



charitable giving in these tough times

Charitable giving just got easier with AXA Equitable's Athena Universal Life's Charitable LegacySM Rider

Charity Begins at Home

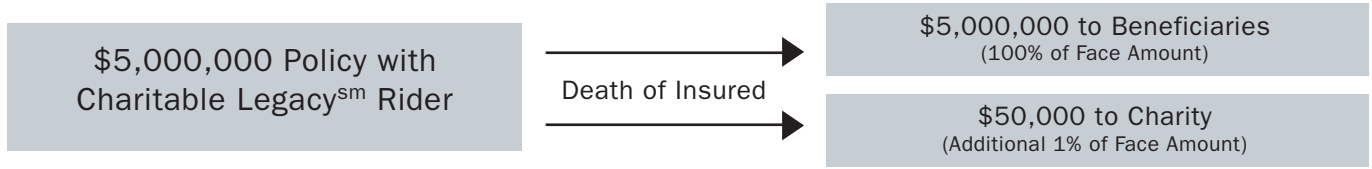
Most people, given the opportunity, would like to feel they have made a lasting contribution toward a better world. For some, this lasting contribution is in the form of a charitable gift. Charitable gifts, made during life or through a donor's estate, have strengthened the ability of many charitable organizations to provide for future generations. Now, with AXA Equitable's Charitable Legacy Rider, it is easier for you to shape tomorrow and benefit the future.

In these economic times it may be increasingly more difficult to leave a charitable gift. However, with AXA Equitable's Charitable Legacy Rider, the decision changes from whether to plan for a charitable gift to which charitable organization(s) to select.

There is an Old Adage, "Nothing in Life is Free" ...Until Now!

AXA Equitable's new Charitable Legacy Rider makes it easier and more cost-efficient for you to include your favorite charities in your estate plans. With Athena Universal Life's Charitable Legacy Rider, you can provide a benefit to the charity of your choice, without an additional cost¹.

How it Works



¹ You can name up to two charitable IRC 501(c) beneficiaries.

Affordable and reliable protection for your family and your business:

The Athena Universal LifeSM (Athena ULSM) policy can provide you with long-term guarantees and the opportunity for cash value accumulation. In addition, your policy offers options that you can tailor to your specific needs, such as, a flexible premium structure and a long-term death benefit guarantee.

View the [Athena Universal Life client brochure](#) for more information.

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 · Variable Life Insurance May Go Down in Value



The rider provides a recognized charity² with an additional death benefit of up to 1% of the base Face Amount, provided:

- The rider is included on the policy at policy issue
- The base policy death benefit is at least \$1,000,000 at the Insured's death
- At the time of payment, the "charitable beneficiary" is recognized by the IRS as a 501(c) organization entitled to receive charitable contributions under IRC 170

The charitable payout ranges from \$10,000 to \$100,000, depending on the death benefit paid to your beneficiaries under the base policy.

The Charitable Legacy Rider adds no additional cost to the policy. It does not increase the premium, reduce the cash values or cause a reduction in death benefit. In addition, if the policy is owned by your spouse, a trust or another third party, at death, a charitable income tax deduction, equal to the charitable legacy payment, may be available.

Athena UL offers the protection, flexibility and potential cash value accumulation that can be the cornerstone of your financial protection strategy.

² Payments under the Charitable Legacy Rider will be calculated based on the base policy death benefit. Base policy death benefits between \$1,000,000 and \$10,000,000 qualify for Charitable Legacy Rider payments.

Important notes

Consult a financial professional to learn how life insurance can be used as part of an overall estate or business continuation plan.

For employer- and business-owned life insurance policies, additional federal income tax rules need to be considered, including employee eligibility and consent, as well as tax reporting requirements. AXA Equitable and its affiliates do not provide tax or legal advice. You should consult your own tax and legal advisors regarding your circumstances.

Guarantees described in this flyer are based on the claims-paying ability of AXA Equitable Life Insurance Company.

Your financial professional can provide more information about the Charitable Legacy Rider and how it may fit into your specific financial goals.

Call your financial professional today!

Athena Universal LifeSM is issued by AXA Equitable Life Insurance Company (New York, NY) and co-distributed by affiliate AXA Distributors, LLC and AXA Network, LLC and its subsidiaries.

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