



# charitable giving just got easier

## Charitable Legacy Rider®

### There Is That Old Adage, “Nothing in Life Is Free”... Until Now!

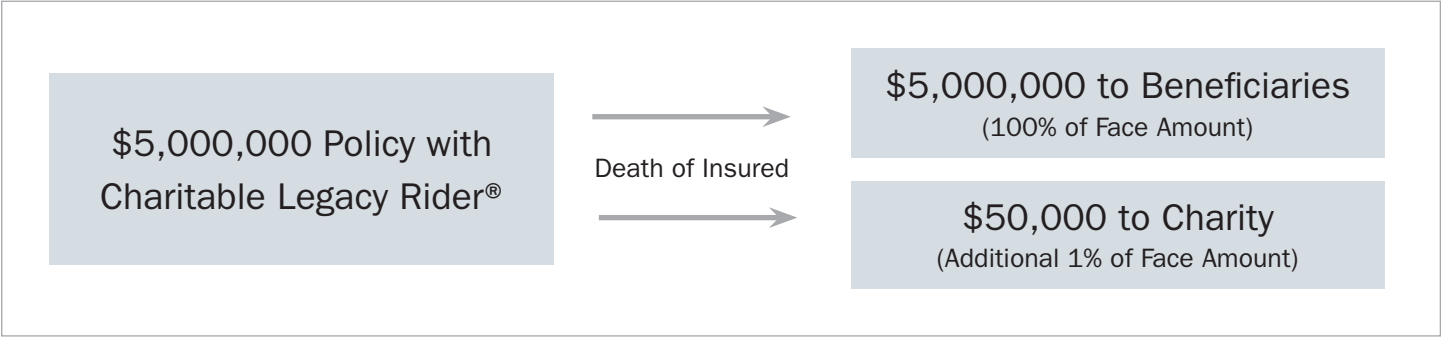
The Charitable Legacy Rider® makes it easier and more cost-efficient for you to make donations to your favorite charities as part of your estate plan. With the Charitable Legacy Rider®, you can provide a benefit to the charities of your choice, without an additional cost.

**The Charitable Legacy Rider® is available with indexed universal life insurance and variable universal life insurance policies.**

Although there may be no additional cost associated with this optional feature, the Life Insurance policy is still subject to insurance-related expenses and fees in conjunction with any other costs associated with the policy.

- The rider provides a recognized charity<sup>1</sup> with an additional death benefit of up to 1% of the base Face Amount,
- The charitable payout ranges from \$10,000 to \$100,000, depending on the death benefit paid to your beneficiaries under the base policy.

The Charitable Legacy Rider® adds no additional costs to the policy. It does not increase the premium, reduce the cash values or cause a reduction in death benefit. In addition, if the policy is owned by your spouse, a trust or another third party, at your death a charitable income tax deduction, equal to the legacy payment, may be available.



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<sup>1</sup> Payments under the Charitable Legacy Rider® will be calculated based on the base policy death benefit. Base policy death benefits between \$1,000,000 and \$10,000,000 qualify for Charitable Legacy Rider® payments.



## Qualifications for the Benefit Payment

- Inclusion of the rider at policy issue
- A base policy benefit of at least \$1,000,000 at death
- IRS recognition of the “charitable beneficiary” as a 501(c) organization entitled to receive charitable contributions under IRC 170

## Charity Begins at Home

The Charitable Legacy Rider® provides an innovative option to those who would like to help their favorite charities but who recognize an obligation to their families first. With the rider, the decision changes from whether to plan for a charitable gift to which charitable organization(s) to select.

**For More Information, Contact Your Financial Professional or Visit [www.axaforlife.com](http://www.axaforlife.com).**

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

A life insurance policy is a contractual agreement in which premiums are made to an insurance company. In return for these premiums, the insurance company will provide a benefit to a named beneficiary upon proof of the insured's death and a policy cash value. Life insurance policies have exclusions, limitations, and terms for keeping them in force. Fees and charges associated with variable life insurance include mortality and expense risk charges, cost of insurance charges, surrender charges, administrative fees, investment management fees and charges for optional benefits. Contact a financial professional for costs and complete details of coverage.

Life insurance policies are issued by AXA Equitable Life Insurance Company or MONY Life Insurance Company of America. Variable life insurance is co-distributed by AXA Advisors, LLC and AXA Distributors, LLC (members FINRA, SIPC).

AXA Equitable, MONY Life Insurance Company of America, AXA Advisors and AXA Distributors are affiliated companies and do not provide tax or legal advice.

All guarantees are based on the claims-paying ability of the issuing life insurance company.

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