



EQUITABLE

Mortgage protection: safeguarding your home for your family's future

When it comes to protecting your home, a mortgage protection strategy is a crucial aspect of financial planning. By protecting your mortgage, you can ensure your loved ones are financially secure in the event the mortgage payor dies.

How does this strategy work?

It provides a lump-sum payment to your beneficiaries upon your death, which is generally income tax-free. The amount received by the beneficiary can be used to pay off the remaining mortgage balance. This ensures your family can continue living in their cherished home without the burden of mortgage payments.



Financial security for your loved ones

Losing a loved one is already emotionally challenging, and worrying about the financial implications can compound the stress. By paying off the mortgage, your family can focus on healing and rebuilding their lives without the added pressure of potential foreclosure or financial hardship.



Flexibility in beneficiary designation

One of the advantages of this mortgage protection strategy funded with life insurance is the flexibility it offers in choosing your beneficiaries. It's important for the beneficiary to use these funds to pay off the mortgage. You can name your spouse, children or any other individual. Should the mortgage payor live to pay off the mortgage, you can tailor the coverage to your specific family situation and ensure that those who depend on you the most are safeguarded.



Working with a financial professional

Consulting a financial professional can help you determine the appropriate coverage amount and policy type for your specific situation. They can also assist in assessing your overall financial plan and help you make informed decisions regarding mortgage protection with life insurance.

**Take the necessary steps today to safeguard your home
and protect your family's future.**

**Contact a financial professional or visit
equitable.com to learn more.**

Life insurance products are issued by Equitable Financial Life Insurance Company (NY, NY) or Equitable Financial Life Insurance Company of America, an AZ stock company with an administrative office located in Charlotte, NC, and are co-distributed by 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, LLC. Variable products are co-distributed by Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN) and Equitable Distributors, LLC. When sold by New York state-based (i.e., domiciled) Equitable Advisors Financial Professionals, life insurance products are issued by Equitable Financial Life Insurance Company (NY, NY). There are fees and charges associated with life insurance contracts including, but not limited to, administrative fees, premium charges, insurance charges, surrender charges and charges for optional riders.

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 & TN).

Life Insurance: • Is Not a Deposit of Any Bank • Is Not FDIC Insured • Is Not Insured by Any Federal Government Agency
• Is Not Guaranteed by Any Bank or Savings Association • Variable Life Insurance May Go Down in Value

© 2024 Equitable Holdings, Inc. All rights reserved. GE-6742364.1 (7/24) (Exp. 7/26) | G2685280 | Cat. #400156 (9/24)



EQUITABLE