

AXA Equitable

2011 Year-End

Processing Deadlines

guidelines

As we continue to move through the 4th quarter and near the end of the 2011 business year, we want to let you know about application processing for year-end.

Although there is no official deadline to submit formal applications, the following guidelines will help ensure cases are processed in a timely manner, policies are delivered to customers for 2011, and producers receive their compensation payments within appropriate timelines.

- Cases must be complete, in good order and submitted before **December 5th** to expedite underwriting, issue, and delivery by year-end. Please work with your Wholesalers to help us meet your needs.
- AXA Equitable, MONY and MLOA premiums must be received, processed and paid by **December 22nd** to count for 2011 reportable income. In addition to premium, all outstanding delivery requirements must be submitted and received in good order by this date for year-end commissions to be paid. Post Issue Delivery Requirements can be faxed to the National Operations Center at 704-540-2200 **by 4:00pm EST on December 22nd**. You may also opt to mail these requirements to the address below, but they must be received by **December 22nd**:

AXA Equitable Life Insurance Company
10840 Ballantyne Commons Parkway
Charlotte, NC 28277

- Year-end commission checks will be dated December 30, 2011.

Please note: In addition to Thanksgiving, Christmas and New Year's Day, AXA Equitable will be closed on the following days:

- Friday, November 25, 2011
- Friday, December 23, 2011, closing at noon
- Monday, December 26, 2011
- Monday, January 2, 2012

We are working hard to process your business for year-end and are committed to working with you to satisfy your needs. We, however, cannot guarantee that all cases submitted will be issued if there are outstanding items. Please contact the Life Insurance Sales Desk with any questions. As always, we thank you for your business.

Life Insurance products are issued by AXA Equitable Life Insurance Company and co-distributed by affiliates, AXA Distributors LLC and AXA Advisors LLC, all located in New York, NY 10104. (212) 554-1234.

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