

AXA Equitable's Term SeriesSM 150
premium rates



product information
and rates /
**at your
fingertips**



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AXA EQUITABLE

redefining / standards

AXA Equitable's Term SeriesSM /

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policy features

Product Types

AXA Equitable's Term SeriesSM 150 consists of three Level Term products and an Annual Renewable Term (ART) product:

Term 10	Policy Form #150-LT
Term 15	Policy Form #150-LT
Term 20	Policy Form #150-LT
ART	Policy Form #150-54

Premiums

Term 10, Term 15, Term 20: Initial Level Premiums are guaranteed level for the entire level premium period. Ultimate Renewal Premiums are guaranteed and increase each year after the level premium period expires.

ART: The Current Scheduled Premium is guaranteed for the first policy year. After the first policy year, premiums may increase each year; however, scheduled current premiums will never exceed the Guaranteed Maximum Premium shown in the policy.

Minimum Policy Size

- **ART, Term 10, Term 15 and Term 20:** \$500,000

Ratebands

- **ART, Term 10, Term 15 and Term 20:** \$500,000 and \$1,000,000

Premium Payment Frequencies, Policy Fees and Modal Factors

Premiums can be paid annually, semiannually, quarterly, or on monthly systematic draft or salary allotment. The policy fees and modal factors for AXA Equitable’s Term Series 150 policies are as follows:

Frequency	Modal Factor	Fee
Annual	1.0000	\$75
Semiannual	0.5090	\$39
Quarterly	0.2565	\$23
Special Monthly ¹	0.0855	\$9

The policy fee is non-commissionable, included with each premium, and does not vary by face amount.

To calculate a modal premium, multiply the annual rate by the modal factor. The interim result is rounded to five decimal places. The interim result is then multiplied by the face amount and rounded to two decimal places, and then the policy fee is added.

Annual Mode Discount for ART Policies

A 10% discount currently applies to the first year’s basic premium (the premium exclusive of the policy fee, the premium for any riders and any substandard rating or flat extras) for annual premium mode policies. The discount is not available in New Jersey or for replacements of existing AXA Equitable, AXA Life and Annuity Company, or affiliates’ term policies.

¹ Electronic transfer or salary allotment basis only.

Issue Ages

AXA Equitable term insurance policies are issued at the age nearest birthday. Availability is as follows:

Product	Issue Ages Apply to All Rate Classes
Term 10 – All States	18-75
Term 15 – All States	18-70
Term 20 – All States	18-65
ART – All States	18-70

Renewal Ages

Product	Last Renewal Age
Term 10, Term 15, Term 20 and ART – All States	94 (Coverage to 95)

Conversion to Permanent Insurance

Current conversion rules provide that your client may convert to a wide array of the permanent products, AXA Equitable or its affiliates offer at the time of conversion, subject to our rules then in effect as to plan, age and class of risk. After the 5th policy anniversary, we anticipate that the permanent product available for conversion will be limited to a specific product(s) or versions of product(s) as designated by AXA Equitable for the balance of the conversion period. Any conversion will be subject to AXA Equitable’s conversion rules then in effect. **Please note that AXA Equitable may change the permanent products it makes available for conversion at any time.**

Conversion periods are shown below:

On or before the earlier of the:		
	Policy Anniversary Nearest the Insured's	Policy Anniversary
Term 10	70th Birthday	10th
Term 15	70th Birthday	15th
Term 20	70th Birthday	20th
ART	70th Birthday	N/A

Term Conversion Credit

A guaranteed conversion credit is available while the policy is convertible. It is non-commissionable and may only be applied to reduce the initial modal premium on the new permanent policy.

It is not available if the premiums or charges for the new policy are being waived under the terms of a rider providing disability waiver benefits. The conversion credit generally equals the first year's annual premium on the term policy minus the premium for any optional benefit riders (features) and temporary flat extra charges.

Riders

The following riders are available:

- Children's Term Insurance Rider (CTIR)²
- Disability Premium Waiver (DPW)
- Living Benefits Rider (LBR) (no charge)³

Disability Premium Waiver rates are shown on the following pages.

CTIR Rates

CTIR Rate is \$5.25 per unit (\$1,000 of term coverage). If DPW is included on the base policy, it is automatically extended to the rider and the change is an additional \$0.10 per unit.

² Not available in Qualified Plans.

³ May not be available in all states.

Underwriting Classifications

AXA Equitable's Term SeriesSM offers the following underwriting classes:

- Preferred Elite Non-Tobacco User (PENT)
- Preferred Non-Tobacco User (PNT)
- Standard Plus Non-Tobacco User (SPNT)
- Standard Non-Tobacco User (SNT)
- Preferred Tobacco User (PTU)
- Standard Tobacco User (STU)

Substandard letter rating classes B, C and D are also available. Each class varies by the Insured's age, gender and tobacco-user status.

Illustration guidelines

An illustration (or "quote" in the case of the level term products) that conforms to the policy that is issued must be given to the prospective client no later than policy delivery.

Pennsylvania requires a signed quote on AXA Equitable's Level Term at point of sale. AXA Equitable's ART requires a signed conforming illustration at point of sale.

Note: For the level term products, the depiction of values is referred to as a quote rather than an illustration because the level term products are fully guaranteed and there are no non-guaranteed elements.

Every illustration and proposal quote must include all pages produced by the proposal software. Any alteration to the illustration pages is strictly prohibited.

Illustrations and proposal quotes are available through the AXA Equitable General Illustration System (AEGIS).

AXA Equitable's Term 10

Excludes \$75 Annual
Policy Fee^{1,2}

Initial Premium Rates per \$1,000 of Face Amount^{3,4}
Face Amount: \$500,000–\$999,999

Issue Age	Male						Female						DPW
	PENT	PNT	SPNT	SNT	PTU	STU	PENT	PNT	SPNT	SNT	PTU	STU	
18	0.38	0.42	0.47	0.62	1.11	1.44	0.21	0.28	0.34	0.40	0.75	1.05	0.10
19	0.37	0.41	0.47	0.61	1.11	1.44	0.21	0.28	0.34	0.40	0.75	1.05	0.10
20	0.36	0.40	0.46	0.60	1.11	1.44	0.21	0.28	0.34	0.40	0.75	1.05	0.10
21	0.35	0.37	0.45	0.57	1.10	1.43	0.21	0.28	0.34	0.40	0.75	1.05	0.10
22	0.34	0.36	0.44	0.56	1.09	1.42	0.21	0.28	0.34	0.40	0.75	1.05	0.10
23	0.32	0.35	0.43	0.56	1.09	1.42	0.21	0.28	0.34	0.40	0.77	1.06	0.10
24	0.31	0.34	0.42	0.55	1.08	1.41	0.21	0.28	0.34	0.40	0.77	1.06	0.10
25	0.30	0.33	0.41	0.54	1.07	1.40	0.21	0.28	0.34	0.40	0.77	1.06	0.10
26	0.31	0.33	0.41	0.54	1.09	1.42	0.21	0.28	0.34	0.40	0.78	1.08	0.10
27	0.31	0.34	0.43	0.54	1.11	1.43	0.22	0.29	0.34	0.40	0.79	1.09	0.10
28	0.31	0.34	0.43	0.54	1.12	1.44	0.22	0.29	0.34	0.41	0.79	1.11	0.10
29	0.31	0.35	0.45	0.54	1.14	1.45	0.22	0.30	0.34	0.41	0.81	1.11	0.10
30	0.32	0.36	0.45	0.54	1.17	1.47	0.22	0.30	0.34	0.41	0.82	1.13	0.10
31	0.32	0.36	0.46	0.56	1.21	1.52	0.22	0.30	0.34	0.42	0.86	1.17	0.10
32	0.32	0.38	0.47	0.56	1.23	1.58	0.23	0.31	0.35	0.42	0.90	1.18	0.10
33	0.32	0.38	0.48	0.58	1.23	1.63	0.23	0.31	0.35	0.43	0.93	1.21	0.10
34	0.33	0.39	0.50	0.58	1.23	1.69	0.23	0.32	0.35	0.44	0.95	1.25	0.10
35	0.33	0.41	0.50	0.61	1.23	1.75	0.24	0.33	0.36	0.46	0.96	1.33	0.10
36	0.35	0.43	0.52	0.64	1.34	1.90	0.25	0.34	0.37	0.49	1.06	1.49	0.10
37	0.36	0.45	0.54	0.69	1.45	2.04	0.26	0.36	0.40	0.53	1.18	1.66	0.10
38	0.37	0.47	0.56	0.73	1.54	2.20	0.29	0.38	0.43	0.58	1.30	1.84	0.11
39	0.40	0.50	0.60	0.80	1.67	2.36	0.31	0.41	0.46	0.64	1.44	2.05	0.13
40	0.43	0.53	0.65	0.86	1.81	2.55	0.34	0.44	0.50	0.70	1.57	2.26	0.14
41	0.47	0.58	0.70	0.94	1.98	2.77	0.38	0.46	0.55	0.75	1.73	2.47	0.17
42	0.50	0.63	0.77	1.03	2.17	3.03	0.40	0.51	0.62	0.83	1.91	2.70	0.19
43	0.52	0.66	0.83	1.09	2.36	3.30	0.46	0.56	0.68	0.90	2.11	2.94	0.23
44	0.55	0.69	0.91	1.18	2.59	3.60	0.49	0.62	0.74	0.99	2.33	3.23	0.27
45	0.57	0.77	1.01	1.27	2.85	3.93	0.55	0.68	0.82	1.03	2.54	3.62	0.32
46	0.62	0.82	1.10	1.35	3.09	4.25	0.60	0.74	0.90	1.12	2.79	3.95	0.37
47	0.68	0.89	1.21	1.44	3.32	4.60	0.66	0.81	0.99	1.24	3.05	4.34	0.43
48	0.75	0.97	1.33	1.54	3.59	4.97	0.72	0.88	1.08	1.35	3.35	4.73	0.50
49	0.82	1.04	1.45	1.65	3.87	5.38	0.80	0.94	1.17	1.47	3.64	5.16	0.57
50	0.90	1.15	1.57	1.74	4.20	5.82	0.86	1.01	1.28	1.61	3.99	5.65	0.64
51	0.99	1.28	1.74	1.95	4.58	6.31	0.93	1.09	1.36	1.73	4.30	6.15	0.71
52	1.10	1.42	1.92	2.18	5.03	6.80	0.99	1.17	1.46	1.87	4.63	6.69	0.75
53	1.24	1.59	2.12	2.41	5.51	7.37	1.06	1.23	1.56	2.01	5.00	7.28	0.77
54	1.36	1.76	2.33	2.67	6.03	7.98	1.13	1.33	1.67	2.17	5.39	7.89	0.79
55	1.60	2.00	2.59	3.15	6.67	8.64	1.19	1.44	1.83	2.30	6.10	8.43	0.77
56	1.76	2.19	2.81	3.44	7.22	9.33	1.29	1.55	1.95	2.46	6.52	8.88	0.69
57	1.94	2.40	3.06	3.71	7.81	10.08	1.40	1.67	2.05	2.62	6.96	9.35	0.62
58	2.14	2.62	3.30	4.04	8.45	10.89	1.51	1.79	2.19	2.81	7.44	9.85	0.51
59	2.34	2.89	3.60	4.40	9.14	11.76	1.66	1.95	2.34	3.02	7.94	10.38	0.36
60	2.60	3.17	3.94	4.86	9.88	12.69	1.81	2.12	2.53	3.30	8.48	10.93	
61	2.88	3.58	4.43	5.34	10.90	14.01	1.97	2.30	2.81	3.55	9.23	11.84	
62	3.22	4.03	4.99	5.89	12.03	15.47	2.13	2.50	3.11	3.87	10.05	12.80	
63	3.57	4.55	5.63	6.52	13.28	17.07	2.31	2.73	3.48	4.22	10.93	13.85	
64	3.95	5.13	6.33	7.18	14.65	18.84	2.50	2.95	3.87	4.58	11.90	15.00	
65	4.35	5.84	7.15	8.65	16.65	20.81	2.80	3.24	4.15	4.79	12.60	16.24	
66	4.73	6.51	7.87	9.54	18.11	23.48	3.04	3.55	4.54	5.35	14.18	18.73	
67	5.11	7.22	8.59	10.44	19.69	26.46	3.29	3.84	4.94	5.91	15.94	21.57	
68	5.53	8.03	9.43	11.48	21.40	29.80	3.59	4.19	5.38	6.55	17.93	24.81	
69	6.12	9.03	10.57	12.86	23.27	33.54	4.00	4.69	6.00	7.36	20.16	28.51	
70	6.93	10.22	12.14	14.79	25.30	37.73	4.64	5.40	6.82	8.45	22.69	32.77	
71	7.94	11.64	14.20	17.35	28.98	43.25	5.49	6.32	7.90	9.81	25.52	37.60	
72	9.10	13.28	16.76	20.52	33.19	49.54	6.51	7.47	9.21	11.43	28.69	43.10	
73	10.50	15.12	19.77	24.23	37.99	56.70	7.75	8.84	10.72	13.35	32.25	49.38	
74	12.20	17.27	22.96	28.31	43.50	64.87	9.19	10.38	12.47	15.56	36.27	56.53	
75	14.54	19.93	25.41	32.63	48.04	78.17	10.90	12.16	15.27	19.73	40.12	68.38	

1 For annual mode, multiply the basic rate by the number of thousands of face amount and add the \$75 policy fee.

2 See Policy Features section for the modal factors and policy fees for modes other than annual.

3 The initial premium rate shown is guaranteed for the first 10 policy years and may change annually thereafter.

4 All other premiums, including unisex premiums, renewal premiums and rider/feature premiums are available through the new business proposal system.

AXA Equitable's Term 10

Excludes \$75 Annual
Policy Fee^{1,2}

Initial Premium Rates per \$1,000 of Face Amount^{3,4}
Face Amount: \$1,000,000+

Issue Age	Male						Female						DPW
	PENT	PNT	SPNT	SNT	PTU	STU	PENT	PNT	SPNT	SNT	PTU	STU	
18	0.31	0.37	0.45	0.55	1.03	1.39	0.18	0.22	0.31	0.40	0.70	0.91	0.10
19	0.30	0.36	0.45	0.54	1.03	1.39	0.18	0.22	0.31	0.40	0.70	0.91	0.10
20	0.29	0.35	0.44	0.53	1.03	1.39	0.18	0.22	0.31	0.40	0.70	0.91	0.10
21	0.28	0.33	0.43	0.51	1.02	1.38	0.18	0.22	0.31	0.40	0.70	0.91	0.10
22	0.27	0.32	0.42	0.50	1.01	1.37	0.18	0.22	0.31	0.40	0.70	0.91	0.10
23	0.26	0.31	0.41	0.50	1.01	1.37	0.18	0.22	0.31	0.40	0.72	0.92	0.10
24	0.25	0.30	0.40	0.49	1.00	1.36	0.18	0.22	0.31	0.40	0.72	0.92	0.10
25	0.24	0.29	0.39	0.48	0.99	1.35	0.18	0.22	0.31	0.40	0.72	0.92	0.10
26	0.25	0.29	0.39	0.48	1.01	1.36	0.18	0.22	0.31	0.40	0.73	0.95	0.10
27	0.25	0.29	0.40	0.49	1.03	1.36	0.19	0.23	0.31	0.40	0.75	0.97	0.10
28	0.25	0.29	0.40	0.49	1.04	1.37	0.19	0.23	0.32	0.41	0.75	1.00	0.10
29	0.25	0.30	0.41	0.50	1.06	1.37	0.20	0.24	0.32	0.41	0.77	1.02	0.10
30	0.26	0.30	0.41	0.50	1.09	1.38	0.20	0.24	0.32	0.41	0.78	1.05	0.10
31	0.26	0.30	0.41	0.52	1.13	1.42	0.20	0.24	0.33	0.41	0.83	1.10	0.10
32	0.26	0.31	0.42	0.53	1.16	1.47	0.21	0.25	0.34	0.41	0.87	1.13	0.10
33	0.26	0.31	0.42	0.55	1.17	1.51	0.21	0.25	0.34	0.42	0.90	1.17	0.10
34	0.27	0.32	0.43	0.56	1.17	1.55	0.22	0.26	0.35	0.43	0.93	1.23	0.10
35	0.27	0.33	0.43	0.59	1.17	1.60	0.23	0.27	0.36	0.45	0.94	1.33	0.10
36	0.29	0.35	0.45	0.62	1.27	1.75	0.24	0.28	0.37	0.48	1.04	1.49	0.10
37	0.30	0.37	0.48	0.66	1.38	1.90	0.25	0.30	0.40	0.52	1.15	1.66	0.10
38	0.32	0.40	0.50	0.70	1.48	2.06	0.27	0.32	0.43	0.57	1.27	1.84	0.11
39	0.35	0.43	0.55	0.76	1.61	2.23	0.29	0.35	0.46	0.63	1.40	2.05	0.13
40	0.38	0.46	0.60	0.82	1.75	2.43	0.32	0.38	0.50	0.69	1.53	2.26	0.14
41	0.42	0.51	0.66	0.89	1.93	2.67	0.35	0.41	0.55	0.74	1.68	2.47	0.17
42	0.45	0.56	0.73	0.97	2.12	2.94	0.37	0.46	0.61	0.82	1.85	2.70	0.19
43	0.48	0.60	0.80	1.03	2.32	3.23	0.42	0.51	0.67	0.89	2.04	2.94	0.23
44	0.51	0.64	0.89	1.11	2.56	3.56	0.45	0.57	0.73	0.98	2.25	3.23	0.27
45	0.54	0.72	1.00	1.19	2.83	3.92	0.50	0.63	0.81	1.02	2.45	3.62	0.32
46	0.59	0.77	1.09	1.27	3.06	4.24	0.55	0.69	0.89	1.11	2.70	3.95	0.37
47	0.64	0.84	1.19	1.36	3.29	4.58	0.61	0.76	0.98	1.22	2.96	4.34	0.43
48	0.68	0.91	1.30	1.46	3.55	4.95	0.67	0.83	1.07	1.32	3.27	4.73	0.50
49	0.74	0.98	1.42	1.57	3.82	5.35	0.73	0.89	1.16	1.44	3.56	5.16	0.57
50	0.83	1.09	1.53	1.67	4.13	5.78	0.80	0.97	1.27	1.57	3.92	5.65	0.64
51	0.91	1.21	1.69	1.87	4.50	6.26	0.86	1.05	1.35	1.68	4.24	6.15	0.71
52	1.01	1.35	1.86	2.10	4.93	6.75	0.92	1.13	1.45	1.81	4.58	6.69	0.75
53	1.13	1.51	2.05	2.34	5.40	7.30	0.99	1.20	1.55	1.94	4.96	7.28	0.77
54	1.24	1.68	2.25	2.60	5.90	7.90	1.06	1.30	1.66	2.09	5.37	7.89	0.79
55	1.45	1.91	2.49	3.08	6.51	8.55	1.12	1.42	1.82	2.21	6.10	8.43	0.77
56	1.61	2.10	2.71	3.36	7.05	9.23	1.21	1.53	1.93	2.37	6.52	8.88	0.69
57	1.79	2.30	2.95	3.62	7.64	9.96	1.31	1.64	2.03	2.54	6.96	9.35	0.62
58	1.99	2.52	3.19	3.93	8.27	10.75	1.41	1.76	2.16	2.73	7.44	9.85	0.51
59	2.20	2.78	3.49	4.28	8.96	11.60	1.54	1.91	2.30	2.95	7.94	10.38	0.36
60	2.46	3.06	3.83	4.72	9.70	12.51	1.68	2.08	2.48	3.23	8.48	10.93	
61	2.75	3.46	4.31	5.17	10.71	13.80	1.82	2.25	2.74	3.49	9.23	11.84	
62	3.10	3.91	4.87	5.70	11.83	15.22	1.96	2.44	3.03	3.82	10.05	12.80	
63	3.47	4.42	5.50	6.30	13.08	16.78	2.12	2.66	3.37	4.18	10.93	13.85	
64	3.87	5.00	6.20	6.92	14.44	18.51	2.29	2.87	3.74	4.55	11.90	15.00	
65	4.30	5.70	7.02	8.33	16.43	20.43	2.56	3.15	4.00	4.78	12.60	16.24	
66	4.68	6.35	7.73	9.19	17.87	23.05	2.78	3.45	4.38	5.34	14.18	18.73	
67	5.05	7.05	8.43	10.05	19.43	25.98	3.01	3.73	4.76	5.90	15.94	21.57	
68	5.47	7.84	9.26	11.06	21.12	29.26	3.28	4.07	5.19	6.54	17.93	24.81	
69	6.05	8.81	10.38	12.39	22.96	32.93	3.66	4.56	5.78	7.34	20.16	28.51	
70	6.85	9.98	11.92	14.24	24.97	37.04	4.25	5.25	6.58	8.43	22.69	32.77	
71	7.85	11.36	13.94	16.71	28.60	42.46	5.03	6.15	7.62	9.79	25.52	37.60	
72	9.00	12.96	16.46	19.76	32.75	48.64	5.96	7.27	8.88	11.41	28.69	43.10	
73	10.38	14.76	19.41	23.34	37.49	55.67	7.10	8.60	10.34	13.32	32.25	49.38	
74	12.06	16.86	22.55	27.27	42.93	63.69	8.42	10.10	12.02	15.53	36.27	56.53	
75	14.37	19.46	24.95	31.43	47.41	76.75	9.98	11.83	14.73	19.69	40.12	68.38	

- 1 For annual mode, multiply the basic rate by the number of thousands of face amount and add the \$75 policy fee.
- 2 See Policy Features section for the modal factors and policy fees for modes other than annual.
- 3 The initial premium rate shown is guaranteed for the first 10 policy years and may change annually thereafter.
- 4 All other premiums, including unisex premiums, renewal premiums and rider/feature premiums are available through the new business proposal system.

AXA Equitable's Term 15

Excludes \$75 Annual
Policy Fee^{1, 2}

Initial Premium Rates per \$1,000 of Face Amount^{3, 4}
Face Amount: \$500,000–\$999,999

Issue Age	Male						Female						DPW
	PENT	PNT	SPNT	SNT	PTU	STU	PENT	PNT	SPNT	SNT	PTU	STU	
18	0.41	0.42	0.52	0.68	1.18	1.68	0.25	0.31	0.43	0.52	0.94	1.24	0.10
19	0.39	0.42	0.52	0.68	1.18	1.68	0.25	0.31	0.43	0.52	0.94	1.24	0.10
20	0.38	0.42	0.52	0.68	1.18	1.68	0.25	0.31	0.43	0.52	0.94	1.24	0.10
21	0.37	0.41	0.51	0.67	1.17	1.67	0.25	0.31	0.43	0.52	0.94	1.24	0.10
22	0.36	0.40	0.50	0.66	1.16	1.67	0.25	0.31	0.43	0.52	0.94	1.24	0.10
23	0.34	0.39	0.50	0.66	1.16	1.66	0.25	0.31	0.43	0.54	0.95	1.25	0.10
24	0.33	0.38	0.49	0.65	1.15	1.66	0.25	0.31	0.43	0.54	0.95	1.25	0.10
25	0.32	0.37	0.48	0.64	1.14	1.65	0.25	0.31	0.43	0.54	0.95	1.25	0.10
26	0.33	0.37	0.49	0.64	1.16	1.67	0.26	0.31	0.43	0.55	0.96	1.27	0.10
27	0.33	0.38	0.51	0.64	1.19	1.71	0.26	0.31	0.44	0.56	0.96	1.29	0.10
28	0.33	0.39	0.51	0.65	1.22	1.76	0.27	0.31	0.45	0.57	0.97	1.29	0.11
29	0.33	0.40	0.52	0.65	1.25	1.79	0.27	0.32	0.45	0.58	0.97	1.32	0.11
30	0.33	0.40	0.53	0.65	1.27	1.82	0.27	0.33	0.46	0.59	0.97	1.33	0.10
31	0.34	0.42	0.54	0.66	1.34	1.85	0.27	0.34	0.46	0.60	1.04	1.41	0.10
32	0.34	0.42	0.54	0.68	1.42	1.91	0.28	0.35	0.46	0.61	1.08	1.46	0.10
33	0.35	0.44	0.54	0.69	1.51	1.96	0.28	0.35	0.46	0.61	1.14	1.53	0.10
34	0.36	0.44	0.55	0.72	1.53	2.00	0.28	0.37	0.46	0.61	1.20	1.62	0.10
35	0.38	0.47	0.56	0.76	1.56	2.05	0.29	0.38	0.46	0.61	1.30	1.70	0.10
36	0.41	0.50	0.59	0.79	1.70	2.22	0.31	0.41	0.49	0.65	1.40	1.88	0.11
37	0.43	0.51	0.64	0.85	1.83	2.42	0.33	0.44	0.53	0.70	1.51	2.08	0.13
38	0.47	0.55	0.70	0.91	1.99	2.62	0.36	0.46	0.57	0.77	1.61	2.30	0.14
39	0.50	0.59	0.76	0.99	2.16	2.84	0.39	0.50	0.63	0.83	1.73	2.52	0.15
40	0.54	0.64	0.84	1.09	2.34	3.08	0.43	0.55	0.68	0.89	1.86	2.78	0.18
41	0.59	0.69	0.93	1.19	2.60	3.39	0.47	0.58	0.75	0.98	2.14	3.06	0.20
42	0.65	0.76	1.03	1.33	2.89	3.73	0.52	0.65	0.83	1.07	2.48	3.36	0.21
43	0.71	0.82	1.16	1.47	3.19	4.09	0.57	0.71	0.92	1.17	2.85	3.71	0.23
44	0.77	0.90	1.28	1.65	3.54	4.50	0.64	0.78	1.01	1.28	3.28	4.10	0.27
45	0.87	1.01	1.41	1.79	3.89	4.94	0.70	0.84	1.10	1.38	3.64	4.60	0.33
46	0.94	1.13	1.55	1.94	4.23	5.35	0.77	0.92	1.19	1.50	3.96	5.04	0.38
47	1.02	1.28	1.69	2.14	4.61	5.80	0.85	1.01	1.30	1.65	4.29	5.50	0.45
48	1.10	1.40	1.83	2.31	5.00	6.27	0.92	1.10	1.39	1.79	4.69	6.03	0.49
49	1.23	1.55	1.98	2.51	5.44	6.80	1.03	1.18	1.50	1.93	5.09	6.56	0.52
50	1.36	1.70	2.17	2.74	5.91	7.36	1.12	1.31	1.63	2.10	5.53	7.18	0.54
51	1.50	1.85	2.38	2.99	6.41	8.03	1.21	1.40	1.74	2.25	5.95	7.71	0.56
52	1.65	2.01	2.59	3.26	6.97	8.77	1.29	1.49	1.85	2.38	6.41	8.30	0.59
53	1.80	2.26	2.83	3.58	7.55	9.57	1.36	1.59	1.97	2.53	6.90	8.90	0.63
54	1.97	2.50	3.11	3.92	8.19	10.45	1.45	1.70	2.15	2.72	7.43	9.58	0.65
55	2.19	2.81	3.46	4.36	8.89	11.40	1.56	1.85	2.42	3.03	7.92	10.15	0.66
56	2.39	3.05	3.80	4.81	9.63	12.39	1.68	2.00	2.63	3.31	8.73	11.24	0.64
57	2.62	3.31	4.13	5.27	10.45	13.49	1.83	2.18	2.88	3.67	9.62	12.43	0.58
58	2.86	3.61	4.53	5.79	11.33	14.66	2.00	2.38	3.16	4.03	10.56	13.73	0.49
59	3.17	3.96	5.02	6.37	12.26	15.94	2.19	2.59	3.42	4.41	11.59	15.14	0.34
60	3.53	4.39	5.64	7.07	13.29	17.31	2.38	2.80	3.65	4.77	12.70	16.70	
61	3.87	4.85	6.38	7.93	14.70	19.13	2.63	3.12	4.13	5.30	13.69	17.80	
62	4.21	5.40	7.06	8.91	16.24	21.13	2.93	3.46	4.62	5.88	14.74	18.92	
63	5.03	6.24	8.23	10.01	17.97	23.34	3.25	3.83	5.15	6.50	15.88	20.09	
64	5.77	7.18	9.40	11.34	19.88	25.79	3.60	4.26	5.72	7.16	17.10	21.29	
65	6.66	8.25	10.60	12.71	22.00	28.50	3.90	4.75	6.35	8.35	18.43	22.43	
66	7.60	9.51	12.34	14.61	25.30	32.72	4.43	5.38	7.35	9.69	21.17	25.30	
67	8.72	11.01	14.36	16.90	29.09	37.52	5.06	6.17	8.51	11.24	24.34	28.49	
68	10.00	12.76	16.76	19.60	33.42	42.93	5.74	7.08	9.87	13.00	27.95	32.00	
69	11.46	14.80	19.55	22.80	38.38	49.03	6.53	8.16	11.42	15.05	32.10	35.86	
70	13.14	17.18	22.79	26.55	44.06	55.92	7.43	9.43	13.20	17.26	36.88	40.08	

1 For annual mode, multiply the basic rate by the number of thousands of face amount and add the \$75 policy fee.

2 See Policy Features section for the modal factors and policy fees for modes other than annual.

3 The initial premium rate shown is guaranteed for the first 15 policy years and may change annually thereafter.

4 All other premiums, including unisex premiums, renewal premiums and rider/feature premiums are available through the new business proposal system.

AXA Equitable's Term 15

Excludes \$75 Annual
Policy Fee^{1, 2}

Initial Premium Rates per \$1,000 of Face Amount^{3, 4}
Face Amount: \$1,000,000+

Issue Age	Male						Female						DPW
	PENT	PNT	SPNT	SNT	PTU	STU	PENT	PNT	SPNT	SNT	PTU	STU	
18	0.32	0.41	0.52	0.67	1.17	1.66	0.20	0.29	0.43	0.51	0.86	1.09	0.10
19	0.31	0.41	0.52	0.67	1.17	1.66	0.20	0.29	0.43	0.51	0.86	1.09	0.10
20	0.30	0.41	0.52	0.67	1.17	1.66	0.20	0.29	0.43	0.51	0.86	1.09	0.10
21	0.29	0.40	0.51	0.66	1.16	1.65	0.20	0.29	0.43	0.51	0.86	1.09	0.10
22	0.28	0.39	0.50	0.65	1.15	1.65	0.20	0.29	0.43	0.51	0.86	1.09	0.10
23	0.27	0.38	0.50	0.65	1.15	1.64	0.20	0.29	0.43	0.53	0.87	1.10	0.10
24	0.26	0.37	0.49	0.64	1.14	1.64	0.20	0.29	0.43	0.53	0.87	1.10	0.10
25	0.25	0.36	0.48	0.63	1.13	1.63	0.20	0.29	0.43	0.53	0.87	1.10	0.10
26	0.26	0.36	0.49	0.63	1.15	1.65	0.21	0.29	0.43	0.54	0.89	1.13	0.10
27	0.26	0.36	0.50	0.63	1.17	1.68	0.21	0.29	0.44	0.55	0.89	1.16	0.10
28	0.27	0.37	0.50	0.64	1.20	1.72	0.22	0.29	0.45	0.56	0.91	1.18	0.11
29	0.27	0.37	0.51	0.64	1.22	1.75	0.22	0.29	0.45	0.57	0.91	1.22	0.11
30	0.28	0.37	0.52	0.64	1.24	1.77	0.23	0.30	0.46	0.58	0.93	1.25	0.10
31	0.29	0.38	0.52	0.65	1.30	1.80	0.23	0.31	0.46	0.59	1.00	1.34	0.10
32	0.30	0.38	0.52	0.67	1.37	1.85	0.24	0.32	0.46	0.60	1.05	1.40	0.10
33	0.31	0.39	0.52	0.68	1.45	1.89	0.24	0.32	0.46	0.60	1.12	1.49	0.10
34	0.33	0.39	0.52	0.71	1.47	1.93	0.25	0.33	0.46	0.60	1.19	1.60	0.10
35	0.35	0.41	0.53	0.75	1.49	1.97	0.26	0.34	0.46	0.60	1.30	1.70	0.10
36	0.38	0.44	0.56	0.78	1.62	2.14	0.28	0.37	0.49	0.64	1.40	1.88	0.11
37	0.40	0.46	0.61	0.83	1.75	2.33	0.30	0.40	0.53	0.69	1.51	2.08	0.13
38	0.43	0.50	0.67	0.89	1.90	2.53	0.33	0.43	0.57	0.76	1.61	2.30	0.14
39	0.46	0.54	0.73	0.96	2.06	2.75	0.36	0.47	0.63	0.82	1.73	2.52	0.15
40	0.50	0.59	0.81	1.05	2.23	2.99	0.40	0.52	0.68	0.88	1.86	2.78	0.18
41	0.54	0.65	0.90	1.15	2.48	3.29	0.44	0.56	0.75	0.97	2.14	3.06	0.20
42	0.60	0.72	1.00	1.28	2.75	3.63	0.49	0.63	0.83	1.06	2.48	3.36	0.21
43	0.65	0.79	1.13	1.41	3.04	3.99	0.54	0.70	0.92	1.17	2.85	3.71	0.23
44	0.71	0.87	1.26	1.57	3.37	4.39	0.61	0.77	1.01	1.28	3.28	4.10	0.27
45	0.80	0.99	1.39	1.70	3.70	4.83	0.67	0.84	1.10	1.38	3.64	4.60	0.33
46	0.89	1.09	1.53	1.84	4.04	5.24	0.74	0.92	1.19	1.50	3.96	5.04	0.38
47	0.98	1.21	1.67	2.03	4.42	5.69	0.82	1.01	1.30	1.65	4.29	5.50	0.45
48	1.08	1.32	1.81	2.19	4.82	6.16	0.90	1.10	1.39	1.79	4.69	6.03	0.49
49	1.19	1.45	1.96	2.38	5.27	6.69	0.98	1.18	1.50	1.93	5.09	6.56	0.52
50	1.30	1.59	2.15	2.60	5.75	7.25	1.08	1.31	1.63	2.10	5.53	7.18	0.54
51	1.42	1.75	2.36	2.84	6.27	7.92	1.15	1.40	1.74	2.25	5.95	7.71	0.56
52	1.56	1.97	2.57	3.09	6.84	8.66	1.22	1.49	1.85	2.38	6.41	8.30	0.59
53	1.71	2.22	2.82	3.39	7.45	9.46	1.29	1.59	1.97	2.53	6.90	8.90	0.63
54	1.87	2.46	3.10	3.71	8.12	10.34	1.37	1.70	2.15	2.72	7.43	9.58	0.65
55	2.09	2.76	3.45	4.13	8.85	11.30	1.47	1.85	2.42	3.03	7.92	10.15	0.66
56	2.29	3.00	3.78	4.54	9.57	12.27	1.58	2.00	2.63	3.30	8.73	11.24	0.64
57	2.52	3.26	4.11	4.97	10.36	13.35	1.72	2.18	2.87	3.65	9.62	12.43	0.58
58	2.77	3.55	4.50	5.44	11.20	14.49	1.88	2.38	3.15	4.00	10.56	13.73	0.49
59	3.08	3.90	4.98	5.97	12.10	15.74	2.06	2.59	3.40	4.36	11.59	15.14	0.34
60	3.44	4.33	5.58	6.61	13.08	17.08	2.24	2.80	3.63	4.70	12.70	16.70	
61	3.79	4.79	6.31	7.40	14.44	18.85	2.48	3.12	4.10	5.21	13.69	17.80	
62	4.14	5.33	6.97	8.29	15.92	20.80	2.76	3.46	4.58	5.77	14.74	18.92	
63	4.97	6.17	8.11	9.29	17.57	22.96	3.06	3.83	5.10	6.36	15.88	20.09	
64	5.73	7.10	9.25	10.50	19.40	25.34	3.39	4.26	5.66	6.98	17.10	21.29	
65	6.64	8.17	10.42	11.74	21.42	27.98	3.67	4.75	6.28	8.12	18.43	22.43	
66	7.58	9.42	12.13	13.50	24.63	32.12	4.17	5.38	7.27	9.42	21.17	25.30	
67	8.69	10.90	14.12	15.61	28.32	36.84	4.76	6.17	8.42	10.93	24.34	28.49	
68	9.97	12.64	16.48	18.11	32.54	42.15	5.40	7.08	9.76	12.64	27.95	32.00	
69	11.43	14.66	19.22	21.06	37.37	48.14	6.15	8.16	11.29	14.64	32.10	35.86	
70	13.10	17.01	22.40	24.53	42.90	54.90	7.00	9.43	13.06	16.79	36.88	40.08	

1 For annual mode, multiply the basic rate by the number of thousands of face amount and add the \$75 policy fee.

2 See Policy Features section for the modal factors and policy fees for modes other than annual.

3 The initial premium rate shown is guaranteed for the first 15 policy years and may change annually thereafter.

4 All other premiums, including unisex premiums, renewal premiums and rider/feature premiums are available through the new business proposal system.

AXA Equitable's Term 20

Excludes \$75 Annual
Policy Fee^{1, 2}

Initial Premium Rates per \$1,000 of Face Amount^{3, 4}
Face Amount: \$500,000–\$999,999

Issue Age	Male						Female						DPW
	PENT	PNT	SPNT	SNT	PTU	STU	PENT	PNT	SPNT	SNT	PTU	STU	
18	0.41	0.55	0.67	0.76	1.48	1.95	0.28	0.36	0.48	0.56	1.09	1.25	0.10
19	0.40	0.55	0.67	0.76	1.48	1.95	0.28	0.36	0.48	0.56	1.09	1.25	0.10
20	0.40	0.55	0.67	0.76	1.48	1.95	0.28	0.36	0.48	0.56	1.09	1.25	0.10
21	0.39	0.54	0.66	0.75	1.47	1.94	0.28	0.36	0.48	0.56	1.09	1.25	0.10
22	0.38	0.53	0.65	0.74	1.46	1.94	0.28	0.36	0.48	0.56	1.09	1.25	0.10
23	0.37	0.53	0.65	0.74	1.46	1.93	0.28	0.36	0.49	0.57	1.10	1.26	0.10
24	0.36	0.52	0.64	0.73	1.45	1.93	0.28	0.36	0.49	0.57	1.10	1.26	0.10
25	0.35	0.51	0.63	0.72	1.44	1.92	0.28	0.36	0.49	0.57	1.10	1.26	0.10
26	0.36	0.51	0.63	0.74	1.48	1.96	0.29	0.37	0.50	0.59	1.12	1.30	0.10
27	0.37	0.51	0.63	0.75	1.51	1.99	0.29	0.37	0.51	0.61	1.14	1.35	0.10
28	0.38	0.53	0.63	0.76	1.55	2.03	0.30	0.38	0.51	0.62	1.18	1.38	0.10
29	0.39	0.53	0.64	0.78	1.58	2.06	0.30	0.38	0.52	0.64	1.20	1.43	0.10
30	0.40	0.53	0.64	0.80	1.62	2.10	0.31	0.39	0.53	0.66	1.22	1.48	0.10
31	0.42	0.53	0.65	0.81	1.70	2.20	0.32	0.41	0.53	0.68	1.31	1.62	0.10
32	0.43	0.54	0.67	0.83	1.78	2.30	0.33	0.42	0.53	0.71	1.41	1.79	0.10
33	0.43	0.54	0.69	0.86	1.86	2.40	0.34	0.45	0.55	0.75	1.52	1.96	0.10
34	0.44	0.57	0.70	0.91	1.97	2.51	0.36	0.46	0.59	0.77	1.63	2.14	0.10
35	0.46	0.58	0.73	0.93	2.00	2.62	0.37	0.48	0.63	0.80	1.80	2.43	0.11
36	0.49	0.61	0.79	0.98	2.17	2.84	0.40	0.51	0.67	0.85	1.98	2.64	0.13
37	0.52	0.65	0.84	1.05	2.37	3.09	0.44	0.54	0.71	0.89	2.19	2.88	0.15
38	0.56	0.71	0.93	1.12	2.57	3.35	0.49	0.59	0.76	0.95	2.39	3.10	0.17
39	0.61	0.78	1.03	1.22	2.79	3.64	0.54	0.63	0.82	1.02	2.62	3.38	0.19
40	0.67	0.84	1.14	1.34	3.03	3.95	0.59	0.68	0.89	1.10	2.87	3.64	0.23
41	0.75	0.92	1.26	1.47	3.35	4.33	0.65	0.73	0.96	1.16	3.18	4.05	0.24
42	0.83	1.02	1.40	1.63	3.68	4.76	0.70	0.81	1.03	1.26	3.52	4.48	0.26
43	0.94	1.12	1.55	1.82	4.06	5.22	0.76	0.89	1.14	1.39	3.89	4.97	0.29
44	1.04	1.25	1.72	2.02	4.49	5.74	0.83	0.98	1.25	1.54	4.30	5.51	0.35
45	1.14	1.37	1.90	2.19	4.95	6.30	0.92	1.08	1.38	1.70	4.68	5.94	0.40
46	1.25	1.49	2.07	2.37	5.37	6.78	1.01	1.19	1.50	1.85	5.07	6.44	0.43
47	1.36	1.62	2.23	2.55	5.83	7.31	1.09	1.30	1.64	2.02	5.50	6.99	0.47
48	1.48	1.76	2.41	2.76	6.33	7.86	1.18	1.42	1.78	2.22	5.97	7.58	0.49
49	1.60	1.90	2.61	3.01	6.87	8.47	1.29	1.57	1.94	2.42	6.46	8.24	0.54
50	1.74	2.04	2.85	3.32	7.47	9.12	1.41	1.73	2.11	2.63	7.00	8.93	0.57
51	1.93	2.26	3.13	3.68	8.08	10.01	1.51	1.84	2.26	2.83	7.50	9.59	0.57
52	2.13	2.49	3.45	4.08	8.78	10.95	1.65	1.96	2.42	3.03	8.04	10.27	0.60
53	2.32	2.75	3.78	4.54	9.65	12.00	1.78	2.10	2.60	3.27	8.62	11.03	0.62
54	2.56	3.04	4.18	5.03	10.64	13.13	1.95	2.25	2.82	3.54	9.23	11.83	0.65
55	2.86	3.44	4.60	5.67	11.71	14.40	2.10	2.43	3.05	3.86	9.82	12.71	0.66
56	3.19	3.78	5.08	6.26	12.74	15.75	2.31	2.68	3.37	4.23	10.79	13.91	0.64
57	3.53	4.14	5.58	6.87	13.83	17.22	2.56	2.95	3.72	4.64	11.83	15.17	0.58
58	3.94	4.58	6.15	7.62	14.97	18.82	2.80	3.25	4.06	5.13	12.95	16.49	0.49
59	4.42	5.06	6.85	8.45	16.11	20.57	3.12	3.63	4.45	5.72	14.12	17.66	0.34
60	4.98	5.69	7.73	9.37	17.10	22.47	3.47	4.06	4.96	6.41	15.38	18.89	
61	5.65	6.46	8.63	10.69	19.03	24.71	3.87	4.56	5.47	7.40	17.10	20.68	
62	6.45	7.42	9.75	12.28	21.10	27.10	4.32	5.16	6.05	8.54	18.90	22.50	
63	7.37	8.59	11.11	14.28	23.28	29.63	4.85	5.82	6.75	9.85	20.75	24.64	
64	8.46	9.97	12.70	16.67	25.58	32.26	5.48	6.66	7.56	11.28	22.74	27.14	
65	9.88	11.74	14.64	18.00	28.00	35.00	6.22	7.58	8.90	11.86	25.61	30.93	

1 For annual mode, multiply the basic rate by the number of thousands of face amount and add the \$75 policy fee.

2 See Policy Features section for the modal factors and policy fees for modes other than annual.

3 The initial premium rate shown is guaranteed for the first 20 policy years and may change annually thereafter.

4 All other premiums, including unisex premiums, renewal premiums and rider/feature premiums are available through the new business proposal system.

AXA Equitable's Term 20

Excludes \$75 Annual
Policy Fee^{1, 2}

Initial Premium Rates per \$1,000 of Face Amount^{3, 4}
Face Amount: \$1,000,000+

Issue Age	Male						Female						DPW
	PENT	PNT	SPNT	SNT	PTU	STU	PENT	PNT	SPNT	SNT	PTU	STU	
18	0.37	0.54	0.64	0.75	1.42	1.86	0.27	0.36	0.48	0.56	0.99	1.22	0.10
19	0.37	0.54	0.64	0.75	1.42	1.86	0.27	0.36	0.48	0.56	0.99	1.22	0.10
20	0.37	0.54	0.64	0.75	1.42	1.86	0.27	0.36	0.48	0.56	0.99	1.22	0.10
21	0.36	0.53	0.63	0.74	1.41	1.85	0.27	0.36	0.48	0.56	0.99	1.22	0.10
22	0.35	0.52	0.62	0.73	1.40	1.85	0.27	0.36	0.48	0.56	0.99	1.22	0.10
23	0.34	0.52	0.62	0.73	1.40	1.84	0.27	0.36	0.49	0.57	1.00	1.23	0.10
24	0.33	0.51	0.61	0.72	1.39	1.84	0.27	0.36	0.49	0.57	1.00	1.23	0.10
25	0.32	0.50	0.60	0.71	1.38	1.83	0.27	0.36	0.49	0.57	1.00	1.23	0.10
26	0.33	0.50	0.60	0.73	1.42	1.87	0.28	0.37	0.50	0.59	1.03	1.27	0.10
27	0.34	0.50	0.61	0.74	1.45	1.90	0.28	0.37	0.51	0.61	1.06	1.32	0.10
28	0.35	0.51	0.61	0.75	1.48	1.94	0.29	0.38	0.51	0.62	1.10	1.36	0.10
29	0.36	0.51	0.62	0.76	1.51	1.96	0.29	0.38	0.52	0.64	1.13	1.41	0.10
30	0.37	0.51	0.62	0.78	1.55	2.00	0.30	0.39	0.53	0.66	1.16	1.46	0.10
31	0.38	0.51	0.64	0.79	1.63	2.10	0.31	0.41	0.53	0.68	1.26	1.60	0.10
32	0.39	0.52	0.66	0.81	1.70	2.19	0.32	0.42	0.53	0.71	1.37	1.78	0.10
33	0.39	0.52	0.68	0.84	1.78	2.29	0.33	0.45	0.55	0.75	1.49	1.95	0.10
34	0.40	0.54	0.70	0.88	1.88	2.39	0.35	0.46	0.59	0.77	1.61	2.13	0.10
35	0.42	0.55	0.73	0.90	1.91	2.50	0.36	0.48	0.63	0.80	1.80	2.43	0.11
36	0.45	0.58	0.78	0.95	2.08	2.72	0.39	0.51	0.67	0.85	1.98	2.64	0.13
37	0.48	0.62	0.83	1.02	2.28	2.97	0.43	0.54	0.71	0.89	2.19	2.88	0.15
38	0.52	0.68	0.91	1.09	2.49	3.23	0.48	0.59	0.76	0.95	2.39	3.10	0.17
39	0.57	0.74	1.00	1.19	2.71	3.52	0.53	0.63	0.82	1.02	2.62	3.38	0.19
40	0.62	0.80	1.10	1.31	2.96	3.83	0.58	0.68	0.89	1.10	2.87	3.64	0.23
41	0.70	0.88	1.21	1.44	3.28	4.21	0.64	0.73	0.96	1.16	3.18	4.05	0.24
42	0.78	0.98	1.34	1.60	3.62	4.64	0.69	0.81	1.03	1.26	3.52	4.48	0.26
43	0.88	1.08	1.47	1.80	4.01	5.11	0.76	0.89	1.14	1.39	3.89	4.97	0.29
44	0.98	1.20	1.62	2.00	4.45	5.63	0.83	0.98	1.25	1.54	4.30	5.51	0.35
45	1.08	1.32	1.78	2.17	4.93	6.20	0.92	1.08	1.38	1.70	4.68	5.94	0.40
46	1.20	1.44	1.95	2.35	5.34	6.68	1.01	1.19	1.50	1.85	5.07	6.44	0.43
47	1.32	1.57	2.11	2.53	5.78	7.20	1.09	1.30	1.64	2.02	5.50	6.99	0.47
48	1.45	1.71	2.29	2.74	6.26	7.75	1.17	1.42	1.78	2.21	5.97	7.58	0.49
49	1.59	1.85	2.49	2.99	6.78	8.35	1.29	1.57	1.93	2.41	6.46	8.24	0.54
50	1.73	1.99	2.73	3.30	7.35	9.00	1.40	1.73	2.10	2.62	7.00	8.93	0.57
51	1.90	2.21	3.01	3.66	7.94	9.88	1.50	1.84	2.25	2.81	7.50	9.59	0.57
52	2.07	2.44	3.33	4.06	8.61	10.82	1.63	1.96	2.41	3.01	8.04	10.27	0.60
53	2.26	2.70	3.67	4.52	9.44	11.86	1.76	2.10	2.59	3.24	8.62	11.03	0.62
54	2.50	2.99	4.07	5.01	10.38	12.99	1.92	2.25	2.80	3.51	9.23	11.83	0.65
55	2.80	3.39	4.50	5.65	11.40	14.25	2.07	2.43	3.03	3.82	9.82	12.71	0.66
56	3.12	3.73	4.97	6.22	12.43	15.56	2.28	2.68	3.34	4.18	10.79	13.91	0.64
57	3.46	4.08	5.46	6.81	13.53	16.98	2.52	2.94	3.68	4.59	11.83	15.17	0.58
58	3.86	4.52	6.02	7.54	14.68	18.53	2.76	3.23	4.01	5.07	12.95	16.49	0.49
59	4.33	4.99	6.70	8.34	15.84	20.22	3.07	3.60	4.39	5.65	14.12	17.66	0.34
60	4.88	5.61	7.56	9.23	16.85	22.05	3.42	4.02	4.88	6.33	15.38	18.89	
61	5.54	6.38	8.45	10.50	18.80	24.20	3.81	4.51	5.37	7.31	17.10	20.68	
62	6.32	7.33	9.54	12.04	20.89	26.50	4.25	5.10	5.93	8.43	18.90	22.50	
63	7.23	8.48	10.87	13.96	23.11	28.92	4.77	5.74	6.61	9.72	20.75	24.64	
64	8.30	9.85	12.43	16.26	25.45	31.44	5.39	6.56	7.39	11.13	22.74	27.14	
65	9.69	11.60	14.33	17.52	27.93	34.05	6.12	7.45	8.68	11.70	25.61	30.93	

1 For annual mode, multiply the basic rate by the number of thousands of face amount and add the \$75 policy fee.

2 See Policy Features section for the modal factors and policy fees for modes other than annual.

3 The initial premium rate shown is guaranteed for the first 20 policy years and may change annually thereafter.

4 All other premiums, including unisex premiums, renewal premiums and rider/feature premiums are available through the new business proposal system.

AXA Equitable's ART

Excludes \$75 Annual
Policy Fee^{1, 2}

Initial Premium Rates per \$1,000 of Face Amount³
Face Amount: \$500,000–\$999,999

Issue Age	Male						Female						DPW
	PENT	PNT	SPNT	SNT	PTU	STU	PENT	PNT	SPNT	SNT	PTU	STU	
18	0.46	0.56	0.71	0.84	1.35	1.65	0.25	0.33	0.43	0.53	0.68	0.85	0.10
19	0.46	0.55	0.70	0.84	1.34	1.64	0.24	0.32	0.42	0.52	0.68	0.85	0.10
20	0.45	0.54	0.69	0.83	1.33	1.63	0.23	0.31	0.41	0.51	0.68	0.85	0.10
21	0.40	0.52	0.65	0.77	1.23	1.55	0.23	0.31	0.39	0.49	0.68	0.85	0.10
22	0.37	0.48	0.60	0.70	1.18	1.46	0.22	0.30	0.37	0.47	0.68	0.85	0.10
23	0.34	0.44	0.54	0.63	1.10	1.40	0.22	0.29	0.35	0.45	0.70	0.86	0.10
24	0.31	0.38	0.46	0.55	1.07	1.26	0.22	0.27	0.34	0.43	0.70	0.86	0.10
25	0.29	0.32	0.40	0.50	1.02	1.22	0.19	0.26	0.31	0.39	0.70	0.86	0.10
26	0.29	0.32	0.40	0.50	1.03	1.24	0.19	0.26	0.31	0.39	0.71	0.88	0.10
27	0.29	0.33	0.41	0.51	1.04	1.28	0.19	0.26	0.31	0.39	0.73	0.90	0.10
28	0.30	0.33	0.42	0.51	1.06	1.33	0.19	0.26	0.32	0.40	0.73	0.93	0.10
29	0.30	0.34	0.43	0.52	1.08	1.37	0.20	0.27	0.32	0.40	0.75	0.95	0.10
30	0.30	0.34	0.43	0.53	1.09	1.41	0.20	0.27	0.32	0.40	0.75	0.98	0.10
31	0.31	0.35	0.44	0.55	1.11	1.45	0.21	0.29	0.33	0.41	0.79	1.02	0.10
32	0.31	0.36	0.44	0.55	1.13	1.49	0.22	0.30	0.33	0.41	0.83	1.05	0.10
33	0.31	0.37	0.45	0.56	1.16	1.52	0.22	0.30	0.34	0.42	0.85	1.09	0.10
34	0.32	0.37	0.46	0.57	1.19	1.56	0.22	0.31	0.34	0.43	0.88	1.15	0.10
35	0.32	0.39	0.46	0.60	1.21	1.57	0.23	0.32	0.35	0.44	0.89	1.23	0.10
36	0.33	0.39	0.47	0.61	1.22	1.60	0.24	0.32	0.35	0.47	0.96	1.35	0.10
37	0.35	0.42	0.48	0.65	1.29	1.75	0.25	0.34	0.39	0.50	1.06	1.50	0.10
38	0.36	0.43	0.51	0.68	1.37	1.85	0.26	0.36	0.42	0.53	1.16	1.67	0.12
39	0.38	0.46	0.55	0.72	1.46	1.96	0.28	0.38	0.44	0.57	1.28	1.85	0.16
40	0.40	0.48	0.59	0.77	1.56	2.10	0.30	0.41	0.48	0.61	1.40	2.02	0.19
41	0.43	0.52	0.64	0.82	1.70	2.27	0.32	0.44	0.51	0.67	1.55	2.21	0.22
42	0.46	0.56	0.68	0.89	1.86	2.49	0.35	0.48	0.54	0.73	1.71	2.43	0.24
43	0.50	0.60	0.76	0.94	2.04	2.72	0.38	0.52	0.55	0.81	1.89	2.68	0.27
44	0.54	0.62	0.87	1.01	2.25	3.02	0.42	0.55	0.56	0.83	2.10	2.97	0.38
45	0.56	0.66	0.88	1.08	2.44	3.31	0.45	0.58	0.59	0.86	2.29	3.27	0.42
46	0.59	0.73	0.93	1.13	2.62	3.60	0.50	0.63	0.64	0.94	2.54	3.58	0.47
47	0.64	0.82	0.98	1.22	2.85	3.94	0.57	0.67	0.69	1.03	2.77	3.93	0.53
48	0.70	0.86	1.07	1.33	3.15	4.30	0.68	0.70	0.75	1.13	3.05	4.27	0.61
49	0.75	0.91	1.17	1.46	3.53	4.71	0.75	0.77	0.85	1.27	3.32	4.68	0.84
50	0.86	0.99	1.30	1.65	3.87	5.14	0.81	0.82	0.93	1.40	3.65	5.09	1.03
51	0.93	1.18	1.43	1.84	4.21	5.62	0.85	0.90	1.07	1.52	3.94	5.43	1.25
52	1.00	1.29	1.55	2.01	4.59	6.14	0.92	1.03	1.23	1.63	4.26	5.80	1.48
53	1.05	1.37	1.64	2.14	5.02	6.72	0.98	1.13	1.39	1.76	4.62	6.22	1.68
54	1.12	1.45	1.75	2.55	5.31	7.31	1.05	1.21	1.54	1.90	5.00	6.65	2.20
55	1.35	1.57	1.89	2.90	5.73	7.92	1.15	1.32	1.68	2.07	5.64	7.41	2.51
56	1.55	1.71	2.05	3.17	6.27	8.60	1.24	1.43	1.84	2.25	6.04	7.84	2.88
57	1.63	1.88	2.25	3.48	6.94	9.43	1.31	1.52	1.94	2.37	6.44	8.26	3.12

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- 1 For annual mode, multiply the basic rate by the number of thousands of face amount, then multiply the result by 90% (except in New Jersey) and add the \$75 policy fee.
- 2 See Policy Features section for the modal factors and policy fees for modes other than annual.
- 3 All other premiums, including unisex premiums, renewal premiums and rider/feature premiums are available through the new business proposal system.

AXA Equitable's ART

Excludes \$75 Annual
Policy Fee^{4,5}

Initial Premium Rates per \$1,000 of Face Amount^{6,7}
Face Amount: \$500,000–\$999,999 (continued)

Issue Age	Male						Female						DPW
	PENT	PNT	SPNT	SNT	PTU	STU	PENT	PNT	SPNT	SNT	PTU	STU	
58	1.80	2.08	2.50	3.74	7.55	10.21	1.39	1.63	2.07	2.53	6.87	8.70	3.35
59	1.88	2.28	2.74	4.05	8.19	11.06	1.49	1.75	2.23	2.74	7.32	9.15	3.57
60	2.04	2.50	3.01	4.42	8.86	11.92	1.60	1.92	2.41	2.93	7.81	9.64	0.55
61	2.24	2.75	3.32	4.84	9.62	13.01	1.73	2.09	2.61	3.22	8.46	10.31	0.47
62	2.47	3.02	3.65	5.36	10.59	14.35	1.89	2.29	2.87	3.57	9.20	11.07	0.40
63	2.67	3.28	3.95	6.04	11.82	15.93	2.10	2.54	3.19	3.90	10.00	11.87	0.28
64	2.93	3.60	4.34	6.74	13.28	17.67	2.34	2.85	3.43	4.37	10.89	12.75	0.13
65	3.28	4.03	4.87	7.57	14.86	19.24	2.53	3.06	3.69	4.40	11.54	13.33	
66	3.76	4.62	5.58	8.39	16.02	20.80	2.75	3.44	4.01	4.89	12.00	13.67	
67	4.38	5.38	6.50	9.18	17.06	22.66	2.99	3.72	4.37	5.63	13.50	15.17	
68	5.09	6.27	7.56	10.15	18.39	24.38	3.09	4.08	4.85	6.52	14.25	15.78	
69	5.90	7.27	8.78	11.31	19.82	26.28	3.11	4.46	5.58	7.35	14.93	16.30	
70	6.88	9.09	10.11	12.65	21.49	28.49	4.52	5.28	6.81	8.44	16.20	17.43	
71 ⁶	7.93	11.23	11.64	14.46	21.58	29.50	5.30	6.28	7.89	9.80	17.93	22.01	
72 ⁶	9.03	12.58	13.04	16.21	24.07	31.98	6.38	7.46	9.20	11.42	20.17	24.11	
73 ⁶	10.04	13.96	14.51	18.04	26.20	33.90	7.67	8.30	10.31	12.97	22.07	26.37	
74 ⁶	11.09	15.43	16.03	19.95	28.34	35.07	8.44	9.09	11.33	14.24	24.16	28.87	
75 ⁶	12.25	17.03	17.72	22.05	30.84	37.98	9.28	9.99	13.86	17.24	26.26	31.39	
76 ⁶	14.50	18.80	19.55	24.33	32.67	39.04	10.84	11.42	15.23	18.94	28.43	33.99	
77 ⁶	16.63	20.86	21.70	27.00	35.67	42.62	12.63	13.35	16.74	20.82	30.76	36.76	
78 ⁶	19.18	23.27	24.20	30.12	39.14	46.77	14.71	15.58	18.41	22.89	33.26	39.75	
79 ⁶	22.15	26.05	27.10	33.73	43.11	51.51	16.83	18.26	20.21	25.15	35.97	42.99	
80 ⁶	25.51	29.10	30.27	37.67	47.34	56.56	19.27	21.36	22.22	27.64	38.87	46.46	
81 ⁶	28.55	32.58	33.88	42.16	52.08	62.23	21.69	24.04	25.00	31.10	43.05	51.44	
82 ⁶	31.71	36.17	37.62	46.81	56.81	67.89	24.41	27.06	28.14	35.01	47.57	56.85	
83 ⁶	35.11	40.03	41.63	51.81	61.77	73.80	27.13	30.05	31.27	38.87	51.95	62.08	
84 ⁶	38.86	44.31	46.09	57.35	67.14	80.23	30.10	33.36	34.69	43.15	56.66	67.71	
85 ⁶	43.04	49.10	51.05	63.54	73.49	87.81	33.46	37.09	38.56	47.96	61.38	73.35	
86 ⁶	47.69	54.39	56.57	70.40	80.44	96.12	36.45	40.38	42.01	52.26	65.20	77.92	
87 ⁶	52.75	60.18	62.58	77.89	87.90	105.03	41.07	45.50	47.34	58.87	71.48	85.43	
88 ⁶	58.18	66.36	69.01	85.89	95.73	114.38	45.87	50.84	52.88	65.78	77.71	92.87	
89 ⁶	63.88	72.86	75.79	94.31	103.78	124.02	51.01	56.52	58.79	73.12	83.96	100.34	
90 ⁶	69.81	79.63	82.81	103.06	111.98	133.80	55.66	61.66	64.15	79.79	88.87	106.21	
91 ⁶	75.31	85.91	89.34	111.18	119.24	142.47	57.72	63.96	66.53	82.74	89.45	106.89	
92 ⁶	81.02	92.41	96.11	119.61	126.59	151.26	62.18	68.89	71.67	89.13	93.53	111.78	
93 ⁶	87.01	99.24	103.21	128.44	134.14	160.28	68.98	76.44	79.51	98.89	100.44	120.04	
94 ⁶	93.31	106.42	110.68	137.76	141.92	169.58	77.69	86.07	89.54	111.36	113.75	130.72	

4 For annual mode, multiply the basic rate by the number of thousands of face amount, then multiply the result by 90% (except in New Jersey) and add the \$75 policy fee.

5 See Policy Features section for the modal factors and policy fees for modes other than annual.

6 Renewals only, all states.

7 All other premiums, including unisex premiums, renewal premiums and rider/feature premiums are available through the new business proposal system.

AXA Equitable's ART

Excludes \$75 Annual
Policy Fee^{1, 2}

Initial Premium Rates per \$1,000 of Face Amount³
Face Amount: \$1,000,000+

Issue Age	Male						Female						DPW
	PENT	PNT	SPNT	SNT	PTU	STU	PENT	PNT	SPNT	SNT	PTU	STU	
18	0.40	0.47	0.68	0.80	1.32	1.64	0.24	0.32	0.40	0.48	0.67	0.84	0.10
19	0.39	0.47	0.67	0.79	1.31	1.63	0.23	0.31	0.39	0.47	0.67	0.84	0.10
20	0.39	0.46	0.66	0.78	1.30	1.62	0.23	0.30	0.38	0.46	0.67	0.84	0.10
21	0.34	0.44	0.59	0.73	1.20	1.54	0.21	0.29	0.37	0.46	0.67	0.84	0.10
22	0.32	0.41	0.52	0.66	1.15	1.45	0.20	0.27	0.35	0.45	0.67	0.84	0.10
23	0.29	0.37	0.46	0.60	1.07	1.39	0.19	0.25	0.34	0.45	0.69	0.85	0.10
24	0.25	0.32	0.40	0.53	1.02	1.25	0.18	0.23	0.33	0.42	0.69	0.85	0.10
25	0.23	0.26	0.35	0.44	0.97	1.21	0.17	0.21	0.31	0.39	0.69	0.85	0.10
26	0.23	0.26	0.36	0.45	0.98	1.23	0.17	0.21	0.31	0.39	0.70	0.87	0.10
27	0.24	0.26	0.36	0.46	0.99	1.25	0.17	0.22	0.31	0.39	0.72	0.89	0.10
28	0.24	0.27	0.37	0.47	1.01	1.27	0.17	0.22	0.31	0.40	0.72	0.92	0.10
29	0.24	0.28	0.37	0.48	1.02	1.29	0.18	0.23	0.31	0.40	0.74	0.94	0.10
30	0.25	0.28	0.38	0.48	1.03	1.33	0.18	0.23	0.31	0.40	0.74	0.97	0.10
31	0.25	0.28	0.39	0.50	1.04	1.37	0.19	0.23	0.32	0.40	0.78	1.01	0.10
32	0.25	0.30	0.40	0.52	1.05	1.42	0.19	0.24	0.33	0.41	0.82	1.04	0.10
33	0.25	0.30	0.41	0.54	1.07	1.47	0.20	0.24	0.33	0.41	0.84	1.08	0.10
34	0.26	0.31	0.42	0.55	1.10	1.52	0.21	0.24	0.33	0.42	0.87	1.14	0.10
35	0.26	0.32	0.42	0.56	1.15	1.55	0.22	0.25	0.33	0.43	0.88	1.22	0.10
36	0.28	0.33	0.43	0.57	1.20	1.57	0.23	0.27	0.35	0.44	0.95	1.34	0.10
37	0.29	0.34	0.45	0.60	1.26	1.65	0.24	0.29	0.37	0.47	1.05	1.49	0.10
38	0.30	0.36	0.48	0.62	1.34	1.75	0.25	0.31	0.40	0.50	1.15	1.65	0.12
39	0.32	0.38	0.51	0.65	1.43	1.87	0.27	0.33	0.42	0.54	1.27	1.83	0.16
40	0.35	0.39	0.55	0.71	1.54	2.01	0.29	0.36	0.45	0.58	1.39	2.00	0.19
41	0.40	0.42	0.60	0.76	1.67	2.20	0.31	0.39	0.49	0.64	1.53	2.19	0.22
42	0.44	0.46	0.66	0.82	1.82	2.42	0.35	0.43	0.52	0.70	1.69	2.41	0.24
43	0.47	0.50	0.73	0.89	2.00	2.66	0.38	0.49	0.54	0.76	1.87	2.65	0.27
44	0.50	0.53	0.86	0.98	2.21	2.95	0.42	0.53	0.55	0.82	2.08	2.94	0.38
45	0.53	0.56	0.87	1.05	2.42	3.25	0.45	0.56	0.57	0.85	2.27	3.24	0.42
46	0.56	0.62	0.91	1.11	2.60	3.55	0.50	0.60	0.62	0.93	2.51	3.54	0.47
47	0.60	0.68	0.97	1.21	2.84	3.90	0.57	0.64	0.68	1.01	2.74	3.89	0.53
48	0.65	0.72	1.05	1.32	3.13	4.24	0.65	0.68	0.74	1.10	3.02	4.23	0.61
49	0.70	0.77	1.14	1.45	3.47	4.64	0.69	0.73	0.82	1.23	3.29	4.63	0.84
50	0.82	0.84	1.27	1.62	3.83	5.12	0.72	0.78	0.90	1.37	3.61	5.02	1.03
51	0.90	1.16	1.40	1.79	4.18	5.59	0.79	0.87	1.05	1.48	3.90	5.37	1.25
52	1.00	1.27	1.52	1.96	4.57	6.11	0.86	1.00	1.21	1.59	4.22	5.74	1.48
53	1.05	1.34	1.60	2.11	5.00	6.68	0.93	1.09	1.35	1.71	4.57	6.14	1.68
54	1.12	1.43	1.72	2.47	5.29	7.28	1.00	1.18	1.51	1.85	4.95	6.58	2.20
55	1.25	1.55	1.85	2.86	5.72	7.80	1.08	1.28	1.66	2.00	5.58	7.32	2.51
56	1.52	1.67	2.02	3.11	6.24	8.46	1.15	1.39	1.82	2.18	5.98	7.75	2.88
57	1.60	1.84	2.22	3.43	6.88	9.32	1.24	1.45	1.90	2.30	6.38	8.17	3.12

Continued on next page

- 1 For annual mode, multiply the basic rate by the number of thousands of face amount, then multiply the result by 90% (except in New Jersey) and add the \$75 policy fee.
- 2 See Policy Features section for the modal factors and policy fees for modes other than annual.
- 3 All other premiums, including unisex premiums, renewal premiums and rider/feature premiums are available through the new business proposal system.

AXA Equitable's Term ART

Excludes \$75 Annual
Policy Fee^{4, 5}

Initial Premium Rates per \$1,000 of Face Amount^{6, 7}
Face Amount: \$1,000,000+ (continued)

Issue Age	Male						Female						DPW
	PENT	PNT	SPNT	SNT	PTU	STU	PENT	PNT	SPNT	SNT	PTU	STU	
58	1.75	2.02	2.45	3.68	7.47	10.05	1.32	1.57	2.00	2.45	6.80	8.60	3.35
59	1.82	2.21	2.68	3.99	8.10	10.90	1.42	1.69	2.12	2.69	7.25	9.06	3.57
60	1.97	2.42	2.94	4.34	8.76	11.75	1.54	1.85	2.26	2.92	7.73	9.54	0.55
61	2.17	2.67	3.26	4.75	9.49	12.85	1.68	2.02	2.45	3.21	8.38	10.20	0.47
62	2.38	2.91	3.59	5.25	10.41	14.20	1.82	2.22	2.66	3.50	9.11	10.95	0.40
63	2.57	3.17	3.89	5.90	11.59	15.80	2.00	2.48	2.92	3.82	9.90	11.74	0.28
64	2.83	3.48	4.29	6.68	12.99	17.60	2.28	2.79	3.22	4.30	10.78	12.62	0.13
65	3.17	3.91	4.84	7.51	14.49	19.21	2.49	3.00	3.46	4.32	11.43	13.20	
66	3.66	4.50	5.55	8.34	15.68	20.79	2.70	3.40	3.81	4.81	11.88	13.53	
67	4.27	5.26	6.47	9.14	16.75	22.24	2.96	3.72	4.17	5.54	13.37	15.01	
68	5.00	6.16	7.53	10.11	18.11	24.01	3.09	4.05	4.66	6.42	14.11	15.62	
69	5.82	7.17	8.74	11.28	19.57	25.95	3.11	4.31	5.40	7.33	14.78	16.13	
70	5.90	9.00	10.09	12.63	21.26	28.19	4.00	5.11	6.57	8.42	16.04	17.25	
71 ⁶	7.84	11.16	11.61	14.44	21.39	29.05	4.90	5.99	7.61	9.78	17.75	21.79	
72 ⁶	8.99	12.51	13.01	16.19	23.47	30.60	5.90	7.04	8.87	11.40	19.97	23.87	
73 ⁶	10.00	13.92	14.48	18.02	25.55	31.92	7.09	8.05	10.22	12.72	21.85	26.11	
74 ⁶	11.07	15.40	16.02	19.94	27.64	33.02	7.87	8.84	11.29	14.03	23.92	28.58	
75 ⁶	12.24	17.02	17.71	22.04	30.08	35.94	8.65	9.72	13.85	17.23	26.00	31.08	
76 ⁶	14.49	18.79	19.54	24.32	32.66	39.03	10.03	11.41	15.22	18.93	28.15	33.65	
77 ⁶	16.63	20.84	21.68	26.99	35.66	42.61	11.61	13.35	16.73	20.81	30.46	36.40	
78 ⁶	19.17	23.25	24.19	30.11	39.13	46.76	13.41	15.57	18.40	22.88	32.93	39.36	
79 ⁶	22.15	26.04	27.09	33.72	43.10	51.50	15.42	18.25	20.20	25.13	35.61	42.56	
80 ⁶	25.50	29.08	30.26	37.66	47.32	56.55	17.72	21.35	22.21	27.62	38.49	46.00	
81 ⁶	28.54	32.55	33.87	42.15	52.06	62.21	20.81	24.02	24.99	31.08	42.62	50.93	
82 ⁶	31.69	36.15	37.61	46.80	56.80	67.88	24.40	27.04	28.13	34.99	47.10	56.29	
83 ⁶	35.08	40.01	41.62	51.80	61.75	73.79	27.10	30.03	31.24	38.86	51.44	61.47	
84 ⁶	38.83	44.29	46.08	57.34	67.12	80.21	30.08	33.33	34.67	43.12	56.10	67.04	
85 ⁶	43.02	49.07	51.04	63.53	73.47	87.79	33.44	37.05	38.54	47.94	60.77	72.62	
86 ⁶	47.66	54.37	56.56	70.39	80.42	96.10	36.42	40.36	41.99	52.23	64.55	77.15	
87 ⁶	52.73	60.15	62.57	77.88	87.88	105.01	41.04	45.48	47.32	58.85	70.77	84.58	
88 ⁶	58.15	66.33	69.00	85.88	95.70	114.35	45.85	50.81	52.86	65.75	76.94	91.95	
89 ⁶	63.85	72.83	75.77	94.30	103.76	123.99	50.97	56.48	58.76	73.09	83.13	99.35	
90 ⁶	69.78	79.59	82.80	103.05	111.95	133.77	55.62	61.63	64.12	79.75	87.99	105.16	
91 ⁶	75.28	85.87	89.33	111.17	119.21	142.44	57.68	63.92	66.50	82.70	88.56	105.83	
92 ⁶	80.98	92.37	96.10	119.60	126.56	151.23	62.14	68.85	71.64	89.09	92.60	110.67	
93 ⁶	86.97	99.20	103.20	128.43	134.11	160.25	68.94	76.39	79.48	98.85	99.45	118.85	
94 ⁶	93.27	106.38	110.67	137.74	141.89	169.54	77.64	86.02	89.50	111.31	112.42	129.43	

4 For annual mode, multiply the basic rate by the number of thousands of face amount, then multiply the result by 90% (except in New Jersey) and add the \$75 policy fee.

5 See Policy Features section for the modal factors and policy fees for modes other than annual.

6 Renewals only, all states.

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