



EQUI-VEST® StrategiesSM

(series 901)

Variable deferred annuity investment options

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

This piece is intended to provide investment education only. You should work with your financial professional before making any investment or purchasing decisions. The EQUI-VEST® StrategiesSM variable annuity does contain additional charges, including a mortality risk and expense charge, annual administration charge, charge for the enhanced death benefit, withdrawal charges, state premium tax, plan operating expense, management, 12b-1 fees and operating expenses.



This may not be a complete list of all managers available in the EQUI-VEST® variable deferred annuity.

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The investment options listed are available through the EQUI-VEST® StrategiesSM variable annuity, including investment options from well-known investment managers. Some investment options may not be available within your contract. For more information, please contact your financial professional.

Structured Investment Option — The Structured Investment Option tracks an index so if the index goes up at the end of the Segment's investment period (which lasts 1, 3 or 5 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 as well as expenses. 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.

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 Funds Management Group, LLC. 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.

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.

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.

Personal Income BenefitSM — The Personal Income BenefitSM is an optional feature 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.

EQ/Money Market — 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.

Guaranteed Interest Option — 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 reimposed. 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 reimposed.

Important Note

AXA Equitable believes that education is a key step toward addressing your financial goals, and we've designed this material to serve simply as an informational and educational resource. Accordingly, this brochure does not offer or constitute investment advice, and makes no direct or indirect recommendation of any particular product or of the appropriateness of any particular investment-related option. Your needs, goals and circumstances are unique, and they require the individualized attention of your financial professional.

The investment objectives and policies of certain funds may be similar to those of other funds managed by the same investment advisor. No representation is made, and there can be no assurance given, that any fund's investment results will be comparable to the investment results of any other fund, including another fund with the same investment advisor or manager.

This piece must be preceded or accompanied by a current prospectus or a program summary for 401(a) plans. Please consider the charges, risks, expenses and investment objectives carefully before purchasing a variable annuity or making an investment option selection.

The EQUI-VEST® StrategiesSM variable annuity is a long-term financial product that is generally used for retirement purposes and includes, among other fees and charges, a charge for 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 directly invest in an index.

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This flyer is not a complete description of the EQUI-VEST® StrategiesSM variable annuity. Certain types of benefits may not be available in all jurisdictions.

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Contract endorsement form #: 2011SIO901-ENGAC and any state variations.

Certificate endorsement form #: 2011SIO901-A/B, 2012RDPB and any state variations.

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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)

