



EQUITABLE



**Growth with
flexibility**

BrightLife® Grow

Indexed universal life insurance

Live More. Keep More. Build More.

With **BrightLife® Grow**, you can live more for today, keep more of the money you earn and build more for tomorrow.

Live More.

Live more for today with financial security against life's unknowns. Because BrightLife® Grow provides a life insurance benefit, you can feel confident that your family will be taken care of when you're no longer around.

Keep More.

BrightLife® Grow provides the potential for tax-deferred growth and lets you access the policy's cash surrender value tax-free through loans and withdrawals if you need it, for important financial goals or to help maintain your quality of life in retirement.

Build More.

Unlike term insurance, permanent life insurance has a growth component to complement the protection your policy provides. The cash value you can potentially accumulate within your BrightLife® Grow policy may be protected from market downturns, though it still offers the opportunity for growth.

Table of contents

- 2 Indexed universal life
- 3 BrightLife® Grow in action
- 4 Build more for tomorrow
- 6 Tailor your policy



Indexed universal life

Indexed universal life (IUL) is a type of life insurance that insures one person and pays a benefit to the beneficiary you select after the insured passes away. IUL has the potential to build cash value by allowing you to track a major market index through index-linked options.

How does IUL work?

When you make payments into your indexed universal life policy, a portion of your payment goes toward the life insurance benefit that protects your family. The other portion has the potential to build cash value by tracking an index.

- If the index performs well, your cash value will increase, up to a maximum return or performance cap, each year.
- If the index's returns are negative, your cash value will not decrease due to performance because you are protected by a 0% floor.
- You can access your cash surrender value to supplement your income or take care of emergency expenses.

The tax benefits of life insurance

- Tax-deferred accumulation
- Potentially tax-free distributions¹
- Generally income tax-free life insurance benefit

Indexed

- Refers to your ability to diversify in an index-linked option that gives you the potential to accumulate cash value within your policy based on the performance of an index.

Universal

- Means you have flexibility in making payments. Your payments, and the timing of those payments, can vary from nothing to a maximum amount.²

¹ Under current federal tax rules, you may access your cash value by taking federal income tax-free loans or withdrawals from a life insurance policy that is not a Modified Endowment Contract (MEC) of up to the total premiums paid in the policy. Certain exceptions may apply for partial withdrawals during the policy's first 15 years. If the policy is a MEC, all withdrawals or loans are taxed as ordinary income to the extent of gain in the policy, and may also be subject to an additional 10% premature distribution penalty if taken prior to age 59½, unless certain exceptions apply. 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 the policy benefits and riders to become unavailable and may increase the chance your policy will lapse. If the policy lapses, is surrendered or becomes a MEC, the loan balance at the time would generally be viewed as a distribution and therefore taxable under the general rules for distribution of policy cash values.

² Your policy's cash value must be sufficient to cover your monthly charges.

BrightLife® Grow in action

Retirement income and protection for your family, all in one policy

Michael and Jennifer

- Both in their 30s
- Proud parents of a young son with another on the way
- Started saving for their children's education and are actively contributing to their 401(k)s
- Just inherited a sum of money from Michael's mother's life insurance policy

Michael and Jennifer are looking forward to the arrival of their second child and are doing their best to save money for the future. With the recent passing of Michael's mother, the couple received a sum of money from her life insurance policy. To help them make the most of their inheritance, Michael and Jennifer want to design a financial plan that will transfer those assets and give them growth potential and access to their money when they need it.

Working with a financial professional, Michael and Jennifer choose a BrightLife® Grow policy for Michael. Here's why:

Better cash accumulation

BrightLife® Grow is designed to provide growth potential, and therefore, a competitive way to grow the policy's cash value over time.

Flexibility

Michael has a combination of index-linked options available for cash value growth potential. He'll get 100% of any positive returns up to a performance cap, and is protected against any negative returns with a 0% floor.

Prepare for long-term care costs

If he needs it, Michael can accelerate his life insurance benefit and use that money to pay for qualified long-term care expenses with the Long-Term Care ServicesSM Rider.



Build more for tomorrow

Align your allocation strategy with your needs

With BrightLife® Grow, you can choose how your premium payments are allocated, which can ultimately impact your policy's cash value. The index-linked options are designed for people who want protection from market loss and some potential for growth.

- Choose from four indexed options and/or the Guaranteed Interest Account.
- Split your premiums however you want.
- Change your allocation at any time without fees or taxes.

Select the indexed options you prefer

Indexed options give you the potential for cash value growth based on the performance of an index. You can realize 100% of any positive returns up to a performance cap; and you're protected against any negative returns with a 0% floor.

Based on your needs, risk tolerance and market outlook, choose:

- Which index you'd like to track.
- The time period you'd like.

Choose from four indexed options

1-year term

S&P 500® Price Return Index
Russell 2000® Price Return Index
MSCI EAFE Price Return Index

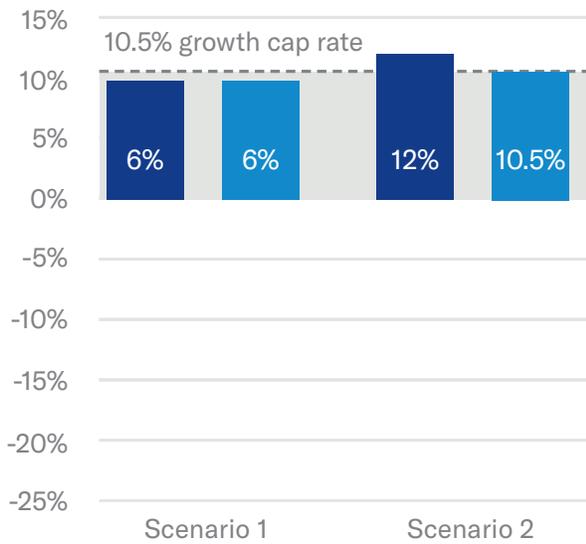
3-year term

S&P 500® Price Return Index

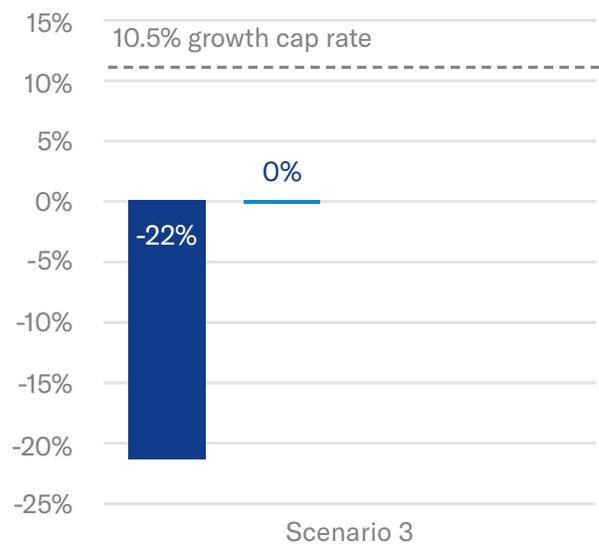
Here's how it works

Hypothetical example: indexed option — S&P 500® Index, 1-year term, 10.5% cap

Up market scenario



Down market scenario



● S&P 500® performance³

● Your performance⁴

³ This is the hypothetical performance of the S&P 500® Index, which does not include dividends.

⁴ This is your performance of the indexed option based on the performance of the S&P 500® shown.

You also have the option to allocate money to the Guaranteed Interest Account, which will earn the current interest rate set by Equitable and is guaranteed to never be less than 2%.

Equitable Financial Life Insurance Company and Equitable Financial Life Insurance Company of America reserve the right to change the cap and participation rate for new indexed options, but these rates will never be less than the minimums stated in the policy.

Tailor your policy

Customize your BrightLife® Grow policy with these optional features.⁵ Some will charge an additional fee and all have certain limitations. These optional features may not be available in every state, and the terms and conditions may vary by state. Talk to your financial professional to see which features, if any, would be right for you.

Cash Value Plus Rider

This rider increases your available cash value by reducing the surrender charge, and possibly even partially refunding other certain policy deductions,⁶ if the policy is surrendered during the first 8 policy years.

Charitable Legacy Rider®

This rider lets you provide an additional life insurance benefit for up to two qualified charities. The benefit will equal 1% of the base policy face amount and can be up to \$100,000.

Children's Term Insurance Rider

This rider provides term insurance protection for the children of an insured. It may be converted to a permanent insurance policy in the future without the child having to show evidence of insurability.

Disability Waiver of Monthly Deductions Rider

If the insured is totally disabled for at least 6 months, this rider waives the monthly deductions from the policy account. The disability must begin prior to the policy anniversary nearest age 60 of the insured. If it begins after that time, monthly deductions due before the insured's age 65 anniversary will be the only ones waived.

Long-Term Care ServicesSM Rider⁷

You can receive an accelerated life insurance benefit that can be used for qualified long-term care expenses with this rider. The monthly benefit payments are a percentage of the long-term care specified amount at the time the long-term care payments begin.

Option To Purchase Additional Insurance

This rider allows you to purchase a new policy on the life of the insured for the amount of the option, on specific dates, without evidence of insurability.

Return of Premium Death Benefit Rider

For an additional cost, this rider enables your beneficiaries to receive an additional death benefit equal to a percentage of the premiums paid. ROPR is the only rider that cannot be used concurrently with LTCSR on a single life policy.

⁵ Some riders have additional costs and all have restrictions and limitations. Be sure to review with your financial professional before purchasing.

⁶ In addition to the reduction of the surrender charge, this rider may also partially refund other certain policy deductions depending on when the policy is surrendered. Please refer to the rider for complete information.

⁷ The Long-Term Care ServicesSM Rider is paid as an acceleration of a portion of the policy death benefit for qualifying expenses. This rider has an additional charge and does have limitations and restrictions. A client may qualify for the insurance but not the rider.

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With **BrightLife® Grow**, you can live more for today, keep more of the money you earn and build more for tomorrow.

For more information or to see if **BrightLife® Grow** is the right fit for your family, contact your financial professional or visit [equitable.com](https://www.equitable.com) today.



Trust comes
with experience.

You can count
on ours.

Over **160** years and
counting⁸

More
than
\$212 billion
assets under management^{9,10}

Over **2.1** million
clients¹⁰

⁸ The 160-year history and assets under management apply exclusively to Equitable Financial Life Insurance Company (Equitable Financial).

⁹ As of December 2022.

¹⁰ Inclusive of Equitable Financial Life Insurance Company, Equitable Financial Life Insurance Company of America, Equitable Advisors, LLC (Equitable Financial Advisors in MI & TN) and Equitable Network, LLC (Equitable Network Insurance Agency of California, LLC; Equitable Network Insurance Agency of Utah, LLC; Equitable Network of Puerto Rico, Inc.).

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Cash value in life insurance generally takes years to build. You will generally have limited access to the cash surrender values during the first several years of your contract. There is a surrender charge that will apply to this policy. These charges run 15 years or longer and will affect the amount available you have to withdraw or borrow from your policy at any given time. Cost of insurance, premium charges and other charges will also impact your cash values. Work with your financial professional to understand the timing and limitations based on your overall goals and objectives. Your own cash value buildup will be determined in part by the performance of your policy, which is not guaranteed. When you purchase your policy, you will not know how much cash value you will have access to at any given time.

The purpose of this method of marketing is solicitation of insurance and contact may be made by an insurance agent, producer, insurance company or insurance agency.

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was written to support the promotion or marketing of the transaction(s) or matter(s) addressed and you should seek advice based on your particular circumstances from an independent tax advisor.

This brochure is not intended to be a complete description of the BrightLife® Grow product. Please refer to your actual policy and the policy illustration for more complete details.

BrightLife® Grow is a flexible premium universal life insurance policy with index-linked interest options. Life insurance is subject to exclusions and limitations and terms for keeping it in force. Certain types of policies, features and benefits may not be available in all jurisdictions, or may be different. For costs and complete details of coverage, contact your financial professional.

BrightLife® Grow is issued in New York and Puerto Rico by Equitable Financial Life Insurance Company, NY, NY; and in all other jurisdictions by Equitable Financial Life Insurance Company of America, an Arizona stock company with an administrative office located in Charlotte, NC. Distributed by Equitable Network, LLC (Equitable Network Insurance Agency of California, LLC in CA; Equitable Network Insurance Agency of Utah, LLC in UT; Equitable Network of Puerto Rico, Inc. in PR) and Equitable Distributors, LLC (NY, NY). When sold by New York state-based (i.e., domiciled) Equitable Advisors Financial Professionals, BrightLife® Grow is issued by Equitable Financial Life Insurance Company, 1345 Avenue of the Americas, NY, NY 10105.

BrightLife® is a registered service mark of Equitable Financial Life Insurance Company.

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Policy form #ICC12-100 or state variations.

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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