

Accumulator® Series Spousal Rollover Acknowledgement Form

Please complete this form and sign below if you are the surviving spouse and sole primary beneficiary of an Accumulator® Series IRA or Roth IRA and you wish to roll over the death proceeds into your own existing or new IRA or Roth IRA (as applicable).

Date: _____

RE: Death Claim Number (if available): _____

Spousal Beneficiary's New/Existing Contract Number _____

Deceased Spouse's Name: _____

To Whom It May Concern:

I have been advised by my AXA Financial Professional that I can assume the ownership of my spouse's contract without becoming subject to new Contingent Withdrawal Charges by opting for the Successor Owner/Annuitant Option available under the deceased's Contract.

I have decided not to opt for the Successor Owner/Annuitant Option and request that the death proceeds be applied to my new/existing Contract/Certificate. I am fully aware that this transaction will be subject to new Contingent Withdrawal Charges.

For Traditional IRA only: I understand that if my deceased spouse was past his/her Required Beginning Date for taking lifetime Required Minimum Distribution (RMD) payments and he or she did not take the final lifetime payment for the calendar year which contains his or her death, then I must take that last lifetime payment before I effect this rollover. I understand that I can satisfy this requirement by taking the RMD amount from any other traditional IRA previously owned by my deceased spouse.

By checking this box, I am requesting AXA Equitable to distribute the last lifetime RMD amount from the certificate/contract to me.

Sincerely,

X

Signature of Surviving Spouse

Name of Surviving Spouse

For more information, please refer to the applicable Accumulator® Series prospectus, including any supplements, call your Financial Professional, or contact 1-800-789-7771.

Mail to

Mail this form together with the "Claim to Annuity Benefits" form to:

Express Mail:

AXA Equitable Life Insurance Company
Accumulator® Processing Office
500 Plaza Drive, 6th Floor
Secaucus, NJ 07094

Regular Mail:

AXA Equitable Life Insurance Company
Accumulator® Processing Office
P.O. Box 1547
Secaucus, NJ 07096-1547

- If you are rolling over into a new contract, include a completed Accumulator® Series application.
- If you are rolling over into an existing Accumulator® contract, include a completed "Accumulator Series IRA Direct Rollover/Transfer form."

For Assistance Call 800-789-7771.