

# Accumulator<sup>®</sup> Variable Annuity Series

rebalancing election

**Express Mail:**  
AXA Equitable Life Insurance Company  
Retirement Service Solutions  
500 Plaza Drive, 6th Floor  
Secaucus, NJ 07094

**Regular Mail:**  
AXA Equitable Life Insurance Company  
Retirement Service Solutions  
P.O. Box 1547  
Secaucus, NJ 07096-1547



**AXA Advisors, LLC**  
**AXA Distributors, LLC**

**For Assistance Call 800-789-7771**

Owner's Name (First, Middle, Last)	Owner's daytime phone number
Joint Owner's Name (First, Middle, Last)	Joint Owner's daytime phone number
Annuitant's Name (if other than Owner)	Certificate/Contract Number

## 1. fund rebalancing

The percentage of the value in each investment option will be compared to the allocation percentages you indicate below. The comparison will be done on a quarterly, semi-annual, or annual contract year basis. If necessary, the allocation among the variable investment options (and GIO, if applicable) will be re-adjusted to the desired allocation percentages. **Option 1 cannot be elected if General DCA or Select's 12-Month DCA program is in effect. Option 2 cannot be elected if any dollar cost averaging program is in effect.** Rebalancing does not assure a profit or protect against a loss in declining markets and should be periodically revised as your needs may change. **Changes to the rebalancing program must be made in writing.**

Is this a change to an existing Rebalancing election?  Yes  No (If the answer is yes, this election will supersede the existing election.)

## 2. rebalancing elections

- Option 1:** Only the Variable Investment Options (VIOs) will be included in the Asset Rebalancing program.
  - Quarterly  Semi Annually **or**  Annually
- Option 2:** The VIOs and the GIO<sup>#</sup> will be included in the Asset Rebalancing program. Cannot be elected if the Dollar Cost Averaging program is in effect.
  - Quarterly  Semi Annually **or**  Annually
- By checking this box, I authorize the termination of my Dollar Cost Averaging program in order to elect Asset Rebalancing. Please indicate the date you would like the rebalancing program to begin. Rebalancing transfers may not occur after the 28<sup>th</sup> of the month. **This form must be received on or prior to the business day you indicate:** \_\_\_\_ (mm) \_\_\_\_ (dd) \_\_\_\_ (yy).

<sup>#</sup> N/A Pre-Series '02.

## 3. allocation among Guaranteed Interest Options (GIO) & Variable Investment Options (VIO)

Please visit [www.axaonline.com](http://www.axaonline.com) or call 1-800-789-7771 if you have any questions.

- If the 100% Principal Guarantee or GWBL is elected, only the Asset Allocations and Guaranteed Interest Option (GIO) are available.
- If the 125% Principal Guarantee is elected, only the AXA Moderate Allocation and Guaranteed Interest Option (GIO) are available.
- **Rebalancing instructions must include at least 2 investment options.**

### ASSET ALLOCATION FUNDS

- |   |  |   |
|---|--|---|
| <ul style="list-style-type: none"> <li>_____ % AXA Aggressive Allocation</li> <li>_____ % AXA Conservative Allocation</li> <li>_____ % AXA Conservative-Plus Allocation</li> <li>_____ % AXA Moderate Allocation</li> <li>_____ % AXA Moderate-Plus Allocation</li> <li>_____ % EQ/Franklin Templeton Allocation<sup>1</sup></li> </ul> | <ul style="list-style-type: none"> <li>_____ % EQ/Intermediate Government Bond Index</li> <li>_____ % EQ/International Core PLUS</li> <li>_____ % EQ/International Equity Index<sup>1</sup></li> <li>_____ % EQ/International Value PLUS<sup>1</sup></li> <li>_____ % EQ/JPMorgan Value Opportunities</li> <li>_____ % EQ/Large Cap Core PLUS</li> <li>_____ % EQ/Large Cap Growth Index<sup>1 2</sup></li> <li>_____ % EQ/Large Cap Growth PLUS</li> <li>_____ % EQ/Large Cap Value Index</li> <li>_____ % EQ/Large Cap Value PLUS<sup>1 2</sup></li> <li>_____ % EQ/Lord Abbett Large Cap Core</li> <li>_____ % EQ/MFS International Growth<sup>1</sup></li> <li>_____ % EQ/Mid Cap Index</li> <li>_____ % EQ/Mid Cap Value PLUS<sup>1</sup></li> <li>_____ % EQ/Money Market</li> <li>_____ % EQ/Montag &amp; Caldwell Growth<sup>1 2</sup></li> <li>_____ % EQ/Morgan Stanley Mid Cap Growth<sup>1</sup></li> <li>_____ % EQ/Mutual Large Cap Equity<sup>1</sup></li> <li>_____ % EQ/Oppenheimer Global<sup>1</sup></li> <li>_____ % EQ/PIMCO Ultra Short Bond<sup>1</sup></li> <li>_____ % EQ/Quality Bond PLUS<sup>1 2</sup></li> <li>_____ % EQ/Small Company Index</li> <li>_____ % EQ/T. Rowe Price Growth Stock</li> <li>_____ % EQ/Templeton Global Equity<sup>1</sup></li> </ul> | <ul style="list-style-type: none"> <li>_____ % EQ/UBS Growth and Income</li> <li>_____ % EQ/Van Kampen Comstock<sup>1</sup></li> <li>_____ % EQ/Wells Fargo Omega Growth</li> <li>_____ % Multimanager Aggressive Equity<sup>1 2</sup></li> <li>_____ % Multimanager Core Bond</li> <li>_____ % Multimanager International Equity</li> <li>_____ % Multimanager Large Cap Core Equity</li> <li>_____ % Multimanager Large Cap Value</li> <li>_____ % Multimanager Mid Cap Growth</li> <li>_____ % Multimanager Mid Cap Value</li> <li>_____ % Multimanager Multi-Sector Bond<sup>1</sup></li> <li>_____ % Multimanager Small Cap Growth</li> <li>_____ % Multimanager Small Cap Value</li> <li>_____ % Multimanager Technology<sup>1</sup></li> <li>_____ % VIO Total (Must equal 100% for Option 1)</li> <li>_____ % GIO (only available for Option 2)</li> <li>_____ % VIO and GIO Total for Option 2 only (Must equal 100%)</li> </ul> |
|---|--|---|

<sup>1</sup> These funds are not available for contracts applied for on or after 2/17/09.  
<sup>2</sup> This fund is not available under Accumulator Series 8.0 contracts.

**4. terms and conditions**

- A. We will transfer balances among your variable investment options (and GIO for Option 2) to arrive at the allocation percentages in Section 3 on each rebalancing date.
- B. Asset Rebalancing does not affect your allocation for future contributions. Effecting a variable investment option or GIO transfer while a rebalancing program is in place will NOT result in the program being changed to reflect the new transfer-implied percentage allocations. The rebalancing allocations will revert to the original allocations you initially requested UNLESS we receive written instructions to specifically change these allocations.
- C. Asset Rebalancing is not available for the fixed maturity options (FMOs).
- D. General dollar cost averaging (DCA) or Select's 12 month DCA program are not available with Option 1. All DCA programs are not available with Option 2.
- E. GIO Inbound Allocation/Transfer Restrictions: No more than 25% of any contribution may be allocated to the GIO. A transfer into the GIO will not be permitted if such transfer would result in more than 25% of the annuity account value being allocated to the GIO, based on the annuity account value as of the previous business day.
- F. GIO Outbound Transfer Restrictions: The maximum amount that may be transferred from the GIO to any investment option in any contract year is the greatest of:
- 25% of the amount in the GIO on the last day of the prior contract year; or,
  - the total of all amounts transferred from the GIO to any of the Investment options in the prior contract year; or,
  - 25% of amounts transferred/allocated into the GIO during the current contract year.
- G Asset Rebalancing is not available if the Assured Payment Option or APO Plus is in effect.
- H. This feature will remain in effect until AXA Equitable receives written notice from you requesting that it be terminated or modified.
- I. Rebalancing does not guarantee a profit or protect against loss in a declining market and should be periodically revised as your needs may change.
- J. IN ORDER FOR YOUR REBALANCING REQUEST TO BE PROCESSED, THIS FORM AND ANY OTHER REQUIRED PAPERWORK MUST BE RECEIVED IN THE PROCESSING OFFICE ON OR PRIOR TO THE BUSINESS DAY YOU INDICATED IN SECTION 2. THE REBALANCE WILL OCCUR ON THE BUSINESS DAY YOU INDICATED IN SECTION 2. REQUESTS RECEIVED IN THE PROCESSING OFFICE AFTER 4PM WILL BE PROCESSED ON THE NEXT BUSINESS DAY. PLEASE CONSULT YOUR PROSPECTUS FOR RESTRICTIONS, MINIMUM OR MAXIMUM LIMITATIONS, FEES AND OTHER APPLICABLE INFORMATION RELATING TO YOUR REQUEST.

**5. client authorization**

This section need not be completed if a client-authorized Financial Professional is making this request.

I agree to and understand the terms and conditions of the above optional program for which I have enrolled.

**X**

Owner's Signature (if owned by an entity, show title)

Date

**X**

Joint Owner\*\* (if applicable)

Date

\*\* If there are joint owners, both must sign.

**6. financial professional certification**

\* Must be completed if the client-authorized Financial Professional is making this request based on client instructions.

I hereby certify that this request is being made based on the client's instructions to me.

Financial Professional's Signature

Branch\*\*

Code Number\*\*

Date

\* A copy of this completed, signed form must be placed in the client file.

\*\* If there are joint owners, both must sign.