

AXA Equitable Life Insurance Company  
MONY Life Insurance Company of America

**the right product  
for the right  
market**



**products and  
features guide**

IU-97150 (9/14) (Exp. 9/16)

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AXA Equitable Life Insurance Company (NY, NY)

redefining / standards®



## BrightLife® Series

### BrightLife® Term Series: BrightLife® Annual Renewable Term (ART), BrightLife® Term 10 (Term 10), BrightLife® Term 15 (Term 15), BrightLife® Term 20 (Term 20)

#### Product Positioning

- Term may be appropriate for clients who have limited cash flow or a short-term need for pure insurance protection, such as those establishing a business, young professionals with school debt, families and others with limited resources.
- Death benefit protection at a competitive premium that is guaranteed for a specified term period.
- For individuals looking for temporary protection with a guaranteed level premium payment.

#### Minimum Face Amount

Contact the Sales Desk or see Product Guide.

#### Sweet Spot

- Highly competitive conversion privilege and credit.

#### Issue Ages

**BrightLife® Term 10:** 18-75

**BrightLife® Term 15:** 18-70

**BrightLife® Term 20:** 18-65

**BrightLife® ART:** 18-70

### BrightLife® TermOne®

#### Product Positioning

- Fully underwritten, one-year term life insurance policy. The coverage expires at the end of one year and is non-renewable, but the policy offers a guaranteed conversion privilege for issue ages up to and including age 79.

#### Minimum Face Amount

- **\$25,000**

#### Sweet Spot

- Short-term protection needs and intend to convert to permanent life insurance.
- Short-term cash flow issues and want one-year term until they have more funds – which may later come from a bonus or inheritance.
- Short-term loans and need to protect their family or the lender in the case of their premature death.

#### Issue Ages

**20 to 99** based on age at the nearest birthday.

The following information applies to this guide: Not all products, features and riders are available in all jurisdictions. Some riders are available at an additional cost and all riders have restrictions and limitations. Refer to the product guides for complete details.

# Term Series

**Client Markets**  
**Individual:** • Income Replacement • Estate Planning/Wealth Transfer • Mortgage Protection • Charitable Bequests • Final Expenses  
**Business:** • Business Continuation

<b>Investment Options</b> N/A	<b>Key Features</b> <ul style="list-style-type: none"><li>• Conversion Privilege – Conversion to a permanent policy may be requested as follows:<ul style="list-style-type: none"><li>• <b>Term 10:</b> Before the earlier of the policy anniversary nearest the Insured's 70th birthday or the 10th policy anniversary.</li><li>• <b>Term 15:</b> Before the earlier of the policy anniversary nearest the Insured's 70th birthday or the 15th policy anniversary.</li><li>• <b>Term 20:</b> Before the earlier of the policy anniversary nearest the Insured's 70th birthday or the 20th policy anniversary.</li><li>• <b>ART:</b> Before the policy anniversary nearest the Insured's 70th birthday.</li></ul></li><li>• Clients who convert within the first five policy years will receive a 25% increase to the conversion credit applied to the new permanent policy.</li><li>• ART current rates at time of purchase are guaranteed for the first three years, then renewable each year thereafter.</li></ul>
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**Supplemental Protection** (Riders & Benefits)  
• Living Benefits Rider (LBR) • Children's Term Insurance Rider (CTIR) • Disability Premium Waiver Rider (DPW)

**Death Benefit Options**  
Fixed death benefit based on premium.

# TermOne®

**Client Markets**  
• Clients seeking one-year protection for a specific planning need.

<b>Investment Options</b> N/A	<b>Key Features</b> <ul style="list-style-type: none"><li>• If the policy is converted, the new policy's underwriting class is based on the original underwriting (including Tobacco User status) at the time the TermOne® policy was issued. Therefore, if based on the original underwriting, the Insured would have qualified for a class better than Standard; the new policy will be issued with that class.</li></ul>
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**Supplemental Protection** (Riders & Benefits)  
N/A

**Death Benefit Options**  
Fixed death benefit based on premium.

## BrightLife® Series (continued)

### BrightLife® Protect

#### Product Positioning

- Provides cost-effective long-term protection.
- Guarantees policy will not lapse for specified period with the No-Lapse Guarantee rider (included automatically at no additional cost).
- Guaranteed crediting rate option
- Some upside potential
- Flexibility to meet changing needs:
  - Customize premium payments. – Increase/decrease face amounts. – Change Death Benefit option.

#### Minimum Face Amount

- **\$50,000** • **\$250,000**/life for 1-2 lives and \$100,000/life for 3 or more lives if CVPlus is elected. • **\$1,000,000** – Policies with Charitable Legacy Rider®

#### Sweet Spot

- Age 40 and above. • Particularly strong competitiveness for level pays for ages 55-80. • Clients seeking low-cost death benefit protection. • With Select Account rank #1/2 in most cells for level pays from Age 40-75.

#### Issue Ages

**Preferred Elite:** Non-Tobacco Only (18-75); **Preferred:** Non-Tobacco (18-80)\*, Tobacco (18-85)\*; **Standard Plus:** Non-Tobacco Only (0-85)\*; **Standard:** (18-85)\*; **Substandard: B, C** (18-85)\*; **Substandard: D, E, F** (18-79); **Substandard: B, C, D, E, F** (NTU-TU)\*; **Guaranteed Issue:** (20-70) – available only with prior approval from the Underwriting/Guaranteed Issue Unit at the NOC.

All classes vary by Tobacco User and Non-Tobacco User except for the Preferred Elite and Standard Plus classes, which are Non-Tobacco User only classes.

For policies issued on juveniles (ages 0-17): • The only available class at issue is Standard Plus • There is no distinction for Tobacco User/Non-Tobacco User. Beginning at attained age 18, Standard Plus Non-Tobacco User rates will apply unless the Insured qualifies for Preferred or Preferred Elite with underwriting.

*\*If any policy is rated with a flat extra, the maximum issue age is 79. \*\* No substandard letter or flat extra rating for issue ages 75 and above will be available for AXA Equitable's retention. For issue ages 75 and above (up to issue age 85 for Substandard Classes B and C, up to issue age 79 for Substandard Classes D, E and F and flat extra ratings), these substandard ratings will only be allowed on a facultative reinsured basis if facultative shopping is available and such rating is approved through reinsurance.*

### BrightLife® Grow

#### Product Positioning

- Death benefit protection with enhanced cash value accumulation potential on performance offered through index-linked interest options.
- Retirement Income.
- Guaranteed 0% downside protection on performance.
- Potential income for retirement and other needs.
- Flexibility to meet changing needs:
  - Customize premium payments.
  - Increase/decrease face amounts.
  - Change death benefit option.

Restrictions may apply. Please see Product Specifications. Some features have an additional cost.

#### Minimum Face Amount

- **\$50,000** • **\$250,000**/life for 1-2 lives and \$100,000/life for 3 or more lives if CVPlus is elected. • **\$1,000,000** – Policies with Charitable Legacy Rider®

#### Sweet Spot

- Ages 35-70
- Ideally suited for moderately risk-averse clients who may have limited investment experience and are interested in tax-advantaged cash value accumulation with equity-linked upside, but desire downside protection to limit losses on performance.
- Product strongly competitive at moderately illustrated rates (e.g., 6%).

#### Issue Ages

**Preferred Elite:** Non-Tobacco Only (18-75); **Preferred:** Non-Tobacco (18-80)\*, Tobacco (18-85)\*; **Standard Plus:** Non-Tobacco Only (0-85)\*; **Standard:** (18-85)\*; **Substandard: B, C** (18-85)\*; **Substandard: D, E, F** (18-79); **Guaranteed Issue:** (20-70) – only available with prior approval from the Underwriting/Guaranteed Issue Unit at the NOC.

All classes vary by Tobacco User and Non-Tobacco User except for the Preferred Elite and Standard Plus classes, which are Non-Tobacco User only classes.

For policies issued on juveniles (ages 0-17), the only available class at issue is Standard Plus.

- There is no distinction for Tobacco User/Non-Tobacco User. Beginning at attained age 18, Standard Plus Non-Tobacco User rates will apply unless the Insured qualifies for Preferred or Preferred Elite with underwriting.

*\*If any policy is rated with a flat extra, the maximum issue age is 79.*

## Athena Universal Life<sup>SM</sup> Series

### Athena Survivorship Universal Life<sup>SM</sup> IV (ASUL)

#### Product Positioning

- Competitively priced death benefit to address the needs of individuals and business owners.
- Can be an effective strategy in planning situations where the primary focus is on death benefit protection and minimizing premium outlays.
- Using the product as an asset to help maximize wealth transfer.

#### Minimum Face Amount

- **\$200,000**
- **\$250,000** if Cash Value Plus rider is elected

#### Issue Ages

**Preferred:** (20-70); **Standard Plus:** (20-80); **Standard:** (20-90); **Substandard: B** (61-85); and **Substandard: C, D, E, F, G, X** (20-85)

Tobacco and Non-Tobacco User rates are available with each class except Standard Plus, which includes Non-Tobacco User rates only.

#### Sweet Spot

- Ages 45-70
- Affluent married couples
- “Skip” funding patterns to maximize IRR at life expectancy
- Help maximize wealth transfer

## Protect

### Client Markets

**Individual:** • Survivor Benefits for Heirs • Estate Planning/Wealth Transfer • Mortgage Protection • Charitable Bequests • Term Conversion

**Business:** • Business Continuation/Key Person • Premium Financing • Executive Benefits • Deferral Plans • SERP & Deferred Compensation Plans • Supplemental Retirement Plan

### Interest Options

Clients can allocate premiums to the following:

**Fixed Account** — Current declared rate and guaranteed minimum rate of 2%.

**Select Account** — Tied to the performance of the S&P 500® Price Return Index Option with 1-Year Segment Term.

### Key Features

- Cost-effective death benefit protection.
- Return of Premium Death Benefit Rider offers an accumulation rate of up to 6%.
- Ability to adjust upside potential via premium allocations.

### Supplemental Protection (Riders & Benefits)

• Cash Value Plus Rider • Charitable Legacy Rider® • Children's Term Rider • Disability Deduction Waiver • Living Benefits Rider • Loan Extension Endorsement • Long-Term Care Services<sup>SM</sup> Rider • No-Lapse Guarantee Rider • Option to Purchase Additional Insurance • Return of Premium Death Benefit Rider

### Death Benefit Options

**Option A — Level Death Benefit**

**Option B — Variable Death Benefit**

### Additional Information

- Policy may not perform as illustrated if interest rates drop.

## Grow

### Client Markets

**Individual:** • Source of Income for Beneficiaries • Supplemental Income • Tax-Advantaged Retirement Savings **Business:** • Business Continuation Plans

### Interest Options

Clients have the ability to allocate premiums to the following: • Plus S&P 500® Price Return Indexed Option with 1-Year Segment Term • Core S&P 500® Price Return Indexed Option with 1-Year Segment Term • Plus Russell 2000 Price Return Indexed Option with 1-Year Segment Term • Core Russell 2000 Price Return Indexed Option with 1-Year Segment Term • Plus MSCI EAFE Price Return Indexed Option with 1-Year Segment Term • Core MSCI EAFE Price Return Indexed Option with 1-Year Segment Term • Plus S&P 500® Price Return Indexed Option with 3-Year Segment Term • Core S&P 500® Price Return Indexed Option with 3-Year Segment Term • Guaranteed Interest Account

### Key Features

• Clients can achieve index-linked returns, up to a maximum amount (the Growth Cap Rate), which is set at the start of each Segment. • Lock in returns, 100% downside protection on performance of indexed options. • Optional Dollar Cost Averaging (DCA), which allows level dollar transfers from the Guaranteed Interest Account to Indexed Options on a monthly basis. • Life expectancy death benefit guarantee should be 10-Year No-Lapse Guarantee • 2% Interest Rate Guarantee. • Clients can Asset Allocate across Options.

**Note:** For DCA, transfers require a minimum balance of \$5,000 in Guaranteed Interest Account and a minimum transfer amount of \$50.

### Supplemental Protection (Riders & Benefits)

• Cash Value Plus Rider • Charitable Legacy Rider® • Children's Term Insurance Rider • Disability Deduction Waiver • Living Benefits Rider (Terminal Illness) • Loan Extension Endorsement • Long-Term Care Services<sup>SM</sup> Rider • No-Lapse Guarantee Rider • Option to Purchase Additional Insurance • Return of Premium Death Benefit Rider

### Death Benefit Options

**Option A — Level Death Benefit**

**Option B — Variable Death Benefit**

### Additional Information

- Policy may not perform as illustrated if actual cap rates or indexed returns are lower than illustrated.
- Policy owners must wait until the end of specified periods (either one or three years) before any amounts are credited.
- The Plus Options offer a higher Growth Cap than the Core Options for a fee to add flexibility to policies.

## ASUL

### Client Markets

**Individual:** • Wealth Transfer • Equalization of Inheritances • Transfer of Family Business • Dynasty Trusts • Lifetime Gifting Programs • Private Split-Dollar • Wealth Maximization Techniques • Resources for Charitable Giving **Business:** • Split-Dollar Plans • Executive Bonus Plans

### Interest Options

The interest rate AXA Equitable credits to the Policy Account Value is declared periodically. • Guaranteed Interest Account — Guaranteed minimum interest rate guarantee of 1.5%.

### Key Features

- Interest Rate Bonus: There is a non-guaranteed interest rate bonus, which may improve the product's cash values at the later policy durations. The interest rate credited on the unloaned Policy Account Value will be increased by 50 basis points beginning at the later of policy year 21 or the older insured person's attained age 75 if the declared rate when the bonus is declared is more than 1.5%.

### Supplemental Protection (Riders & Benefits)

• No-Lapse Guarantee Rider • Extended No-Lapse Guarantee Rider • Cash Value Plus Rider • Estate Protector Rider • Living Benefits Rider (Terminal Illness) • Option to Split Upon Divorce • Option to Split Upon Fed Tax Changes • Return of Premium Death Benefit Rider

### Death Benefit Options

**Option A — Level Death Benefit**

**Option B — Variable Death Benefit**

### Additional Information

- Policy may not perform as illustrated if interest rates drop.

# Variable Universal Life (VUL) – Incentive Life® Series

## Incentive Life Optimizer® II (IL Optimizer II)

### Product Positioning

- Death benefit protection.
- Cash value accumulation potential.
- Potential long-term performance opportunity.
- May seek a measure of long-term downside protection with Market Stabilizer Option®.

### Minimum Face Amount

**\$100,000** — Regular or Guaranteed Issue Underwriting • **\$25,000** — OPAI and Term Conversions • **\$10,000** — Additional Coverage Plan • **\$1,000,000** — Policies with Charitable Legacy Rider® • **\$250,000** per life at issue for 1-2 lives and \$100,000 per life at issue for 3 or more lives with the CV Plus Rider

### Sweet Spot

- Ages 30-60.
- Attractive for clients willing to take on market risk to achieve potentially higher investment returns.
- Adding the Market Stabilizer Option® as one of the investment options can help reduce risk in a policy.
- Money allocated to the Market Stabilizer Option® is protected up to -25% for an additional cost of 1.40% on a current, non-guaranteed basis.
- To realize this protection, a client must forgo some potential gains.

**Note:** There is a higher risk possible with VUL policies, including loss of principal invested.

### Issue Ages

**Preferred Elite:** Non-Tobacco Only (18-75); **Preferred:** Non-Tobacco (18-80)\*, Tobacco (18-85); **Standard Plus:** Non-Tobacco Only (0-85); **Standard:** (18-85); **Substandard: B, C** (18-85); **Substandard: D, E, F** (18-79); **Guaranteed Issue:** (20-70) — available only with prior approval from the Underwriting/Guaranteed Issue Unit at the NOC.

All classes vary by Tobacco User and Non-Tobacco User except for the Preferred Elite and Standard Plus classes, which are Non-Tobacco User only classes.

For policies issued on juveniles (ages 0-17):

- The only available class at issue is Standard Plus
- There is no distinction for Tobacco User/Non-Tobacco User. Beginning at attained age 18, Standard Plus Non-Tobacco User rates will apply unless the Insured qualifies for Preferred or Preferred Elite with underwriting.
- If the policy is issued as the result of a term conversion or OPAI election, NTU rates for the applicable rating class will apply at attained age 18.

\*If any policy is rated with a flat extra, the maximum issue age is 79.

## Incentive Life Legacy® II (IL Legacy II)

### Product Positioning

- Death benefit protection.
- Potential long-term performance opportunity.
- May seek long-term downside protection with Market Stabilizer Option®.

### Minimum Face Amount

- **\$100,000**
- **\$1,000,000** — Policies with the Charitable Legacy Rider®

### Sweet Spot

- Ages 25-70.
- Attractive for clients willing to exchange market risk to achieve potentially higher investment returns.
- Adding the Market Stabilizer Option® as one of the investment options can help reduce risk in a policy.
- Money allocated to the Market Stabilizer Option® is protected up to -25% for an additional cost of 1.40% on a current, non-guaranteed basis.
- To realize this protection, a client must forgo some potential gains.

**Note:** There is a higher risk possible with VUL policies, including loss of principal invested.

### Issue Ages

**Preferred Elite:** Non-Tobacco Only (18-75); **Preferred:** Non-Tobacco (18-80)\*, Tobacco (18-85)\*; **Standard Plus:** Non-Tobacco Only (0-85)\*; **Standard:** (18-85)\*; **Substandard: B, C** (18-85)\*; **Substandard: D, E, F** (18-79); **Guaranteed Issue:** (20-70) — available only with prior approval from the Underwriting/Guaranteed Issue Unit at the NOC.

All classes vary by Tobacco User and Non-Tobacco User except for the Preferred Elite and Standard Plus classes, which are Non-Tobacco User only classes.

For policies issued on juveniles (ages 0-17), the only available class at issue is Standard Plus.

- The only available class at issue is Standard Plus.
- There is no distinction for Tobacco User/Non-Tobacco User. Beginning at attained age 18, Standard Plus Non-Tobacco User rates will apply unless the Insured qualified for Preferred or Preferred Elite with underwriting.

\*If any policy is rated with a flat extra, the maximum issue age is 79.

## Survivorship Incentive Life Legacy<sup>SM</sup> (SIL Legacy)

### Product Positioning

- Insures two lives and pays a death benefit at the death of the last surviving Insured.
- Designed to provide long-term protection.
- Provides the opportunity for tax-advantaged cash accumulation.

### Minimum Face Amount

- **\$200,000**
- **\$250,000** — For policies with the Cash Value Plus Rider

### Sweet Spot

- Affluent married couples 40-69.
- Have the necessary risk tolerance to buy variable life insurance.
- Interested in a variable life product because they believe that its long-term growth potential will result in a higher death benefit or paying less in cumulative premiums than with other types of survivorship products.

**Note:** Although survivorship products are typically owned by a third party like an irrevocable life insurance trust or adult children, cash value accumulation may also be somewhat important as it gives the owner more flexibility with respect to future premium payments, potential future 1035 exchanges, and also provides funds for the trust beneficiaries (when trust-owned) if the death benefit is no longer needed. There is a higher risk possible with VUL policies, including loss of principal invested.

### Issue Ages

**Minimum Age:** (20) **Standard:** Maximum issue age is 90 for the older Insured; age 85 for the younger Insured. **Preferred:** Maximum issue age is 80.

**Substandard:** Classes B, C, D, E, F, G and X maximum issue age is 85. Class X has a minimum life expectancy of 24 months. **Preferred Plus:** Maximum issue age is 70.

All classes vary by Tobacco User status except for Preferred Plus, which is a Non-Tobacco User only class. Different maximum issue ages apply if one or both of the Insured's have a Substandard rating.

IL Optimizer II	
<b>Client Markets</b> <b>Individual:</b> • Source of Income for Beneficiaries • 1035 Exchanges • Term Conversion • Retirement Planning • Supplemental Retirement Income Potential <b>Business:</b> • Executive Bonus Plans • Qualified Retirement Plans • Supplemental Executive Retirement Plan (SERP) and Deferred Compensation Plans • Split-Dollar and Supplemental Retirement Plans	
<b>Investment Options</b> Over 85 investment choices, including: <ul style="list-style-type: none"> <li>• All traditional equity categories</li> <li>• Fixed-income</li> <li>• Many institutional management firms</li> <li>• Market Stabilizer Option® provides upside potential, up to a growth cap, of equity markets with -25% downside protection</li> </ul>	<b>Key Features</b> <ul style="list-style-type: none"> <li>• Clients can participate in the limited upside potential of investment options.</li> <li>• Transfer funds between investment options on a frequent basis.</li> <li>• With the Market Stabilizer Option®, clients can participate in equity-linked returns up to a specified Growth Cap Rate and with -25% downside protection on performance. Clients are responsible for any loss in excess of -25%.</li> </ul>
<b>Supplemental Protection (Riders &amp; Benefits)</b> <ul style="list-style-type: none"> <li>• Cash Value Plus Rider</li> <li>• Charitable Legacy Rider®</li> <li>• Children's Term Insurance</li> <li>• Disability Deduction Waiver</li> <li>• Disability Premium Waiver</li> <li>• Enhanced No-Lapse Guarantee Rider</li> <li>• Living Benefits Rider (Terminal Illness)</li> <li>• Loan Extension Endorsement</li> <li>• Long-Term Care Services<sup>SM</sup> Rider</li> <li>• No-Lapse Guarantee Rider</li> <li>• Option to Purchase Additional Insurance</li> <li>• Paid-Up Death Benefit Guarantee</li> <li>• Substitution of Insured Rider</li> </ul>	
<b>Death Benefit Options</b> <b>Option A – Level Death Benefit</b> <b>Option B – Variable Death Benefit</b>	<b>Additional Information</b> <ul style="list-style-type: none"> <li>• Policy may not perform as illustrated under certain conditions, such as a drop in the market.</li> <li>• Client may lose value including loss of principal.</li> <li>• Appropriate only for certain clients with appropriate risk profile.</li> <li>• Clients who elect the Market Stabilizer Option® lock in their cash values allocated to that option for a specified period of time.</li> </ul>
IL Legacy II	
<b>Client Markets</b> <b>Individual:</b> • Wealth Transfer • Equalization of Inheritances • Transfer of Family Business • Dynasty Trusts • Lifetime Gifting Programs • Private Split-Dollar • Wealth Maximization Techniques <b>Business:</b> • Split-Dollar Plans • Executive Bonus Plans	
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<b>Death Benefit Options</b> <b>Option A – Level Death Benefit</b> <b>Option B – Variable Death Benefit</b>	<b>Additional Information</b> <ul style="list-style-type: none"> <li>• Policy may not perform as illustrated under certain conditions, such as a drop in the market.</li> <li>• Client may lose value including loss of principal.</li> <li>• Appropriate only for certain clients with appropriate risk profile.</li> <li>• Clients who elect the Market Stabilizer Option® lock in their cash values allocated to that option for a specified period of time.</li> </ul>
SIL Legacy	
<b>Client Markets</b> <b>Individual:</b> • Source of Income for Beneficiaries • Estate Liquidity • Supplemental Retirement Income • Dynasty Trusts <b>Business:</b> • Business Continuation Plans • Restrictive Endorsement Bonus Arrangements (REBA) and Executive Bonus Plans • Key Person Protection • SERP and Deferred Compensation Plans • Split-Dollar Plans • Qualified Profit-Sharing Plans	
<b>Investment Options</b> Over 85 investment choices, including: <ul style="list-style-type: none"> <li>• All traditional equity categories</li> <li>• Fixed-income</li> <li>• Many institutional management firms</li> </ul>	<b>Key Features</b> <ul style="list-style-type: none"> <li>• Estate Protector Rider (EPR): May be elected at issue for an additional charge. The intent of the rider is to provide additional protection from unexpected estate taxes when both Insured's die within three years of a trust's obtaining ownership of the policy. The rider's additional death benefit is payable only when both Insureds die during the first four policy years. The additional coverage equals a maximum of 122% of the base policy Face Amount. There is a monthly charge deducted from the Policy Account for the additional coverage provided by the EPR.</li> <li>• Customer Loyalty Credit: Non-guaranteed credit starting in the 16th policy year. The credit is 0.35% (effective annual rate) of the unloaned Policy Account Value.</li> </ul>
<b>Supplemental Protection (Riders &amp; Benefits)</b> <ul style="list-style-type: none"> <li>• Estate Protector Rider</li> <li>• Living Benefits Rider (Terminal Illness)</li> <li>• No-Lapse Guarantee Rider</li> <li>• Option to Split Upon Divorce</li> <li>• Option to Split Upon Fed Tax Changes</li> <li>• Paid-Up Death Benefit Guarantee</li> <li>• Cash Value Plus Rider</li> </ul>	
<b>Death Benefit Options</b> <b>Option A – Level Death Benefit</b> <b>Option B – Variable Death Benefit</b>	

## Business Specialty

### Corporate Owned Incentive Life® (COIL)

#### Product Positioning

- Business policyowner seeking to fund non-qualified benefit plans and who requires the life insurance purchase to minimally impact the balance sheet.

#### Minimum Face Amount

- **\$100,000**
- **\$500,000** per insured at issue with the Integrated Term Insurance Rider

#### Sweet Spot

- Corporations and partnerships where the firm is generally the owner and beneficiary of the policy.
- Available to self-employed professionals who are members of a recognized professional association.

#### Issue Ages

##### Guaranteed Issue Underwriting:

- Ages 20-70
- Requires prior approval from the Operations Center before applications may be taken.

##### Regular Underwriting:

**Preferred Plus:** Non-Tobacco User Only (20-70)

**Preferred:** (20-80)

**Standard:** (20-85)

**Substandard:** (20-79) Table 1-16

Each class varies by Tobacco User status, except for the Preferred Plus class, which is Non-Tobacco User only.

## Whole Life

### Interest Sensitive Whole Life<sup>SM</sup> (ISWL)

#### Product Positioning

- Appropriate for clients who have a need for death benefit protection and for whom guarantees are important.
- Premiums are fixed and guaranteed for the life of the policy.
- Cash values are guaranteed to grow to the Face Amount of the policy by attained age 100.

#### Minimum Face Amount

- **\$50,000** for the general market.

Note: For Term or Group Conversions, Qualified Plans and Option to Purchase Additional Insurance (OPAI) elections the minimum Face Amount is \$1,000.

#### Sweet Spot

- Clients seeking a product that is guaranteed for life.

#### Issue Ages

**Preferred Plus:** 18-70

**Preferred:** 0-80\*

**Standard:** 18-85

**Substandard:** (B, C, D, E, F) 18-79

**Guaranteed Issue:** 20-70

\* Juvenile Insureds (0-17) will be issued as Preferred with no distinction between Tobacco User and Non-Tobacco User. Rates will be set to Preferred Non-Tobacco User automatically on the policy anniversary nearest the Insured's age 18.



## COIL

### Client Markets

- Individual:** • Deferred Compensation Plans • Executive Bonus/After-Tax Plans • Supplemental Executive Retirement Plan (SERP)  
**Business:** • Buy-Sell Planning • Key Person Protection

### Investment Options

- A wide range of variable investment options that invest in portfolios managed by some of the industry's most recognized money management firms.
- Guaranteed interest option, Guaranteed minimum interest rate guarantee of 2%.
- With the Market Stabilizer Option® clients can participate in equity-linked returns up to a specified Growth Cap Rate and with -25% downside protection on performance. Clients are responsible for any loss in excess of -25%.

### Key Features

- **Enhanced Cash Value:** This feature provides for an increase (referred to as the Enhanced Amount or EA) in the cash surrender value payable to the policyowner as designated in the application for a full policy surrender during the first 14 policy years of the contract. The Enhanced Amount is not accessible for the payment of monthly charges, policy loans, or partial withdrawals.
- Further, it is not available if the policy is transferred to another policy via a Section 1035 transfer. The Enhanced Amount is equal to a percentage of the accumulated deductions on premiums paid through policy year 5.
- No surrender charges.

### Supplemental Protection (Riders & Benefits)

- Integrated Term Insurance Rider
- Policy Continuation Rider

### Death Benefit Options

#### Option A – Level Death Benefit

#### Option B – Variable Death Benefit

Under either option, a higher alternative death benefit may apply if the policy values reach certain levels relative to the face amounts.

## ISWL

### Client Markets

- Clients seeking a product that is guaranteed for life.

### Investment Options

N/A

### Key Features

- Cash Value is credited with a competitive interest rate that is guaranteed to never fall below 2%. Additional interest credited beyond the 2% minimum interest rate can result in a client's Cash Value exceeding the policy's Guaranteed Cash Value, known as the Policy Account Value.
- A non-guaranteed Customer Loyalty Credit will begin at the later of the Insured's attained age 65 or the 11th policy year. It is added to the Policy Account Value each month. The dollar amount of the credit is a percentage of the Policy Account Value that exceeds loaned amounts. The percentage credit is currently 0.25% (annual rate).

### Supplemental Protection (Riders & Benefits)

- Disability Premium Waiver Rider • Children's Term Insurance Rider • Living Benefits Rider (terminal illness) • Automatic Premium Loan feature

### Death Benefit Options

**Option A only.**

**For More Information, Contact the Life Insurance Sales Desk or Visit [www.axa.com](http://www.axa.com).**

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This Products and Features Guide is not a complete description of all provisions of the life insurance policies. Please consult the product prospectus for variable products and the product specifications for all products.

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**Variable life insurance is sold by prospectus. The prospectus contains more complete information, including investment objectives, risks, charges and expenses. You should encourage your clients to read the prospectus carefully before purchasing a policy.**

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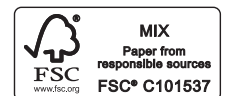
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1290 Avenue of the Americas, New York, NY 10104, (212) 554-1234



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