



AXA Equitable the guaranteed interest option

low risk — guaranteed interest and principal

The Guaranteed Interest Option¹ provides a guaranteed fixed rate of interest, set each year, and a guarantee to preserve your principal.

The Guaranteed Interest Option (GIO) available through the EQUI-VEST® Series of variable deferred annuities represent a building block you can use to help meet your retirement needs. Each contribution you make to the GIO accumulates at guaranteed rates, which means that you know the exact interest rate your investment is earning. In addition, the GIO offers you safety of principal backed by the assets of AXA Equitable's general account.²

How does the GIO work?

- AXA Equitable assigns an interest rate to each amount you allocate to the GIO.
- Over time, different interest rates may apply to the different amounts you've invested.
- There are always three levels of interest in effect:
 - 1) the lifetime minimum guaranteed interest rate;
 - 2) the annual minimum guaranteed interest rate for the calendar year; and
 - 3) the current interest rate.³

The GIO is not:

- Subject to separate account charges or underlying portfolio operating expenses, including 12b-1 fees;
- A variable investment option because there is no corresponding investment portfolio that invests in securities such as stocks and bonds; or
- FDIC insured.

Transfer restrictions from the GIO to other investment options may apply in certain instances. There may also be allocation restrictions. See your EQUI-VEST® prospectus for details.

Contact

For more information on the GIO or other features of the EQUI-VEST® contract, see the prospectus or contact your AXA Advisors financial professional.

1 The GIO value equals your contributions and any transfers into the option plus interest, less transfers or withdrawals out of the option, withdrawal charges and annual administrative charge. See your EQUI-VEST® prospectus for any state variations that may apply.

2 The general account supports all of AXA Equitable's policy and contract guarantees, including those that apply to the GIO. The general account is subject to regulation and supervision by the Insurance Department of the State of New York and to the insurance laws and regulations of all jurisdictions where AXA Equitable is authorized to do business. The general account is also subject to the company's creditors.

3 For details, ask your financial professional or review your EQUI-VEST® prospectus or Program Summary (for 401(a) plans only).



AXA EQUITABLE

redefining / standards®

Variable annuities are long-term financial products designed for retirement purposes. In essence, an annuity is a contractual agreement in which payments are made to an insurance company, which agrees to pay an income stream or a lump sum amount at a later date.

This document must be preceded or accompanied by the current applicable EQUI-VEST® variable deferred annuity prospectus and any applicable prospectus supplements or the Program Summary (for 401(a) plans only). The prospectus contains detailed information about the contract/certificate, including investment objectives, risks, charges and expenses. In addition, included in your kit is a copy of the applicable EQUI-VEST® product brochure. Please read the prospectus and product brochure and consider this information carefully before purchasing a contract/certificate.

EQUI-VEST® is a registered service mark and EQUI-VEST® StrategiesSM is a service mark of and both are issued by AXA Equitable Life Insurance Company, New York, NY.

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Contract form #: 11933I, 11937NQ, 92IRAA/B, 92EDCA/B, 2006BASE-I-A/B, 2007EVBASEA/B, 2001TSAGAC, 2006BASE-A/B, 2006BASE-I-A/B, 2004TSAGAC, 2008TSAGAC901 and any state variations.

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