

life underwriting condensed guide /



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AXA EQUITABLE

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AXA Equitable Underwriting Criteria — Preferred Guidelines

All Applicants			
Term Series SM , Athena Universal Life SM Series 152, Athena Indexed Universal Life SM , Incentive Life Legacy [®] II and Incentive Life Optimizer [®] II	Preferred Elite Non-Tobacco	Preferred Non-Tobacco	Standard Plus Non-Tobacco Preferred Tobacco Use
All Other Products	N/A	Preferred Plus Non-Tobacco	Preferred Non-Tobacco Preferred Tobacco Use
Total Cholesterol & Chol/HDL Ratio	220 and 5.0 and HDL > 35 or 240 and 4.5 and HDL > 35	250 and 5.0 and HDL > 35 or 270 and 4.5 and HDL > 35	270 and 6.0 and HDL > 35 or 300 and 5.0 and HDL > 35
Tobacco Use	No nicotine use past 5 years	No nicotine use past 3 years	No nicotine use for past 12 months to qualify for non-tobacco use rates
Alcohol and/or Substance Abuse	No history	No history of abuse for 8 years	No history of abuse for 5 years
Aviation (Private), Avocation and Occupation	Preferred ratings may be allowed. Permanent flat extra up to \$3.50 per thousand may be available for all products as applicable.		
Medical History/ Physical Condition	No personal history of cancer (except certain skin cancers), diabetes or heart disease, even if not ratable		

AXA Equitable Underwriting Criteria — Preferred Guidelines Cont'd

Applicants 0–69			
Term Series SM , Athena Universal Life SM Series 152, Athena Indexed Universal Life SM , Incentive Life Legacy [®] II and Incentive Life Optimizer [®] II	Preferred Elite Non-Tobacco	Preferred Non-Tobacco	Standard Plus Non-Tobacco Preferred Tobacco Use
All Other Products	N/A	Preferred Plus Non-Tobacco	Preferred Non-Tobacco Preferred Tobacco Use
Medication	No Rx for HTN (no exceptions)	All Rx considered	All Rx considered
Family History	No deaths from CAD, CVD, or Ca for M or F or S < 65	No deaths from CAD or Ca for M or F < 60	No more than 1 death from CAD for M & F < 60
Blood Pressure	140/85 (150/90 ages 60–69)	145/90 (150/90 ages 60–69)	Non-ratable BP readings
Driving History mv = moving violations	No DWI, Reckless Driving in past 5 years No > 1 mv past 3 years	No DWI or Reckless Driving in past 5 years No > 2 mv past 3 years	No DWI or Reckless Driving in past 3 years No > 3 mv past 3 years

Applicants 70 and Over			
Medication	All BP and cholesterol Rx considered	All BP and cholesterol Rx considered	All BP and cholesterol Rx considered
Family History	No criteria	No criteria	No criteria
Blood Pressure	150/90	150/90	150/90
Driving History mv = moving violations	No DWI, Reckless Driving in past 5 years No mv in past 2 years	No DWI, Reckless Driving in past 5 years No mv in past 2 years	No DWI, Reckless Driving in past 3 years No mv in past 2 years

Abbreviations are as follows:

Coronary Artery Disease (CAD), Cerebrovascular Disease (CVD), Cancer (Ca), Mother (M), Father (F), Siblings (S), Hypertension (HTN), Blood Pressure (BP), Medication (Rx).

BMI/Build Charts

	BMI Ages up to 69			BMI Ages 70 and up		
Term Series SM , Athena Universal Life SM , Athena Indexed Universal Life SM , Incentive Life Legacy [®] II and Incentive Life Optimizer [®] II	Preferred Elite Non-Tobacco	Preferred Non-Tobacco	Standard Plus Non-Tobacco	Preferred Elite Non-Tobacco	Preferred Non-Tobacco	Standard Plus Non-Tobacco
All Other Products	N/A	Preferred Plus Non-Tobacco	Preferred Non-Tobacco, Preferred Tobacco Use	N/A	Preferred Plus Non-Tobacco	Preferred Non-Tobacco, Preferred Tobacco Use
Height	Maximum Weight BMI 28	Maximum Weight BMI 29.5	Maximum Weight BMI 31	Maximum Weight BMI 30	Maximum Weight BMI 31.5	Maximum Weight BMI 33
4' 6"	116	122	129	125	131	137
4' 7"	121	127	133	130	136	142
4' 8"	125	131	138	134	141	147
4' 9"	130	136	143	139	146	153
4' 10"	134	141	148	144	151	158
4' 11"	139	146	154	149	156	164
5' 0"	144	151	159	154	161	169
5' 1"	148	156	164	159	167	175
5' 2"	153	161	170	165	172	181
5' 3"	158	166	175	170	178	186
5' 4"	163	171	181	175	184	192
5' 5"	168	179	186	180	189	198
5' 6"	174	183	192	186	195	205
5' 7"	179	188	198	192	201	211
5' 8"	184	194	204	197	207	217
5' 9"	190	200	210	203	213	223
5' 10"	195	205	216	209	220	230
5' 11"	201	211	222	215	226	237
6' 0"	207	218	229	221	232	243
6' 1"	212	223	235	227	239	250
6' 2"	218	229	241	234	245	257
6' 3"	224	236	248	240	252	264
6' 4"	230	242	255	246	259	271
6' 5"	236	248	261	253	266	278
6' 6"	242	255	268	260	273	285
6' 7"	249	262	275	266	280	293
6' 8"	255	268	282	273	287	300
6' 9"	261	275	289	280	294	308
6' 10"	268	282	296	287	301	315
6' 11"	274	289	304	294	309	323
7' 0"	281	296	311	301	316	331

1 BMI = Body Mass Index

Note: Chart is unisex, maximum weight is in pounds.

Life Underwriting Requirements Ages 0–50

(See Notes Section on Page 6 for Definitions and Additional Requirements.)

Face Amounts	Issue Ages				
	0-15	16-30	31-35	36-40	41-50
\$0 to \$99,999	Non-Med ²				
\$100,000	Non-Med ²	Non-Med ² , HOS, Blood, MVR			Non-Med ² , HOS, Blood, (MVR: Term products only)
\$100,001 to \$249,999					Paramed, HOS, Blood, (MVR: Term products only)
\$250,000					Paramed, HOS, Blood, MVR
\$250,001 to \$500,000		Non-Med ² , HOS, Blood, MVR		Paramed, HOS, Blood, MVR	
\$500,001 to \$1,500,000		Paramed, HOS, Blood, MVR			
\$1,500,001 to \$1,999,999	Non-Med ² , APS	Paramed, HOS, Blood, APS, MVR			
\$2,000,000		Paramed, HOS, Blood, APS, MVR			
\$2,000,001 to \$5,000,000		Paramed, HOS, Blood, APS, MVR			Paramed, HOS, Blood, EKG, APS, MVR
Over \$5,000,000		Paramed, HOS, Blood, APS, MVR	Paramed, HOS, Blood, EKG, APS, MVR		

Life Underwriting Requirements Ages 51 and Above

(See Notes Section on Page 6 for Definitions and Additional Requirements.)

Face Amounts	Issue Ages				
	51–60	61–65	66–69	70–75	76 & Over
\$0 to \$50,000	Paramed ²			Paramed ² , APS	
\$50,001 to \$99,999	Paramed ²		Paramed ² , APS		
\$100,000 to \$249,999	Paramed, HOS, Blood, (MVR: Term products only)	Paramed, HOS, Blood, APS, (MVR: Term products only)		Paramed, HOS, Blood, APS, MVR	
\$250,000	Paramed, HOS, Blood, MVR	Paramed, HOS, Blood, APS, MVR			
\$250,001 to \$499,999		Paramed, HOS, Blood, APS, MVR	Paramed, HOS, Blood, EKG, APS, MVR		
\$500,000					
\$500,001 to \$10,000,000	Paramed, HOS, Blood, EKG, APS, MVR				
Over \$10,000,000	Paramed, HOS, Blood, EKG, APS, MVR, (Treadmill EKG: Tobacco Users or diabetics only)			Paramed, HOS, Blood, EKG, APS, MVR	

2 Preferred Rate Classes Additional Requirements — Paramed Exam is required if Proposed Insured seeks Preferred Elite NT or Preferred NT rates on Term SeriesSM, Athena Universal LifeSM Series 152, Athena Indexed Universal LifeSM, Incentive Life Legacy[®] II and Incentive Life Optimizer[®] II, or Preferred Plus on all other products. MVR, Full Blood Profile and HOS are required if applicant seeks any Preferred rate, including the Standard Plus NT rate for Term SeriesSM, Athena Universal LifeSM Series 152, Athena Indexed Universal LifeSM, Incentive Life Legacy[®] II and Incentive Life Optimizer[®] II. For all ages, including Juveniles (0–17), refer to the Product Guides for age and Face Amount limits or specific product guidelines for the Preferred rating.

Financial Underwriting Requirements (See Notes Section on Page 6 for Definitions.)

Face Amounts	Age 69 and Below	Ages 70 and Above
\$1,000,000–\$1,999,999	N/A	· For Trusts: Complete Trust Document
\$2,000,000	· Financial Questionnaire	· Financial Questionnaire · Inspection Report · For Trusts: Complete Trust Document
\$2,000,001–\$4,999,999		
\$5,000,000		· Financial Questionnaire · Inspection Report with Third-Party Verification of Net Worth · For Trusts: Complete Trust Document
\$5,000,001–\$10,000,000		· Financial Questionnaire · Inspection Report with Third-Party Verification of Net Worth · Documentation of Net Worth · For Trusts: Complete Trust Document
\$10,000,001 +	· Financial Questionnaire · Inspection Report with Third-Party Verification of Net Worth · Documentation of Net Worth · Prior year's federal income tax statement · Third-Party Documentation of Net Worth	· Financial Questionnaire · Inspection Report with Third-Party Verification of Net Worth · Documentation of Net Worth · For Trusts: Complete Trust Document · Prior year's federal income tax statement · Third-Party Documentation of Net Worth

AXA Equitable Approved Vendors

Exams			
APPS 1-800-635-1677 www.appsnational.com	ExamOne 1-877-933-9261 www.examone.com	E M S I 1-800-872-3674 www.emsinet.com	Portamedic/Hooper Holmes 1-800-782-7373 www.portamedic.com

APS Retrieval		Inspections	
E M S I 1-800-472-0454 www.emsinet.com	Source Access 1-800-550-3781 www.1sourceaccess.com	E M S I 1-800-821-3879	Infolink 1-800-443-1417

Notes:

- **Face Amount** is defined as all life insurance in force and applied for with AXA Equitable, MONY and/or affiliates within the past 12 months from the date of the application. This includes ultimate death benefit amounts of any policy or rider (e.g., ROPR). For Survivorship, order requirements on $\frac{1}{2}$ the Face Amount, except for financial underwriting document requirements (such as trust documents, Financial Supplements or federal income tax statements), order on the full Face Amount.
- **Applicants Age 70 and Above:** Paramed exams include a Senior Questionnaire with Cognitive/Frailty tests.
- **17 Jurisdictions** — CA, CT, DC, DE, FL, GA, IL, LA, MA, MD, NJ, NY, PA, PR, SC, TX, and VA — require HOS for applicants over age 15 applying for \$50,000 to \$99,999.
- **HOS** (Home Office Specimen or Urine Specimen).
- **Paramedical Exams and Laboratory Test Results** are valid up to 12 months for Proposed Insureds under age 70; otherwise, up to 6 months.
- **MVR** (Motor Vehicle Report) will be ordered by the Home Office.
- **EKG** (Electrocardiogram): Resting EKG completed within 12 months or a Treadmill EKG completed within the past 24 months may be borrowed in lieu of a current test. Actual tracings (not the EKG report) are required.
- **Treadmill EKG** should not be requested if there is a history of coronary disease or chest pain. Treadmill EKG is required at ages 51–69, over \$10 million if the Proposed Insured is a tobacco user, diabetic or no APS is available.
- **APS** (Attending Physician Statement) is required, as indicated on the Life Underwriting Requirements charts, if the Proposed Insured had a checkup within the past year or as needed to verify the Proposed Insured's medical history. Additional Note: An APS is always required at the following Ages/Amounts: 16–50 / >\$5 million; 51–60 / > \$5,000,000; 61–65 / > \$1,000,000; 66–69 / > \$1,000,000; 70+ / All amounts.
- **Prescription History and Other Pharmaceutical Data Searches** (e.g., **Script Check**, **Check Rx**) will be ordered by Home Office.
- **Inspection Report:** A telephone interview with the Proposed Insured by our preferred vendor to confirm information provided on the application and questionnaires — about the Proposed Insured's personal data, habits, insurance activity, health, finances, etc. An additional telephone interview with the Proposed Insured's accountant, attorney or banker will be conducted by our preferred vendor at Face Amounts greater than 10 million for all ages or Face Amounts 5 million or above, at ages 70 and above to verify financial information.
- **Internal Data Verification** will be obtained by the Home Office for applications over \$2,000,000 up to \$10,000,000 at ages under 70.
- **Documentation of Net Worth by Independent Third Party:** Balance sheets, profit & loss statements, other pro forma documents are examples of acceptable forms of documentation.

AXA Equitable reserves the right to request or waive additional requirements whenever these are deemed necessary. The requirements submitted do not guarantee any specific underwriting rate classification.

Financial Underwriting Guidelines (See Notes Section on Page 6 for Definitions.)

Purpose	Requirements	Amounts
Personal		
Income Replacement	Working Individual — All sources of earned income, including salary, bonus or other deferred compensation or Gross Annual Earned Income Non-Working Spouse, Co-Breadwinner, and Other Dependent Adults — To determine if any amount is available, require income information and amount of insurance on breadwinner Unemployed — To determine if any amount is available, require information regarding past earnings, current assets, past and future occupation contemplated	Growth Potential
		Maximum Ages
		30 x income 18–40
		25 x income 41–45
		20 x income 46–55
		15 x income 56–60
		10 x income 61–70
		5 x income 71–79
		Individual consideration 80 and up
Estate Planning	Need clear figure of net worth	50–75% life expectancy x appropriate estate growth factor x applicable tax rate
Juvenile	<ul style="list-style-type: none"> Equal amounts on all children Provide coverage information on application — Total life insurance in force or pending in all companies on the juvenile and on the applicant or child's parent AND reason if there are any other children in the family insured for a lesser amount 	¼ to ½ amount on parent or payor. Special rules apply in NY
Debt Repayment	Copy of loan agreement	Loan duration at least 5 years — 100% of loan amount
Charitable	Cover letter explaining past interest in the charity and how the amount was determined	Replacement of past contributions
Future Inheritance	<ul style="list-style-type: none"> Donor must be age 75 or older Cover letter containing estate planning details Applicable trust documents, will, or other third-party verification of expected inheritance Verification of net worth of parent(s) or bequeather(s) 	Growth rate factor up to 3–5% for a maximum of 10 years
Business		
Buy-Sell	<ul style="list-style-type: none"> Insured percentage of ownership in business Cover letter regarding buy-sell arrangement Confirmation that buy-sell agreement has been executed, information regarding business partners applied in like manner 	Percent ownership x market value of business
Key Person	Cover letter describing how amount was determined	10 x compensation (salary plus bonus)
Employee Benefit	Cover letter describing how amount was determined, who is covered, formula for determining coverage amount, and size of company	Individual consideration
Debt Repayment	Cover letter regarding amount of loan, loan duration, date loan committed, name of lender and collateral pledged to secure loan	Loan duration at least 5 years — 100% of loan amount x percent ownership of business

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