



PRESS RELEASE

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AXA Equitable Announces Four Executive Appointments

New Roles Are Designed to Enhance Customer-Centric Product Design, Delivery and Service

NEW YORK –AXA Equitable Life Insurance Company, a leading innovator in life insurance and retirement savings products, announced four new executive appointments designed to support the company's commitment to customer-centric product design, delivery and service.

The board elected Andrew McMahon as president of its Financial Protection and Wealth Management business, James Shepherdson as president of its Retirement Savings business, and Richard V. Silver as chief administrative officer and chief legal officer. The three executives, along with Richard Dziadzio, chief financial officer, were also elected as senior executive vice presidents of AXA Equitable. All four, previously executive vice presidents, will continue to report to Christopher M. "Kip" Condrón, chairman and chief executive officer of AXA Equitable.

"These roles have been created to help support our vision to be the industry leader in providing financial advice and solutions to clients," said Mr. Condrón, whom parent company AXA Group recently named to the additional position of head of the group's global Life & Savings and Health businesses.

"Our strategic plan," Mr. Condrón said, "focuses on three key areas: expanding and diversifying our product portfolio to serve the needs of existing and new markets, building distribution to effectively deliver a broader range of products to a wider array of clients, and optimizing the management of our substantial and valuable in-force business."

AXA Equitable's central focus is on helping its customers meet two significant needs – protecting their families against mortality risk and securing their retirement – and doing so with innovative life insurance and annuity products delivered through an advice-driven distribution model, as the company has done throughout its 150-year history. These four new leadership roles will support these efforts through an organization centered on serving customer needs:

Financial Protection and Wealth Management – Mr. McMahon will have overall responsibility for life insurance manufacturing, marketing, distribution, and in-force management. He will continue to lead AXA Advisors, AXA's highly regarded agent distribution system.

Retirement Savings – Mr. Shepherdson will have overall responsibility for annuity product manufacturing, third-party distribution, marketing, and in-force management. Additionally, he will lead product manufacturing for the employer-sponsored markets. He will continue to lead AXA Distributors and AXA Global Distributors.

Strategic Shared Services – Mr. Silver will oversee Information Technology; Central Marketing, Innovation and Communications; External Affairs; and the Strategic Initiatives Group. He will continue to be responsible for the Law Department and the Funds Management Group.

Finance – Mr. Dziadzio will continue as CFO with responsibility for the Finance and related areas.

Mr. McMahon joined AXA Equitable in March 2005 as senior vice president to launch the company's Strategic Initiatives Group. Later in 2005 he was promoted to executive vice president and was named chief operating officer of AXA Advisors. He was named chairman of AXA Advisors in 2007. Before joining AXA Equitable, Mr. McMahon was a principal at McKinsey & Co. and served as a life insurance practice leader in North America. Prior to McKinsey, Mr. McMahon spent several years in management positions with various business divisions of General Electric. Mr. McMahon earned a B.S. from Fairfield University and an M.B.A. from Columbia Business School.

Mr. Shepherdson's 2005 appointment as president of AXA Distributors marked a return to the company's wholesale organization, which he co-founded in 1996. During his first tenure with AXA, he served as senior vice president and co-managing director of Equitable Distributors, Inc., the predecessor of AXA Distributors. In 2000 Mr. Shepherdson left AXA to become co-CEO of MetLife Investors Group. From 2004 to 2005, Mr. Shepherdson served as CEO of John Hancock Funds. Mr. Shepherdson earned a B.S. in Business Administration and an M.B.A. at the University of Southern California.

Mr. Silver joined AXA Equitable as an attorney in 1986. From 1991 through 1994, he was president and chief operating officer of AXA Advisors. He returned to the Law Department in 1995 and held a series of management positions, becoming general counsel of AXA Equitable in 1999 and executive vice president and general counsel of AXA Financial in 2001. Before joining AXA Equitable, Mr. Silver was a vice president and senior securities attorney with a subsidiary of Merrill Lynch. He began his career at the law firm of Cahill Gordon & Reindel. Mr. Silver earned a B.A. in government from St. John's University and a J.D. from St. John's University Law School.

Mr. Dziadzio has been with AXA Group since 1994. In 1998, he became head of finance and administration for AXA Real Estate Investment Managers. From 2001 to June 2004, he was responsible for business support and development for AXA Financial, AllianceBernstein, and AXA Investment Managers. Mr. Dziadzio joined AXA Financial in 2004, and was elected executive vice president of AXA Equitable Life Insurance Company later that year and executive vice president and deputy chief financial officer of AXA Financial and AXA Equitable in 2005. Mr. Dziadzio received a B.S. in economics from the Wharton School of Business at the University of Pennsylvania, and an M.B.A. from INSEAD in Fontainebleau, France.

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.

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