AXA EQUITABLE

EQUI-VEST® Successor Owner/Annuitant (SOA) Option

Use this form to assume ownership of an existing annuity

About This Form

The Successor Owner/Annuitant (SOA) option allows a spouse, as sole beneficiary, to assume ownership of an existing EQUI-VEST® annuity contract after the original owner/annuitant dies. The existing annuity contract will remain in force and will be transferred into the surviving spouse's name, with all rights that were available to the original contract owner. There are no additional fees and taxes are deferred until distribution.

Who Qualifies?

This option is available only if you are the spouse and sole beneficiary of a contract owner's EQUI-VEST® or EQUI-VEST® Express℠ IRA (whether Qualified Plan (QP), Traditional, Roth, SEP/SARSEP or SIMPLE IRA) or for a non-qualified (NQ) annuity, **and only when the deceased annuitant and owner are the same**. For NQ contracts, SOA is also available for a surviving spouse who was a joint owner if the deceased was the other owner and the annuitant of the contract.

Exclusions

This option is only available if it is approved within your state where the contract was originally issued. Call us at 1-800-628-6673 to determine your eligibility.

1. Provide Information About the Deceased

EQUI-VEST® Contract Number

Deceased's Name (first, middle initial, last)

Date of Death (month/day/year) | Social Security or Taxpayer ID Number

2. Provide Information About Yourself as the Sole Spousal Beneficiary

Your Name (first, middle initial, last)

Street Address

City | State | Zip

Date of Birth (month/day/year) | Social Security or Taxpayer ID Number

Daytime Telephone Number | Evening Telephone Number

❑ Please check if this is an Address Change.

3. Designate Your Beneficiary

You must designate a new beneficiary. To name more than one beneficiary, please indicate whether each beneficiary is a primary or contingent beneficiary. Attach additional pages if needed. If no beneficiary is designated, the death benefit will be paid to your estate.

1. Name

Beneficiary's Address | City | State | Zip

Relationship to You | Social Security or Taxpayer ID Number | Date of birth

❑ Primary
❑ Contingent
Percent: _____

2. Name

Beneficiary's Address | City | State | Zip

Relationship to You | Social Security or Taxpayer ID Number | Date of birth

❑ Primary
❑ Contingent
Percent: _____

4. Selection of Investment Options and Allocation Percentages

(Check either the first or the second box.)

❑ ***Maximum Transfer Flexibility.*** By checking this box, you may only invest in those options listed below in Box A. Transfers out of the Guaranteed Interest Option (GIO) will not be limited.

❑ ***Maximum Investment Options Choice.*** By checking this box, you may invest in any of the options listed below in Box A or B. Transfers out of the Guaranteed Interest Option (GIO) will be limited (see prospectus for details). Note: For a limited time, if the Maximum Transfer Flexibility option is elected, you have the opportunity to use "Box B" fixed income options. If you elected the Maximum Investment Options Choice option, transfers out of the Guaranteed Interest Option are not subject to restrictions on the amount that may be transferred. You will be notified at least 45 days in advance when transfer restrictions will again apply. Please see the "Contract Features and Benefits" section of your prospectus for more details on investment option transfers.

You must allocate your portion of the Annuity Account Value below by **entering percentages in whole numbers totaling 100% for the investment options you have chosen.** ***If you leave this section blank, your portion of the Annuity Account Value will be allocated among the investment options in accordance with the allocation instructions the deceased owner had on file with AXA Equitable prior to his/her death. (The allocations that are currently on file may be different than the allocations originally elected on the application.)***

BOX A

Guaranteed-Fixed

_____% Guaranteed Interest Option(A1*)[1, 2]

Asset Allocation

AXA Allocation

_____% AXA Aggressive Allocation (18*)
_____% AXA Moderate Allocation (T4*)
_____% AXA Moderate-Plus Allocation (17*)

Target Allocation

_____% Target 2015 Allocation (6G*)
_____% Target 2025 Allocation (6H*)
_____% Target 2035 Allocation (6I*)
_____% Target 2045 Allocation (6J*)

Other Asset Allocation

_____% All Asset Allocation (7H*)
_____% EQ/Franklin Templeton Allocation (6P*)

Large Cap Stocks

_____% EQ/BlackRock Basic Value Equity (81*)
_____% EQ/Boston Advisors Equity Income (33*)
_____% EQ/Calvert Socially Responsible (92*)
_____% EQ/Capital Guardian Growth (74*)
_____% EQ/Capital Guardian Research (86*)
_____% EQ/Common Stock Index (T1*)
_____% EQ/Davis New York Venture (6Q*)
_____% EQ/Equity 500 Index (TE*)
_____% EQ/Equity Growth PLUS (94*)
_____% EQ/Evergreen Omega (83*)
_____% EQ/JPMorgan Value Opportunities (72*)
_____% EQ/Large Cap Core PLUS (85*)
_____% EQ/Large Cap Growth Index (82*)
_____% EQ/Large Cap Growth PLUS (77*)
_____% EQ/Large Cap Value Index (49*)
_____% EQ/Large Cap Value PLUS (89*)
_____% EQ/Lord Abbett Growth and Income (02*)
_____% EQ/Lord Abbett Large Cap Core (05*)
_____% EQ/Montag & Caldwell Growth (34*)
_____% EQ/Mutual Large Cap Equity (6F*)
_____% EQ/T. Rowe Price Growth Stock (32*)
_____% EQ/UBS Growth and Income (35*)
_____% EQ/Van Kampen Comstock (07*)
_____% Multimanager Aggressive Equity (T2*)
_____% Multimanager Large Cap Core Equity (57*)
_____% Multimanager Large Cap Growth (56*)
_____% Multimanager Large Cap Value (58*)

Mid Cap Stocks

_____% EQ/Mid Cap Index (55*)
_____% EQ/Mid Cap Value PLUS (79*)
_____% EQ/Van Kampen Mid Cap Growth (08*)
_____% Multimanager Mid Cap Growth (59*)
_____% Multimanager Mid Cap Value (61*)

Small Cap Stocks

_____% EQ/AllianceBernstein Small Cap Growth (TP*)
_____% EQ/AXA Franklin Small Cap Value Core (6E*)
_____% EQ/GAMCO Small Company Value (37*)
_____% EQ/Small Company Index (97*)
_____% Multimanager Small Cap Growth (36*)
_____% Multimanager Small Cap Value (91*)

International Stocks/Global

_____% EQ/AllianceBernstein International (TN*)
_____% EQ/Global Multi-Sector Equity (78*)
_____% EQ/International Core PLUS (88*)
_____% EQ/International Growth (26*)
_____% EQ/International Value PLUS (73*)
_____% EQ/Oppenheimer Global (6A*)
_____% EQ/Templeton Global Equity (6D*)
_____% Multimanager International Equity (65*)

Sector/Specialty

_____% EQ/GAMCO Mergers and Acquisitions (25*)
_____% Multimanager Technology (67*)

_____% **Total Box A**

BOX B

Asset Allocation

AXA Allocation

_____% AXA Conservative Allocation (15*)
_____% AXA Conservative-Plus Allocation (16*)

Investment Grade Bonds

_____% EQ/Core Bond Index (96*)
_____% EQ/Global Bond PLUS (47*)
_____% EQ/Intermediate Government Bond Index (TI*)
_____% EQ/PIMCO Ultra Short Bond (28*)
_____% EQ/Quality Bond PLUS (TQ*)
_____% Multimanager Core Bond (69*)

High Yield Bonds

_____% Multimanager Multi-Sector Bond (TH*)

Cash Equivalents

_____% EQ/Money Market

Sector/Specialty

_____% EQ/Franklin Core Balanced (6C*)

_____% **Total Box B**

_____% **Total of all Investment Options chosen in A and B must be 100%**

* *The number in parenthesis is shown for data input only.*

[1] ***FOR IRA/NQ contracts issued after May 5, 2008 in certain states:*** *If the account value is $100,000 or less, no more than 25% of the account value can be allocated to the Guaranteed Interest Option (GIO). If the account value is greater than $100,000, no more than 50% of the account value can be allocated to the GIO.*

[2] *The GIO is not available for EQUI-VEST Express contracts.*

5. Agree to Terms and Sign Here

By signing below, I acknowledge and understand the following terms and conditions:

- I am the sole beneficiary of the annuity contract owned by my deceased spouse or I am the joint owner of an annuity contract owned by me and my deceased spouse and, as such, I will become the successor owner and the annuitant of the contract. I will select a new beneficiary.
- If the account value is less than its minimum death benefit, I understand that AXA Equitable Life Insurance Company will increase the account value to that minimum level.
- The contingent withdrawal charge schedule under my spouse's contract will no longer apply, but new charges will apply to any additional contributions I make. For series 100 and 200 IRA contracts, no additional funds can be added to the contract. To determine if further contributions are allowed, please call 1-800-628-6673.
- All contract provisions and administrative features of my spouse's contract, including the Investment Option allocations, will remain unchanged until I notify AXA Equitable Life Insurance Company of any changes. My contract number will also remain unchanged.
- I understand that my systematic withdrawal plan, automatic investment plan or minimum distribution options previously selected by my spouse will be discontinued, and must be re-elected by me.
- I have the right to reallocate or transfer amounts among investment choices available. I will contact my financial professional or call the EQUI-VEST customer service unit at 1-800-628-6673 to make any future account changes.

Your Signature _____ Date _____

For more information, please refer to your EQUI-VEST® prospectus, including any supplements, call your financial professional, or contact 1-800-628-6673.