

REQUIRED MINIMUM DISTRIBUTION (RMD) AUTOMATIC WITHDRAWAL OPTION

For 2009 distributions from EQUI-VEST® ExpressSM IRA, and EQUI-VEST® IRA, SEP/SARSEP, SIMPLE IRA, TSA, Individual Keogh, TRUSTEED or EDC

Client: Use this form to authorize AXA Equitable to automatically pay you an annual withdrawal to satisfy IRS lifetime required minimum distribution requirements. If you choose our Automatic Withdrawal Option our automated system will calculate your lifetime required amount based on Treasury Regulations. Note: If your plan is an EQUI-VEST TRUSTEED or an EDC, your Trustee or Employer must authorize the Required Minimum Distribution Automatic Withdrawal Option. If you would like a quote of your lifetime RMD amounts or have questions, please contact your financial professional or call our Customer Service Representatives at 1-800-628-6673. (Please note: all references to Annuitant and Certificate also include Participant and Contract, respectively.) **Please read the Terms and Conditions before completing this form for important information on RMD withdrawals.**

1. ANNUITANT INFORMATION *(Certificate number must be provided to process this request)*

ANNUITANT

CERTIFICATE NUMBER

DAYTIME PHONE NUMBER

ADDRESS

S.S.N. (last 4 digits only)

DATE OF BIRTH

CITY/STATE/ZIP

OWNER, IF DIFFERENT FROM ANNUITANT

TYPE OF CERTIFICATE: (check one) IRA QP-IRA SEP/SARSEP SIMPLE IRA TSA INDIVIDUAL KEOGH
 TRUSTEED EDC

2. WHEN DO YOU WANT YOUR FIRST CHECK? *(Check one) New Enrollment Only*

December of the year I sign this form.

December of the year following the date I sign this form.

If you have already satisfied your required minimum distribution for this year you may want to elect our Automatic Withdrawal Option for next year.

3. INCOME TAX WITHHOLDING

We will automatically withhold 10% for Federal Income Tax purposes from the gross amount of your distributions unless you make an election below. Certain states require us to withhold state income tax if Federal Income Tax is withheld. Please consult your tax advisor for rules that apply to you. If you are a US citizen/legal resident and the check is sent abroad, we generally must withhold tax.

If you are not a US citizen/legal resident we require other documentation in addition to this form. You must also send us a letter requesting this distribution, indicating your current residence and citizenship status, along with an IRS Form W-8BEN. We will withhold 30% tax unless your Form W-8BEN properly indicates to us that we may withhold at a different rate.

For Tax-Exempt employer EDC withholding rates see Terms and Conditions.

I do not want Federal Income Taxes (and state, if applicable) withheld from my distribution. I have provided my U.S. residence address and Social Security Number below. I understand that I am responsible for the payment of estimated taxes, and that I may incur penalties if my payments are not enough. Under penalty of perjury, I certify that the following Social Security Number is correct: _____

Address: _____

Street

City

State

Zip Code

I want to have 10% Federal Income Tax withheld from the taxable amount of the distribution.

I want the following additional percentage withheld from the distribution _____ % + 10% = _____ %.

4. COMPLETE THIS SECTION ONLY IF YOUR SPOUSE IS MORE THAN 10 YEARS YOUNGER THAN YOU

If you would like a quote of your lifetime RMD amount, please contact your financial professional or call our Customer Service Representatives at 1-800-628-6673. Should you contact our Customer Service Representatives we will write back to you within 3 business days and provide you with that information.

If your spouse is more than 10 years younger than you, your required minimum distribution may be reduced. Would you like us to consider your spouse's age in the calculation?

- No
- Yes — provide your spouse's information below

Name of Annuitant Date of Birth

Name of Spouse Date of Birth Social Security #

5. FOR TSA CERTIFICATES ONLY COMPLETE ONLY IF YOUR EQUI-VEST TSA WAS FUNDED THROUGH A DIRECT TRANSFER (not a rollover) WITH FUNDS FROM ANOTHER TSA PURCHASED PRIOR TO 12/31/86

If you are under age 75 your TSA account balance before 12/31/86 does not have to be included in the calculation of your minimum distribution amount, so the amount will be lower. If you take more than the required minimum distribution from your certificate, the 12/31/86 balance will be adjusted downward. When you are 75 years old, the amount of your minimum distribution will include the 12/31/86 balance as adjusted.

ACCOUNT BALANCE AS OF 12/31/86

6. DID YOU TRANSFER FUNDS INTO YOUR EQUI-VEST CERTIFICATE FROM ANOTHER CONTRACT IN 2009?*

(Check one) Yes No

If no, go to section 7. If yes, please fill in the dollar amount **only** if you would like us to include this amount when calculating your RMD amount for this year.

What was your 12/31/08 balance of the funds transferred (Plus the actuarial present value of any additional guaranteed benefit that is applicable to the transferred funds)*: \$ _____.

If possible, attach a photocopy of your Statement which documents your 12/31/08 value.

*Read the Method of Calculation on page 3 before completing this section.

7. FOR TSA OR TRUSTEED CERTIFICATES ONLY

- A. Is your EQUI-VEST TSA subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA)?
(To verify, ask your employer or call 1-800-628-6673.) Yes No
- B. Is your EQUI-VEST TRUSTEED certificate part of a Keogh HR-10 plan, or was it previously owned by a trustee?
(To verify, ask your employer.) Yes No

8. FOR TSA OR TRUSTEED CERTIFICATES ONLY

If you answered "Yes" to question A or B in Section 7, please complete the following:

Spousal Consent: If you are married and you checked "Yes" to A or B above, your spouse is entitled to benefits under this arrangement in accordance with the Retirement Equity Act of 1984 (REA). REA requires spousal consent regarding any withdrawal transactions.

One of the following two statements must be signed and witnessed by a Notary Public or your Plan Administrator

1. *I am the current spouse of the above-named Annuitant and I hereby consent, by my signature appearing below, to this request for the Required Minimum Distribution Automatic Withdrawal Option. I acknowledge and understand that I have the right to receive a benefit under this certificate, and I hereby waive such right in respect to the amount withdrawn from the Certificate. I acknowledge that I understand the consequences of this consent:* X _____

2. *I am the above-named Annuitant and certify that I am not married:* X _____

State of _____, County of _____ On the _____

day of _____, year of _____, before me personally appeared, _____ to me known to be the person(s) described in and who executed the foregoing instrument, and acknowledges that (s)he executed the same.

TITLE & SIGNATURE OF NOTARY PUBLIC OR PLAN ADMINISTRATOR

9. AUTHORIZE THE REQUIRED MINIMUM DISTRIBUTION AUTOMATIC WITHDRAWAL OPTION

The information on this form is correct and complete to the best of my knowledge.

- A. *I have read the Terms and Conditions section of this form and authorize AXA Equitable to make the required minimum distribution described in this form from my EQUI-VEST Certificate. This election will be effective on the date that this form, properly completed and signed, is received at AXA Equitable's EQUI-VEST Administration Office.*

ANNUITANT'S SIGNATURE/DATE

SIGNATURE OF OWNER, IF OTHER THAN THE ANNUITANT/DATE

- B. If your plan is an EQUI-VEST TRUSTEED or an EDC, your Trustee or Employer must authorize the Required Minimum Distribution Option by signing here:

The Trustee or Employer authorizes the required minimum distribution from this Certificate. For EQUI-VEST TRUSTEED contracts, the Trustee also certifies that the spousal consent requirement has been satisfied. The check will be sent to the address indicated in Section 1 of this form.

The "Worker, Retiree, and Employer Recovery Act of 2008" has temporarily suspended the requirement to take account-based required minimum distribution withdrawals for calendar year 2009. This one-year RMD suspension does not stop you from taking money from your contract. You can still enroll in AXA Equitable's "required minimum distribution (RMD) automatic withdrawal option service" form in 2009. If you enroll, in December 2009, we will distribute the amount which would have been your RMD withdrawal for 2009. If you want to enroll in 2009 and ask us to wait to make any distribution until 2010, please do not use this form, please fill out the "required minimum distribution (RMD) automatic withdrawal option service" form.

10. MAIL THIS FORM

If by: **Regular Mail:**
Send to: AXA Equitable
 EQUI-VEST Processing Office
 P.O. Box 4956
 Syracuse, NY 13221

If by: **Express Mail:**
Send to: AXA Equitable
 EQUI-VEST Processing Office
 100 Madison Street, Suite 1000
 Syracuse, NY 13202

TERMS AND CONDITIONS

Required Minimum Distribution Automatic Withdrawal Option

The Automatic Withdrawal Option is available if you would like us to automatically calculate and pay your lifetime required minimum distribution (RMD) withdrawal from your EQUI-VEST certificate. The balance can continue to be invested. You will receive your check once a year, in December. *Note: We calculate the lifetime required minimum distribution on the basis that your EQUI-VEST Certificate is your only retirement plan or contract. If you have other retirement plans or contracts, you should consult with your tax adviser concerning any lifetime required minimum distributions which could be required under different plans or contracts.*

We will calculate the distribution amount based on the information you give us. We are not responsible for errors that can result from inaccuracies in the information you provide to us.

(We do not offer this option if your TSA, Governmental Employer EDC, or Qualified Plan Certificate has an outstanding loan, or if you are not a resident of the U.S. Foreign residents who are required to take RMDs must annually request a withdrawal if not annuitizing.)

This is not the exclusive way for you to take your lifetime RMDs. After consultation with your tax adviser, you may decide to compute required minimum distributions yourself and request withdrawals each year by completing a Request for Disbursement form. In such a case, a withdrawal charge may apply. You can also annuitize your contract.

Lifetime Required Minimum Distributions

Generally, beginning the year you reach age 70½, Federal regulations require that you begin to take a lifetime required minimum distribution each year out of certain tax-favored retirement plans and contracts such as qualified plans, traditional IRAs, SEPs/SARSEPs, SIMPLE IRAs, TSAs, or EDCs. These are called lifetime required minimum distributions. If you do not take distributions when required there can be adverse tax consequences including a 50% excise tax on the required amount(s) which are NOT taken by the Federal Income Tax deadline. Distributions must begin no later than your Required Beginning Date. For traditional IRAs, SEPs/SARSEPs and SIMPLE IRAs, the Required Beginning Date is April 1st of the calendar year following the year in which you become 70½. (Generally for TSAs, qualified plans or EDCs, the Required Beginning Date is April 1st of the calendar year following the calendar year you (A) become 70½ or (B) retire from service with the employer that provided the funds, whichever is later.)

TERMS AND CONDITIONS (continued)

Method of Calculation

If your Certificate is issued under an EDC, Trusteed Keogh or Corporate Trusteed Plan, your employer or plan administrator must authorize your choice of method.

To calculate your annual lifetime RMD amount, you divide your prior year account balance by a divisor, which corresponds to your age on an IRS table.

This rule may not apply if your spouse is your "sole" designated beneficiary **and** is more than 10 years younger than you. If this applies to you, you can take your annual RMD based on the joint life expectancies of you and your spouse. This will produce a lower RMD amount in most cases.

Under tax regulations effective in 2006, the IRS requires an amount to be added to the year-end value of an annuity contract in calculating the RMD to be withdrawn for any year. The amount to be added is the "actuarial present value" of certain additional guaranteed contract benefits that will be provided under the contract (such as an enhanced death benefit in excess of the dollar amount credited to the employee or beneficiary).

Determining the Withdrawal Amount

We take into account any partial withdrawals you have made during the current year, plus any applicable withdrawal charge we charged you and any other adjustment required by the RMD Regulations prior to determining how much you are required to withdraw.

If you choose our required minimum distribution option in the year that you are age 71½ we will not adjust your minimum distribution amount for any partial withdrawals made between January 1 and April 1 of that year. We will reduce minimum distribution payments by these amounts thereafter.

Minimum Account Value

You must have a minimum of \$2,000 in your EQUI-VEST certificate to qualify for the Required Minimum Distribution Automatic Withdrawal Option. The minimum distribution check is \$300, or the Annuity Account Value if it is less than \$300.

Withdrawals will be taken proportionately from your Guaranteed Interest Option and the Investment Funds.

Impact on Your EQUI-VEST Certificate

Choosing our Required Minimum Distribution Automatic

Withdrawal Option will not affect your EQUI-VEST certificate. Subject to the terms of your plan, partial withdrawals can be made at any time and will be reported as taxable distributions in the year they are made. All existing rules will continue to apply, including any withdrawal and administrative charges.

If, after your required minimum distribution is calculated, your remaining Annuity Account Value is less than \$500, we may surrender your certificate and send you a check for the cash surrender value. If your required minimum distribution is greater than your Annuity Account Value, we will surrender your certificate and send you a check.

Withholding

Your RMD amount is subject to 10% Federal Income Tax withholding (and related state income tax withholding, if applicable) unless you elect not to have withholding apply (see Section 3). If we pay you more than the RMD amount from a TSA or Individual KEOGH Trusteed Certificate, or from a governmental employer EDC Certificate, we must withhold 20% for Federal Income Tax purposes from the excess amount, with no election out possible.

EDC Certificate withholding varies by year and type of Certificate. For tax exempt employer EDC Certificates, we will withhold at the current supplemental wage withholding rate. No election out is possible. For governmental employer EDC Plans, we will withhold at the 10% rate, with election out permitted.

Additional Information

Electing the Required Minimum Distribution Automatic Withdrawal Option does not replace required minimum distribution withdrawals that should have been taken previously. Please consult your tax adviser.

If you continue to work beyond 70½ and contributions to your certificate continue, you should not elect our Required Minimum Distribution Automatic Withdrawal Option.

You can cancel this feature at any time, unless you are a participant in a tax-exempt employer EDC Plan, in which case an election of the Required Minimum Distribution Automatic Withdrawal Option is irrevocable.

FOR MORE INFORMATION, SEE YOUR EQUI-VEST OR EQUI-VEST EXPRESS PROSPECTUS AND ANY SUPPLEMENTS, OR CONTACT OUR CUSTOMER SERVICE REPRESENTATIVES, TOLL-FREE, AT 1-800-628-6673.



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