

Your Members Retirement Program Specialist Will Work with You to Determine the Right Plan Fit

Every passing year represents an opportunity to chip away at your retirement goal. And having the right plan for your current situation can make a difference in your ability to maximize each opportunity.

Changing plans can seem complex and time-consuming, but it also can be rewarding. With so many plan choices and changes constantly taking place in both your practice and in the marketplace, your Members Retirement Program Specialist is there to work one-to-one with you to sort through all the variables. With their help, your decision-making is made relatively simple. Your representative is also trained to keep a watchful eye on any costs that may result from changes to your existing plan.

To Speak with a Members Retirement Program Specialist about How to Reach Your Retirement Goals Faster, Call 1-800-523-1125

Representatives Are Available between 9 a.m. and 5 p.m. EST, Monday through Friday.

Members Retirement Program

Information Distribution Center  
P.O. Box 2011  
Secaucus, NJ 07096-2011  
www.axa-equitable.com/mrp

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A group variable annuity is a long-term financial product designed for retirement purposes. In essence, a group variable annuity is a contractual agreement in which payment(s) are made to an insurance company on behalf of retirement plan participants. The insurance company agrees to pay out an income or a lump sum amount at a later date to those participants.

**There are contract limitations and fees and charges associated with group variable annuities, which include, but are not limited to, mortality and expense risk charges, sales and surrender charges, administrative fees and charges for investment management. Please read the prospectus for this and other important information. Amounts in an annuity's variable investment options are subject to fluctuation and market risk, including the possible loss of principal. Contact a financial professional for a prospectus, costs and complete details.**

An annuity contract that is purchased to fund a qualified retirement plan should be done so for the annuity's features and benefits other than tax deferral. For such cases, tax deferral is not an additional benefit for the annuity. You may also want to consider the relative features, benefits and costs of this annuity with any other investment that you may have in connection with your retirement plan or arrangement.

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your retirement / five strategies  
to help ease your financial burden





# you work hard enough

## Make Sure You Have A Retirement Program To Match

*(Here's a Hint: It May Not Be the One You Currently Have)*

It's your professional instinct to work as hard as you can to reach your retirement goals. However, when it comes to having the right retirement program for your situation, there are some beneficial plan options you may be unaware of. In fact, with some of the plan changes discussed below, you may be able to contribute higher amounts for yourself, while maintaining a plan you can afford and easily manage.

Whether it is an existing retirement plan you want to improve upon or if you're starting one for the first time, a Members Retirement Program Specialist is available to help you. Please call 1-800-523-1125 between 9 a.m. and 5 p.m. EST, Monday through Friday, to speak with a representative about putting your retirement program back on track.

### 1 One-Person Businesses Can Establish or Switch to an Affordable Owners 401(k) with Big-Company Benefits

An Owners 401(k) combines the benefits of a profit-sharing plan and a 401(k) without costly set-up charges. With an Owners 401(k), one-person firms may be able to defer more than they might be able to with SEP-IRAs or SIMPLE 401(k), profit-sharing plans, Keoghs and other defined contribution plans. Rather than a fixed contribution limit, as is common with some other plans, the Owners 401(k) contribution limits are based on a percentage of income. Plus, by allowing for a profit-sharing contribution as well as a salary deferral, contributions can be up to three times as much as what's allowed under some other types of retirement plans.

#### no employees?

An Owners 401(k) may help one-person businesses invest more for retirement.

**Consolidate your retirement accounts now for simplification, savings and diversification. Call 1-800-523-1125 to speak with a Members Retirement Program Specialist.**

### 2 Established Practices with Younger Employees May Be Able to Maximize Contributions for Maturing Owners by Adopting a New Comparability Plan

If you're an owner with younger employees looking to max out on your retirement plan, you may be able to take advantage of age-weighted allocations and new comparability formulas that benefit plan participants approaching retirement. These plans, known as New Comparability or Cross-Tested plans, enable you to divide plan participants into two or more designated groups, and in many cases, the plan can make larger contributions for one group — those closest to retirement — than for another. Plus, with the Members Retirement Program, there is no added administration costs for calculating contribution amounts.

### 3 Owners Who Upgrade to a Safe Harbor 401(k) Can Defer More Than with a SIMPLE- or SEP-IRA – Regardless of Employee Participation Levels

With a salary deferral of as much as \$16,500 for 2010 (\$22,000 if you are 50 or older), plus the ability to also contribute to a profit-sharing plan, the Safe Harbor 401(k) is a plan that offers significant contribution flexibility. And, because owners can defer the maximum contribution for themselves, regardless of employee participation, the Safe Harbor 401(k) has become an attractive plan for highly compensated owners with employees.

### 4 Simplify and Save Time. Be a More Effective Investor by Consolidating All Your Retirement Plans into ONE

If owning multiple retirement plans such as IRAs, Rollover IRAs, 401(k), Profit-Sharing and 403(b) accounts isn't getting the job done, maybe it's time to own just one. By consolidating your other plans into a 401(k) plan through the Members Retirement Program, you may be able to simplify investment management, save time, reduce fees, stay diversified and be a more effective, informed investor. Plus, by consolidating your assets into an Members Retirement Program, you may have access to loan features and other benefits not available with IRAs.

### 5 Get Help from an Experienced Retirement Program Representative

The Members Retirement Program makes it easy and less confusing for you to figure out which plan benefits you the most today. Start by speaking with a Members Retirement Program Specialist, who will do much of the legwork for you, evaluating what you currently have and providing plan alternatives that make sense for you.