

TOPS

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TELEPHONE OPERATED PROGRAM SUPPORT (TOPS) ENROLLMENT FORM
For all ACCUMULATOR Contracts

1. ANNUITANT INFORMATION (Contract number is required to process this request)

 ANNUITANT

 DAYTIME PHONE NUMBER

 OWNER

 CONTRACT NUMBER

 SOCIAL SECURITY NUMBER

2. CHOOSE YOUR PERSONAL IDENTIFICATION NUMBER *(Use numbers only) (Letters are not permitted)*

Select five single-digit numbers (1-9). This PIN will remain in effect unless revoked by you in writing:

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3. TERMS AND CONDITIONS OF SERVICE

AXA Equitable will act on telephone transfer and/or allocation change instructions for the contract referred to in *Section 1* from any person using the designated Personal Identification Number in *Section 2*, subject to the following conditions:

1. TOPS is available either on a touch-tone telephone or on rotary dial equipment with a touch-tone line and adapter.
2. No telephone instruction will be taken unless the *Personal Identification Number* is furnished.
3. Only one transfer request for each Fund is permitted on any one day and cannot be revoked during that day.
4. AXA Equitable will provide transfer and allocation change service 24 hours a day, 7 days a week. A request must be *completed and confirmed* before the time that the New York Stock Exchange closes (4 PM Eastern Time or earlier) to be processed as of the close of an AXA Equitable business day on the date that the request is made. Requests received after the closing of the New York Stock Exchange (or on days when it is not open) will be made effective as of the close of business on the following business day. AXA Equitable will not be responsible for the unavailability of the transfer facility due to system problems, scheduling requirements, power surges or any other failure.
5. Allocation change requests apply only to future contributions. Requests must specify the percentage for each Fund in whole numbers and the total must equal 100%.
6. Only whole-dollar amounts can be transferred.
7. AXA Equitable may withdraw or restrict TOPS privileges if it determines that you have engaged in excessive trading, market timing or other disruptive transfer activity.
8. A transfer or allocation change will not be processed unless the person making the request receives an acknowledgment (*before* terminating the telephone connection) that the request has been filed.
9. AXA Equitable can make changes in the above terms and conditions or additional limitations by sending written notification to the client.
10. If any information is not provided in *Sections 1* and *2*, this request may not be accepted.

4. Authorization

I hereby authorize AXA Equitable Life Insurance Company to accept telephone transfer requests for the contract referred to in Section 1 from any person furnishing the Personal Identification Number indicated in Section 2. I understand that AXA Equitable will not be liable for any loss, liability, costs, or expense arising out of a transfer authorization by telephone, and that AXA Equitable reserves the right to discontinue the telephone transfer service at any time without notice. This authorization will remain in effect unless revoked by me in writing. I am making a copy of this form and returning the original.

 OWNER'S SIGNATURE

 DATE

5. MAIL THIS FORM *(For confidentiality, please return this completed form directly to AXA Equitable)*

If by: Regular Mail (U.S. Postal Service)
Send to: AXA Equitable Life Insurance Company
 Accumulator Series
 P.O. Box 1547
 Secaucus, NJ 07096-1547

If by: Express Mail Service
 AXA Equitable Life Insurance Company
 Accumulator Series
 200 Plaza Dr. – 4th Fl.
 Secaucus, NJ 07094

QUICK GUIDE TO: TELEPHONE OPERATED PROGRAM SUPPORT (TOPS)

To obtain unit values, make transfers among investment options, or change allocations for future contributions, you can use our automated phone support 24 hours a day, 7 days a week.

To access information 24 hours a day, 7 days a week:

1. Dial 1-888-909-7770 on your touch-tone telephone.
2. Enter your contract number and your contract access code.
(Your access code is the last four digits of the annuitant's social security number).
3. Choose one of the menu selections listed below.

Press: **To:**

1 Obtain the previous day's unit values and fixed maturity option (FMO) rates.

- Press 1: For contract unit values
 - Press 2: For specific fund unit value
 - Press 3: For a listing of all FMO values
 - Press 4: For a specific FMO maturity
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2 Obtain your current annuity contract value as of the close of the previous business day.

- Press 1: For existing fund balances for the contract
 - Press 2: For available fund investment options
 - Press 3: For current contract fund allocation percentages
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3 Initiate transactions (funds transfer, allocation change, PIN number change).

- Press 1: To initiate funds transfers (dollar amount or percentage)
 - Press 2: To change the allocation for future contributions
 - Press 3: To change your PIN number
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4 Enter another contract number

5 Request the assignment of a new PIN when you have lost or cannot remember your PIN.

You will receive a new PIN in 5-7 business days.

0 Return to the Main Menu at any time during the call.

For more information, see your prospectus or call our Customer Service Department, TOLL FREE, at 1-800-789-7771