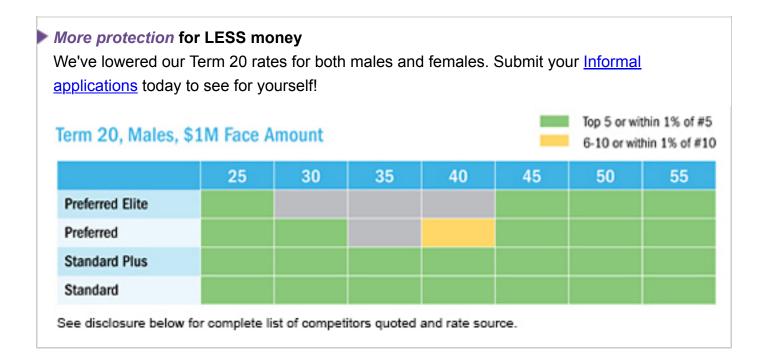


New! Lower Term Life Rates

Dear Kelli,

Great news! We've made some exciting changes to our Term Life product that we think you should know about. Give our Term 20 rates another look – and see just how competitive we are.



More efficient Term business processing

Not only are we making our Term product more competitive, but we're working hard to provide a **more consistent, better sales experience** for you and your clients. We've been listening to you and are committed to implementing changes that will make a real difference.

- Informal applications now being accepted for Term
- A team of underwriters dedicated to processing your Term business quickly and efficiently
- **Updated underwriting manual** to provide competitive offers, including on cases with some commonly encountered impairments
- S.T.E.P. (Smart Total Evaluation Program) allows for a one-class rating improvement for healthy lifestyle criteria up to Preferred Elite

3 WAYS to see for yourself!

- 1 Include AXA when running your illustrations to see how competitive we are.
- 2 Submit your Informal applications to <u>term.informals@axa.us.com.</u>

3 Contact the AXA Sales Desk at (800) 924-6669, option 2, 2 with any questions.



Want to learn more?

For more information, visit <u>www.axaforlife.com/termseries</u>



Carriers surveyed include AXA Equitable, AIG, Global Atlantic, Guardian, John Hancock, Legal & General, Lincoln National, MassMutual, MetLife, Minnesota Life, Nationwide, New York Life, Northwestern Mutual, Ohio National, Pacific Life, Primerica, Protective Life, Principal Life, Prudential Life, SBLI, Transamerica, United of Omaha and Voya, and premiums were derived from the third party vendor Compulife. Clients should be provided with full current illustrations or quotes for all policies being considered, and a description of the relevant features and benefits of those policies. This information is as of August 31, 2016 and is believed to be reliable as of this date.

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