

December 23, 2009
AD 09-087**Audience:** Life Producers**Re:** Reminder – Discontinuance of the Extended No-Lapse Guarantee Rider on Incentive Life[®] LegacySM and Survivorship Incentive Life LegacySM**What's New:**

- Effective **Monday, January 4, 2010**, AXA Equitable will discontinue new sales of the Extended No-Lapse Guarantee rider (ENLG) on Incentive Life[®] LegacySM I (IL Legacy I) and Survivorship Incentive Life LegacySM (SIL Legacy).
- Applications for IL Legacy I or SIL Legacy with ENLG must be received in good order by New Business in Farmington, Connecticut, by December 31, 2009 to be considered for ENLG.
 - The applications can be faxed to (866) 779-9101.
- IL Legacy I without ENLG will continue to be available for sale in California after December 31, 2009 until state approval of IL Legacy II is received.
- Applications for IL Legacy I in California or for SIL Legacy where ENLG is requested that are received after December 31, 2009, will be considered without ENLG. If the policy is approved for issue, it will include an amendment to be signed upon delivery and a new signed conforming illustration will be required.
- Applications for IL Legacy I electing ENLG in all jurisdictions other than California that are received after December 31, 2009, will be issued as IL Legacy II, subject to a policy amendment and other necessary requirements.

No exceptions will be granted to issue a policy with ENLG if the application is received any later than December 31, 2009.

When:

Effective January 4, 2010.

For More Info:

See the following pages for details. Refer to **AD 09-079** for further details on the discontinuance of the ENLG rider. If you have additional questions, contact the AXA Distributors Life Sales Desk.

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NP090237 (12/09)

AXA Distributors, LLC, New York, NY 10104. AXA Equitable Life Insurance Company is the parent company of AXA Distributors, LLC.

New Business

Beginning January 4, 2010, the ENLG rider will not be available with new sales of SIL Legacy (in any jurisdiction) or IL Legacy I in California. The AXA Equitable new business prospectus supplement [cat. #143804 (11/09)] must be given to new clients and referenced on all SIL Legacy new business applications, where applicable. There is a separate new business prospectus supplement that must also be referenced on California applications for MLOA IL Legacy I [cat. #143805 (11/09)].

The AXA Equitable and MLOA new business prospectus supplements are available via www.axa-equitable.com or can be requested from the AXA Distributors Life Sales Desk.

If the supplement is not referenced on an application in a jurisdiction where required, the policy will be issued, subject to a policy amendment and delivery of the supplement. The application amendment must be signed by the policyowner and returned to the service center for retention in the application file.

Updated variable universal life application supplements [form 180-6006a (2009)] will be available on December 31, 2009. The forms have been modified to remove ENLG. Refer to **AD 09-086**, to be published in late December, regarding additional modifications that have been made to the variable universal life application supplements.

Sales Illustrations

Sales illustrations that discontinue illustration of the ENLG will be available in AEGIS Web via www.axa-equitable.com or via Winflex Web with AEGIS 5.7 on December 28, 2009. The CD release containing AEGIS Version 6.0 will be distributed during the week of January 18, 2010.

Marketing Materials

Approved for Use with Clients

Survivorship Incentive Life Legacy

- **Survivorship Incentive Life Legacy Client Kit (cat. #144712K):** Each kit contains the following:
 - **Incentive Life Series Variable Universal Life Client Brochure:** Provides a high-level discussion of the IL Series: IL Legacy II, IL Optimizer[®] and SIL Legacy. This brochure also discusses tax benefits and investment strategies.
 - **Survivorship Incentive Life Legacy Fact Card:** This piece can be found in the back pocket of the client brochure. The fact card highlights the policy features such as death benefit options, tax advantages, guarantees, riders and investment strategies. This cannot be ordered as a stand-alone piece.
 - **8 Ways to Manage Market Volatility Planning Perspectives:** Discusses the importance of asset allocation, diversification and other investment strategies that help mitigate the risk that is inherent to investing.
 - **Incentive Life Series Variable Investment Portfolios:** Lists the variable investment options offered by the products.

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- **Incentive Life Legacy Series Prospectus CD:** Contains the prospectuses for the IL Legacy II, IL Optimizer and SIL Legacy, as well as a link to eDelivery so clients can go paperless.
- **For California Only: Incentive Life Legacy (electronic only)**
 - **Incentive Life Legacy Client Brochure (cat. #144713):** Discusses the features and benefits of IL Legacy in a consumer-friendly language and format.
 - **Incentive Life Legacy Fact Card (cat. #144710):** Highlights the important features and benefits of this policy, such as the available riders, issue ages and face amounts.

Producer-Use-Only Materials

- **Products and Services At-a-Glance: Variable Life Products (cat. #129706):**
Compares many of the important features of AXA Equitable variable life products. This guide can be used as a reference tool to quickly determine the salient differences between various variable life products.
- **Case Study: Estate Liquidity Using the Estate Protector Rider (cat. #141667 [electronic only]):** Discusses the benefits of SIL Legacy and highlights the Estate Protector Rider, the Paid Up Death Benefit Guarantee and Policy Split Options.

To order printed materials, call the AXA Distributors Life Sales Desk. To view electronic versions of these materials, log onto www.axa-equitable.com: **Products > Variable Life.**

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