

General Q&A

Q1: What is the updated brand of your company?

- Our company's brand name is Equitable.
- This update is part of our multiyear separation plan from the global property and casualty firm, AXA Group.
- And although we are a newly independent, listed entity, we are not a new company. We were founded in 1859 as the Equitable Life Assurance Society of the United States.
- Our mission is to help clients secure their financial well-being so they can pursue long and fulfilling lives.
- We are proud of our long and storied history, but we are also building a brand for the future.
- We know clients need to make smart financial choices today, so they can face their own futures with confidence.

Q2: Why are you updating your brand?

- As an independent, listed company, we have an important opportunity to build our brand.
- In 2018, AXA Group announced a strategic decision to focus on the property and casualty market, and has subsequently decreased its ownership stake in our company.
- Our brand update is part of the thoughtful and strategic separation plan from AXA Group.

Q3: Are you a financially strong company?*

- Yes. Our financial strength remains a cornerstone, with capital return at the EQH-level supported by consistent, solid operating earnings performance and a robust capital position.
- It is important to remember we are not a new company. We were established in 1859 and have been helping clients for 160 years to secure their financial well-being so they can pursue long and fulfilling lives.
- Since we became an independent entity in March 2019, we have benefited from local decision-making and greater strategic flexibility to focus on our stakeholders' needs.
- Importantly, we have continued to demonstrate an ability to deliver on shareholder commitments and execute against our strategic initiatives.

Q4: Is there any benefit (or adverse effect) to me as a client?

- The brand announcement does not change the way you do business with us or anything about our relationship.
- As an independent organization, we now have the opportunity to continue to review and evolve our strategy to ensure it is meeting client needs.
- However, our strategy does not change directly because our brand is being updated.
- We are a retirement planning, financial services and protection company.
- Our mission is to help our clients secure their financial well-being so they can pursue long and fulfilling lives.

* This discussion (Q3) applies exclusively to what is currently AXA Equitable Life Insurance Company (NY, NY).

Q5: Will I need to change my banking information on file?

- No, you don't need to update any information on file with us, including your banking information.

Q6: Do I change the name of the institution I address checks to or the address?

- As of December 15, 2020, checks must be made payable to Equitable.
- There is no change to the address where you mail your payments.

Q7: Will your policies and/or products change?

- There will be no changes to our products, policies, login credentials or services associated with our brand update.
- While we are excited about this monumental time in our company history, it is also business as usual for us. We remain focused on serving our clients.
- However, throughout 2020, we will update all company materials and information from AXA, AXA Equitable Life, MLOA and AXA Advisors to Equitable-related brands and names.

Q8: Will your email addresses change? Will AXA email addresses remain active?

- Our email addresses will automatically be updated on the date we publicly announce our brand to reflect our updated brand.
- Our existing email addresses will remain active for the foreseeable future and will be redirected to our updated email addresses to ensure for a seamless process.

Q9: When will I start to see your updated brand in the market?

- Beginning in early 2020, you will start to see our brand on our digital channels, such as our company website and in select promotional materials.
- We will also commence a robust, multichannel promotional campaign that includes advertising and our updated website.
- We have a thoughtful process in place to update our name across all documents, such as policy holder forms and applications, which will continue throughout the year.

Q10: When will your company website be updated?

- We are putting much thought and effort into our company website, which will be available in early 2020.
- It will reflect our company's updated brand, as well as a modern look.
- Importantly, if you are registered on our site, your login credentials will remain the same.
- However, you will need to log in on our updated website, equitable.com.

Q11: Why do your brochures/applications still say AXA?

- Even though we have now publicly announced our updated brand, as part of the 18-month separation process, we will continue to go to market as," AXA Equitable Life, AXA Advisors, AXA Network, etc. for a period of time in 2020 until they are updated.

- We have a thoughtful process in place to reflect our brand across all documents, such as policy holder forms and applications, which will continue throughout the year.

Q12: Why do you have a redirect page for us.axa.com today?

- Properly routing web traffic between the AXA U.S. and AXA Group commercial websites was an anticipated part of the broader separation plan between the two companies.
- All visitors to us.axa.com are now presented with a new message asking them to choose between the AXA Equitable website or the AXA Group corporate website.
- Visitors should select the “Equitable” option to reach the right destination.
- Beginning in early January with the launch of the updated brand, visitors should begin going to our updated website, equitable.com.

Employee Benefits Q&A

Q1: Are you issuing new contracts for employee benefit clients?

- Not at this time. We will issue endorsements to your existing contract, which reflects our Equitable brand.

Q2: Will I get a new contract with the Equitable name?

- We will issue endorsements that reflect our Equitable brand to existing customers. There are no changes to our products, services, and terms and conditions of your policies associated with our brand update. For new customers, we expect to issue contracts under the Equitable brand as early as June 2020.

Q3: Will the customer service center contacts be changing?

- No, our customer service team is available to answer your questions by phone at 1 (866) 274-9887 and/or email at ebcustomerservice@equitable.com.

Q4: What will change for customers?

- Forms and documents will reflect the Equitable brand. All correspondence should be directed to Equitable.

Q5: Will the federal tax ID number change?

- No, it will stay the same. New W-9s reflecting the updated company name will be posted on our website in June 2020.

Q6: Will there be a change to where or how I remit premium?

- No, all banking information will remain the same.

Q7: We have forms with the AXA brand on it, what will happen?

- You may retrieve claims and Evidence of Insurability (EOI) forms on our website, equitable.com. For other forms, please reach out to customer service at 1 (866) 274-9887 and/or email ebcustomerservice@equitable.com.

Q8: Will my access to EB360® change? Will my user ID and password change?

- While our website URL is updating to equitable.com, the former web address will redirect you to our current site. Your user ID and password remain the same.

Q9: Will there be changes to how an insured submits a claim?

- You may retrieve the new claim forms from EB360® and follow the directions on the form. The process and where to submit your claim are the same. If a claim is received on an old form, the claim will be processed.

Q10: I currently have an Electronic Data Interchange (EDI) to transmit eligibility information. Will anything change?

- No, you will continue to transmit on the arranged schedule.

Q11: Will I receive an updated dental ID card?

- We will be issuing updated dental cards that reflect the Equitable brand. They will be made available electronically via EB360® My Documents > Dental ID folder. We will be mailing cards in early 2020 to Georgia, North Carolina and New Hampshire clients.

Equitable is the brand name for AXA Equitable Life Insurance Company (AXA Equitable/AXA Equitable Life) (NY, NY); MONY Life Insurance Company of America (MLOA), an Arizona stock corporation with its main administrative office in Jersey City, NJ; and their affiliates. EB360® is a registered service mark of AXA Equitable Life Insurance Company, New York, NY.

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