

# AXA: We want to prove we deserve your business.

products, features and concepts

Monthly  
Spotlight

## BrightLife® Grow

Our index universal life, with its lower cost of insurance charges, is built for cash value accumulation and to help fund supplemental retirement income in addition to the needed death benefit.

- Built-in minimum 10 year guaranteed death benefit, provided required premiums are paid
- Guaranteed minimum interest crediting rate of 2%
- 0% guaranteed floor
- Select Account Index option

## IncentiveLife® Optimizer III (VUL)

Our variable universal life, with its lower cost structure, can potentially accumulate cash value.

- New Alternate Loan Feature
- Market Stabilizer Option
- Low mortality & expense charges
- Multiple compensation options
- 1.5% guaranteed min. interest rate (GIA)
- Liquidity rider
- Over 90 different sub-account options

## IUL Protect – our extended guarantee

- A no-lapse guarantee to age 90 for clients age 50+, or 40 years for clients under age 50<sup>1</sup>
- A simple, “no math” guarantee for level pays<sup>2</sup>
- Our Long-Term Care Services<sup>SM</sup> Rider<sup>3</sup>, one of the most competitive in the industry
- Tax-deferred growth with flexibility to access cash value<sup>4</sup>

## LTCSR – Long-Term Care Services<sup>SM</sup> Rider\*

- Qualifies as Long-Term Care under IRS Code 7702B
- Indemnity
- 2X HIPAA (1X HIPAA in New York)
- Available on Option B for inflation protection
- Monthly Benefit 1, 2, 3%, no premiums accepted while on claim
- Available on all perm products & in all approved jurisdictions for risk classes no worse than Table D ratings. Must be elected at policy issue and the insured must qualify separately for the rider.

## Underwriting Programs and Strengths

- Smart Total Evaluation Program (STEP)
- Retention and Automatic Limits (marketing flyer)
- Incentive to Stop Using Tobacco Products
- HIV positive applicants considered
- Long Term Care Service Rider (including available on Term conversions)
- High Profile Individuals
- Aviation
- Sleep Apnea
- Bariatric Surgery

## Athlete Market

- Concierge Service/Exam, IR and App – one meeting
- Full Retention, 2-yr minimum contract/No Team Caps/ Application may be done via Skype

## Projected Inheritance

Death benefit sought based on insured's current net worth PLUS the assets they will inherit.

- Parent/donor must be 70 years of age or older
- An established estate plan in place
- Verification of parent/donor NW
- Estate growth by 3-5% for up to a max of 10 years

## Smooth Sailing Sales Concept

Maximizing your clients' retirement income by minimizing losses through sequencing of returns:

- Accessing policy cash value during retirement a year after a down market to give your client's investment time to recover, and
- Avoid selling in down years and locking in losses

## Business Strategies

A complimentary, industry leading, web-based service platform to support clients' business planning needs.

## Guaranteed Issue

- Strong program for executives and available with all AXA Equitable and MLOA products except Term and Survivorship products
- Fully portable
- Long-Term Care Services<sup>SM</sup> Rider now available on GI cases

## Charitable Planning

- Client's time and type of efforts are considered in determining the amount of charitable coverage they are eligible for.
- Special Charitable Board Member Program
- Charity Owned Life Insurance
- Charitable Legacy Rider®

Policy loans and withdrawals will reduce the face amount and cash value of the policy.

Clients may need to fund higher premiums in later years to keep the policy from lapsing.

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## Visit [axaforlife.com](http://axaforlife.com) for more information.

\* Qualified in all jurisdictions except New York.

- 1 As long as required premiums are paid when due (excluding loans).
- 2 Coverage is guaranteed to the lesser of 40 years or to age 90, as long as the required guarantee premium is paid (excluding loans).
- 3 The Long-Term Care Services<sup>SM</sup> Rider does have an additional cost and is subject to restrictions and limitations. Clients may qualify for life insurance, but not for the Long-Term Care Services<sup>SM</sup> Rider.
- 4 Policy owners would be accessing the cash value through loans and withdrawals. Loans and withdrawals reduce the policy cash value and death benefit, may cause certain policy benefits or riders to become unavailable, and increases the chance that the policy may lapse. If the policy lapses, is surrendered or becomes a Modified Endowment Contract (MEC), the loan balance at the time would generally be viewed as distributed and taxable under the general rules for distribution of policy cash value.

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Life insurance policies have certain exclusions and limitations and terms for keeping them in force. Certain types of policies, features and benefits may not be available in all jurisdictions or may be different. For costs and more complete details read a specimen policy.

BrightLife<sup>®</sup> Protect, a flexible premium universal life insurance policy with an index-linked interest option, is issued in New York and Puerto Rico by AXA Equitable Life Insurance Company (AXA Equitable), NY, NY, and in all other jurisdictions by MONY Life Insurance Company of America (MLOA), an Arizona stock company with its main administrative office in Jersey City, NJ. It is co-distributed by AXA Network, LLC, AXA Network Insurance Agency of California, LLC in CA; AXA Network Insurance Agency of Utah, LLC in Utah; AXA Network of Puerto Rico in PR) and AXA Distributors, LLC. AXA Equitable, MLOA, AXA Network and AXA Distributors are affiliated companies and do not provide tax or legal advice.

BrightLife<sup>®</sup> is a registered service mark and Long-Term Care Services<sup>SM</sup> is a service mark of AXA Equitable Life Insurance Company.

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IU-127752 (12/17) (Exp. 12/19)

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