



Announcing the new and enhanced IUL Protect Now with even more to love!

At AXA, **providing clients with clarity** on how our products can help grow and protect their money is a priority. That's why our new and enhanced IUL Protect offers simple guarantees and straightforward performance.

SIMPLE, GUARANTEED PROTECTION

- As always, our **simple “no-math” no-lapse guarantee to age 90**, or for 40 years if the policy is purchased before age 50, means no guesswork or calculations, just a simple number your clients can rely on.¹
- Our **Long-Term Care ServicesSM Rider** offers guaranteed protection plus flexibility for your clients and their families, as long as they pay the required guarantee premiums.^{1,2}

STRAIGHTFORWARD PERFORMANCE

- **NEW!** Our **Extra Interest Credit** is a unique feature that delivers direct cash value to your clients, on top of their index return, which is designed to increase when interest rates rise.
 - When the Guaranteed Interest Account is greater than 3.5%, your clients get credited the difference on top of their index return.
- **NEW! Stronger caps** are designed for long-term stability in a changing interest rate environment.³
 - When interest rates fall, providers tend to reduce their caps to reflect their lower rates of return. Not AXA. Our product design has a consistent source to fund our caps – 3.5% from the Guaranteed Interest Account. So, we minimize the need to decrease caps when interest rates decrease.

¹ No-Lapse Guarantee (NLG) coverage is guaranteed to age 90, or for 40 years if the policy is purchased before age 50, as long as certain premium levels are maintained (excluding loans).

² The Long-Term Care ServicesSM Rider has an additional cost and is subject to restrictions and limitations. A client may qualify for life insurance but not for the Long-Term Care ServicesSM Rider.

³ The Growth Cap is designed to be less volatile than our prior product.

Ready to learn more?

Contact our Sales Desk or visit www.axaforlife.com/protect today.

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