

# LIFE INSURANCE

## VARIABLE LIFE SERIES

**One-Time Transfers, Change  
Allocations, Asset Rebalancing**

**Express Mail:**  
AXA Equitable Life Insurance Company  
National Operations Center  
10840 Ballantyne Commons Parkway  
Charlotte, NC 28277

**Regular Mail:**  
AXA Equitable Life Insurance Company  
National Operations Center  
P.O. Box 1047  
Charlotte, NC 28201-1047

**Fax Number:**  
(704) 540-2206



**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 choices.
- Complete the section entitled "Transfer From" by indicating each investment option and the percentage or dollar amount of the Policy Account Value that is to be transferred out of that investment option.
- Complete the section transfer "To" by indicating each investment option and the percentage or dollar amount of the Policy Account Value to be transferred into that investment option.
- 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 investment option, 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 original 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 investment options available with your specific 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.**

**Notice:** Requesting an investment option transfer while an asset rebalancing service is in place will NOT result in the rebalancing service being changed to reflect the new transfer-implied percentage allocations. Fund rebalancing allocations will remain in effect for your contract UNLESS we receive written instructions to specifically change or cancel your asset rebalancing service. Please see Section 4, Asset Rebalancing Service, on page 4 for more information.

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

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

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

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

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

### 3. Change Allocation of Net Premiums and Monthly Deductions

#### Completing the Form

- Allocation of Net Premium and Monthly Deductions (except for original 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 until a written request by the Owner is received by AXA Equitable's Administrative Office after the effective date of this change.

	PREMIUMS	DEDUCTIONS		PREMIUMS	DEDUCTIONS
Guaranteed Interest Account	_____ %	_____ %	EQ/Lord Abbett Growth and Income	_____ %	_____ %
AXA Aggressive Allocation <sup>1</sup>	_____ %	_____ %	EQ/Lord Abbett Large Cap Core	_____ %	_____ %
AXA Conservative Allocation <sup>1</sup>	_____ %	_____ %	EQ/Mid Cap Index	_____ %	_____ %
AXA Conservative-Plus Allocation <sup>1</sup>	_____ %	_____ %	EQ/Mid Cap Value PLUS	_____ %	_____ %
AXA Moderate Allocation <sup>1,2</sup>	_____ %	_____ %	EQ/Money Market <sup>2</sup>	_____ %	_____ %
AXA Moderate-Plus Allocation <sup>1</sup>	_____ %	_____ %	EQ/Montag & Caldwell Growth	_____ %	_____ %
EQ/AllianceBernstein International <sup>3</sup>	_____ %	_____ %	EQ/PIMCO Ultra Short Bond	_____ %	_____ %
EQ/AllianceBernstein Small Cap Growth	_____ %	_____ %	EQ/Quality Bond PLUS <sup>3</sup>	_____ %	_____ %
EQ/BlackRock Basic Value Equity	_____ %	_____ %	EQ/Small Company Index	_____ %	_____ %
EQ/BlackRock International Value	_____ %	_____ %	EQ/T. Rowe Price Growth Stock	_____ %	_____ %
EQ/Boston Advisors Equity Income	_____ %	_____ %	EQ/UBS Growth and Income	_____ %	_____ %
EQ/Calvert Socially Responsible	_____ %	_____ %	EQ/Van Kampen Comstock	_____ %	_____ %
EQ/Capital Guardian Growth	_____ %	_____ %	EQ/Van Kampen Mid Cap Growth	_____ %	_____ %
EQ/Capital Guardian Research	_____ %	_____ %	Multimanager Aggressive Equity <sup>2</sup>	_____ %	_____ %
EQ/Common Stock Index <sup>2</sup>	_____ %	_____ %	Multimanager Core Bond	_____ %	_____ %
EQ/Core Bond Index	_____ %	_____ %	Multimanager International Equity	_____ %	_____ %
EQ/Equity 500 Index <sup>3</sup>	_____ %	_____ %	Multimanager Large Cap Core Equity	_____ %	_____ %
EQ/Equity Growth PLUS	_____ %	_____ %	Multimanager Large Cap Growth	_____ %	_____ %
EQ/Evergreen Omega	_____ %	_____ %	Multimanager Large Cap Value	_____ %	_____ %
EQ/GAMCO Mergers and Acquisitions	_____ %	_____ %	Multimanager Mid Cap Growth	_____ %	_____ %
EQ/GAMCO Small Company Value	_____ %	_____ %	Multimanager Mid Cap Value	_____ %	_____ %
EQ/Global Bond PLUS	_____ %	_____ %	Multimanager Multi-Sector Bond <sup>2</sup>	_____ %	_____ %
EQ/Global Multi-Sector Equity	_____ %	_____ %	Multimanager Small Cap Growth	_____ %	_____ %
EQ/Intermediate Government Bond Index <sup>2</sup>	_____ %	_____ %	Multimanager Small Cap Value	_____ %	_____ %
EQ/International Core PLUS	_____ %	_____ %	Multimanager Technology	_____ %	_____ %
EQ/International Growth	_____ %	_____ %			
EQ/JPMorgan Value Opportunities	_____ %	_____ %	<b>The following funds are ONLY available for IL Legacy 150</b>		
EQ/Large Cap Core PLUS	_____ %	_____ %	AXA Balanced Strategy	_____ %	_____ %
EQ/Large Cap Growth Index	_____ %	_____ %	AXA Conservative Strategy	_____ %	_____ %
EQ/Large Cap Growth PLUS	_____ %	_____ %	AXA Conservative Growth Strategy	_____ %	_____ %
EQ/Large Cap Value Index	_____ %	_____ %	AXA Growth Strategy	_____ %	_____ %
EQ/Large Cap Value PLUS <sup>3</sup>	_____ %	_____ %	AXA Moderate Growth Strategy	_____ %	_____ %
			<b>TOTAL</b>	<b>100%</b>	<b>100%</b>

**1 Available for all plans other than IL Legacy 150.**

**2 Available for original VLI policies and SP-Flex policies.**

**3 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 original VLI or SP-Flex 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 the 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: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_.  
(mm) (dd) (yr)

To be valid, this form must be received at AXA Equitable's administrative office prior to the start date you indicate here.

For other than one-time requests, you may indicate an end date for asset rebalancing: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_.  
(mm) (dd) (yr)

If you have requested a one-time transfer of funds and are currently enrolled in an asset rebalancing service, we will process the transfer as requested; however, the asset rebalancing service will remain in effect unless you request it to be cancelled as elected below:

By checking this box, I authorize the immediate termination of my asset rebalancing service.

<p>_____ % AXA Aggressive Allocation<sup>1</sup></p> <p>_____ % AXA Conservative Allocation<sup>1</sup></p> <p>_____ % AXA Conservative-Plus Allocation<sup>1</sup></p> <p>_____ % AXA Moderate Allocation<sup>1</sup></p> <p>_____ % AXA Moderate-Plus Allocation<sup>1</sup></p> <p>_____ % EQ/AllianceBernstein International</p> <p>_____ % EQ/AllianceBernstein Small Cap Growth</p> <p>_____ % EQ/BlackRock Basic Value Equity</p> <p>_____ % EQ/BlackRock International Value</p> <p>_____ % EQ/Boston Advisors Equity Income</p> <p>_____ % EQ/Calvert Socially Responsible</p> <p>_____ % EQ/Capital Guardian Growth</p> <p>_____ % EQ/Capital Guardian Research</p> <p>_____ % EQ/Common Stock Index</p> <p>_____ % EQ/Core Bond Index</p> <p>_____ % EQ/Equity 500 Index</p> <p>_____ % EQ/Equity Growth PLUS</p> <p>_____ % EQ/Evergreen Omega</p> <p>_____ % EQ/GAMCO Mergers and Acquisitions</p> <p>_____ % EQ/GAMCO Small Company Value</p> <p>_____ % EQ/Global Bond PLUS</p>	<p>_____ % EQ/Global Multi-Sector Equity</p> <p>_____ % EQ/Intermediate Government Bond Index</p> <p>_____ % EQ/International Core PLUS</p> <p>_____ % EQ/International Growth</p> <p>_____ % EQ/JPMorgan Value Opportunities</p> <p>_____ % EQ/Large Cap Core PLUS</p> <p>_____ % EQ/Large Cap Growth Index</p> <p>_____ % EQ/Large Cap Growth PLUS</p> <p>_____ % EQ/Large Cap Value Index</p> <p>_____ % EQ/Large Cap Value PLUS</p> <p>_____ % EQ/Lord Abbett Growth and Income</p> <p>_____ % EQ/Lord Abbett Large Cap Core</p> <p>_____ % EQ/Mid Cap Index</p> <p>_____ % EQ/Mid Cap Value PLUS</p> <p>_____ % EQ/Money Market</p> <p>_____ % EQ/Montag &amp; Caldwell Growth</p> <p>_____ % EQ/PIMCO Ultra Short Bond</p> <p>_____ % EQ/Quality Bond PLUS</p> <p>_____ % EQ/Small Company Index</p> <p>_____ % EQ/T. Rowe Price Growth Stock</p> <p>_____ % EQ/UBS Growth and Income</p>	<p>_____ % EQ/Van Kampen Comstock</p> <p>_____ % EQ/Van Kampen Mid Cap Growth</p> <p>_____ % Multimanager Aggressive Equity</p> <p>_____ % Multimanager Core Bond</p> <p>_____ % Multimanager International Equity</p> <p>_____ % Multimanager Large Cap Core Equity</p> <p>_____ % Multimanager Large Cap Growth</p> <p>_____ % Multimanager Large Cap Value</p> <p>_____ % Multimanager Mid Cap Growth</p> <p>_____ % Multimanager Mid Cap Value</p> <p>_____ % Multimanager Multi-Sector Bond</p> <p>_____ % Multimanager Small Cap Growth</p> <p>_____ % Multimanager Small Cap Value</p> <p>_____ % Multimanager Technology</p> <p><b>The following funds are ONLY available for IL Legacy 150</b></p> <p>_____ % AXA Balanced Strategy</p> <p>_____ % AXA Conservative Strategy</p> <p>_____ % AXA Conservative Growth Strategy</p> <p>_____ % AXA Growth Strategy</p> <p>_____ % AXA Moderate Growth Strategy</p> <p>_____ % <b>Total</b></p>
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**The Guaranteed Interest Account is not available for asset rebalancing service.**

**1 Available for all plans other than IL Legacy 150.**

#### 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 Date  
 Title (Required)

\*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 AXA Equitable's Administrative Office. For original 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 original 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 AXA Equitable's Administrative Office. For original VLI policies, the premium allocation change will take effect on the next policy anniversary date, provided the request is received at AXA Equitable's 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 service can be elected to automatically reallocate your Policy Account Value among the investment options either on a one-time or recurring basis.
- Asset rebalancing service will be effective on the date your properly completed request is received at our Administrative Office.
- The Guaranteed Interest Account is not available under the asset rebalancing service.
- Asset rebalancing service is not available on original 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 service is not available on a monthly frequency.
- Asset rebalancing service 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, if applicable.
- Asset rebalancing service instructions will remain in effect until:
  - 1) New written instructions are provided, or
  - 2) The service otherwise terminates as elected on this form or as described in the policy prospectus.
- Changes to the asset rebalancing service must be made in writing.
- You may discontinue participation in the asset rebalancing service at any time.