

Advanced Markets

TermOnesm alternative term rates
with advanced planning strategies



AXA Equitable's TermOnesm rates available as Alternative Term Rates to IRS Table 2001

The IRS requires individuals to report the economic benefit they receive from certain life insurance based benefit plans. Earlier this decade, the IRS offered Table 2001 to calculate the benefit. Pending further guidance, an issuer's one-year term rates available to all standard risks are a possible alternative for use if they meet certain IRS guidelines. Those guidelines provide additional requirements for non-grandfathered arrangements post January 27, 2002, or earlier arrangements that are materially modified. AXA Equitable now permits illustrations on TermOne rates as an alternate choice to Table 2001, for taxpayers and their tax advisors calculating the imputed economic benefit.

The requirement to compute a one-year economic benefit commonly occurs for the following planning techniques:

- Split Dollar
- Private Split Dollar
- Life Insurance in a Qualified Plan

TermOnesm

TermOnesm is a fully underwritten one year term life insurance policy. The coverage expires at the end of one year and is non-renewable, but it does offer a guaranteed conversion privilege for issue ages up to and including age 79.

On the next page, please see how our Alternative Rates compare to IRS Table 2001 rates at specified ages.

AXA Equitable TermOne SM				IRS Table 2001
Age	Unisex	Male	Female	Rate
20	0.58	0.65	0.39	0.62
21	0.55	0.61	0.37	0.62
22	0.52	0.58	0.37	0.64
23	0.49	0.54	0.35	0.66
24	0.45	0.49	0.35	0.68
25	0.40	0.44	0.33	0.71
26	0.39	0.42	0.33	0.73
27	0.38	0.40	0.32	0.76
28	0.38	0.40	0.32	0.80
29	0.38	0.40	0.32	0.83
30	0.37	0.39	0.32	0.87
31	0.37	0.38	0.32	0.90
32	0.37	0.38	0.32	0.93
33	0.38	0.39	0.33	0.96
34	0.39	0.40	0.34	0.98
35	0.40	0.42	0.34	0.99
36	0.41	0.43	0.34	1.01
37	0.42	0.45	0.37	1.04
38	0.44	0.47	0.40	1.06
39	0.47	0.49	0.42	1.07
40	0.49	0.52	0.42	1.10
41	0.51	0.54	0.42	1.13
42	0.53	0.56	0.44	1.20
43	0.56	0.58	0.48	1.29
44	0.59	0.61	0.52	1.40
45	0.63	0.66	0.54	1.53
46	0.68	0.70	0.59	1.67
47	0.74	0.76	0.65	1.83
48	0.79	0.81	0.71	1.98
49	0.83	0.85	0.74	2.13
50	0.89	0.92	0.76	2.30
51	0.96	1.00	0.81	2.52
52	1.03	1.08	0.85	2.81
53	1.08	1.12	0.90	3.20
54	1.12	1.16	0.95	3.65
55	1.16	1.21	0.98	4.15
56	1.21	1.27	1.07	4.68
57	1.30	1.38	1.17	5.20
58	1.40	1.49	1.27	5.66
59	1.49	1.59	1.35	6.06

AXA Equitable TermOne SM				IRS Table 2001
Age	Unisex	Male	Female	Rate
60	1.59	1.70	1.44	6.51
61	1.74	1.85	1.57	7.11
62	1.88	2.00	1.68	7.96
63	2.00	2.13	1.81	9.08
64	2.14	2.27	1.93	10.41
65	2.34	2.49	2.12	11.90
66	2.51	2.68	2.27	13.51
67	2.72	2.89	2.46	15.20
68	2.99	3.18	2.70	16.92
69	3.35	3.56	3.03	18.70
70	3.83	4.10	3.42	20.62
71	4.40	4.71	3.93	22.72
72	5.33	5.57	4.41	25.07
73	6.11	6.46	5.16	27.57
74	7.06	7.57	6.03	30.18
75	8.17	8.47	6.08	33.05
76	8.47	9.08	6.88	36.33
77	8.83	9.35	7.77	40.17
78	9.45	9.89	8.41	44.33
79	10.09	10.58	9.00	49.23
80	14.03	14.48	12.23	54.56
81	15.22	15.65	13.54	60.51
82	16.68	17.11	14.96	66.74
83	18.63	19.19	16.39	73.07
84	21.58	22.17	19.24	80.35
85	25.35	26.11	22.31	88.76
86	29.98	30.62	26.58	99.16
87	34.87	35.87	30.85	110.40
88	41.20	42.18	37.29	121.85
89	49.25	50.38	44.70	133.40
90	59.52	62.98	51.95	144.30
91	80.31	85.02	58.07	155.80
92	101.10	113.08	64.48	168.75
93	126.85	141.34	71.41	186.44
94	136.12	150.46	78.76	206.70
95	145.95	160.79	86.59	228.35
96	155.01	170.07	94.76	250.01
97	164.57	179.88	103.34	265.09
98	174.70	190.28	112.39	270.11
99	185.41	201.28	121.90	281.05

1 AXA Equitable TermOneSM Series 149 is a one year, non-participating, non-renewable term insurance policy. The single annual premium rate is guaranteed. The general version number of the policy form is 148-51. State variations may apply. These rates are subject to change and may be withdrawn in the future.

2 See Treasury Decision 9092, September 11, 2003, IRS Notice 2002-8, IRB 2002-4, 398, and IRS Notice 2011-10, IRB 2001-5, for the regulatory history of the Table 2001 rates in this table.

For More Information, Please Call:

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