

July 6, 2006
AD 06-010**Audience:**

AXA Distributors

Re:

Change in Inspection Guidelines for Older Issue Age Applicants

What's New:

- An Elderly Inspection is now required at ages 70 and older at amounts of \$2 million and above.
- The Elderly Inspection – a more extensive telephone interview conducted by vendor LabOne/ExamOne – is replacing the traditional inspection requirement. The interview includes several questions that are specific to the older issue age market, such as those that address Activities of Daily Living (ADLs). As with any inspection report, all questions confirm what was already asked in the application and the financial supplement. Additional credit checks and financial verification through references named in the application are still necessary at appropriate amounts.

These changes are reflected in the updated Life Underwriting Condensed Guide (LUCG) [Catalog # 135202 (05/06)], which can be viewed and printed from the AXA Distributors website under the **Life Insurance > Underwriting** tab.

When:

Effective immediately.

For More Info:

If you have any additional questions, contact your chief underwriter in the Life Underwriting Department in Simsbury at (866) 408-7240.

Release approved by Pamela Duffy, SVP & Actuary | Head of Underwriting – AXA Equitable

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