

BrightLife® Protect

vs. other protection focused Indexed Universal Life Products



How does BrightLife® Protect compare?

Life changes constantly. With BrightLife® Protect, your clients can help meet whatever changes come their way and still stay protected. This policy helps them live more today, keep more of what they earn with tax-deferred growth and potentially build more cash value they can actually use.

1. Our simple, no-lapse guarantee with no complex formulas

There's no guesswork or calculations needed with BrightLife® Protect. Your clients' coverage is guaranteed for level pay premiums:¹

- To age 90 when purchased at age 50 or older
- For 40 years when purchased under age 50

2. We did not increase our premiums with the extended guarantee.

BrightLife® Protect provides a death benefit for one of the lowest projected costs in the industry.

3. Our LTC rider is one of the most competitive in the industry.

With our Long-Term Care ServicesSM Rider:²

- No receipts are required.
- The client's condition can be temporary.³
- We let clients choose Death Benefit Option B, to help keep pace with rising costs of LTC.
- The policy can't lapse while on a long-term care claim.
- Clients can select the percentage of the death benefit that will make up the benefit pool.⁴
- We offer up to 3% of the total benefit each month.⁵
- The benefit can payout as much as 200% of HIPAA.⁶

For a Male, Age 50, Preferred, \$1M Face Amount
\$1,000 CV @ Age 121, Lifetime Solve

Carrier	Product	No-Lapse Guarantee (NLG) Length	Premium	LTC/Chronic Illness Rider	Top Quartile Categories
AXA	BrightLife® Protect	Green	Green	Green	3 of 3
AIG	Value+ Protection IUL	Green	Green	Yellow	2 of 3
John Hancock	Protection IUL 15	Yellow	Green	Green	2 of 3
Nationwide	YourLife® Indexed UL Protector	Yellow	Green	Green	2 of 3
Protective	Indexed Choice UL	Green	Yellow	Yellow	1 of 3
Prudential	PruLife® Founders Plus	Green	Yellow	Yellow	1 of 3
Minnesota Life	Eclipse Protector	Yellow	Red	Green	1 of 3
Transamerica	TransNavigator SM IUL	Yellow	Red	Green	1 of 3
Global Atlantic	Lifetime Provider	Red	Yellow	Yellow	0 of 3
Lincoln National	WealthAdvantage® IUL	Red	Yellow	Yellow	0 of 3
Penn Mutual	Accumulation Builder Advantage IUL	Yellow	Red	Yellow	0 of 3
Principal Life	Indexed Universal Life Flex SM	Red	Yellow	Red	0 of 3
Voya	IUL - Protector	Red	Red	Red	0 of 3

Figures for all issuing companies are based on current rates as of December 16, 2016. All figures are subject to change after that date. Different assumptions and/or risk classes illustrated would likely yield different results. Product features and benefits, expenses, loads and charges will vary by company and could affect the values shown. Carriers surveyed were derived from carrier software or WinFlex Web illustration service. Refer to the respective issuing company Product materials and a specimen actual policy for more detailed information. Clients should be provided with full current illustrations for all policies being considered, and a description of the relevant features and benefits of those policies.

Ranks of Longest NLG and Lowest Premium

Green	Top 5
Yellow	6-10
Red	11+

LTC/Chronic Illness Rider Availability

Green	LTC
Yellow	Chronic Illness
Red	None



Want to learn more?
Contact our Sales Desk or visit www.axaforlife.com/protect today.

- 1 Coverage is guaranteed to the lesser of 40 years or to age 90, as long as the required guarantee premium is paid.
- 2 The Long-Term Care ServicesSM Rider does have an additional cost and is subject to restrictions and limitations. Clients may qualify for life insurance, but not for the Long-Term Care ServicesSM Rider.
- 3 Not applicable in CT and NY.
- 4 Benefit pool can apply to 20% to 100% of the face amount. Only available with level death benefit option.
- 5 Subject to age requirements and must elect 1%, 2% or 3% on application.
- 6 In all states, except New York. Please seek tax advice prior to accepting amounts in excess of HIPAA.

Please be advised that this document is not intended as legal or tax advice. Accordingly, any tax information provided is not intended or written to be used, and cannot be used, by any taxpayer for the purpose of avoiding penalties that may be imposed on the taxpayer. The tax information was written to support the promotion or marketing of the transaction(s) or matter(s) addressed, and clients should seek advice based on their particular circumstances from an independent tax advisor.

BrightLife[®] Protect is a flexible premium universal life insurance policy with an index-linked interest option. Life insurance is subject to exclusions and limitations and terms for keeping it in force. Certain types of policies, features and benefits may not be available in all jurisdictions, or may be different.

BrightLife[®] Protect is issued in New York and Puerto Rico by AXA Equitable Life Insurance Company (AXA Equitable), New York, NY and in all other jurisdictions by MONY Life Insurance Company of America (MLOA), an Arizona Stock Corporation with its main administrative office in Jersey City, NJ, and is distributed by AXA Network, LLC and AXA Distributors, LLC.

BrightLife[®] Protect does contain additional charges, including but not limited to a 15-year surrender charge, Premium charges, Insurance charges and administrative fees.

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BrightLife[®] is a registered service mark and Long-Term Care ServicesSM is a service mark of AXA Equitable Life Insurance Company.

All guarantees are based on the claims-paying ability of the issuing company – either AXA Equitable or MLOA.

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1290 Avenue of the Americas, New York, NY 10104, (212) 554-1234

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