



# EQUI-VEST<sup>®</sup> Strategies<sup>SM</sup>

(series 900) variable deferred annuity  
investment options

## Growth Potential with Some Downside Protection

## One-Step Portfolios<sup>3</sup>

### Structured Investment Option<sup>1</sup>

S&P 500 Price Return Index<sup>2</sup>  
1 Year -10% Segment Buffer

### Target Date Allocation Portfolios

Target 2015 Allocation  
Target 2025 Allocation  
Target 2035 Allocation  
Target 2045 Allocation

### Asset Allocation Portfolios

All Asset Allocation  
AXA Aggressive Allocation  
AXA Conservative Allocation  
AXA Conservative-Plus Allocation  
AXA Moderate Allocation  
AXA Moderate-Plus Allocation  
EQ/Franklin Templeton Allocation<sup>4</sup>

## Build Your Own Portfolio Mix

### Equity Portfolios

#### Large Company

AXA Tactical Manager 500  
EQ/BlackRock Basic Value Equity  
EQ/Boston Advisors Equity Income  
EQ/Calvert Socially Responsible  
EQ/Capital Guardian Research  
EQ/Common Stock Index  
EQ/Davis New York Venture  
EQ/Equity 500 Index  
EQ/Equity Growth PLUS  
EQ/JPMorgan Value Opportunities  
EQ/Large Cap Core PLUS  
EQ/Large Cap Growth Index  
EQ/Large Cap Growth PLUS  
EQ/Large Cap Value Index  
EQ/Large Cap Value PLUS  
EQ/Lord Abbett Large Cap Core  
EQ/Montag & Caldwell Growth  
EQ/Mutual Large Cap Equity  
EQ/T. Rowe Price Growth Stock  
EQ/UBS Growth and Income  
EQ/Van Kampen Comstock  
EQ/Wells Fargo Omega Growth<sup>6</sup>  
Fidelity<sup>®</sup> VIP Contrafund<sup>®7</sup>  
MFS<sup>®</sup> Investors Growth Stock<sup>7</sup>  
MFS<sup>®</sup> Investors Trust<sup>7</sup>  
Multimanager Aggressive Equity  
Multimanager Large Cap Core Equity  
Multimanager Large Cap Value

#### Small/Mid Company

AXA Tactical Manager 400  
AXA Tactical Manager 2000  
EQ/AllianceBernstein Small Cap Growth  
EQ/AXA Franklin Small Cap Value Core  
EQ/GAMCO Small Company Value  
EQ/Mid Cap Index  
EQ/Mid Cap Value PLUS  
EQ/Morgan Stanley Mid Cap Growth  
EQ/Small Company Index  
Goldman Sachs VIT Mid Cap Value<sup>5,7</sup>  
Invesco V.I. Mid Cap Core Equity<sup>7</sup>  
Invesco V.I. Small Cap Equity<sup>7</sup>  
Ivy Funds VIP Mid Cap Growth<sup>5,7</sup>  
Ivy Funds VIP Small Cap Growth<sup>5,7</sup>  
Multimanager Mid Cap Growth  
Multimanager Mid Cap Value  
Multimanager Small Cap Growth  
Multimanager Small Cap Value  
**Global**  
EQ/Global Multi-Sector Equity  
EQ/Oppenheimer Global  
EQ/Templeton Global Equity  
**International**  
AXA Tactical Manager International  
EQ/International Core PLUS  
EQ/International Equity Index<sup>6</sup>  
EQ/International Value PLUS  
EQ/MFS International Growth<sup>6</sup>

#### Invesco V.I. International Growth<sup>5,7</sup>

Lazard Retirement Emerging Markets Equity<sup>7</sup>  
MFS<sup>®</sup> International Value<sup>7</sup>  
Multimanager International Equity

#### Specialty

EQ/Franklin Core Balanced  
EQ/GAMCO Mergers and Acquisitions  
Invesco V.I. Global Real Estate<sup>7</sup>  
Ivy Funds VIP Energy<sup>7</sup>  
MFS<sup>®</sup> Technology<sup>7</sup>  
MFS<sup>®</sup> Utilities<sup>7</sup>  
Multimanager Technology  
Van Eck VIP Global Hard Assets<sup>5,7</sup>

#### Fixed Income Portfolios

#### Bonds

EQ/Core Bond Index  
EQ/Global Bond PLUS  
EQ/Intermediate Government Bond Index  
EQ/PIMCO Ultra Short Bond  
EQ/Quality Bond PLUS  
Invesco V.I. High Yield<sup>5,7</sup>  
Ivy Funds VIP High Income<sup>7</sup>  
Multimanager Core Bond  
Multimanager Multi-Sector Bond

#### Money Market

EQ/Money Market<sup>8</sup>

#### Safety of Principal

Fixed Maturity Options<sup>9</sup>  
Guaranteed Interest Option<sup>10</sup>

Please see reverse side for footnotes and other important information on the investment options offered through EQUI-VEST<sup>®</sup> Strategies<sup>SM</sup>.



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1 The Structured Investment Option tracks the S&P 500 Price Return Index so if the index goes up at the end of the Segment's investment period (which lasts one year), amounts in the Segment earn the same rate of return as the Index up to the Segment's "Performance Cap Rate." If the S&P 500 Price Return Index goes down at the end of the Segment's investment period, a -10% Segment Buffer protects against the first 10% 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 advanced 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.

2 The S&P 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 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.

4 EQ/Franklin Templeton Allocation is a combination of three Franklin Templeton portfolios: the EQ/Franklin Core Balanced, the EQ/Templeton Global Equity and the EQ/Mutual Large Cap Equity.

5 Available on or about May 23, 2011.

6 The variable investment option's new name on or about May 23, 2011.

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

8 *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.*

9 Fixed Maturity Options (FMOs) are available for single sum and rollover contributions only. Amounts allocated to FMOs receive a fixed rate of return for a specified period. Please refer to your prospectus for more complete information including withdrawal and transfer restrictions. If withdrawals or transfers are made before the maturity date, a market value adjustment, up or down, will apply.

10 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.

**Please consider the charges, risks, expenses and investment objectives of the EQUI-VEST® Strategies<sup>SM</sup> contract carefully before investing. For a prospectus containing this and other information, please contact your financial professional. Read it carefully before you invest or send money.**

The EQUI-VEST® Strategies<sup>SM</sup> 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. 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 features and 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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Contract endorsement form #: 2011SIO900-ENGAC and any state variations

Certificate endorsement form #: 2011SIO900-A/B and any state variations

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