



EQUI-VEST[®] 457(b) EDC

(series 201) variable deferred annuity

EQUI-VEST[®] is a variable deferred annuity, which is a long-term financial product 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 out an income or a lump-sum amount at a later date.

Market & Issue Ages

Eligible employees of state, county and local government agencies and tax-exempt organizations:
Ages 18-79

Investment Amounts

Initial Minimum: \$20

Contribution Limits¹

Maximum: \$16,500 in 2009 or 100% of compensation, whichever is less.

Catch-Up: \$5,500 in 2009 if you are at least age 50; this is in addition to the maximum amount shown above.

Investment Options

An EQUI-VEST[®] contract provides a wide variety of equity options, including options that offer one-step investing and also a Guaranteed Interest Option. Based on your retirement planning needs, you can select:

Asset Allocation Portfolios²

Invest according to your risk tolerance, with choices ranging from conservative to aggressive.

Target Date Allocation Portfolios²

Select a portfolio closest to your retirement date. These portfolios offer a one-step investment strategy that adjusts with you as you move through the phases of your life.

Your Own Asset Mix

Choose from among all of our investment options.

Guaranteed Interest Option (GIO)^{3,4}

Offers a guaranteed rate of interest and a guarantee of principal.

The value of variable investment options within annuities will fluctuate and is subject to market risk, including the possible loss of principal.

Please see next page for important considerations.

¹ Contribution limits are indexed to inflation.

² You may incur higher costs with these portfolios than if you were to invest directly in the underlying portfolios.

³ Guarantees are based on the claims-paying ability of AXA Equitable Life Insurance Company. The GIO is part of AXA Equitable's general account. AXA Equitable reserves the right to limit allocations to the GIO.

⁴ No more than 25% of any transfer request and contribution can be allocated to the Guaranteed Interest Option (GIO). Therefore, we will not process any transfer requests and contribution that would result in more than 25% of your account value in the GIO. These transfer restrictions are currently waived in all states. We will notify you 45 days in advance if the transfer restrictions are reimposed.



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important considerations

Variable annuities are long-term financial products designed for retirement purposes. In essence, an annuity is a contractual agreement in which payment(s) are made to an insurance company, which agrees to pay out an income or a lump sum amount at a later date. There are fees and charges associated with variable annuities, which include, but are not limited to, mortality and expense risk charges, sales and surrender charges, administrative fees, and charges for optional benefits. For costs and complete details of coverage, speak to your financial professional. **The variable investment portfolios offered in this contract will fluctuate in value and are subject to market risk, including loss of principal.**

All guarantees described herein are subject to the claims-paying ability of AXA Equitable Life Insurance Company. Guarantees do not apply to variable investment portfolios.

Because this EQUI-VEST® annuity contract would be used to fund a 403(b) TSA plan, you should be aware that such annuities do not provide tax-deferral benefits beyond those already provided by the Internal Revenue Code. Before purchasing, you should consider whether its features and benefits beyond tax deferral meet your needs and goals. You may also want to consider the relative features, benefits and costs of this annuity with any other investment that you may use in connection with your retirement plan or arrangement.

Certain types of contracts, features and benefits may not be available in all jurisdictions.

This fact card does not cover all material provisions of the EQUI-VEST® contract. This fact card must be preceded or accompanied by a current applicable EQUI-VEST® prospectus and any applicable supplements, which contain detailed information about the EQUI-VEST® contract, including risks, charges, expenses, investment objectives, limitations and restrictions. You should carefully read the prospectus, and any prospectus supplements included in this kit, before purchasing a contract.

Features⁵ at No Additional Charge:

(See prospectus for details)

- Transfers among Investment Options (may be subject to restrictions)
- Investment Simplifier
- Asset Rebalancing
- Special Dollar Cost Averaging
- Loans
- Systematic Withdrawal Option (SWO)
- Standard Death Benefit
- Beneficiary Continuation Option

⁵ Features are subject to availability and your employer's plan.

Withdrawing Your Money

- **During the 6 Contract Years Following Each Contribution** — If you are eligible for a withdrawal, you can access up to 10% of the annuity account value.
- **Contingent Withdrawal Charge (CWC)** — On withdrawals of contributions (above the free withdrawal amount) that have been in the contract less than 6 contract years, the following withdrawal charges will apply.

CWC Schedule							
Contract Year	1	2	3	4	5	6	Thereafter
CWC ⁶	5%	5%	5%	5%	5%	5%	0%

- Distributions are generally not available unless you no longer work for the sponsoring employer, have an unforeseeable emergency or reach 70½. Amounts distributed from your contract are taxable as ordinary income. Please note that federal law requires that amounts rolled over from another eligible retirement plan, e.g., a 403(b) or 401(k) plan, be tracked separately, since these amounts are subject to an additional 10% federal income tax penalty if the participant is under age 59½. Consult your tax advisor if you have questions.
- Withdrawal charges may be waived under certain circumstances or subject to certain restrictions. See the prospectus for details.

Current Fees & Charges

Annual Administrative Fee — The annual administrative fee is \$30 or 2% of the account value plus any amounts previously withdrawn during the contract year, whichever is lower. The annual administrative fee will be waived if you own other EQUI-VEST® contracts if the combined value exceeds \$100,000. (Fees and charges are not guaranteed. Contractual expense limitations may reduce your actual charges in certain investment options.)

Portfolio Operating Expenses — Percentage charges vary by the investment options selected. Refer to the prospectus and any supplement(s) for portfolio-specific expense information.

Annual Contract Charges — Reflected in the daily unit value of each variable investment option.

Mortality and Expense Risks (M&E)	0.95%
Other Expenses	0.25%
Total Annual Account Charge (applies to all investment options)	1.20%

⁶ Percentage based on contributions being withdrawn.

Underlying Portfolio Operating Expenses

Percentage charges vary by the investment portfolios selected. Total expenses incurred by the underlying portfolios range from 0.63% to 3.71% annually as of 12/31/07 and are calculated as a percentage of the average daily net assets invested in each variable investment portfolio. Current charges may be different. Refer to the prospectus and any supplement(s) for portfolio-specific expense information.

For more information about EQUI-VEST® and how it may help you achieve your retirement goals, contact your financial professional.

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Guarantees described herein are subject to the claims-paying ability of AXA Equitable Life Insurance Company.

EQUI-VEST® is a registered service mark of AXA Equitable Life Insurance Company (AXA Equitable), New York, NY 10104. EQUI-VEST® is issued by AXA Equitable and distributed by an affiliate, AXA Advisors, LLC, New York, NY 10104.

Contract form #: 2006BASE-A, 2006BASE-B, 2006BASE-1A, 2006BASE-1B and any state variations

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