



Investment Edge®  
Variable annuity

# Flexibility & protection all in one place

## Investment Edge®

Protected Premium Death Benefit

- ✓ Investors can pay when they need it
- ✓ Protected Premium Death Benefit can be canceled at any time
- ✓ Contract owners can invest the way they want

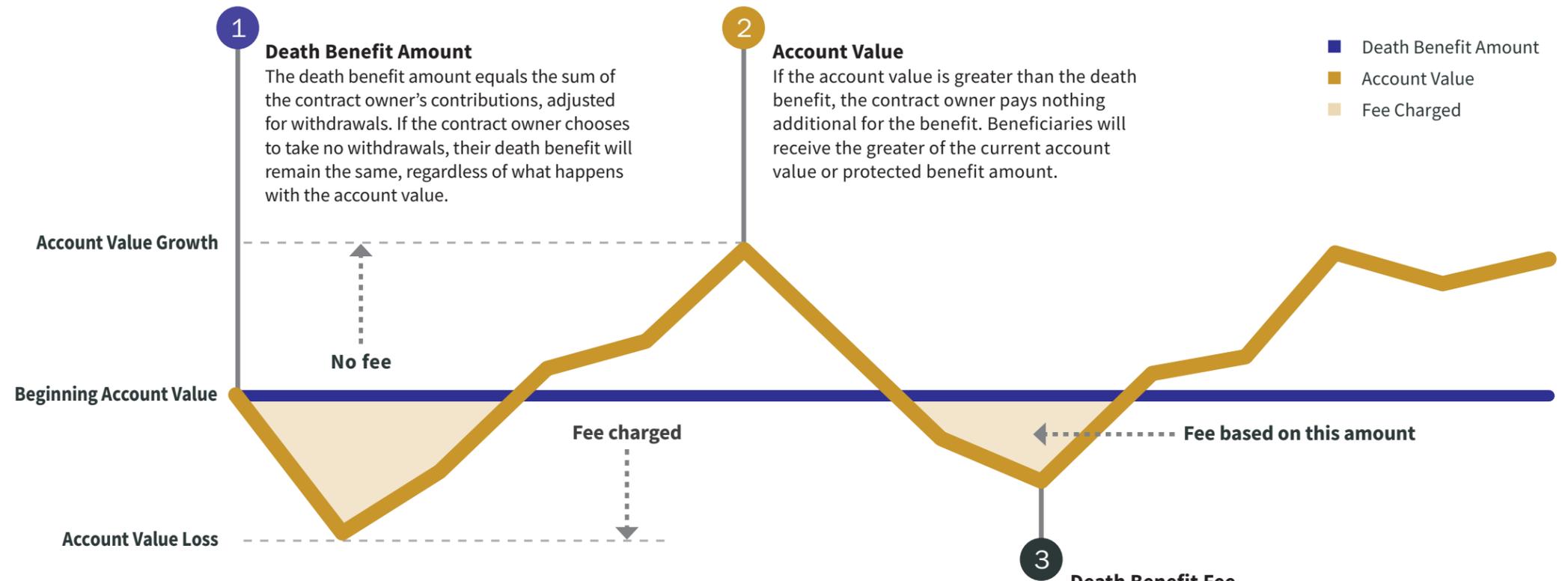
Variable Annuities: • Are Not a Deposit of Any Bank  
• Are Not FDIC Insured • Are Not Insured by Any Federal  
Government Agency • Are Not Guaranteed by Any Bank  
or Savings Association • May Go Down in Value

AXA Equitable Life Insurance Company (NY, NY)

# The benefit can be paid for when it's needed

The contract owner can pay for the amount of protection their account value does not cover.

How it works — Hypothetical example



## What is Investment Edge®?

It's a variable annuity<sup>1</sup> designed to help investors work toward their goals. It offers:

- **Diversification** — 120+ investment options to help investors strive to 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.<sup>2</sup> The contract owner must opt out of the Protected Premium Death Benefit upon electing Income Edge.

## Flexibility for investors. Protection for their families.

With Investment Edge®, the contract owner's beneficiaries will automatically receive the remainder of the account value, for no additional fee, when he or she passes away. For an added layer of protection, the contract owner may elect the Protected Premium Death Benefit to build a legacy for their family while also accessing a robust investment option lineup.

### The Protected Premium Death Benefit lets the contract owner:

- **Pay for the benefit when they need it.** If the account value falls below the death benefit amount, the contract owner will pay a charge for the death benefit during that period. If the account value is higher than the death benefit, there is no charge for the death benefit during that period.
- **Cancel the benefit at any time if their needs change.** If the contract owner decides that they don't want or need a death benefit anymore, the benefit can simply be canceled.
- **Invest any way the investor wants.** Working with their financial professional, investors can choose from a wide array of investment options, including opportunities such as alternative investments and sector portfolios, risk-based portfolios and global investments.

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 2 contract years. Clients will have a minimum of 30 days' notice before a fee change may apply.

Age	Current Charge	Maximum Charge
≤65	0.6%	1.2%
66-70	1.2%	2.4%
71-75	1.8%	3.6%
76-80	3.6%	7.2%
81-85	7.2%	14.4%
86	9.0%	18%
87	10%	20%
88	11%	22%
89	12%	24%
90	13.5%	27%
91	14.5%	29%
92	16%	32%
93	17%	34%
94	18.5%	37%
95	20%	40%

The Protected Premium Death Benefit allows the contract owner to provide a legacy for their family.

### Death Benefit Fee

The contract owner pays a fee only if their account value drops below the death benefit amount. The fee charged is only on the "gap" between the death benefit amount and the current account value. The "gap" is assessed on a daily basis.

## Protected Premium Death Benefit Facts

- Optional benefit may be elected by investors age 85 and younger. If Protected Premium Death Benefit is not elected, the 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 canceled at any time, but must be elected at issue when purchasing the contract. Cannot be added after contract issue or once canceled. 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.<sup>3</sup> 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).

<sup>1</sup> 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.

<sup>2</sup> 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.

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

## Important Note

AXA Equitable believes that education is a key step toward addressing your financial goals, and we've designed this material to serve simply as an informational and educational resource. Accordingly, this brochure does not offer or constitute investment advice, and makes no direct

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.

or indirect recommendation of any particular product or of the appropriateness of any particular investment-related option. Your needs, goals and circumstances are unique, and they require the individualized attention of your financial professional.

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

