[Date]

[Client Name]

[Address]

[City, State, Zip Code]

[Dear Client:]

An extremely important component of owning a life insurance policy is periodically reviewing the coverage to make sure it is addressing your current needs. As such, I would like to speak with you to perform a life insurance policy review utilizing the PPH Exam, an innovative approach that examines whether there are any changes in the **P**urpose of the initial coverage, the **P**roduct performance, or the **H**ealth of the insured.

This PPH Exam can help you assess whether:

▪ your goals are being met in the most cost-effective manner

▪ the policy is being properly funded to meet your current objectives

▪ the appropriate amount of insurance coverage is in place to meet your financial goals

▪ the beneficiary designations remain appropriate

▪ your current policy ownership arrangement will produce the lowest tax liability for you and your estate, or help identify alternate strategies that could save you or your beneficiaries money in the long run.

This review will focus on your current needs and in determining what changes if any, need to be made to your existing coverage. If your life insurance needs are unchanged, or are being met by your existing policy, you will have the comfort of affirming this. If not, I can offer strategies to help bring your life insurance policy in line with your goals.

I will contact you shortly to review the advantages of performing a policy review and discuss the planning opportunities for you. Thank you and I look forward to speaking with you.

Sincerely,

[Agent Name]

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (NY, NY), Equitable Financial Life Insurance Company of America, an AZ stock company with an administrative office located in Charlotte, NC, and Equitable Distributors, LLC.  Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI and TN). The obligations of Equitable Financial Life Insurance Company and Equitable Financial Life Insurance Company of America are backed solely by their claims-paying abilities.

Life insurance products are issued by Equitable Financial Life Insurance Company (New York, NY) or Equitable Financial Life Insurance Company of America and co-distributed by affiliates Equitable Network, LLC (Equitable Network Insurance Agency of California in CA; Equitable Network Insurance Agency of Utah in UT; Equitable Network of Puerto Rico, Inc. in PR) and Equitable Distributors. Variable life insurance products are co-distributed by Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI and TN) and Equitable Distributors, LLC. When sold by New York state-based (i.e., domiciled) Equitable Advisors Financial Professionals life insurance is issued by Equitable Financial Life Insurance Company (New York, NY). 1345 Avenue of the Americas, New York, NY 10105.

Please be advised that this document is not intended as legal or tax advice. Accordingly, any tax information provided in this article is not intended or written to be used, and cannot be used, by any taxpayer for the purpose of avoiding penalties that may be imposed on the taxpayer. The tax information 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. Neither Equitable Financial Life Insurance Company, Equitable Financial Life Insurance Company of America, Equitable Network nor Equitable Distributors provide legal or tax advice.

© 2024 Equitable Holdings, LLC. All rights reserved.

GE-6981107.1 (9/24) (Exp. 9/26) Cat. #139827