

EasyUnderwriting Application Checklist

Does your application reflect the following criteria?

- ☐ Product chosen: Athena ULSM, Athena IULSM, IL Optimizer® II, IL Legacy® II, or AXA EQ ISWL, Term 10, 15, 20 and ART, without certain riders¹
- ☐ Face Amount: \$500,000² or below (subject to minimum face amount for product)
- ☐ Ages: 18-50
- ☐ Client qualifies for Preferred Elite, Preferred Non Tobacco, or Standard Plus rate classes (based on published Preferred guidelines, and no significant medical history)
- ☐ Application is **not** for: Term/Rider Conversion, Purchase Options, Preferred Client Program, Tele-Underwriting or Guaranteed Issue
- ☐ Client:
 - Has not submitted an application for traditional underwriting to AXA Equitable within the past 12 months, or is applying, or has recently applied, to AXA Network or another company
 - Has no history of bankruptcy in the past 5 years
 - Is a U.S. citizen and lives in the United States
 - Has not been previously rated or declined
 - Has no history of a felony conviction
 - Has a personal physician if over age 30
 - Has not visited a doctor/facility within the past 30 days, unless seen for minor impairments/illnesses and routine exams related to pregnancy, school, employment or OB-GYN

Note: Case must meet all above eligibility requirements; otherwise, it will not qualify for EasyUnderwriting. Normal traditional underwriting requirements will then be required.

Don't forget!

The following items MUST be completed and transmitted via e-Forms for Life, with electronic signature, in order to process your application:

- ☐ Fully completed application for the contract state, including driver's license number and state
- ☐ Fully completed HIPAA form
- ☐ Fully completed Medical Information Questionnaire for the contract state
- ☐ All required state forms must be submitted (LBR brochure, replacement forms, etc.)

If client qualifies for EasyUnderwriting, DO NOT order paramedical exams or blood/urine tests. Your Home Office Underwriter will advise if additional requirements must be met.

¹ Riders include: Long-Term Care ServicesSM Rider (LTC SR), Return of Premium Rider (ROPR), Children's Term Insurance Rider (CTIR) and the Option to Purchase Additional Insurance (OPAI) rider.

² \$500,000 is the maximum amount available on all policies issued through EasyUnderwriting.

Please note: Puerto Rico and EARC Advisors are not included in this program.

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