

# SECURITIES AND EXCHANGE COMMISSION

## FORM 497

Definitive materials filed under paragraph (a), (b), (c), (d), (e) or (f) of Securities Act Rule 497

Filing Date: **2001-08-03**  
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### FILER

#### **MONY AMERICA VARIABLE ACCOUNT A**

CIK: **814378** | State of Incorporation: **NY** | Fiscal Year End: **1231**  
Type: **497** | Act: **33** | File No.: **333-59717** | Film No.: **1696729**

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Business Address  
1740 BROADWAY  
NEW YORK NY 10019  
212-708-20

SUPPLEMENT DATED AUGUST 1, 2001

to

PROSPECTUS DATED MAY 1, 2001

for

Individual Flexible Payment Variable Annuity Contract

Issued by  
 MONY Life Insurance Company of America  
 MONY America Variable Account A

THIS SUPPLEMENT CORRECTS CERTAIN INFORMATION CONTAINED IN YOUR PROSPECTUS.  
 PLEASE READ IT AND KEEP IT WITH YOUR PROSPECTUS FOR FUTURE REFERENCE.

THE EXAMPLES ON PAGES 8 THROUGH 10 ARE CORRECTED TO READ AS FOLLOWS:

## EXAMPLE

If you surrender your Contract at the end of the time periods shown below, you would pay the following expenses on a \$1,000 investment, assuming 5% annual return on assets:

&lt;Table&gt;

&lt;Caption&gt;

SUBACCOUNT -----	AFTER 1 YEAR -----	AFTER 3 YEARS -----	AFTER 5 YEARS -----	AFTER 10 YEARS -----
<S>	<C>	<C>	<C>	<C>
MONY Intermediate Term Bond.....	\$ 85	\$121	\$158	\$229
MONY Long Term Bond.....	\$ 85	\$120	\$157	\$227
MONY Government Securities.....	\$ 85	\$121	\$158	\$229
MONY Money Market.....	\$ 83	\$117	\$151	\$214
Enterprise Mid-Cap Growth.....	\$ 92	\$138	\$186	\$285
Enterprise Multi-Cap Growth.....	\$ 89	\$135	\$182	\$279
Enterprise Small Company Growth.....	\$ 90	\$135	\$182	\$280
Enterprise Small Company Value.....	\$ 87	\$129	\$172	\$257
Enterprise Capital Appreciation.....	\$ 87	\$128	\$170	\$254
Enterprise Equity.....	\$ 87	\$128	\$171	\$255
Enterprise Equity Income.....	\$ 87	\$129	\$171	\$256
Enterprise Growth.....	\$ 87	\$127	\$169	\$251
Enterprise Growth and Income.....	\$ 87	\$128	\$170	\$253
Enterprise Emerging Countries.....	\$104	\$162	\$221	\$352
Enterprise International Growth.....	\$ 89	\$133	\$179	\$273
Enterprise Worldwide Growth.....	\$105	\$155	\$207	\$318
Enterprise Balanced.....	\$ 88	\$131	\$175	\$264
Enterprise Managed.....	\$ 87	\$127	\$168	\$250
Enterprise High Yield Bond.....	\$ 86	\$125	\$165	\$243
The Dreyfus Socially Responsible Growth.....	\$ 86	\$126	\$166	\$246
Dreyfus Stock Index.....	\$ 82	\$111	\$141	\$191
Fidelity VIP Growth.....	\$ 86	\$125	\$165	\$242
Fidelity VIP II Contrafund(R).....	\$ 86	\$125	\$165	\$242
Fidelity VIII Growth Opportunities.....	\$ 87	\$125	\$166	\$244
Janus Aspen Series Aggressive Growth.....	\$ 85	\$122	\$161	\$234
Janus Aspen Series Capital Appreciation.....	\$ 85	\$123	\$161	\$235
Janus Aspen Series Worldwide Growth.....	\$ 86	\$123	\$162	\$237
Janus Aspen Series Balanced.....	\$ 85	\$122	\$161	\$234

&lt;/Table&gt;

If you annuitize at the end of the time periods shown below, you would pay the following expenses on a \$1,000 investment, assuming 5% annual return on assets:

<Table>

<Caption>

SUBACCOUNT -----	AFTER 1 YEAR -----	AFTER 3 YEARS -----	AFTER 5 YEARS -----	AFTER 10 YEARS -----
<S>	<C>	<C>	<C>	<C>
MONY Intermediate Term Bond.....	\$ 85	\$121	\$106	\$229
MONY Long Term Bond.....	\$ 85	\$120	\$105	\$227
MONY Government Securities.....	\$ 85	\$121	\$106	\$229
MONY Money Market.....	\$ 83	\$117	\$ 99	\$214
Enterprise Mid-Cap Growth.....	\$ 92	\$138	\$135	\$285
Enterprise Multi-Cap Growth.....	\$ 89	\$135	\$131	\$279
Enterprise Small Company Growth.....	\$ 90	\$135	\$131	\$280
Enterprise Small Company Value.....	\$ 87	\$129	\$120	\$257
Enterprise Capital Appreciation.....	\$ 87	\$128	\$118	\$254
Enterprise Equity.....	\$ 87	\$128	\$119	\$255
Enterprise Equity Income.....	\$ 87	\$129	\$119	\$256
Enterprise Growth.....	\$ 87	\$127	\$117	\$251
Enterprise Growth and Income.....	\$ 87	\$128	\$118	\$253
Enterprise Emerging Countries.....	\$104	\$162	\$172	\$352
Enterprise International Growth.....	\$ 89	\$133	\$128	\$273
Enterprise Worldwide Growth.....	\$105	\$155	\$158	\$318
Enterprise Balanced.....	\$ 88	\$131	\$123	\$264
Enterprise Managed.....	\$ 87	\$127	\$116	\$250
Enterprise High Yield Bond.....	\$ 86	\$125	\$113	\$243
The Dreyfus Socially Responsible Growth.....	\$ 86	\$126	\$114	\$246
Dreyfus Stock Index.....	\$ 82	\$111	\$ 88	\$191
Fidelity VIP Growth.....	\$ 86	\$125	\$113	\$242
Fidelity VIP II Contrafund(R).....	\$ 86	\$125	\$113	\$242
Fidelity VIII Growth Opportunities.....	\$ 87	\$125	\$114	\$244
Janus Aspen Series Aggressive Growth.....	\$ 85	\$122	\$108	\$234
Janus Aspen Series Capital Appreciation.....	\$ 85	\$123	\$109	\$235
Janus Aspen Series Worldwide Growth.....	\$ 86	\$123	\$110	\$237
Janus Aspen Series Balanced.....	\$ 85	\$122	\$108	\$234

</Table>

If you do not surrender your Contract at the end of the time periods shown below, you would pay the following expenses on a \$1,000 investment, assuming 5% annual return on assets:

<Table>

<Caption>

SUBACCOUNT -----	AFTER 1 YEAR -----	AFTER 3 YEARS -----	AFTER 5 YEARS -----	AFTER 10 YEARS -----
<S>	<C>	<C>	<C>	<C>
MONY Intermediate Term Bond.....	\$20	\$ 62	\$106	\$229
MONY Long Term Bond.....	\$20	\$ 61	\$105	\$227
MONY Government Securities.....	\$20	\$ 62	\$106	\$229
MONY Money Market.....	\$18	\$ 57	\$ 99	\$214
Enterprise Mid-Cap Growth.....	\$28	\$ 80	\$135	\$285
Enterprise Multi-Cap Growth.....	\$25	\$ 76	\$131	\$279
Enterprise Small Company Growth.....	\$25	\$ 77	\$131	\$280
Enterprise Small Company Value.....	\$23	\$ 70	\$120	\$257
Enterprise Capital Appreciation.....	\$22	\$ 69	\$118	\$254
Enterprise Equity.....	\$23	\$ 69	\$119	\$255
Enterprise Equity Income.....	\$23	\$ 70	\$119	\$256
Enterprise Growth.....	\$22	\$ 68	\$117	\$251

Enterprise Growth and Income.....	\$22	\$ 69	\$118	\$253
Enterprise Emerging Countries.....	\$40	\$105	\$172	\$352

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<Table>  
<Caption>

SUBACCOUNT -----	AFTER 1 YEAR -----	AFTER 3 YEARS -----	AFTER 5 YEARS -----	AFTER 10 YEARS -----
<S>	<C>	<C>	<C>	<C>
Enterprise International Growth.....	\$24	\$ 75	\$128	\$273
Enterprise Worldwide Growth.....	\$42	\$ 98	\$158	\$318
Enterprise Balanced.....	\$23	\$ 72	\$123	\$264
Enterprise Managed.....	\$22	\$ 68	\$116	\$250
Enterprise High Yield Bond.....	\$21	\$ 66	\$113	\$243
The Dreyfus Socially Responsible Growth.....	\$22	\$ 67	\$114	\$246
Dreyfus Stock Index.....	\$16	\$ 51	\$ 88	\$191
Fidelity VIP Growth.....	\$21	\$ 66	\$113	\$242
Fidelity VIP II Contrafund(R).....	\$21	\$ 66	\$113	\$242
Fidelity VIII Growth Opportunities.....	\$22	\$ 66	\$114	\$244
Janus Aspen Series Aggressive Growth.....	\$20	\$ 63	\$108	\$234
Janus Aspen Series Capital Appreciation.....	\$21	\$ 63	\$109	\$235
Janus Aspen Series Worldwide Growth.....	\$21	\$ 64	\$110	\$237
Janus Aspen Series Balanced.....	\$20	\$ 63	\$108	\$234

Form No. 14426 SL (Supp 8/1/01)  
Form No. 14520 SL (Supp 8/1/01)

Registration No. 333-59717  
Registration No. 33-20453

(3)