



PRESS RELEASE

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AXA Equitable Cracks the Code for Retirement Income Planning

Wholesale Division Introduces Comprehensive Professional Education Program to Help Financial Professionals Build a Retirement Income Planning Practice

NEW YORK – AXA Distributors, LLC, the annuity wholesale distribution unit of AXA Equitable Life Insurance Company, has created a comprehensive retirement income planning curriculum for financial professionals. The “Cracking the Code” program, which combines live presentations with self-study materials, is approved for continuing professional education credit in 49 states.

“AXA Equitable has been a leader in financial protection for 150 years,” said Jamie Shepherdson, president of its Retirement Savings business. “We understand that accumulating income is only half of a retirement plan. With increasing life expectancy, millions of baby boomers are seeking guidance on ways to ensure their retirement assets are available for years to come. Our Advanced Markets team developed ‘Cracking the Code’ to provide financial professionals with the in-depth knowledge and tools they need to confidently guide their clients from the preliminary retirement planning stages through accumulation and distribution of assets.”

Central to the curriculum is a step-by-step guidebook for financial professionals entitled “Cracking the Code: Unlock the Secrets of Retirement Income Planning.” Written by a team of AXA Distributors Advanced Markets experts, “Cracking the Code” is a reader-friendly manual to building a thriving retirement planning practice. Taking a holistic approach, “Cracking the Code” explains and illustrates all aspects of retirement income planning, such as:

- How personal savings fit into a retirement strategy
- The mechanics of Social Security and Medicare
- IRA planning strategies
- Ways to mitigate risk by evaluating and constructing different income distribution methods and strategies
- Practice management, from establishing a retirement income planning dialogue with clients, to choosing a time-saving technology platform, to developing effective marketing strategies.

The “Cracking the Code” program also includes practical tools that financial professionals can use to pull all elements of a retirement income plan together for a client.

Research shows that retirees have a strong desire to reduce the number of advisors they use from three to one as they transition into retirement.* “After the challenging markets of the last two years, many clients and prospects are seeking retirement income planning expertise to help them rebuild assets and sustain their retirement dreams,” said L. Kelly Lavigne, vice president of AXA Distributors Advanced Markets. “‘Cracking the Code’ offers an education-based approach to help address this need.”

For financial professionals interested in more information about the “Cracking the Code: Unlock the Secrets of Retirement Income Planning” continuing education program and guidebook, call your wholesaler or the **AXA Distributors Sales Desk** at **888-517-9900**.

About AXA Equitable

In business since 1859, AXA Equitable Life Insurance Company (NY, NY) is a leading financial protection company and one of the nation’s premier providers of life insurance and annuity products, as well as investment products and services through its affiliates, including, AXA Advisors, LLC. The company’s products and services are distributed to individuals and business owners through its retail distribution channel, AXA Advisors and to the financial services market through its wholesale distribution channel, AXA Distributors, LLC.

AXA Equitable, a subsidiary of AXA Financial Inc., is part of the global AXA Group, a worldwide leader in financial protection strategies and wealth management. “AXA Group” refers to AXA, a French holding company for an international group of insurance and financial services companies together with its direct and indirect consolidated subsidiaries. For more information, visit www.axa-equitable.com. Guarantees are backed solely by the claims-paying ability of AXA Equitable.

The AXA ordinary share is listed on compartment A of Euronext Paris under the ticker symbol CS (ISIN FR0000120628 -Bloomberg: CS FP - Reuters: AXAF.PA). The American Depository Share is also listed on the NYSE under the ticker symbol AXA.

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* Source: AllianceBernstein Investments – “Investor Insights,” August 2007, random sample of 13,000 clients from banks, wirehouses and planner firms.