

Athena Universal LifeSM

competitive premiums
with strong cash value
accumulation



Athena Universal LifeSM (Athena ULSM):

- Top quartile for lowest premiums at almost every age and underwriting group against other current assumption products
- Provides long-term guarantees in a cost-efficient way
- Issued by one of the largest and financially strongest insurance companies in the U.S.
- Offers low costs and strong cash values, which may open up flexibility and options for future planning

Do You Know This Client?

- Looking for low-cost death benefit protection
- Wants guarantees but finds them expensive
- Wants a financially strong insurance company
- Older, but still wants flexibility for future planning

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

Key Rankings

1-5

6-10

11+

Check Out Our Low Premiums vs. Current Assumption Products¹ & the Cash Value We Can Offer (See Chart on the Next Page)

Age	Male						Female					
	50	55	60	65	70	75	50	55	60	65	70	75
Preferred	4	4	2	1	1	1	7	5	4	3	3	2
Standard Plus	2	1	2	1	1	1	2	2	2	1	1	1
Standard	3	1	2	1	2	1	3	1	2	1	2	1

Athena Universal LifeSM Rankings vs. Current Assumption Products (Current assumption products have an industry accepted basis for calculating life insurance premiums and benefits using current interest and mortality rates, rather than historic rates, to better reflect current market conditions.)

\$1,000,000 Face Amount, Level Pay to Age 100

20 Carriers Surveyed¹

Life Insurance: · Is Not a Deposit of Any Bank · Is Not FDIC Insured
· Is Not Insured by Any Federal Government Agency · Is Not Guaranteed
by Any Bank or Savings Association

For Financial Professional Use Only. Not for Use with, or Distribution to, the General Public.



AXA EQUITABLE

redefining / standards

Take a Look at Athena Universal Life's Strong Cash Value Accumulation at Our Target Premium Compared to the Competition's Current Assumption UL²

	AXA Equitable Life Insurance Company Athena Universal Life ^{SM3}	John Hancock Life Insurance Company (U.S.A.) Performance UL	The Lincoln National Life Insurance Company Lincoln LifeCurrent SM UL
\$23,000 Premium, Male Preferred Non-Tobacco User – Age 65			
Cash Value Age 75	\$178,933	\$105,007	\$130,104
Cash Value Age 85	\$478,258	\$317,074	\$362,709
\$41,730 Premium, Male Preferred Non-Tobacco User – Age 75			
Cash Value Age 85	\$265,949	\$92,463	\$123,610
Cash Value Age 100	\$1,072,523	\$454,914	\$391,563

\$1,000,000 Death Benefit, Using Option A, Life Pay

AXA Equitable is compared with John Hancock and Lincoln National because these companies are in the same market for this type of product.

For More Information, Please Call the Life Insurance Sales Desk.

1 Source: WinFlex Illustration Services, and is believed to be reliable as of the printing date of this flyer. However, in the event of a discrepancy, actual product terms and current information provided directly by the issuing company at the time of sale will govern. Comparisons based on rankings valid as of 11/2009 – subject to change after this date. Carriers surveyed include: AIG American General, American National, AXA Equitable, Genworth, Hartford Life, ING Security Life, John Hancock, Lincoln Benefit, Lincoln National, MassMutual, MetLife, Nationwide, New York Life, PacLife, Phoenix, Principal, Protective, Prudential, Sun Life, Transamerica. Policy-to-policy comparisons should be accomplished at the time of solicitation. The client or prospective client should be provided with a full current illustration for all policies being considered and a description of the relevant features and benefits of those policies.

2 Figures are based on current rates as of 11/2009 and are subject to change after this date. The chart shows a comparison of current assumption products. Different assumptions and/or risk classes illustrated would likely yield different results. Product features and benefits, expenses, loads and charges will vary by company, and could affect the values shown. The cash values are not guaranteed. Athena ULSM, John Hancock's Performance UL (09PERFUL) and Lincoln's Lincoln LifeCurrentSM UL (UL5023) policies are based on a \$1,000,000 policy for the age, sex and underwriting class described and carry a premium of \$23,000 for age 65 and \$41,730 for age 75. Values for John Hancock and Lincoln were derived from WinFlex illustration service in 11/2009.

3 This is a supplemental illustration and must be read in conjunction with the basic illustration. The basic illustration contains values using the same underwriting assumptions as this supplemental and contains other important information. The values represented here are for a \$1,000,000 Athena ULSM policy on a 65- and 75-year-old male. The values reflect the cost of annual premiums payable to age 100, are non-guaranteed, and assume current charges and a current interest rate of 4.75%. If guaranteed rates and charges are used, the AXA Equitable's Athena ULSM policy would fail in year 26 for a 65-year-old and year 16 for a 75-year-old.

The above-named firm is not affiliated with AXA Equitable or AXA Distributors. AXA Equitable life insurance sold by unaffiliated financial professionals is distributed through AXA Distributors, LLC. Athena Universal LifeSM is issued by AXA Equitable Life Insurance Company (New York, NY) and distributed by affiliate AXA Distributors, LLC. Athena Universal LifeSM and Athena ULSM are service marks of AXA Equitable.

© 2009 AXA Equitable Life Insurance Company. All rights reserved.

1290 Avenue of the Americas, New York, NY 10104

IU-50914 (Rev. 11/09)

G23361

Cat. #142620 (11/09)

For Financial Professional Use Only. Not for Use
with, or Distribution to, the General Public.

