Privacy Policy

Privacy Policy Changes

We may make changes to this privacy policy in the future. Before we do, we will send you a revised privacy policy. And as long as you continue to be a client, we will send you a current privacy policy once a year.

To Contact Us

Questions? Call our Privacy Information Center at 1-877-806-4573.

Notice to Clients of AXA Advisors, LLC

The Financial Industry Regulatory Authority (FINRA) has published an investor brochure that describes its Public Disclosure Program. You may obtain a copy of the brochure by calling FINRA's Public Disclosure Program Hotline Nnumber at 1-800-289-9999 or by visiting FINRA's Web site at www.finra.org

You may contact AXA Advisors, LLC directly regarding any matter, including the filing of a complaint, by calling 1-866-487-7484 or writing to AXA Advisors at 1290 Avenue of the Americas, New York, NY 10104.

1290 Avenue of the Americas,
New York, NY 10104, (212) 554-1234

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AXA EQUITABLE
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Privacy Policy

AXA Equitable Life Insurance Company
AXA Equitable Life and Annuity Company
MONY Life Insurance Company
MONY Life Insurance Company of America
U.S. Financial Life Insurance Company
AXA Advisors, LLC
AXA Network, LLC

We are committed to keeping all personal information we have about you confidential and secure. This policy describes how we protect your privacy.

Our Privacy Pledge

- Our business is to offer quality financial products and services to our clients.
- We use client information only to conduct our business.
- We do not sell or rent client lists or data about our clients to others. We may market products jointly with other financial companies.
- We require all employees, financial professionals and vendors providing services for us to keep client files confidential.

AXA EQUITABLE
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Privacy Policy

Keeping Your Files Secure

We have security programs that protect client data from unauthorized use or disclosure. Access to your files is limited to those who need it to conduct our business. Our privacy policy applies to both current and former clients.

Information We Collect About You

We collect personal information about you to conduct our business, check your identity and comply with laws. The data we collect varies for different products and services and may include your:

- name, age, address, phone number and Social Security number
- occupation and income
- financial goals and preferences
- assets and liabilities, insurance, savings and investments
- health and high-risk hobbies such as skydiving or auto racing
- information about the products and services you purchase from us.

You provide most of this information yourself. We may also ask others about you, including:

- doctors, hospitals and other health care providers
- the Medical Information Bureau (a non-profit group of insurers)
- your employer, attorney, accountant and bank
- credit reporting agencies and state and federal agencies
- companies whose products and services you purchase through us
- marketing firms acting on our behalf

Information about your health, insurance rating and credit standing is used only to underwrite and administer the products and services you purchase from us.

With Whom We Share Data

We may share personal information about you with:

- your financial professional
- companies whose products and services you purchase through us
- companies that have joint marketing agreements with us
- vendors that perform support services for us, including those who:
  - provide underwriting services
  - assist in managing claims
  - print and mail account statements
  - support our computer systems
  - clear and settle trades
  - help market our products and services to you

Our vendors are required to keep client data confidential and to use appropriate security measures to protect it. They must also agree in writing to use client data only to provide services for us.

We disclose information about you to affiliates, government agencies, including foreign tax and/or other governmental authorities pursuant to a U.S. court order, and others as required or permitted by law. We may disclose health information about you to the Medical Information Bureau.

Some financial professionals offer only products and services through us. Others may also offer products and services from other sources. This privacy policy does not apply to data that your financial professional may collect for these other products and services.

Reviewing Your Information

If you own, or are applying for, a life insurance or annuity product issued by one of our insurance companies, you may write to request a summary of the data about you in our files. You may also request copies of your files. This does not apply to information relating to disputes or legal proceedings between us. We may charge you a reasonable fee to cover the cost. If you believe your files are incorrect or incomplete you may ask us to make corrections. To obtain information from our files or a copy of our access and correction policy please write to:

AXA Equitable
National Operations Center
P. O. Box 1047
Charlotte, NC 28201-1047

Attention: Customer Service Department

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