



Discover the Term 20 difference

We've dropped our rates and offer
cool conversion privileges.

Ready to grow your business with more term life sales? We've got the low rates you need on Term 20 and some of the most competitive conversion privileges around.

Rates that are made in the shade!

We're a top player, providing low-cost for Preferred Plus, Preferred, Standard Plus and Standard males and females, age 30-55, for \$500,000+ face amounts and several other categories.

SEE FOR YOURSELF

Cool conversion privileges for when your clients' needs change.

We offer the flexibility your clients need to turn their AXA Equitable and MLOA Term policies into one of our permanent life insurance policies – all without a medical exam or blood work.

- 1 Convert to **any** of our single, permanent life policies.
(certain restrictions may apply, see product specifications for details)
- 2 Receive a conversion credit equal to **100-125%** of their first-year Term paid premium.
- 3 Apply to add our **Long-Term Care ServicesSM Rider*** to the policy on qualified cases.

Give us a look today!

- › Include AXA Equitable and MLOA when running term illustrations to see how competitive we are!
- › Submit your informal applications to term.informals@axa.us.com.

Visit www.axaforlife.com/termseries to learn more



www.axaforlife.com



*Available for Standard or better ratings. Face amount and age restrictions apply.

The Long-Term Care ServicesSM Rider comes with an additional fee and does have restrictions and limitations. The rider is paid as an acceleration of the death benefit. Be sure to review the product specifications for details. You must be properly licensed to sell AXA Equitable Life Insurance Company and/or MONY Life Insurance Company of America products with the Long-Term Care ServicesSM Rider. Depending on the issue state, you may be required to have a health insurance license and satisfy LTC CE requirements in addition to other licensing requirements.

Life insurance products are issued by AXA Equitable Life Insurance Company (AXA Equitable), New York, NY, or affiliate MONY Life Insurance Company of America (MLOA), an Arizona Stock Corporation, main administrative offices in Jersey City, NJ, and are co-distributed by AXA Network, LLC and AXA Distributors, LLC. Variable products are co-distributed by AXA Advisors, LLC and AXA Distributors, LLC. MLOA is not licensed to do business in New York. When sold by New York state based (i.e. domiciled) Financial Professionals, BrightLife[®] Term Series is issued by AXA Equitable Life Insurance Company (New York, NY).

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