



MONY Life Insurance Company

MONY Life Insurance Company of America

**Request for Optional Service**  
Form No. 15579 (3/2007)

**MAIL/TELEPHONE/FAX/ELECTRONIC AUTHORIZATION**

	Policy/Contract Number
Policy/Contract Owner	Social Security/Tax ID Number
Annuitant/Insured (if other than contract/policy owner)	Social Security Number

I authorize MONY Life Insurance Company ("MONY"), MONY Life Insurance Company of America ("MLOA") and/or AXA Advisors, LLC, ("AXA Advisors") to act upon my telephone or fax instructions: 1) to transfer contract/policy Values among the available Subaccounts of the Variable Product(s) and between one or more of the available Subaccounts and the Fixed Account; 2) to change the allocation among Subaccounts for future payments, 3) to conduct other types of transactions, as may be permitted by MONY or MLOA (collectively "Transactions"). I authorize the MONY Service Center to use my Social Security Number or Tax Identification Number as my personal identification code. I understand that I am responsible for promptly reviewing all confirmation notices. I agree to report in writing to MONY (P.O. Box 4720, Syracuse, NY 13221) within five days of my receipt of confirmation, any erroneous or unauthorized transaction. I hereby acknowledge that all telephone or fax instructions given pursuant to this Authorization are subject to the conditions set forth in the Mail/Telephone/Fax/Electronic Authorization Privilege section of this form with respect to each of my policy(ies) or contract(s) and that MONY, MLOA, AXA Advisors, LLC, any subsidiary or affiliate of the above entities, and any independent brokers appointed by the above entities, will not be liable for any loss, liability, cost or expense for acting in accordance with such instructions believed by them to be genuine, in accordance with the procedures set forth in the Prospectus.

X Signature of Policy/Contract Owner \_\_\_\_\_ Date \_\_\_\_\_

If a corporate signature is required, the title of the signing officer other than the annuitant or secretary, and the name of the corporation must be indicated.

I authorize \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

the AXA Advisors, LLC, Registered Representative(s) and/or MONY Financial Professional, and/or independent MONY affiliated broker(s) appointed by MONY or MLOA ("broker(s)"), as applicable, servicing the contract(s)/policy(ies) to communicate on my behalf my instructions described above (which I could give myself under the terms of the Authorization), to MONY. My instructions may be communicated by a MONY Financial Professional by mail or fax and by a Broker by mail, telephone, fax or electronic medium (e.g. through their online access to my account).

X Signature of Policy/Contract Owner \_\_\_\_\_ Date \_\_\_\_\_

If a corporate signature is required, the title of the signing officer other than the annuitant or secretary, and the name of the corporation must be indicated.

X Signature of Registered Representative(s)/Broker(s)	FP Code # [if applicable]	Date
X _____	_____	_____
X _____	_____	_____
X _____	_____	_____

## PROVISIONS OF THE MAIL/TELEPHONE/FAX/ELECTRONIC AUTHORIZATION PRIVILEGE

MONY Life Insurance Company ("MONY") and MONY Life Insurance Company of America ("MLOA") ("MONY" and "MLOA" collectively referred to as the "Company") have adopted the procedures set forth below to seek to prevent transactions relating to variable or non-variable life insurance policies and variable or fixed annuity contracts issued by the Company (collectively "Contract(s)") from being made based upon unauthorized instructions delivered by telephone, fax, mail, or electronic medium. The Company believes that the procedures adopted are reasonable and also reflect procedures prevalent in the industry. Accordingly, a purchaser of a Contract issued by the Company ("Rightsholder/Contractholder") who elects to conduct transactions by telephone or fax or who authorizes a registered representative of AXA Advisors, LLC, ("Registered Representative") and/or a MONY Financial Professional ("Financial Professional") or an independent broker appointed by MONY or MLOA ("Broker(s)"), as applicable, to conduct transactions, at such Rightsholder/Contractholder's specific instruction for each such transaction by mail, telephone, fax or electronic medium, as specified above assumes the risk of any loss in the event that such instructions are not genuine. It is, therefore, extremely important that a Rightsholder/Contractholder take extreme care not to disclose information about themselves or their policies or contracts to persons whom the Rightsholder/Contractholder would not want to authorize to make transactions.

1. A Rightsholder/Contractholder may elect to have (a) transfers of values among the subaccounts of variable accounts (up to a maximum of \$250,000.00 per contractowner, per day for Variable Annuities), (b) reallocation among Subaccounts for future payments, and/or (c) other types of transactions, as may be permitted by MONY or MLOA at some future time, made by telephone, or fax, and/or to authorize a Registered Representative and/or a Financial Professional, and/or a Broker to conduct such transactions by mail, telephone, fax or electronic medium as specified above (individually and collectively "Transaction(s)") only upon completion, execution, and return of this form. Transfers of values on Variable Annuity Contracts in excess of \$250,000.00 per contractowner, per day must be made in writing via the U.S. mail and received and accepted by the Company at its Operations Center in its original form. A Service Request form may be obtained by contacting the Company at the address and/or telephone number on page 3 of this form. This form, among other things, acknowledges agreement to the procedures set forth below. Unless the Rightsholder/Contractholder signs the form provided by the Company and that form is received and accepted by the Company at its Operations Center, a Rightsholder/Contractholder will not have telephone or fax Transaction privileges and/or a Registered Representative and/or a Financial Representative and/or a Broker will not be authorized to conduct any transactions at such Rightsholder/Contractholder's specific instructions, as specified above.

2. Only the Rightsholder/Contractholder may initiate a Transaction by (a) calling a telephone number specifically designated by the Company from time to time for that purpose, (b) transmitting information to a fax number specifically designated by the Company from time to time for that purpose, or (c) by authorizing their Financial Professional or Broker to transact on their behalf. Rightsholders/Contractholders assume that risk that the instructions for a Transaction were not received by MONY due to website or telecommunications system malfunctions or outages beyond MONY's reasonable control. MONY disclaims any warranty of performance, accuracy, completeness, timeliness, suitability, or fitness for a particular purpose with respect to any Transaction(s). MONY shall not be liable to you or anyone else for any inaccuracy, delay, interruption in service, error or omission, regardless of cause, or for any damages resulting there from, in relation to any Transaction(s).

3. The Rightsholder/Contractholder shall call the designated telephone number, or transmit information to the designated fax number, and provide the following information:

- a. name of Rightsholder/Contractholder
- b. name of person calling
- c. name of insured/annuitant
- d. date of birth of insured/annuitant
- e. policy or contract number
- f. social security account number of insured/annuitant
- g. daytime telephone number

4. The Company will compare the information provided in paragraph 3 above, with that contained in the records of the Company and if such information matches the information in the records of the Company, the Transaction instructions will be accepted by the Company.
5. The Company will record each Transaction instruction and will retain such recording for a period of not less than 6 months from the date the Transaction instruction was given by the Rightsholder/Contractholder or an authorized Financial Professional or Broker. The Rightsholder/Contractholder hereby consents to such recording and retention.
6. (a) The Transaction instruction for a variable product will be executed at the net asset value next calculated by the Company if the Transaction instruction is received before 4:00 P.M. (Eastern Time) on a day on which the New York Stock Exchange is open for business. If the New York Stock Exchange is not open for business on the day of receipt, the Transaction instruction for such variable product will be executed at the net asset value calculated at the close of business on the first day thereafter on which the New York Stock Exchange is open for business.  
(b) The Transaction instruction for a fixed product will take effect on the business day that falls on, or next follows, the date the request is received by the Company.
7. The Company will send a confirmation of the Transaction to the Rightsholder/Contractholder at the address on the records of the Company within 5 days from the date of the telephone call, or receipt of fax or electronic instructions.
8. If the Rightsholder/Contractholder does not contact the Company within 20 calendar days from the date of mailing of the confirmation, the authenticity of the Transaction as reflected in the confirmation, shall be conclusively presumed.
9. Should the Company impose a transaction fee, as stated in the terms and conditions of your Contract, the Rightsholder/Contractholder who gives a Transaction instruction, either directly or through an authorized Financial Professional or Broker, agrees to the deduction of that charge from the subaccount from which any such transfer is made, if applicable, or otherwise from the Contract value; it being understood that each direction which transfers values from one subaccount to another of a variable product is considered a separate transfer request, even though made in the same Transaction.
10. By requesting a Transaction, either directly or through an authorized Financial Professional or Broker, a Rightsholder/Contractholder ratifies his or her agreement to comply with these rules, his or her agreement that these procedures are reasonably designed to assure that instructions transmitted by any medium are genuine, and his or her agreement that the Company will have no liability for actions taken pursuant to Transaction instructions so long as the Company follows the guidelines set forth above, unless a Rightsholder/Contractholder notifies the Company (and such notice, if orally given, is confirmed in writing, postmarked within 2 working days from the date of such oral notice and received within 7 calendar days from the date of the postmark) that a transaction shown in a confirmation of the Transaction was not authorized by the Rightsholder/Contractholder. In the event an unauthorized transaction is discovered by the Rightsholder/Contractholder, the Rightsholder/Contractholder and the Company agree that the Company's only responsibility, assuming the Company followed the procedures in these guidelines, is to reverse the Transaction made as a result of the unauthorized Transaction instruction at the net asset value next calculated following receipt of the notice from the Rightsholder/Contractholder, if applicable, or otherwise as of the original effective date of the Transaction. This reversal, if made upon notice orally given, will not be effective unless the written confirmation is actually received within the time period set forth in this paragraph. The effect of these provisions is to place the risk of loss for unauthorized Transaction instructions on the Rightsholder/Contractholder.

11. The Company reserves the right to withdraw Transaction privileges, to terminate the Transactions program, and to modify any of the foregoing procedures at any time upon notice to the Rightsholder/Contractholder who has filed an election on the form provided by the Company. Holders of Contracts whose executed form provided by the Company has not been received and accepted by the Company prior to any such change, shall not be entitled to notice.

12. Note that this authorization can be used to authorize a Rightsholder/Contractholder to make transactions by telephone or fax and/or to authorize a Financial Professional to transmit instructions on behalf of the Rightsholder/Contractholder by mail or fax and/or to authorize a Registered Representative/Broker to transmit instructions on behalf of the Rightsholder/Contractholder by mail, telephone, fax, or electronic medium. It cannot be used to authorize the electronic transmission of instructions directly by the Rightsholder/Contractholder or to authorize a Registered Representative/Financial Professional to transmit instructions on behalf of the Rightsholder/Contractholder by telephone or electronic medium. The Rightsholder/Contractholder can electronically transmit instructions directly via AXA's public website at [www.AXAonline.com](http://www.AXAonline.com).

13. A Rightsholder/Contractholder making transfers, or a third party making transfers on behalf of a Rightsholder/Contractholder, is subject to our policies and procedures designed to prevent disruptive transfer activity. If we determine that transfers under one or more policies/contracts are deemed to be disruptive to one or more of the investment fund options in a variable policy/contract, we reserve the right to reject requests for such transfers.

Return this form to: Syracuse Service Center  
P.O. Box 4720, MD 32-7  
Syracuse, NY 13221-4720

Received in Syracuse Service Center  
Date: \_\_\_\_\_

By: \_\_\_\_\_  
(Name of Servicer)

Telephone (800) 487-6669  
FAX (315) 477-2802 – Variable Annuity  
FAX (315) 477-2680 – Variable Life  
FAX (315) 477-3185 – Whole Life

\_\_\_\_\_  
Date Received by Designated Registered Representative

\_\_\_\_\_  
Date Received by Agency