

# BrightLife<sup>®</sup> Term Series 157 State Availability Chart for:

- **Term 10** – Policy Form # 150-LT and \*ICC09-150-LT or state variation.
- **Term 15** – Policy Form # 150-LT and \*ICC09-150-LT or state variation.
- **Term 20** – Policy Form # 150-LT and \*ICC09-150-LT or state variation.
- **ART** – Policy Form # 150-54 and \*ICC09-150-54 or state variation.

Number of approvals: 52

State (1)	Date Available for Sale	Disability Premium Waiver Rider	Children's Term Insurance Rider	Living Benefits Rider (terminal illness)	Application
Alabama	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>– Core Application (Section A &amp; D): ICC15-AXA-Life</li> <li>– Product Information (Section B): ICC11-AXA-Term</li> </ul>
Alaska*	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>– Core Application (Section A &amp; D): ICC15-AXA-Life</li> <li>– Product Information (Section B): ICC11-AXA-Term</li> </ul>
Arizona	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>– Core Application (Section A &amp; D): AXA-Life-2011 (rev. 11/11) or state variation</li> <li>– Product Information (Section B): AXA-Term-2011 or state variation</li> </ul>
Arkansas	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>– Core Application (Section A &amp; D): AXA-Life-2011 (rev. 11/11) or state variation</li> <li>– Product Information (Section B): AXA-Term-2011 or state variation</li> </ul>
California	09/19/2016	N	Y	Y	<ul style="list-style-type: none"> <li>– Core Application (Section A &amp; D): AXA-Life-2011 (rev. 11/11) or state variation</li> <li>– Product Information (Section B): AXA-Term-2011 or state variation</li> </ul>
Colorado*	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>– Core Application (Section A &amp; D): ICC15-AXA-Life</li> <li>– Product Information (Section B): ICC11-AXA-Term</li> </ul>
Connecticut	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>– Core Application (Section A &amp; D): AXA-Life-2011 (rev. 11/11) or state variation</li> <li>– Product Information (Section B): AXA-Term-2011 or state variation</li> </ul>



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State (1)	Date Available for Sale	Disability Premium Waiver Rider	Children's Term Insurance Rider	Living Benefits Rider (terminal illness)	Application
Delaware	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): AXA-Life-2011 (rev. 11/11) or state variation</li> <li>- Product Information (Section B): AXA-Term-2011 or state variation</li> </ul>
District of Columbia	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): AXA-Life-2011 (rev. 11/11) or state variation</li> <li>- Product Information (Section B): AXA-Term-2011 or state variation</li> </ul>
Florida	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): AXA-Life-2011 (rev. 11/11) or state variation</li> <li>- Product Information (Section B): AXA-Term-2011 or state variation</li> </ul>
Georgia*	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): ICC15-AXA-Life</li> <li>- Product Information (Section B): ICC11-AXA-Term</li> </ul>
Hawaii*	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): ICC15-AXA-Life</li> <li>- Product Information (Section B): ICC11-AXA-Term</li> </ul>
Idaho*	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): ICC15-AXA-Life</li> <li>- Product Information (Section B): ICC11-AXA-Term</li> </ul>
Illinois	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): ICC15-AXA-Life</li> <li>- Product Information (Section B): ICC11-AXA-Term</li> </ul>
Indiana*	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): ICC15-AXA-Life</li> <li>- Product Information (Section B): ICC11-AXA-Term</li> </ul>
Iowa*	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): ICC15-AXA-Life</li> <li>- Product Information (Section B): ICC11-AXA-Term</li> </ul>



State (1)	Date Available for Sale	Disability Premium Waiver Rider	Children's Term Insurance Rider	Living Benefits Rider (terminal illness)	Application
Kansas*	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): ICC15-AXA-Life</li> <li>- Product Information (Section B): ICC11-AXA-Term</li> </ul>
Kentucky*	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): ICC15-AXA-Life</li> <li>- Product Information (Section B): ICC11-AXA-Term</li> </ul>
Louisiana*	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): ICC15-AXA-Life</li> <li>- Product Information (Section B): ICC11-AXA-Term</li> </ul>
Maine*	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): ICC15-AXA-Life</li> <li>- Product Information (Section B): ICC11-AXA-Term</li> </ul>
Maryland*	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): ICC15-AXA-Life</li> <li>- Product Information (Section B): ICC11-AXA-Term</li> </ul>
Massachusetts*	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): ICC15-AXA-Life</li> <li>- Product Information (Section B): ICC11-AXA-Term</li> </ul>
Michigan*	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): ICC15-AXA-Life</li> <li>- Product Information (Section B): ICC11-AXA-Term</li> </ul>
Minnesota*	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): ICC15-AXA-Life</li> <li>- Product Information (Section B): ICC11-AXA-Term</li> </ul>
Mississippi*	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): ICC15-AXA-Life</li> <li>- Product Information (Section B): ICC11-AXA-Term</li> </ul>

State (1)	Date Available for Sale	Disability Premium Waiver Rider	Children's Term Insurance Rider	Living Benefits Rider (terminal illness)	Application
Missouri	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): ICC15-AXA-Life or state variation</li> <li>- Product Information (Section B): ICC11-AXA-Term</li> </ul>
Montana (Unisex)	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): AXA-Life-2011 (rev. 11/11) or state variation</li> <li>- Product Information (Section B): AXA-Term-2011 or state variation</li> </ul>
Nebraska*	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): ICC15-AXA-Life or state variation</li> <li>- Product Information (Section B): ICC11-AXA-Term</li> </ul>
Nevada	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): ICC15-AXA-Life</li> <li>- Product Information (Section B): ICC11-AXA-Term</li> </ul>
New Hampshire*	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): ICC15-AXA-Life</li> <li>- Product Information (Section B): ICC11-AXA-Term</li> </ul>
New Jersey	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): ICC15-AXA-Life</li> <li>- Product Information (Section B): ICC11-AXA-Term</li> </ul>
New Mexico*	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- ICC15-AXA-Life</li> <li>- Product Information (Section B): ICC11-AXA-Term</li> </ul>
New York	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): AXA-Life-2011NY (rev.6/12)</li> <li>- Product Information (Section B): AXA-Term-2011 or state variation</li> </ul>
North Carolina*	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): ICC15-AXA-Life</li> <li>- Product Information (Section B): ICC11-AXA-Term</li> </ul>

State (1)	Date Available for Sale	Disability Premium Waiver Rider	Children's Term Insurance Rider	Living Benefits Rider (terminal illness) (2)	Application
North Dakota	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): AXA-Life-2011 (rev. 11/11) or state variation</li> <li>- Product Information (Section B): AXA-Term-2011 or state variation</li> </ul>
Ohio*	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): ICC15-AXA-Life</li> <li>- Product Information (Section B): ICC11-AXA-Term</li> </ul>
Oklahoma*	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): ICC15-AXA-Life</li> <li>- Product Information (Section B): ICC11-AXA-Term</li> </ul>
Oregon	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): ICC15-AXA-Life</li> <li>- Product Information (Section B): ICC11-AXA-Term</li> </ul>
Pennsylvania*	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): ICC15-AXA-Life</li> <li>- Product Information (Section B): ICC11-AXA-Term</li> </ul>
Puerto Rico*	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): ICC15-AXA-Life</li> <li>- Product Information (Section B): ICC11-AXA-Term</li> </ul>
Rhode Island*	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): ICC15-AXA-Life</li> <li>- Product Information (Section B): ICC11-AXA-Term</li> </ul>
South Carolina*	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): ICC15-AXA-Life</li> <li>- Product Information (Section B): ICC11-AXA-Term</li> </ul>

State (1)	Date Available for Sale	Disability Premium Waiver Rider	Children's Term Insurance Rider	Living Benefits Rider (terminal illness) (2)	Application
South Dakota	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): AXA-Life-2011 (rev. 11/11) or state variation</li> <li>- Product Information (Section B): AXA-Term-2011 or state variation</li> </ul>
Tennessee*	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): ICC15-AXA-Life</li> <li>- Product Information (Section B): ICC11-AXA-Term</li> </ul>
Texas*	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): ICC15-AXA-Life</li> <li>- Product Information (Section B): ICC11-AXA-Term</li> </ul>
Utah*	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): ICC15-AXA-Life</li> <li>- Product Information (Section B): ICC11-AXA-Term</li> </ul>
Vermont*	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): ICC15-AXA-Life</li> <li>- Product Information (Section B): ICC11-AXA-Term</li> </ul>
Virginia*	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): ICC15-AXA-Life</li> <li>- Product Information (Section B): ICC11-AXA-Term</li> </ul>
Washington*	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): ICC15-AXA-Life</li> <li>- Product Information (Section B): ICC11-AXA-Term</li> </ul>
West Virginia*	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): ICC15-AXA-Life</li> <li>- Product Information (Section B): ICC11-AXA-Term</li> </ul>
Wisconsin*	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): ICC15-AXA-Life</li> <li>- Product Information (Section B): ICC11-AXA-Term</li> </ul>
Wyoming*	09/19/2016	Y	Y	Y	<ul style="list-style-type: none"> <li>- Core Application (Section A &amp; D): ICC15-AXA-Life</li> <li>- Product Information (Section B): ICC11-AXA-Term</li> </ul>



**(1) Issued by AXA Equitable Life Insurance Company.**

**\*Filed via Interstate Compact – Policy Form # begins with ICC09-150.**



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