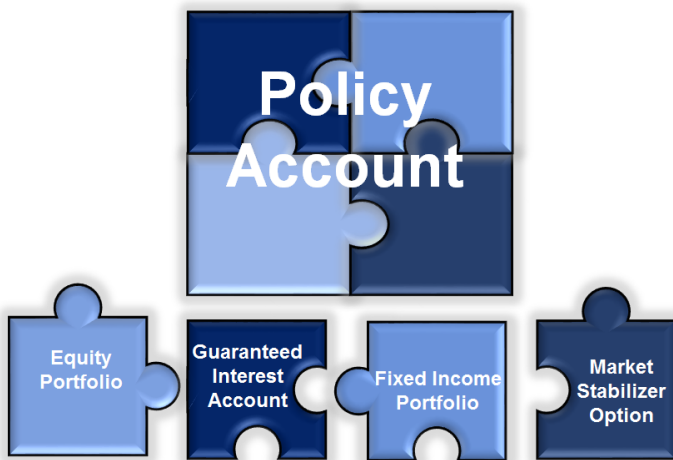
\*\*\*Revised Illustration\*\*\*

### Narrative Summary

This presentation is designed to briefly describe important policy features, including illustrations of policy performance based on hypothetical investment returns and other assumptions further explained in the Illustration Assumptions and the Values and Benefits Footnotes sections. The purpose of the illustration is to show how the policy's Cash Value and Death Benefit would be affected by different levels of hypothetical investment returns. **Please note this illustration is hypothetical: values shown are not guaranteed. Additional illustrations may be requested at other hypothetical rates of return ranging from 0.00% to 12.00% annually.** This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

Life insurance coverage can be customized with features, benefits and riders to help:

- Leave a lasting legacy - by providing lifelong protection for those who rely on the Insured.
- Optimize Cash Value - potentially providing a source of income for future goals.



#### Overview:

Variable universal life insurance combines life insurance protection, flexibility and investment opportunity in one policy to help accomplish financial goals, whether the Insured lives many years past life expectancy or dies prematurely.

Premium dollars can be allocated among a broad array of investment options. The options include equity portfolios, fixed income portfolios, a Guaranteed Interest Account, and the Market Stabilizer Option<sup>®</sup> (MSO), or any combination thereof.

The Policy Values shown are not guaranteed and will fluctuate based on the performance of the underlying investment options. The policy Cash Value may be worth more or less than the premiums paid. In addition, there are

fees and charges associated with variable life policies, including, but not limited to, premium charges, a front end load, cost of insurance charges, surrender charges, administrative and investment management fees, mortality and expense risk charges and charges for any optional benefits.

Please review the policy for coverage details. This presentation must be preceded or accompanied by a product prospectus and the prospectus for the underlying investment options.

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Jennifer Huffaker

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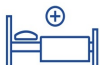


Annual Premium: \$11,406.19

Contract State: Arkansas

\*\*\*Revised Illustration\*\*\*

### Narrative Summary

#### Additional Policy Benefits

Benefits and Features Included	Brief Description (Refer to the policy and riders or endorsements for further information.)	Non-Guaranteed Current Monthly Charge and Duration
 No Lapse Guarantee (NLG)	Guarantees the policy will not lapse during the first 15 policy years, regardless of investment performance, as long as the premium requirement for the NLG is met and any policy loan and accrued loan interest does not exceed the Policy Account Value.	No Additional Charge (subject to NLG Premium requirements, Annual NLG premium is \$4,401.12)
 Living Benefits Rider (LBR)	Allows the policyowner to accelerate the receipt of a portion of the Death Benefit if the Insured is diagnosed as terminally ill with generally less than twelve months to live. Claim processing fees may apply.	No Additional Charge
 Substitution of Insured Rider (SOI)	Allows a policyowner to change the Insured person under the policy to another Insured, subject to satisfactory evidence of insurability.	No Additional Charge
 Loan Extension Endorsement (LEE)	Provides that the policy will not terminate due to the inability to support the total monthly deduction while the total loan balance exceeds the larger of the current policy Face Amount and the initial base policy Face Amount on or after the policy anniversary nearest the Insured's 75 <sup>th</sup> birthday, but not earlier than the 20 <sup>th</sup> policy anniversary subject to all other conditions and provisions of the Endorsement.	No Additional Charge

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Prepared on: October 12, 2021 8:01 AM V21.9.1.0

Riders: NLG LBR SOI LTC2020

MP:\$1,100.28 GLP:\$19,716.02 GSP:\$99,374.17 7P:\$19,213.00 NLG:\$4,401.12 TP:\$9,312.00

GE 2647926 (8/19) (Exp. 8/22)

GPT-02-09-21-1.50%--W-OV



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Jennifer Huffaker  
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\*\*\*Revised Illustration\*\*\*

**Narrative Summary**

**Additional Policy Benefits**

<b>Benefits and Features Included</b>	<b>Brief Description</b> (Refer to the policy and riders or endorsements for further information.)	<b>Non-Guaranteed Current Monthly Charge and Duration</b>
 <b>Long-Term Care Services<sup>SM</sup> Rider (LTCSR)</b>	This rider provides an accelerated life insurance benefit that can be used for qualified long-term care expenses. <b>Initial Specified Amount: \$300,000</b> <b>Benefit Percentage: 3%</b> <b>Acceleration Percentage: 100%</b> For additional information refer to the Long-Term Care Services <sup>SM</sup> Rider information page.	<p style="text-align: center;">\$118.30 From inception to age 100</p>

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\*\*\*Revised Illustration\*\*\*

### Narrative Summary

#### Key Terms and Definitions

##### Premium Charge

Policy Years	Non-Guaranteed Current Premium Charge	Guaranteed Maximum Premium Charge
1 and 2	8%	8%
3 and later	6%	8%

If there is a requested increase in Face Amount similar premium charges will apply as reflected above. If a requested increase in Face Amount is illustrated, any such charge is reflected in the illustrated policy values and benefits.

##### Policy Account

The Policy Account is created by premiums paid net of premium charges. The Policy Account Value is equal to the sum of the loaned and unloaned amounts in the Guaranteed Interest Account (GIA), plus the amounts in the variable investment options, plus the amounts in the Market Stabilizer Option<sup>®</sup> (MSO). At the beginning of each policy month, Monthly Administrative Charges, a Mortality and Expense Risk Charge, a Cost of Insurance Charge (COI), charges for temporary and permanent Flat Extras, and costs for riders are deducted from the Policy Account Value as applicable.

##### Monthly Administrative Charges

A Monthly Administrative Charge of \$10, applies on a current, non-guaranteed basis in all policy years until the Insured's attained age 121. On a guaranteed basis, charges apply of \$15 in year one and \$10 in years 2 and later until the Insured's attained age 121.

A monthly per \$1,000 of Initial Face Amount Administrative Charge also applies during the first 10 policy years and for 10 years following a Face Amount increase above the highest previous face amount on a non-guaranteed basis. On a guaranteed basis the charge is applicable until the Insured's attained age 121. The charge varies by the insured's attained age, sex, and rating class at issue and at the time of a Face Amount Increase.

##### Mortality and Expense Risk Charge

Monthly charges on the value invested in the variable investment options of our Separate Account and amounts in the MSO Segment Accounts and Holding Accounts (but not the Guaranteed Interest Account).

Effective Annual Rates		
Policy Years	Non-Guaranteed Current Basis	Guaranteed Maximum Charge
1 to 15	0.50%	0.85%
16 and later	0.00%	0.85%

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**Narrative Summary**

**Key Terms and Definitions**

**Cost of Insurance Charge (COI)**

The COI is charged on a monthly basis. The charge is calculated by multiplying the Net Amount at Risk (Death Benefit - Policy Account Value) by the monthly COI rate. The monthly rate varies based on age, sex, tobacco status, underwriting class, policy duration, and base policy Face Amount. Current COI rates may be lower for Face Amounts of at least \$250,000 than for lower face amounts. The scale of COI rates can change, subject to a guaranteed maximum. Additional charges are deducted for certain additional benefit riders, if elected, and for any Temporary and Permanent Flat Extras.

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\*\*\*Revised Illustration\*\*\*

**Current Presentation Ledger Column Definitions**

The Current Presentation Ledger assumes current non-guaranteed charges, a hypothetical gross annual investment return for the variable investment options, and the current illustrated interest rate for the Guaranteed Interest Account, if applicable. The definitions below describe how the values in each column are determined:

- Policy Year**            The number of years the policy has been in force since issue.
- Age**                     The Insured's age as of the end of the policy year.
- Annualized Premium Outlay**    The planned annualized premium indicated.
- Net Outlay**             Annualized Premium Outlay net of any withdrawals and loans, plus taxes.
- Net Policy Account Value**    The Net Policy Account Value is equal to the Policy Account Value less any policy loans and accrued loan interest. It is the source of funds for monthly deductions to cover the cost of insurance, the administrative charges, and the Mortality & Expense risk charge and the costs of any additional benefit riders.
- Net Cash Surrender Value**    The Net Cash Surrender Value is equal to the Net Policy Account Value less any applicable surrender charge. Surrender charges apply for up to the first 15 years and for up to 15 years following a Face Amount increase above the highest previous face amount.
- Total Net Death Benefit**      The total amount that will be paid to the beneficiary of the base policy upon proof of death of the Insured. The Total Net Death Benefit illustrated is calculated as an end of policy year value, and is net of any outstanding loan, and accrued loan interest. The actual Total Net Death Benefit payable is determined as of the date of the Insured's death and will be further reduced by any liens.

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\*\*\*Revised Illustration\*\*\*

### Current Presentation Ledger

Assuming Current Charges and a Hypothetical Initial Gross Rate of Return of 8.00% (7.33% Net)

Policy Year	Age	Annualized Premium Outlay	Net Outlay	Net Policy Account Value	Net Cash Surrender Value	Total Net Death Benefit
1	63	11,406	11,406	7,742	0	307,742
2	64	11,406	11,406	15,806	5,219	315,806
3	65	11,406	11,406	24,278	14,003	324,278
4	66	11,406	11,406	33,124	23,284	333,124
5	67	11,406	11,406	42,359	32,972	342,359
6	68	11,406	11,406	52,222	43,306	352,222
7	69	11,406	11,406	62,755	54,322	362,755
8	70	11,406	11,406	73,972	66,044	373,972
9	71	11,406	11,406	85,934	78,524	385,934
10	72	11,406	11,406	98,512	91,642	398,512
11	73	11,406	11,406	113,194	106,885	413,194
12	74	11,406	11,406	128,477	122,747	428,477
13	75	11,406	11,406	144,427	139,300	444,427
14	76	11,406	11,406	161,042	156,542	461,042
15	77	11,406	11,406	178,303	178,303	478,303
16	78	11,406	11,406	197,231	197,231	497,231
17	79	11,406	11,406	217,184	217,184	517,184
18	80	11,406	11,406	237,948	237,948	537,948
19	81	11,406	11,406	259,451	259,451	559,451
20	82	11,406	11,406	281,873	281,873	581,873
21	83	11,406	11,406	305,046	305,046	605,046
22	84	11,406	11,406	328,892	328,892	628,892
23	85	11,406	11,406	353,105	353,105	653,105
24	86	11,406	11,406	377,463	377,463	677,463
25	87	11,406	11,406	401,925	401,925	701,925
26	88	11,406	11,406	426,839	426,839	726,839
27	89	11,406	11,406	451,971	451,971	751,971
28	90	11,406	11,406	476,227	476,227	776,227
29	91	11,406	11,406	499,993	499,993	799,993
30	92	11,406	11,406	523,859	523,859	823,859
<b>Total</b>		<b>342,186</b>	<b>342,186</b>			

Please refer to the Values and Benefits Ledgers and Footnotes pages for both the guaranteed and current non-guaranteed charges for important information and footnotes that may affect this ledger illustration.

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Initial Death Benefit Option: B / Increasing

Annual Premium: \$11,406.19

Contract State: Arkansas

\*\*\*Revised Illustration\*\*\*

### Current Presentation Ledger

Assuming Current Charges and a Hypothetical Initial Gross Rate of Return of 8.00% (7.33% Net)

Policy Year	Age	Annualized Premium Outlay	Net Outlay	Net Policy Account Value	Net Cash Surrender Value	Total Net Death Benefit
31	93	11,406	11,406	546,016	546,016	846,016
32	94	11,406	11,406	565,741	565,741	865,741
33	95	11,406	11,406	583,467	583,467	883,467
34	96	11,406	11,406	598,851	598,851	898,851
35	97	11,406	11,406	644,722	644,722	944,722
36	98	11,406	11,406	693,956	693,956	993,956
37	99	11,406	11,406	746,799	746,799	1,046,799
38	100	11,406	11,406	803,516	803,516	1,103,516
39	101	0	0	854,357	854,357	1,154,357
40	102	0	0	908,925	908,925	1,208,925
41	103	0	0	967,492	967,492	1,267,492
42	104	0	0	1,030,353	1,030,353	1,330,353
43	105	0	0	1,097,822	1,097,822	1,397,822
44	106	0	0	1,170,236	1,170,236	1,470,236
45	107	0	0	1,247,957	1,247,957	1,547,957
46	108	0	0	1,331,376	1,331,376	1,631,376
47	109	0	0	1,420,910	1,420,910	1,720,910
48	110	0	0	1,517,006	1,517,006	1,817,006
49	111	0	0	1,620,146	1,620,146	1,920,146
50	112	0	0	1,730,846	1,730,846	2,030,846
51	113	0	0	1,849,661	1,849,661	2,149,661
52	114	0	0	1,977,184	1,977,184	2,277,184
53	115	0	0	2,114,055	2,114,055	2,414,055
54	116	0	0	2,260,959	2,260,959	2,560,959
55	117	0	0	2,418,631	2,418,631	2,718,631
56	118	0	0	2,587,860	2,587,860	2,887,860
57	119	0	0	2,769,494	2,769,494	3,069,494
58	120	0	0	2,964,441	2,964,441	3,264,441
59	121	0	0	3,173,678	3,173,678	3,473,678
60	122	0	0	3,406,309	3,406,309	3,706,309
61	123	0	0	3,655,992	3,655,992	3,955,992
62	124	0	0	3,923,976	3,923,976	4,223,976
63	125	0	0	4,211,603	4,211,603	4,511,603
<b>Total</b>		<b>433,435</b>	<b>433,435</b>			

Please refer to the Values and Benefits Ledgers and Footnotes pages for both the guaranteed and current non-guaranteed charges for important information and footnotes that may affect this ledger illustration.

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Annual Premium: \$11,406.19

Contract State: Arkansas

\*\*\*Revised Illustration\*\*\*

### Narrative Summary

The Values and Benefits pages show values based on guaranteed maximum charges and current charges. The values are based on three assumptions using hypothetical gross annual investment returns. The definitions that follow describe how the values are determined.

#### Column Definitions

<b>Policy Year</b>	The number of years the policy has been in force.
<b>Age</b>	The Insured's age as of the end of the policy year.
<b>Annualized Premium Outlay</b>	The annualized premium amount indicated to be paid in a policy year.
<b>Net Policy Account Value</b>	The Net Policy Account Value is equal to the Policy Account Value less any policy loans and accrued loan interest. It is the source of funds for monthly deductions to cover the cost of insurance, the administrative charges, and the Mortality & Expense risk charge.
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**Values and Benefits**

**Assuming Guaranteed Charges**

**Fund Type** Variable Investment Funds      **Premium Allocation** 100%      0.00% Gross (-0.62% Net)      4.00% Gross (3.36% Net)      8.00% Gross (7.33% Net)

	Policy Year	Age	Annualized Premium Outlay	Net Loans/Withdrawals	Assuming Hypothetical Annual Investment Return Of 0.00% Gross (-0.62% Net)			Assuming Hypothetical Annual Investment Return Of 4.00% Gross (3.36% Net)			Assuming Hypothetical Annual Investment Return Of 8.00% Gross (7.33% Net)		
					Net Policy Account Value	Net Cash Surr Value	Net Death Benefit	Net Policy Account Value	Net Cash Surr Value	Net Death Benefit	Net Policy Account Value	Net Cash Surr Value	Net Death Benefit
	1	63	11,406	0	3,139	0	303,139	3,398	0	303,398	3,658	0	303,658
	2	64	11,406	0	6,166	0	306,166	6,813	0	306,813	7,483	0	307,483
	3	65	11,406	0	9,006	0	309,006	10,167	0	310,167	11,404	1,129	311,404
	4	66	11,406	0	11,653	1,813	311,653	13,450	3,610	313,450	15,419	5,579	315,419
	5	67	11,406	0	14,100	4,713	314,100	16,649	7,262	316,649	19,524	10,137	319,524
	6	68	11,406	0	16,333	7,417	316,333	19,746	10,830	319,746	23,706	14,790	323,706
	7	69	11,406	0	18,343	9,910	318,343	22,726	14,293	322,726	27,959	19,526	327,959
	8	70	11,406	0	20,103	12,174	320,103	25,554	17,625	325,554	32,254	24,325	332,254
	9	71	11,406	0	21,588	14,178	321,588	28,198	20,788	328,198	36,565	29,155	336,565
	10	72	11,406	0	22,750	15,880	322,750	30,599	23,729	330,599	40,840	33,970	340,840
	11	73	11,406	0	23,539	17,230	323,539	32,696	26,387	332,696	45,016	38,707	345,016
	12	74	11,406	0	23,899	18,169	323,899	34,420	28,690	334,420	49,026	43,296	349,026
	13	75	11,406	0	23,771	18,644	323,771	35,693	30,566	335,693	52,791	47,664	352,791
	14	76	11,406	0	23,086	18,586	323,086	36,427	31,927	336,427	56,214	51,714	356,214
	15	77	11,406	0	21,771	21,771	321,771	36,525	36,525	336,525	59,190	59,190	359,190
	16	78	11,406	0	19,731	19,731	319,731	35,866	35,866	335,866	61,581	61,581	361,581
	17	79	11,406	0	16,852	16,852	316,852	34,302	34,302	334,302	63,219	63,219	363,219
	18	80	11,406	0	12,977	12,977	312,977	31,639	31,639	331,639	63,880	63,880	363,880
	19	81	11,406	0	7,893	7,893	307,893	27,617	27,617	327,617	63,264	63,264	363,264
	20	82	11,406	0	1,416	1,416	301,416	21,997	21,997	321,997	61,078	61,078	361,078
T	21	83	11,406	0				14,747	14,747	314,747	57,232	57,232	357,232
	22	84	11,406	0				5,687	5,687	305,687	51,475	51,475	351,475
T	23	85	11,406	0							43,337	43,337	343,337
	24	86	11,406	0							31,571	31,571	331,571
	25	87	11,406	0							16,268	16,268	316,268
T	26	88	11,406	0									
<b>Total</b>			<b>296,561</b>	<b>0</b>									

**THIS ILLUSTRATION IS NOT PART OF THE LIFE INSURANCE POLICY AND IS NOT COMPLETE WITHOUT ALL NUMBERED PAGES**



**EQUITABLE**

**VUL Legacy<sup>SM</sup>, Series 160**

basic illustration

flexible premium variable universal life insurance

Jennifer Huffaker  
 Underwriting Class: Female, 62, Standard Plus Non-Tobacco  
 Initial Face Amount: \$300,000  
 Initial Death Benefit Option: B / Increasing  
 Annual Premium: \$11,406.19  
 Contract State: Arkansas

\*\*\*Revised Illustration\*\*\*

**Values and Benefits**

**Assuming Current Charges**

**Fund Type**      **Premium Allocation**  
 Variable Investment Funds      100%      0.00% Gross (-0.62% Net)      4.00% Gross (3.36% Net)      8.00% Gross (7.33% Net)

Policy Year	Age	Annualized Premium Outlay	Net Loans/Withdrawals	Assuming Hypothetical Annual Investment Return Of 0.00% Gross (-0.62% Net)			Assuming Hypothetical Annual Investment Return Of 4.00% Gross (3.36% Net)			Assuming Hypothetical Annual Investment Return Of 8.00% Gross (7.33% Net)		
				Net Policy Account Value	Net Cash Surr Value	Net Death Benefit	Net Policy Account Value	Net Cash Surr Value	Net Death Benefit	Net Policy Account Value	Net Cash Surr Value	Net Death Benefit
				1	63	11,406	0	7,054	0	307,054	7,398	0
2	64	11,406	0	13,833	3,246	313,833	14,806	4,219	314,806	15,806	5,219	315,806
3	65	11,406	0	20,395	10,120	320,395	22,284	12,009	322,284	24,278	14,003	324,278
4	66	11,406	0	26,690	16,850	326,690	29,778	19,938	329,778	33,124	23,284	333,124
5	67	11,406	0	32,712	23,325	332,712	37,277	27,890	337,277	42,359	32,972	342,359
6	68	11,406	0	38,667	29,751	338,667	44,989	36,073	344,989	52,222	43,306	352,222
7	69	11,406	0	44,555	36,122	344,555	52,921	44,488	352,921	62,755	54,322	362,755
8	70	11,406	0	50,348	42,419	350,348	61,048	53,119	361,048	73,972	66,044	373,972
9	71	11,406	0	56,058	48,648	356,058	69,388	61,978	369,388	85,934	78,524	385,934
10	72	11,406	0	61,517	54,647	361,517	77,773	70,903	377,773	98,512	91,642	398,512
11	73	11,406	0	68,113	61,804	368,113	87,621	81,312	387,621	113,194	106,885	413,194
12	74	11,406	0	74,254	68,524	374,254	97,359	91,629	397,359	128,477	122,747	428,477
13	75	11,406	0	79,972	74,845	379,972	107,012	101,885	407,012	144,427	139,300	444,427
14	76	11,406	0	85,224	80,724	385,224	116,529	112,029	416,529	161,042	156,542	461,042
15	77	11,406	0	89,954	89,954	389,954	125,844	125,844	425,844	178,303	178,303	478,303
16	78	11,406	0	94,634	94,634	394,634	135,619	135,619	435,619	197,231	197,231	497,231
17	79	11,406	0	98,937	98,937	398,937	145,369	145,369	445,369	217,184	217,184	517,184
18	80	11,406	0	102,589	102,589	402,589	154,807	154,807	454,807	237,948	237,948	537,948
19	81	11,406	0	105,468	105,468	405,468	163,797	163,797	463,797	259,451	259,451	559,451
20	82	11,406	0	107,698	107,698	407,698	172,444	172,444	472,444	281,873	281,873	581,873
21	83	11,406	0	109,059	109,059	409,059	180,507	180,507	480,507	305,046	305,046	605,046
22	84	11,406	0	109,428	109,428	409,428	187,837	187,837	487,837	328,892	328,892	628,892
23	85	11,406	0	108,470	108,470	408,470	194,060	194,060	494,060	353,105	353,105	653,105
24	86	11,406	0	105,955	105,955	405,955	198,895	198,895	498,895	377,463	377,463	677,463
25	87	11,406	0	101,843	101,843	401,843	202,246	202,246	502,246	401,925	401,925	701,925
26	88	11,406	0	96,471	96,471	396,471	204,397	204,397	504,397	426,839	426,839	726,839
27	89	11,406	0	89,590	89,590	389,590	205,043	205,043	505,043	451,971	451,971	751,971
28	90	11,406	0	80,144	80,144	380,144	203,048	203,048	503,048	476,227	476,227	776,227
29	91	11,406	0	68,584	68,584	368,584	198,765	198,765	498,765	499,993	499,993	799,993
30	92	11,406	0	55,519	55,519	355,519	192,729	192,729	492,729	523,859	523,859	823,859
<b>Total</b>		<b>342,186</b>	<b>0</b>									

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**EQUITABLE**

**VUL Legacy<sup>SM</sup>, Series 160**

basic illustration

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Jennifer Huffaker  
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 Initial Face Amount: \$300,000  
 Initial Death Benefit Option: B / Increasing  
 Annual Premium: \$11,406.19  
 Contract State: Arkansas

\*\*\*Revised Illustration\*\*\*

**Values and Benefits**

**Assuming Current Charges**

**Fund Type**      **Premium Allocation**  
 Variable Investment Funds      100%      0.00% Gross (-0.62% Net)      4.00% Gross (3.36% Net)      8.00% Gross (7.33% Net)

	Policy Year	Age	Annualized Premium Outlay	Net Loans/Withdrawals	Assuming Hypothetical Annual Investment Return Of 0.00% Gross (-0.62% Net)			Assuming Hypothetical Annual Investment Return Of 4.00% Gross (3.36% Net)			Assuming Hypothetical Annual Investment Return Of 8.00% Gross (7.33% Net)		
					Net Policy Account Value	Net Cash Surr Value	Net Death Benefit	Net Policy Account Value	Net Cash Surr Value	Net Death Benefit	Net Policy Account Value	Net Cash Surr Value	Net Death Benefit
	31	93	11,406	0	39,219	39,219	339,219	183,102	183,102	483,102	546,016	546,016	846,016
	32	94	11,406	0	19,130	19,130	319,130	169,179	169,179	469,179	565,741	565,741	865,741
T	33	95	11,406	0				151,413	151,413	451,413	583,467	583,467	883,467
	34	96	11,406	0				129,482	129,482	429,482	598,851	598,851	898,851
	35	97	11,406	0				135,577	135,577	435,577	644,722	644,722	944,722
	36	98	11,406	0				141,877	141,877	441,877	693,956	693,956	993,956
	37	99	11,406	0				148,388	148,388	448,388	746,799	746,799	1,046,799
	38	100	11,406	0				155,119	155,119	455,119	803,516	803,516	1,103,516
	39	101	0	0				152,438	152,438	452,438	854,357	854,357	1,154,357
	40	102	0	0				149,668	149,668	449,668	908,925	908,925	1,208,925
	41	103	0	0				146,804	146,804	446,804	967,492	967,492	1,267,492
	42	104	0	0				143,844	143,844	443,844	1,030,353	1,030,353	1,330,353
	43	105	0	0				140,785	140,785	440,785	1,097,822	1,097,822	1,397,822
	44	106	0	0				137,623	137,623	437,623	1,170,236	1,170,236	1,470,236
	45	107	0	0				134,355	134,355	434,355	1,247,957	1,247,957	1,547,957
	46	108	0	0				130,977	130,977	430,977	1,331,376	1,331,376	1,631,376
	47	109	0	0				127,485	127,485	427,485	1,420,910	1,420,910	1,720,910
	48	110	0	0				123,876	123,876	423,876	1,517,006	1,517,006	1,817,006
	49	111	0	0				120,146	120,146	420,146	1,620,146	1,620,146	1,920,146
	50	112	0	0				116,291	116,291	416,291	1,730,846	1,730,846	2,030,846
	51	113	0	0				112,306	112,306	412,306	1,849,661	1,849,661	2,149,661
	52	114	0	0				108,187	108,187	408,187	1,977,184	1,977,184	2,277,184
	53	115	0	0				103,930	103,930	403,930	2,114,055	2,114,055	2,414,055
	54	116	0	0				99,529	99,529	399,529	2,260,959	2,260,959	2,560,959
	55	117	0	0				94,981	94,981	394,981	2,418,631	2,418,631	2,718,631
	56	118	0	0				90,280	90,280	390,280	2,587,860	2,587,860	2,887,860
	57	119	0	0				85,421	85,421	385,421	2,769,494	2,769,494	3,069,494
	58	120	0	0				80,399	80,399	380,399	2,964,441	2,964,441	3,264,441
	59	121	0	0				75,208	75,208	375,208	3,173,678	3,173,678	3,473,678
	60	122	0	0				77,735	77,735	377,735	3,406,309	3,406,309	3,706,309
	61	123	0	0				80,347	80,347	380,347	3,655,992	3,655,992	3,955,992
	62	124	0	0				83,047	83,047	383,047	3,923,976	3,923,976	4,223,976
	63	125	0	0				85,837	85,837	385,837	4,211,603	4,211,603	4,511,603
<b>Total</b>			<b>433,435</b>	<b>0</b>									

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**EQUITABLE**

**VUL Legacy<sup>SM</sup>, Series 160**

basic illustration

flexible premium variable universal life insurance

Jennifer Huffaker  
Underwriting Class: Female, 62, Standard Plus Non-Tobacco  
Initial Face Amount: \$300,000  
Initial Death Benefit Option: B / Increasing  
Annual Premium: \$11,406.19  
Contract State: Arkansas

**\*\*\*Revised Illustration\*\*\***

**Values and Benefits Footnotes**

Assuming Guaranteed Charges		
Footnote	Applicable to Policy Years	Definition
T	21, 23, 26	Based on the assumptions of this illustration, the policy terminates without value. Adverse tax consequences could occur if a policy with loans is surrendered or permitted to terminate. See "Important Tax Information" section on the "Notes to Illustrations" page.

Assuming Current Charges		
Footnote	Applicable to Policy Years	Definition
T	33	Based on the assumptions of this illustration, the policy terminates without value. Adverse tax consequences could occur if a policy with loans is surrendered or permitted to terminate. See "Important Tax Information" section on the "Notes to Illustrations" page.

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**EQUITABLE**

**VUL Legacy<sup>SM</sup>, Series 160**

supplemental illustration

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Contract State: Arkansas

\*\*\*Revised Illustration\*\*\*

**Long-Term Care Services<sup>SM</sup> Rider**

Our Long-Term Care Services<sup>SM</sup> Rider (LTCSR) may be a cost-effective addition to a life insurance policy that can offer increased flexibility. If the insured ultimately qualifies for long-term care benefits, all, some or none of the life insurance death benefit may be used to pay for qualified long-term care (LTC) expenses.

**Refer to the rider form included in the policy for a more complete description of LTCSR benefits, terms and conditions.**

These pages highlight key features and benefits associated with the LTCSR based on the initial values illustrated:

Initial Long-Term Care Specified Amount:	\$300,000	The Maximum Total Benefit is equal to the greater of (1) the current Long-Term Care Specified Amount plus the Policy Account Value at that time and (2) a percentage of the amount in the Policy Account at that time.
Initial Maximum Monthly Benefit:	\$9,000	The actual monthly benefit equals the lesser of 3% of the Maximum Total Benefit at the onset of the initial claim or 200% of the HIPAA Daily Limit (\$400 in 2021) multiplied by 30 days.
The first year added initial monthly cost for this rider is:	\$118	The rider cost is deducted from the policy account monthly.
Assuming payment of the Initial Maximum Monthly Benefit of \$9,000 as shown above	33 months	Number of months to receive benefits assuming the insured lives until the Initial Maximum Total Benefit is exhausted

If LTC claims are processed, the death benefit of the policy will be reduced by an amount equal to the benefits received, on a cumulative basis during the claim period. If the Maximum Total Benefit increases over time due to the elected Death Benefit Option or as a percentage of the Policy Account as defined in the policy and rider, the benefit period (or duration) may be longer, or shorter, depending on when benefits begin and the insured's lifetime.

**How does the Life Insurance Policy with the Rider work?** If the insured requires services of a LTC Facility or in the home due to injury or sickness, or, suffers a mental impairment, and is receiving qualified LTC services in accordance with a plan of care prepared by a physician licensed in the U.S.; the policyowner can be eligible for this LTC benefit. This rider will pay up to the maximum monthly benefit, described above, as an accelerated payment of the policy death benefit. These funds, which may be received income tax-free within IRS limits, can be used to cover the insured's LTC expenses.

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# EQUITABLE

## VUL Legacy<sup>SM</sup>, Series 160

supplemental illustration

flexible premium variable universal life insurance

Jennifer Huffaker

Underwriting Class: Female, 62, Standard Plus Non-Tobacco

Initial Face Amount: \$300,000

Initial Death Benefit Option: B / Increasing

Annual Premium: \$11,406.19

Contract State: Arkansas

\*\*\*Revised Illustration\*\*\*

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

#### Advantages of this Rider

- **Per Diem Benefits** - The Rider provides a "per diem" benefit. This means that benefits can be paid without regard to the actual expenses the insured incurs:
  - If the insured qualifies and has an established plan of care, the specified benefit will be received each month regardless of the actual amount of expenses. There is no need to submit receipts or deal with cumbersome forms. This helps avoid the inconvenience of monthly paperwork faced under a reimbursement type policy.
  - Once the insured qualifies, the insured only needs to re-certify with a physician each year to re-establish eligibility, if the insured will continue to require care, to continue the monthly benefit payable to the policyowner.
- **Convenient** - Provides the efficiency of having multiple benefits within one policy.
- **Tax Benefits** - With proper structuring, the benefits may be received as an income tax- free acceleration of the death benefit, up to IRS limits.
- **If You Don't Use It, You Won't Lose It** - If the LTCSR is not utilized the beneficiary will receive the death benefit provided the policy is still in force at the time of the insured's death. The rider provides added flexibility to the life insurance policy at an additional cost.

#### Other Considerations with this Rider

- **Additional Cost** - Based on the assumptions in this illustration and current non-guaranteed charges and interest rates, there is a first year added initial monthly cost of \$118 and a cumulative added cost of \$53,944 through the insured's age 100. This assumes no LTC claims or death occurs before the insured's age 100.
- **Policy Loans and Partial Withdrawals** - Any policy loan or partial withdrawal of the policy net cash surrender value taken will generally reduce the benefit amount that would otherwise be available under the rider.
- **Limited Features** - The rider is a pure acceleration of the death benefit. It may not have all of the features associated with a stand-alone LTC policy. You should speak to your Financial Professional to see what best meets your needs and what other options may cost.
- **Inflation** - This rider does not include inflation protection coverage.
- **Availability** - This rider cannot be added after policy issue.

**THIS SUPPLEMENTAL ILLUSTRATION IS NOT COMPLETE WITHOUT ALL NUMBERED PAGES OF THE BASIC ILLUSTRATION AND IS NOT A PART OF THE LIFE INSURANCE POLICY**

Prepared on: October 12, 2021 8:01 AM V21.9.1.0

Riders: NLG LBR SOI LTC2020

MP:\$1,100.28 GLP:\$19,716.02 GSP:\$99,374.17 7P:\$19,213.00 NLG:\$4,401.12 TP:\$9,312.00

GE 2647926 (8/19) (Exp. 8/22)

GPT-02-09-21-1.50%--W-OV



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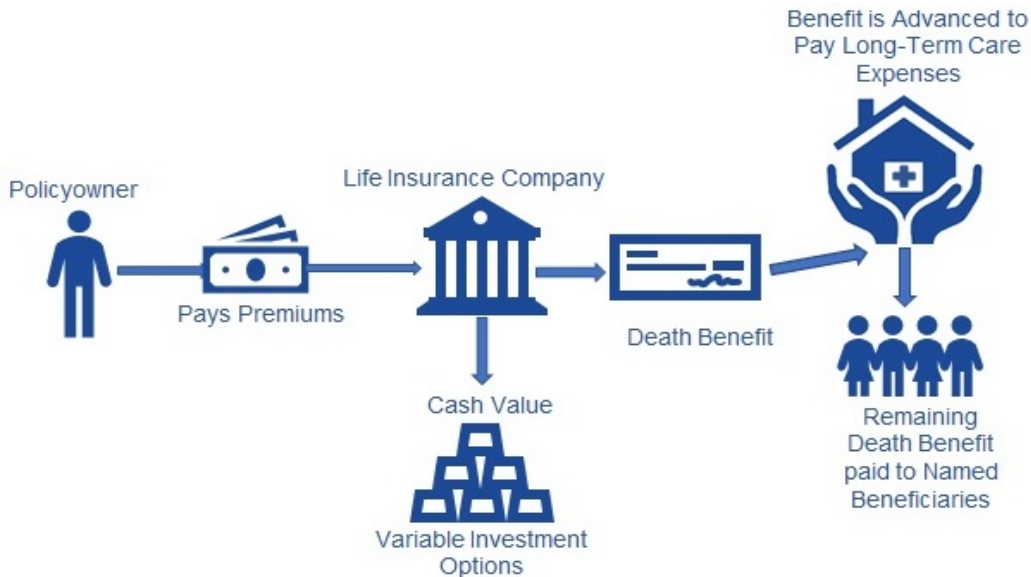
\*\*\*Revised Illustration\*\*\*

**Long-Term Care Services<sup>SM</sup> Rider**

The rider benefits are subject to HIPAA and policy limitations. These may vary from state to state. However, under the contract the maximum benefit is two times the HIPAA daily limit. This daily or per diem amount will be indexed annually to a cost of living adjustment as determined by the Internal Revenue Code. This amount, even without cost of living adjustment, may still be a generous amount and may be more than is needed monthly.

If there is an outstanding policy loan (and accrued loan interest) at the time we make a benefit payment, an amount equal to a percentage of the loan and accrued loan interest will be deducted from the monthly benefit payment and used as a loan repayment. This will reduce the benefit amount otherwise payable and may decrease the number of months the benefit is payable. This percentage will equal the monthly benefit payment divided by the portion of the maximum total benefit that we have not accelerated to date.

The Long-Term Care Services<sup>SM</sup> Rider (LTCSR) will terminate if a claim is made for terminal illness benefits under the Living Benefits Rider. If the LTCSR is in effect, the Death Benefit Option may not be changed from Option A to Option B and the policy's Face Amount may not be increased. Partial withdrawals, Face Amount decreases, and premium payments are not permitted while receiving LTCSR benefit payments, nor can the policy be placed on loan extension at any time thereafter.



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# EQUITABLE

## VUL Legacy<sup>SM</sup>, Series 160

supplemental illustration

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Jennifer Huffaker

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Initial Face Amount: \$300,000

Initial Death Benefit Option: B / Increasing

Annual Premium: \$11,406.19

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\*\*\*Revised Illustration\*\*\*

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

#### Column Definitions

<b>Policy Year</b>	The duration of the policy.
<b>Age</b>	The Insured's age as of the end of the year.
<b>Premium Outlay</b>	The annualized premiums planned to be paid prior to the illustrated claim year, at the insured's age 80, after which no premiums are permitted.
<b>Annualized Additional Monthly Cost of the Accelerated Death Benefit for Long-Term Care Services Rider</b>	The annual cost of the rider that is deducted monthly from the Policy Account Value based on the assumptions of this illustration and current non-guaranteed charges and interest rates. This rider provides for accelerated payment of the base policy death benefit under the conditions stated in the rider.
<b>Gross Annualized LTCSR Benefit</b>	The annualized Long-Term Care Services <sup>SM</sup> Rider monthly benefits illustrated as claim payments for the purposes of the illustration.
<b>Net Annualized LTCSR Benefit Applied to the Loan</b>	Amount of the LTCSR benefit that was applied as repayment of the outstanding policy loan and accrued loan interest.
<b>Net Annualized LTCSR Benefit to Owner</b>	Amount of the LTCSR benefit that was paid to the policyowner.
<b>Accumulated LTCSR Benefit Lien Amount</b>	The cumulative amount of Annualized LTCSR benefits paid. The Accumulated Benefit Lien Amount is treated as a lien against the policy values. This lien amount would be deducted from the base policy Death Benefit if the insured dies before the end of a Period of Coverage.
<b>Net Policy Account Value</b>	The Policy Account is the amount in the Guaranteed Interest Account and the Select Account; the Net Policy Account Value is the Policy Account net of loans and loan interest and is reduced to reflect the accumulated LTCSR Rider Benefit Lien Amount.
<b>Net Cash Surrender Value</b>	The Net Cash Surrender Value is equal to the Net Policy Account Value, minus any applicable surrender charge.
<b>Net Death Benefit</b>	The amount that will be paid to the beneficiary of the base policy upon proof of death of the Insured. The Net Death Benefit illustrated is calculated as an end of policy year value, and is net of any outstanding loan, accrued loan interest, and the accumulated LTCSR Rider Benefit Lien Amount.

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\*\*\*Revised Illustration\*\*\*

**Example of Long-Term Care Services<sup>SM</sup> Rider**

**PERIOD OF COVERAGE:** This example assumes that the Elimination Period has been satisfied; the period of coverage begins when the first monthly LTCS Rider benefit is paid at the beginning of year 17 and ends when the Accumulated Benefit Lien Amount equals the LTCS Rider Maximum Total Benefit during that period of coverage. During a period of coverage, premium payments, partial withdrawals, and Face Amount increases and decreases are not permitted, and requested loans, loan repayments and Death Benefit Option changes are not illustrated.

**Fund Type:**  
Variable Investment Funds

**Initial Premium Allocation:**  
100%

**Current Illustrated Rate:**  
8.00% Gross (7.33% Net)

Policy Year	Age	Premium Outlay	Annualized Additional Monthly Cost of the Accelerated Death Benefit for LTCSR	Gross Annualized LTCSR Benefit	Accumulated LTCSR Benefit Lien Amount	Non-Guaranteed Values Assuming Current Charges and Illustrated Interest Rate		
						Net Policy Account Value	Net Cash Surrender Value	Net Death Benefit
1	63	11,406	1,420	0	0	7,742	0	307,742
2	64	11,406	1,420	0	0	15,806	5,219	315,806
3	65	11,406	1,420	0	0	24,278	14,003	324,278
4	66	11,406	1,420	0	0	33,124	23,284	333,124
5	67	11,406	1,420	0	0	42,359	32,972	342,359
6	68	11,406	1,420	0	0	52,222	43,306	352,222
7	69	11,406	1,420	0	0	62,755	54,322	362,755
8	70	11,406	1,420	0	0	73,972	66,044	373,972
9	71	11,406	1,420	0	0	85,934	78,524	385,934
10	72	11,406	1,420	0	0	98,512	91,642	398,512
11	73	11,406	1,420	0	0	113,194	106,885	413,194
12	74	11,406	1,420	0	0	128,477	122,747	428,477
13	75	11,406	1,420	0	0	144,427	139,300	444,427
14	76	11,406	1,420	0	0	161,042	156,542	461,042
15	77	11,406	1,420	0	0	178,303	178,303	478,303
16	78	11,406	1,420	0	0	197,231	197,231	497,231
17	79	11,406	1,420	0	0	217,184	217,184	517,184
j	18	0	0	186,186	186,186	147,534	147,534	341,729
19	81	0	0	186,186	372,372	73,670	73,670	166,278
20	82	0	0	144,811	517,184	13,443	13,443	29,654
<b>Total</b>		<b>193,905</b>	<b>24,133</b>	<b>517,184</b>				

The illustrated period of coverage ends in year 20. The entire LTCSR Specified Amount has been paid out; policy values are adjusted and the rider terminates.

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**EQUITABLE**

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supplemental illustration

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Initial Death Benefit Option: B / Increasing  
Annual Premium: \$11,406.19  
Contract State: Arkansas

**\*\*\*Revised Illustration\*\*\***

**Example of Long-Term Care Services<sup>SM</sup> Rider Footnotes**

Non-Guaranteed Values Charges Assuming Current Charges and Current Illustrated Interest Rates		
Footnote	Applicable to Policy Years	Definition
j	18	Long Term Care benefit payments are assumed to begin in the first policy month of this policy year. Once this occurs, no requested loans, loan repayments, partial withdrawals, face amount changes, changes in death benefit option, or premium payments can be illustrated.

Actual results may be more or less favorable than those illustrated. Assumptions on which non-guaranteed elements are based are subject to change by the Company.

**THIS SUPPLEMENTAL ILLUSTRATION IS NOT COMPLETE WITHOUT ALL NUMBERED PAGES OF THE BASIC ILLUSTRATION AND IS NOT A PART OF THE LIFE INSURANCE POLICY**



**EQUITABLE**

**VUL Legacy<sup>SM</sup>, Series 160**

basic illustration

flexible premium variable universal life insurance

Jennifer Huffaker

Underwriting Class: Female, 62, Standard Plus Non-Tobacco

Initial Face Amount: \$300,000

Initial Death Benefit Option: B / Increasing

Annual Premium: \$11,406.19

Contract State: Arkansas

**\*\*\*Revised Illustration\*\*\***

**Illustration Assumptions**

This illustration shows how the policy operates with respect to the Death Benefit, Account Value and Cash Surrender Value using different hypothetical rates of return. These hypothetical investment return assumptions are not intended as estimates of future performance of any investment fund. The Company is not able to predict the future performance of the investment funds. Higher rates of return used in these illustrations generally reflect rates of return for several broad stock indices over long-term periods. Of course, lower rates of return will lower the values illustrated. For this reason, the included ledgers illustrating lower rates of return, including 0.00%, should be carefully considered. This illustration assumes an asset weighted average of fund fees and other expenses of all underlying investment options and any applicable Investment Expense Reductions available for this policy. We reserve the right to add, change, or discontinue the investment options available

Premiums and unloaned Policy Account Values can be allocated to the Guaranteed Interest Account (GIA), the MSO and to the investment funds of the Company's Separate Account. This illustration assumes that the current unloaned portion of the Policy Account Value and net premiums allocated to the investment funds of the Company's Separate Account experience hypothetical gross rates of investment return as indicated above the chart on the Values and Benefits pages and in the Illustrated Policy Changes section.

Premiums can be allocated to the GIA, and to the investment funds of our Separate Account. Our Separate Account was created with provisions that prevent creditors from any other business we conduct from reaching the assets we hold in our variable investment options for owners of our variable life insurance policies. Since the values of our Separate Account investment divisions vary up and down, the policies' Policy Account Value, Cash Surrender Value, and, in some cases, Death Benefit will also vary. These fluctuations may result in insufficient funds being available to implement stated objectives.

**Current Charges**

This illustration is based upon the current non-guaranteed Cost of Insurance Charges, Mortality and Expense Risk Charges, Administrative Charges, Premium Charges, and, if applicable the current non-guaranteed GIA crediting rates. This illustration also uses the current Customer Loyalty Credits if applicable and/or the assumed hypothetical gross annual investment return of the funds of our Separate Account and any guaranteed Investment Expense Reductions and current loan interest rates charged and credited, if applicable, which apply to policies issued as of the preparation date shown below. Current Charges, crediting rates and Customer Loyalty Credits are not guaranteed and may change.

**Investment Expense Reduction**

In all policy years, a guaranteed Investment Expense Reduction will be applied to all applicable variable investment options. We will apply the Investment Expense Reduction in the calculation of the daily unit values for the Separate Account.

**Guaranteed Charges**

This illustration uses the guaranteed maximum Cost of Insurance Charges, Mortality and Expense Risk Charges, Administrative Charges, Premium Charges, and, if applicable, the guaranteed minimum GIA crediting rate, and/or the assumed hypothetical gross annual investment return of the funds of our Separate Account and any guaranteed Investment Expense Reductions.

**Gross Rates of Return**

The assumed rate of return, prior to the deduction of any management fees and/or Trust expenses.

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**\*\*\*Revised Illustration\*\*\***

**Illustration Assumptions**

**Net Rates of Return**

Net Rates of Return are shown in parentheses and take into consideration an assumed daily charge to the Separate Account equivalent to an annual charge of 0.62% for investment advisory services (management fees) and other estimated Trust expenses (including 12b-1 fees, if any) reflecting any applicable expense limitation arrangements and applicable guaranteed Investment Expense Reductions. The actual charge for advisory services and Trust expenses after reflection of such reductions varies with the investment fund selected, and currently ranges from 0.40% to 1.50%. The illustration also reflects that no charge is currently made to the Separate Account for Federal income taxes.

**Premium Payments/Lump Sum Payments**

Payments are assumed to be paid on the first day of each premium payment period. The Death Benefit, Policy Account Value, and Cash Surrender Value will differ if premiums are paid in different amounts, frequencies, or not on the due date.

This illustration assumes the currently illustrated non-guaranteed elements and hypothetical rates of return will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

Policy values, Death Benefits, and the age shown are as of the end of the policy year and reflect the effects of all loans and withdrawals.

The Long-Term Care Services<sup>SM</sup> Rider (LTCSR) has been selected. This illustration does not show the effect of LTCSR claims which will reduce policy values and the policy may terminate prior to the year illustrated.

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\*\*\*Revised Illustration\*\*\*

### Access To Your Money



Cash values within the policy can be accessed through policy loans and partial withdrawals. Loans and partial withdrawals will reduce the Net Policy Account Value and Net Death Benefit amount and may impact the length of time the policy remains in force.

#### Withdrawals

Available after the 1st policy year and before the insured's 121st birthday. Any amounts may be withdrawn from the Net Cash Surrender Value of at least \$500, provided the withdrawal does not reduce the Face Amount to an amount below \$100,000. Value cannot be withdrawn from Segments or the Charge Reserve Amount of the MSO prior to the Segment Maturity Date. Partial withdrawals are not available if the policy is being kept in force under Loan Extension or if the Long-Term Care Services<sup>SM</sup> Rider is elected and benefits are being paid under that rider.

#### Policy Loans

Available any time after issue. The minimum new loan amount is \$500. Maximum loan value is 90% of the Cash Surrender Value prior to the Insured's age 75 and 100% of the Cash Surrender Value at the Insured's age 75 and later. Amounts borrowed remain part of the Policy Account but are transferred to a special "loaned" section of the GIA. These amounts are not available to pay monthly deductions or policy charges, but they continue to earn interest (though the rate may be different than that of unloaned amounts). The loaned amount is not available for investment in the MSO or the Separate Account investment options.

#### Annual Loan Interest

Policy Year	Guaranteed Maximum Annual Loan Interest Rate Charged	Current Annual Loan Interest Rate Charged	Guaranteed Minimum Annual Loan Interest Rate Credited	Current Annual Loan Interest Rate Credited	Loan Spread based on Annual Non-Guaranteed Charged and Credited Rates	Guaranteed Maximum Spread for Loans Allocated to the MSO	Guaranteed Maximum Spread for Loans not Allocated to the MSO
1 - 15	Greater of 2.5% or the Published Monthly Average for the month ending 2 months prior to the policy anniversary	2.50%	1.50%	1.50%	1.00%	5%	1%
16+		1.50%	1.50%	1.50%	0%		

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\*\*\*Revised Illustration\*\*\*

**Policy Information**



**Policy Features**

VUL Legacy<sup>SM</sup> is a flexible premium variable life insurance policy designed to provide long-term protection and offers the opportunity for significant tax-advantaged cash accumulation and supplemental income as well as a generally income tax-free death benefit. To meet these objectives, higher premium levels are necessary than those required to simply keep the policy in force.

The way premiums are invested can affect how long premiums need to be paid, the potential growth of the policy's Cash Value, and the Death Benefit of the policy. Monthly charges taken from the Policy Account will impact policy performance as well. Growth potential is important in helping address specific goals and keeping pace with inflation.

- The cash value and, in some instances, the Death Benefit will increase or decrease based on the investment performance of the chosen options.
- Premium payments may be able to be reduced while maintaining the same level of protection in the future if investment experience is favorable.
- Conversely, more premiums may be required in the future if investment experience is unfavorable.

With VUL Legacy<sup>SM</sup>, premiums and unloaned Policy Account Values may be allocated to any or all variable investment options available at the time of sale, a Guaranteed Interest Account (GIA), or to the Market Stabilizer Option<sup>®</sup> (MSO) which can ultimately impact the policy's cash value.

The Guaranteed Interest Account (GIA) is a fixed interest account in which interest is credited at declared rates, currently 1.50% annually, subject to a guaranteed minimum rate of 1.50%.

Performance results in the variable investment options will depend on the investment performance of the corresponding portfolio that shares the same name as the option selected. The principal can be lost when investing in the variable investment options.

The MSO provides the opportunity to earn interest based in part on the performance of the S&P 500 Price Return Index and it does not include dividends included in the index.



**Death Benefit Option B - Increasing**

The Death Benefit under Option B is the Face Amount of the policy plus the Policy Account Value. The Death Benefit generally changes from day to day because many factors affect the Policy Account Value. The Death Benefit also may be higher than the sum of the Face Amount and Policy Account Value to comply with the Internal Revenue Code definition of Life Insurance under Section 7702.

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Annual Premium: \$11,406.19

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\*\*\*Revised Illustration\*\*\*

### Policy Information - continued

VUL Legacy<sup>SM</sup> includes strategies that help manage the value in the Policy Account:

- **Asset Rebalancing** - This service will automatically adjust investments at requested intervals (quarterly, semi-annually or annually) in order to maintain allocation percentages and investment strategies.
- **Dollar Cost Averaging** - The ups and downs of the market can be "smoothed out" by automatically moving money from the EQ/Money Market option to as many as eight of the variable investment options each month, using our Automatic Transfer Service.
- **Account Transfers** - Transfer amounts among any combination of the investment options on a tax-free basis. Restrictions may apply.

There is not a maturity provision, meaning that the policy can remain in effect until the Insured's death, even if it is after the policy anniversary nearest the Insured's 121<sup>st</sup> birthday.

**All policy features, applicable riders and endorsements are fully explained in the policy.**

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Prepared on: October 12, 2021 8:01 AM V21.9.1.0

Riders: NLG LBR SOI LTC2020

MP:\$1,100.28 GLP:\$19,716.02 GSP:\$99,374.17 7P:\$19,213.00 NLG:\$4,401.12 TP:\$9,312.00

GE 2647926 (8/19) (Exp. 8/22)

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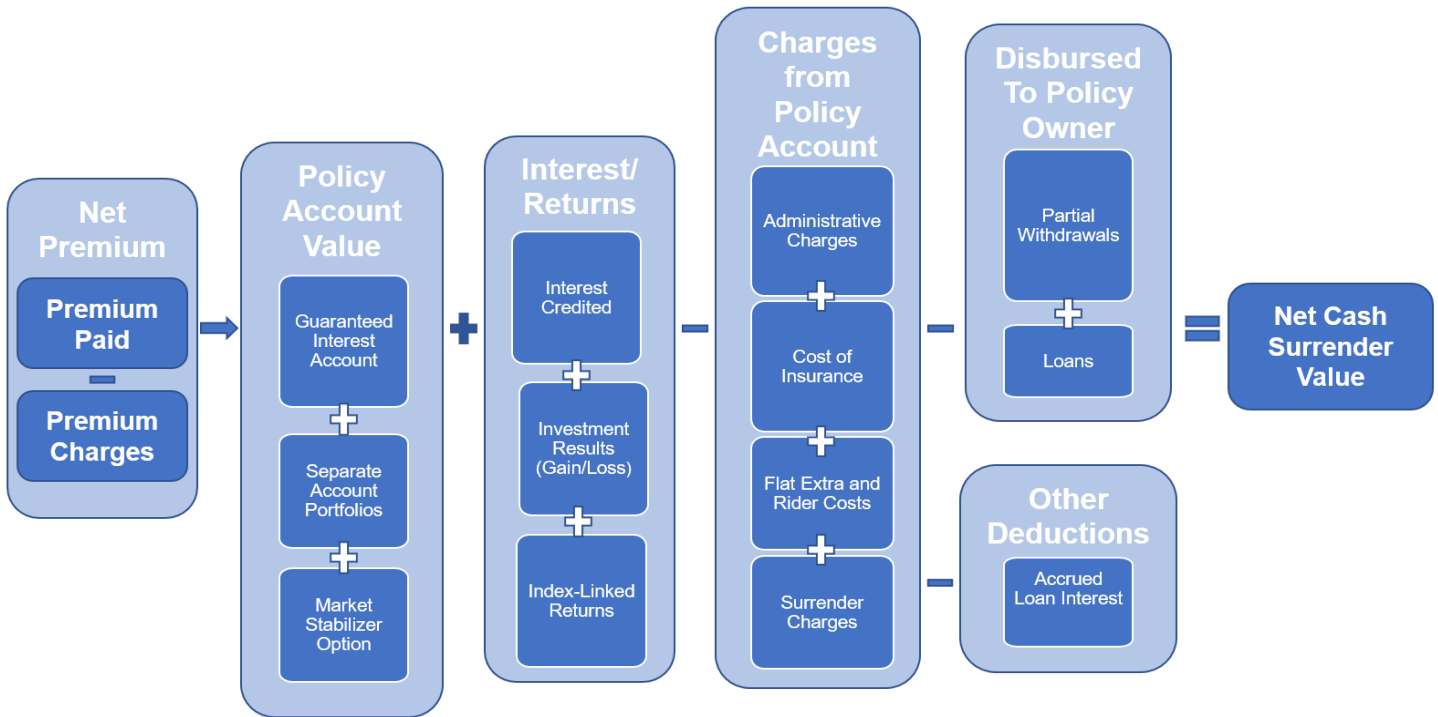
Contract State: Arkansas

\*\*\*Revised Illustration\*\*\*

Policy Information - continued

How the Policy Account Works

The Policy Account Value is the total of the loaned and unloaned amounts in the Guaranteed Interest Account (GIA), plus the amounts in the variable investment options of the Separate Accounts, plus the amounts in the Segment Accounts of the Market Stabilizer Option (MSO), including the Holding Account. The value in the variable investment options and the GIA fluctuate each business day reflecting the investment returns and interest earnings of the options in which the Policy Account is invested, and the deduction of charges. The value of the Policy Account allocated to the Segments of the MSO does not fluctuate daily. Each individual MSO Segment has a Segment Account that is used in the calculation of the Policy Account Values and represents the amount to which the Index-Linked Rate of Return will be applied on a Segment Maturity Date to determine the Index-Linked Return. The Index-Linked Return, not to exceed the applicable Growth Cap Rate, is not applied to any Segment Account prior to its Segment Maturity Date. Only the amount in a Segment Account on the Segment Maturity Date is subject to "downside protection".



The Money Market holding account for MSO and the Guaranteed Interest Account earn interest at rates we declare periodically; these rates will not be less than the Guaranteed Minimum Interest Rate of 1.50% annually.

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\*\*\*Revised Illustration\*\*\*

**Average Fund Charges - All Funds**

This Illustration assumes a weighted average annual fund charge of 0.62% for a portion of the policy account value allocated to the variable investment funds. This is based on assets and annual fund charges as of 12/31/2020 for all the underlying investment options currently available with VUL Legacy<sup>SM</sup>.

Variable Investment Funds	Fund Charges	% of Assets
1290 VT Convertible Securities	0.55%	0.05%
1290 VT DoubleLine Dynamic Allocation	1.05%	0.19%
1290 VT DoubleLine Opportunistic Bond	0.80%	0.03%
1290 VT Equity Income	0.80%	0.22%
1290 VT GAMCO Mergers & Acquisitions	1.15%	0.15%
1290 VT GAMCO Small Company Value	0.80%	2.15%
1290 VT Low Volatility Global Equity	0.76%	0.00%
1290 VT Multi-Alternative Strategies	1.50%	0.00%
1290 VT Natural Resources	0.75%	0.00%
1290 VT Real Estate	0.75%	0.00%
1290 VT Small Cap Value	0.80%	0.25%
1290 VT SmartBeta Equity	0.80%	0.05%
1290 VT Socially Responsible	0.78%	0.04%
American Funds Insurance Series Asset Allocation Fund	0.65%	0.00%
American Funds Insurance Series Global Small Capitalization	1.09%	0.16%
American Funds Insurance Series New World Fund	0.80%	0.32%
BlackRock Global Allocation V.I.	0.80%	0.06%
ClearBridge Variable Mid Cap	0.80%	0.01%
EQ/AB Small Cap Growth	0.77%	2.37%
EQ/Aggressive Allocation	1.01%	1.74%
EQ/All Asset Growth Allocation	1.10%	0.44%
EQ/American Century Mid Cap Value	0.80%	0.92%
EQ/ClearBridge Large Cap Growth	0.80%	1.02%
EQ/Common Stock Index	0.40%	23.12%
EQ/Conservative Allocation	0.80%	0.23%
EQ/Conservative-Plus Allocation	0.80%	0.36%
EQ/Core Bond Index	0.40%	0.82%
EQ/Emerging Markets Equity PLUS	1.14%	0.00%
EQ/Equity 500 Index	0.40%	10.83%
EQ/Franklin Rising Dividends	0.72%	0.71%
EQ/Franklin Strategic Income	0.78%	0.40%
EQ/Goldman Sachs Mid Cap Value	0.80%	0.12%
EQ/Intermediate Government Bond	0.40%	0.51%
EQ/International Core Managed Volatility	0.80%	0.54%

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Annual Premium: \$11,406.19

Contract State: Arkansas

\*\*\*Revised Illustration\*\*\*

### Average Fund Charges - All Funds

Variable Investment Funds	Fund Charges	% of Assets
EQ/International Equity Index	0.40%	2.69%
EQ/International Value Managed Volatility	0.80%	0.69%
EQ/Invesco Comstock	0.80%	0.31%
EQ/Invesco Global	0.80%	0.00%
EQ/Invesco Global Real Assets	1.05%	0.39%
EQ/Janus Enterprise	0.80%	0.95%
EQ/JPMorgan Value Opportunities	0.80%	0.70%
EQ/Large Cap Core Managed Volatility	0.76%	0.36%
EQ/Large Cap Growth Index	0.40%	2.25%
EQ/Large Cap Growth Managed Volatility	0.71%	3.10%
EQ/Large Cap Value Index	0.40%	0.37%
EQ/Loomis Sayles Growth	0.80%	0.66%
EQ/MFS International Growth	0.80%	0.73%
EQ/MFS International Intrinsic Value	0.80%	1.47%
EQ/MFS Mid Cap Focused Growth	0.80%	0.62%
EQ/MFS Technology	0.80%	0.78%
EQ/MFS Utilities Series	0.80%	0.03%
EQ/Mid Cap Index	0.40%	1.59%
EQ/Mid Cap Value Managed Volatility	0.80%	1.64%
EQ/Moderate Allocation	0.80%	7.97%
EQ/Moderate-Plus Allocation	0.80%	5.03%
EQ/Money Market	0.40%	1.84%
EQ/Morgan Stanley Small Cap Growth	0.80%	0.38%
EQ/PIMCO Global Real Return	0.80%	0.00%
EQ/PIMCO Real Return	0.69%	0.32%
EQ/PIMCO Total Return	0.40%	0.90%
EQ/PIMCO Ultra Short Bond	0.65%	0.37%
EQ/Small Company Index	0.40%	1.22%
EQ/T. Rowe Price Growth Stock	0.80%	1.97%
EQ/T. Rowe Price Health Sciences	1.05%	0.10%
EQ/Value Equity	0.77%	1.90%
Fidelity VIP Asset Manager: Growth	0.79%	0.01%
Fidelity VIP Growth & Income	0.40%	0.15%
Fidelity VIP Mid Cap	0.72%	0.40%
Fidelity VIP Value	0.77%	0.01%
Franklin Small Cap Value VIP	0.78%	0.16%
Invesco V.I. Diversified Dividend	0.80%	0.12%
Ivy VIP High Income	0.80%	0.40%

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\*\*\*Revised Illustration\*\*\*

**Average Fund Charges - All Funds**

Variable Investment Funds	Fund Charges	% of Assets
Ivy VIP Small Cap Growth	0.80%	0.20%
Janus Henderson Balanced Portfolio	0.72%	0.00%
Lord Abbett Bond Debenture	0.76%	0.00%
Multimanager Aggressive Equity	0.79%	6.02%
Multimanager Technology	1.10%	2.27%
PIMCO VIT CommodityRealReturn Strategy Portfolio	1.19%	0.13%
T. Rowe Price Equity Income II	0.80%	0.18%
Templeton Developing Markets VIP Fund	1.29%	0.22%
Templeton Global Bond VIP	0.40%	0.44%
VanEck VIP Global Resources	1.23%	0.15%

In weighing the fund charges, the percentage of assets allocated to each underlying fund reflects actual past allocations to underlying funds across variable life policies issued by Equitable Financial and our affiliates.

The values shown for each fund reflect the annual rates payable by the Trusts for Investment Management Fees, other expenses (including 12b-1 fees, where applicable) expected to be deducted from the Trusts' assets, reduced by any applicable expense limitation arrangements and guaranteed Investment Expense Reduction. The totals of these values are deducted from the hypothetical gross rates of investment return used in this illustration. See the prospectus for a detailed description of Investment Management Fees, other Trust expenses, and the Investment Expense Reduction as well as the investment options, be sure to read the prospectus carefully before sending any additional money.

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\*\*\*Revised Illustration\*\*\*

**Important Tax Information**



Tax rules pertaining to life insurance can change at any time and can affect existing life insurance policies. The actual premium payments, benefits, and other activity under the policy may vary from those illustrated, and therefore could cause the actual tax consequences to vary. This is not intended as tax or legal advice; the policyowner should consult with his /her own independent tax advisor. Any tax information provided in this illustration is not intended to be used for the purpose of avoiding penalties that may be imposed on the taxpayer.

To be treated as life insurance a policy must meet Internal Revenue Code rules at all times while the policy is in force. In addition to an investment diversification test applicable to variable life insurance, there are two computational tests which may be used for policy qualification--the Cash Value Accumulation Test, or "CVAT," and the "Guideline Premium Test," or "GPT." These methods mathematically test the relationship between the coverage and benefits under the policy and the premiums that can be paid. Once a testing method for policy qualification is chosen, it cannot be changed. This illustration assumes that the GPT test is used. The timing and amounts of premiums the policyowner can pay are dictated, and limited, by the tax law qualification test. Any changes made to the policy, such as changing the Face Amount or the Death Benefit Option, or another action which decreases benefits, may affect the maximum amount of premiums that can be paid, as well as the maximum amount of policy account value that may be maintained under the policy. For more details on changes that could affect the policy, the policyowner should request "Additional Tax Information", a supplemental report.

Taxable amounts from life insurance policies are treated as ordinary income, not capital gain, and are subject to income tax withholding and information reporting. Loans are generally not taxable when made but may become taxable under certain conditions. The unpaid balance of any policy loans, including interest accrued and not paid, is included in the amount of cash surrender value. Partial withdrawals are generally not taxable when taken and reduce the investment in the contract. If the policy terminates while there is an unpaid loan balance, the loan balance at such time is deemed distributed, and may be taxable.

A policy which is a "modified endowment contract" or "MEC" is a life insurance policy which qualifies as life insurance but fails to meet a "7-Pay test" in the Internal Revenue code. A life insurance policy received in exchange for a MEC is generally also a MEC. A policy can be a MEC at issue or become a MEC. For MECs, the tax basis would be increased by the amount of any prior loan under the policy that was considered taxable income to the policyowner.

To avoid MEC status during the first year of this policy, the first-year premiums should be limited to \$19,213. If aggregate premium payments at any time during the first seven years exceed the cumulative 7-Pay limit, the contract will become a MEC. If the policy owner is under age 59½, a 10% penalty tax will also generally be imposed by the IRS on the taxable amount received.



**Please note:** The tax rules summarized above and reflected throughout this illustration changed for policies issued on or after January 1st 2021. The minimum interest rates used in determining tax law limits on premium payments and policy account values under the CVAT, GPT and 7-Pay tests as described above were lowered. This change in the tax rules will generally (but not always) result in increased limits as compared to the prior limits that are reflected in this illustration. Although this illustration does not yet reflect the revised CVAT, GPT and 7-Pay limits, your actual policy will be administered in full compliance with the new tax rules. If you have any questions about the changes in the tax rules or how they may affect your policy, please consult your tax advisor.

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Prepared on: October 12, 2021 8:01 AM V21.9.1.0

Riders: NLG LBR SOI LTC2020

MP:\$1,100.28 GLP:\$19,716.02 GSP:\$99,374.17 7P:\$19,213.00 NLG:\$4,401.12 TP:\$9,312.00

GPT-02-09-21-1.50%--W-OV

GE 2647926 (8/19) (Exp. 8/22)



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Contract State: Arkansas

\*\*\*Revised Illustration\*\*\*

### About the Company

VUL Legacy<sup>SM</sup>, Series 160 is issued in New York and Puerto Rico by Equitable Financial Life Insurance Company (New York, NY) and in all other jurisdictions by Equitable Financial Life Insurance Company of America, an Arizona stock corporation with its main administration office in Jersey City, NJ 07310 and are co-distributed by Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI and TN) and Equitable Distributors, LLC.

The obligations of Equitable Financial Life Insurance Company and Equitable Financial Life Insurance Company of America are backed solely by their claims-paying ability. Equitable Financial, EFLOA, Equitable Advisors, LLC and Equitable Distributors, LLC are indirect subsidiaries of Equitable Holdings, Inc. and do not provide tax or legal advice. Certain types of policies, features and benefits may not be available in all jurisdictions or may be different.

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (NY, NY), Equitable Financial Life Insurance Company of America, an AZ stock company with main administrative headquarters in Jersey City, NJ, and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI and TN).

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\*\*\*Revised Illustration\*\*\*

Signature Page

Important Confirmations

These benefits and values are not guaranteed. Assumptions on which non-guaranteed elements are based on are subject to change by the insurer and actual results may be more or less favorable. I understand that the Company is relying on me to confirm the following information:

- I have received a copy of all numbered pages of this illustration. I have reviewed this illustration and understand that its purpose is to help me understand how the policy works, but that it is not part of an insurance contract. I understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. My representative has told me they are not guaranteed.

Jennifer, Huffaker

10/18/2021 | 12:51:44 PM EDT

Signature of Policyowner, with title if applicable

Date

Signature of Policyowner, with title if applicable

Date

I certify that this illustration has been presented to the applicant and I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with this illustration.

Daniel, Nash

DANIEL NASH

10/14/2021 | 11:42:44 AM

Signature of Associate or Representative

Associate Name

Agency

Date

Associate Address

Associate Code

Associate Phone #

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