

SERFF Tracking Number: ELAS-126483250 State: Arkansas
Filing Company: AXA Equitable Life Insurance Company State Tracking Number: 44790
Company Tracking Number:
TOI: L06I Individual Life - Variable Sub-TOI: L06I.002 Single Life - Flexible Premium
Product Name: Informational Filing - COIL
Project Name/Number: Informational Filing - COIL/Informational Filing - COIL

Filing at a Glance

Company: AXA Equitable Life Insurance Company

Product Name: Informational Filing - COIL

TOI: L06I Individual Life - Variable

Sub-TOI: L06I.002 Single Life - Flexible
Premium

Filing Type: Form

SERFF Tr Num: ELAS-126483250

SERFF Status: Closed-Accepted

For Informational Purposes

Co Tr Num:

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

Date Submitted: 02/10/2010

State: Arkansas

State Tr Num: 44790

State Status: Filed-Closed

Reviewer(s): Linda Bird

Disposition Date: 02/16/2010

Disposition Status: Accepted For
Informational Purposes

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: Informational Filing - COIL

Project Number: Informational Filing - COIL

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 02/16/2010

Deemer Date:

Submitted By: Roxanne Persaud

Filing Description:

Cover letter attached.

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 02/16/2010

Created By: Roxanne Persaud

Corresponding Filing Tracking Number:

Company and Contact

Filing Contact Information

Estella A. Devian, Vice President

estella.devian@axa-financial.com

SERFF Tracking Number: ELAS-126483250 State: Arkansas
 Filing Company: AXA Equitable Life Insurance Company State Tracking Number: 44790
 Company Tracking Number:
 TOI: L061 Individual Life - Variable Sub-TOI: L061.002 Single Life - Flexible Premium
 Product Name: Informational Filing - COIL
 Project Name/Number: Informational Filing - COIL/Informational Filing - COIL

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: \$20.00
 Retaliatory? No
 Fee Explanation: \$20.00 for all other misc forms.
 Per Company: No

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|--------------------------------------|---------|----------------|---------------|
| AXA Equitable Life Insurance Company | \$20.00 | 02/10/2010 | 34110237 |

SERFF Tracking Number: ELAS-126483250 State: Arkansas
Filing Company: AXA Equitable Life Insurance Company State Tracking Number: 44790
Company Tracking Number:
TOI: L061 Individual Life - Variable Sub-TOI: L061.002 Single Life - Flexible Premium
Product Name: Informational Filing - COIL
Project Name/Number: Informational Filing - COIL/Informational Filing - COIL

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|---|------------|------------|----------------|
| Accepted For Informational Purposes | Linda Bird | 02/16/2010 | 02/16/2010 |

SERFF Tracking Number: ELAS-126483250 *State:* Arkansas
Filing Company: AXA Equitable Life Insurance Company *State Tracking Number:* 44790
Company Tracking Number:
TOI: L061 Individual Life - Variable *Sub-TOI:* L061.002 Single Life - Flexible Premium
Product Name: Informational Filing - COIL
Project Name/Number: Informational Filing - COIL/Informational Filing - COIL

Disposition

Disposition Date: 02/16/2010

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ELAS-126483250 *State:* Arkansas
Filing Company: AXA Equitable Life Insurance Company *State Tracking Number:* 44790
Company Tracking Number:
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| Schedule | Schedule Item | Schedule Item Status | Public Access |
|----------------------------|--------------------------------|-----------------------------|----------------------|
| Supporting Document | Flesch Certification | | No |
| Supporting Document | Application | | No |
| Supporting Document | Life & Annuity - Acturial Memo | | No |
| Supporting Document | Cover Letter | | Yes |

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Supporting Document Schedules

| | Item Status: | Status Date: |
|---|---------------------|-------------------------|
| Bypassed - Item: Flesch Certification | | |
| Bypass Reason: Not applicable for variable products. | | |
| Comments: | | |

| | Item Status: | Status Date: |
|---|---------------------|-------------------------|
| Bypassed - Item: Application | | |
| Bypass Reason: Not applicable for this informational filing. | | |
| Comments: | | |

| | Item Status: | Status Date: |
|---------------------------------------|---------------------|-------------------------|
| Satisfied - Item: Cover Letter | | |
| Comments: | | |
| Attachment: | | |
| AR Filing Letter.pdf | | |



Estella A. Devian, Vice President
Telephone (212) 314-2921
Facsimile (212) 707-7493
estella.devian@axa-equitable.com

February 10, 2010

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)
AXA Equitable's FEIN: 13-5570651
AXA Equitable's NAIC #: 0968-62944
Form 08-300 - Individual Flexible Premium Variable Universal Life Insurance Policy
SERFF Tracking Number: ELAS-126483250**

Dear Commissioner:

We are filing this letter for your information regarding a change to the marketing focus and eligibility criteria for the above referenced policy. The form was previously approved by your department on October 6, 2008. State Tracking Number: 40346.

The marketing focus and eligibility criteria for issue, as indicated in our original filing letter, was as follows:

“The policy is designed for sales to corporations for employer-sponsored plans where the firm is generally the owner and beneficiary of the policy. The policy will primarily be used to fund non-qualified deferred compensation plans but could also be used in multi-life split-dollar, executive bonus plans, as well as qualified plans. It is available for sale by our regular agency force and also via brokerage channels.

The policy will be offered to corporations and other business entities that meet the following criteria at issue:

1. The policies are corporately owned or are individually owned in non-qualified benefit plans or “split dollar” cases that are collaterally assigned to the company;
2. The persons proposed to be insured are deemed by us to be “highly compensated” individuals;
3. The aggregate annualized first year planned periodic premium for the case is at least \$100,000;
4. There are a minimum of 2 lives (i.e. a minimum of 2 policies must be issued each insuring the life of a different person).”

It is our intention to change this to the following:

The policy is designed to be offered to corporations or other business entities for employer-sponsored non-qualified plans. The policy is anticipated to be used to fund deferred compensation plans but could also be used in applications such as multi-life split-dollar or executive bonus plans – as well as qualified plans or sales to members of professional associations. It is available for sale by our regular agency force and also via brokerage channels.



The policy will be offered under either of conditions 1 or 2.

1. The policy will be offered to corporations and other business entities that meet the following at issue:
 - a) The policies are employer owned or are employee owned in qualified or non-qualified benefit plans sponsored by the employer; and
 - b) The persons proposed to be insured are deemed by us to be “highly compensated” individuals; and
 - c) The policies are issued as part of a “case” with a minimum of 2 different lives with aggregate annualized first year planned periodic premium for the case of at least \$100,000 or an initial premium of at least \$300,000.
2. The policy will be offered to members of a recognized professional association of at least 500 members formed for a bona fide purpose other than the purchase of life insurance provided the following are met at issue:
 - a) The executive management or governing body of the association, an affiliated entity of the association, or an entity with which the association has a contractual relationship relating to the provision of insurance coverage, expressly endorses (not necessarily on an exclusive basis) this policy; and
 - b) The annualized first year planned periodic policy premium is at least \$50,000 or the initial policy premium is at least \$150,000.

The filing fee of \$20.00 is being sent via SERFF EFT process.

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 at (212) 314-2921 or John Finneran at (212) 314-2922 if you have any further questions or need additional information regarding this filing.

Sincerely,

A handwritten signature in black ink that reads 'Estella A. Devian'.

Estella A. Devian
Vice President