

# AXA Equitable's Smart Total Evaluation Program (S.T.E.P.)



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AXA Equitable and affiliate MONY Life Insurance Company of America (MLOA)'s S.T.E.P. is an underwriting program that allows a one class rating improvement with favorable risk factors and a healthy lifestyle. Rating improvements include **all** levels of Preferred, including Preferred Elite.

The criteria used in S.T.E.P. is derived from age/amount requirements – with less reliance on APS records – resulting in reduced aggregate cycle times.

## Eligibility

Age Limits	20-69
Products	All fully underwritten products
Retention	Up to AXA Equitable and MLOA's available full retention, \$20 million individual or \$25 million Survivorship
Number of Lives	Each life on a Survivorship case is eligible
Preferred	Allows a one class improvement up through Preferred Elite for permanent and term products
Ratings	Permanent product cases rated up to Table C (not available on term cases)

## How does it work?

Our Underwriters will consider factors such as:

- History of non-tobacco use
- Exam findings
- Aerobic exercise
- Family history
- Favorable insurance lab findings
- Prescription usage

*Please note:* This program is unavailable for tobacco users and does not apply to flat extras or certain impairments.

### Case Study 1:

- Female age 54, applying for \$2 Million IUL Protect.
- Table B due to moderate Rheumatoid Arthritis that was diagnosed seven years ago.
- She has no other significant medical history and is followed regularly by her physician.
- She is a life-long nonsmoker and her MVR is clear. Her blood pressure is normal on exam, her parents are both still living at age 82, and her cholesterol was excellent on insurance labs.

**Result: Standard offer!**



## Case Study 2:

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- Male age 49, applying for \$1.5 Million BrightLife® Term 20.
- Preferred Non Tobacco due to build, 5'9" 205 lbs.
- He has no significant medical history, and his last physical exam was 18 months ago.
- He is a life-long nonsmoker and he states on the application that he exercises regularly. His blood pressure is normal on exam, his parents are both still living at age 75, and his cholesterol was excellent on insurance labs.

**Result: Preferred Elite offer – without an APS!**

**For more information, please contact the AXA Life Sales Desk.**

[www.axaforlife.com](http://www.axaforlife.com)

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