



**Broker Dealer Schedule BD 85%
Schedule I (Life Products)
To Broker-Dealer and General Agent Sales Agreement
Effective Date: April 28, 2025
(Subject to State Availability)**

**Effective January 1, 2025, we will no longer accept new life insurance application for the products listed below through Third Party distribution partners.
The products are available for TERM CONVERSIONS ONLY.**

Equitable Financial Life Insurance Company products:

VUL Incentive Life Protect, Series 164 (New York and Puerto Rico ONLY).
Policy Form Number: 09-100NY (Rev. 1-21) and ICC09-100

VUL Optimizer, Series 160 (New York and Puerto Rico ONLY).
Policy Form Number: 15-100NY (Rev. 5-19) and ICC15-100

VUL Optimizer with CVPlus Rider, Series 160 (New York and Puerto Rico ONLY).
Policy Form Number: R11-10 or state variation with ICC12-R11-10

VUL Optimizer, Series 166 (New York and Puerto Rico ONLY).
Policy Form Number: 15-100NY (Rev. 5-19) and ICC15-100

VUL Optimizer with CVPlus Rider, Series 166 (New York and Puerto Rico ONLY).
Policy Form Number: R11-10 or state variation with ICC12-R11-10

Equitable Financial Life Insurance Company of America products:

VUL Incentive Life Protect, Series 164 (all jurisdictions except New York and Puerto Rico).
Policy Form Number: 09-100 or state variation and ICC09-100

VUL Optimizer, Series 160 (all jurisdiction except New York and Puerto Rico).
Policy Form Number: 15-100 or state variation and ICC15-100

VUL Optimizer with CVPlus Rider, Series 160 (all jurisdiction except New York and Puerto Rico). Policy Form Number: 15-100 or state variation with R11-10 or state variation and ICC12-R11-10

VUL Optimizer, Series 166 (all jurisdiction except New York and Puerto Rico).
Policy Form Number: 15-100 or state variation and ICC15-100

VUL Optimizer with CVPlus Rider, Series 166 (all jurisdiction except New York and Puerto Rico). Policy Form Number: 15-100 or state variation with R11-10 or state variation and ICC12-R11-10

Broker Dealer Schedule BD 85%
Schedule I (Life Products)
To Broker-Dealer and General Agent Sales Agreement
Effective Date: April 28, 2025
(Subject to State Availability)

Equitable Financial Life Insurance Company products:

COIL - Corporate Owned Incentive Life Insurance.

Please note that our Corporate Owned Incentive Life product is a specialized product that requires the utilization of a TPA. For further information on the product and the compensation payable on both premium and asset-based trails, please contact your Equitable representative.

Broker Dealer Schedule BD 85%
Schedule II (Life Products)
To Broker-Dealer and General Agent Sales Agreement
Compensation for Life Insurance Policies
Effective Date: April 28, 2025

Compensation for Life Insurance Policies

Compensation will be paid under the Broker-Dealer and General Agent Sales Agreement with respect to each Life Policy in accordance with the compensation schedules listed below and attached hereto and the other provisions of this Schedule. All premium-based compensation due and payable will be paid to the General Agent which is the Broker of Record of the Life Policy on the date the Premium is received. All asset-based compensation due and payable will be paid to the General Agent which is the Broker of Record of the Life Policy on the date the compensation is paid.

Calculating Compensation

Unless otherwise specified, compensation will be calculated with respect to any Policy in accordance with the attached compensation schedule for the Policy as a percentage of Premiums actually received during the first ten Policy Years and will be payable from time to time following receipt of the relevant Premiums in accordance with the Distributor's standard payment procedures. Payment of compensation will be suspended if a Policy is in its grace period pending payment of the Premium due or termination of the Policy.

As used herein, a "Policy Year" is a one-year period beginning on the Register Date specified in the Life Policy or on any anniversary date thereof, and "Commissionable Target Premium" or "CTP" is the amount set forth in the illustration (or conforming illustration) for the Life Policy in question as the Commissionable Target Premium. Commissionable Target Premiums may be tiered. Individual tiers are referred to as "CTP 1", "CTP 2", etc. For some products, Premiums received by Equitable in Policy Year 2 will be treated as CTP1 for the purpose of Broker-Dealer and General Agent Sales Agreement, to the extent that total Premiums received in Policy Year 1 are less than CTP1. All other terms used herein shall, unless otherwise defined, have the meaning given such terms of the Broker-Dealer and General Agent Sales Agreement.

Compensation Options

The compensation schedules for some Policies offer compensation options. If options are offered for a particular Policy, the General Agent must elect a compensation option at the time the application for the Policy is submitted. If no election is made at such time, the General Agent will be deemed to have elected Option 2 (Asset Based Trail Compensation), except for Incentive Life '02 where Option 1 (Premium Based Compensation) will be deemed to have been elected. The compensation option may not be changed after the Policy is issued.

Computation of Asset Based Trail Compensation

Asset based trail compensation may be paid on some Policies in addition to premium based compensation. Asset based trail compensation will be calculated as a percentage of the unloaned account value of a Policy at the end of each calendar quarter following the first anniversary of the Policy. Trail compensation will be paid after the last day of each such calendar quarter. No trail compensation is payable if the Policy is in default as of the end of a calendar quarter. In addition, no trail compensation is paid on terminated Policies or if there is a death claim pending. If a case is later reinstated, it will be eligible for trails in the calendar quarter immediately following the date of reinstatement – but we will not reallow the 'skipped' trail compensation.

Broker Dealer Schedule BD 85%
Schedule II (Life Products)
To Broker-Dealer and General Agent Sales Agreement
Compensation for Life Insurance Policies
Effective Date: April 28, 2025

Special Compensation Provisions

Special compensation provisions set forth in the attached compensation schedules may apply with respect to specific Policies. In the event of any inconsistency between the general provisions of this Schedule II (other than as to maximum compensation as provided below) and the provisions of any attached compensation schedule, the provisions of the compensation schedule will apply.

Maximum Compensation

Notwithstanding anything to the contrary herein or in the compensation schedules attached hereto, all compensation provided for herein shall be subject to and paid in accordance with Section 4228 of the New York Insurance Law and the regulations thereunder, and neither Equitable nor the Distributor shall have any obligation to pay any compensation in excess of the limits established thereunder. All sums, if any, paid under the Agreement in excess of the limits provided in Section 4228 shall be promptly returned to the Distributor upon demand.

Replacements

In the event that a life insurance policy or an annuity contract issued by an Equitable Financial Life Insurance Company or by Equitable Financial Life Insurance Company of America or an affiliate thereof (a "Replaced Policy") is surrendered, changed or exchanged in order to purchase an Equitable Life Policy, compensation will only be due and payable on new money (i.e., not values from the Replaced Policy), with the exception of a term conversion as described below. Such compensation will be paid in accordance with the replacement rules and procedures of the applicable insurer with respect to replacements then in effect. Please contact the Distributor before submitting an application for a replacement policy to obtain the latest replacement rules and procedures. As used herein, a replacement policy will mean any life policy issued less than 60 days before or within 13 months following the lapse, surrender or exchange of any other policy or annuity on the same insured issued by Equitable Financial Life Insurance Company, or by Equitable Financial Life Insurance Company of America or an affiliate thereof or any policy which is continued as Paid-Up Extended Term or Reduced Paid-Up.

Term Conversion

If a client converts a term life insurance policy issued by the Company into a Life Policy, compensation will be due and payable hereunder on the portion of the premiums for which the client receives a term conversion credit in accordance with the rules and procedures of the applicable insurer with respect to conversion credit compensation then in effect. Please contact the Distributor before submitting an application for a conversion to determine if a term conversion credit is available for the product in question and, if so, whether or not the credit is commissionable, at what rate it is commissionable, and how the credit will affect compensation paid on premiums received in excess of the credit.

Recovery of Compensation in Specified Circumstances

In the event that a Premium is returned because the insurer rejects the application for the Policy under which such Premium has been paid or because the Premium, or the related application, is not timely received as required herein, or a refund is made because a purchaser exercises his or her free look right under a Policy, or the applicable insurer or the Distributor learns that information was omitted or falsified in an application or that there was any other abuse in connection with the sale of the Policy then, in any such event, upon request from the Distributor, the General Agent shall promptly repay to the Distributor any and all compensation received by the General Agent, based on all Premiums paid into the Policy, and shall pay any loss incurred as a result of a Premium being returned. The General Agent shall also repay, promptly following demand, all compensation paid to the General Agent in respect of Premiums paid pursuant to any specialized underwriting arrangement agreed to by the parties in a separate underwriting letter, if the requirements for such arrangement as described in such underwriting offer letter are not satisfied.

Right of Offset

In addition, and without limiting any provisions of the Agreement, the Distributor shall have a right to set off any sums payable by the General Agent to the Distributor against any monies payable by the Distributor to the General Agent under the Broker-Dealer and General Agent Sales Agreement, including this Schedule II, to the extent permitted by applicable law. This right on the part of the Distributor shall not prevent the Distributor from pursuing any other means or remedies available to recover such sums.

Compensation Deferrals

The compensation schedules for some products contain compensation deferral provisions. Where the payment of compensation is deferred, the deferred payments will be made to the General Agent which is the Broker of Record on the date the Premium was received, even if the General Agent is not the Broker of Record on the date a deferred payment is made. All deferred compensation, if any, remaining unpaid on the death of the insured (or last surviving insured if the policy is a survivorship product) will be paid following payment of the death claim under the policy. However, no compensation will be due and payable following the lapse or surrender of a policy or the recovery of compensation already paid as otherwise provided herein.

Broker Dealer Schedule BD 85%
Schedule II (Life Products)
To Broker-Dealer and General Agent Sales Agreement
Effective Date: April 28, 2025
Equitable Financial Life Insurance Company

Product	First Year Compensation		Renewal Compensation		Asset-Based Compensation	
	Up to CTP	Excess	Years 2-10	Years 11+	Years 6-10	Years 11+
<u>¹VUL Incentive Life Protect, Series 164 (NY & PR only)</u> No Rolling Target (All approved jurisdictions)	85%	2%	1.5%	0%	0%	0%

The CTP is the amount set forth in the illustration (or conforming illustration) for the Life Policy in question as the Commissionable Target Premium. For the **VUL Incentive Life Protect, Series 164** the CTP will be reduced after a requested face amount decrease.

Computation of Asset Based Trail Compensation:

Asset based trail compensation will be paid in addition to premium based compensation, beginning with the first calendar quarter beginning on or after the first day of the 6th Policy Year. Asset based trail compensation will be calculated as a percentage of the unloaned account value of a Policy and will be paid after the last day of each such calendar quarter. The percentage used to calculate each quarterly payment will be 25% of the annual percentage for the applicable Policy Year as shown above. No trail compensation is payable if the Policy is in grace status as of the end of the calendar quarter. In addition, no trail compensation is paid on terminated Policies or if there is a death claim pending. If a Policy is later reinstated, it will be eligible for trails in the calendar quarter immediately following the date of reinstatement- but no skipped trail compensation will be paid.

¹Face Amount Increases:

In the event the face amount of VUL Incentive Life Protect, Series 164 policy is increased after issuance, the first-year compensation rate will apply to the portion of the requested face amount increase which exceeds the highest historical face amount. The Policy Year for the increase begins on the day the face amount increase is effective (i.e., the first day of the first month on or following the approval of the face amount increase). Each eligible face amount increase adds a separate commissionable layer to the policy. First Year and renewal compensation is paid on the portion of the premium attributed to the face amount increase as set forth above. The rate we pay on a face amount increase is the rate that is in effect on the date the face amount increase is effective.

Broker Dealer Schedule BD 85%
Schedule II (Life Products)
To Broker-Dealer and General Agent Sales Agreement
Effective Date: April 28, 2025
Equitable Financial Life Insurance Company

Product	First Year Compensation		Renewal Compensation		Asset-Based Compensation	
	Up to CTP	Excess	Years 2-10	Years 11+	Years 1-10	Years 11+
<u>¹VUL Optimizer, Series 160 - Heaped No Rolling Target</u> (All approved jurisdictions)	85%	2%	1.5%	0%	0%	10bps

Product	First Year Compensation		Renewal Compensation			Asset-Based Compensation	
	Up to CTP	Excess	Years 2-7 Up to CTP	Years 2-7 Excess Over CTP	Years 8+	Years 1-7	Years 8+
<u>¹VUL Optimizer, Series 160 - Semi-Heaped No Rolling Target</u> (All approved jurisdictions)	20%	2%	12%	4%	0%	0%	30bps

Product	First Year Compensation		Renewal Compensation		Asset-Based Compensation	
	Up to CTP	Excess	Years 2-10	Years 8+	Years 1-7	Years 8+
<u>¹VUL Optimizer, Series 160 - CVPlus Rider No Rolling Target</u> (All approved jurisdictions)	42.5%	2%	Yrs 2-6 8.5%* Yrs 2-10 1.5%	0%	0%	30bps

The CTP is the amount set forth in the illustration (or conforming illustration) for the Life Policy in question as the Commissionable Target Premium. For VUL Optimizer, Series 160 the CTP will be reduced after a requested face amount decrease. Any reduction in CTP affects Face Amount Increase first year compensation only.

* Deferred Compensation is paid in policy years 2-6 on premiums received up to the commissionable target premium during the first policy year for policies with the CVPlus rider. The policy must be in force at the beginning of the policy year to earn that year's deferred first-year commission. Any unpaid deferred first-year compensation is paid in a single sum if the policy terminates due to the death of the insured during the deferral period.

¹Face Amount Increases:

In the event the face amount of VUL Optimizer, Series 160 policy is increased after issuance, the first-year compensation rate will apply to the portion of the requested face amount increase which exceeds the highest historical face amount. The Policy Year for the increase begins on the day the face amount increase is effective (i.e., the first day of the first month on or following the approval of the face amount increase). Each eligible face amount increase adds a separate commissionable layer to the policy. First Year and renewal compensation is paid on the portion of the premium attributed to the face amount increase as set forth above. The rate we pay on a face amount increase is the rate that is in effect on the date the face amount increase is effective. Face amount increases are not available on policies that have elected the Cash Value Plus Rider and it is still in effect.

Broker Dealer Schedule BD 85%
Schedule II (Life Products)
To Broker-Dealer and General Agent Sales Agreement
Compensation for Life Insurance Policies
Effective Date: April 28, 2025

Compensation & Persistency (VUL Optimizer Series 160)

VUL Optimizer Series 160 compensation is comprised of a combination of premium-based compensation and asset-based compensation, as described above. The producer has a choice of two compensation schedules (Heaped or Semi-Heaped) for policies issued without the Cash Value Plus Rider. The choice must be made on the FP Certification. All agents sharing commission on a policy must have the same commission schedule.

For policies issued with the Cash Value Plus Rider, a separate compensation schedule applies. There is no option to select the Heaped or Semi-Heaped schedule. If the Cash Value Plus Rider ends or terminates prior to the end of the **eighth** policy year, future commissions will continue to be based on the Cash Value Plus Rider schedule for the original coverage layer. If the policy face amount is increased, commissions paid on premium allocated to the new coverage layer will be based on the Semi-Heaped schedule.

Compensation Overview (VUL Optimizer Series 160)

Premium-Based Compensation (Base Policy)

The Commissionable Target Premium (CTP) is the maximum premium amount on which first year commissions are paid at the highest rate. First year compensation will be paid on a “rolling target” basis, i.e., we will pay compensation at the first year rate up to one CTP paid during the first two policy years for policies issued by Equitable Financial Life Insurance Company of America. There will be no rolling targets on policies issued through Equitable Financial Life Insurance Company.

Asset-Based Compensation (Base Policy)

In addition to the premium-based compensation, there is an asset-based compensation (ABC) component as well. ABC is paid on the unloaned Policy Account Value at an annualized rate, beginning at the end of the 1st calendar quarter of the policy year in which asset-based compensation is scheduled to begin.

Commission Chargebacks (VUL Optimizer Series 160)

Policies issued with the Cash Value Plus Rider have a chargeback on a portion of the commission if such a policy lapses or terminates for any reason other than the death of the insured.

Month	Recapture %	Month	Recapture %
1-24	100.00%	31	41.67%
25	91.67%	32	33.33%
26	83.33%	33	25.00%
27	75.00%	34	16.67%
28	66.67%	35	8.33%
29	58.33%	36	0.00%
30	50.00%		

If the Cash Value Plus Rider is terminated prior to the **eighth** policy year, the commission schedule will be unchanged. If the policy face amount is increased, commissions paid on premium allocated to the new coverage layer will be based on the Semi-Heaped schedule.

If the Cash Value Plus Rider is terminated and subsequently restored, the recaptured commission will also be restored.

Broker Dealer Schedule BD 85%
Schedule II (Life Products)
To Broker-Dealer and General Agent Sales Agreement
Compensation for Life Insurance Policies
Effective Date: April 28, 2025

Product	First Year Compensation		Renewal Compensation		Asset-Based Compensation	
	Up to CTP	Excess	Years 2-10	Years 11+	Years 1-10	Years 11+
¹VUL Optimizer, Series 166 - Heaped No Rolling Target (All approved jurisdictions)	85%	2%	1.5%	0%	0%	10bps

Product	First Year Compensation		Renewal Compensation			Asset-Based Compensation	
	Up to CTP	Excess	Years 2-7 Up to CTP	Years 2-7 Excess Over CTP	Years 8+	Years 1-7	Years 8+
¹VUL Optimizer, Series 166 - Semi-Heaped No Rolling Target (All approved jurisdictions)	20%	2%	12%	4%	0%	0%	30bps

Product	First Year Compensation		Renewal Compensation		Asset-Based Compensation	
	Up to CTP	Excess	Years 2-10	Years 8+	Years 1-7	Years 8+
¹VUL Optimizer, Series 166 - CVPlus Rider No Rolling Target (All approved jurisdictions)	42.5%	2%	Yrs 2-6 8.5%* Yrs 2-10 1.5%	0%	0%	30bps

The CTP is the amount set forth in the illustration (or conforming illustration) for the Life Policy in question as the Commissionable Target Premium. For VUL Optimizer, Series 166 the CTP will be reduced after a requested face amount decrease. Any reduction in CTP affects Face Amount Increase first year compensation only.

* Deferred Compensation is paid in policy years 2-6 on premiums received up to the commissionable target premium during the first policy year for policies with the CVPlus rider. The policy must be in force at the beginning of the policy year to earn that year's deferred first-year commission. Any unpaid deferred first-year compensation is paid in a single sum if the policy terminates due to the death of the insured during the deferral period.

¹Face Amount Increases:

In the event the face amount of VUL Optimizer, Series 166 policy is increased after issuance, the first-year compensation rate will apply to the portion of the requested face amount increase which exceeds the highest historical face amount. The Policy Year for the increase begins on the day the face amount increase is effective (i.e., the first day of the first month on or following the approval of the face amount increase). Each eligible face amount increase adds a separate commissionable layer to the policy. First Year and renewal compensation is paid on the portion of the premium attributed to the face amount increase as set forth above. The rate we pay on a face amount increase is the rate that is in effect on the date the face amount increase is effective. Face amount increases are not available on policies that have elected the Cash Value Plus Rider and it is still in effect.

Broker Dealer Schedule BD 85%
To Broker-Dealer and General Agent Sales Agreement
Effective Date: April 28, 2025
Equitable Financial Life Insurance Company of America

Compensation & Persistency (VUL Optimizer Series 166)

VUL Optimizer Series 166 compensation is comprised of a combination of premium-based compensation and asset-based compensation, as described above. The producer has a choice of two compensation schedules (Heaped or Semi-Heaped) for policies issued without the Cash Value Plus Rider. The choice must be made on the FP Certification. All agents sharing commission on a policy must have the same commission schedule.

For policies issued with the Cash Value Plus Rider, a separate compensation schedule applies. There is no option to select the Heaped or Semi-Heaped schedule. If the Cash Value Plus Rider ends or terminates prior to the end of the **eighth** policy year, future commissions will continue to be based on the Cash Value Plus Rider schedule for the original coverage layer. If the policy face amount is increased, commissions paid on premium allocated to the new coverage layer will be based on the Semi-Heaped schedule.

Compensation Overview (VUL Optimizer Series 166)

Premium-Based Compensation (Base Policy)

The Commissionable Target Premium (CTP) is the maximum premium amount on which first year commissions are paid at the highest rate. First year compensation will be paid on a “rolling target” basis, i.e., we will pay compensation at the first year rate up to one CTP paid during the first two policy years for policies issued by Equitable Financial Life Insurance Company of America. There will be no rolling targets on policies issued through Equitable Financial Life Insurance Company

Asset-Based Compensation (Base Policy)

In addition to the premium-based compensation, there is an asset-based compensation (ABC) component as well. ABC is paid on the unloaned Policy Account Value at an annualized rate, beginning at the end of the 1st calendar quarter of the policy year in which asset-based compensation is scheduled to begin.

Commission Chargebacks (VUL Optimizer Series 166)

Policies issued with the Cash Value Plus Rider have a chargeback on a portion of the commission if such a policy lapses or terminates for any reason other than the death of the insured.

Month	Recapture %	Month	Recapture %
1-24	100.00%	31	41.67%
25	91.67%	32	33.33%
26	83.33%	33	25.00%
27	75.00%	34	16.67%
28	66.67%	35	8.33%
29	58.33%	36	0.00%
30	50.00%		

If the Cash Value Plus Rider is terminated prior to the **eighth** policy year, the commission schedule will be unchanged. If the policy face amount is increased, commissions paid on premium allocated to the new coverage layer will be based on the Semi-Heaped schedule.

If the Cash Value Plus Rider is terminated and subsequently restored, the recaptured commission will also be restored.

Broker Dealer Schedule BD 85%
To Broker-Dealer and General Agent Sales Agreement
Effective Date: April 28, 2025
Equitable Financial Life Insurance Company of America

Product	First Year Compensation		Renewal Compensation		Asset-Based Compensation	
	Up to CTP	Excess	Years 2-10	Years 11+	Years 6-10	Years 11+
<u>¹VUL Incentive Life Protect, Series 164</u> Rolling Target (All approved jurisdictions)	85%	2%	1.5%	0%	0%	0%

The CTP is the amount set forth in the illustration (or conforming illustration) for the Life Policy in question as the Commissionable Target Premium. For VUL Incentive Life Protect, the CTP will be reduced after a requested face amount decrease. This reduction in CTP affects first year compensation only.

****Rolling Target:** Compensation on premiums received in Year 2 will be paid at first year rates to the extent, if any, that premiums received in Year 1 are less than target. Compensation will be paid on all other premiums received in year 2 at the renewal rate.

¹Face Amount Increases:

In the event the face amount of VUL Incentive Life Protect, Series 164 policy is increased after issuance, the first-year compensation rate will apply to the portion of the requested face amount increase which exceeds the highest historical face amount. The Policy Year for the increase begins on the day the face amount increase is effective (i.e., the first day of the first month on or following the approval of the face amount increase). Each eligible face amount increase adds a separate commissionable layer to the policy. First Year and renewal compensation is paid on the portion of the premium attributed to the face amount increase as set forth above. The rate we pay on a face amount increase is the rate that is in effect on the date the face amount increase is effective.

Broker Dealer Schedule BD 85%
To Broker-Dealer and General Agent Sales Agreement
Effective Date: April 28, 2025
Equitable Financial Life Insurance Company of America

Product	First Year Compensation		Renewal Compensation		Asset-Based Compensation	
	Up to CTP	Excess	Years 2-10	Years 11+	Years 1-10	Years 11+
¹VUL Optimizer, Series 160 - Heaped. Rolling Target (All approved jurisdictions)	85%	2%	1.5%	0%	0%	10bps

Product	First Year Compensation		Renewal Compensation			Asset-Based Compensation	
	Up to CTP	Excess	Years 2-7 Up to CTP	Years 2-7 Excess Over CTP	Years 8+	Years 1-7	Years 8+
¹VUL Optimizer, Series 160 - Semi-Heaped. Rolling Target (All approved jurisdictions)	20%	2%	12%	4%	0%	0%	30bps

Product	First Year Compensation		Renewal Compensation		Asset-Based Compensation	
	Up to CTP	Excess	Years 2-10	Years 8+	Years 1-7	Years 8+
¹VUL Optimizer, Series 160 - CVPlus Rider No Rolling Target (All approved jurisdictions)	42.5%	2%	Yrs 2-6 8.5%* Yrs 2-10 1.5%	0%	0%	30bps

****Rolling Target: Compensation on premiums received in Year 2 will be paid at first year rates to the extent, if any, that premiums received in Year 1 are less than target. Compensation will be paid on all other premiums received in year 2 at the renewal rate.**

The CTP is the amount set forth in the illustration (or conforming illustration) for the Life Policy in question as the Commissionable Target Premium. For VUL Optimizer, Series 160 the CTP will be reduced after a requested face amount decrease. Any reduction in CTP affects Face Amount Increase first year compensation only.

* Deferred Compensation is paid in policy years 2-6 on premiums received up to the commissionable target premium during the first policy year for policies with the CVPlus rider. The policy must be in force at the beginning of the policy year to earn that year's deferred first-year commission. Any unpaid deferred first-year compensation is paid in a single sum if the policy terminates due to the death of the insured during the deferral period.

¹Face Amount Increases:

In the event the face amount of VUL Optimizer, Series 160 policy is increased after issuance, the first-year compensation rate will apply to the portion of the requested face amount increase which exceeds the highest historical face amount. The Policy Year for the increase begins on the day the face amount increase is effective (i.e., the first day of the first month on or following the approval of the face amount increase). Each eligible face amount increase adds a separate commissionable layer to the policy. First Year and renewal compensation is paid on the portion of the premium attributed to the face amount increase as set forth above. The rate we pay on a face amount increase is the rate that is in effect on the date the face amount increase is effective. Face amount increases are not available on policies that have elected the Cash Value Plus Rider and it is still in effect.

Broker Dealer Schedule BD 85%
To Broker-Dealer and General Agent Sales Agreement
Effective Date: April 28, 2025
Equitable Financial Life Insurance Company of America

Compensation & Persistency (VUL Optimizer Series 160)

VUL Optimizer Series 160 compensation is comprised of a combination of premium-based compensation and asset-based compensation, as described above. The producer has a choice of two compensation schedules (Heaped or Semi-Heaped) for policies issued without the Cash Value Plus Rider. The choice must be made on the FP Certification. All agents sharing commission on a policy must have the same commission schedule.

For policies issued with the Cash Value Plus Rider, a separate compensation schedule applies. There is no option to select the Heaped or Semi-Heaped schedule. If the Cash Value Plus Rider ends or terminates prior to the end of the **eighth** policy year, future commissions will continue to be based on the Cash Value Plus Rider schedule for the original coverage layer. If the policy face amount is increased, commissions paid on premium allocated to the new coverage layer will be based on the Semi-Heaped schedule.

Compensation Overview (VUL Optimizer Series 160)

Premium-Based Compensation (Base Policy)

The Commissionable Target Premium (CTP) is the maximum premium amount on which first year commissions are paid at the highest rate. First year compensation will be paid on a “rolling target” basis, i.e., we will pay compensation at the first year rate up to one CTP paid during the first two policy years for policies issued by Equitable Life Insurance Company of America. There will be no rolling targets on policies issued through Equitable Financial Life Insurance Company.

Asset-Based Compensation (Base Policy)

In addition to the premium-based compensation, there is an asset-based compensation (ABC) component as well. ABC is paid on the unloaned Policy Account Value at an annualized rate, beginning at the end of the 1st calendar quarter of the policy year in which asset-based compensation is scheduled to begin.

Commission Chargebacks (VUL Optimizer Series 160)

Policies issued with the Cash Value Plus Rider have a chargeback on a portion of the commission if such a policy lapses or terminates for any reason other than the death of the insured.

Month	Recapture %	Month	Recapture %
1-24	100.00%	31	41.67%
25	91.67%	32	33.33%
26	83.33%	33	25.00%
27	75.00%	34	16.67%
28	66.67%	35	8.33%
29	58.33%	36	0.00%
30	50.00%		

If the Cash Value Plus Rider is terminated prior to the **eighth** policy year, the commission schedule will be unchanged. If the policy face amount is increased, commissions paid on premium allocated to the new coverage layer will be based on the Semi-Heaped schedule.

If the Cash Value Plus Rider is terminated and subsequently restored, the recaptured commission will also be restored.

Broker Dealer Schedule BD 85%
To Broker-Dealer and General Agent Sales Agreement
Effective Date: April 28, 2025
Equitable Financial Life Insurance Company of America

Product	First Year Compensation		Renewal Compensation		Asset-Based Compensation	
	Up to CTP	Excess	Years 2-10	Years 11+	Years 1-10	Years 11+
¹VUL Optimizer, Series 166 - Heaped. Rolling Target (All approved jurisdictions)	85%	2%	1.5%	0%	0%	10bps

Product	First Year Compensation		Renewal Compensation			Asset-Based Compensation	
	Up to CTP	Excess	Years 2-7 Up to CTP	Years 2-7 Excess Over CTP	Years 8+	Years 1-7	Years 8+
¹VUL Optimizer, Series 166 - Semi-Heaped. Rolling Target (All approved jurisdictions)	20%	2%	12%	4%	0%	0%	30bps

Product	First Year Compensation		Renewal Compensation		Asset-Based Compensation	
	Up to CTP	Excess	Years 2-10	Years 8+	Years 1-7	Years 8+
¹VUL Optimizer, Series 166 - CVPlus Rider No Rolling Target (All approved jurisdictions)	42.5%	2%	Yrs 2-6 8.5%* Yrs 2-10 1.5%	0%	0%	30bps

The CTP is the amount set forth in the illustration (or conforming illustration) for the Life Policy in question as the Commissionable Target Premium. For VUL Optimizer, Series 166 the CTP will be reduced after a requested face amount decrease. Any reduction in CTP affects Face Amount Increase first year compensation only.

* Deferred Compensation is paid in policy years 2-6 on premiums received up to the commissionable target premium during the first policy year for policies with the CVPlus rider. The policy must be in force at the beginning of the policy year to earn that year's deferred first-year commission. Any unpaid deferred first-year compensation is paid in a single sum if the policy terminates due to the death of the insured during the deferral period.

¹Face Amount Increases:

In the event the face amount of VUL Optimizer, Series 166 policy is increased after issuance, the first-year compensation rate will apply to the portion of the requested face amount increase which exceeds the highest historical face amount. The Policy Year for the increase begins on the day the face amount increase is effective (i.e., the first day of the first month on or following the approval of the face amount increase). Each eligible face amount increase adds a separate commissionable layer to the policy. First Year and renewal compensation is paid on the portion of the premium attributed to the face amount increase as set forth above. The rate we pay on a face amount increase is the rate that is in effect on the date the face amount increase is effective. Face amount increases are not available on policies that have elected the Cash Value Plus Rider and it is still in effect.

Broker Dealer Schedule BD 85%
To Broker-Dealer and General Agent Sales Agreement
Effective Date: April 28, 2025
Equitable Financial Life Insurance Company of America

Compensation & Persistency (VUL Optimizer Series 166)

VUL Optimizer Series 166 compensation is comprised of a combination of premium-based compensation and asset-based compensation, as described above. The producer has a choice of two compensation schedules (Heaped or Semi-Heaped) for policies issued without the Cash Value Plus Rider. The choice must be made on the FP Certification. All agents sharing commission on a policy must have the same commission schedule.

For policies issued with the Cash Value Plus Rider, a separate compensation schedule applies. There is no option to select the Heaped or Semi-Heaped schedule. If the Cash Value Plus Rider ends or terminates prior to the end of the **eighth** policy year, future commissions will continue to be based on the Cash Value Plus Rider schedule for the original coverage layer. If the policy face amount is increased, commissions paid on premium allocated to the new coverage layer will be based on the Semi-Heaped schedule.

Compensation Overview (VUL Optimizer Series 166)

Premium-Based Compensation (Base Policy)

The Commissionable Target Premium (CTP) is the maximum premium amount on which first year commissions are paid at the highest rate. First year compensation will be paid on a “rolling target” basis, i.e., we will pay compensation at the first year rate up to one CTP paid during the first two policy years for policies issued by Equitable Financial Life Insurance Company of America. There will be no rolling targets on policies issued through Equitable Financial Life Insurance Company.

Asset-Based Compensation (Base Policy)

In addition to the premium-based compensation, there is an asset-based compensation (ABC) component as well. ABC is paid on the unloaned Policy Account Value at an annualized rate, beginning at the end of the 1st calendar quarter of the policy year in which asset-based compensation is scheduled to begin.

Commission Chargebacks (VUL Optimizer Series 166)

Policies issued with the Cash Value Plus Rider have a chargeback on a portion of the commission if such a policy lapses or terminates for any reason other than the death of the insured.

Month	Recapture %	Month	Recapture %
1-24	100.00%	31	41.67%
25	91.67%	32	33.33%
26	83.33%	33	25.00%
27	75.00%	34	16.67%
28	66.67%	35	8.33%
29	58.33%	36	0.00%
30	50.00%		

If the Cash Value Plus Rider is terminated prior to the **eighth** policy year, the commission schedule will be unchanged. If the policy face amount is increased, commissions paid on premium allocated to the new coverage layer will be based on the Semi-Heaped schedule.

If the Cash Value Plus Rider is terminated and subsequently restored, the recaptured commission will also be restored.