

SERFF Tracking Number: ELAS-128099879 State: Arkansas
Filing Company: MONY Life Insurance Company of America State Tracking Number:
Company Tracking Number:
TOI: L06I Individual Life - Variable Sub-TOI: L06I.002 Single Life - Flexible Premium
Product Name: Endorsement S.12-15 (MLOA)
Project Name/Number: Endorsement for use with IL Legacy II 09-100 /S.12-15

Filing at a Glance

Company: MONY Life Insurance Company of America

Product Name: Endorsement S.12-15 (MLOA) SERFF Tr Num: ELAS-128099879 State: Arkansas

TOI: L06I Individual Life - Variable SERFF Status: Closed-Approved- State Tr Num:
Closed

Sub-TOI: L06I.002 Single Life - Flexible Co Tr Num: State Status: Approved-Closed
Premium

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Audrey Arnold, Samra Disposition Date: 02/27/2012

Mekbeeb, Sabrena Lallmohamed,
Jillian Rios

Date Submitted: 02/21/2012

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Endorsement for use with IL Legacy II 09-100

Status of Filing in Domicile: Not Filed

Project Number: S.12-15

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 02/27/2012

State Status Changed: 02/27/2012

Deemer Date:

Created By: Jillian Rios

Submitted By: Jillian Rios

Corresponding Filing Tracking Number:

Filing Description:

February 21, 2012

Jay Bradford, Insurance Commissioner

Arkansas Department of Insurance

1200 West Third Street

Little Rock, AR 72201-1904

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MONY Life Insurance of America (MLOA)
NAIC #: 0968-78077
FEIN #: 86-0222062
Form S.12-15- Endorsement
SERFF Tracking Number: ELAS-128099879

Dear Commissioner:

We are filing for approval the above referenced form for use with newly issued Individual Flexible Premium Adjustable Variable Life Insurance Policy, Form 09-100, which was approved by the Department on June 11, 2009 (SERFF Tracking Number: ELAS-126073641 ; State Tracking Number: 42566). The enclosed form is new and does not replace any form on file with the Department.

The Securities and Exchange Commission, in 2009, adopted Rule 12h-7, which exempts insurance companies from filing reports under the Securities Exchange Act of 1934 with respect to certain securities that are registered under the Securities Act of 1933. For an insurance company to qualify for this filing exemption, certain conditions must be satisfied, including taking steps reasonably designed to ensure that the securities are not publicly traded. Such steps include, except to the extent prohibited by the law of any state or other jurisdiction, or by action of the insurance commissioner or any agency or officer performing like functions of any state, that the insurance company require written notice to, and acceptance by, the insurance company prior to any assignment or other transfer of the securities, and that the insurance company reserve the right to refuse assignments or other transfers at any time on a non-discriminatory basis.

MONY Life Insurance Company of America (MLOA) intends to avail itself of this exemption. Accordingly, the attached form S.12-15 if approved, modifies "Changing the Owner or Beneficiary" and "Assignment" provisions of newly issued policy 09-100.

This endorsement will be used with a variable life product subject to SEC regulation as a security, and is, therefore, exempt from readability requirements.

Please call John Finneran at (212) 314-2922 if you have any questions or need additional information regarding this filing.

Sincerely,
Leah Tomberlin
Vice President

SERFF Tracking Number: ELAS-128099879 State: Arkansas
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Company and Contact

Filing Contact Information

Leah Tomberlin, Assistant Vice President Leah.Tomberlin@axa-equitable.com
 1290 Avenue of The Americas 13th Floor 212-314-3068 [Phone]
 New York, NY 10104 212-314-4820 [FAX]

Filing Company Information

MONY Life Insurance Company of America CoCode: 78077 State of Domicile: Arizona
 1290 Avenue of the Americas, 14th Floor Group Code: 968 Company Type: Insurance
 Company
 New York, NY 10104 Group Name: State ID Number:
 (212) 314-2921 ext. [Phone] FEIN Number: 86-0222062

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
MONY Life Insurance Company of America	\$50.00	02/21/2012	56501031

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	02/27/2012	02/27/2012

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Disposition

Disposition Date: 02/27/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Endorsement		Yes

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Form Schedule

Lead Form Number: S.12-15

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	S.12-15	Policy/Cont Endorsement ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial			S.12-15.pdf

Endorsement

In this endorsement "we", "our" and "us" mean MONY Life Insurance Company of America. "You" and "your" mean the owner of the Policy.

This endorsement is effective as of the Register Date of the policy and modifies this policy as noted below.

1. The "Changing the Owner or Beneficiary" provision is deleted and replaced by the following:

Changing the Owner or Beneficiary. While the insured person is living, you may change the beneficiary by written notice in a form satisfactory to us. You can get such a form from your agent or by writing to us at our Administrative Office. The change will take effect on the date you sign the notice; however, it will not apply to any payment we make or other action we take before we receive the notice.

Any change of ownership of this policy shall be VOID, except that you may change the owner of this policy upon our approval of a request made in writing to us at our Administrative Office, such approval to be given, or not, at our sole discretion. If such request is approved, upon our approval the change of ownership shall be deemed to have taken effect on the date that the written request for approval of such change was signed, subject to any payments made or actions taken by us prior to receipt of this request. Once approved by us, your rights and those of any other person referred to in this policy will be subject to the change of ownership.

2. The "Assignment" provision is deleted and replaced by the following:

Assignment. You may assign this policy as collateral for a loan ("Collateral Assignment"); however, we will not be bound by a Collateral Assignment unless we have received it in writing at our Administrative Office. Your rights and those of any other person referred to in the policy will be subject to the Collateral Assignment. We assume no responsibility for the validity of a Collateral Assignment or for any rights or obligations between you and the assignee. The Collateral Assignment, unless otherwise specified by you, will take effect on the date you sign the notice of Collateral Assignment, except that it will not apply to any payment we make or other action we take before we receive the notice in our Administrative Office.

An absolute assignment, other than a Collateral Assignment, shall be considered a change of ownership to the assignee. Such assignment will be VOID unless it is made in accordance with the terms of the "**Changing the Owner or Beneficiary**" provision of this Endorsement.

MONY LIFE INSURANCE COMPANY OF AMERICA



Mark Pearson, Chairman of the Board
and Chief Executive Officer



Karen Field Hazin, Vice President,
Secretary and Associate General Counsel

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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification		
Bypass Reason:	n/a		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	n/a		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Life & Annuity - Acturial Memo		
Bypass Reason:	n/a		
Comments:			