

MONTHLY SPOTLIGHT

March 2017



AXA - US has a heritage of over 150 years and is part of the global AXA group, one of the world's largest financial services organizations. Comdex: 93, A.M. Best: A+, Fitch: AA-, Moody's: Aa3, S&P: A+. Retention: 20 million, Auto Bind: 45 million, Jumbo Limit: 65 million.

UNDERWRITING NICHES

SALES OPPORTUNITIES

PRODUCT/RIDER FEATURE

Guaranteed Issue	Lower Cost permanent Death Benefit solution	Low Cost Products
Professional Athletes	Stack Back:	Long Term Care Services Rider (LTCR)
Aviation: All Preferred classes available with no flat within certain criteria	- Return of premiums paid - Death Benefit and LTC maintained	Return of premium Death Benefit Rider: up to 6% and double original DB (ROPR)
Personal history of cancer: Preferred available	Accumulation Sales Opportunities:	Cash Value plus Rider (CVplus)
Barrett's Esophagus: More cases qualify for Standard & can move to Standard+ with GHC (Good Health Credit Program)	- Smooth Sailing - Private Reserve - Managing your Tax Bracket - Roth IRA alternative	Charitable Legacy Rider (CLR) FREE! Disability waiver of Monthly Deductions (DDW)
Rheumatoid Arthritis: Standard or Standard Plus	Term conversion campaigns	Children's Term Insurance Rider
Prostate Cancer: Standard possible after 5 years		Option to Purchase Additional Insurance (OPAI)
Sleep Apnea: All Preferred classes available		
ADD/ADHD: Preferred classes available with documented successful treatment		
Good Health Credit Program		

For more information, please contact your brokerage manager.

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