

BrightLife® Grow is an indexed universal life (IUL) insurance policy that combines life insurance benefits with the potential for cash value accumulation linked to major market indices. A portion of premium payments contributes to the life insurance benefit, while the remainder tracks market performance, offering growth potential and downside protection. This policy aims to provide efficient and flexible wealth accumulation and retirement income opportunities, ensuring financial security for policyholders and their families. The cash value can grow tax-deferred, and policyholders may access it tax-free through loans and withdrawals, although such actions may reduce the death benefit and cash value, and could increase the risk of policy lapse.

Withdrawals are permitted after the first policy year, with a minimum amount of \$500, provided the face amount remains above \$50,000. Loans can be taken against the net cash surrender value at any time after issuance. The policy offers two death benefit options: Option A, which equals the face amount, and Option B, which includes the account value. Optional riders are available, including the Charitable Legacy Rider, Cash Value Plus Rider, Children's Term Insurance Rider, Disability Waiver of Monthly Deductions Rider, Long-Term Care ServicesSM Rider, No-Lapse Guarantee Rider, and the Return of Premium Death Benefit Rider, each with specific terms and conditions.

Premium payments can be adjusted to build cash value more quickly or reduced using cash value to cover monthly deductions, though this may increase the risk of policy lapse. The policy includes indexed options for premium allocation, allowing growth based on the performance of selected indices, with a guaranteed interest account offering a minimum rate of 2%. Surrender charges apply for the first 15 years, affecting the amount available for withdrawal or borrowing. The policy is not a bank deposit, is not FDIC insured, and may decrease in value. It is essential for policyholders to consult with a financial professional for detailed information and to understand the implications of their policy choices. BrightLife® Grow is issued by Equitable Financial Life Insurance Company in New York and Puerto Rico, and by Equitable Financial Life Insurance Company of America in other jurisdictions.