



AXA Equitable's Term SeriesSM

This fact card provides an overview of the features and benefits of AXA Equitable's term life insurance series. If you would like more details on premiums, policy values, charges and riders, please see the premium quote provided by your financial professional. This fact card is not a complete description of all the important information about your policy. For more complete information, please refer to the actual policy and any applicable riders.

Term Products Currently Available:

- AXA Equitable's Term 10SM
- AXA Equitable's Term 15SM
- AXA Equitable's Term 20SM
- AXA Equitable's ARTSM
- TermOneSM

Underwriting Classes

When you apply for an AXA Equitable term insurance policy, your policy's premium will be based in part upon an underwriting class. The underwriting class assigned is determined by many factors, such as the Insured's health, weight, driving record and several other factors that help the insurance company predict how long the Insured might live. If it is determined that the Insured is in a "better" underwriting class, your cost of coverage will be lower.

Underwriting Classes Offered

- Preferred Elite Non-Tobacco User
- Preferred Non-Tobacco User
- Standard Plus Non-Tobacco User
- Standard Non-Tobacco User
- Preferred Tobacco User
- Standard Tobacco User

Substandard classes for both Non-Tobacco User & Tobacco User are also available.

what is term life insurance?

Term life insurance generally provides life insurance protection for a stated period of time such as 10 or 20 years. If the Insured dies while the policy is in effect, the policy's beneficiaries will receive the amount of the death benefit, generally income tax free. Since term insurance can be purchased in large amounts for a relatively small initial premium, it is well-suited for shorter-term protection goals. For example, when parents are in the child-rearing stages of life they may require additional life insurance to help protect those who depend on them.

Generally, term insurance can provide cash to your family at a time of need to help with things such as final expenses, paying off a loan or mortgage, or for child care and education.



Face Amount

The Face Amount of your policy is the amount of life insurance coverage you have selected.

Your financial professional can help you determine how much life insurance coverage may be right for you, using tools such as the *Life Insurance Needs Analysis Worksheet*.

Please check with your financial professional regarding minimum and maximum Face Amounts that are available.

Issue Ages

- AXA Equitable's Term 10SM 18–75
- AXA Equitable's Term 15SM 18–70
- AXA Equitable's Term 20SM 18–65
- AXA Equitable's ARTSM 18–70
- TermOne^{SM1} 20–99

Premiums

Premiums are what you pay us for your life insurance coverage. Premiums are primarily determined by the amount and type of coverage you select, the Insured's age, underwriting class (including tobacco status), and the Insured's gender.

Premium Choices

- You can choose the frequency of your premium payments.
- Pay premiums annually, semiannually, quarterly or through a convenient monthly draft from your checking account or through payroll deductions.²
- With TermOneSM, premiums can be paid annually only.

Converting Your Term Policy to a Permanent Plan

As your needs change, family grows or your business expands, you may discover that term insurance no longer fits your present or potential future needs. Permanent insurance offers more benefits than term insurance, such as lifelong protection, plus the potential to accumulate cash value on a tax-deferred basis.

When circumstances allow or your needs dictate that it might be time to purchase permanent insurance, you may be able to convert your AXA Equitable term insurance policy to one of our permanent life insurance products at the same or nearest underwriting class that you had with your term insurance policy, and with no additional underwriting requirements, such as a medical exam or blood work.

Conversion Credit

If you exercise your conversion privilege, we'll give you a credit toward the first premium on your new policy so your initial out-of-pocket cost is reduced. This credit is guaranteed during the conversion period and can help make the transition to permanent insurance more affordable. TermOneSM does not offer this credit.

¹ The maximum Face Amount for TermOneSM varies by issue age.

² The total annual premiums paid under a semiannual, quarterly, or systematic monthly payment mode will be greater than the premium paid under an annual payment mode.

Conversion Periods

Level Term

You can convert for 10 years from the policy's register date for 10-year level term, 15 years for 15-year level term and 20 years for 20-year level term, but not beyond the policy anniversary nearest the Insured's age 70.

ART

- You can convert up to the policy anniversary nearest the Insured's 70th birthday.

TermOneSM

- You can convert anytime from the policy's register date during the TermOneSM one-year term period.
- Conversion is not available for issue ages 80 and older.

Product Availability for Term Conversions³

If you decide to convert your term insurance policy, speak with your financial professional to find out what product(s) are available to you.

Available Riders⁴

Riders are additional benefits that can be added to your policy to help customize your coverage.

Optional Riders Available for an Additional Charge

Children's Term Insurance Rider — Provides term insurance protection on children of the Insured that may later be converted to permanent insurance without the children showing evidence of insurability. (Not available in qualified plans.)

Disability Premium Waiver Rider — Waives the premium payments due under the policy if the Insured suffers a total disability as defined by the rider.

Rider Automatically Included with Eligible Policies at No Additional Charge

Living Benefits Rider — Provides the policyowner with a portion of the death benefit if the Insured is diagnosed as being terminally ill (generally, having 12 months or less to live).

Communications

AXA Equitable provides access to up-to-date information about your policy and is available to answer any questions you may have. You may access your account information online, through www.axa-equitable.com.

³ Subject to our rules in effect at the time of conversion.

⁴ No riders are available with TermOneSM. All of the riders are subject to the terms and conditions of the riders. Not all riders may be available in all jurisdictions. Some states may vary the terms and conditions of the riders. There may be an additional charge associated with obtaining certain riders. Some riders may not be available in combination with other riders and/or policy features.

All guarantees are based on the claims-paying ability of AXA Equitable Life Insurance Company.

Life insurance is subject to exclusions, limitations and terms for keeping it in force. Your financial professional can provide you with complete details.

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