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**A Products**  
View marketing materials for all life products

**B Advanced Markets**  
Presentations, sales ideas and more!

**C Pending Policies**  
View all or search for a specific policy

**D In-Force Policies**  
Access your Book of Business

### Sales Support

Experienced field wholesalers and professional sales associates who can provide you with:

- Innovative Sales Ideas
- Marketing and Sales Materials
- Client Seminars
- State Insurance Continuing Education

### AXA Advanced Markets

A team of advanced markets specialists made up of JDs, CPAs, CFPs, CLUs and ChFCs available for consultation on more difficult client cases that include:

- Estate Planning
- Retirement Planning
- Charitable Planning
- Distribution Planning

## How to Do Business with AXA Equitable

### Life Sales Desk:

- Case Consultation
- Forms Requirements
- Competitive Information
- Life Product Information
- Commission Inquiries
- Proposal Assistance

### New Business:

- Application Processing
- 1035 Exchange Status
- Pending Business Status Inquiries

Customer Service: 888-228-6690

- Account Values
- Inforce Illustrations
- Client Inquiries and Service Requests

Athena Universal Life<sup>SM</sup>, Athena Survivorship Universal Life<sup>SM</sup>, Charitable Legacy<sup>SM</sup> and Long-Term Care Services<sup>SM</sup> are service marks of AXA Equitable Life Insurance Company.



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Athena Universal Life<sup>SM</sup>  
products and services guide

your clients'  
protection needs /  
**building your  
business**



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  
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PRODUCT FACTS	
<b>Product Positioning</b>	· Provides cost-effective long-term protection. · Offers the ability to guarantee a death benefit for a specified period with the No Lapse Guarantee (NLG). · Accumulates cash value. · Offers premium payment flexibility, as well as the ability to change death benefit options and Face Amounts.
<b>Markets</b>	· Survivor Benefits (Protection) · Estate Planning/Wealth Transfer · Mortgage Protection · Business Continuation/Key Person · Pension Maximization · Charitable Bequests · Premium Financing · Executive Benefits · Deferral Plans · SERPs · Supplemental Retirement Benefits (Accumulation) · Multi-Life Split Dollar · SERP Swaps
<b>Gender</b>	Male, Female, Unisex. Unisex is required for sales in Montana and in plans subject to ERISA.
<b>Face Amounts</b>	<b>Minimum:</b> \$50,000 (all issue ages); \$1,000,000 if CVPlus is elected. The Charitable Legacy <sup>SM</sup> Rider is only available for policies with a Face Amount of \$1,000,000 or greater. <b>Maximum:</b> Subject to retention and reinsurance limits.
<b>Issue Age/Underwriting Classes<sup>2</sup></b>	<b>Preferred Elite</b> Non-Tobacco User only: Ages 18-75; <b>Preferred</b> Non-Tobacco User: Ages 18-80; <b>Standard Plus</b> Non-Tobacco User only: Ages 0-85; <b>Preferred</b> Tobacco User: Ages 18-85. The following issue ages apply for both Non-Tobacco User and Tobacco User: <b>Standard:</b> Ages 18-85; <b>Substandard Classes B &amp; C:</b> Ages 18-85; <b>Substandard Classes D, E &amp; F:</b> 18-79. <b>Guaranteed Issue:</b> Ages 20-70, with prior approval from the Life Underwriting Office; minimum case size requirements apply. <b>If the Cash Value Plus (CVPlus) Rider is elected, the issue age limits are (as restricted by the underwriting class):</b> Non-Tobacco User: 0-75 and Tobacco User: 0-70. <b>Juveniles (Ages 0-17), Standard Plus:</b> No Tobacco-User distinction; at insured's attained age 18, Standard Plus Non-Tobacco User rates will automatically apply unless they are able to qualify for Preferred Elite or Preferred with underwriting.
<b>Premium Payment Modes</b>	· Annual · Semiannual · Quarterly · Monthly · Systematic (quarterly and monthly) · Salary allotment (list billing) or military allotment. \$50 minimum all modes and Minimum Initial Premium (MIP). An annualized planned premium payment of at least \$50,000 is required in the first year if the Cash Value Plus (CVPlus) Rider is elected.
<b>Coverage after Age 100 or Age 121</b>	No premium payments, partial withdrawals, changes in Face Amount or changes in death benefit option will be permitted after age 121. Current Basis – No deductions for cost of insurance or administrative charges will be made after age 100. If the policy is in force on the policy anniversary when the Insured person reaches age 100, it will remain in force until the Insured's death, subject to the policy loan provision. Guaranteed Basis – No deductions for cost of insurance or administrative charges will be made after age 121. If the policy is in force on the policy anniversary when the Insured person reaches age 121, it will remain in force until the Insured's death, subject to the policy loan provision.
<b>Death Benefit Options</b>	<b>Option A</b> – Level Death Benefit: The greater of the Face Amount of the policy and the corridor factor times the Policy Account Value. <b>Option B</b> – Variable Death Benefit: The greater of the Face Amount plus the Policy Account Value and the corridor factor times the Policy Account Value.
<b>Declared Interest Rate</b>	Declared rate can be changed at any time. Guaranteed minimum rate is 2%.
<b>Access to Cash Value<sup>3</sup></b>	<b>Loans:</b> Any amount up to 100% of the Cash Surrender Value. <b>Withdrawals:</b> Minimum \$500. Maximum up to the Net Cash Surrender Value. Available after the first policy year.
<b>702 Qualification</b>	Choice of: Cash Value Accumulation Test or Guideline Premium Test; test must be selected at issue and cannot be changed after issue.
<b>Riders<sup>4</sup></b>	· Long-Term Care Services <sup>SM</sup> (LTCS) Rider (chronic illness) · No Lapse Guarantee (NLG) Rider – no charge (automatic; not available if RDRP is elected) · Loan Extension Endorsement (LEE) – no charge (automatic; additionally GPT Qualification Test must be elected) · Cash Value Plus (CVPlus) Rider (minimum annualized planned periodic premium of \$50,000) · Children's Term Insurance Rider (CIR) · Option to Purchase Additional Insurance (OPA) · Living Benefits Rider (terminal illness) (LBR) – no charge (automatic) · Disability Waiver of Monthly Deduction (DWM) (not available if RDRP is elected) · Return of Premium Death Benefit Rider (RDRP) · Substitution of Insured – no charge (automatic) (not available to be exercised if RDRP is on the policy) · Charitable Legacy <sup>SM</sup> Rider – no charge (available only for Face Amount of \$1 million or more)
<b>Cost of Insurance</b>	Deducted monthly from the Policy Account. The COI rates vary according to the Insured's issue age, sex, Tobacco-User status, underwriting class, policy duration and Face Amount. The COI rates are banded at base policy Face Amounts of: \$50,000, \$500,000 and \$1,000,000. The Return of Premium Rider (RDRP), if elected, uses the same non-guaranteed and guaranteed maximum COI rates as the base policy.
<b>Monthly Administrative Charge</b>	<b>Per Policy Charge:</b> Guaranteed: \$15/month to attained age 121; non-guaranteed: \$10/month to attained age 100.
<b>Loan Interest Rate Spread<sup>5</sup></b>	<b>Non-Guaranteed:</b> 2.00% for policy years 1-40, or to attained age 121 if earlier; 0.00% thereafter. <b>Guaranteed:</b> 2.00%.
<b>Premium Charge</b>	<b>Issue Ages 0-49:</b> Non-guaranteed – 6% up to 5 Sales Load Target Premiums (SLTPs); 3.5% excess. Guaranteed – 6% of all premiums. <b>Issue Ages 50-59:</b> Non-guaranteed – 7% up to 5 SLTPs; 3.5% excess. Guaranteed – 7% of all premiums. <b>Issue Ages 60-69:</b> Non-guaranteed – 8% up to 5 SLTPs; 3.5% excess. Guaranteed – 8% of all premiums. <b>Issue Ages 70+:</b> Non-guaranteed – 10% up to 5 SLTPs; 3.5% excess. Guaranteed – 10% of all premiums. <b>Note:</b> A similar charge also applies to premiums attributable to a requested Face Amount increase. <b>CVPlus Rider:</b> If elected, one-time charge of \$250 is deducted from net initial premium.
<b>Surrender Charges</b>	First 20 policy years. A similar surrender charge may apply after a requested Face Amount increase. A pro rata surrender charge is imposed if there is a requested Face Amount decrease during the surrender charge period. Surrender charges grade down to zero on a monthly basis by the end of the 20th policy year or the 20th policy year following a Face Amount increase.
<b>Product Highlights</b>	<b>Section 1035 Exchange Carryover Loan Feature:</b> An existing loan may be transferred into the policy as part of a Section 1035 Exchange, subject to certain conditions. <b>No Lapse Guarantee (NLG) Rider:</b> <sup>4</sup> Included automatically with all policies except those that elect RDRP. Guarantees that the policy will not terminate for the first 5 to 40 years, depending on the Insured's issue age, if at least certain specified amounts of premiums are paid and any policy loan plus accrued loan interest do not exceed the Policy Account Value. <b>Long-Term Care Services<sup>SM</sup> (LTCS) Rider:</b> <sup>2</sup> Can be added at issue for an additional charge. Policy's death benefit can be accelerated if the Insured is chronically ill. Monthly Benefit Amount is determined by multiplying the Long-Term Care Specified Amount (set point policy is put on claim) by the Benefit Amount percentage elected (1%, 2% or 3%). Note: Monthly Benefit Amount we pay is limited to two times the per diem limit allowed by the Health Insurance Portability and Accountability Act times 30. Long-Term Care Specified Amount is equal to the Face Amount of the base policy at issue and subject to reduction for certain policy charges. Issue ages are 20-70 for 1%, 2% Benefit Amount, and 20-55 for 3% Benefit Amount. Maximum monthly Benefit Amount is \$50,000 per Insured. <b>Incentive to Stop Use of Tobacco Products:</b> Applicants classified as Tobacco Users will receive Non-Tobacco User rates for the first policy year as an incentive to stop using tobacco products. Tobacco User rates apply in policy year two and later, unless the policyowner applies and the Insured is approved for Non-Tobacco User rates. <b>Interest Rate Bonus:</b> Issue ages 0-50 – non-guaranteed 0.25% in policy year 21 until attained age 99 and 0% thereafter. Issue ages 51 and older – non-guaranteed 0.25% in policy year 16 until attained age 99 and 0% thereafter. Note: The Interest Rate Bonus is only available if the declared (non-guaranteed) interest rate is greater than 2% at the time it is credited. <b>Loan Extension Endorsement (LEE):</b> Included with all policies that elect GPT Qualification testing. Benefits policyowners who intend to use their policies as a supplemental retirement income source. Once the conditions have been met, LEE protects the policyowner from a lapse resulting from a loan that exceeds the greater of the current or initial Face Amount. This eliminates the need to leave cash values in the policy as a protection against poor investment performance or increases in charges. A policy will automatically be placed on loan extension at the beginning of any policy month starting with the policy anniversary nearest the Insured's 75th birthday, but not earlier than the 20th anniversary, provided certain conditions have been met.

1 State variations may apply.

2 Policies that are rated with a flat extra premium have a maximum issue age limitation of age 79 (applies to Athena Universal Life<sup>SM</sup>).

3 Under current federal tax rules, you generally may take income-tax-free partial withdrawals under a life insurance policy that is not a Modified Endowment Contract up to your basis in the contract. Additional amounts are includable as income. Loans taken will be free of current income tax as long as the policy remains in effect until the Insured's death, does not lapse, and is not a Modified Endowment Contract. Please note, outstanding loans accrue interest. This assumes the loan will eventually be satisfied from income-tax-free death benefit proceeds. Loans and withdrawals reduce the policy's cash value and death benefit, and increase the chance the policy may lapse. If the policy lapses, is surrendered or becomes a Modified Endowment Contract, the loan balance at such time would generally be viewed as distributed and taxable under the general rules for distribution of policy cash values.

4 The following riders are not available if the policy is issued in a qualified plan: CIR, OPA, LTCS, CVE, CVPlus, and RDRP, with the following exception: CVPlus will be permitted for Florida policies issued in qualified plans.

PRODUCT FACTS	
<b>Product Positioning</b>	· Insures two lives and pays a death benefit at the death of the last surviving Insured. · Provides long-term protection with some cash value accumulation. · Offers premium payment flexibility, as well as the ability to change death benefit options.
<b>Markets</b>	· Estate Planning/Wealth Transfer · Business Continuation · Charitable Bequests · Profit-Sharing Plan · Premium Financing
<b>Gender</b>	The following combinations are available: Male/Female, Male/Male, Female/Female and Unisex/Unisex. Unisex is required for sales in Montana and in plans subject to ERISA.
<b>Face Amounts</b>	<b>Minimum:</b> \$200,000 (all issue ages); \$1,500,000 if Cash Value Enhancement (CVE) Rider is elected. <b>Maximum:</b> Subject to retention and reinsurance limits.
<b>Issue Age/Underwriting Classes<sup>2</sup></b>	<b>Preferred Plus:</b> Ages 20-70; <b>Preferred:</b> Ages 20-80; <b>Standard:</b> Ages 20-90; <b>Substandard B, C, D, E, F, G &amp; X:</b> Ages 20-85. Each class varies by Tobacco User and Non-Tobacco User (except for Preferred Plus). Different maximum issue age restrictions apply if one or both Insureds have a substandard rating. Age is based on each Insured's age nearest birthday.
<b>Premium Payment Modes</b>	· Annual · Semiannual · Quarterly · Monthly · Systematic (quarterly and monthly) · Salary allotment (list billing) or military allotment. \$100 minimum all modes and Minimum Initial Premium (MIP). An annualized planned premium payment of at least \$50,000 is required in the first year if the Cash Value Enhancement (CVE) Rider is elected.
<b>Coverage after Age 100 or Age 121</b>	If the policy is in force on the policy anniversary when the younger Insured reaches age 100, it will remain in force until the last surviving Insured's death, subject to the policy loan provision. No premium payments, partial withdrawals, changes in Face Amount or changes in death benefit options will be permitted after the younger Insured's age 100. No deductions for cost of insurance or administrative charges will be made after the younger Insured's age 100 on a current and guaranteed basis.
<b>Death Benefit Options</b>	<b>Option A</b> – Level Death Benefit: The greater of the Face Amount of the policy and the corridor factor times the Policy Account Value. <b>Option B</b> – Variable Death Benefit: The greater of the Face Amount plus the Policy Account Value and the corridor factor times the Policy Account Value.
<b>Declared Interest Rate</b>	Declared rate can be changed at any time. Guaranteed minimum rate is 2%.
<b>Access to Cash Value<sup>3</sup></b>	<b>Loans:</b> Any amount up to 100% of the Cash Surrender Value. <b>Withdrawals:</b> Minimum \$500. Maximum up to the Net Cash Surrender Value. Available after the first policy year.
<b>702 Qualification</b>	Cash Value Accumulation Test
<b>Riders<sup>4</sup></b>	· Return of Premium Death Benefit Rider (RDRP) · Cash Value Enhancement (CVE) Rider (minimum annualized planned periodic premium of \$50,000) · Estate Protector Rider (EPR) · Option to Split Upon Divorce Rider – no charge · Option to Split Upon Federal Tax Law Change Rider – no charge · Living Benefits Rider (terminal illness) (LBR) – no charge (automatic)
<b>Cost of Insurance</b>	Deducted monthly from the Policy Account. <b>Base Policy Cost of Insurance:</b> The COI rates vary according to each Insured's issue age, sex, Tobacco-User status, underwriting class, policy duration and Face Amount. The COI rates are banded at base policy Face Amounts of \$200,000 and \$2,000,000. The Return of Premium Rider (RDRP), if elected, uses the same non-guaranteed and guaranteed maximum COI rates as the base policy.
<b>Monthly Administrative Charge</b>	Deducted monthly from the Policy Account. <b>Per Policy Charge:</b> Policy year 1 – \$15/month; policy years 2+ – non-guaranteed: \$10/month, guaranteed: \$15/month. <b>Base Policy Charge per \$1,000:</b> Applies until the policy anniversary nearest the younger Insured's 100th birthday. The rate per \$1,000 charge varies on a current and guaranteed basis by the younger Insured's issue age and the initial size band of the base policy Face Amount.
<b>Loan Interest Rate Spread<sup>5</sup></b>	<b>Non-Guaranteed:</b> 1.00% for policy years 1-15; 0.00% thereafter. <b>Guaranteed:</b> 2.00%.
<b>Premium Charge</b>	<b>Base Policy Premium Charge:</b> Non-guaranteed – 10% up to 10 Sales Load Target Premiums (SLTPs); 5% thereafter. Guaranteed – 10% of all premiums. <b>CVE Rider:</b> If elected, one-time charge of \$250 is deducted from net initial premium.
<b>Surrender Charges</b>	First 20 policy years (but not beyond the younger Insured's attained age 100). A pro rata surrender charge applies to a requested decrease in Face Amount during the surrender charge period. Surrender charges are level for five years and then grade down to zero on a monthly basis by the end of the 20th policy year.
<b>Product Highlights</b>	<b>Interest Rate Bonus:</b> A non-guaranteed Interest Rate Bonus of 0.50% (annual rate) is credited to the unloaned policy account beginning at the later of either policy year 21 or when the older Insured reaches age 75. The Interest Rate Bonus is only available if the declared (non-guaranteed) interest rate is greater than 2% at the time it is credited.

5 Difference between the loan interest rate charged and the loan interest rate credited.

6 In Illinois, the NLG Rider is called the "Death Benefit Protection Rider".

7 Long-Term Care Services<sup>SM</sup> Rider benefits are triggered when we receive certification that the Insured person is chronically ill and receiving Qualified Long-Term Care Services pursuant to a Plan of Care. There is a 90-day Elimination Period beginning the first day of any Qualified Long-Term Care Services being provided. Only one complete Elimination Period needs to be met while the policy is in force. The 90 days of the Elimination Period do not need to be consecutive; however, they must be satisfied within the prior 24 months. For monthly benefits to continue, the Insured must be recertified for eligibility at least every 12 months. Requested Face Amount increases are not available for policies issued with the LTCS Rider. In Massachusetts, this rider is called the "Accelerated Death Benefit for Chronic Illness Rider."