

stability / AXA Equitable's guarantees

AXA Equitable: Innovative Products

With a heritage of 150 years, AXA Equitable stands among the nation's premier providers of life insurance and annuity products. While we have grown considerably over the decades, we have never lost sight of our fundamental commitment — helping people build sound financial futures through innovative financial strategies.

Since 1859,
AXA Equitable
Life Insurance
Company
has been
helping
individuals
reach their
most
important
goals.

Behind Every Guarantee: Strength and Stability

AXA Equitable has consistently earned high marks by independent sources that rate insurance companies for their financial strength and stability.

Current Financial Strength Ratings of AXA Equitable (as of 6/12/09)

Rating Agency	Current Rating	Relative Ranking	Meaning of Category	Date Reviewed ¹
A.M. Best Co.	A+	2nd highest of 16	"Superior"	6/09
Fitch	AA-	4th highest of 21	"Very strong"	3/09
Moody's	Aa3	4th highest of 21	"Excellent"	2/09
Standard & Poor's	AA	3rd highest of 21	"Very strong"	2/09

¹ Date reviewed indicates the last public statement by the rating agency.

Ratings are subject to change; contact your financial professional/Insurance-licensed registered representative for more details, including information on rating scales and individual rating sources. The ratings reflected have no bearing on the performance of the variable investment options.

A.M. Best ratings range from A++ to S; AXA Equitable's A+ rating is 2nd highest of 16 rating levels; Fitch ratings range from AAA to C, AXA Equitable's AA- rating is 4th highest of 21 rating levels; Moody's ratings range from Aaa to C, AXA Equitable's Aa3 rating is 4th highest of 21 rating levels; and Standard and Poor's ratings range from AAA to R, AXA Equitable's rating is 3rd highest of 21 rating levels.

Variable 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

Part of the Global AXA Group

Tradition, Strength, Stability

Today, AXA Equitable is part of the global AXA Group.² AXA Group, one of the world's largest financial services organizations,³ is a global leader in financial protection strategies and wealth management. The numbers speak for themselves...

- Ranked **#3** in the world in the Insurance: Life, Health (stock) category, by revenues³
- **80 million** individual and corporate clients⁴
- Operations in **56 countries**⁴
- **967 billion Euros** in assets under management⁵
- AXA Equitable's assets under management totaled **\$519 billion** as of 6/30/09⁶

AXA Equitable Life Insurance Company has sole responsibility for its life insurance and annuity obligations. Guarantees are based on the claims-paying ability of AXA Equitable Life Insurance Company.

² "AXA Group" refers to AXA, a French holding company for an international group of insurance and financial services companies, together with its direct and indirect consolidated subsidiaries. AXA Equitable Life Insurance Company is an indirect, wholly owned subsidiary of AXA.

³ *Fortune*, 2009 Global 500 in terms of revenue, July 20, 2009.

⁴ Estimate as of December 31, 2008.

⁵ As of June 30, 2009. Figure is \$1.36 trillion using 6/30/09 closing exchange rate of Euro 1= \$1.405.

⁶ AXA Equitable's assets under management are inclusive of assets under management held by an affiliate, AllianceBernstein L.P.



For more information, visit www.axa-equitable.com.



"I'd check out AXA Equitable and the strength behind its guarantees if I were you. But what do I know?"
—the 800lb gorilla in the room

AXA Equitable is an issuer of variable annuities. Variable annuities are considered long-term financial products designed to provide tax-deferral of earnings and are subject to market risk, including potential loss of principal. If withdrawals from annuities are made prior to age 59½, an individual may be subject to a 10% tax penalty. Variable annuities are also subject to insurance-related fees and charges, administrative costs, the expenses associated with the underlying investment options, and withdrawal charges.

Life insurance and annuity products are issued by AXA Equitable Life Insurance Company. Variable products are co-distributed by AXA Advisors, LLC and AXA Distributors, LLC. AXA Equitable, AXA Advisors and AXA Distributors are affiliated companies, all located at 1290 Avenue of the Americas, New York, NY 10104.

AXA Equitable, AXA Advisors and AXA Distributors do not provide tax or legal advice.

The Members Retirement Program is funded by a group variable annuity contract issued and distributed by AXA Equitable Life Insurance Company (NY, NY).

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1290 Avenue of the Americas, New York, NY 10104, (212) 554-1234

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AXA EQUITABLE

redefining / standards