

THIS FORM IS NOT APPLICABLE FOR SERIES 9.0 CONTRACTS, GENERALLY THOSE APPLIED FOR ON OR AFTER 06/08/09, DEPENDING ON WHEN SERIES 9.0 IS APPROVED IN YOUR STATE. IF YOUR CONTRACT WAS ISSUED AFTER 06/08/09, PLEASE CALL US TO FIND OUT WHETHER YOU ARE ELIGIBLE TO USE THIS FORM.

Accumulator® Variable Annuity Series

automatic investment
program request

Express Mail:
AXA Equitable Life Insurance Company
Accumulator Processing Office
500 Plaza Drive, 6th Floor
Secaucus, NJ 07094
Regular Mail:
AXA Equitable Life Insurance Company
Accumulator Processing Office
P.O. Box 1547
Secaucus, NJ 07096-1547
Fax Number:
(201) 583-2226



**AXA Advisors, LLC
AXA Distributors, LLC**
For Assistance Call 800-789-7771

1. owner

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 _____

Please refer to the prospectus for any restrictions that may apply.

2. authorization

Attach a VOID check (not a deposit slip) and complete the following information to elect the Automatic Investment. Certificate/contract must be the same as the owner of the bank/financial institution account.

- (A) Transfer amount to be allocated to the investment options: \$ _____
 (Please refer to your prospectus for minimum and maximum contribution amounts and availability under each contract type.
 Note: For Flexible Premium IRA and Flexible Premium Roth IRA Contracts, the maximum annual contribution is \$5,000 with an additional \$1,000 catch-up contribution for age 50 and over up to the Contract's maximum contribution age.)
- (B) Frequency: Monthly Quarterly Start Date (Month/Day): _____ (Not later than the 28th)
- (C) The amount indicated above will be deducted from the following bank/financial institution account
 (Check one): Bank Checking Bank Money Market Credit Union Checking

Account Name _____ Account Number _____
 Name of Bank/Financial Institution _____
 Street Address _____ City _____ State _____ Zip Code _____

3. allocation to investment options

Fill in allocation percentages in whole numbers (no fractions or decimals). The total must equal 100% for the Variable Investment Options, the Fixed Maturity Options and the Guaranteed Interest Option. If you leave this section blank, the contribution will be allocated among the investment options in accordance with the allocation instructions currently on file with AXA Equitable.

Please visit 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.
- See page 2 for Fixed Maturity Options and Guaranteed Interest Option.

ASSET ALLOCATION FUNDS

- _____ % AXA Aggressive Allocation
- _____ % AXA Conservative Allocation
- _____ % AXA Conservative-Plus Allocation
- _____ % AXA Moderate Allocation
- _____ % AXA Moderate-Plus Allocation
- _____ % EQ/Franklin Templeton Allocation¹

VARIABLE INVESTMENT OPTIONS

- _____ % EQ/AllianceBernstein International¹
- _____ % EQ/AllianceBernstein Small Cap Growth¹
- _____ % EQ/AXA Franklin Small Cap Value Core
- _____ % EQ/BlackRock Basic Value Equity
- _____ % EQ/BlackRock International Value¹
- _____ % EQ/Boston Advisors Equity Income
- _____ % EQ/Calvert Socially Responsible^{1 2}
- _____ % EQ/Capital Guardian Growth¹
- _____ % EQ/Capital Guardian Research
- _____ % EQ/Common Stock Index
- _____ % EQ/Core Bond Index
- _____ % EQ/Davis New York Venture¹
- _____ % EQ/Equity 500 Index
- _____ % EQ/Equity Growth PLUS¹
- _____ % EQ/Evergreen Omega
- _____ % EQ/Franklin Core Balanced¹
- _____ % EQ/GAMCO Mergers and Acquisitions¹
- _____ % EQ/GAMCO Small Company Value¹
- _____ % EQ/Global Bond PLUS¹
- _____ % EQ/Global Multi-Sector Equity¹
- _____ % EQ/Intermediate Government Bond Index
- _____ % EQ/International Core PLUS
- _____ % EQ/International Growth¹
- _____ % EQ/JPMorgan Value Opportunities
- _____ % EQ/Large Cap Core PLUS
- _____ % EQ/Large Cap Growth Index^{1 2}
- _____ % EQ/Large Cap Growth PLUS
- _____ % EQ/Large Cap Value Index

- _____ % EQ/Large Cap Value PLUS^{1 2}
- _____ % EQ/Lord Abbett Growth and Income
- _____ % EQ/Lord Abbett Large Cap Core
- _____ % EQ/Mid Cap Index
- _____ % EQ/Mid Cap Value PLUS¹
- _____ % EQ/Money Market
- _____ % EQ/Montag & Caldwell Growth^{1 2}
- _____ % EQ/Mutual Large Cap Equity¹
- _____ % EQ/Oppenheimer Global¹
- _____ % EQ/PIMCO Ultra Short Bond¹
- _____ % EQ/Quality Bond PLUS^{1 2}
- _____ % EQ/Small Company Index
- _____ % EQ/T. Rowe Price Growth Stock
- _____ % EQ/Templeton Global Equity¹
- _____ % EQ/UBS Growth and Income
- _____ % EQ/Van Kampen Comstock¹
- _____ % EQ/Van Kampen Mid Cap Growth¹
- _____ % Multimanager Aggressive Equity^{1 2}
- _____ % Multimanager Core Bond
- _____ % Multimanager Health Care¹
- _____ % Multimanager International Equity
- _____ % Multimanager Large Cap Core Equity
- _____ % Multimanager Large Cap Growth¹
- _____ % Multimanager Large Cap Value
- _____ % Multimanager Mid Cap Growth
- _____ % Multimanager Mid Cap Value
- _____ % Multimanager Multi-Sector Bond¹
- _____ % Multimanager Small Cap Growth
- _____ % Multimanager Small Cap Value
- _____ % Multimanager Technology¹
- _____ % **TOTAL**

¹ These funds are not available for contracts applied for on or after 2/17/09.

² This fund is not available under Accumulator Series 8.0 contracts.

3. allocation to investment options (continued)

GUARANTEED INTEREST OPTION (GIO) (N/A Pre-Series 02)

This investment option is subject to product availability. Please see your prospectus and contract to determine if this option is available to you. You may not allocate more than 25% of any contribution to the GIO for all Accumulator Select contracts issued on or after June 15, 2002, and for all Accumulator Elite and Plus contracts issued on or after July 1, 2003. See your prospectus and contract for transfer restrictions from the GIO.

_____ % GIO

FIXED MATURITY OPTIONS (FMO)* (N/A Series 8.0)

FMOs are not available on all contracts, please refer to your prospectus for further details.

_____ % 1-year FMO
_____ % 2-year FMO
_____ % 3-year FMO
_____ % 4-year FMO
_____ % 5-year FMO

_____ % 6-year FMO
_____ % 7-year FMO
_____ % 8-year FMO
_____ % 9-year FMO
_____ % 10-year FMO
_____ % Subtotal

* Depending on your contract, FMOs may either mature on the same day elected, in the maturity period selected, or they may mature on the February 15th of the maturity period elected. You may not elect more than 12 FMOs per contract year. See your contract for more information. You may not invest in an FMO if the rate to maturity is 3%.

_____ % **Total of Variable Investment Options, GIO and FMO (must equal 100%)**

4. special handling

5. terms and conditions

1. Your institution will debit the amount you choose from your bank checking account, money market checking account, or credit union account, and transfer it to AXA Equitable.
2. Contributions will be credited to your certificate/contract as described in the prospectus and will be made in accordance with the allocation instructions currently on AXA Equitable's records or as indicated in section 3.
3. You may discontinue the program at any time by sending us a written request.
4. Financial transactions will be verified by a confirmation notice. If you do not receive a notice within 14 days of the transaction, please notify us immediately.
5. *For Flexible Premium IRA and Flexible Premium Roth IRA Certificates/Contracts Only (check prospectus for availability):* The amount you contribute annually should not exceed what you are permitted by law to contribute to a traditional or Roth IRA. Contact your registered representative for these limits. For tax purposes, all contributions will be tracked and reported in the calendar year in which they are received.
6. The Automatic Investment Program is only available when contributions are permitted into a contract.
7. If the Automatic Investment Program (AIP) is elected on a contract with the Guaranteed Withdrawal Benefit for Life (GWBL), AIP will no longer be available after the later of: a. The end of the first contract year, and b. The date of the first withdrawal from the contract.
8. If the Automatic Investment Program is elected on a contract with either the 100% or 125% Principal Guarantee Benefit (PGB), AIP will only be available for the first six months after the Contract Date.

6. signature

Please enroll me in the Automatic Investment Program. I have read and understand the Terms and Conditions above.

Attach a VOID Check (Not a deposit slip)

X

Owner's Signature

Date

X

Joint Owner's Signature (if applicable)

Date

Please staple VOID check here.