

Now! Extended guarantee on BrightLife® Protect



Meeting clients' evolving needs while providing continuous protection

Life changes constantly. Now, with BrightLife® Protect, our protection Indexed Universal Life policy, your clients can meet whatever changes come their way and still stay protected. A powerful combination of a new, **simple no-lapse guarantee** and our **competitive long-term care option** lets your clients live more today, keep more of what they earn with tax-deferred growth and potentially build more cash value they can actually use.

NEW! Guaranteed coverage to age 90

No guesswork or calculations are needed. Instead, your clients get a simple, “no-math” guarantee for level pay premiums they can rely on.¹ For the same competitive cost, your clients' coverage is now:

- Guaranteed to age 90 when purchased at age 50 or older
- Guaranteed for 40 years if purchased under age 50

Competitive long-term care protection

Your clients can prepare for whatever life brings by applying for added flexibility and protection under the Long-Term Care ServicesSM Rider, one of the most competitive long-term care riders in the industry.²

Cash value flexibility

With BrightLife® Protect, your clients can build more wealth with a growth component to their protection. Potential growth is tied to a market index up to a cap, with downside protection and the advantages of tax deferral. Plus, they can actually use that wealth by taking cash value withdrawals if their circumstances change.

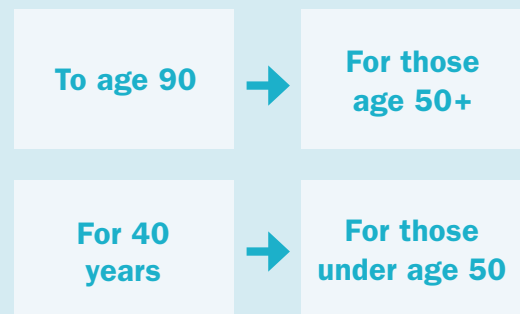
Cost-effective death benefit

BrightLife® Protect is one of the most cost-effective protection policies available, providing a death benefit for one of the lowest projected costs in the industry.

¹ Coverage is guaranteed to age 90, or for 40 years if the policy is purchased under age 50, as long as the required guarantee premium is paid.

² The Long-Term Care ServicesSM 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 ServicesSM Rider.

NEW! Simple, extended guarantee¹:



Want to learn more?
Contact our Sales Desk or visit www.axaforlife.com/protect today.

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BrightLife® Protect is a flexible premium universal life insurance policy with an index-linked interest option. Life insurance is subject to exclusions and limitations and terms for keeping it in force. Certain types of policies, features and benefits may not be available in all jurisdictions, or may be different.

BrightLife® Protect is issued in New York and Puerto Rico by AXA Equitable Life Insurance Company (AXA Equitable), New York, NY and in all other jurisdictions by MONY Life Insurance Company of America (MLOA), an Arizona Stock Corporation with its main administrative office in Jersey City, NJ, and is distributed by AXA Network, LLC and AXA Distributors, LLC.

BrightLife® Protect does contain additional charges, including but not limited to a 15-year surrender charge, Premium charges, Insurance charges and administrative fees.

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All guarantees are based on the claims-paying ability of the issuing company – either AXA Equitable or MLOA.

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