



UNIVERSAL VIA GENERATION GROWTH

SUBACCOUNT RETURNS
as of 12.31.2023
at Net Asset Value (NAV)



Professionally Managed Asset Allocation SubAccounts

Manager and Funds	Current Expenses	10 Years	5 years	3 Years	2023
EQ/Conservative Allocation	1.00%	-1.41%	-1.72%	-5.21%	4.56%
EQ/Moderate-PlusAllocation	1.12%	-1.82%	-1.33%	-6.35%	10.18%
EQ/Alliance Bernstein DynamicModerateGrowth	1.12%	0.60%	0.46%	-0.58%	11.56%
EQ/AggressiveAllocation	1.15%	-1.58%	-0.55%	-6.09%	13.47%
EQ/ModerateAllocation	1.08%	-1.66%	-1.60%	-6.03%	7.84%
EQ/Goldman Sachs Moderate Growth Allocation	1.10%	-	0.81%	-2.42%	11.49%
EQ/Goldman Sachs Growth Allocation	1.15%	-	-	-0.06%	15.30%
EQ/AllAssetGrowthAllocation	1.24%	-0.89%	-0.89%	-6.94%	10.19%

Equity SubAccounts

Manager and Funds	Current Expenses	10 Years	5 years	3 Years	2023
EQ/Fidelity InstitutionalAM@LargeCap	0.87%	-	13.40%	2.10%	28.11%
EQ/JPMorgan Value Opportunities	0.96%	3.26%	5.39%	-1.87%	4.41%
EQ/Alliance Bernstein SustainableU.S.Thematic	1.00%	-	16.38%	5.49%	20.27%
1290VT SmartBetaEquity	1.10%	6.17%	9.47%	2.79%	13.87%
EQ/AmericanCentury MidCapValue	1.00%	-	3.64%	-2.22%	0.35%
EQ/Franklin Rising Dividends	0.87%	-	16.00%	7.35%	10.58%
EQ/Janus Enterprise	1.05%	-0.11%	4.27%	-3.80%	9.01%
1290VT Socially Responsible	0.91%	7.03%	15.78%	7.41%	24.07%
1290VT Small CapValue	1.15%	-	3.76%	0.78%	-4.76%
EQ/Alliance Bernstein Small Cap Growth	0.91%	-2.67%	0.16%	-8.68%	17.32%
1290VT Micro Cap	1.15%	-	-0.69%	-12.44%	7.02%
EQ/Invesco Global	1.15%	8.00%	12.23%	-0.99%	32.96%
EQ/MFS International Growth	1.10%	-0.11%	1.60%	-5.25%	8.71%
EQ/Emerging Markets Equity PLUS	1.20%	-0.62%	0.38%	-7.11%	7.67%
1290VT Natural Resources	0.90%	-0.49%	6.91%	18.99%	-2.50%
EQ/MFS Utilities	0.76%	6.49%	8.43%	4.05%	-1.99%
Multimanager Technology	1.25%	15.41%	18.64%	-0.37%	54.42%
1290VT Real Estate	0.90%	-3.64%	-8.50%	-14.86%	6.51%
EQ Large Cap Growth Index	0.72%	6.64%	13.16%	0.91%	36.27%
EQ Equity 500 Index	0.54%	10.69%	14.72%	6.89%	23.40%
EQ Large Cap Value Index	0.74%	2.73%	5.24%	3.05%	5.91%
EQ Mid Cap Index	0.66%	2.15%	5.13%	-0.16%	10.19%
EQ Small Company Index	0.63%	-0.89%	3.46%	-4.02%	11.97%
EQ International Equity Index	0.75%	0.84%	5.81%	2.26%	15.83%

Fixed Income SubAccounts

Manager and Funds	Current Expenses	2022	5 years	10 years	2023
1290VT High Yield Bond	1.03%	-1.23%	-0.48%	-3.50%	5.88%
EQ Intermediate Government Bond	0.65%	-0.63%	-1.24%	-3.64%	1.07%
EQ/Alliance Bernstein Short Duration Government Bond	0.77%	-0.19%	-0.15%	-0.49%	1.66%
EQ/PIMCO Ultra Short Bond	0.80%	-0.15%	-0.20%	-0.52%	1.42%
EQ/PIMCO Total Return	0.77%	-	-0.023	-5.80%	2.88%
EQ/PIMCO Global Real Return	1.27%	-1.89%	-4.27%	-10.32%	2.09%

Cash Equivalent SubAccount

Manager and Funds	Current Expenses	2022	5 years	10 years	2023
EQ Money Market	0.69%	1.11%	0.85%	0.46%	2.88%

Not insured by FDIC or any federal government agency.

May lose value.

Not a deposit of or guaranteed by any bank, bank affiliate, or credit union.

Available to residents of Puerto Rico only at the time of contract issuance.

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Past performance of the variable annuity subaccount is not indicative of future results. The performance figures provided should not be considered a guarantee or projection of future performance. The performance figures provided for the variable annuity subaccount do not reflect the impact of taxes or fees, which can vary and may reduce the overall return. Performance presented at Net Asset Value (NAV), Universal VIA Generation Growth is subject to a 1.35% (B Class) or 0.40% (ADV Class) Mortality and Expense, a 0.10% Puerto Rico Tax Charge and \$50.00 annual fee (waived for contracts greater than \$100,000) that will affect your performance. Please read Universal VIA Generation Growth prospectus, which must precede or accompany this material and consider the investment objectives, risks, charges and expenses before investing. Universal Life Insurance Company does not provide tax or legal advice. Call 787-706-7095 for a contract and fund prospectus containing this and other information. Please read it carefully before investing. More information available www.universalpr.com and www.universallifepr.com.