



# No sweat!

Is your client looking for better cash accumulation?  
A policy with a low-cost structure? Flexibility?

## BrightLife® Grow can help you work it out!

That's because we've enhanced our BrightLife® Grow indexed universal life product to be even more of what you and your clients want.



### Enhancements you need to know about:

#### Streamlined indexed options

— So your clients don't have to sort through numerous options to maximize upside potential of the policy.

#### Long-Term Care Services<sup>SM</sup> Rider now available on the Cash Value Plus Rider (CVPlus),

which reduces surrender charges if the policy is fully surrendered during the first 8 years.

**Higher caps** — Our strong caps just got better, since we increased the performance cap to 10.5%.

**Improved compensation payout** on CVPlus!

## Clients are getting pumped up for BrightLife® Grow. Here's why:



### Performance

**Our competitive caps and indexed options may help** clients build additional cash value more quickly to supplement retirement income or fund business incentive programs.



### Flexibility

**The flexibility to diversify** with a combination of index-linked options for cash value growth potential. Clients get 100% of any positive returns, up to a cap, and are protected against any negative returns with a 0% floor.

### Current caps:

#### 1 Year

S&P 500® Price Return Index — **10.5%**

MSCI EAFE Price Return Index — **8.5%**

Russell 2000® Price Return Index — **8.5%**

#### 3 Year

S&P 500® Price Return Index — **40.0%**

## Ready to run an illustration?

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Give us a try and see how BrightLife®  
Grow shapes up against the competition!

Call our Sales Desk or visit  
**[axaforlife.com/nosweat](http://axaforlife.com/nosweat)** today!

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The Long-Term Care Services<sup>SM</sup> Rider and the Cash Value Plus Rider both come at an additional cost, and do have restrictions and limitations. The LTCSR is paid as an acceleration of the death benefit. Please review the product specifications for details.

Policy loans and withdrawals will reduce the face amount and cash value of the policy. Clients may need to fund higher premiums in later years to keep the policy from lapsing.

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sold by New York state-based (i.e., domiciled) Financial Professionals, BrightLife® Grow is issued by AXA Equitable Life Insurance Company (New York, NY).

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