

SERFF Tracking Number: ELAS-126894610 State: Arkansas
Filing Company: AXA Equitable Life Insurance Company State Tracking Number: 47272
Company Tracking Number:
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: Indexed Universal Life 10-200 Revised ABM and Insert Page
Project Name/Number: Individual Life/

Filing at a Glance

Company: AXA Equitable Life Insurance Company

Product Name: Indexed Universal Life 10-200 SERFF Tr Num: ELAS-126894610 State: Arkansas

Revised ABM and Insert Page

TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed-Approved- State Tr Num: 47272

Adjustable Life Closed

Sub-TOI: L09I.001 Single Life

Co Tr Num:

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Audrey Arnold, Samra

Disposition Date: 11/15/2010

Mekbeb, Sabrena Lallmohamed,

Jillian Rios

Date Submitted: 11/09/2010

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Individual Life

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 11/15/2010

Explanation for Other Group Market Type:

State Status Changed: 11/15/2010

Deemer Date:

Created By: Jillian Rios

Submitted By: Samra Mekbeb

Corresponding Filing Tracking Number:

Filing Description:

November 9, 2010

The Honorable Jay Bradford, Insurance Commissioner

Arkansas Department of Insurance

1200 West Third Street

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Project Name/Number: Individual Life/
Little Rock, AR 72201-1904

RE: AXA Equitable Life Insurance Company (AXAEQ)
AXA Equitable's FEIN: 13-5570651
AXA Equitable's NAIC #: 0968-62944
Revised Actuarial Basis Memorandum for Approved Form 10-200
Individual Flexible Premium Universal Life Insurance Policy
with Index-Linked Interest Options
SERFF Tracking Number: ELAS- 126894610

Dear Commissioner:

We are filing for approval the revised Actuarial Basis Memorandum for policy form 10-200 that was approved by the Department on May 21, 2010 (SERFF Tracking Number: ELAS-126563755). The attached memorandum includes lower surrender charges than those currently on file with the Department. The lower surrender charges will be effective for in force and new issues of the policy.

Additionally, we enclose the illustrative insert policy page 4.3 that replaces the comparable page included in the approved policy. The enclosed page reflects the reduced surrender charges.

We assure the Department that no other changes were made to the previously approved submission.

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.

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 are forwarding to you today, via electronic fund transfer, \$50.00 for the filing fee.

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

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Sincerely,

Estella A. Devian
 Vice President

Company and Contact

Filing Contact Information

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: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
AXA Equitable Life Insurance Company	\$50.00	11/09/2010	41683233

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	11/15/2010	11/15/2010

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Disposition

Disposition Date: 11/15/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Actuarial Basis Memorandum		No
Form	Insert Policy Page		Yes

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Form Schedule

Lead Form Number: 10-200-4

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	10-200-4	Certificate	Insert Policy Page Amendment, Insert Page, Endorsement or Rider	Initial			Illustrative Page 4.3 - IUL Rev - Generic.pdf

POLICY INFORMATION CONTINUED — POLICY NUMBER XX XXX XXX

TABLE OF SURRENDER CHARGES
FOR THE INITIAL BASE POLICY FACE AMOUNT

<u>BEGINNING OF POLICY YEAR</u>	<u>CHARGE</u>	<u>BEGINNING OF POLICY YEAR</u>	<u>CHARGE</u>
1	[\$909.50	11	[\$582.93
2	902.45	12	534.19
3	895.87	13	483.51
4	887.74	14	430.78
5	870.65	15	375.84
6	830.50	16	318.62
7	788.85	17	258.99
8	745.66	18	196.84
9	700.52	19	132.05
10	651.96]	20	64.46]
		21 AND LATER	00.00

A surrender charge will be deducted from your Policy Account if this policy is given up for its Net Cash Surrender Value within the first twenty policy years. The surrender charge in the first policy month of each policy year is shown in the table above. The surrender charge declines uniformly in equal monthly amounts within each policy year until it reaches zero in the twelfth month of policy year twenty.

This table assumes no face amount increases. Additional surrender charges may apply for certain face amount increases. See the “Surrender Charges” provision of this policy for a description of changes to surrender charges for a face amount increase.

If the base policy face amount is reduced within the first twenty policy years or within twenty years following a face amount increase, a surrender charge will be deducted from your Policy Account. See the “Surrender Charges” provision of this policy for a description of the surrender charge deducted for a face amount reduction.

(Athena Indexed UL)