



MONY Life Insurance Company of America

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**Dollar cost Averaging Plus Application
 Supplement-NY
 Variable Annuity/L-Variable Annuity
 Form No. 15917LL (12/10)**

DOLLAR COST AVERAGING PLUS PROGRAM

I hereby authorize MONY Life Insurance Company (MONY) to enroll me in the Dollar Cost Averaging Plus program. I understand the Dollar Cost Averaging program is designed to allow me to transfer contract values from my Dollar Cost Averaging Plus Interest Account at regular intervals over a specified period of time. This authorization will remain in effect until the: expiration of Dollar Cost Averaging Plus Interest Account or MONY receives a written contract surrender request or the contract is cancelled.

I wish to allocate \$ _____ (Whole purchase payment* (not monthly) amount to be applied to DCA Plus account minimum \$5,000) to Dollar Cost Averaging Plus Interest Account.

***Note: Only the initial purchase payment (first purchase payment applied) will be eligible for the Dollar Cost Averaging Plus program.**

Please Choose one of the following:

6 Month Interest Account

12 Month Interest Account

By checking the appropriate box below, which shall become the "transfer date," I hereby direct MONY:

Please choose one of the following:

on the 10th day of each month,

on the 10th day of the first month of each calendar quarter.

NOTE:

- At the end of the selected period, all remaining funds in the Dollar Cost Averaging Plus Interest Account will be transferred to the Money Market Subaccount.
- The amount of money transferred from the Dollar Cost Averaging Plus Interest Account to the sub-accounts will be a level amount based on the selected period.
- Future Allocations to the sub-accounts will be based on contractholder request as per question 7 on the MONY Flexible Payment Variable Annuity application.

THE SUBACCOUNT ALLOCATIONS MUST BE CONSISTENT WITH THE OBJECTIVES CHOSEN ON THE APPLICATION SUPPLEMENT ALLOCATION TO ANY ACCOUNT MUST BE NO LESS THAN 5%. NO FRACTIONAL PERCENTAGES ARE ALLOWED.

ACCOUNT	\$ OR %	ACCOUNT	\$ OR %
All Asset Allocation	_____	EQ/Morgan Stanley Mid Cap Growth	_____
AXA Aggressive Allocation	_____	EQ/PIMCO Ultra Short Bond	_____
AXA Conservative Allocation	_____	EQ/Small Company Index	_____
AXA Conservative-Plus Allocation	_____	EQ/UBS Growth and Income	_____
AXA Moderate Allocation	_____	Franklin Income Securities	_____
AXA Moderate-Plus Allocation	_____	Franklin Rising Dividends Securities	_____
EQ/BlackRock Basic Value Equity	_____	Invesco Van Kampen V.I. Global Value Equity	_____
EQ/Boston Advisors Equity Income	_____	Invesco V.I. Financial Services	_____
EQ/Calvert Socially Responsible	_____	Invesco V.I. Global Health Care	_____
EQ/Capital Guardian Research	_____	Invesco V.I. Technology	_____
EQ/Core Bond Index	_____	Janus Aspen Series Forty	_____
EQ/GAMCO Mergers and Acquisitions	_____	Janus Aspen Series Overseas	_____
EQ/GAMCO Small Company Value	_____	MFS Utilities	_____
EQ/Global Multi-Sector Equity	_____	Multimanager Multi-Sector Bond	_____
EQ/Intermediate Government Bond Index	_____	Multimanager Small Cap Growth	_____
EQ/Large Cap Value PLUS	_____	Oppenheimer Global Securities	_____
EQ/Lord Abbett Growth and Income	_____	PIMCO Global Bond (Unhedged)	_____
EQ/Mid Cap Index	_____	ProFund VP Bear	_____
EQ/Mid Cap Value PLUS	_____	ProFund VP Rising Rates Opportunity	_____
EQ/Money Market	_____	ProFund VP UltraBull	_____
EQ/Montag Caldwell Growth	_____	Total	_____

SIGNATURES AND ADDITIONAL TERMS AND CONDITIONS ON PAGE 2

SUBMIT WITH APPLICATION

ADDITIONAL TERMS AND CONDITIONS

I understand that:

1. Minimum initial payment: \$5,000
2. MONY does not currently assess a charge for this program, but it reserves the right assess a charge.
3. MONY reserves the right to terminate, charge for, or change the terms and conditions of the program, at any time, effective 15 days from the date of written notice of the assessment of such charge, or the modification or termination of the program.
4. If I wish to cancel my participation in the program, I may do so only in writing.
5. A confirmation of the cancellation of the Dollar Cost Averaging Plus Program will be sent to me.
6. This program may not be used concurrently with the regular Dollar Cost Averaging program or with any automatic program.
7. A copy of this application supplement will be attached to the contract.

The Dollar Cost Averaging Plus Program does not provide me as contractholder, with assurance of a profit and does not guaranteed protection against loss in declining markets.

I elect the privilege to be able to cancel my participation in the Dollar Cost Averaging Plus program in writing, and I agree to the conditions outlined above.

DISCLOSURES FOR DCA PLUS APPLICATION (NY)

1. The interest credited on the DCA Plus account exceeds the MONY's actual investment earnings less appropriate risk and expense adjustments.
2. MONY proposes to recoup, over time, amounts credited to the DCA Plus account in excess of gross earnings rate on supporting assets less expenses and risk. This will be done through the reduction in unit costs caused by the higher average contract size expected on DCA Plus Account contracts.
3. The following is a comparison between MONY DCA Plus Interest Account rates and the MONY Guaranteed Interest Account (GIA) new business interest rate in this contract (if applicable) or in an available alternative MONY Variable Annuity contract. These interest rates are only applicable to transfers during the month of November, 2002 of new purchase payments. If the funds are received by the DCA Plus Account or GIA in a subsequent month, that month's rate will apply.

Current 6 Month DCA Plus interest Account credited rate: _____

Current 12 Month DCA Plus Interest Account credited rate: _____

Current Guaranteed Interest Account New Business Rate (rate guaranteed for 1-year) _____

I have read the additional terms and conditions listed above for Holders of Variable Contracts and I agree that by participating in this program I have not relied upon any representation or warranty from MONY that this program will achieve a particular investment result. I further agree that I will not look to MONY to indemnify me for any investment losses I may suffer as a result of my participation in the program.

Contractholder Name (signature)

Date

Contractholder Name (print)

Registered Representative (signature at time of application)

Annuitant Name if Different from Contractholder (print)

Date Received by Reg. Rep.

Date Received by BGA/Agency

Contractholder Telephone No.