



EQUI-VEST® StrategiesSM

(series 901) variable deferred annuity investment options

Growth Potential with Some Downside Protection			Guaranteed Withdrawals for Life ⁵
Structured Investment Option ¹			Personal Income Benefit SM
S&P 500® Price Return Index ² 1 Year -10% Segment Buffer 3 Year -20% Segment Buffer 5 Year -20% Segment Buffer	Russell 2000® Price Return Index ³ 1 Year -10% Segment Buffer 3 Year -20% Segment Buffer 5 Year -20% Segment Buffer	MSCI EAFE Price Return Index ⁴ 1 Year -10% Segment Buffer	PIB – AXA/Balanced Strategy ⁶ PIB – AXA/Conservative Growth Strategy ⁶ PIB – AXA/Conservative Strategy ⁶ PIB – AXA/Moderate Growth Strategy ⁶ PIB – AXA/AB Dynamic Moderate Growth
One-Step Portfolios			
Target Date Allocation Portfolios ⁶	Asset Allocation Portfolios		AXA Strategic Allocation Portfolios
Target 2015 Allocation	AXA/Aggressive Allocation ⁶	AXA/AB Dynamic Moderate Growth	AXA/Balanced Strategy ⁶
Target 2025 Allocation	AXA/Conservative Allocation ⁶	AXA/Franklin Balanced Managed Volatility	
Target 2035 Allocation	AXA/Conservative-Plus Allocation ⁶	AXA/Franklin Templeton Allocation	AXA/Conservative Growth Strategy ⁶
Target 2045 Allocation	AXA/Moderate Allocation ⁶	Managed Volatility ^{6, 7}	AXA/Conservative Strategy ⁶
Target 2055 Allocation	AXA/Moderate-Plus Allocation ⁶	Charter SM Moderate	AXA/Moderate Growth Strategy ⁶
		EQ/PIMCO Global Real Return	
	AXA All Asset Allocation Portfolios		
	1290 VT DoubleLine Dynamic Allocation	All Asset Growth – Alt 20	
Build Your Own Portfolio Mix			
Equity Portfolios			
Large Cap Growth Stocks	Fidelity® VIP Equity Income	Invesco V.I. Small Cap Equity ⁸	Multimanager Technology
1290 VT Socially Responsible	Invesco V.I. Diversified Dividend	Ivy VIP Small Cap Growth ⁸	PIMCO VT CommodityRealReturn® Strategy ⁸
AXA/Large Cap Growth Managed Volatility	Mid Cap Stocks	International/Global Stocks	VanEck VIP Global Hard Assets ⁸
AXA/Loomis Sayles Growth	American Century VP Mid Cap Value ⁸	1290 VT SmartBeta Equity	Fixed Income Portfolios
EQ/Large Cap Growth Index	AXA/400 Managed Volatility	AXA/Global Equity Managed Volatility	Bonds
EQ/T. Rowe Price Growth Stock	AXA/Janus Enterprise	AXA/International Core Managed Volatility	1290 VT DoubleLine
Fidelity® VIP Contrafund ⁸	AXA/Mid Cap Value Managed Volatility	AXA/International Managed Volatility	Opportunistic Bond
MFS® Massachusetts Investors Growth Stock	EQ/Mid Cap Index	AXA/International Value Managed Volatility	1290 VT High Yield Bond
Multimanager Aggressive Equity	Fidelity® VIP Mid Cap ⁸	AXA/Templeton Global Equity	EQ/Core Bond Index
Large Cap Blend Stocks	Goldman Sachs VIT Mid Cap Value ⁸	Managed Volatility ¹¹	EQ/Global Bond PLUS
AXA/500 Managed Volatility	Invesco V.I. Mid Cap Core Equity ⁸	EQ/International Equity Index	EQ/Intermediate Government Bond
AXA/Large Cap Core Managed Volatility	Ivy VIP Mid Cap Growth ⁸	EQ/MFS International Growth	EQ/PIMCO Global Real Return
AXA/Mutual Large Cap Equity	Multimanager Mid Cap Growth	EQ/Oppenheimer Global	EQ/PIMCO Ultra Short Bond
Managed Volatility	Multimanager Mid Cap Value	Invesco V.I. International Growth ⁸	EQ/Quality Bond PLUS
EQ/Common Stock Index	Small Cap Stocks	MFS® International Value ⁸	American Funds Insurance Series®
EQ/Equity 500 Index	1290 VT GAMCO Small Company Value	Emerging Markets Stocks	Bond™
MFS® Investors Trust ⁶	1290 VT Small Cap Value	EQ/Emerging Markets Equity PLUS	Charter SM Multi-Sector Bond
Oppenheimer Main Street Fund®/VA ⁸	AXA/2000 Managed Volatility	Lazard Retirement Emerging	Invesco V.I. High Yield ⁸
Large Cap Value Stocks	AXA/AB Small Cap Growth	Markets Equity ⁸	Ivy VIP High Income ⁸
1290 VT Equity Income	AXA/Franklin Small Cap Value	Sector/Specialty	Multimanager Core Bond
AXA/Large Cap Value Managed Volatility	Managed Volatility	Invesco V.I. Global Real Estate ⁸	Templeton Global Bond VIP
EQ/BlackRock Basic Value Equity	Charter SM Small Cap Growth	Ivy VIP Energy ⁸	Money Market
EQ/Invesco Comstock	Charter SM Small Cap Value	MFS® Technology ⁸	EQ/Money Market ⁹
EQ/JPMorgan Value Opportunities	EQ/Small Company Index	MFS® Utilities ⁸	Safety of Principal
EQ/Large Cap Value Index			Guaranteed Interest Option ¹⁰

Please see reverse side for footnotes and other important information on the investment options offered through EQUI-VEST® StrategiesSM.

Variable Annuities: · Are Not a Deposit of Any Bank · Are Not FDIC Insured
· Are Not Insured by Any Federal Government Agency · Are Not Guaranteed
by Any Bank or Savings Association · May Go Down in Value

AXA Equitable Life Insurance Company (NY, NY)

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1 The Structured Investment Option tracks an index so if the index goes up at the end of the Segment's investment period (which lasts one year, three years, or five years, depending on Segment selected), amounts in the Segment earn the same rate of return as the Index up to the Segment's "Performance Cap Rate." If the index goes down at the end of the Segment's investment period, a -10% or -20% Segment Buffer protects against the first 10% or 20% of losses. While you are protected from some downside risk, if the negative return is in excess of the Segment Buffer, there is risk of substantial loss of principal. AXA Equitable may, upon advance notice, discontinue, suspend, or change Segment offerings. The Structured Investment Option prospectus contains more information on Segment offering limitations and restrictions. The Structured Investment Option does not involve an investment in any underlying portfolio. Instead, it is an obligation of, and subject to, the claims-paying ability of AXA Equitable Life Insurance Company. This option may not be available in all states or in all plans.

2 The S&P 500[®] Price Return Index comprises 500 of the largest companies in leading industries of the U.S. economy. Larger, more established companies may not be able to attain potentially higher growth rates of smaller companies, especially during extended periods of economic expansion. Standard & Poor's[®], S&P 500[®] and Standard & Poor's 500[™] are trademarks of Standard & Poor's Financial Services, LLC, ("Standard & Poor's") and have been licensed for use by AXA Equitable. The Structured Investment Option is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's does not make any representation regarding the advisability of investing in the Structured Investment Option.

3 The Russell 2000[®] Price Return Index tracks the performance of small-cap companies. Stocks of small and mid-size companies have less liquidity than those of larger companies and are subject to greater price volatility than the overall stock market. Smaller company stocks involve a greater risk than is customarily associated with more established companies. The Russell 2000[®] Price Return Index is a trademark of Russell Investments and has been licensed for use by AXA Equitable. The product is not sponsored, endorsed, sold or promoted by Russell Investments and Russell Investments makes no representation regarding the advisability of investing in the product.

4 The MSCI EAFE Price Return Index is a sampling of securities deemed by MSCI as designed to measure the equity market performance of the developed European, Australasian and Far East (EAFE) markets. Australasia includes Australia, New Zealand and neighboring islands of the South Pacific. International securities carry additional risks, including currency exchange fluctuation and different government regulations, economic conditions and accounting standards. The Product referred to herein is not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such Product or any index on which such Product is based. The prospectus contains a more detailed description of the limited relationship MSCI has with AXA Equitable and any related products.

5 This optional feature is available for an additional cost. Early withdrawals from the Personal Income BenefitSM account value or withdrawals from your Personal Income BenefitSM that exceed your Guaranteed Annual Withdrawal Amount may significantly reduce future Guaranteed Annual Withdrawal Amount payments. An excess withdrawal is caused when you withdraw more than your Guaranteed Annual Withdrawal Amount in any contract year from your Personal Income BenefitSM account value. The Personal Income BenefitSM feature is not appropriate if you do not intend to take withdrawals prior to annuitization. The Personal Income BenefitSM may not be available in all states or in all plans. Guarantees are based on the claims-paying ability of AXA Equitable.

6 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 Funds Management Group, LLC. Before investing in any of these investment options, you should consider your risk tolerance, personal circumstances, and complete financial situation. Any investment in the Target Date Allocation portfolios is not guaranteed and it is possible to lose money, including at and after the target date.

7 The AXA/Franklin Templeton Allocation Managed Volatility is a combination of three Franklin Templeton portfolios: the AXA/Franklin Balanced Managed Volatility, the AXA/Templeton Global Equity Managed Volatility, and the AXA/Mutual Large Cap Equity Managed Volatility.

8 Not available for plans under the Texas Optional Retirement Program (ORP).

9 *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.*

10 No more than 25% of any contribution can be allocated to the Guaranteed Interest Option (GIO). We will not process any transfer requests that would result in more than 25% of the account value in the GIO. These allocation and transfer restrictions are currently waived in all states. We will notify participants 45 days in advance if these restrictions are re-imposed. Guarantees are based on the claims-paying ability of AXA Equitable Life Insurance Company. 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 flyer must be preceded or accompanied by a prospectus (or a Program Summary for 401(a) plans).

The EQUI-VEST[®] StrategiesSM variable annuity is a long-term financial product that is generally used for retirement purposes and may include, among other fees and charges, a charge for certain withdrawals that exceed the free withdrawal amount. The amount of the withdrawal charge we deduct may be up to 6%, which is subject to the contract between your employer and AXA Equitable. Withdrawal charges will no longer apply after the completion of a certain number of contract years. Charges under the group contract are shown in your certificate. 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 stream or a lump sum amount at a later date.

An annuity contract that is purchased to fund a qualified retirement 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.

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.

Certain types of benefits may not be available in all jurisdictions. This document is not a complete description of all material provisions of the contract.

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Series 901

Contract form #: 2008TSAGAC901, 2008TSA901-A/B, 2009EDCGAC901, 2009EDC901-A/B, 2009401aGAC901, 2009401a901-A/B and any state variations

Contract endorsement form #: 2011SI0901-ENGAC and any state variations

Certificate endorsement form #: 2011SI0901-A/B, 2012RDPIB and any state variations

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