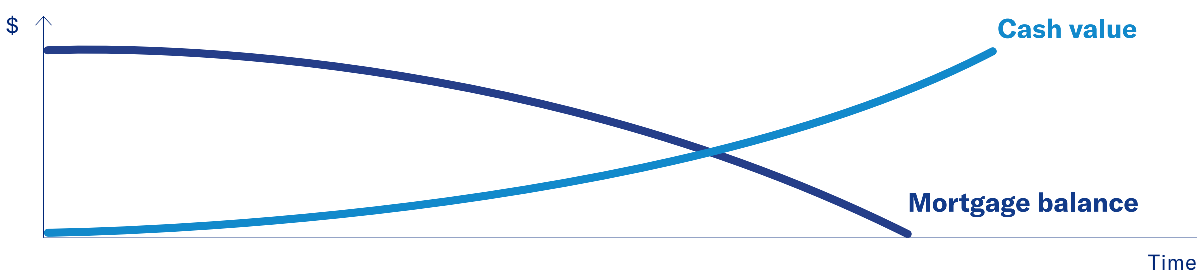
The Mortgage Protection Plus Strategy

A mortgage is often the single largest expense for individuals and families. If someone were to die with a large mortgage balance, their family may have to move into less expensive housing, which can be challenging in finding appropriate housing at a lower cost. They may also be forced to make compromises and divert funds from other needs, such as college funds. Additionally, there may be a significant reduction in lifestyle and an emotional impact on the family.

That's where the **Mortgage Protection Plus Strategy** comes into play. By utilizing the Mortgage Protection Plus Strategy, you can protect yourself and your family from these potential financial hardships. The policy provides additional coverage to your family, ensuring that they can pay off the mortgage and maintain their financial stability, even when you're gone.[1]

In addition, this strategy **provides a living benefit by utilizing** a systematic method of utilizing cash value in a life insurance policy **that grows tax-deferred** to help pay off your home mortgage before its regular payoff date.



With this strategy, you can potentially save significant amounts of mortgage interest, own your home free and clear sooner than expected, and provide additional coverage to your family in the event of your premature death. The policy is also portable, meaning it can be used to meet the same objectives if you move or take out a new mortgage.

It's important to work with a financial professional who can guide you through the implementation of the Mortgage Protection Plus Strategy and help you understand the specific details and benefits based on your individual circumstances.

1 This strategy assumes that you can prepay your mortgage at any time without penalty.

Please contact your Equitable Financial Professional.
Visit equitable.com for more information.

Loans and withdrawals reduce the policy's cash value and death benefit, may cause certain policy benefits or riders to become unavailable and increase the chance the policy may lapse. If the policy lapses, is surrendered or becomes a Modified Endowment Contract (MEC), the loan balance at such time would generally be viewed as distributed and taxable under the general rules for distribution of policy cash values. If the policy is a MEC, all distributions penalty prior to age 59½, unless certain exceptions are applicable. Clients may need to pay higher premiums in later years to keep the policy from lapsing. There are fees and charges associated with life insurance contracts, including but not limited to, insurance charges, administrative fees, premium charges, surrender charges and charges for optional riders.

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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

EQUITABLE