Protection I can afford, for the times when it’s needed most
Smart protection with a specific purpose

Term life insurance is reliable and affordable. Whether you need temporary coverage for a year, or protection for your family until major debts are paid off, term insurance may be a good fit for your needs. It’s basic life insurance for which you’ll either pay level premiums for a specific time period — 1, 10, 15 or 20 years — or you’ll pay premiums that are renewable and increase each year as you get older. It pays a guaranteed death benefit to your beneficiaries, generally income tax-free, if you should die during that time period.

What is “term insurance”? Term life insurance provides low-cost protection for temporary needs. It pays a level death benefit and does not build up cash value. Term insurance typically offers the most protection for your premium dollar, making it generally the most affordable type of insurance available.

Proceeds from term insurance can:

- Pay off your mortgage
- Pay off debt
- Replace lost income
- Pay final expenses
- Help transition a business
- Pay for your children’s college education
**BrightLife® Term Series**

Since term insurance can be purchased in large amounts for a relatively low premium, it is well-suited for shorter-term protection goals, such as extra protection until a mortgage is paid off or children are through college. Coverage is convertible to a permanent policy, up until the end of the level term period, but not beyond the insured’s 70th birthday. For ART, coverage can be converted up until the policy anniversary nearest the insured’s 70th birthday.

![BrightLife® Term Series](image)

**Adding extra protection**

These riders are available with any of the Term Series policies for an extra charge:

- **Children’s Term Insurance Rider** – Provides protection on children of an insured. Children may convert the policy to permanent insurance without showing evidence of insurability.

- **Disability Premium Waiver Rider** – If the insured becomes totally disabled, premiums due for this policy are waived.

This rider is automatically included with eligible policies for no additional charge:

- **Living Benefits Rider** – If the insured is diagnosed with a terminal illness (generally, having 12 months or less to live), the policyowner can receive a portion of the death benefit while he or she is still alive.

**Coverage that stays with you**

Many group life policies, provided by employers, end once you’re no longer employed. You can protect yourself and your loved ones no matter where or for whom you work — with affordable term insurance from AXA Equitable.

**BrightLife® TermOne®**

Since coverage expires at the end of 1 year and is nonrenewable, this type of insurance may be needed if a temporary insurable risk exists or purchase of permanent life insurance is delayed for a year. TermOne® is a fully underwritten 1-year term policy that can be converted to a permanent policy if you’re age 20–79 at issue.²

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1 All riders are subject to the terms and conditions of the rider. All riders may not be available in all jurisdictions. Some states may vary the terms and conditions. There may be an additional charge associated with obtaining certain riders. Some riders may not be available in combination with other riders and/or policy features.

2 TermOne® offers only a Standard, uni-tobacco underwriting class. The proposed insured must qualify for Standard class or better.

3 Throughout this brochure, “AXA Equitable” is referenced. In some cases, this is representative of both AXA Equitable Life Insurance Company (AXA Equitable) and MONY Life Insurance Company of America (MLOA), which are affiliated companies.
Keep up with changing needs

If your needs change and you need coverage for an extended period of time, you have the flexibility to convert your term policy to a permanent life insurance policy.

Having a term policy means you’ve locked in your insurability, and you won’t need to give any additional evidence of insurability when you convert to permanent coverage. You can select from any of AXA Equitable’s permanent life insurance policies available at the time of conversion.4

For BrightLife® Term Series:

- You can convert your term policy to one of our permanent policies any time during the entire level term period (or up to age 70, whichever comes first).

- BrightLife® ART can be converted up until the policy anniversary nearest the insured’s 70th birthday.

- We’ll give you a guaranteed conversion credit to help offset the initial premium on your permanent policy – and a 25% increase in the credit if you convert during the first 5 policy years.5

### BrightLife® Term Series — conversion example

Generally, if your first year term paid premium was $1,000:

- If you convert in policy years 1-5: $1,250
- If you convert after policy year 5: $1,000

Ready to learn more?

To find out which BrightLife® Term policy may fit your needs, contact your financial professional or visit [www.axa.com](http://www.axa.com) today.

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4 After 5 years, we reserve the right to limit the permanent product offered.

5 Conversion credit is not available for BrightLife® TermOne® policies.

6 Policies converted within the first policy year will receive a prorated conversion credit subject to terms and conditions of the policy.