

Retirement CornerstoneSM Variable Annuity

a retirement savings strategy /
performance and protection



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

AXA Equitable Life Insurance Company (NY, NY)

 **AXA EQUITABLE**
redefining / standards[®]

Performance Account¹

Long Term Accumulation Account



Depending on your risk tolerance, you have the freedom to allocate among these 98 investment portfolios. They are color coded below by category.

Asset Allocation	Large Cap	Sector/Specialty
<ul style="list-style-type: none"> All Asset Allocation AXA Balanced Strategy AXA Conservative Strategy AXA Conservative Growth Strategy AXA Growth Strategy AXA Moderate Growth Strategy AXA Aggressive Allocation AXA Moderate Allocation AXA Moderate-Plus Allocation AllianceBernstein Balanced Wealth Strategy Portfolio BlackRock Global Allocation V.I. Fund EQ/Franklin Core Balanced EQ/Franklin Templeton Allocation Fidelity® VIP Asset Manager: Growth® Portfolio Franklin Templeton VIP Founding Funds Allocation Fund Franklin Income Securities Fund 	<ul style="list-style-type: none"> American Century VP Large Company Value BlackRock Large Cap Growth V.I. Fund EQ/BlackRock Basic Value Equity EQ/Boston Advisors Equity Income EQ/Capital Guardian Growth EQ/Capital Guardian Research EQ/JPMorgan Value Opportunities EQ/Montag & Caldwell Growth EQ/Davis New York Venture EQ/Mutual Large Cap Equity EQ/Van Kampen Comstock Ivy Funds VIP Dividend Opportunities Mutual Shares Securities Fund Fidelity® VIP Contrafund® Portfolio MFS® Investors Growth Stock Series MFS® Investors Trust Series EQ/T. Rowe Price Growth Stock 	<ul style="list-style-type: none"> EQ/GAMCO Mergers and Acquisitions Invesco V.I. Financial Services Fund Invesco V.I. Global Real Estate Fund Invesco V.I. Leisure Fund Ivy Funds VIP Energy Ivy Funds VIP Global Natural Resources Ivy Funds VIP Science & Technology MFS® Technology Portfolio MFS® Utilities Series PIMCO VIT – PIMCO CommodityRealReturn® Strategy Portfolio ProFund VP Bear ProFund VP Biotechnology T. Rowe Price Health Sciences Portfolio – II Van Eck VIP Global Hard Assets Fund
Fixed Income	Mid Cap	International/Global
<ul style="list-style-type: none"> EQ/Core Bond Index EQ/Global Bond PLUS EQ/Intermediate Government Bond Index EQ/PIMCO Ultra Short Bond Franklin Strategic Income Securities Fund EQ/Money Market Templeton Global Bond Securities Fund PIMCO VIT – PIMCO Emerging Markets Bond Portfolio PIMCO VIT – PIMCO Real Return Strategy Portfolio PIMCO VIT – PIMCO Total Return Portfolio Ivy Funds VIP High Income Fidelity® VIP Strategic Income Portfolio 	<ul style="list-style-type: none"> EQ/Morgan Stanley Mid Cap Growth Invesco V.I. Mid Cap Core Equity Fund Goldman Sachs VIT Mid Cap Value Fund American Century VP Mid Cap Value Fidelity® VIP Mid Cap Portfolio Ivy Funds VIP Mid Cap Growth 	<ul style="list-style-type: none"> EQ/AllianceBernstein International EQ/BlackRock International Value EQ/International Growth EQ/Oppenheimer Global EQ/Templeton Global Equity AllianceBernstein International Growth Portfolio Invesco V.I. International Growth Fund Lazard Retirement Emerging Markets MFS® International Value Portfolio Templeton Developing Markets Securities Fund Templeton Foreign Securities Fund Templeton Growth Securities Fund
	Small Cap	Index/ATM
	<ul style="list-style-type: none"> EQ/AXA Franklin Small Cap Value Core EQ/AllianceBernstein Small Cap Growth EQ/GAMCO Small Company Value Invesco V.I. Small Cap Equity Fund Ivy Funds VIP Small Cap Growth 	<ul style="list-style-type: none"> AXA Tactical Manager 400 AXA Tactical Manager 500 AXA Tactical Manager 2000 AXA Tactical Manager International EQ/Common Stock Index EQ/Equity 500 Index EQ/Mid Cap Index EQ/Small Company Index EQ/Large Cap Growth Index EQ/Large Cap Value Index EQ/International ETF
	Hybrid/PLUS	
	<ul style="list-style-type: none"> EQ/International Core PLUS EQ/Large Cap Growth PLUS EQ/Large Cap Value PLUS EQ/Mid Cap Value PLUS EQ/Global Multi-Sector Equity 	

Guaranteed Interest Option is also available.

International sectors carry additional risk, including currency exchange fluctuation and different government regulations, economic conditions or accounting standards.

The focus of non-diversified portfolios on fewer issuers or one market sector can make them more susceptible to volatility and certain risks than diversified portfolios.

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 benefit account value in the prospectus and other supplemental material.

Protection Account²

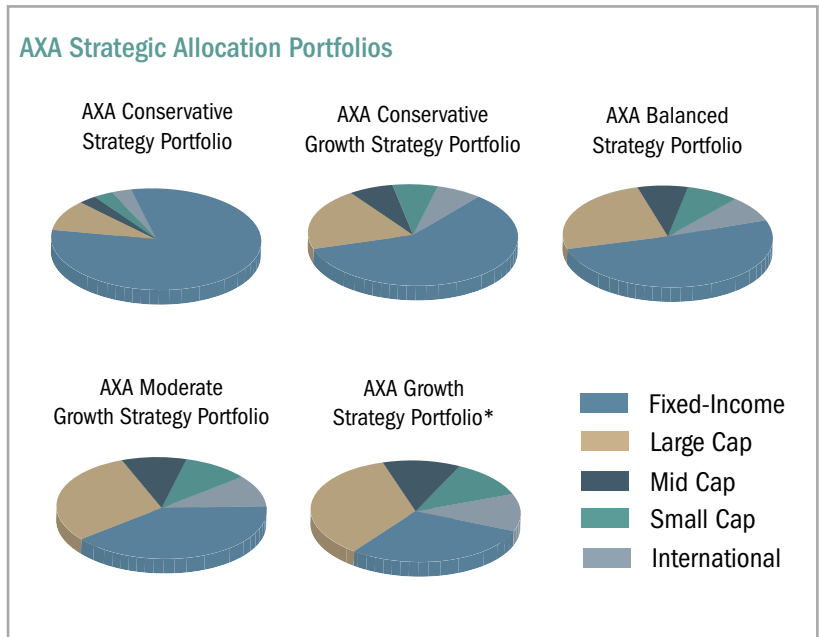
Guaranteed Benefit Account



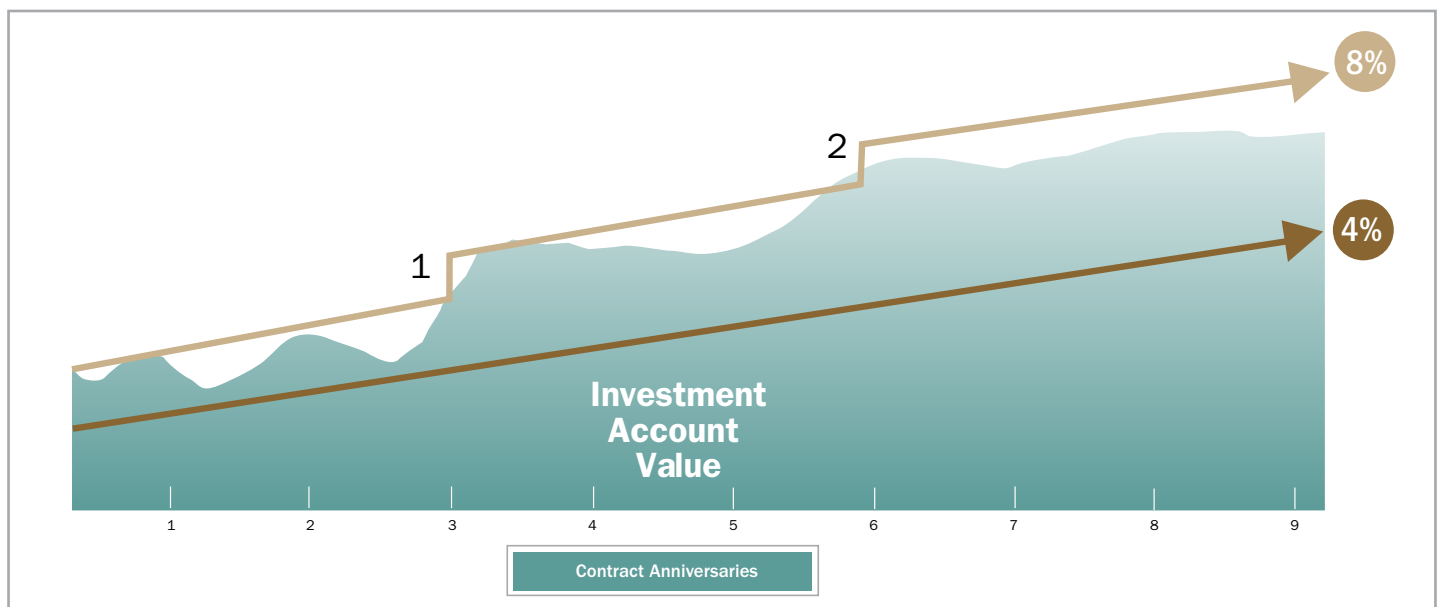
The Protection account allows you to:

- Maintain your equity exposure — you have 11 investment options to choose from.
- Take advantage of an optional benefit for an additional fee of 0.90% that can generate lifetime income when you retire.

To formulate your portfolio up to 60/40, you can pick several individual portfolios, or choose one of the five AXA Strategic Allocation portfolios.



The Guaranteed Income Benefit is guaranteed to grow on an annual basis by a predictable pre-determined formula tied to the 10-year treasury + 1%. The rate by which the Income benefit grows is called the Roll-Up Rate, and it can grow as high as 8%, with a floor of 4%, depending on the current economic environment.



Please see the prospectus for more information on the Roll-Up Rate formula

* Can invest only 60% in AXA Growth Strategy.

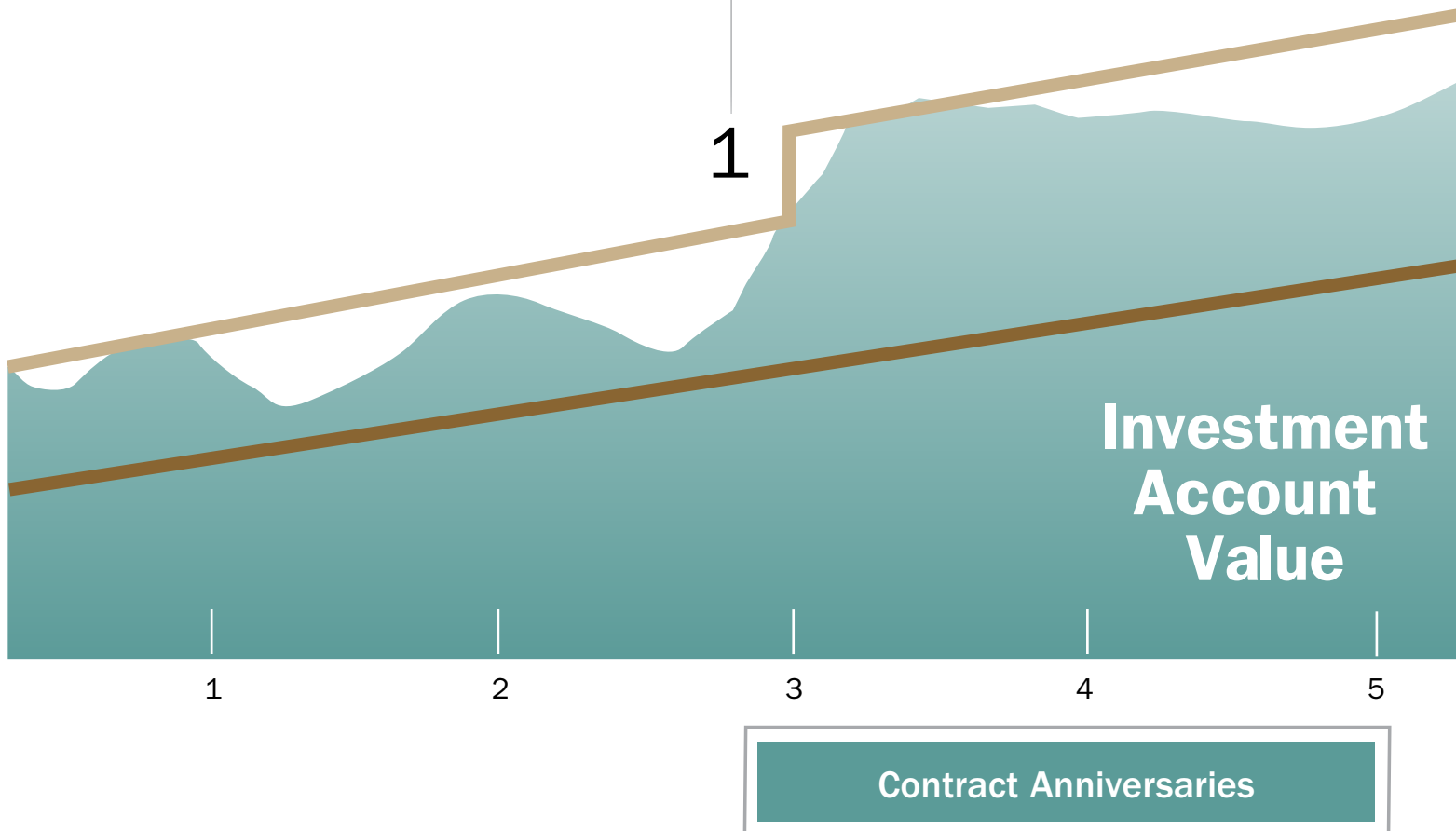
² "Protection" – as referenced above, refers to the optional Guaranteed Benefit Account, available for an additional fee, which has the ability to help protect retirement income. Also known as the Guaranteed benefit account value in the prospectus and other supplemental material.

Guaranteed Income Benefit

Available in the Protection Account

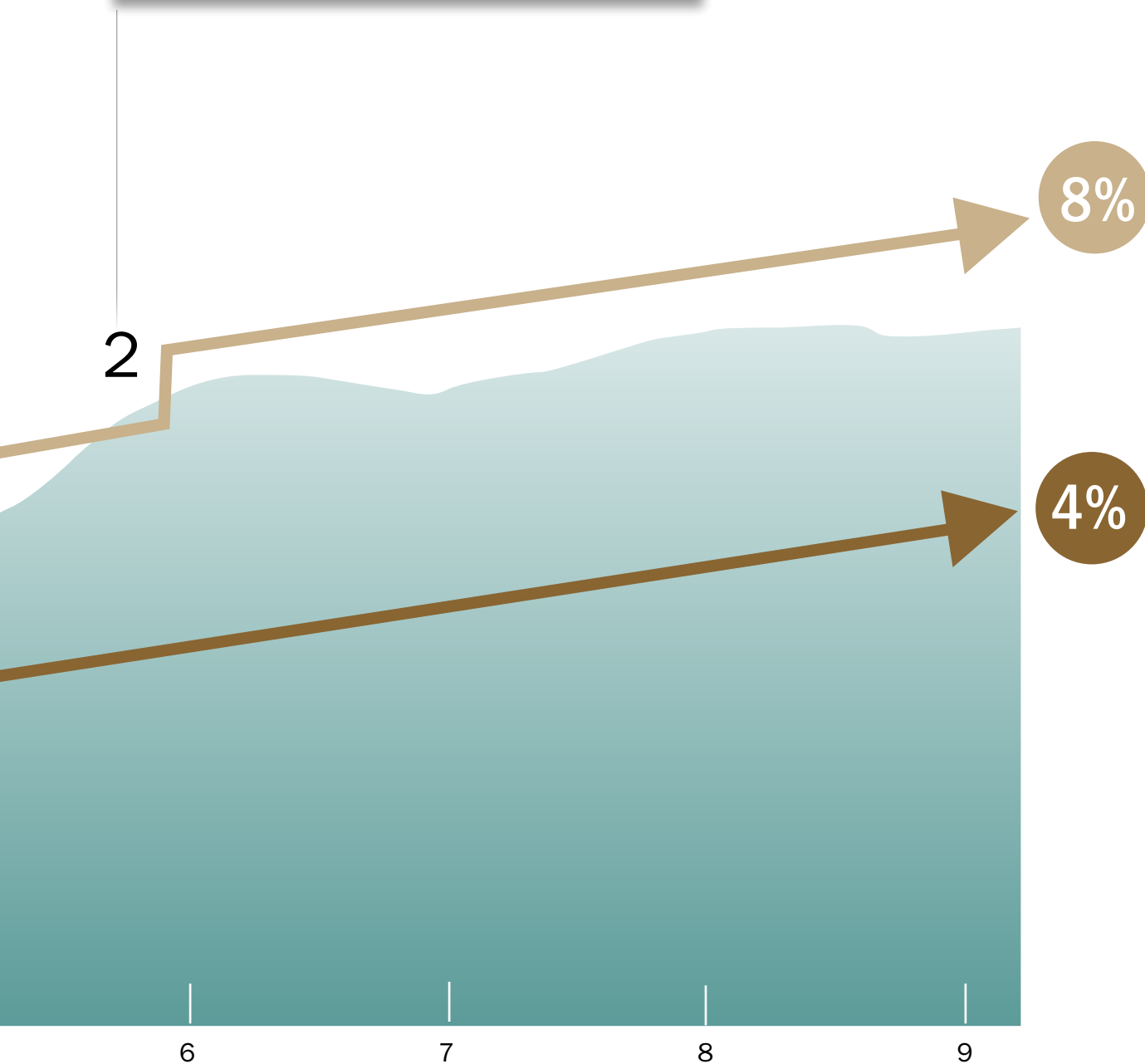
Your income has the potential to increase in two ways, as a result of rising interest rates or performance of your investments in the Protection Account. The Guaranteed Income Benefit and “Greater of” Death Benefit are tied to the 10-Year Treasury +1% and grow to age 95 and age 85, respectively. The amount of annual income you can receive is based on the Roll-Up Rate by which the optional Guaranteed Income Benefit and “Greater of” Death Benefit grow.

1. Investment growth: income protection enhanced by locking in any investment gains through “Resets”* that occur on every third contract anniversary



* AXA Equitable reserves the right to increase the fee for both the GIB and “Greater of” Death Benefit if your Roll-Up Benefit Base(s) resets.

2. Interest rates: As interest rates increase, the Guaranteed Income Benefit Roll-Up can increase.





Visit www.axa-equitable.com to download MorningstarSM fact sheets of the available investment portfolios.

A deferred variable annuity is a long-term financial product designed for retirement purposes. In essence, an annuity is a contractual agreement in which payment(s) are made to an insurance company, which agrees to pay out an income or a lump sum amount at a later date. Typically, variable annuities have mortality and expense charges, account fees, investment management fees, administrative fees, and charges for special contract features. In addition, annuity contracts have exclusions and limitations. Early withdrawals may be subject to surrender charges, and, if taken prior to age 59½, a 10% federal income tax penalty may apply. Variable annuities are subject to investment risks, including the possible loss of principal invested.

This brochure is not a complete description of all material provisions of the Retirement CornerstoneSM variable annuity contract. This brochure must be preceded or accompanied by a current Retirement CornerstoneSM Series prospectus, any applicable supplements, and the Retirement CornerstoneSM product brochure. The prospectus contains more complete information, including investment objectives, risks, charges, expenses, limitations and restrictions. Please read the prospectus and any applicable supplements, and consider this information carefully before purchasing a contract.

AXA Equitable may discontinue contributions and transfers among investment options or make other changes in contribution 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).

There are contract limitations and fees and charges associated with the Retirement CornerstoneSM contract, which include, but are not limited to, mortality and expense risk charges, sales and withdrawal charges, administrative fees, and additional charges for optional benefits. The contingent withdrawal charge declines from 7% over a seven-year period for the Series B product. Please see the prospectus for the withdrawal charge scale for other annuities in the Retirement CornerstoneSM Series. Amounts in the annuity's variable investment portfolios are subject to fluctuation in value and market risk, including loss of principal. For costs and complete details of coverage, speak to your financial professional.

Certain types of contracts, features and benefits may not be available in all jurisdictions. We offer other variable annuity contracts with different fees, charges and features. Not every contract is available through the same selling broker/dealer.

You can contact us at (212) 554-1234 to find out the availability of other contracts.

This brochure was prepared to support the promotion and marketing of AXA Equitable variable annuities. AXA Equitable, its distributors and their respective representatives do not provide tax, accounting or legal advice. Any tax statements contained herein were not intended or written to be used, and cannot be used, for the purpose of avoiding U.S. federal, state or local tax penalties. Please consult your own independent advisors as to any tax, accounting or legal statements made herein.

All guarantees are based on the claim-paying ability of AXA Equitable and do not apply to the variable investment portfolios.

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