



**flexibility and protection
all in one place**

Investment Edge[®] Protected Premium Death Benefit

- ✓ **Pay for the benefit when you need it**
- ✓ **Cancel at any time**
- ✓ **Invest the way you want**

**Investment Edge[®]
variable annuity**

InvestmentEdge.com

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)

redefining / standards[®]



What is Investment Edge®?

It's a variable annuity¹ designed to help you work toward your goals. It offers:

- **Diversification** — 120+ investment options to help you capture growth opportunities and manage volatility.
- **Tax deferral** — Defer current taxes to help maximize growth potential.
- **Tax-efficient distributions** — Flexible withdrawal options are available, including the *Income Edge* payment program.² You must opt out of the Protected Premium Death Benefit upon electing *Income Edge*.

Flexibility for you. Protection for your family.

With Investment Edge®, your beneficiaries will automatically receive the remainder of your account value, for no additional fee, when you pass away. For an added layer of protection, you may elect the Protected Premium Death Benefit to build a legacy for your family while also accessing a robust investment option lineup.

The Protected Premium Death Benefit lets you:

- **Pay for the benefit when you need it.** If your account value falls below your death benefit amount, you'll pay a charge for the death benefit during that period. If your account value is higher than your death benefit, there is no charge for the death benefit during that period.
- **Cancel the benefit at any time if your needs change.** If you decide you don't want or need a death benefit anymore, you can simply cancel the benefit.
- **Invest your money any way you want.** Choose from a wide array of investment options, including opportunities such as alternative investments and sector portfolios, risk-based portfolios and global investment strategies.

¹ A deferred variable annuity, such as Investment Edge®, is a long-term financial product designed for retirement purposes. It is a contractual agreement in which payment(s) are made to an insurance company, which, in turn, agrees to pay out an income or lump sum amount at a later date.

Withdrawals from an annuity contract are taxable as ordinary income and, if made prior to age 59½, may be subject to an additional 10% federal tax. Withdrawals may also be subject to withdrawal charges.

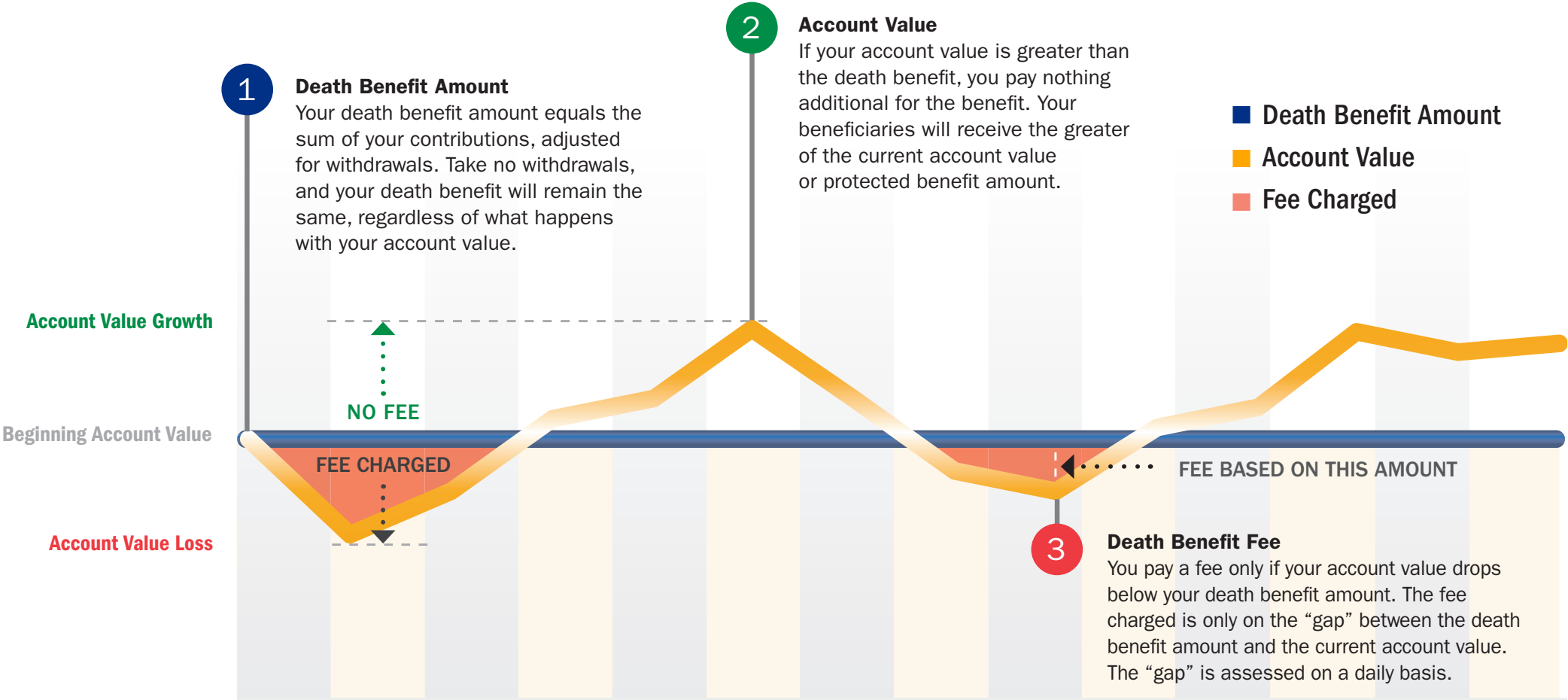
Amounts invested in an annuity's portfolios are subject to fluctuation in value and market risk, including loss of principal. There are fees and charges associated with a variable annuity contract, which include, but are not limited to, operations charges, sales and withdrawal charges, administrative fees, and additional charges for optional benefits. See the prospectus for complete details.

² It should be noted that *Income Edge* is not the only way to generate "tax-efficient distributions" as this may be accomplished through annuitization of the annuity contract. *Income Edge* is not a guaranteed income benefit. Payments from *Income Edge* are based on account value and duration.

The Protected Premium Death Benefit allows you to provide a legacy for your family.

Pay for the benefit when you need it.

PAY FOR THE AMOUNT OF PROTECTION YOUR ACCOUNT VALUE DOES NOT COVER. HOW IT WORKS — HYPOTHETICAL EXAMPLE:



3 When applicable the fee can also be charged upon death claim, contract surrender, or drop of the benefit.

Protected Premium Death Benefit Facts

- Optional benefit may be elected by investors age 85 and younger. If Protected Premium Death Benefit is not elected, your death benefit is a return of account value.
- Choose from a wide range of investment options available with Investment Edge®.
- Death benefit amount equals the sum of the contributions paid, and will be adjusted for withdrawals on a proportionate (pro rata) basis.
- Benefit can be cancelled at any time, but must be elected at issue when purchasing the contract. Cannot be added after contract issue or once cancelled. The benefit is not available in the Inherited NQ market.
- Fee is calculated daily as a percentage of the difference between the death benefit amount and account value, and is deducted annually on the contract anniversary.³ There is no fee if the account value is greater than the death benefit. If the account value is less than the death benefit, a fee will be charged ranging from 0.6% at age 65 up to 20% at age 95 (current charges).

The charges below for the Protected Premium Death Benefit can be increased or decreased at our discretion within current and maximum charges. We cannot change the fee for the first two contract years. Clients will have a minimum of 30 days' notice before a fee change may apply.

Age	≤65	66-70	71-75	76-80	81-85	86	87	88	89	90	91	92	93	94	95
Current Charge	0.6%	1.2%	1.8%	3.6%	7.2%	9.0%	10%	11%	12%	13.5%	14.5%	16%	17%	18.5%	20%
Max. Charge	1.2%	2.4%	3.6%	7.2%	14.4%	18.0%	20%	22%	24%	27%	29%	32%	34%	37%	40%

depend on AXA, part of the global AXA Group

Have confidence in the insurance company that you choose — with financial strength to fulfill its duty to you, now and in the future. AXA Equitable Life Insurance Company (AXA Equitable) has been helping their customers reach their most important goals for over 150 years.

AXA Equitable
since
1859

Providing stability and
reliability to our clients

AXA Group has been

Ranked #1

insurance brand in the world
for six consecutive years*

AXA Group
is present in
59
countries

*Interbrand, 2009–2014, AXA press release, October 9, 2014.

AXA Equitable Life Insurance Company has sole responsibility for its annuity and life insurance obligations.

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The contingent withdrawal charge declines from 6% over a 5-year period for the Series B product. This brochure is not a complete description of all material provisions of the variable annuity contract. This brochure must be preceded or accompanied by a current Investment Edge® prospectus and any applicable supplements. The prospectus contains more complete information, including investment objectives, risks, charges, expenses, limitations and restrictions. Please read the prospectus and any applicable supplements, and consider this information carefully before purchasing a contract. There are certain contract limitations and restrictions associated with the Investment Edge® contract.

For costs and complete details, speak to your financial professional/ insurance-licensed registered representative. Certain types of contracts, features and benefits may not be available in all jurisdictions. AXA Equitable offers other variable annuity contracts with different fees, charges and features. Not every contract is available through the same selling broker/dealer.

If you are purchasing an annuity contract to fund an Individual Retirement Annuity (IRA) or employer-sponsored retirement plan, you should be aware that such annuities do not provide tax-deferral benefits beyond those already provided by the Internal Revenue Code. Before purchasing one of these annuities, you should consider whether its features and benefits beyond tax deferral meet your needs and goals. You may also want to consider the relative features, benefits and costs of these annuities with any other investment that you may use in connection with your retirement plan or arrangement.

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Contract form #: ICC13IEBASE1, ICC13IEBASE2 and any state variations.

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GE-103526 (7/15) (Exp. 7/17)
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G35458
Cat. #154313 (7/15)

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