



**redefining / standards<sup>®</sup>**

**ONE YEAR TERM SERIES 155B**

**BRIGHTLIFE<sup>®</sup> TERMONE**

## **PRODUCT GUIDE**

**MARKETING LAUNCH:**

**NOVEMBER 3, 2014**

**NEW BUSINESS ACCEPTED:**

**NOVEMBER 10, 2014**

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## Brightlife® TermOne Series 155B Product Guide

Term insurance is an essential element in any Financial Professional's product portfolio. Buying term insurance is often a client's first step in developing a long-term relationship with you. Selling term insurance can help you turn a prospect into a client, grow your client base, and give you an inventory for future conversions and to generate referrals.

AXA Equitable offers a full range of term products designed to meet the specific needs of our clients. The AXA Equitable Term life insurance portfolio includes, One Year Term (TermOne), Annually Renewable Term (ART) and Level Term (Term 10, Term 15, and Term 20). The MONY Life Insurance Company of America Term life insurance portfolio includes One Year Term. Each product has its own specific features and rates. Clients should be made aware of the wide variety of term products we offer, including BrightLife®TermOne®, and work with their Financial Professional to select the product that best meets their needs.

BrightLife®TermOne® is a one-year non-renewable convertible term product that can provide clients with temporary protection immediately. BrightLife TermOne Series 155B is available through AXA Equitable Life Insurance Company in 52 jurisdictions and MONY Life Insurance Company in 50 jurisdictions (excluding NY and PR).

BrightLife TermOne may be an appropriate solution for individuals with a short-term need for protection - especially those with a plan to convert to permanent life insurance. Examples of situations where BrightLife TermOne may be an appropriate product:

- **Common Register Date:** Some employer-sponsored sales require a common Register Date. The ability to structure the policies to have a common Register Date is limited by rules on backdating and advanced Register Dates. BrightLife TermOne can be purchased and converted to a permanent policy on a desired date, thus achieving the goal of a common Register Date.
- **Loss of Group Coverage:** Employees who lose their group term coverage at work because of job changes or layoffs may also find Term One's low cost for temporary protection very attractive.
- **Temporary Shortage of Funds to Purchase Permanent Insurance:** Individuals and families with a temporary cash flow issue may have a need for permanent insurance now, but have a temporary shortage of funds because they are expecting a bonus, salary increase or an inheritance in the near future that they plan to use to pay the premiums on the permanent insurance. BrightLife TermOne can provide protection now and be converted when the additional funds are available.
- **Key Persons:** Key person insurance on individuals such as actors, athletes or project managers can be used to protect a short-term capital investment.
- **Life Changes:** Individuals and families may have life changing events such as births, deaths or marriages which require a need for immediate low-cost protection. BrightLife TermOne provides an opportunity to delay making a permanent insurance decision until the effects of the life changing event have been dealt with.
- **Face Amount Increases:** Occasionally, we have had clients request a face amount increase on an IL Legacy II, IL Optimizer II or BrightLife Protect or Grow policy during the first policy year. Under the terms of these contracts a face amount increase is not allowed until the later policy years. The client may want to consider purchasing BrightLife TermOne and exercising the conversion provision to increase the Face Amount on the existing policy's first anniversary. Any unearned premium on the BrightLife TermOne policy would be refunded to the policy owner.
- **To cover short-term contractual obligations.**

BrightLife TermOne Series 155B is the same product as AXA Equitable TermOne Series 149 except for the following **new** features:

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- **MLOA as another option for issuing company...** BrightLife TermOne will be marketed and sold by AXA Equitable in 52 jurisdictions and MLOA in 50 jurisdictions (excluding NY and PR).
- **New Premium Rates...** Premium rates will generally be decreasing relative to the prior series
- **New Marketing Name "BrightLife TermOne Series"**

What makes BrightLife TermOne unique?

- **Competitive Premium Rates...** Temporary Death Benefit protection at an affordable price. And there is no policy fee.
- **Conversion Provision...** gives the client the possible option to convert the term policy to a new permanent policy, within one year, without submitting new evidence of insurability.
- **Quality Conversion Products...** the client may convert to a wide array of the permanent products AXA Equitable or its affiliates offer at the time of conversion, such as our premier variable, universal life or indexed universal life products, subject to our rules in effect on the date of conversion.
- **Strength and stability of AXA Equitable and MLOA, subsidiaries of AXA Financial.**

## **HIGHLIGHTS**

- **Underwriting** - BrightLife TermOne is subject to our regular new business underwriting requirements. There is only one underwriting class available - Standard Uni-Tobacco. Proposed Insureds must qualify for Standard Class or better; otherwise, the case will be declined.
- **Issue Age Limits** - The minimum and maximum issue age limits in all jurisdictions are 20 and 99 respectively.
- **Minimum Face Amount** - \$25,000
- **Maximum Face Amount** - The Maximum Total Face Amount we will issue varies by Issue Age as follows:
  - Issue Ages: 20 - 69: \$1,000,000 \*
  - Issue Ages: 70 - 79: \$500,000 \*
  - Issue Ages: 80 - 99: \$250,000 \*
 \*The Maximum Total Face Amount refers to the total of all BrightLife TermOne coverage both currently applied for and in-force. The amount of BrightLife TermOne we will issue is also subject to our retention limits.
- **Ratebands** - There is one rate band - \$25,000.
- **Conversion Provision** -
  - BrightLife TermOne policies issued to Insureds up to and including Issue Age 79 include a guaranteed conversion provision; policies with Issue Ages 80 and above do not have a conversion provision.
  - The conversion period is a one-year period beginning on the Register Date. The Term Expiry Date is shown in the policy.
  - If the Insured would have qualified for a better class than Standard based on the original underwriting of the BrightLife TermOne policy, the new permanent policy will be issued at the closest comparable class as determined by us. For example, if based on the original underwriting

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the insured would have qualified for Preferred, Tobacco User class, the permanent policy will be issued with the Preferred, Tobacco-User class.

- **Term Conversion Credit** – There is no Term Conversion Credit.
- **Re-Entry Provision** – There is no re-entry provision. Your client must either apply for a new BrightLife TermOne policy at the end of the one-year term period (subject to full underwriting) or exercise the Conversion Provision.
- **Premiums** –
  - Premiums vary by Issue Age and Sex (Male, Female, Unisex).
  - Premiums are payable on an annual mode only.
  - There is no policy fee.
  - Unisex premiums are required in Montana.
- **Riders** – No optional riders are available. In addition, the Living Benefit Rider is not included with the policy.
- **Application** – There are two parts to the application:
  - Core Application (Section A & D): ICC11-AXA-Life (rev.11/11), AXA-Life-2011 (rev. 11/11) or state variation
  - Product Information (Section B): ICC11-AXA-Term, AXA-Term-2011 or state variation
- **Settlement** – Cash settlement (full or partial) cannot be taken with the application. The Temporary Insurance Agreement may not be given to the client.

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## **ABOUT AXA EQUITABLE AND MLOA**

BrightLife TermOne will be marketed and sold by AXA Equitable in 52 jurisdictions and MLOA in 50 jurisdictions (excluding NY and PR).

AXA Equitable Life Insurance Company (“AXA Equitable”) and MONY Life Insurance Company of America are subsidiaries of AXA Financial, Inc. which is part of the global “AXA Group”. “AXA Group” refers to AXA, a French holding company for an international group of insurance and financial services companies, together with its direct and indirect consolidated subsidiaries.

### **AXA Equitable**

AXA Equitable Life Insurance Company (“AXA Equitable”) is a leading provider of insurance and annuity products designed to meet client needs and changing life situations. For more than a century, high quality insurance and annuity products have been the hallmark of AXA Equitable. Innovative from the start, AXA Equitable has continued to meet the changing needs of the marketplace. In 1976, AXA Equitable pioneered individual variable life insurance. And today, AXA Equitable is a respected leader in the financial services industry.

AXA Equitable Life Insurance Company has sole responsibility for its life insurance obligations.

For BrightLife TermOne policies issued through AXA Equitable Life Insurance Company, all guarantees are based on the claims-paying ability of AXA Equitable Life Insurance Company.

### **MONY Life Insurance Company of America**

MONY Life Insurance Company of America (“MLOA”), a leading provider of life insurance products designed to meet client needs and changing life situations. For more than 40 years, high quality life insurance products have been the hallmark of MONY Life Insurance Company of America.

MONY Life Insurance Company of America has sole responsibility for its life insurance obligations.

For BrightLife TermOne policies issued through MLOA, all guarantees are based on the claims-paying ability of MONY Life Insurance Company of America (MLOA).

### **AXA Financial, Inc.**

AXA Financial, Inc. is one of the premier U.S. organizations in financial protection and wealth management through its strong brands:

- AXA Equitable Life Insurance Company,
- AXA Advisors, LLC,
- AXA Distributors, LLC,
- AllianceBernstein, LP, and
- MONY Life Insurance Company of America.

### **AXA Group**

AXA Group's operations are diverse geographically, with major operations in Western Europe, North America, and the Asia/Pacific region. The AXA ordinary share is listed on the Paris Stock Exchange and trades under the symbol AXA.

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## About Sales Support Information

The Life Sales Desk at (800) 924-6669, option 2 will provide support for basic product information. Premium quotes for the level term products and illustrations for the annual renewable term product are available in the AXA Equitable General Illustration System (AEGIS) new business illustration system via [www.axa.com](http://www.axa.com).

### **BRIGHTLIFE<sup>®</sup> TermOne Series 155B At-A-Glance**

<b>Type</b>	BrightLife TermOne is a one-year, non-renewable convertible term product. The policy is non-participating. A single annual premium is due on or before delivery of the policy.
<b>Application</b>	There are two parts to the application: <ul style="list-style-type: none"><li>• Core Application (Section A &amp; D): ICC11-AXA-Life (rev.11/11), AXA-Life-2011 (rev. 11/11) or state variation.</li><li>• Product Information (Section B ): ICC11-AXA-Term, AXA-Term-2011 or state variation</li></ul>
<b>Policy Form</b>	The ICC form number is ICC07-148-51 for both AXA Equitable and MLOA. The generic policy form number is 148-51 for both AXA Equitable and MLOA.
<b>State Availability</b>	BrightLife TermOne will be marketed and sold by AXA Equitable in 52 jurisdictions and MLOA in 50 jurisdictions (excluding NY and PR).
<b>Underwriting Classes</b>	Standard Uni-Tobacco Underwriting Class only.
<b>Issue Ages</b>	20 – 99 in all jurisdictions. Issue Age is based on age nearest birthday.
<b>Sex</b>	Male, Female and Unisex. Unisex rates are required in Montana.
<b>Ratebands</b>	BrightLife TermOne has one rate band.
<b>Min Face Amount</b>	\$25,000
<b>Max Face Amount</b>	The Maximum Total Face Amount we will issue varies by Issue Age as follows:  Issue Ages: 20 – 69: \$1,000,000 * Issue Ages: 70 – 79: \$500,000 * Issue Ages: 80 – 99: \$250,000 *  *The Maximum Total Face Amount refers to the total of all TermOne coverage both currently applied for and in-force. The amount of BrightLife TermOne we will issue is also subject to our retention limits.
<b>Payment Modes</b>	Premiums are payable on an annual mode only.
<b>Policy Fee</b>	There is no policy fee.

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<b>Minimum Premium</b>	There is no minimum premium requirement.
<b>Death Benefit</b>	The Death Benefit for BrightLife TermOne is equal to the face amount plus any adjustment for the annual premium. We will add interest to the resulting amount in accordance with applicable law.
<b>Policy Values</b>	There are no cash values, loan values or non-forfeiture values. If the policy owner requests termination of the policy, we will refund any unearned premium and recover any compensation paid on the unearned premium. Coverage under the term policy will terminate on that date.
<b>Dividends</b>	The product is not eligible to earn dividends. BrightLife TermOne is non-participating.
<b>Conversion Period</b>	BrightLife TermOne is convertible for Issue Ages up to and including 79.
<b>Conversion Credit</b>	There is no Term Conversion credit.
<b>Re-entry</b>	There is no re-entry provision. The client must either apply for a BrightLife TermOne® policy at the end of the one-year term period (subject to full underwriting) or exercise the Conversion Provision, if available.
<b>Riders</b>	There are no optional riders available. In addition, the Living Benefit Rider is not included in the policy.
<b>Settlement Options</b>	Guaranteed Settlement Options are not included in the policy.

### **RIDERS**

There are no optional riders, e.g. Disability Premium Waiver, available. Additionally, the Living Benefits Rider is not available.

### **PREMIUMS**

The annual premium varies by Issue Age, and Sex (Male, Female and Unisex). There is one rate band - \$25,000. There is no policy fee. Premiums are the same for Tobacco and Non-Tobacco Users.

#### **UNISEX**

Unisex rates will be used in Montana.

#### **PREMIUMS**

- Premiums may be paid on an annual basis only. Modal premiums are not allowed.
- There is no policy fee.
- Premiums are calculated by multiplying the Face Amount divided by \$1,000 by the appropriate premium rate.
- Annual Premium rates per \$1,000 Face Amount are based on age nearest birthday.

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## POLICY CHANGES

There are no policy changes permitted except a term conversion to a permanent policy as permitted by the Term Conversion Provision in the policy. Term to term conversions are not allowed. Full new business underwriting is required for the amount of the new term policy.

## UNDERWRITING

- The BrightLife TermOne policy offers the Standard Uni-Tobacco underwriting class only. Standard premiums are the same for both Tobacco and Non-Tobacco Users.
- Proposed Insureds must qualify for a Standard underwriting class or better or the case will be declined.
- BrightLife TermOne is subject to our regular new business underwriting requirements.
- BrightLife TermOne is not eligible for the Table Shaving Program.
- Reinsurance is not available for any reason. If the policy cannot be issued Standard, it will be declined. A policy cannot be issued if the total amount of insurance on the insured will exceed the retention limit of AXA Equitable or its affiliates.
- If the Policy owner exercises the Conversion Provision, the underwriting class for the permanent policy will be based on the original BrightLife TermOne underwriting. For example, if the insured, based on the original underwriting, qualified as a Preferred Non-Tobacco User, the new permanent policy will be issued with the Preferred Non-Tobacco class.

## TERM CONVERSION

### TERM CONVERSION PROVISION

The term conversion provision is one of the most valuable features of BrightLife TermOne because it gives your clients the ability to purchase a new permanent policy before the term expiry date without providing new evidence of insurability. The term conversion provision is available on policies with Issue Ages up to and including Issue Age 79. The new policy may be selected from any permanent policy that we, or an affiliate of ours, offer at the time of conversion subject to our or our affiliate's rules then in effect as to plan, age and class of risk.

If the Insured would have qualified for a better class than Standard Class based on the original underwriting of the BrightLife TermOne policy, the new permanent policy will be issued at the closest comparable class as determined by us. For example, if based on the original underwriting the insured would have qualified for Preferred, Tobacco User class, the permanent policy will be issued with the Preferred, Tobacco-User class.

A term conversion is available provided that (1) the written request for exchange is made on or before the Final Conversion Date shown in the policy; (2) the premium for the BrightLife TermOne policy was paid; and (3) the premium for the new policy accompanies the conversion application.

New evidence of insurability is required if there is an increase in face amount, if there are additional riders or benefits applied for, or if the insured was a tobacco user and is applying for non-tobacco user status.

If the policy is converted prior to the end of the one-year term period, we will refund any unearned premium to the Policy owner and recover commissions on unearned premiums.

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## TERM CONVERSION CREDIT

There is no Term Conversion Credit.

## PARTIAL TERM CONVERSION

Partial Term Conversions are not permitted.

## COMPLIANCE

### **Licensing**

Financial Professionals and Brokers must be appointed with AXA Equitable or MONY Life Insurance Company and hold a regular life license for the state in which the sale is solicited, the application is taken and where the policy is delivered.

It is permissible for a Financial Professional to take an application in a state only if (a) the Financial Professional has the appropriate license for that state; (b) the product is approved for sale in that state, and, (c) there is a "reasonable nexus" between the client and the state. An example of a "reasonable nexus" is when the applicant either works or resides in the state where the application is taken. Financial Professionals are cautioned that the underwriter will reject a case where a reasonable nexus does not exist.

### **Illustration/ Premium Quote Requirements**

All prospective clients must receive a BrightLife TermOne premium quote that conforms to the policy that is issued, no later than policy delivery. A premium quote in lieu of an illustration is used for BrightLife TermOne® since the product is designated under the NAIC Model Illustration Regulation to be sold without an illustration.

A premium quote, signed and dated by you and the policy owner, must be submitted with the BrightLife TermOne application or may be signed by the policy owner at policy delivery and returned to the AXA Life Operations with the Delivery Receipt except in Pennsylvania. In Pennsylvania, a Special Disclosure form is required at the point of sale. This Special Disclosure form is incorporated into the BrightLife TermOne premium quote. The entire BrightLife TermOne premium quote must be submitted with the new business application.

Every premium quote given to the client or returned to us must include all pages produced by the proposal software. Any alteration to or marking on the premium quote pages is strictly prohibited. If the premium quote does not fully conform to the policy issued, a new conforming premium quote must be provided at or prior to the time the policy is delivered.

Premium quotes are available in the AEGIS new business illustration system via [www.axa.com](http://www.axa.com).

### **Free Look Period**

A policy owner has the right to cancel a policy within 10 days of receiving it. Some states have a "free look" period greater than 10 days. The request to cancel be submitted in writing to the AXA Life Operations at P.O. Box 1047, Charlotte, North Carolina 28201-1047 and must be postmarked no later than 10 days (or period required by applicable state regulation) after delivery of the policy.

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If the original policy is cancelled, we will refund all the premium paid. Any compensation paid will be recovered in full.

<b>Delivery Period</b>	The delivery period is generally 30 days and is shown on the Policy Summary Document. If the policy is not delivered to the client by the end of the delivery period and a properly signed and completed delivery receipt is not received at the AXA Life Operations, we will recover all compensation previously paid.
<b>Delivery Receipt</b>	A form for the client to acknowledge receipt of the policy is included for delivery with every policy. You and the policy owner, and the insured if different than policy owner, must sign and date the form when the policy is delivered. You must return it to the AXA Life Operations for retention with the application file.
<b>Cost Disclosure Notice</b>	A Cost Disclosure Notice is produced with the policy where required by applicable state regulation. The Cost Disclosure Notice must be delivered to the policy owner with the policy.
<b>Buyer's Guide</b>	The following states require that the Buyer's Guide be delivered to the prospective client at the point-of-sale: Georgia, Maine, New Hampshire, New York, Washington and Wisconsin. In all jurisdictions a Buyer's Guide, that conforms to the applicable state regulations is generated with the policy and must be given to the policy owner when the policy is delivered.

### **PREPARING THE TERM SALE**

- You must be appointed with AXA Equitable or MLOA and licensed in the state in which the sale is solicited, the application is taken, and the policy is delivered in order to sell BrightLife TermOne.
- Prepare a premium quote. You can obtain a premium quote in Aegis. Review with your client. Note: Although the level term premium quote is required to be signed and returned at policy delivery, it is no longer required at the point-of-sale except in Pennsylvania.
- Complete the appropriate application form:
- Core Application (Section A & D): ICC11-AXA-Life (rev.11/11), AXA-Life-2011 (rev. 11/11) or state variation
- Product Information (Section B ): ICC11-AXA-Term, AXA-Term-2011 or state variation

Applications and supplement are available to print and email on [www.axa.com](http://www.axa.com): Forms > e-Forms for Life. BrightLife TermOne is not available on Life eApp or E-Forms for Life Electronic Application.

Cash settlement (full or partial) cannot be taken with the application.

The Temporary Insurance Agreement (TIA) cannot be given to the client. The blank TIA must be forwarded with the application.

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Send the signed and completed application papers to the administrative office below:

Regular mail:	Express delivery ONLY:
AXA - Life Operations P.O. Box 1047 Charlotte, NC 28201-1047	AXA - Operations 8501 IBM Drive, Suite 150 Charlotte, NC 28262

## POLICY ISSUE

### **Register Date**

Cash settlement (full or partial) cannot be taken with BrightLife TermOne applications. The Temporary Insurance Agreement (TIA) cannot be given to the client. The blank TIA must be submitted with the application. If any settlement is submitted with the application, it will be returned to the producer.

The Register Date of the policy is the date the policy is actually issued. When the full settlement is received the policy will be reissued with a Register Date equal to the date the Delivery Receipt was signed. The Register Date will not be changed if it would result in a change to the Issue Age. New policy pages reflecting the new Register Date will be sent to the Policy owner.

If the issue date is the 29<sup>th</sup>, 30<sup>th</sup> or 31<sup>st</sup> of the month, the Register Date will be set equal to the 1<sup>st</sup> of the following month except if it would result in a change in Issue Age. In these situations the Register Date will be set equal to the 28<sup>th</sup> of the month. In no situation will a policy ever be issued with a Register Date of the 29<sup>th</sup>, 30<sup>th</sup> or 31<sup>st</sup> of the month.

### **Backdating to Save Age**

Backdating is not available to save maximum issue age.

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“AXA” is the brand name of AXA Equitable Financial Services, LLC and its family of companies, including AXA Equitable Life Insurance Company (NY, NY), MONY Life Insurance Company of America (AZ stock company, administrative office: Jersey City, NJ), AXA Advisors, LLC, and AXA Distributors, LLC. AXA S.A. is a French holding company for a group of international insurance and financial services companies, including AXA Equitable Financial Services, LLC. This brand name change does not change the legal name of any of the AXA Equitable Financial Services, LLC companies. The obligations of AXA Equitable Life Insurance Company and MONY Life Insurance Company of America are backed solely by their claims-paying ability.

BrightLife® TermOne® is issued by AXA Equitable Life Insurance Company (AXA Equitable) or MONY Life Insurance Company of America (MLOA). Co-distributed by affiliates AXA Network, LLC and its subsidiaries and AXA Distributors, LLC.

BrightLife® and TermOne® are registered service marks of AXA Equitable.

All guarantees are based on the claims paying ability of AXA Equitable or MONY Life Insurance Company of America (MLOA) depending on issuing company.

Policy form numbers are ICC07-148-51 and 148-51.

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