



Q4 Mission Addition underwriting program

Limited time offer: Now through December 31, 2019

We're on a mission to make sure your clients have the protection they need! Too many Americans are underinsured or don't have life insurance at all. It's time to make sure your clients' protection needs are met, they have an appropriate amount of life insurance in place and they own a policy that can adapt to their changing needs over time.

That's why we've launched the **Q4 Mission Addition** underwriting program, allowing your clients to quickly and easily add a permanent life insurance policy and potentially include our Long-Term Care ServicesSM Rider,¹ OR improve their rating by one class when they have a fully underwritten AXA Equitable Life Insurance Company (AXA Equitable) or MONY Life Insurance Company of America (MLOA) or a select carrier's* life policy in place.



Here are the details to qualify:

Eligibility:

- **Age:** 18-60
- **Face amount:** \$100,000 to \$1,000,000, but no more than the face amount of the most recent fully underwritten policy.
- New coverage is limited to individual permanent life insurance products.



Here's the mission:

- **Flag clients who may need additional life insurance protection** and already have a recent fully underwritten policy in place. See below for details to qualify.
- **Forward us the completed forms.** See the next page for our short list of underwriting requirements.
- **Consider your mission a success** if your client is approved for an additional life insurance policy.
- **Mission Addition Advantage.** If your clients meet our criteria, we'll contact you to:
 - *Add our Long-Term Care ServicesSM Rider with simplified underwriting, or*
 - *Improve your clients' rating level by one class.*



Use the eApp!

The Q4 Mission Addition underwriting program will only last until December 31st. Our Life eApp is the quickest way to submit your application; get it before the end of the year and get paid!

| Eligible policies must be fully underwritten: | Previous rating: | Important notes: |
|--|--|---|
| With AXA Equitable or MLOA within the past 7 years | Standard or better, if fully underwritten by AXA Equitable or MLOA | You must add a note within the remarks section of the application: Applying for the Q4 Mission Addition underwriting program. The application will not be considered for the program if you do not include this. |
| With select carriers* within the past 5 years (listed below) | Better than Standard, if fully underwritten by a select carrier listed below | |

*Select carriers include John Hancock, Lincoln Financial Group, Nationwide, Pacific Life, Penn Mutual, Principal, Protective Life, Prudential Financial, Symetra Financial, Transamerica, Met Life, MassMutual, New York Life, Farmers, Brighthouse Financial, Voya, AIG and Northwestern Mutual.

AXA Equitable or MLOA Policy Requirements

- AXA Equitable or MLOA application
- A completed Medical Information Questionnaire (MIQ)
- Any other application supplement forms/questionnaires, where applicable

Select Carrier Policy Requirements

- Copy of policy data page along with a copy of the Part I and Part II of the application included in the policy and used for original underwriting
- AXA Equitable or MLOA application
- A completed Medical Information Questionnaire (MIQ)
- Any other application supplement forms/questionnaires, where applicable

**If you have any questions,
please contact your
brokerage manager at KAFL
today!**

1 The Long-Term Care ServicesSM Rider is available for an additional charge, and does have restrictions and limitations. A client may qualify for the insurance, but not the rider. It is paid as an acceleration of the death benefit.

Certain types of contracts, features and benefits may not be available in all states and jurisdictions or from all selling firms. Marketing material availability may also vary by firm. Please check with your firm for more details.

Life insurance products are issued by either AXA Equitable Life Insurance Company (AXA Equitable), New York, NY; or MONY Life Insurance Company of America (MLOA), an Arizona Stock Corporation with its main administrative office in Jersey City, NJ 07310. MLOA is not licensed to conduct business in New York. Variable life products are co-distributed by affiliates AXA Advisors, LLC (member FINRA, SIPC) and AXA Distributors, LLC.

Universal and Term life products are co-distributed by AXA Network, LLC and AXA Distributors, LLC. (AXA Network Insurance Agency of California, LLC in CA; AXA Network, Insurance Agency of Utah, LLC in Utah; AXA Network of Puerto Rico in PR) and AXA Distributors, LLC, New York, NY 10104, (212) 554-1234, New York, NY 10104. When sold by New York state-based (i.e., domiciled) financial professionals, life insurance is issued by AXA Equitable Life Insurance Company (New York, NY).

“AXA” is the brand name of AXA Equitable Financial Services, LLC and its family of companies, including AXA Equitable Life Insurance Company (NY, NY) (AXA Equitable); MONY Life Insurance Company of America; AXA Advisors, LLC; and AXA Distributors, LLC. The obligations of AXA Equitable and MONY Life Insurance Company of America are backed solely by their claims-paying ability.

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