

Variable Annuity Series

**Telephone Operated Program
 Support (TOPS)
 Enrollment Form**

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

ANNUITANT _____ DAYTIME PHONE NUMBER _____

OWNER, IF DIFFERENT FROM ANNUITANT _____ CONTRACT 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:

3. SELECTION OF INVESTMENT OPTIONS (This section does not apply to EQUI-VEST Express contracts.)

Complete this section if you have not previously elected either Maximum Transfer Flexibility or Maximum Fund Choice. If you are not certain, call a customer service representative at 1-800-628-6673.

Check either **Maximum Fund Choice** or **Maximum Transfer Flexibility**, but not both.

A. **Maximum Fund Choice.** By checking this box, you may invest in any option offered under your EQUI-VEST Contract. Transfers out of the GIO will be limited (see prospectus for details).

<p>Structured Investment Option Segment</p> <p>S&P 500 1year -10% Buffer (156)³</p> <p>Asset Allocation</p> <p>AXA Allocation</p> <p>AXA Aggressive Allocation (73)</p> <p>AXA Conservative Allocation (70)</p> <p>AXA Conservative-Plus Allocation (71)</p> <p>AXA Moderate Allocation (5)</p> <p>AXA Moderate-Plus Allocation (72)</p> <p>Target Allocation</p> <p>Target 2015 Allocation (105)</p> <p>Target 2025 Allocation (106)</p> <p>Target 2035 Allocation (107)</p> <p>Target 2045 Allocation (108)</p> <p>Other Asset Allocation</p> <p>All Asset Allocation (126)</p> <p>EQ/Franklin Templeton Allocation (109)</p> <p>Large Cap Stocks</p> <p>AXA Tactical Manager 500 (132)</p> <p>EQ/BlackRock Basic Value Equity (29)</p> <p>EQ/Boston Advisors Equity Income (77)</p> <p>EQ/Calvert Socially Responsible (36)</p> <p>EQ/Capital Guardian Research (34)</p> <p>EQ/Common Stock Index (2)</p> <p>EQ/Davis New York Venture (110)</p> <p>EQ/Equity 500 Index (14)</p> <p>EQ/Equity Growth PLUS (53)</p> <p>EQ/JPMorgan Value Opportunities (20)</p> <p>EQ/Large Cap Core PLUS (33)</p> <p>EQ/Large Cap Growth Index (30)</p> <p>EQ/Large Cap Growth PLUS (25)</p> <p>EQ/Large Cap Value Index (98)</p> <p>EQ/Large Cap Value PLUS (50)</p> <p>EQ/Lord Abbett Large Cap Core (83)</p>	<p>EQ/Montag & Caldwell Growth (78)</p> <p>EQ/Mutual Large Cap Equity (104)</p> <p>EQ/T. Rowe Price Growth Stock (76)</p> <p>EQ/UBS Growth and Income (79)</p> <p>EQ/Van Kampen Comstock (85)</p> <p>EQ/Wells Fargo Omega Growth (31)¹</p> <p>Fidelity[®] VIP Contrafund[®] (136)</p> <p>MFS[®] Investors Growth Stock (153)</p> <p>MFS[®] Investors Trust (134)</p> <p>Multimanager Aggressive Equity (4)</p> <p>Multimanager Large Cap Core Equity (55)</p> <p>Multimanager Large Cap Growth (54)</p> <p>Multimanager Large Cap Value (56)</p> <p>Bonds</p> <p>EQ/Core Bond Index (64)</p> <p>EQ/Global Bond PLUS (97)</p> <p>EQ/Intermediate Government Bond Index (15)</p> <p>EQ/PIMCO Ultra Short Bond (92)</p> <p>EQ/Quality Bond PLUS (12)</p> <p>Invesco V.I. High Yield (153)²</p> <p>Ivy Funds VIP High Income (151)</p> <p>Multimanager Core Bond (62)</p> <p>Multimanager Multi-Sector Bond (11)</p> <p>Small/Mid Cap Stocks</p> <p>AXA Tactical Manager 400 (131)</p> <p>AXA Tactical Manager 2000 (130)</p> <p>EQ/AllianceBernstein Small Cap Growth (17)</p> <p>EQ/AXA Franklin Small Cap Value Core (103)</p> <p>EQ/GAMCO Small Company Value (81)</p> <p>EQ/Mid Cap Index (48)</p> <p>EQ/Mid Cap Value PLUS (27)</p> <p>EQ/Morgan Stanley Mid Cap Growth (86)</p> <p>EQ/Small Company Index (65)</p> <p>Goldman Sachs VIT Mid Cap Value (141)²</p>	<p>Invesco V.I. Mid Cap Core Equity (138)</p> <p>Invesco V.I. Small Cap Equity (142)</p> <p>Ivy Funds VIP Mid Cap Growth (159)²</p> <p>Ivy Funds VIP Small Cap Growth (143)²</p> <p>Multimanager Mid Cap Growth (57)</p> <p>Multimanager Mid Cap Value (58)</p> <p>Multimanager Small Cap Growth (80)</p> <p>Multimanager Small Cap Value (67)</p> <p>International Stocks/Global</p> <p>AXA Tactical Manager International (133)</p> <p>EQ/Global Multi-Sector Equity (26)</p> <p>EQ/International Core PLUS (66)</p> <p>EQ/International Equity Index (16)¹</p> <p>EQ/International Value PLUS (68)</p> <p>EQ/MFS International Growth (90)¹</p> <p>EQ/Oppenheimer Global (99)</p> <p>EQ/Templeton Global Equity (102)</p> <p>Invesco V.I. International Growth (144)²</p> <p>Lazard Retirement Emerging Markets Equity (152)</p> <p>MFS[®] International Value (145)</p> <p>Multimanager International Equity (59)</p> <p>Cash Equivalents</p> <p>EQ/Money Market (3)</p> <p>Sector/Specialty</p> <p>EQ/Franklin Core Balanced (101)</p> <p>EQ/GAMCO Mergers and Acquisitions (89)</p> <p>Invesco V.I. Global Real Estate (147)</p> <p>Ivy Funds VIP Energy (148)</p> <p>MFS[®] Technology (154)</p> <p>MFS[®] Utilities (155)</p> <p>Multimanager Technology (60)</p> <p>Van Eck VIP Global Hard Assets (160)²</p> <p>Guaranteed-Fixed</p> <p>Guaranteed Interest Option (1)</p>
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¹ New name on or about May 23, 2011.
² Available on or about May 23, 2011.
³ Available for EQUI-VEST Strategies (Series 900) TSA and EDC only.

3. SELECTION OF INVESTMENT OPTIONS (continued)

B. **Maximum Transfer Flexibility.** By checking this box, you may only invest in those options listed below. Transfers out of the GIO will *not* be limited.

<p>Structured Investment Option Segment S&P 500 1year -10% Buffer (156)³</p> <p>Asset Allocation</p> <p>AXA Allocation AXA Aggressive Allocation (73) AXA Conservative Allocation (70) AXA Conservative-Plus Allocation (71) AXA Moderate Allocation (5) AXA Moderate-Plus Allocation (72)</p> <p>Target Allocation Target 2015 Allocation (105) Target 2025 Allocation (106) Target 2035 Allocation (107) Target 2045 Allocation (108)</p> <p>Other Asset Allocation All Asset Allocation (126) EQ/Franklin Templeton Allocation (109)</p> <p>Large Cap Stocks AXA Tactical Manager 500 (132) EQ/BlackRock Basic Value Equity (29) EQ/Boston Advisors Equity Income (77) EQ/Calvert Socially Responsible (36) EQ/Capital Guardian Research (34) EQ/Common Stock Index (2) EQ/Davis New York Venture (110) EQ/Equity 500 Index (14) EQ/Equity Growth PLUS (53) EQ/JPMorgan Value Opportunities (20) EQ/Large Cap Core PLUS (33) EQ/Large Cap Growth Index (30)</p>	<p>EQ/Large Cap Growth PLUS (25) EQ/Large Cap Value Index (98) EQ/Large Cap Value PLUS (50) EQ/Lord Abbett Large Cap Core (83) EQ/Montag & Caldwell Growth (78) EQ/Mutual Large Cap Equity (104) EQ/T. Rowe Price Growth Stock (76) EQ/UBS Growth and Income (79) EQ/Van Kampen Comstock (85) EQ/Wells Fargo Omega Growth (31)¹ Fidelity® VIP Contrafund® (136) MFS® Investors Growth Stock (153) MFS® Investors Trust (134) Multimanager Aggressive Equity (4) Multimanager Large Cap Core Equity (55) Multimanager Large Cap Growth (54) Multimanager Large Cap Value (56)</p> <p>Small/Mid Cap Stocks AXA Tactical Manager 400 (131) AXA Tactical Manager 2000 (130) EQ/AllianceBernstein Small Cap Growth (17) EQ/AXA Franklin Small Cap Value Core (103) EQ/GAMCO Small Company Value (81) EQ/Mid Cap Index (48) EQ/Mid Cap Value PLUS (27) EQ/Morgan Stanley Mid Cap Growth (86) EQ/Small Company Index (65) Goldman Sachs VIT Mid Cap Value (141)² Invesco V.I. Mid Cap Core Equity (138) Invesco V.I. Small Cap Equity (142) Ivy Funds VIP Mid Cap Growth (159)²</p>	<p>Ivy Funds VIP Small Cap Growth (143)² Multimanager Mid Cap Growth (57) Multimanager Mid Cap Value (58) Multimanager Small Cap Growth (80) Multimanager Small Cap Value (67)</p> <p>International Stocks/Global AXA Tactical Manager International (133) EQ/Global Multi-Sector Equity (26) EQ/International Core PLUS (66) EQ/International Equity Index (16)¹ EQ/International Value PLUS (68) EQ/MFS International Growth (90)¹ EQ/Oppenheimer Global (99) EQ/Templeton Global Equity (102) Invesco V.I. International Growth (144)² Lazard Retirement Emerging Markets Equity (152) MFS® International Value (145) Multimanager International Equity (59)</p> <p>Sector/Specialty EQ/Franklin Core Balanced (101) EQ/GAMCO Mergers and Acquisitions (89) Invesco V.I. Global Real Estate (147) Ivy Funds VIP Energy (148) MFS® Technology (154) MFS® Utilities (155) Multimanager Technology (60) Van Eck VIP Global Hard Assets (160)²</p> <p>Guaranteed-Fixed Guaranteed Interest Option (1)</p>
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¹ New name on or about May 23, 2011.

² Available on or about May 23, 2011.

³ Available for EQUI-VEST Strategies (Series 900) TSA and EDC only.

4. AUTHORIZATION

*I hereby authorize AXA Equitable 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 authorized 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.***

*For EQUI-VEST contracts only, I also understand that I am entitled to select either **Maximum Transfer Flexibility** or **Maximum Fund Choice**, as described in the prospectus and in Section 3 of this form. I further understand that if I have not previously made this selection, and I do not complete Section 3 above and want to use TOPS, I am consenting to the amendment of my contract to include **Maximum Transfer Flexibility**.*

Declaration: Certain EQUI-VEST contracts, especially those issued before 1994, limit contractholders to the following five investment options: the Guaranteed Interest Option (GIO), EQ/Money Market, EQ/Common Stock Index, Multimanager Aggressive Equity and the AXA Moderate Allocation. I understand that if my contract limits me to these five options and I want to use TOPS, I must consent to the amendment of my contract (*there is no charge to you for the amendment of your contract*) to include additional investment options on one of the bases described below. *For a full description of the EQUI-VEST investment options, including all charges and fees and any restrictions, please read your prospectus carefully.*

ANNUITANT'S SIGNATURE (IF PERMITTED TO MAKE TRANSFERS)

DATE

OWNER'S SIGNATURE (IF DIFFERENT FROM ANNUITANT)

DATE

5. 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, allocation change and Investment Simplifier services 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 failures.
5. Eligible transfers will be made in the order requested. The amount available for transfer is based on the unit value at the end of the business day. If the requested transfer amount equals the quoted annuity value of the Fund, the entire balance will be transferred as indicated. If the request is for a transfer of the total amount from a Fund and if the unit value has increased by the time the actual transfer is made, the excess monies will be added to the monies being transferred to the last Fund specified. If the unit value has decreased by the time the actual transfer is made, the lesser amount will be transferred to the last Fund specified.
6. 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%.
7. Only whole-dollar amounts can be transferred.
8. The amount transferred from the Guaranteed Interest Option into other Funds may be limited if you have the right to invest in the EQ/Money Market, EQ/Intermediate Government Bond Index, EQ/Quality Bond PLUS or Multimanager High Yield Funds. See your prospectus for more information.
9. A transfer, allocation change, or Investment Simplifier transaction will not be processed unless the person making the request receives an acknowledgement (*before* terminating the telephone connection) that the request has been filed.
10. AXA Equitable can make changes in the above terms and conditions or additional limitations by sending written notification to the Owner.
11. If any information is not provided in *Sections 1* and *2*, this request may not be accepted.
12. 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.

FOR EASY ACCESS AND INFORMATION ON YOUR INVESTMENTS, CALL 1-800-755-7777

CLIENT INSTRUCTIONS

You can access TOPS service 24 hours a day, 7 days a week. Here's how TOPS works:

1. Use a touch-tone telephone or rotary dial equipment with a touch-tone line and adapter to call 1-800-755-7777.
2. You will be asked for your contract number. Key in the contract number followed by the # key.
3. You will be asked for your Personal Access number. Key in the last four digits of your Social Security number followed by the # key.
4. You will be given menu options from which you can

choose if you want to hear unit values, contract information, or, if you have a Personal Identification Number (PIN), initiate transactions including allocation changes and division transfers among the investment options. If you do not have a PIN or do not remember the 5-digit number that you chose, please complete the TOPS enrollment form. For security reasons our Service Representatives will not provide your PIN to anyone who requests it. For that reason, if you lose your PIN, you will be required to apply for a new PIN.

Use the numerical codes listed next to the funds to identify the Funds you want to transfer from and to.