

Life Underwriting Requirements Ages 0–50

(See Notes Section on Page 6 for Definitions and Additional Requirements.)

Face Amounts	Issue Ages					
	0–15	16–30	31–35	36–40	41–50	
\$0 to \$99,999	Non-Med ²					
\$100,000	Non-Med ²	Non-Med ² , HOS, Blood, MVR			Non-Med ² , HOS, Blood, (MVR: Term products only)	
\$100,001 to \$249,999					Paramed, HOS, Blood, (MVR: Term products only)	
\$250,000					Paramed, HOS, Blood, MVR	
\$250,001 to \$500,000		Non-Med ² , HOS, Blood, MVR		Paramed, HOS, Blood, MVR		
\$500,001 to \$1,500,000		Paramed, HOS, Blood, MVR				
\$1,500,001 to \$1,999,999	Non-Med ² , APS	Paramed, HOS, Blood, APS, MVR				
\$2,000,000		Paramed, HOS, Blood, APS, MVR				
\$2,000,001 to \$5,000,000		Paramed, HOS, Blood, APS, MVR			Paramed, HOS, Blood, EKG, APS, MVR	
Over \$5,000,000		Paramed, HOS, Blood, APS, MVR	Paramed, HOS, Blood, EKG, APS, MVR			

Life Underwriting Requirements Ages 51 and Above

(See Notes Section on Page 6 for Definitions and Additional Requirements.)

Face Amounts	Issue Ages				
	51–60	61–65	66–69	70–75	76 & Over
\$0 to \$50,000	Paramed ²			Paramed ² , APS	
\$50,001 to \$99,999	Paramed ²		Paramed ² , APS		
\$100,000 to \$249,999	Paramed, HOS, Blood, (MVR: Term products only)	Paramed, HOS, Blood, APS, (MVR: Term products only)		Paramed, HOS, Blood, APS, MVR	
\$250,000	Paramed, HOS, Blood, MVR	Paramed, HOS, Blood, APS, MVR			
\$250,001 to \$499,999		Paramed, HOS, Blood, APS, MVR	Paramed, HOS, Blood, EKG, APS, MVR		
\$500,000		Paramed, HOS, Blood, EKG, APS, MVR			
\$500,001 to \$10,000,000	Paramed, HOS, Blood, EKG, APS, MVR				
Over \$10,000,000	Paramed, HOS, Blood, EKG, APS, MVR, (Treadmill EKG: Tobacco Users or diabetics only)			Paramed, HOS, Blood, EKG, APS, MVR	

2 Preferred Rate Classes Additional Requirements — Paramed Exam is required if Proposed Insured seeks Preferred Elite NT or Preferred NT rates on Term SeriesSM, Athena Universal LifeSM Series 152, Athena Indexed Universal LifeSM, Incentive Life Legacy[®] II and Incentive Life Optimizer[®] II, or Preferred Plus on all other products. MVR, Full Blood Profile and HOS are required if applicant seeks any Preferred rate, including the Standard Plus NT rate for Term SeriesSM, Athena Universal LifeSM Series 152, Athena Indexed Universal LifeSM, Incentive Life Legacy[®] II and Incentive Life Optimizer[®] II. For all ages, including Juveniles (0–17), refer to the Product Guides for age and Face Amount limits or specific product guidelines for the Preferred rating.

Financial Underwriting Requirements (See Notes Section on Page 6 for Definitions.)

Face Amounts	Age 69 and Below	Ages 70 and Above	
\$1,000,000–\$1,999,999	N/A	<ul style="list-style-type: none"> For Trusts: Complete Trust Document 	
\$2,000,000	<ul style="list-style-type: none"> Financial Questionnaire 	<ul style="list-style-type: none"> Financial Questionnaire Inspection Report For Trusts: Complete Trust Document 	
\$2,000,001–\$4,999,999		<ul style="list-style-type: none"> Financial Questionnaire Inspection Report with Third-Party Verification of Net Worth For Trusts: Complete Trust Document 	
\$5,000,000			<ul style="list-style-type: none"> Financial Questionnaire Inspection Report with Third-Party Verification of Net Worth For Trusts: Complete Trust Document
\$5,000,001–\$10,000,000			<ul style="list-style-type: none"> Financial Questionnaire Inspection Report with Third-Party Verification of Net Worth Documentation of Net Worth For Trusts: Complete Trust Document
\$10,000,001 +	<ul style="list-style-type: none"> Financial Questionnaire Inspection Report with Third-Party Verification of Net Worth Documentation of Net Worth Prior year's federal income tax statement Third-Party Documentation of Net Worth 	<ul style="list-style-type: none"> Financial Questionnaire Inspection Report with Third-Party Verification of Net Worth Documentation of Net Worth For Trusts: Complete Trust Document Prior year's federal income tax statement Third-Party Documentation of Net Worth 	

AXA Equitable Approved Vendors

Exams			
APPS 1-800-635-1677 www.appsnational.com	ExamOne 1-877-933-9261 www.examone.com	E M S I 1-800-872-3674 www.emsinet.com	Portamedic/Hooper Holmes 1-800-782-7373 www.portamedic.com

APS Retrieval	
E M S I 1-800-472-0454 www.emsinet.com	Source Access 1-800-550-3781 www.1sourceaccess.com

Inspections	
E M S I 1-800-821-3879	Infolink 1-800-443-1417

Notes:

- **Face Amount** is defined as all life insurance in force and applied for with AXA Equitable, MONY and/or affiliates within the past 12 months from the date of the application. This includes ultimate death benefit amounts of any policy or rider (e.g., ROPR). For Survivorship, order requirements on $\frac{1}{2}$ the Face Amount, except for financial underwriting document requirements (such as trust documents, Financial Supplements or federal income tax statements), order on the full Face Amount.
- **Applicants Age 70 and Above:** Paramed exams include a Senior Questionnaire with Cognitive/Frailty tests.
- **17 Jurisdictions** — CA, CT, DC, DE, FL, GA, IL, LA, MA, MD, NJ, NY, PA, PR, SC, TX, and VA — require HOS for applicants over age 15 applying for \$50,000 to \$99,999.
- **HOS** (Home Office Specimen or Urine Specimen).
- **Paramedical Exams and Laboratory Test Results** are valid up to 12 months for Proposed Insureds under age 70; otherwise, up to 6 months.
- **MVR** (Motor Vehicle Report) will be ordered by the Home Office.
- **EKG** (Electrocardiogram): Resting EKG completed within 12 months or a Treadmill EKG completed within the past 24 months may be borrowed in lieu of a current test. Actual tracings (not the EKG report) are required.
- **Treadmill EKG** should not be requested if there is a history of coronary disease or chest pain. Treadmill EKG is required at ages 51–69, over \$10 million if the Proposed Insured is a tobacco user, diabetic or no APS is available.
- **APS** (Attending Physician Statement) is required, as indicated on the Life Underwriting Requirements charts, if the Proposed Insured had a checkup within the past year or as needed to verify the Proposed Insured's medical history. Additional Note: An APS is always required at the following Ages/Amounts: 16–50 / >\$5 million; 51–60 / > \$5,000,000; 61–65 / > \$1,000,000; 66–69 / > \$1,000,000; 70+ / All amounts.
- **Prescription History and Other Pharmaceutical Data Searches** (e.g., **Script Check, Check Rx**) will be ordered by Home Office.
- **Inspection Report:** A telephone interview with the Proposed Insured by our preferred vendor to confirm information provided on the application and questionnaires — about the Proposed Insured's personal data, habits, insurance activity, health, finances, etc. An additional telephone interview with the Proposed Insured's accountant, attorney or banker will be conducted by our preferred vendor at Face Amounts greater than 10 million for all ages or Face Amounts 5 million or above, at ages 70 and above to verify financial information.
- **Internal Data Verification** will be obtained by the Home Office for applications over \$2,000,000 up to \$10,000,000 at ages under 70.
- **Documentation of Net Worth by Independent Third Party:** Balance sheets, profit & loss statements, other pro forma documents are examples of acceptable forms of documentation.

AXA Equitable reserves the right to request or waive additional requirements whenever these are deemed necessary. The requirements submitted do not guarantee any specific underwriting rate classification.