

SERFF Tracking Number: ELAS-126403957 State: Arkansas
Filing Company: AXA Equitable Life Insurance Company State Tracking Number: 44228
Company Tracking Number:
TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium
Product Name: Individual Level Term and Annually Renewable Term Life Policies
Project Name/Number: Term Series 151X/150-LT ET AL

Filing at a Glance

Company: AXA Equitable Life Insurance Company

Product Name: Individual Level Term and Annually Renewable Term Life Policies
SERFF Tr Num: ELAS-126403957 State: Arkansas

TOI: L04I Individual Life - Term SERFF Status: Closed-Accepted State Tr Num: 44228
For Informational Purposes

Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium
Co Tr Num: State Status: Filed-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Audrey Arnold, Samra
Mekbeb, Roxanne Persaud,
Sabrena Lallmohamed

Disposition Date: 12/03/2009

Date Submitted: 12/02/2009

Disposition Status: Accepted For
Informational Purposes

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Term Series 151X
Project Number: 150-LT ET AL
Requested Filing Mode: Informational

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: We are exempt
from filing in our state of domicile, New York.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 12/03/2009

Explanation for Other Group Market Type:

State Status Changed: 12/03/2009

Deemer Date:

Created By: Audrey Arnold

Submitted By: Audrey Arnold

Corresponding Filing Tracking Number:

Filing Description:

December 2, 2009

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VIA SERFF

Ms. Julie Benafield Bowman
Insurance Commissioner
Arkansas Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904

Re: AXA Equitable Life Insurance Company (AXAEQ)
NAIC#: 968-62944 FEIN: 13-5570651
Rates for Form No. 150-LT Individual Level Term Life Policy
Rates for Form No. 150-LT-U Individual Unisex Level Term Life Policy
Rates for Form No. 150-54 Individual Annually Renewable Term Life Policy
Rates for Form No. 150-54-U Individual Unisex Annually Renewable Term Life Policy
SERFF Tracking No.: ELAS-126403957

INFORMATIONAL FILING – RATES

Dear Commissioner Benafield Bowman:

We are filing for your information rates for the above-referenced forms. Form numbers 150-LT, 150-LT-U, 150-54 and 150-54-U were approved by the Department, on May 5, 2009; (SERFF Tracking No. ELAS-126120707).

Only the initial level premium rates for each level term period (10 year, 15 year and 20 year) as well as the initial premium rate for the Annual Renewal Term will be changing. The guaranteed renewal rates and substandard premium rates will not be changing and will be the same as the rates which were approved with the policy forms.

There are no unique or innovative features in these forms, nor are there any unusual material financial risks associated with the sales of these forms.

Application form AMIGV-2009, approved by the Department on October 22, 2008; (SERFF Tracking No. ELAS-125849269, State Tracking No. 40558), will still be used with policy forms 150-LT, 150-LT-U, 150-54 and 150-54-U.

The policies will be issued in the general “person on the street” market. Applicants will be subject to the Company’s regular underwriting rules that are applicable to the previously approved policies.

When the policies are sold in the employer-employee market subject to the Norris decision we will use the unisex

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versions (150-L-U and 150-54-U) of the policies. The only difference between the unisex versions and the sex distinct versions is all references to sex and gender have been removed from the unisex versions.

Policy forms 150-LT and 150-LT-U will not be marketed with a sales illustration. Policy forms 150-54 and 150-54-U will be marketed with a sales illustration.

The additional benefit riders and endorsements previously approved by the Department for use with AXA Equitable products will continue to be used with the previously approved policies with the new rates.

We have enclosed Actuarial Basis Memoranda and the new rates for each term plan. Additionally, we have included any other actuarial material required by the Department.

These rates are exempt from filing in our domicile state, New York.

We are submitting the filing fee, in the amount of \$200.00, through EFT.

This is to certify that this submission meets the provisions of Rule and Regulation 19 regarding Unfair Sex 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 the above number if you have any questions or need additional information regarding this filing.

Sincerely,

Estella Devian
Vice President

Company and Contact

Filing Contact Information

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

Filing Company Information

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

Filing Fees

Fee Required? Yes
 Fee Amount: \$200.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
AXA Equitable Life Insurance Company	\$200.00	12/02/2009	32424032

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	12/03/2009	12/03/2009

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Comment:

Rate data does NOT apply to filing.

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification Bypass Reason: This is a rate filing. Comments:		
	Item Status:	Status Date:
Bypassed - Item: Application Bypass Reason: We are not including a policy with this rate filing. Comments:		