











AXA Equitable Advanced Markets 1040 Overlay



resource guide

Materials Supporting Needs Identified Using 1040 Overlay

Using the 1040 Overlay as a starting point for client reviews allows you to open a wealth of planning opportunities for clients. Once you have discovered additional planning needs, you may need materials to help you discuss those needs. AXA Equitable offers an abundant variety of materials to assist you. The quick reference below highlights some of the materials we have available.

| 1040 Line(s) | Planning Opportunity | What This Is | AXA Equitable Support |
|--|---|---|--|
| Filing Status, Exemptions & Dependents | Survivor Protection | It's important to periodically review a client's life insurance adequacy as well as determining if they have the appropriate policy and if the ownership is correct |   Life Insurance Needs Worksheet (134940) Policy Review (139837) |
| Line 7 & 12 | Adequacy of Retirement Savings | High income clients may not have appropriate savings to maintain their lifestyle into retirement. There are a number of devices that can help supplement retirement income beyond traditional IRAs and qualified plans. |   Supplemental Income (144684) BATL Plan (140345) |
| Lines 8a, 9a, & 13 | Income, Dividends & Capital Gains | These investments may move radically from year to year. Steering a small amount of one's net worth each year toward life insurance might help stabilize long-term wealth transfer |    Life Insurance as an Asset (143744) Income Max (143718) Dialing Your Tax Bracket (147982) |
| Lines 12 & 17 | Schedule C, Sub S and other pass through entities | Income from these sources might be eligible for additional sheltering through qualified plans. Depending on the plan type this may offer opportunities for life insurance and buy-sell planning. |    Life Insurance in a Qualified Plan (143761) Buy-Sell Planning (134910) Life In a Qualified Plan Producer Guide (136477) |

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

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| 1040 Line(s) | Planning Opportunity | What This Is | AXA Equitable Support |
|--------------|---|--|--|
| Line 15 & 16 | IRA and Qualified Plan Distributions; Pension and Annuity Distributions | Appropriate planning for these tax deferred assets can be tricky. There are a number of planning devices, often using life insurance, that might be appropriate for many clients |  Qualified Plan Max (145259)  Annuity Max (143720) |
| Line 17 | Rental Real Estate, Sub S, LLC, Trusts, Partnerships, Royalties | Income producing assets might also help fund a client's estate planning |  Private Split Dollar (141091) |
| Line 20a | Social Security Benefits | For clients that do not need these assets, sheltering and possibly leveraging these with life insurance might be appropriate for many clients |  Asset Protection (145005) |
| Schedule A | Medical and Dental Expenses | Clients with potentially large amounts may want to plan for Long-Term Care Expenses Early. AXA Equitable's indemnity contract may be an attractive approach |  LTCSR (138311) |
| Schedule A | Charitable Deductions | Clients with charitable deductions may be interested in a way to provide more to their favorite charity at no additional cost to them. |  Charitable Legacy Rider (142803) |

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