

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

General Dollar Cost Averaging and Investment Simplifier

Express Mail:
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**AXA Advisors, LLC
AXA Distributors, LLC**

**For Assistance Call (800) 789-7771
Monday - Friday 8:30 am - 5:30 pm EST**

1. Owner's Information

Owner's Name (First, Middle, Last)

Certificate/Contract Number

Joint Owner's Name (First, Middle, Last)

Owner and Joint Owner's Daytime Phone Numbers

2. General Dollar Cost Averaging

See the prospectus for minimum and maximum transfer amounts and for GIO transfer restrictions. You may not elect to run more than one DCA program at a time.

Select only one DCA option:

Frequency: Monthly* Quarterly Annually Amount of Transfer \$ _____ or _____ %

* This is the only frequency available for the Interest Sweep option below. Monthly "sweep" begins on the last day of the month following the month in which the program is elected. No transfer will be made for a month in which the amount in the GIO falls below \$7,500 at the beginning of the month. The program will be cancelled if for two consecutive months, amount in the GIO is less than \$7,500 on the last business day of the respective months.

A. Investment Simplifier from the Guaranteed Interest Option (GIO)[§]

1. Fixed-dollar option (minimum of \$5,000 in the GIO)
2. Interest Sweep option (minimum of \$7,500 in the GIO)

B. General DCA from the **EQ/Money Market Option.**

(minimum of \$5,000) — Not available for contracts with GWBL or PGB. Rebalancing is not available.

By checking this box, I authorize the termination of my Asset Rebalancing program in order to elect General Dollar Cost Averaging from the EQ/Money Market Option.

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.

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 (must equal 100%)**

Check this box if you want transfers to continue from the **EQ/Money Market** option or the **GIO** (Fixed-dollar option) until the minimum transfer amount has been reached. If not, please specify the number of transfers _____.

[§] GIO is subject to product availability and is N/A Pre-Series 02.

[†] EQ/Money Market is only available for DCA from the GIO.

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. Signature

ALL TRANSACTIONS WILL BE PROCESSED EFFECTIVE WITH THE DATE THE CONTRIBUTION AND THIS FORM (IF ALL REQUIRED INFORMATION IS PROVIDED) ARE RECEIVED IN THE ACCUMULATOR PROCESSING OFFICE.

X

Owner's signature _____

_____ Date

X

Joint Owner's signature (if applicable) _____

_____ Date