

AXA Equitable

our core strengths

AXA Equitable is committed to becoming an industry leader in providing first-class life insurance services and products to your clients. To get there, we are redefining standards with our core strengths: **Financial Strength**, **Product Flexibility** and **Consistent, Competitive and Innovative Underwriting**.



Financial Strength

- AXA Group is one of the largest financial and insurance institutions in the world. AXA Equitable is part of The Global AXA Group.

- AXA Equitable was one of only a few financial institutions which had its ratings reaffirmed in 2009 by most U.S. Rating agencies. (See next page.)

“AXA Group” refers to AXA, a French holding company for an international group of insurance and financial services companies, together with its direct and indirect consolidated subsidiaries. AXA Equitable Life Insurance Company is an indirect, wholly owned subsidiary of AXA.

All guarantees are based on the claims paying ability of AXA Equitable Life Insurance Company.

Product Flexibility

- AXA Equitable offers a wide range of life insurance products to help meet the different needs of clients.

- Our product suite includes Term, Universal and Variable Universal Life Insurance.

- Our flagship product, Athena Universal LifeSM, offers the benefits that most other products cannot, including:

- Cost-efficient
- Attractive riders
- Cash Value accumulation along with Long-Term Death Benefit Guarantees¹

Competitive, Innovative Underwriting

We strive to deliver consistent, competitive and innovative underwriting through our capabilities, which include:

- High Retention Limits of \$20 million for individual and \$25 million for joint survivorship
- Competitive medical ratings in cases with EBCT, CAD, Asthma, Sleep Apnea and more
- A new and improved Good Health Credit Program
- No Inspection Reports to age 70
- Competitive Preferred Criteria
- Access to “Concierge Service” with an all-star team: 39 underwriters with 20+ years experience

¹ Long-term death benefit guarantees, usually to age 90 or 30 years; will generally extend beyond a client's life expectancy.

Behind Every Guarantee: Strength and Stability

AXA Equitable has consistently earned high marks by independent sources that rate insurance companies for their financial strength and stability.

Current Financial Strength Ratings of AXA Equitable (as of 11/20/09)				
Rating Agency	Current Rating	Relative Ranking	Meaning of Category	Date Reviewed ²
A.M. Best Co.	A+	2nd highest of 16	“Superior”	6/09
Fitch	AA-	4th highest of 21	“Very strong”	3/09
Moody’s	Aa3	4th highest of 21	“Excellent”	2/09
Standard & Poor’s	AA	3rd highest of 21	“Very strong”	11/09

² Date reviewed indicates the last public statement by the rating agency.

Ratings are subject to change; contact your financial professional/Insurance-licensed registered representative for more details, including information on rating scales and individual rating sources. The ratings reflected have no bearing on the performance of the variable investment options.

A.M. Best ratings range from A++ to S; AXA Equitable’s A+ rating is 2nd highest of 16 rating levels; Fitch ratings range from AAA to C, AXA Equitable’s AA-rating is 4th highest of 21 rating levels; Moody’s ratings range from Aaa to C, AXA Equitable’s Aa3 rating is 4th highest of 21 rating levels; and Standard and Poor’s ratings range from AAA to R, AXA Equitable’s rating is 3rd highest of 21 rating levels.

For More Information, Please Call:

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