

LIFE INSURANCE

VARIABLE LIFE SERIES

One-Time Transfers, Change Allocations, Asset Rebalancing

Express Mail:
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National Operations Center
10840 Ballantyne Commons Parkway
Charlotte, NC 28277

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National Operations Center
P.O. Box 1047
Charlotte, NC 28201-1047
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**AXA Equitable Life Insurance Company
MONY Life Insurance Company of America**

For Assistance: Call (800) 777-6510
Monday-Friday, 8:00 a.m. – 7:00 p.m. EST

Type of Request

Please check the appropriate box and complete the sections listed below if you are requesting a:

- One-Time Transfer of Policy Account Value — sections 1, 2, 5
- Change Allocation of Net Premiums and Monthly Deductions — sections 1, 3, 5
- Asset Rebalancing Service of Policy Account Value — sections 1, 4, 5

For general information on any function listed above, please see last page of form.

1. Owner's Information *(Please Print)*

Policy Number(s)

Insured's Name *(Last, First, Middle Initial)*

Owner's Name *(Last, First, Middle Initial) (if other than Insured)*

Owner's Daytime Telephone Number

Joint Owner's Name *(Last, First, Middle Initial) (if applicable)*

Address Number and Street

Apt./Suite/Floor

City

State

Zip Code

Please check if this is an address change.

2. One-Time Transfer of Policy Account Value

Completing the Form

- Section 3 on page 3 contains a full list of available investment option(s) choices.
- Complete the section entitled "Transfer From" by indicating the investment option and the percentage or dollar amount of the Policy Account Value that is to be transferred out of the investment option(s).
- Complete the section transfer "To" by indicating the investment option(s) and the percentage or dollar amount of the Policy Account Value to be transferred into the investment option(s).
- A request to "Transfer From" and "To" the same investment option is not allowed.
- The sum of the percentages or dollar amounts in the destination option must equal:
 - 1) The total dollar amount indicated in "Transfer From" column, or
 - 2) 100% if a percentage of the Policy Account Value is transferred
 - 3) For original VLI policies, the amount in the destination investment option must always be expressed as a percentage.
- Request must be submitted indicating either all whole percentages or all dollar amounts.
- When transferring the entire balance out of any fund, percentages are required rather than dollar amounts.
- This one-time transfer of the Policy Account Value does not affect future premiums. Indicate any changes to future premium allocations in Section 3.
- For VLI policies, premiums must be paid to or beyond the effective date of the transfer. Additionally, a transfer of 100% of the funds in an account will automatically change the net annual premium allocation.
- Check your prospectus for funds available with your policy.
- Separate forms are required unless all policies listed are commonly owned.
- For request to be accepted, all alterations must be initialed and dated.

Continued on next page

One-Time Transfers (cont'd) (Please see page 3 for a list of investment options available.)

Attach an additional completed form if more transfers are requested than this section allows.

Transfer From: _____ Investment Option Name: _____ % or \$ _____	<input type="checkbox"/> 100%	or	_____ % or \$ _____	
To: _____ _____ _____ _____ _____			Investment Option Name: _____ _____ _____ _____ _____	% or \$ _____ _____ _____ _____ _____

Transfer From: _____ Investment Option Name: _____ % or \$ _____	<input type="checkbox"/> 100%	or	_____ % or \$ _____	
To: _____ _____ _____ _____ _____			Investment Option Name: _____ _____ _____ _____ _____	% or \$ _____ _____ _____ _____ _____

Transfer From: _____ Investment Option Name: _____ % or \$ _____	<input type="checkbox"/> 100%	or	_____ % or \$ _____	
To: _____ _____ _____ _____ _____			Investment Option Name: _____ _____ _____ _____ _____	% or \$ _____ _____ _____ _____ _____

Transfer From: _____ Investment Option Name: _____ % or \$ _____	<input type="checkbox"/> 100%	or	_____ % or \$ _____	
To: _____ _____ _____ _____ _____			Investment Option Name: _____ _____ _____ _____ _____	% or \$ _____ _____ _____ _____ _____

Transfer From: _____ Investment Option Name: _____ % or \$ _____	<input type="checkbox"/> 100%	or	_____ % or \$ _____	
To: _____ _____ _____ _____ _____			Investment Option Name: _____ _____ _____ _____ _____	% or \$ _____ _____ _____ _____ _____

Transfer From: _____ Investment Option Name: _____ % or \$ _____	<input type="checkbox"/> 100%	or	_____ % or \$ _____	
To: _____ _____ _____ _____ _____			Investment Option Name: _____ _____ _____ _____ _____	% or \$ _____ _____ _____ _____ _____

3. Change Allocation of Net Premiums and Monthly Deductions

Completing the Form

- Allocation of Net Premium and Monthly Deductions (except for VLI policies) must be individually specified.
- For original VLI policies, percentages should only be indicated in the "Premiums" column. One-Time Allocation of Net Premium is not available. Observe footnotes below for available investment options.
- Whole percentages must be indicated with total allocations equal to 100%.
- All alterations must be initialed and dated.
- Check your prospectus for funds available with your policy.
- Unless "One-Time Allocation" is elected, this request remains in effect until changed through available self-service options or a written request by the Owner is sent to AXA Equitable's Administration Office after the effective date of this change.

	PREMIUMS	DEDUCTIONS		PREMIUMS	DEDUCTIONS
	_____ %	_____ %		_____ %	_____ %
Guaranteed Interest Account	_____ %	_____ %	EQ/Large Cap Core PLUS	_____ %	_____ %
AXA Aggressive Allocation	_____ %	_____ %	EQ/Large Cap Growth PLUS	_____ %	_____ %
AXA Conservative Allocation	_____ %	_____ %	EQ/Legg Mason Value Equity	_____ %	_____ %
AXA Conservative-Plus Allocation	_____ %	_____ %	EQ/Long Term Bond	_____ %	_____ %
AXA Moderate Allocation ¹	_____ %	_____ %	EQ/Lord Abnett Growth and Income	_____ %	_____ %
AXA Moderate-Plus Allocation	_____ %	_____ %	EQ/Lord Abnett Large Cap Core	_____ %	_____ %
EQ/AllianceBernstein Common Stock ¹	_____ %	_____ %	EQ/Lord Abnett Mid Cap Value	_____ %	_____ %
EQ/AllianceBernstein Intermediate Government Securities	_____ %	_____ %	EQ/Marsico Focus	_____ %	_____ %
EQ/AllianceBernstein International ^{1,2}	_____ %	_____ %	EQ/Mid Cap Value PLUS	_____ %	_____ %
EQ/AllianceBernstein Large Cap Growth	_____ %	_____ %	EQ/Money Market ¹	_____ %	_____ %
EQ/AllianceBernstein Quality Bond ^{1,2}	_____ %	_____ %	EQ/Montag & Caldwell Growth	_____ %	_____ %
EQ/AllianceBernstein Small Cap Growth	_____ %	_____ %	EQ/PIMCO Real Return	_____ %	_____ %
EQ/AllianceBernstein Value ^{1,2}	_____ %	_____ %	EQ/Short Duration Bond	_____ %	_____ %
EQ/Ariel Appreciation II	_____ %	_____ %	EQ/Small Company Index	_____ %	_____ %
EQ/AXA Rosenberg Value Long/Short Equity	_____ %	_____ %	EQ/T. Rowe Price Growth Stock	_____ %	_____ %
EQ/BlackRock Basic Value Equity	_____ %	_____ %	EQ/UBS Growth and Income	_____ %	_____ %
EQ/BlackRock International Value	_____ %	_____ %	EQ/Van Kampen Comstock	_____ %	_____ %
EQ/Boston Advisors Equity Income	_____ %	_____ %	EQ/Van Kampen Emerging Markets Equity	_____ %	_____ %
EQ/Calvert Socially Responsible	_____ %	_____ %	EQ/Van Kampen Mid Cap Growth	_____ %	_____ %
EQ/Capital Guardian Growth	_____ %	_____ %	EQ/Van Kampen Real Estate	_____ %	_____ %
EQ/Capital Guardian Research	_____ %	_____ %	Multimanager Aggressive Equity ¹	_____ %	_____ %
EQ/Caywood-Scholl High Yield Bond	_____ %	_____ %	Multimanager Core Bond	_____ %	_____ %
EQ/Equity 500 Index ^{1,2}	_____ %	_____ %	Multimanager Health Care	_____ %	_____ %
EQ/Evergreen International Bond	_____ %	_____ %	Multimanager High Yield ¹	_____ %	_____ %
EQ/Evergreen Omega	_____ %	_____ %	Multimanager International Equity	_____ %	_____ %
EQ/FI Mid Cap	_____ %	_____ %	Multimanager Large Cap Core Equity	_____ %	_____ %
EQ/GAMCO Mergers and Acquisitions	_____ %	_____ %	Multimanager Large Cap Growth	_____ %	_____ %
EQ/GAMCO Small Company Value	_____ %	_____ %	Multimanager Large Cap Value	_____ %	_____ %
EQ/International Core PLUS	_____ %	_____ %	Multimanager Mid Cap Growth	_____ %	_____ %
EQ/International Growth	_____ %	_____ %	Multimanager Mid Cap Value	_____ %	_____ %
EQ/JPMorgan Core Bond	_____ %	_____ %	Multimanager Small Cap Growth	_____ %	_____ %
EQ/JPMorgan Value Opportunities	_____ %	_____ %	Multimanager Small Cap Value	_____ %	_____ %
			Multimanager Technology	_____ %	_____ %
			TOTAL	100%	100%

¹ Available for VLI policies.

² Additional investment options available for SP-Flex policies.

Reallocation Duration

One-Time Allocation of Net Premium. **This payment allocation applies only to the enclosed payment.** After this payment, allocation percentages for net premiums are to revert back to the percentages in effect immediately before this change.

4. Asset Rebalancing Service

Completing the Form

- Asset Rebalancing is not available on VLI policies.
- For request to be accepted, all alterations must be initialed and dated.
- Indicate the percentage of Policy Account Value desired in each investment option (minimum of 2% for each option selected up to a maximum of 50).
- Percentages must be in whole numbers and must total 100%.
- Asset Rebalancing is not available if your policy already has Automatic Transfer Service.
- Check your prospectus for eligibility of Asset Rebalancing Service or funds available with your policy.

Asset Rebalancing Frequency

Select Desired Frequency: One-Time Quarterly Semiannual Annual

For other than one-time requests, you must indicate a start date for Asset Rebalancing: _____ / _____ / _____.
To be valid, this form must be received at our administrative office prior to the start (mm) (dd) (yr)
date you indicate here.

For other than one-time requests, you may indicate an end date for Asset Rebalancing: _____ / _____ / _____.
(mm) (dd) (yr)

Please Indicate Type of Request: New Instructions Discontinue Existing Rebalancing

_____ % AXA Aggressive Allocation	_____ % EQ/Caywood-Scholl High Yield Bond	_____ % EQ/PIMCO Real Return
_____ % AXA Conservative Allocation	_____ % EQ/Equity 500 Index	_____ % EQ/Short Duration Bond
_____ % AXA Conservative-Plus Allocation	_____ % EQ/Evergreen International Bond	_____ % EQ/Small Company Index
_____ % AXA Moderate Allocation	_____ % EQ/Evergreen Omega	_____ % EQ/T. Rowe Price Growth Stock
_____ % AXA Moderate-Plus Allocation	_____ % EQ/FI Mid Cap	_____ % EQ/UBS Growth and Income
_____ % EQ/AllianceBernstein Common Stock	_____ % EQ/GAMCO Mergers and Acquisitions	_____ % EQ/Van Kampen Comstock
_____ % EQ/AllianceBernstein Intermediate Government Securities	_____ % EQ/GAMCO Small Company Value	_____ % EQ/Van Kampen Emerging Markets Equity
_____ % EQ/AllianceBernstein International	_____ % EQ/International Core PLUS	_____ % EQ/Van Kampen Mid Cap Growth
_____ % EQ/AllianceBernstein Large Cap Growth	_____ % EQ/International Growth	_____ % EQ/Van Kampen Real Estate
_____ % EQ/AllianceBernstein Quality Bond	_____ % EQ/JPMorgan Core Bond	_____ % Multimanager Aggressive Equity
_____ % EQ/AllianceBernstein Small Cap Growth	_____ % EQ/JPMorgan Value Opportunities	_____ % Multimanager Core Bond
_____ % EQ/AllianceBernstein Value	_____ % EQ/Large Cap Core PLUS	_____ % Multimanager Health Care
_____ % EQ/Ariel Appreciation II	_____ % EQ/Large Cap Growth PLUS	_____ % Multimanager High Yield
_____ % EQ/AXA Rosenberg Value Long/Short Equity	_____ % EQ/Legg Mason Value Equity	_____ % Multimanager International Equity
_____ % EQ/BlackRock Basic Value Equity	_____ % EQ/Long Term Bond	_____ % Multimanager Large Cap Core Equity
_____ % EQ/BlackRock International Value	_____ % EQ/Lord Abbett Growth and Income	_____ % Multimanager Large Cap Growth
_____ % EQ/Boston Advisors Equity Income	_____ % EQ/Lord Abbett Large Cap Core	_____ % Multimanager Large Cap Value
_____ % EQ/Calvert Socially Responsible	_____ % EQ/Lord Abbett Mid Cap Value	_____ % Multimanager Mid Cap Growth
_____ % EQ/Capital Guardian Growth	_____ % EQ/Marsico Focus	_____ % Multimanager Mid Cap Value
_____ % EQ/Capital Guardian Research	_____ % EQ/Mid Cap Value PLUS	_____ % Multimanager Small Cap Growth
	_____ % EQ/Money Market	_____ % Multimanager Small Cap Value
	_____ % EQ/Montag & Caldwell Growth	_____ % Multimanager Technology
		_____ % Total

The Guaranteed Interest Account is not available for Asset Rebalancing Service.

5. Signatures

X _____
Signature of Owner or Absolute Assignee Date

X _____
Signature(s) of Joint Owner(s)* Date

X _____
Signature of Corporation Officer, Partner or Trustee Title (Required) Date

*If jointly owned, all Owners must sign.

General Information about One-Time Transfer of Policy Account Value

- Transfer of Policy Account Value is permitted among any of the investment options available for your policy.
- Transfer will be effective on the date your properly completed request is received at our Administrative Office. For VLI policies, the premium must be paid to or beyond the effective date of the transfer.
- A notice confirming your transfer will be sent.
- If a request cannot be fully administered, only the part that is in good order will be processed. Any part of the request that cannot be processed will be denied and an explanation will be provided to you.
- The minimum amount that may be transferred is the lesser of the:
 - 1) "Minimum Transfer Amount" shown in the Policy Information Section of your policy, or
 - 2) Available value in the investment option from which the transfer is requested.
- Up to 12 transfers in each policy year are allowed without charge for pre-IL/SIL '99 products. We reserve the right to charge up to \$25 for any additional transfer in a policy year. The transfer amount includes the transfer fee, as applicable.
- There is no restriction on the number of transfers allowed without charge for IL/SIL '99 and later products.
- For VLI policies, a transfer of 100% of the funds in an option will automatically change the net annual premium allocation.
- Refer to the Investment Options Section of your policy or your policy prospectus for additional details.
- Your policy is not designed for "market timing" or to accommodate programmed transfers, frequent transfers or transfers that are large in relation to the total assets of the underlying portfolios. Please see the policy prospectus and the prospectuses of the underlying trusts for more information.

General Information about Change in Allocations

- Your policy allows you to determine how your net premiums are to be allocated and how monthly charges are to be deducted from your Policy Account Value.
- Allocation instructions will be effective on the date your properly completed request is received at our Administrative Office. For VLI policies, the premium allocation change will take effect on the next policy anniversary date, provided the request is received at our Administrative Office at least seven calendar days before that date.
- Amount in your Policy Account Value and deductions from it are allocated among the investment options, including the unloaned portion of the Guaranteed Interest Account.
- You elect how to allocate net premiums and from which investment funds monthly charges are deducted.

General Information about Asset Rebalancing Service

- Asset Rebalancing can be elected to automatically reallocate your Policy Account Value among the investment options either on a one-time or recurring basis.
- Asset Rebalancing will be effective on the date your properly completed request is received at our Administrative Office.
- The Guaranteed Interest Account is not available for Asset Rebalancing.
- Asset Rebalancing is not available on VLI policies.
- Asset Rebalancing does not assure a profit or protect against a loss in declining markets and should be periodically reviewed as your needs change.
- Asset Rebalancing is not available on a monthly frequency.
- Asset Rebalancing requests received with an indicated effective date prior to the initial 20-day Money Market Lock-In period expiration will be denied and an explanation will be provided to you.
- Asset Rebalancing instructions will remain in effect until:
 - 1) New written instructions are provided, or
 - 2) The service otherwise terminates as elected or as described in the policy prospectus.
- Changes to the Asset Rebalancing program must be made in writing.
- You may discontinue participation in Asset Rebalancing at any time.