

“I’d check out AXA Equitable and the strength behind their guarantees if I were you. But what do I know?”

—the 800lb gorilla in the room



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

Part of the Global AXA Group: Tradition, Strength, Stability

Today, AXA Equitable is part of the global AXA Group (AXA). AXA, one of the world’s largest financial services companies,¹ is a global leader in financial protection strategies and wealth management. The numbers speak for themselves...

- 67 million individual and corporate clients²
- \$128.3 billion in global revenues (AXA Group)³
- \$11.4 billion in domestic revenues (AXA Equitable)³
- Euro 981 billion in assets under management (AXA Group)²
- \$888.6 billion in assets under management (AXA Equitable)²
- Operations in 55 countries²
- #6 on *Fortune* magazine’s list of Most Admired Companies by Industry⁴
- The 15th largest company in the world¹
- Ranked as the world’s #1 company in the Insurance: Life, Health (stock) category, by revenues¹

While AXA Equitable is part of AXA Group, your life insurance contract is backed solely by the claims-paying ability of AXA Equitable Life Insurance Company.

AXA Equitable: Innovative Products

With a heritage of 149 years, AXA Equitable stands among the nation’s premier providers of investment and insurance products. While we have grown considerably over the decades, we have never lost sight of our fundamental commitment — helping people build sound financial futures.

¹ *Fortune*, 2008 Global 500 in terms of revenue and profits, July 21, 2008.

² As of December 31, 2008.

³ For the year ending December 31, 2007.

⁴ *Fortune*, Global Most Admired by Industry: Insurance, Life & Health, March 17, 2008.



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

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 2/20/09)

Rating Agency	Current Rating	Relative Ranking	Meaning of Category	Date Reviewed ⁵
A.M. Best Co.	A+	2nd highest of 16	“Superior”	5/08
Fitch	AA	3rd highest of 21	“Very strong”	1/08
Moody’s	Aa3	4th highest of 21	“Excellent”	2/09
Standard & Poor’s	AA	3rd highest of 21	“Very strong”	2/09

⁵ Date reviewed indicates the last public statement by the rating agency.

Ratings are subject to change; contact your financial professional for more details, including information on rating scales and individual rating source.

The ratings reflected have no bearing on the performance of the variable investment options. Moody’s ratings range from Aaa to C, AXA Equitable’s Aa3 rating is 4th highest of 21; Standard & Poor’s ratings range from AAA to R, AXA Equitable’s AA rating is 3rd highest of 21; Fitch ratings range from AAA to C, AXA Equitable’s AA rating is 3rd highest of 21; and A.M. Best ratings range from A++ to S, AXA Equitable’s A+ rating is 2nd highest of 16. Moody’s applies numerical modifiers 1, 2 and 3 in each rating classification from Aa through Caa. The modifier 1 indicates that the obligation ranks in the higher end of its rating category; the modifier 2 indicates a mid-range ranking; and modifier 3 indicates a ranking in the lower end of that rating category. Plus (+) or minus (-) following a rating shows relative standing within the major rating categories. Applicable for Standard & Poor’s, Fitch and A.M. Best ratings.

Variable Life Insurance products are sold by prospectus only. An investor should consider the investment objectives, risks, charges and expenses of the product carefully before investing or sending money. The prospectus contains this and other information. You may call (212) 554-1234 for a prospectus.

Life insurance is issued by AXA Equitable Life Insurance Company and co-distributed by affiliates AXA Advisors, LLC and AXA Distributors, LLC, all located at 1290 Avenue of the Americas, New York, NY 10104. All guarantees are based on the claims-paying ability of AXA Equitable and do not apply to the investment performance or safety of the underlying portfolios. AXA Equitable, AXA Advisors and AXA Distributors do not provide tax or legal advice.

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• Is Not Guaranteed by Any Bank or Savings Association • May Go Down in Value