



BrightLife® Grow

Fact card

**Live More.
Keep More.
Build More.**

Indexed universal life (IUL) is a type of life insurance that has the potential to build cash value. When you make a payment, a portion of it goes toward a life insurance benefit. The other portion tracks a major market index, giving you the potential for growth, as well as some downside protection. BrightLife® Grow is designed to address a specific goal: to provide more efficient, reliable and flexible wealth accumulation and retirement income opportunities.

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 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.

Growth potential and downside protection

If your goal is to protect your family and build assets in a way that will give you growth potential and downside protection, BrightLife® Grow may be a good choice for you. It can help you live more for today, keep more of the money you earn and build more for tomorrow.

Efficient and flexible

Maximize your income with BrightLife® Grow's tax-efficient features that shield earnings and income distributions from taxes.

Increase payments to potentially accumulate wealth more quickly.

Access cash surrender value through potentially tax-free loans and withdrawals.

Personalize your life insurance face amount and premium payment schedules.

Tax benefits

- Tax-deferred accumulation.
- Potentially tax-free distributions.¹
- Generally income tax-free life insurance benefit.

Allocating your premium payments

You have the flexibility to decide how your premium payments are allocated. Choose from four indexed options and/or the Guaranteed Interest Account, splitting your payments however you want.

Indexed options

Your cash value grows based on the performance of an index. You get 100% of any positive returns, up to a performance cap. Plus, you're protected against any negative returns with a 0% floor.

Choose from four 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

Guaranteed Interest Account

Earn the current interest rate, as set by Equitable, on the money in this account. The rate is guaranteed to be 2% or more.

Access to your money

Withdrawals

Available after the first policy year and before the anniversary of the policyowner's 121st birthday.

You can withdraw any amount of at least \$500, provided the withdrawal does not reduce the face amount to an amount below \$50,000.

If Death Benefit Option A is chosen, the face amount will be reduced by a partial withdrawal.

Loans

Fixed loans are available any time after issue.

You may borrow up to the net cash surrender value.

Loans and withdrawals will reduce the cash value and life insurance benefit, and could increase the chance the policy will lapse.

¹ Under current federal tax rules, you generally may take federal income tax-free withdrawals up to your basis (total premiums paid) in the policy or loans from a life insurance policy that is not a Modified Endowment Contract (MEC). Certain exceptions may apply for partial withdrawals during the policy's first 15 years. If the policy is an MEC, all distributions (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 prior to age 59½, unless certain exceptions are applicable. 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 certain policy benefits or riders to become unavailable and may increase the chance your policy may lapse. If the policy lapses, is surrendered or becomes an MEC, the loan balance at such time would generally be viewed as distributed and taxable under the general rules for distribution of policy cash values.

Premiums

You can also increase the payments within certain limits to build cash value more quickly.

You have the flexibility to reduce payments by using cash value to pay the monthly deductions.

Skipping or reducing payments may increase the chance of the policy lapsing, and could mean you'll need to increase the premiums in the future.

Death benefit options

Option A Death benefit equals the policy's face amount.

Option B Death benefit equals the policy's face amount, plus account value.

Optional riders

All riders have restrictions and limitations. Be sure to review details with your financial professional before choosing any rider.

Available free of charge:

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.

Available for an additional fee:

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, if the policy is surrendered during the first 8 policy years.²

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 to be made before the insured's age 65 anniversary will be the only ones waived.

Long-Term Care ServicesSM Rider With this rider, you can receive an accelerated life insurance benefit that can be used for qualified long-term care expenses. The monthly benefit payments equal up to 3% of the life insurance benefit at the time the long-term care payments begin. You must qualify medically for this rider separate from the insurance policy.

No-Lapse Guarantee Rider Automatically included with the policy for no additional charge. Guarantees that the policy will not terminate for 10 years, or up to age 90, whichever comes first, regardless of investment performance. A certain amount of premiums must be paid into the policy, and policy loan and accrued loan interest cannot exceed the Policy Account Value. If the Return of Premium Death Benefit rider is elected, the guarantee will last 5 years.

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.

² 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.

For more information or to see if BrightLife® Grow is the right fit for you, **contact your financial professional or visit equitable.com today.**

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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.

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This brochure is not intended as a complete description of the BrightLife® Grow product. Please consult your financial professional 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.

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