



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 protection for LESS money**

We've lowered our Term 20 rates for both males and females. Submit your [Informal applications](#) today to see for yourself!

Term 20, Males, \$1M Face Amount

■ Top 5 or within 1% of #5
■ 6-10 or within 1% of #10

	25	30	35	40	45	50	55
Preferred Elite	■	■	■	■	■	■	■
Preferred	■	■	■	■	■	■	■
Standard Plus	■	■	■	■	■	■	■
Standard	■	■	■	■	■	■	■

See disclosure below for complete list of competitors quoted and rate source.

► **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 term.informals@axa.us.com.



Want to learn more?

For more information, visit
www.axaforlife.com/termseries

Connect with us



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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