



# EQUITABLE

Take your protection strategies to the next level

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With our new variable universal life insurance, you have options for guaranteed lifetime protection and so much more

## Introducing VUL Incentive Life Protect<sup>SM</sup>

Effective November 13, Equitable is back in the guaranteed lifetime protection business with our new **VUL Incentive Life Protect<sup>SM</sup>**, the only VUL to offer clients these three protections in a single product:



**Extended No-Lapse Guarantee (ENLG) option** for lifetime life insurance protection<sup>1</sup>



**Long-Term Care Services<sup>SM</sup> Rider (LTCSR)** for long-term care expenses to provide asset protection



**Market Stabilizer Option<sup>®</sup> II (MSO II) Indexed Options** with upside potential, up to a cap, and levels of downside protection for managing market volatility

# Discover how our innovative VUL can help

Help your clients achieve their wealth transfer goals, and provide protection from policy lapses, long-term care expenses and market volatility.

[See launch flyer](#)



## Visit our **VUL Incentive Life Protect<sup>SM</sup>** web page or call our Sales Desk at **(855) 433-4028.**

Monday–Friday, 8:30 a.m.–7 p.m. ET  
Friday, 8:30 a.m.–5 p.m. ET

VUL Incentive Life Protect<sup>SM</sup> is approved in all states except CA, NY and SC.



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1 The Extended No-Lapse Guarantee rider is available for an additional charge than the base policy No-Lapse Guarantee (NLG) and has higher premium requirements than the base policy NLG. The ENLG does have restrictions and limitations as well as limits on the investment options available to a client.

The Long-Term Care Services<sup>SM</sup> Rider is available for an additional charge and has restrictions and limitations. A client may qualify for the life insurance but not the rider. It is paid as an acceleration of the death benefit.

Life insurance products are issued by Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY) or Equitable Financial Life Insurance Company of America (Equitable America), an Arizona stock company, and are co-distributed by Equitable Advisors, LLC (member [FINRA](#), [SIPC](#)) (Equitable Financial Advisors in MI & TN) and Equitable Distributors, LLC.

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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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