

**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.**

**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



**Accumulator<sup>®</sup>**  
**Variable Annuity Series**  
**Investment Transfer, Re-allocation or**  
**Future Allocation and Rebalancing Election**

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

**Type of Request**

Please complete the sections listed if you are requesting a:

- One-Time Transfer of Current Account Value\* – sections 1, 2, 5
- One-Time Re-Allocation of Current Account Value\* – sections 1, 3, 5
- Asset Rebalancing Program – sections 1, 3, 5
- Change of Future Allocations – sections 1, 4, 5

**\* Please note that you cannot select both a One-Time Transfer of your current account value and a Re-Allocation of your current account value.**

**1. Owner's Information**

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

Address

**2. One-Time Transfer of Current Account Value Between Investment Options**

Complete this section to transfer all or part of your current account value among the Variable Investment Options, Fixed Maturity Options and Guaranteed Interest Option. Select from the list of investment options in Section 4. **Please see your contract and prospectus for transfer restrictions, which may apply. This one-time transfer of current account value does not affect future contributions. Indicate any changes to future contribution allocations in section 4.**

*Effecting a fund transfer while a rebalancing program is in place will NOT result in the rebalancing program being changed to reflect the new transfer-implied percentage allocations. Fund rebalancing allocations will revert to the current rebalancing allocations on file for your contract UNLESS we receive written instructions to specifically change your rebalancing allocations. Indicate any changes to or cancellation of the rebalancing program in Sections 3 and 5.*

**2. One-Time Transfer (cont'd)** [Please see page 4 for a complete listing of investment options that are available.]  
[Do not complete this section if you elect a One-Time Rebalance of your account in Section 3.]

**1** **Transfer From:** \_\_\_\_\_  **100%** or \_\_\_\_\_% or \$ \_\_\_\_\_  
% or \$ \_\_\_\_\_ Investment Option Name

**To:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**2** **Transfer From:** \_\_\_\_\_  **100%** or \_\_\_\_\_% or \$ \_\_\_\_\_  
% or \$ \_\_\_\_\_ Investment Option Name

**To:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**3** **Transfer From:** \_\_\_\_\_  **100%** or \_\_\_\_\_% or \$ \_\_\_\_\_  
% or \$ \_\_\_\_\_ Investment Option Name

**To:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**4** **Transfer From:** \_\_\_\_\_  **100%** or \_\_\_\_\_% or \$ \_\_\_\_\_  
% or \$ \_\_\_\_\_ Investment Option Name

**To:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**5** **Transfer From:** \_\_\_\_\_  **100%** or \_\_\_\_\_% or \$ \_\_\_\_\_  
% or \$ \_\_\_\_\_ Investment Option Name

**To:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**6** **Transfer From:** \_\_\_\_\_  **100%** or \_\_\_\_\_% or \$ \_\_\_\_\_  
% or \$ \_\_\_\_\_ Investment Option Name

**To:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### 3. Reallocation of Current Account Value/Asset Rebalancing

Complete this section to reallocate your current Account Value among the variable investment options and GIO (if applicable) on a one-time basis **OR** to establish the Asset Rebalancing Program. Amounts allocated to the Special Dollar Cost Averaging Account and Fixed Maturity Options are not available for re-allocating or rebalancing. Reallocating and asset rebalancing do not affect future contributions. Indicate future contribution allocations in Section 4.

Effecting a fund transfer while a rebalancing program is in place will **NOT** result in the rebalancing program being changed to reflect the new transfer-implied percentage allocations. Fund rebalancing allocations will revert to the current rebalancing allocations on file for your contract **UNLESS** we receive written instructions to specifically change your rebalancing allocations. Indicate any changes to or cancellation of the rebalancing program in this section.

- The percentage of the value in each variable investment option and GIO (if available under your contract) 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, 12-Month DCA or Special Money Market DCA 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 reviewed as your needs may change.
- Effecting an investment option transfer while the rebalancing program is in place will **NOT** result in the program being changed to reflect the new transfer-implied allocations. On the next rebalancing date, the **entire value you have in the variable investment options** and GIO (if applicable) will be rebalanced to reflect the percentages you elect below. Any transfer you request outside of this program will not change the allocations you request below on any rebalancing date.

• **Changes to the rebalancing program must be made in writing.**

- One-Time Only Rebalance    One-Time and Future Rebalance    Future Rebalance Only    Discontinue Rebalancing

1. Is this a change to an existing Rebalancing election?    Yes    No *(If the answer is yes, this election will supersede the existing election.)*  
 2. Would you like to discontinue Rebalancing?    Yes    No *(If you answer yes, no further information is required in this section.)*

3. **Please select your rebalancing program:**

- Option 1 — Only the Variable Investment Options (VIOs) will be included in the Asset Rebalancing program.**  
 **Option 2 — The VIOs and the GIO will be included in the Asset Rebalancing program. Cannot be elected if the Dollar Cost Averaging program is in effect.**

By checking this box, I authorize the termination of my Dollar Cost Averaging program in order to elect Asset Rebalancing — Option 2 program.

4. Please select the frequency of the Rebalancing program.    Quarterly    Semi- Annually    Annually

5. Please indicate the date you would like the Rebalancing program to begin. Rebalancing transfers may not occur after the 28th of the month. **This form must be received prior to the date you indicate:** \_\_\_\_\_(mm)/\_\_\_\_\_(dd)/\_\_\_\_\_(yy)

**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.
- Please use whole percentages only (no fractions or decimals).

ASSET ALLOCATION FUNDS		
_____ % AXA Aggressive Allocation	_____ % EQ/Franklin Core Balanced <sup>1</sup>	_____ % EQ/Quality Bond Plus <sup>1 2</sup>
_____ % AXA Conservative Allocation	_____ % EQ/GAMCO Mergers and Acquisitions <sup>1</sup>	_____ % EQ/Small Company Index
_____ % AXA Conservative-Plus Allocation	_____ % EQ/GAMCO Small Company Value <sup>1</sup>	_____ % EQ/T. Rowe Price Growth Stock
_____ % AXA Moderate Allocation	_____ % EQ/Global Bond Plus <sup>1</sup>	_____ % EQ/Templeton Global Equity <sup>1</sup>
_____ % AXA Moderate-Plus Allocation	_____ % EQ/Global Multi-Sector Equity <sup>1</sup>	_____ % EQ/UBS Growth and Income
_____ % EQ/Franklin Templeton Allocation <sup>1</sup>	_____ % EQ/Intermediate Government Bond Index	_____ % EQ/Van Kampen Comstock <sup>1</sup>
VARIABLE INVESTMENT OPTIONS		
_____ % EQ/AllianceBernstein International <sup>1</sup>	_____ % EQ/International Core PLUS	_____ % EQ/Van Kampen Mid Cap Growth <sup>1</sup>
_____ % EQ/AllianceBernstein Small Cap Growth <sup>1</sup>	_____ % EQ/International Growth <sup>1</sup>	_____ % Multimanager Aggressive Equity <sup>1 2</sup>
_____ % EQ/AXA Franklin Small Cap Value Core	_____ % EQ/JPMorgan Value Opportunities	_____ % Multimanager Core Bond
_____ % EQ/BlackRock Basic Value Equity	_____ % EQ/Large Cap Core PLUS	_____ % Multimanager Health Care <sup>1</sup>
_____ % EQ/BlackRock International Value <sup>1</sup>	_____ % EQ/Large Cap Growth Index <sup>1 2</sup>	_____ % Multimanager International Equity
_____ % EQ/Boston Advisors Equity Income	_____ % EQ/Large Cap Growth PLUS	_____ % Multimanager Large Cap Core Equity
_____ % EQ/Calvert Socially Responsible <sup>1 2</sup>	_____ % EQ/Large Cap Value Index	_____ % Multimanager Large Cap Growth <sup>1</sup>
_____ % EQ/Capital Guardian Growth <sup>1</sup>	_____ % EQ/Large Cap Value Plus <sup>1 2</sup>	_____ % Multimanager Large Cap Value
_____ % EQ/Capital Guardian Research	_____ % EQ/Lord Abbett Growth and Income	_____ % Multimanager Mid Cap Growth
_____ % EQ/Common Stock Index	_____ % EQ/Lord Abbett Large Cap Core	_____ % Multimanager Mid Cap Value
_____ % EQ/Core Bond Index	_____ % EQ/Mid Cap Index	_____ % Multimanager Multi-Sector Bond <sup>1</sup>
_____ % EQ/Davis New York Venture <sup>1</sup>	_____ % EQ/Mid Cap Value PLUS <sup>1</sup>	_____ % Multimanager Small Cap Growth
_____ % EQ/Equity 500 Index	_____ % EQ/Money Market	_____ % Multimanager Small Cap Value
_____ % EQ/Equity Growth PLUS <sup>1</sup>	_____ % EQ/Montag & Caldwell Growth <sup>1 2</sup>	_____ % Multimanager Technology <sup>1</sup>
_____ % EQ/Evergreen Omega	_____ % EQ/Mutual Large Cap Equity <sup>1</sup>	_____ % Guaranteed Interest Option (GIO) <i>(N/A Pre-Series 02)</i>
	_____ % EQ/Oppenheimer Global <sup>1</sup>	_____ % <b>TOTAL (must equal 100%)</b>
	_____ % EQ/PIMCO Ultra Short Bond <sup>1</sup>	

<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. Change of Future Allocations

Complete this section to change your allocation instructions currently on file for your contract identified in Section 1. This change will be applied to **all future contributions** you make to this contract. **Please use whole percentages only (no fractions or decimals). Total of all allocations to the Fixed Maturity Options, Guaranteed Interest Option and Variable Investment Options must equal 100%.**

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.

ASSET ALLOCATION FUNDS		
_____ % AXA Aggressive Allocation	_____ % EQ/Franklin Core Balanced <sup>1</sup>	_____ % EQ/Quality Bond Plus <sup>1 2</sup>
_____ % AXA Conservative Allocation	_____ % EQ/GAMCO Mergers and Acquisitions <sup>1</sup>	_____ % EQ/Small Company Index
_____ % AXA Conservative-Plus Allocation	_____ % EQ/GAMCO Small Company Value <sup>1</sup>	_____ % EQ/T. Rowe Price Growth Stock
_____ % AXA Moderate Allocation	_____ % EQ/Global Bond Plus <sup>1</sup>	_____ % EQ/Templeton Global Equity <sup>1</sup>
_____ % AXA Moderate-Plus Allocation	_____ % EQ/Global Multi-Sector Equity <sup>1</sup>	_____ % EQ/UBS Growth and Income
_____ % EQ/Franklin Templeton Allocation <sup>1</sup>	_____ % EQ/Intermediate Government Bond Index	_____ % EQ/Van Kampen Comstock <sup>1</sup>
VARIABLE INVESTMENT OPTIONS		
_____ % EQ/AllianceBernstein International <sup>1</sup>	_____ % EQ/International Core PLUS	_____ % EQ/Van Kampen Mid Cap Growth <sup>1</sup>
_____ % EQ/AllianceBernstein Small Cap Growth <sup>1</sup>	_____ % EQ/International Growth <sup>1</sup>	_____ % Multimanager Aggressive Equity <sup>1 2</sup>
_____ % EQ/AXA Franklin Small Cap Value Core	_____ % EQ/JPMorgan Value Opportunities	_____ % Multimanager Core Bond
_____ % EQ/BlackRock Basic Value Equity	_____ % EQ/Large Cap Core PLUS	_____ % Multimanager Health Care <sup>1</sup>
_____ % EQ/BlackRock International Value <sup>1</sup>	_____ % EQ/Large Cap Growth Index <sup>1 2</sup>	_____ % Multimanager International Equity
_____ % EQ/Boston Advisors Equity Income	_____ % EQ/Large Cap Growth PLUS	_____ % Multimanager Large Cap Core Equity
_____ % EQ/Calvert Socially Responsible <sup>1 2</sup>	_____ % EQ/Large Cap Value Index	_____ % Multimanager Large Cap Growth <sup>1</sup>
_____ % EQ/Capital Guardian Growth <sup>1</sup>	_____ % EQ/Large Cap Value Plus <sup>1 2</sup>	_____ % Multimanager Large Cap Value
_____ % EQ/Capital Guardian Research	_____ % EQ/Lord Abbett Growth and Income	_____ % Multimanager Mid Cap Growth
_____ % EQ/Common Stock Index	_____ % EQ/Lord Abbett Large Cap Core	_____ % Multimanager Mid Cap Value
_____ % EQ/Core Bond Index	_____ % EQ/Mid Cap Index	_____ % Multimanager Multi-Sector Bond <sup>1</sup>
_____ % EQ/Davis New York Venture <sup>1</sup>	_____ % EQ/Mid Cap Value PLUS <sup>1</sup>	_____ % Multimanager Small Cap Growth
_____ % EQ/Equity 500 Index	_____ % EQ/Money Market	_____ % Multimanager Small Cap Value
_____ % EQ/Equity Growth PLUS <sup>1</sup>	_____ % EQ/Montag & Caldwell Growth <sup>1 2</sup>	_____ % Multimanager Technology <sup>1</sup>
_____ % EQ/Evergreen Omega	_____ % EQ/Mutual Large Cap Equity <sup>1</sup>	_____ % <b>TOTAL of Variable Investment Options</b>
	_____ % EQ/Oppenheimer Global <sup>1</sup>	
	_____ % EQ/PIMCO Ultra Short Bond <sup>1</sup>	

<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.

#### 2. Fixed Maturity Options\* (N/A Series 8.0)

FMOs are not available on all contracts, please refer to your prospectus for further details. You may not invest in an FMO if the rate to maturity is 3%

_____ % 1 Year FMO	_____ % 6 Year FMO
_____ % 2 Year FMO	_____ % 7 Year FMO
_____ % 3 Year FMO	_____ % 8 Year FMO
_____ % 4 Year FMO	_____ % 9 Year FMO
_____ % 5 Year FMO	_____ % 10 Year FMO
	_____ % <b>Total of Fixed Maturity Options</b>

\* 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 selected. You may not elect more than 12 FMOs per contract year. See your contract for more information.

#### 3. \_\_\_\_\_ % Guaranteed Interest Options (GIO)<sup>#</sup> (N/A Pre-Series 02)

(GIO is subject to state and product availability; See your prospectus and contract for transfer restrictions that may apply.)

**Total of Variable Investment Options, Guaranteed Interest Option and Fixed Maturity Options % (must equal 100%):**

(1) \_\_\_\_\_ % Variable Investment Options Subtotal (1)

(2) \_\_\_\_\_ % Fixed Maturity Options Subtotal (2)

(3) \_\_\_\_\_ % Guaranteed Interest Option Subtotal (3)

**Total 100%**

## 5. Signatures

ALL TRANSACTIONS WILL BE PROCESSED EFFECTIVE ON THE BUSINESS DAY THIS FORM IS RECEIVED (IF ALL REQUIRED INFORMATION IS PROVIDED) IN THE ACCUMULATOR PROCESSING OFFICE. REQUESTS RECEIVED IN THE ACCUMULATOR 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.

**NOTE: INVESTMENT IN CERTAIN INVESTMENT OPTIONS MAY REDUCE THE ACCRUAL RATE OF YOUR CONTRACT'S GUARANTEED BENEFITS (SEE YOUR PROSPECTUS FOR FURTHER INFORMATION).**

**IF YOU HAVE REQUESTED A ONE-TIME TRANSFER OF FUNDS AND ARE CURRENTLY ENROLLED IN AN ASSET REBALANCING PROGRAM, WE WILL PROCESS THE TRANSFER AS REQUESTED; HOWEVER, THE REBALANCING PROGRAM WILL REMAIN IN EFFECT UNLESS YOU REQUEST THAT IT BE CANCELLED. PLEASE CHECK THE BOX BELOW IF YOU WISH TO HAVE YOUR ASSET REBALANCING PROGRAM CANCELLED.**

By checking this box and my signature below, I authorize the termination of my Asset Rebalancing program.

X

Owner (if owned by an entity, show title)

Date

X

Joint Owner (if applicable)

Date

## 6. Additional Information

Mail completed request to the address on the first page of this form.

For help, you may reach one of our Customer Service Representatives at 1-800-789-7771

Monday through Friday 8:30AM–5:30PM EST

NOTE: To request a one-time transfer of current Account Value or to change allocations for future contributions, you may visit our Web site at [www.axa-equitable.com](http://www.axa-equitable.com); or you may use our automated support system, TOPS by dialing 1-888-909-7770.