

Retirement CornerstoneSM variable annuity at a glance



Retirement CornerstoneSM

Performance

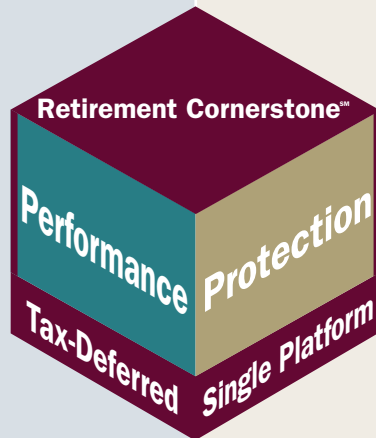
Long-Term Accumulation Account (LTA)¹

- Ability to exchange among investment portfolios without triggering a taxable event
- **98 Investment portfolios:**
 - 17 Large Cap Equity**
 - 16 Asset Allocation**
 - 16 Fixed Income**
 - 14 Specialty/Sector**
 - 12 International/Global Equity**
 - 11 Index/ATM**
 - 6 Mid Cap Equity**
 - 5 Small Cap Equity**
 - 5 Hybrid/Plus**
- 40 are **** or ***** rated by MorningstarTM as of 3/31/10

Protection

Guaranteed Benefit Account (GBA)²

- Optional riders must be elected at issue, but fees are not incurred until the Protection Account is funded.
- Guaranteed Income Benefit
 - Benefit Base (value upon which lifetime income is based) is guaranteed to grow compounded annually by 10-year Treasury rate + 1% to age 95.³
 - Floor of Benefit Base is 4% and can go as high as 8%.
 - Resets⁴ can occur every three years to age 95.
- Protection for Beneficiaries
 - “Greater of” Death Benefit⁵ is guaranteed to grow compounded annually by 10-year Treasury rate +1% to age 85.
 - Floor of Benefit Base is 4% and can go as high as 8%.
 - Fee: 0.90% (not available in NY)
 - Annual Ratchet Death Benefit: locks in portfolio value on contract anniversary to age 85.
 - Fee: 0.25% (0.35% in NY³ and WA)



Tax deferral
Tax-Free exchanges
Flexible withdrawal programs
Opportunity to transfer assets from
Performance account to Protection account

Variable Annuities: · 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

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AXA Equitable, Part of the AXA Group

- AXA Equitable's assets under management as of 12/31/09 totaled \$571 billion.**
- 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.

AXA Group
Financial Protection
Life & Savings
Asset Management
Property & Casualty

AXA Group #6
Fortune's Global
Most Admired
Companies
By Industry*

AXA Group
80 Million
Customers

AXA Equitable
\$571 Billion in
Assets Under
Management**

"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. 2009 performance is as of 12/31/09. AXA Equitable has sole responsibility for its annuity and life insurance obligations.

* Fortune listings source: *Fortune Magazine*, March 22, 2010 issue.

** AXA Equitable's AUM are inclusive of AUM held by an affiliate, AllianceBerstein L.P.

1 "Performance" – as referenced above, refers to the Long-Term Accumulation Account, which has the potential to grow assets. Also known as the Non-guaranteed benefits account in the prospectus and other supplemental materials.

2 "Protection" – as referenced above, refers to the optional Guaranteed Benefit Account, which has the ability to help protect retirement income. Also known as the Guaranteed benefit account in the prospectus and other supplemental materials.

3 In New York, the Annual Ratchet Death Benefit cost is 0.35% and withdrawals up to the Annual Withdrawal Amount reduce the Annual Ratchet death benefit dollar-for-dollar if elected with the GIB. In NY, the Guaranteed Income Benefit grows to age 90.

4 Annual Withdrawal Amount is the maximum amount that the investor can withdraw each year without disrupting guaranteed benefits. If your account value exceeds your Benefit Base on every third contract anniversary, that value is your new Benefit Base.

5 "Greater of" is the Greater of the Roll-Up Death Benefit Base and the Annual Ratchet Death Benefit Base.

Optional riders are available for an additional fee and are subject to certain limitations and restrictions.

The Morningstar Rating brings performance (returns) and risk together into one evaluation. To determine a portfolio's star rating for a given time period (three, five, or ten years), the portfolio's risk-adjusted return is plotted on a bell curve. If the portfolio scores in the top 10% of its category, it receives 5 stars (highest); if it falls in the next 22.5%, it receives 4 stars (above average); a place in the middle 35% earns 3 stars (average); those lower still, in the next 22.5%, receive 2 stars (below average); and the bottom 10% get only 1 star (lowest). The Overall Morningstar Rating is a weighted average of the available three- five- and 10-year ratings. Past performance is no guarantee of future results

All contract and rider guarantees, including optional benefits and any fixed subaccount crediting rates or annuity payout rates, are backed by the claims-paying ability of AXA Equitable. They are not backed by the broker/dealer from which this life insurance or annuity product is purchased, by the insurance agency from which this life insurance or annuity is purchased or any affiliates of those entities and none makes any representations or guarantees regarding the claims-paying ability of AXA Equitable. A variable deferred annuity is a long-term financial product designed for retirement purposes. Your clients should carefully consider their investment objectives and the charges, risks, and expenses of Retirement CornerstoneSM, as stipulated in the prospectus, before investing. Optional riders are subject to additional costs and/or limitations and restrictions.

Accounts in a variable annuity's investment portfolios are subject to fluctuation in value and market risk, including loss of principal. Restrictions apply in NY and WA. See a prospectus for more detail.

Withdrawals from annuities are subject to normal income tax treatment and, if taken prior to age 59½, may be subject to an additional 10% federal income tax penalty. Withdrawals may also be subject to a contractual withdrawal charge.

AXA Equitable may discontinue allowing contributions and transfers among investment options or make other changes in contributions and transfer requirements and limitations. If we discontinue contributions and transfers into the Guaranteed Benefit Account, you will no longer be able to create a Benefit Base or actively increase the benefit(s).

Retirement CornerstoneSM is issued by AXA Equitable Life Insurance Company and co-distributed through AXA Advisors, LLC and AXA Distributors, LLC. All are affiliated companies, located at 1290 Avenue of the Americas, NY, NY 10104.

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