



Momentum PlusSM

variable deferred annuity
investment options

Ohio Alternative Retirement Program (ARP)

One-Step Portfolios¹

Target Date Allocation Portfolios

Target 2015 Allocation
Target 2025 Allocation
Target 2035 Allocation
Target 2045 Allocation

Asset Allocation Portfolios

AXA Aggressive Allocation
AXA Conservative Allocation
AXA Conservative-Plus Allocation
AXA Moderate Allocation
AXA Moderate-Plus Allocation

Build Your Own Portfolio Mix

Equity Portfolios

Large Company

EQ/BlackRock Basic Value Equity
EQ/Boston Advisors Equity Income
EQ/Calvert Socially Responsible
EQ/Capital Guardian Research
EQ/Common Stock Index
EQ/Davis New York Venture
EQ/Equity 500 Index
EQ/Equity Growth PLUS
EQ/JPMorgan Value Opportunities
EQ/Large Cap Core PLUS
EQ/Large Cap Growth Index
EQ/Large Cap Growth PLUS
EQ/Large Cap Value Index
EQ/Large Cap Value PLUS
EQ/Lord Abbett Large Cap Core
EQ/Montag & Caldwell Growth
EQ/T. Rowe Price Growth Stock
EQ/UBS Growth and Income
EQ/Van Kampen Comstock

EQ/Wells Fargo Omega Growth

Multimanager Aggressive Equity
Multimanager Large Cap Core Equity
Multimanager Large Cap Value

Mid-Size Company

EQ/Mid Cap Index
EQ/Mid Cap Value PLUS
EQ/Morgan Stanley Mid Cap Growth
Multimanager Mid Cap Growth
Multimanager Mid Cap Value

Small Company

EQ/AllianceBernstein Small Cap Growth
EQ/AXA Franklin Small Cap Value Core
EQ/GAMCO Small Company Value
EQ/Small Company Index
Multimanager Small Cap Growth
Multimanager Small Cap Value

International

EQ/Global Multi-Sector Equity
EQ/International Core PLUS

EQ/International Equity Index
EQ/International Value PLUS
EQ/MFS International Growth
Multimanager International Equity

Specialty

EQ/GAMCO Mergers and Acquisitions
Multimanager Technology

Fixed Income Portfolios

Bonds

EQ/Core Bond Index
EQ/Global Bond PLUS
EQ/Intermediate Government Bond Index
EQ/PIMCO Ultra Short Bond
EQ/Quality Bond PLUS
Multimanager Core Bond
Multimanager Multi-Sector Bond

Money Market²

EQ/Money Market

Safety of Principal

Guaranteed Interest Option³

Please see reverse side for footnotes and other important information on the investment options offered through Momentum PlusSM.



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Financial professionals in Ohio are available to help you. Call 1-800-551-2423.

1 You will incur higher costs with these portfolios than if you were to invest directly in the underlying portfolios. However, not all of the underlying portfolios may be available as investment options in your contract. An investor investing directly in the underlying portfolios would not receive the asset allocation and rebalancing services provided by AXA Equitable.

2 *An investment in the EQ/Money Market Portfolio is neither guaranteed nor insured by the U.S. government, the Federal Deposit Insurance Corporation or any other government agency. Although the portfolio seeks to preserve the value of your investment at \$1.00 per unit, it is possible to lose money by investing in the portfolio.*

3 Based on the investment method selected, there may be restrictions on the amounts that can be transferred out of the Guaranteed Interest Option. These restrictions are currently waived. We will notify participants 45 days in advance if these restrictions are re-imposed.

This document is not a complete description of all material provisions of the contract. Please consider the charges, risks, expenses and investment objectives of Momentum PlusSM carefully before investing. For a prospectus containing this and other information, please contact your financial professional. Read it carefully before you invest or send money.

The Momentum PlusSM group variable deferred annuity is a long-term financial product that is generally used for retirement purposes and includes fees and charges. In general terms, 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.

Amounts in the annuity's variable investment options are subject to market risk, including the loss of principal. Variable investment options can fluctuate in value and are not guaranteed. Individuals cannot invest directly in an index.

An annuity contract that is purchased to fund a 401(a) plan should be purchased 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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