

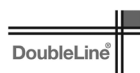
COIL Institutional SeriesSM investment options

Index and Asset Allocation Portfolios

Index Portfolios			Asset Allocation Portfolios	
Index Options	Asset Class	Net Annual Expense ¹	Allocation Options ²	Net Annual Expense ¹
EQ/Common Stock Index	Large Cap Blend	0.40%	EQ/All Asset Growth Allocation	1.14%
EQ/Core Bond Index	Bonds	0.40%	1290 VT DoubleLine Dynamic Allocation	1.05%
EQ/Equity 500 Index	Large Cap Blend	0.40%	BlackRock Global Allocation V.I.	0.80%
EQ/Large Cap Growth Index	Large Cap Growth	0.40%	Fidelity VIP Asset Manager: Growth	0.80%
EQ/Large Cap Value Index	Large Cap Value	0.40%	EQ/Conservative Allocation	0.80%
EQ/Mid Cap Index	Mid Cap Blend	0.40%	EQ/Conservative-Plus Allocation	0.80%
EQ/Small Company Index	Small Cap Blend	0.40%	EQ/Moderate Allocation	0.80%
EQ/International Equity Index	International Stocks	0.40%	EQ/Moderate-Plus Allocation	0.80%
			EQ/Aggressive Allocation	1.01%

Equity and Fixed Income Portfolios

Equity Options		
Large-Cap Value		Net Annual Expense ¹
1290 VT Equity Income	0.80%	
EQ/BlackRock Basic Value Equity	0.79%	
EQ/Invesco Comstock	0.80%	
EQ/JPMorgan Value Opportunities	0.80%	
Fidelity VIP Value	0.77%	
Invesco V.I. Diversified Dividend	0.76%	
T. Rowe Price Equity Income	0.80%	
Large-Cap Blend		
EQ/Franklin Rising Dividends	0.72%	
EQ/Large Cap Core Managed Volatility	0.76%	
Fidelity VIP Growth & Income	0.40%	
Large-Cap Growth		
1290 VT Socially Responsible	0.79%	
EQ/ClearBridge Large Cap Growth	0.80%	
EQ/Large Cap Growth Managed Volatility	0.72%	
EQ/Loomis Sayles Growth	0.80%	
EQ/T. Rowe Price Growth Stock	0.80%	
Multimanager Aggressive Equity	0.80%	
Mid-Cap Value		
EQ/American Century Mid-Cap Value	0.80%	
EQ/Goldman Sachs Mid Cap Value	0.80%	
EQ/Mid Cap Value Managed Volatility	0.80%	
Mid-Cap Blend		
ClearBridge Variable Mid Cap Portfolio	0.80%	
Mid-Cap Growth		
EQ/MFS Mid Cap Focused Growth	0.80%	
EQ/Janus Enterprise	0.80%	
Fidelity VIP Mid Cap	0.72%	
Small-Cap Value		
1290 VT GAMCO Small Company Value	0.80%	
1290 VT Small Cap Value	0.80%	
Franklin Small Cap Value VIP Fund	0.78%	
Small-Cap Growth		
EQ/AB Small Cap Growth	0.76%	
EQ/Morgan Stanley Small Cap Growth	0.80%	
Ivy VIP Small Cap Growth	0.80%	
International/Global		
1290 VT Low Volatility Global Equity	0.75%	
1290 VT SmartBeta Equity	0.80%	
American Funds Insurance Series	1.11%	
Global Small Capitalization Fund		
American Funds Insurance Series	0.80%	
New World Fund		
EQ/Emerging Markets Equity PLUS	1.14%	
EQ/International Core Managed Volatility	0.80%	
EQ/International Value Managed Volatility	0.80%	
EQ/MFS International Growth	0.80%	
EQ/MFS International Intrinsic Value	0.80%	
EQ/Invesco Global	0.80%	
Templeton Developing Markets VIP Fund	1.26%	
Specialty/Sector		
1290 VT Convertible Securities	0.80%	
1290 VT Energy	0.79%	
1290 VT GAMCO Mergers and Acquisitions	1.19%	
1290 VT Multi-Alternative Strategies	1.52%	
1290 VT Natural Resources	0.75%	
1290 VT Real Estate	0.75%	
EQ/Invesco Global Real Estate	1.05%	
EQ/T. Rowe Price Health Sciences	1.05%	
EQ/MFS Technology Portfolio	0.80%	
EQ/MFS Utilities Series	0.80%	
Multimanager Technology	1.10%	
PIMCO CommodityRealReturn® Strategy	2.11%	
Templeton Global Bond VIP Fund	0.40%	
VanEck VIP Global Hard Assets	1.25%	
Bond Options		
		Net Annual Expense ¹
1290 VT DoubleLine Opportunistic Bond	0.80%	
EQ/Franklin Strategic Income	0.78%	
EQ/PIMCO Global Real Return	1.60%	
EQ/PIMCO Real Return	1.30%	
EQ/PIMCO Total Return	1.15%	
EQ/PIMCO Ultra Short Bond	0.80%	
Ivy VIP High Income	0.78%	
Lord Abbett Bond Debenture	0.76%	
Growth Potential with Some Downside Protection		
		Net Annual Expense ¹
Market Stabilizer Option ^{®3}	1.15%	
S&P 500® Price Return Index		
1-Yr Segment Term		
Money Market		
		Net Annual Expense ¹
EQ/Money Market ⁴	0.40%	
Safety of Principal		
		Net Annual Expense ¹
Guaranteed Interest Account	N/A	



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For more information, contact your financial professional or visit equitable.com.

- 1 Based on the Net Total Annual Operating Expenses of each variable investment option's corresponding portfolio, as reported in each portfolio's prospectus dated May 1, 2020, reduced by the applicable Investment Expense Reduction.
- 2 You will incur higher costs with the asset allocation portfolios than if you were to invest directly in the underlying variable investment portfolios. However, not all portfolios may be available in your policy.
- 3 Please see the Market Stabilizer Option® prospectus for more information. The Market Stabilizer Option® is not available in New York.
- 4 An investment in this portfolio is not issued or guaranteed by the Federal Deposit Insurance Corporation, or any other government agency. Although the portfolio seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in this portfolio.

Important Note

This material must be preceded or accompanied by the COIL Institutional Series™ fact card and the COIL Institutional Series™ prospectus, the prospectus for the underlying portfolios, the Market Stabilizer Option® (MSO) supplement and any other applicable supplement(s). The prospectuses and supplement(s) include more complete information about the policy, including risks, charges, expenses, investment objectives and investment options. You should carefully read the prospectuses and consider the information carefully before investing or sending money.

A variable universal life insurance policy is a contractual agreement in which premiums are paid to an insurance company. In return for these premiums, the insurance company will provide a benefit to a named beneficiary upon proof of the insured's death and a policy cash value.

Amounts in the policy's cash value may be invested in a variety of variable investment portfolios. Amounts in a variable universal life insurance policy's variable investment options are subject to fluctuation in value and market risk, including loss of principal.

Life insurance policies have exclusions, limitations and terms for keeping them in force. Fees and charges associated with variable universal life insurance include mortality and expense risk charges, cost of insurance charges, surrender charges, administrative fees, investment management fees and charges for optional benefits. Contact a financial professional for costs and complete details. The Market Stabilizer Option® has an additional charge of 1.15%.

COIL Institutional Series™, a flexible premium variable universal life insurance policy, is issued by Equitable Financial Life Insurance Company (Equitable Financial), and co-distributed by Equitable Advisors, LLC and Equitable Distributors, LLC, all located at 1290 Avenue of the Americas, New York, NY 10104.

Policy form #s: ICC19-19-100, 19-100 and state variations.

Market Stabilizer Option® rider form #s: ICC12-R12-15, R12-15 and state variations.

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