



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

(series 901) variable deferred annuity  
investment options

Growth Potential with Some Downside Protection	One-Step Portfolios <sup>3</sup>		
Structured Investment Option <sup>1</sup>	Target Date Allocation Portfolios	Asset Allocation Portfolios	
S&P 500 Price Return Index <sup>2</sup> 1 Year -10% Segment Buffer	Target 2015 Allocation Target 2025 Allocation Target 2035 Allocation Target 2045 Allocation	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			
<b>Large Company</b>	MFS <sup>®</sup> Investors Growth Stock <sup>5</sup>	Multimanager Mid Cap Growth	MFS <sup>®</sup> Technology <sup>5</sup>
AXA Tactical Manager 500	MFS <sup>®</sup> Investors Trust <sup>5</sup>	Multimanager Mid Cap Value	MFS <sup>®</sup> Utilities <sup>5</sup>
EQ/BlackRock Basic Value Equity	Multimanager Aggressive Equity	Multimanager Small Cap Growth	Multimanager Technology
EQ/Boston Advisors Equity Income	Multimanager Large Cap Value	Multimanager Small Cap Value	PIMCO VIT CommodityRealReturn <sup>®</sup> Strategy <sup>5</sup>
EQ/Calvert Socially Responsible	Oppenheimer Main Street Fund <sup>®</sup> /VA <sup>5</sup>	<b>Global/International Equity</b>	Van Eck VIP Global Hard Assets <sup>5,6</sup>
EQ/Common Stock Index	<b>Small/Mid Company</b>	AXA Tactical Manager International	<b>Fixed Income Portfolios</b>
EQ/Davis New York Venture	American Century VP Mid Cap Value <sup>5</sup>	EQ/Global Multi-Sector Equity	<b>Bonds</b>
EQ/Equity 500 Index	AXA Tactical Manager 400	EQ/International Core PLUS	EQ/Core Bond Index
EQ/Equity Growth PLUS	AXA Tactical Manager 2000	EQ/International Equity Index <sup>7</sup>	EQ/Global Bond PLUS
EQ/JPMorgan Value Opportunities	EQ/AllianceBernstein Small Cap Growth	EQ/International Value PLUS	EQ/Intermediate Government Bond Index
EQ/Large Cap Core PLUS	EQ/AXA Franklin Small Cap Value Core	EQ/MFS International Growth <sup>7</sup>	EQ/PIMCO Ultra Short Bond
EQ/Large Cap Growth Index	EQ/GAMCO Small Company Value	EQ/Oppenheimer Global	EQ/Quality Bond PLUS
EQ/Large Cap Growth PLUS	EQ/Mid Cap Index	EQ/Templeton Global Equity	Invesco V.I. High Yield <sup>5,6</sup>
EQ/Large Cap Value Index	EQ/Mid Cap Value PLUS	EQ/Invesco V.I. International Growth <sup>5</sup>	Ivy Funds VIP High Income <sup>5</sup>
EQ/Large Cap Value PLUS	EQ/Morgan Stanley Mid Cap Growth	Lazard Retirement Emerging Markets Equity <sup>5</sup>	Multimanager Core Bond
EQ/Lord Abbett Large Cap Core	EQ/Small Company Index	MFS <sup>®</sup> International Value <sup>5</sup>	Multimanager Multi-Sector Bond
EQ/Montag & Caldwell Growth	Fidelity <sup>®</sup> VIP Mid Cap <sup>5</sup>	Multimanager International Equity	Templeton Global Bond Securities <sup>5</sup>
EQ/Mutual Large Cap Equity	Goldman Sachs VIT Mid Cap Value <sup>5</sup>	<b>Specialty</b>	<b>Money Market</b>
EQ/T. Rowe Price Growth Stock	Invesco V.I. Mid Cap Core Equity <sup>5</sup>	EQ/Franklin Core Balanced	EQ/Money Market <sup>8</sup>
EQ/Van Kampen Comstock	Invesco V.I. Small Cap Equity <sup>5</sup>	Invesco V.I. Dividend Growth <sup>5,7</sup>	<b>Safety of Principal</b>
Fidelity <sup>®</sup> VIP Contrafund <sup>®5</sup>	Ivy Funds VIP Mid Cap Growth <sup>5,6</sup>	Invesco V.I. Global Real Estate <sup>5</sup>	Guaranteed Interest Option <sup>9</sup>
Fidelity <sup>®</sup> VIP Equity Income <sup>5</sup>	Ivy Funds VIP Small Cap Growth <sup>5</sup>	Ivy Funds VIP Energy <sup>5</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>.

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)



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

6 Available on or about May 23, 2011.

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

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 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 re-imposed. 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 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 or Program Summary 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 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 #: 2011SI0901-ENGAC and any state variations

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