



Many Great Reasons to Invest with Momentum PlusSM

variable deferred annuity

Ohio Alternative Retirement Program (ARP)

The Ohio Alternative Retirement Program is a 401(a) plan. Momentum PlusSM, a group variable deferred annuity, is a funding vehicle for the Ohio ARP. It offers you a way to help build and enhance your retirement savings. Several payout options are available when you retire. In addition, it offers death benefit protection.

1 You receive personal attention from your local AXA Advisors financial professional

We help you enroll in the plan and can schedule periodic financial checkups to help you review and change your retirement strategy. Call **(800) 551-2423** to get started.

2 Choose from investment options managed by leading investment management companies

Based on your retirement planning needs, you can either invest in a portfolio that offers one-step investing or build a portfolio by choosing among the equity and fixed income variable investment options. You can select from a variety of variable investment options plus an option that offers safety of principal and guaranteed interest. Our variable investment options are managed by well-known investment management companies in the marketplace. The value of variable investment options within annuities will fluctuate and is subject to market risk, including the possible loss of principal.

3 Enjoy the potential of tax-deferred growth within your plan

Contributions and any earnings are not subject to federal income tax until withdrawn. Withdrawals prior to age 59½ may be subject to an additional 10% federal income tax penalty.

4 You may access your account savings through withdrawals or loans (if plan permits)

Review the Momentum PlusSM prospectus, prospectus supplements and statement of additional information for details on withdrawals and loans.

Learn More about Momentum PlusSM and Ohio ARP

- Visit www.axa-equitable.com/ohioarp
- Call (800) 551-2423

5 We provide you with features to enhance and protect your savings

- Transfers among investment options (may be subject to restrictions)
- Asset Rebalancing
- Guaranteed Minimum Death Benefit
- Annuity payout options

See the prospectus for more information.

6 You pay no administrative fees or withdrawal charges

There are no charges for administrative fees, withdrawals, or record keeping. There are, however, fees and charges for mortality and expense risks and loans.

- **Separate Account Annual Charge:** 0.90% (this is reflected in the daily unit value of each variable investment option)
- **Underlying Portfolio Operating Expenses:** These charges vary by the investment portfolios selected. As of December 31, 2008, total gross expenses range from 0.39% to 2.45% before any fee waiver and/or expense reimbursement have been applied. The net total expenses range from 0.39% to 1.43%. Expenses are calculated as a percentage of the average daily net assets invested in each portfolio. Current charges may be different.



AXA EQUITABLE

redefining / standards



7 Count on convenient, reliable service

As a participant, you will have access to a range of communications about your account's activity, such as confirmation notices and quarterly statements, that can help you make informed decisions about retirement plan investing. In addition, you can check your account online by visiting www.axa-equitable.com/ohioarp or by calling **(800) 821-7777**.

8 Put our experience to work for you

With a heritage of 150 years, AXA Equitable stands among the nation's premier providers of annuity and life insurance products. While we have grown over the decades, we have never lost sight of our fundamental commitment — helping people build sound financial futures.

important considerations

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 out an income stream or a lump sum at a later date. There are fees and charges associated with variable annuities, which include, but are not limited to, mortality and expense risks charges, sales charges, and charges for optional benefits. For costs and complete details of coverage, speak to your financial professional. **The variable investment options 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 the variable investment options.

Because this Momentum PlusSM annuity contract would be used to fund a 401(a) 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.

Please consider the charges, risks, expenses, and investment objectives carefully before purchasing a variable annuity. For a prospectus containing this and other information, please contact a financial professional. Read it carefully before you invest or send money.

Please be advised that this document is not intended as legal or tax advice. Accordingly, any tax information provided in this document is not intended or written to be used, and cannot be used, by any taxpayer for the purpose of avoiding penalties that may be imposed on the taxpayer. The tax information was written to support the promotion or marketing of the transaction(s) or matter(s) addressed, and you should seek advice based on your particular circumstances from an independent tax advisor. AXA Equitable Life Insurance Company and AXA Advisors, LLC do not provide tax or legal advice.

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Issuer: AXA Equitable Life Insurance Company

Distributor: AXA Advisors, LLC

Contract form #: 1048-98-GC-OH

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GE-51941 (10/09)

G23291
Cat. #144678 (10/09)