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Memo

To: Life Producers
From: Helen Dutton
CC: File
Date: 1/6/2009
Re: Athena UL-LPR and Athena Survivorship UL Lapse Protection Rider

• **Effective January 19, 2009, AXA Equitable will be eliminating Athena UL-LPR and the Lapse Protection Rider on Athena Survivorship UL III from its product portfolio.**

– Effective immediately, new applications for term conversions to Athena UL-LPR, Series 149 and Athena Survivorship Universal Life III (Athena SUL III) with the Lapse Protection Rider are limited to a maximum face amount of \$5 million. The Athena SUL III face amount includes the base policy face amount plus the Estate Protection Rider Face Amount, if elected.

• **Transition rules are as follows:**

– Applications for Athena UL-LPR, Series 149 and the Lapse Protection Rider (LPR) on Athena SUL III, Series 149 **must be received in good order** (fully completed, signed and dated) by Branca-Rampart Agency on or before January 16, 2009.