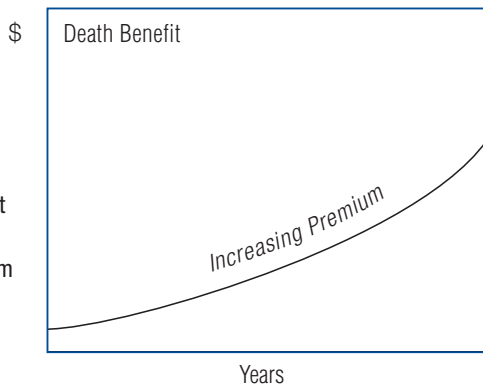


Protection Strategies

The Four Types of Life Insurance

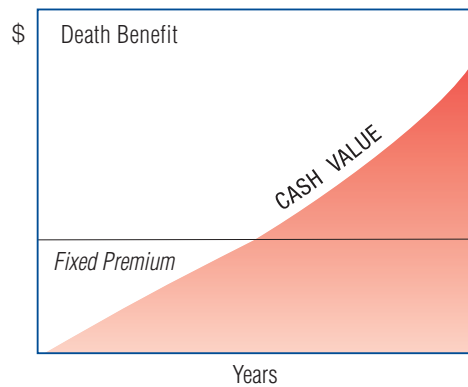
Compare Your Options

TRADITIONAL TERM INSURANCE¹



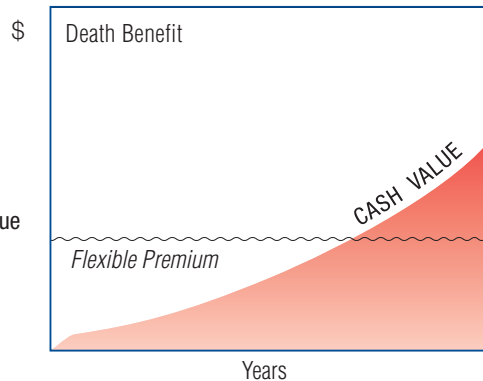
- Fixed death benefit
- Can be level or increasing premium
- No cash value
- Pure protection

TRADITIONAL WHOLE LIFE



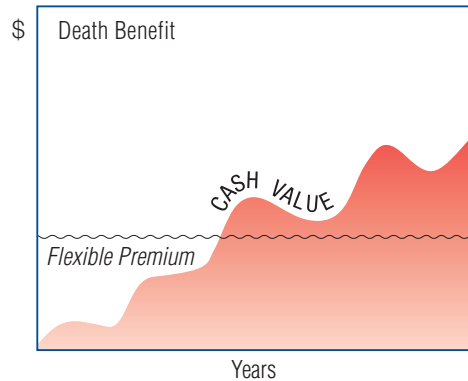
- Fixed or increasing death benefit
- Fixed premium
- Protection and cash value

UNIVERSAL LIFE



- Flexible or fixed death benefit
- Flexible premiums
- Growth of cash value based on declared interest rate
- Protection and cash value

VARIABLE UNIVERSAL LIFE



- Flexible or fixed death benefit
- Flexible premiums
- Growth or decline of cash value based on performance of market-based investment options²
- Protection and cash value

Death benefits and premiums are subject to certain parameters within the policy.

¹ Excludes term policies that offer a return of premium benefit.

² The cash value of a variable universal life contract is not guaranteed and may be worth more or less than total of premiums paid if surrendered or withdrawn. There is no guaranteed minimum.



Be Life Confident

Life Insurance: • Is Not a Deposit of Any Bank • Is Not FDIC Insured • Is Not Insured by Any Federal Government Agency • Is Not Guaranteed by Any Bank or Savings Association • Variable Life Insurance May Go Down in Value

The Features of Life Insurance

Types of Life Insurance	General Description	Cash Value Crediting Method	Access to Cash Value	Premium Flexibility	Death Benefit Flexibility	Appropriate for Owners Who:
Traditional Term Insurance	<ul style="list-style-type: none"> Generally has a low initial cost Does not build cash value At older ages, generally, coverage continuation becomes less affordable 	<ul style="list-style-type: none"> Does not build cash value 	<ul style="list-style-type: none"> N/A 	<p>No. Specified premiums must be paid when due.</p>	<ul style="list-style-type: none"> No death benefit increases or decreases 	<ul style="list-style-type: none"> Have a temporary life insurance need
Traditional Whole Life	<ul style="list-style-type: none"> Guaranteed fixed premium coverage for as long as the policy stays in force Offers cash value guarantees Non-guaranteed dividends provide potential for greater cash value 	<ul style="list-style-type: none"> Fixed rate of return 	<ul style="list-style-type: none"> Through loans or surrender of any dividend additions^{3,4} 	<p>Yes. Any dividends may be used to reduce or eliminate out-of-pocket annual premiums.⁵</p>	<ul style="list-style-type: none"> Can use any dividends to purchase additional coverage^{4,5} Can generally purchase larger amounts of additional coverage; additional underwriting may be required 	<ul style="list-style-type: none"> Have a long-term life insurance need Desire a minimum guaranteed cash value accumulation
Universal Life	<ul style="list-style-type: none"> May provide optional guaranteed coverage for as long as the policy stays in force at a guaranteed premium 	<ul style="list-style-type: none"> Current interest crediting rate 	<ul style="list-style-type: none"> Through loans or withdrawals³ 	<p>Yes. Premium payments may be increased (to potentially build more cash value) or reduced.⁶</p>	<ul style="list-style-type: none"> Individuals may increase or decrease coverage^{6,7} Underwriting is generally required for coverage increases 	<ul style="list-style-type: none"> Have a long-term life insurance need Desire premium payment flexibility
Variable Universal Life	<ul style="list-style-type: none"> May provide optional guaranteed coverage for as long as the policy stays in force at a guaranteed premium 	<ul style="list-style-type: none"> Variable rate of return; premiums are allocated to available investment options 	<ul style="list-style-type: none"> Through loans or withdrawals³ 	<p>Yes. Premium payments may be increased (to potentially build more cash value) or reduced.⁶</p>	<ul style="list-style-type: none"> Individuals may increase or decrease coverage⁷ Underwriting is generally required for coverage increases 	<ul style="list-style-type: none"> Have a long-term life insurance need Desire premium payment flexibility Desire upside potential and can withstand potential downside exposure Are comfortable with making investment decisions and in selecting the variable investments options

³ Policy loans accrue interest. Loans and withdrawals will reduce the policy's cash value and death benefit, and will increase the chances that the policy will lapse.

⁴ Dividends are not guaranteed.

⁵ Dividends are not guaranteed.

⁶ Premium amounts must be in accordance with IRS code as well as be enough to cover monthly deductions.

⁷ Face amount decreases may result in a pro rata surrender charge.

All guarantees are based on the claims-paying ability of the issuing life insurance company. Guarantees do not apply to the variable investment options in a variable universal life policy.

This brochure highlights some key features and benefits of the products. It should not be considered tax or legal advice. For more details on specific policies, including rates and policy charges, please see the illustrations provided by your financial professional/licensed insurance agent.

Variable universal life products are sold by prospectus; please consider the charges, risks, expenses and investment objectives of variable universal life products carefully before investing. For a prospectus containing this and other information, please contact your financial professional at no cost or obligation. Read it carefully before you invest or send money.

There are fees and charges associated with variable life insurance that may not be applicable to whole life or universal life policies. Surrender charges may be applicable to whole, universal and variable universal life policies.

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