

BrightLife® Term

How much does a stay-at-home parent “earn”?



Make sure your financial value is protected, in case you can no longer provide for your family.

As a stay-at-home parent, you are on the go from dawn till dusk: cooking, cleaning, paying bills, running errands, taking the kids to and from activities, making home repairs, helping with homework and other minor crises. The list goes on and on. You provide some of the most important services your family needs.

You may “earn” more than you think!

It is estimated that a stay-at-home parent works 96.5 hours a week, on average – and if paid for those services, would earn \$118,905 a year!¹ That’s \$38,126 as a base salary and \$80,779 in overtime.

That’s assuming you do the work of:

- A nanny
- A tutor
- A handyperson
- A chauffeur
- A gardener
- A psychologist
- A cook
- A nurse
- A housekeeper
- A bookkeeper

Stay-at-home parents need life insurance too!

While nothing can replace you emotionally, you can make sure your family has the financial support they need, if you can’t be around for them. Term insurance is reliable and affordable and may help provide the financial protection your family needs.

BrightLife® Term life insurance is affordable.

BrightLife® Term 10 life insurance policy ²	
\$500,000 term life policy monthly premiums ³	\$1,000,000 term life policy monthly premiums ³
35-year-old: \$19.26/month	35-year-old: \$27.81/month
45-year-old: \$32.52/month	45-year-old: \$49.19/month
55-year-old: \$59.88/month	55-year-old: \$104.76/month

Rates are as of November 3, 2014 for females, preferred elite status.⁴

Life Insurance Products: · Are Not a Deposit of Any Bank · Are Not FDIC Insured · Are Not Insured by Any Federal Government Agency · Are Not Guaranteed by Any Bank or Savings Association · May Go Down in Value

AXA Equitable Life Insurance Company (NY, NY)

redefining / standards®



Talk to your financial professional or visit axa.com today to learn more.

1 Source: www.salary.com/2014-mothers-day-infographics

2 Rate quoted is for BrightLife® Term 10 life insurance, which is issued by AXA Equitable Life Insurance Company (NY, NY). Individuals may not qualify for this underwriting class, which will result in a higher premium. Rates are guaranteed for the level term period selected and are based on insurance carrier guidelines with regard to build, blood pressure, cholesterol, family and personal medical history, etc. Applications are subject to medical and non-medical underwriting and insurance carrier approval.

3 Monthly premiums are not allowed except for special billing – i.e., systematic draft from checking account or salary allotment.

4 This refers to AXA Equitable's most favorable rating class. Rates quoted may not be available in all states. Eligibility for these classes will vary and are subject to underwriting. The general version of the policy form is 150-54 or state variation; policy form ICC09-150-54. AXA Equitable has sole responsibility for its life insurance and annuity obligations. Guarantees are based on the claims-paying ability of the issuing company, either AXA Equitable Life Insurance Company (NY, NY) or MONY Life Insurance Company of America. Certain types of policies, features and benefits may not be available in all states. Life insurance contains exclusions, limitations and terms for keeping it in force. Your financial professional can provide you with costs and more complete details.

Please note that not all products, features and riders are available in all jurisdictions. Contact your financial professional for complete details.

AXA Equitable and its affiliates offer a broad Term life insurance portfolio, including Annual Renewable Term (ART), One Year Term (TermOne®), and Level Term (Term 10, Term 15, and Term 20). You should consult with your financial professional to see which product best fits your needs and the rates at which products are available.

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Life insurance is subject to exclusions, limitations and terms for keeping it in force. Your financial professional can provide you with complete details.

Term life insurance products are issued by AXA Equitable Life Insurance Company (AXA Equitable), New York, NY 10104 or MONY Life Insurance Company of America (MONY America). Co-distributed by AXA Network, LLC and AXA Distributors, LLC.

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