

# the world of AXA



Variable Annuities: • Are Not a Deposit of Any Bank • Are Not FDIC Insured  
• Are Not Insured by Any Federal Government Agency • Are Not Guaranteed  
by Any Bank or Savings Association • May Go Down in Value

AXA Equitable Life Insurance Company (NY, NY)







# AXA around the world

In 25 years, we have acquired strong positions, becoming the world's leading insurance brand.<sup>1</sup>

AXA Advisors, LLC benefits from being a part of a global insurance and financial services leader through AXA Group. Present in 59 countries, AXA has employees who are committed to helping 103 million clients maintain peace of mind day after day. Renowned for its stability, financial strength and diversification across the globe, AXA Group has become one of the world's leading insurance brands. The Group has demonstrated the strength of its business model and its ability to generate earnings while remaining focused on its core insurance and asset management businesses. AXA Group's geographically balanced operations make it one of the world's most diversified insurers.

## AXA Group

### Financial Information<sup>2</sup>

- Present in 59 countries
- More than 103 million clients
- 161,000 employees
- Revenues: 92bn euros
- Assets under management: 1,277bn euros as of December 31, 2014

### Community Commitment

AXA Advisors financial professionals and branch offices support hundreds of local charitable and philanthropic organizations through donations of time, money and skills. 28,500 AXA employees volunteer their time and skills in their neighborhood communities.

<sup>1</sup> Interbrand ranking, 2015.

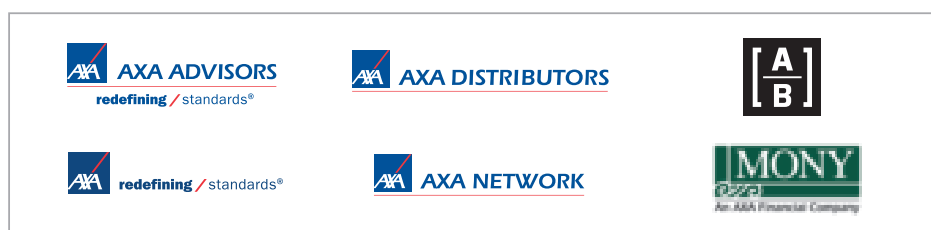
<sup>2</sup> Source: AXA Group at a Glance, 2015.



# AXA in the U.S.

a family of brands you can trust

AXA Financial is the principal U.S. subsidiary of AXA Group. Through its strong family of brands, AXA financial provides diversified financial management and advisory services to individual, institutional and corporate clients.



**Community  
Commitment**  
Through AXA  
Foundation's AXA  
Achievement<sup>SM</sup>  
program, AXA  
Financial is one of the  
largest corporate  
providers of college  
scholarships in the  
United States.

The companies and affiliates of AXA Financial are established leaders in the financial industry.

Over 5,000 financial professionals deliver customized advice and strategies through AXA Advisors, LLC, the retail distribution arm of AXA Financial.

Founded in 1859 as The Equitable Life Assurance Society of the United States, the Equitable name has been widely respected in insurance services.

For over 35 years, AllianceBernstein has helped investors build and preserve wealth through disciplined investment strategies. AllianceBernstein is a globally recognized leader in growth, value, fixed-income, and style-blend investing. AllianceBernstein's success has been driven by its commitment to industry-leading fundamental research and the belief that a research-oriented approach to investing produces the best investment results over the long term for all clients —

large institutions, private clients and individual mutual fund investors.

Through our insurance brokerage affiliate AXA Network, financial professionals have access to the products and services of a wide variety of leading companies.

AXA Distributors is AXA Financial's premier wholesale distribution company, providing managed investment products and services from AXA to more than 600 partner firms.

# AXA in your neighborhood

AXA Advisors is the network of financial consultants and professionals representing AXA Financial in communities around the U.S. These are the people who meet with clients every day to help them develop customized investment, risk management and financial planning strategies.

## A Network You Can Count On

**The network of AXA Advisors includes:**

- More than 5,000 financial professionals in over 145 U.S. branch and district offices
- A Financial Planning Center and Learning Center dedicated to the support and ongoing training of AXA Advisors financial professionals
- An Advisors Support Group of specialists in the fields of accounting, financial planning and law to help provide clients with well-rounded general planning strategies<sup>3</sup>
- An “open architecture” of product availability through AXA Advisors and AXA Network

## Client Commitment

AXA Advisors strives to develop ongoing relationships with clients to help them review and revise their financial strategies through each life stage.

**This commitment involves:**

- Consultative meetings to examine a client’s current situation and financial needs
- Education on a wide variety of financial subjects to help clients make informed decisions
- Development of strategies designed to help meet short-, medium- and long-term goals
- Implementation of strategies through financial products and services appropriate to each individual’s circumstances.

## Community Commitment

AXA Advisors financial professionals and branch offices support hundreds of local charitable and philanthropic organizations through donations of time, money and skills.

<sup>3</sup> AXA Advisors does not provide legal or tax advice.

# AXA in action

## strategy implementation

### Life Insurance

- Annual Renewable Term
  - Equity-Indexed Universal Life
  - Level Term — 10-, 15-, and 20-Year
  - Whole Life
  - Universal Life
  - Variable Universal Life
  - Survivorship Variable Universal Life
  - Survivorship Universal Life
- 

### Fixed-Income Investments

- Mutual Funds (income-oriented)
  - Unit Investment Trusts (income-oriented)
  - Corporate, Municipal and Government Bonds
  - Money Markets
  - Certificates of Deposit
- 

### Equity Investments

- Alternative Investments
  - Mutual Funds (growth-oriented)
    - Large Cap Growth/Value Funds
    - Small/Mid Cap Growth/Value Funds
    - International Equity Funds
    - Asset Allocation Funds
    - Sector Funds
  - Unit Investment Trusts (growth-oriented)
  - Publicly Traded Stocks
- 

### Individual Retirement/Education Planning

- Traditional and Roth IRA
  - Coverdell Education Savings Account
  - 529 Plans
- 

### Investment Accounts (Traditional Brokerage)

### Investment Advisory Programs

## Strategy Development for Individuals



### Annuities

- Fixed (single flexible & immediate)
  - Variable Annuities (immediate & flexible payment)
  - Group Annuities (qualified retirement plans)
  - Equity-Indexed Annuities
- 

### Disability & Long-Term Care Insurance

- Individual Disability Income
  - Individual Long-Term Care
- 

### Financial Planning<sup>4</sup>

- Fee-Based Financial Planning
- Equity Compensation (Stock Option) Analysis
- Non-Fee Needs Analysis
- Personal Financial Plans
- Focused Needs Plans
- Personal Financial Plans with Estate Planning



## Strategy Development for Businesses



### Executive Benefits

- Bonus Plans
- Deferred Compensation Plans
- Split-Dollar Plans

### Business Continuation Programs

- Key Person Coverage
- Buy-Sell Agreements
- Succession Planning
- Business Overhead Expense
- Disability Buyout
- Employee Stock Ownership Plans (ESOP)

Life insurance and annuities are issued by AXA Equitable Life Insurance Company (New York, NY) and by various unaffiliated companies. Disability income insurance, long-term care insurance and health insurance are underwritten by unaffiliated carriers and offered through AXA Network, LLC, an insurance brokerage affiliate.

<sup>4</sup> Fee-based financial planning is offered by financial professionals who are investment advisor representatives.

### Retirement Plans

- Simplified Employee Pension Plans
- SIMPLE Plans
- IRA
- 457(b)
- 401(1)
- 401(k): Owner 401(k), Roth 401(k)
- 403(b)(7)
- 403(b)
- Pension/Profit-Sharing
- 412(e) Plan

### Group Insurance

- Health Insurance
- Long-Term Care Insurance
- Disability Income Insurance
- Life Insurance

### Financial Planning<sup>4</sup>

- Employee Financial Planning
- Educational Seminars

### Business Planning and Estate Planning Strategies

- Buy-Sell Plans
- Non-Qualified Retirement Plans
- 401(k) Retirement Plans

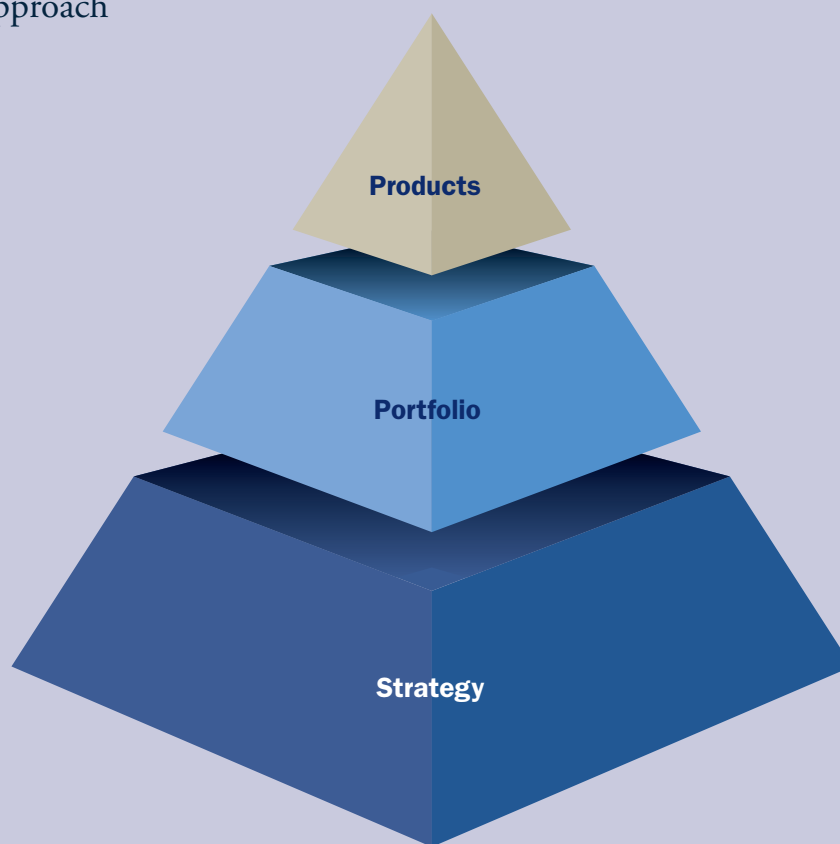
### Corporate-Owned Life Insurance

# the paradox of financial success

a family of brands you can trust

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## The Professional Approach



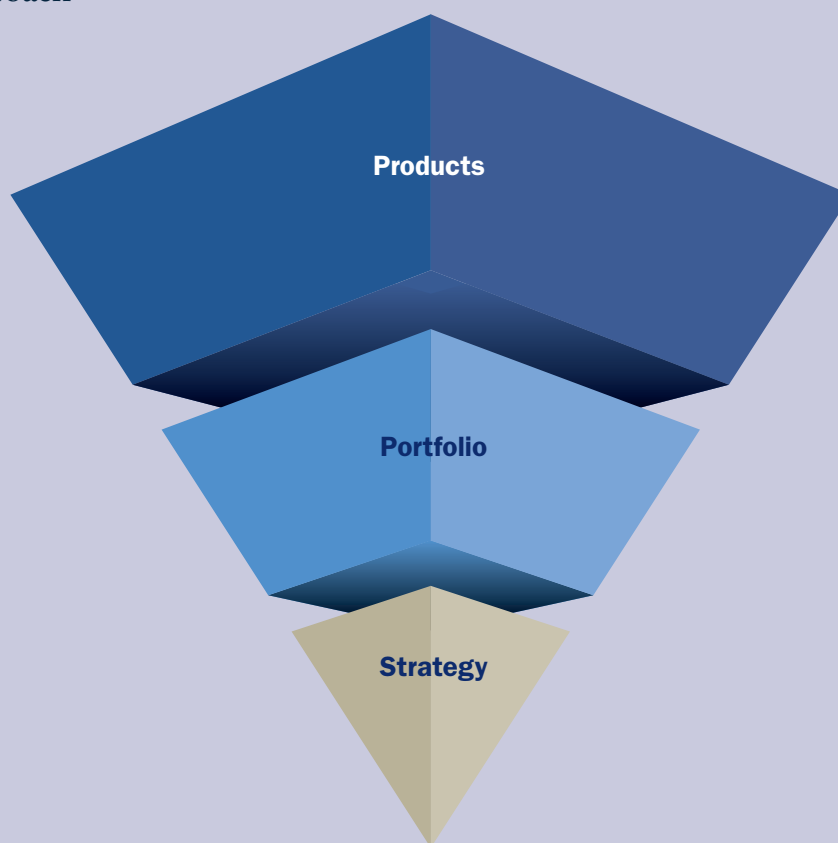
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AXA Advisors offers a thorough analysis of your goals, priorities and resources to develop your personalized strategy. The result is a portfolio of products that has the potential to start you on your way toward achieving financial success.



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## The Common Approach



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Many people build their financial house by purchasing products without professional assistance. They may purchase a stock or mutual fund recommended by a friend, or a financial publication. Often what they end up with is a collection of unrelated products, and strategy is often ignored.

# AXA in practice

## strategy implementation

### Extensive Choices

Clients have access to the products and services of hundreds of companies through their AXA Advisors financial professional.

### Investment Companies<sup>5</sup>

Alger	Delaware	Highland Capital	Nationwide Funds	Timothy Plan
AllianceBernstein <sup>6</sup>	Dreyfus Premier	ING	Natixis Funds	Transamerica Premier
American Funds	Eaton Vance	Invesco	Nuveen	Funds
Aquila	Federated	Janus Adviser	Oppenheimer	Van Eck
BlackRock	Fidelity Advisor	John Hancock	Pioneer	Virtus
Calamos	First Eagle	JPMorgan	Principal Group	Wells Fargo
Calvert	FPA	Legg Mason	Prudential	Advantage
Cohen & Steers	Franklin Templeton	Lord Abbett	Putnam	
Columbia	Gabelli	Mainstay	Rydex	
Credit Suisse	Goldman Sachs	MFS	Sentinel	
Davis	Guardian	Munder	Thornburg	

### Insurance Companies<sup>5</sup>

AIG/American General	ING/ReliaStar of New York	North American Company for Life and Health Insurance	Transamerica Life
AIG/United States Life Insurance of New York	Integrity Life	Pacific Life	United of Omaha
Allianz	Jackson National	Principal Life Insurance Company	William Penn Life Insurance Company of New York
Aviva Life and Annuity	John Hancock, USA	Protective Life	
AXA Equitable Life Insurance Company <sup>6</sup>	John Hancock Life Insurance Company of New York	Prudential	
Banner Life Insurance Company	Lincoln Life	Security Mutual Life Insurance Company	
Genworth Life and Annuity Insurance Company	Metropolitan Life/MetLife Investors	The Standard	
Hartford Life	National Integrity	Sun Life Assurance Company of Canada	
ING USA	Nationwide Life Insurance Company		

<sup>5</sup> Represents a partial list of companies, subject to change.

<sup>6</sup> Affiliated with AXA Advisors, LLC.



“AXA” is the brand name of AXA Equitable Financial Services, LLC and its family of companies, including AXA Equitable Life Insurance Company (NY, NY), MONY Life Insurance Company of America (AZ stock company, administrative office: Jersey City, NJ), AXA Advisors, LLC, and AXA Distributors, LLC. AXA S.A. is a French holding company for a group of international insurance and financial services companies, including AXA Equitable Financial Services, LLC. This brand name change does not change the legal name of any of the AXA Equitable Financial Services, LLC companies. The obligations of AXA Equitable Life Insurance Company and MONY Life Insurance Company of America are backed solely by their claims-paying ability.

Securities products and services are offered through AXA Advisors, LLC (1290 Avenue of the Americas, New York, NY, 212-314-4600). For more complete information on mutual funds, variable life insurance and variable annuities, contact your AXA Advisors financial professional for a free prospectus. AXA Advisors, AXA Equitable and AXA Network are affiliated companies.

Please consider the charges, risks, expenses and investment objectives carefully before purchasing a variable life insurance policy, variable annuity or mutual fund. For a prospectus containing this and other information, please contact a financial professional. Read it carefully before you invest or send money.

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One of the nation's largest corporate providers of scholarship support, providing advice and access to help youth succeed in college and beyond.

