

underwriting retention and reinsurance limits

consistent, competitive, innovative

AXA Equitable is pleased to provide you with our **retention and automatic reinsurance limits for all ages**. Additionally, our high retention limits of \$20 million for individual and \$25 million for joint survivorship, which are independent of automatic reinsurance limits, continue to demonstrate our strong financial standing, experience and knowledge to support your large case needs.

AXA Equitable Retention and Automatic Limits (Standard or Better Risks — In Millions)

Single Life Policies

Issue Ages	Retention Limit ²	Automatic Reinsurance Limit ³	Maximum Issue Limit
0-65 ¹	20	45	65
66-70	20	45	65
71-75	15	30	45
76-80	10	10	20
81-85	5	0	5

Joint Life Policies⁴

Issue Ages	Retention Limit ²	Automatic Reinsurance Limit ³	Maximum Issue Limit
20-65	25	40	65
66-70	25	40	65
71-75	15	40	55
76-80	10	20	30
81-85	5	20	25
86-90	2.5	0	2.5

Competitive Jumbo Limits

AXA Equitable's **strong Jumbo Limit of \$65 million⁵ on all products** is available up through age 80. In addition, for cases that exceed \$65 million, we have facultative relationships with most major reinsurance companies, allowing us to meet even your largest cases. The Jumbo Limit is defined as the total amount of insurance applied for and in force with all companies, including any coverage being replaced. AXA Equitable uses the ultimate coverage amount⁶ for Jumbo Limit calculations for policies and applications with increasing amounts (i.e., policies with ROPR).

¹ Lower limits apply to juvenile insurance.

² Limits apply to standard or better risks. Lower limits may apply for certain scenarios such as aviation, avocations, foreign risks or military personnel.

³ For policies with increasing amounts, i.e., policies with Return of Premium Death Benefit Rider (ROPR), the ultimate amount, per the illustration, must be used for retention and automatic reinsurance calculations.

⁴ Maximum Face Amount limits for Athena SUL do not include automatic reinsurance limits. Automatic limits apply only to the SIL joint life product. The maximum Face Amounts for joint life policies for Athena SUL are the joint life retention limits.

⁵ Jumbo limits vary by age. All limits can change at any time at the discretion of the company.

⁶ Ultimate coverage amount is the base policy Face Amount plus amounts attributable to certain additional benefit riders, e.g., ROPR, Estate Protection Rider (EPR) and Charitable Legacy Rider® (CLR).

Life Insurance Products: · Are Not a Deposit of Any Bank · Are Not FDIC Insured · Are Not Insured by Any Federal Government Agency · Are Not Guaranteed by Any Bank or Savings Association · Variable Life Insurance May Go Down in Value

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

redefining / standards®



Automatic Reinsurance

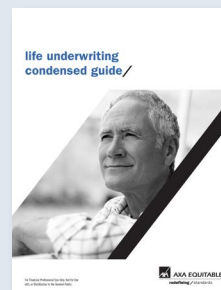
Automatic reinsurance is available in addition to AXA Equitable's retention, without sending underwriting papers to the reinsurers. The maximum amount of automatic reinsurance capacity takes into account any insurance in force with AXA Equitable that may have already used the automatic reinsurance capacity.

Automatic reinsurance is not available:⁷

- If the risk exceeds Jumbo Limits
- If risk was shopped facultative within three years from the date of the application
- If the proposed insured is age 81 or older
- If the risk is a professional athlete, entertainer or other high-profile individual
- For juvenile's insurance
- If the coverage is issued under a special program or a program with limited underwriting, such as the Preferred Client Program or the Good Health Credit Program
- For other special categories, such as private pilots, ratable avocations, hazardous sports or occupations, foreign risks, or Americans living abroad

AXA Equitable Life Underwriting Condensed Guide

AXA Equitable's Life Underwriting Condensed Guide provides preferred guidelines and all age and amount requirements. It also includes BMI/Build Charts and a list of approved vendors.



Retention and Reinsurance Limits for Joint Products

Retention for joint products is calculated by determining the retention limit for each life separately, then taking the greater of the two amounts. If one life is uninsurable, then the retention is determined based on the single life retention of the other, healthier life; however, in this case, AXA Equitable's retention cannot exceed \$20 million.

To view the Bulletin on internal retention and reinsurance guidelines, [click here](#).

For More Information, Call the AXA Life Insurance Sales Desk or Visit www.axa.com.

⁷ Some risks can be referred to reinsurance for possible coverage outside of the available automatic limits.

Life insurance products are issued by AXA Equitable Life Insurance Company (AXA Equitable), New York, NY 10104, and distributed by affiliate AXA Distributors, LLC, New York, NY 10104.

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Cat. #141749 (11/14)