



Life's a journey.

Talk to an AXA Personal Account Manager to learn more.
Call (855) 830-7140.

{Name
1234 Broadway
New York, NY 12345}

Dear {name},

Life is a journey, but it's not one you take alone. For you, it's family first. Whether it's marriage, sending a child to college or taking care of aging parents, you're going to need help making sure you and your family are prepared and protected.

Luckily, it is never too early to start planning for your future. Arrange to speak with your Personal Account Manager today so you and your family are prepared for tomorrow. Your Personal Account Manager will make sure your financial strategy supports your priorities and can suggest options you may not have considered.

Here are a few tips to get started:

Prepare. Write down ideas about your goals and priorities.

Engage. Ask us questions. We're here to help, so we want to know what's on your mind.

Keep the conversation going. As your life changes, so will your needs. Keep in touch with your Personal Account Manager so you can make important decisions with confidence.

Let's talk.

Your Personal Account Manager will make sure your plan supports your priorities and can suggest strategies you may not have considered. Check out the enclosed article for advice on enjoying every life stage and milestone and connect with us:

- **Call us** toll-free at **(855) 830-7140**, Monday: 10am-7pm ET, or Tuesday through Friday: 8am-6pm ET
- **Visit us** at axa.com/reply and enter the code **{12345678}** or scan the QR code
- **Mail in** the enclosed business reply card

We look forward to helping you and your family prepare for the ongoing journey of your lives.

Sincerely,

Marcanthony Gabriele
Senior Director, Client Relationship Unit

P.S. Please check out the enclosed article for advice on enjoying the milestones at every stage of your life.

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{Name
1234 Broadway
New York, NY 12345}

Dear {name},

The trip of a lifetime. Golf every day. A second home. A worry-free retirement. What do you want your future to look like?

With so many big moments to look forward to, you may want a little help planning the best path toward achieving them.

Luckily, financial planning is something you can start any time. Prepare for life's adventure by getting in touch with your Personal Account Manager today. Your Personal Account Manager can help you discover what steps to consider for each milestone in your life, making it a lot easier to enjoy the journey.

Here are a few tips to get started:

Prepare. Write down ideas about your goals and priorities.

Engage. Ask us questions. We're here to help, so we want to know what's on your mind.

Keep the conversation going. As your life changes, so will your needs. Keep in touch with your Personal Account Manager so you can make important decisions with confidence.

Let's talk.

A conversation with your Personal Account Manager will help make sure your plan continues to meet your needs while recommending strategies to help you reach your goals.

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- **Visit us** at axa.com/reply and enter the code **{12345678}** or scan the QR code
- **Mail in** the enclosed business reply card

We look forward to helping you prepare for all of life's adventures.

Sincerely,

Marcanthony Gabriele
Senior Director, Client Relationship Unit

P.S. Please check out the enclosed article for advice on enjoying the milestones at every stage of your life.

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Wherever life takes you, we're with you.



Whether you're starting a new job, planning for retirement, buying a house or having kids, your financial priorities will evolve along with your life journey. Making the right moves at each stage can ensure you're ready for the next step. And the sooner you start, you can use the power of compound interest to work for you to reach your financial goals.



Graduating from college and starting your first job

You've traded the stress of final exams for the real world. Likely, that real world includes college loan debt. About 7 in 10 college graduates have student loans, with the average student loan due topping \$30,000. Now that you're working, focus on paying down that debt. "Even though you may have a six-month grace period, start paying as soon as you collect that first paycheck to help chip away at what you owe," says Jim Crimmins, Vice President and National Sales Manager at AXA US. If you can, add even a small amount over the payment due so you can get rid of some of the debt before you move on to the next life stage.

You might also consider starting to save for retirement in an IRA or your employer's 401(k) or 403(b)—even a small amount helps. Have the money automatically taken out of your paycheck so you don't even see it. If you can spare \$50 a month—about the cost of a nice dinner out—that could add up to more than \$135,000, at 6 percent interest in 45 years. The best part: \$108,000 of that total would be interest. If you can increase your contributions over the next few years, you'll be off to a great start when it comes to saving for retirement.



Getting married

Nothing like wedding bells to make you think of the next stages in your journey. This is a good time to revisit retirement savings. "If your employer and/or your spouse's employer offers a matching contribution in a 401(k) or 403(b) plan, make sure you're contributing enough to receive the match. If you're not meeting the match, you're leaving free money on the table," says Crimmins. If you don't have access to a 401(k) or 403(b), start an IRA. Now also is a good time to start an emergency savings account in case you lose your job or face a major, unexpected bill.



Buying a home

You've saved enough for a down payment. Before you go house shopping, set aside enough savings to cover the bills for 6 to 12 months to ensure you can make mortgage payments if you're unable to work. Consider also the costs of real estate taxes, homeowners' insurance, repairs and maintenance. Don't let the real estate agent talk you into signing for the biggest, most expensive house you can afford. Remember, you're not buying your forever home. You can consider buying a bigger, better house once you're earning more money and have built equity into your starter home.



Having children

If you or your spouse don't have life insurance yet, it's time. If something happens to either of you, you don't want to add financial stress to the grief. Crimmins advises, "Buying life insurance will cost less when you're young and healthy." Many people also consider buying annuities at this stage to ensure they have a dependable stream of income later in life. This is a good time to think of college too. Now that you've paid off most of your college loans, it's time to start saving for your kids' college. Even if you can afford only a small amount, compound interest will help you build a college fund.



Big raise or bonus

You've impressed your boss and have been awarded a big raise or bonus. Before you boost your lifestyle, make sure you're maxing out your retirement savings. Or, if you didn't purchase life insurance when your children were born, now is the time. If you don't yet have an emergency fund or had to dip into it, start or replenish that savings account before you splurge on a new car or vacation.



Taking care of aging parents

Regardless of how old you are, you may be faced with taking care of your aging parents. If you're fortunate, your parents have saved well and are financially prepared, so all you have to worry about is daily tasks like household chores. If your parents aren't financially set and are still middle-aged, consider chipping in with your siblings to pay for long-term care insurance for them. That can provide some security in case long-term care is needed. Long-term care insurance can become prohibitively expensive as you get older, so the sooner you plan, the better.



Facing retirement

As your own retirement approaches, it's time to look at all those buckets of savings and potential income and put together a strategy for how and when you'll tap your various accounts. Depending on the decisions you made at earlier stages in life, these might include an IRA, a 401(k), a 403(b), and/or an annuity, in addition to your Social Security. "If you're healthy and expect to live a long time, it can make sense to wait until you're 70 to tap into your Social Security benefits. Each year you wait to draw from your Social Security means you'll get more when you do start taking benefits," says Crimmins. You'll also want to check whether any of your accounts have Required Minimum Distributions, also known as RMDs. Some accounts, such as IRAs, require you to start taking RMDs when you reach age 70½, so you'll want to factor those into your retirement spending strategy.



Never too late

Whether you're 30, 40 or 50, it isn't too late to get your finances on track. You may need to save more and move through several financial stages at once, but even starting late will pay off in the long run. Taking the right steps today will protect your family and prepare you for a more comfortable retirement.

Life's an adventure.
Here's your roadmap.



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Life's an adventure. Let's talk.

When it comes to your future, it's important to know your options. I'm committed to providing you thorough advice and tailored strategies based on your priorities. We'll prepare the road ahead, so you can enjoy the ride today.

Complete and mail the form below, log onto www.axa.com/reply and enter the response code {123456789}, scan the QR code below, or call XXX-XXX-XXX to find out more.

Name

Preferred email

Preferred phone #

What's on your mind?

- Graduating and getting your first job
- Landing your dream job
- Tying the knot
- Securing a mortgage
- Having a baby
- Preparing for kids' college
- Retiring from work
- Taking care of aging parents

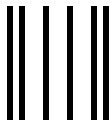




Wherever life takes you, we're with you.

AXA gives you helpful tips
and tools to prepare for every
step along the way.





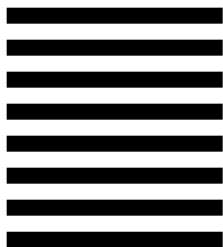
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AXA Equitable Life Insurance Company

1 Hardman Drive
Bloomington, IL 61701-9874



{Name
1234 Broadway
New York, NY 12345}

