

SERFF Tracking Number: ELAS-125674859 State: Arkansas
 Filing Company: AXA Equitable Life Insurance Company State Tracking Number: 39200
 Company Tracking Number:
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.002 Joint (Last Survivor)
 Adjustable Life
 Product Name: ASUL III Revised Actuarial Memorandum Filing
 Project Name/Number: Individual Flexible Premium Joint Survivorship/ABM

Filing at a Glance

Company: AXA Equitable Life Insurance Company

Product Name: ASUL III Revised Actuarial Memorandum Filing SERFF Tr Num: ELAS-125674859 State: ArkansasLH

TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed State Tr Num: 39200
 Adjustable Life

Sub-TOI: L09I.002 Joint (Last Survivor) Co Tr Num: State Status: Filed-Closed

Filing Type: Form Co Status: Reviewer(s): Linda Bird
 Authors: Audrey Arnold, Samra Disposition Date: 06/06/2008
 Mekbebe, Roxanne Persaud, Joan
 Robertson, Sabrena Lallmohamed

Date Submitted: 06/04/2008 Disposition Status: Accepted For
 Informational Purposes

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Individual Flexible Premium Joint Survivorship

Project Number: ABM

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 06/06/2008

State Status Changed: 06/06/2008

Corresponding Filing Tracking Number:

Filing Description:

VIA SERFF

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

June 4, 2008

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The Honorable Mike Pickens, Insurance Commissioner
Arkansas Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904

RE: AXA Equitable Life Insurance Company (AXAEQ)
AXA Equitable's FEIN: 13-5570651
AXA Equitable's NAIC #: 0968-62944
Filing for Informational Purposes:
Revised Actuarial Basis Memorandum for Approved Individual
Flexible Premium Joint Survivorship Universal Life Insurance Policy
SERFF Tracking Number: ELAS-125674859

Dear Commissioner:

We are filing for informational purposes a revised Actuarial Basis Memorandum for policy form 07-400 that was approved by your Department on 11/15/07 (State Tracking Number: 37318) . This memorandum reflects new formulas for calculating the applicable percentages under the Cash Value Accumulation Test, as described in Appendix A. Such calculation will become effective for new issues of the policy beginning 7/21/08.

We are sorry for this inconvenience, and we assure the Department that there are no other changes to this policy submission.

We have submitted to you today, via EFT (Electronic Fund Transfer) the filing fee for \$20.00 VERIFY.

We certify that, to the best of my knowledge and belief, we comply with all the requirements of Arkansas Rule and Regulation 34 regarding universal life insurance. We will comply with the requirements of Bulletin 11-83. Any change in cost of insurance rates will be filed with the Commissioner as required by that bulletin.

This is to certify that this submission meets the provisions of Rule and Regulation 19 regarding Unfair Sex

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Discrimination in the Sale of Insurance. We further certify that we will comply with all applicable requirements of the Department.

We assure the Department that our issue procedures are in full compliance with the requirements set forth in Ark. Code Ann. 23-79-138 and Regulation 40.

We request that the information contained in this letter and any attachments hereto be treated as confidential and be exempted from disclosure in accordance with the state's Freedom of Information law or other similar laws, and that we be notified prior to any proposed release of this information.

Please call me collect at (212) 314-2921 or Joan Robertson at (212) 314-5724 if you have any further questions or need additional information regarding this filing.

Sincerely,

Estella A. Devian
Vice President

Company and Contact

Filing Contact Information

Estella A. Devian, Vice President
1290 Avenue of the Americas, 14th Floor
New York, NY 10104
estella.devian@axa-financial.com
(212) 314-2921 [Phone]
(212) 707-7493[FAX]

Filing Company Information

AXA Equitable Life Insurance Company
1290 Avenue of the Americas, 14-10
New York,, NY 10104
(212) 314-2921 ext. [Phone]
CoCode: 62944
Group Code: 968
Group Name:
FEIN Number: 13-5570651
State of Domicile: New York
Company Type: LIFE Insurance
State ID Number:

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Filing Fees

Fee Required? Yes
Fee Amount: \$20.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
AXA Equitable Life Insurance Company	\$20.00	06/04/2008	20662828

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	06/06/2008	06/06/2008

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Disposition

Disposition Date: 06/06/2008

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Actuarial Memorandum		No

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Rate Information

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Supporting Document Schedules

Review Status:
Bypassed -Name: Certification/Notice 06/02/2008
Bypass Reason: Please see cover letter in general information tab.
Comments:

Review Status:
Bypassed -Name: Application 06/02/2008
Bypass Reason: Not applicable to this filing.
Comments:

Review Status:
Bypassed -Name: Health - Actuarial Justification 06/02/2008
Bypass Reason: Not applicable to this filing.
Comments:

Review Status:
Bypassed -Name: Outline of Coverage 06/02/2008
Bypass Reason: Not applicable to this filing.
Comments: