

SERFF Tracking Number: ELAS-127807718 State: Arkansas
Filing Company: AXA Equitable Life Insurance Company State Tracking Number: 50225
Company Tracking Number: 2008DPEDC201-I(REV 11/2011)
TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
Variable and Variable
Product Name: Equi-vest Series 201
Project Name/Number: EDC Replacement Data Page Filing/2008DPEDC201-I(Rev 11/2011)

Filing at a Glance

Company: AXA Equitable Life Insurance Company

Product Name: Equi-vest Series 201

SERFF Tr Num: ELAS-127807718 State: Arkansas

TOI: A02.11 Individual Annuities- Deferred Non- SERFF Status: Closed-Approved- State Tr Num: 50225

Variable and Variable

Closed

Sub-TOI: A02.11.002 Flexible Premium

Co Tr Num: 2008DPEDC201-I(REV State Status: Approved-Closed
11/2011)

Filing Type: Form

Reviewer(s): Linda Bird

Author: Robert Palermo

Disposition Date: 11/15/2011

Date Submitted: 11/09/2011

Disposition Status: Approved-
Closed

Implementation Date Requested: 12/12/2011

Implementation Date:

State Filing Description:

General Information

Project Name: EDC Replacement Data Page Filing

Status of Filing in Domicile: Not Filed

Project Number: 2008DPEDC201-I(Rev 11/2011)

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 11/15/2011

State Status Changed: 11/15/2011

Deemer Date:

Created By: Robert Palermo

Submitted By: Robert Palermo

Corresponding Filing Tracking Number:

Filing Description:

Please see attached filing letter.

Company and Contact

Filing Contact Information

Gregory Prato, Assistant Vice President
1290 Avenue of the Americas, 14th Floor
New York, NY 10104

greg.prato@axa-equitable.com
212-314-5710 [Phone]
212-314-3380 [FAX]

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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: 1 form - \$50.00 each (AR Fee) = \$50.00
 Per Company: No

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|--------------------------------------|---------|----------------|---------------|
| AXA Equitable Life Insurance Company | \$50.00 | 11/09/2011 | 53608099 |

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Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|---------------------|------------|------------|----------------|
| Approved- Closed | Linda Bird | 11/15/2011 | 11/15/2011 |

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Disposition

Disposition Date: 11/15/2011

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 | No |
| Supporting Document | Application | No | No |
| Supporting Document | Life & Annuity - Acturial Memo | No | No |
| Supporting Document | Variable Text Memorandum | Yes | Yes |
| Supporting Document | Filing Letter | Yes | Yes |
| Form | Revised Data Page no. 7 | Yes | Yes |

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Form Schedule

Lead Form Number: 2008DPEDC201-I(Rev 11/2011)

| Schedule Item Status | Form Number | Form Type | Form Name | Action | Action Specific Data | Readability | Attachment |
|----------------------|-----------------------------|------------------|---------------------|--------|---|-------------|--|
| | 2008DPEDC201-I(Rev 11/2011) | Data/Declaration | Revised Data Page 7 | Other | Other Explanation: Revised page 7 for approved Data Page 2008DPEDC201-I under state tracking no. 40799 | | Series 201 EDC Data Page - Replacement Page 10-2011 - Individual.pdf |

Charges Deducted from Annuity Account Value:

Annual Administrative Charge (see Section 8.02):

The lesser of [\$30] or [2%] of account value plus any amount previously withdrawn during that contract year; waived at account value of at least [\$50,000]. We will deduct a charge before the deduction of any other charges if your Annuity Account Value is less than [\$50,000]. The Administrative Charge will be deducted for the portion of any Contract Year in which a Death Benefit is paid, the Annuity Account Value is applied to purchase an Annuity Benefit, or the Contract is surrendered.

The above charge will be deducted from the Annuity Account Value in the Variable Investment Options and the Guaranteed Interest Option on a pro rata basis on the last business day of each Contract Year. If there is insufficient value or no value in the Variable Investment Options and the Guaranteed Interest Option, any remaining portion of the charge or the total amount of the charge, as applicable, will be deducted from the Account for Special Dollar Cost Averaging.

Transfer Charge (see Section 8.03):

Currently, the number of free transfers is unlimited, subject to the terms of Sections 4.01 and 8.03. However, we reserve the right to limit the number of free transfers to [12 transfers per Contract Year].

[For each additional transfer in excess of the free transfers, we will charge the lesser of [\$25] or [2% of each transaction amount] at the time each transfer is processed. The Charge is deducted from the Variable Investment Options from which each transfer is made on a pro-rata basis. This charge may change, subject to a maximum of \$35 for each transaction.]

Daily Separate Account Charge (see Section 8.05):

[1.10%] This daily asset charge is for financial accounting and for death benefits, mortality risk, expenses, and expense risk that we assume.

Third Party Transfer Fees (see Section 8.09):

We will deduct a [\$25] charge per occurrence for a direct transfer to a third party of amounts under your Contract or an exchange for another Contract or Certificate of another carrier on a pro-rata basis from the Variable Investment Options and the Guaranteed Interest Option. This charge may change, subject to a maximum of \$65 per occurrence.

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Supporting Document Schedules

| | Item Status: | Status Date: |
|---|---------------------|---------------------|
| Bypassed - Item: Flesch Certification | | |
| Bypass Reason: Not applicable to Variable Annuity/SEC regulated product. | | |
| Comments: | | |

| | Item Status: | Status Date: |
|--|---------------------|---------------------|
| Bypassed - Item: Application | | |
| Bypass Reason: Not applicable - Please see filing letter. | | |
| Comments: | | |

| | Item Status: | Status Date: |
|--|---------------------|---------------------|
| Bypassed - Item: Life & Annuity - Acturial Memo | | |
| Bypass Reason: N/A, No Actuarial Memorandum for this revision filing. | | |
| Comments: | | |

| | Item Status: | Status Date: |
|---|---------------------|---------------------|
| Satisfied - Item: Variable Text Memorandum | | |
| Comments: | | |
| Attachment: | | |
| VTM-EDC 201 REPLACEMENT DATA PAGES - INDIVIDUAL.pdf | | |

| | Item Status: | Status Date: |
|--|---------------------|---------------------|
| Satisfied - Item: Filing Letter | | |
| Comments: | | |
| Attachment: | | |
| AR Filing Letter Ind For Replacement EDC Data Page.pdf | | |

AXA EQUITABLE LIFE INSURANCE COMPANY (“AXA Equitable”)
Memorandum of Variable Material
for
2008DPEDC201-I(Rev 11/2011) Individual Fixed and Variable Annuity Replacement Data Page(s)

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The following comments describe the nature and scope of the variable material contained in the Data Page(s). They are numbered in the order as to where they appear in the form to correspond to the bracketed areas that may change.

The variability for the submitted form is shown in this memorandum.

This Memorandum of Variable Material page is an abstract of the original Memorandum of Variable Material filed with the Department. This page has been updated to reflect the form number of the Replacement Data Page. No changes were made to the items on this page other than the Replacement Data Page form number.

Any changes made in connection with the variability filed below will be done on a new business basis, in a fair and non-discriminatory manner.

Data Page(s) 2008DPEDC201-I(Rev 11/2011)

1. **Data Page 7, “Administrative Charge”**: The current Administrative Charge and any applicable minimum Annuity Account Value for its waiver are reflected in the Data Pages. We reserve the right to change these amounts for new issues of this Contract. The maximum administrative charge will not exceed \$65 per Contract Year and the minimum Annuity Account Value required to waive the charge will range from \$5,000 to \$100,000. Any change will be made on a uniform and non-discriminatory basis.
2. **Data Page 7, “Transfer Charges”**: We reserve the right to limit the number of free transfers in the future. The limitations for free transfers are provided in the Data Pages and will range from 0 to 50 transfers. The charges for any transfer in excess of such limitation are also provided. The maximum charge for any transfer will not exceed \$35.
3. **Data Page 7, “The Daily Separate Account Charge”**: Section 8.04 of the Contract gives AXA Equitable the right to vary such charges subject to applicable regulatory approvals that apply. The current charge is shown in the Data Pages. The range for this charge will be from 0.50% up to a maximum of 2.00%.
4. **Data Page 7, “Third Party Transfer Charges**. Third Party charges will range between \$25 to \$100.



Lisa Comick
Policy Drafting Manager
Annuity Product Management & Filing

November 9, 2011

Mr. Jay Bradford, Insurance Commissioner
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

RE: AXA Equitable Life Insurance Company
NAIC No.: 968-62944
FEIN 13-5570651
Form No.: 2008DPEDC201-I(Rev 11/2011) – Individual Fixed and Variable Annuity Data Pages (for Contract)

Dear Mr. Bradford:

We are filing for your approval the above referenced flexible premium deferred combination fixed and variable annuity replacement Data Page, 2008DPEDC201-I(Rev 11/2011).

The referenced replacement Data Page will be issued with previously approved Contract 2006BASE-I-A and Data Pages 2008DPEDC201-I, that were approved by the Department on 03/27/2006 and 11/10/2008 respectively, under state tracking numbers 32068 and 40799.

We have removed the third sentence from the section “Annual Administrative Charge”, “*Additionally, we will waive the Annual Administrative Charge when the Annuity Account Value of any other EQUI-VEST Contracts and/or Certificates owned by the same person combined exceeds \$100,000.*” As a result of this change, we will need to replace the previously approved Data Page with the attached replacement Data Page.

Upon approval replacement Data Page will be issued only on a new business basis. The required filing fee will be sent by express mail or EFT.

In addition, we have also enclosed a Memorandum of Variable Material for the Replacement Data Page. It has been updated to reflect the form number of the Replacement Data Page; no other changes were made to the Memorandum of Variable Material.

If you have any questions or if you need additional information, you may contact me at (212) 314-3562 or Greg Prato at (212) 314-5710.

Sincerely,

Lisa Comick
Policy Drafting Manager