

SERFF Tracking Number: ELAS-127210550 State: Arkansas
Filing Company: AXA Equitable Life Insurance Company State Tracking Number: 49091
Company Tracking Number:
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: Extended No Lapse Guarantee Rider R11-100
Project Name/Number: Individual Life /R11-100

Filing at a Glance

Company: AXA Equitable Life Insurance Company

Product Name: Extended No Lapse Guarantee SERFF Tr Num: ELAS-127210550 State: Arkansas
Rider R11-100

TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed-Approved- State Tr Num: 49091
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: 06/23/2011

Mekbeb, Sabrena Lallmohamed,
Jillian Rios

Date Submitted: 06/20/2011 Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Individual Life

Project Number: R11-100

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: Samra Mekbeb

Filing Description:

June 20, 2011

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 06/23/2011

State Status Changed: 06/23/2011

Created By: Samra Mekbeb

Corresponding Filing Tracking Number:

The Honorable Jay Bradford, Insurance Commissioner

Arkansas Department of Insurance

1200 West Third Street

Little Rock, AR 72201-1904

SERFF Tracking Number: ELAS-127210550 State: Arkansas
Filing Company: AXA Equitable Life Insurance Company State Tracking Number: 49091
Company Tracking Number:
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: Extended No Lapse Guarantee Rider R11-100
Project Name/Number: Individual Life /R11-100

RE: AXA Equitable Life Insurance Company (AXAEQ)
AXA Equitable's FEIN: 13-5570651
AXA Equitable's NAIC #: 0968-62944
Form: R11-100—Extended No Lapse Guarantee Rider
SERFF Tracking Number: ELAS-127210550
Dear Commissioner:

We are filing for approval the above referenced form. The enclosed form is new and does not replace any form on file with the Department. The enclosed form is for use with the Individual Flexible Premium Adjustable Life Insurance Policy, Form 11-100, and the Individual No Lapse Guarantee Rider, Form R11-20, which were approved by the Department on January 31, 2011 (SERFF Tracking Number: ELAS-126978481; State Tracking Number: 47786).

Description of Rider: This optional benefit rider will guarantee, subject to the conditions specified in the rider, that the policy will not lapse for an extended period of time that is greater than the guarantee period specified under the No-Lapse Guarantee Rider attached to the policy. The guarantee period under this rider extends to attained age 121.

This rider, which may only be selected at policy issue, has a monthly charge that is deducted from the Policy Account. This rider is only available when the policy owner selects at issue the Cash Value Accumulation Test (CVAT) as the Internal Revenue Code section 7702 life insurance qualification test. The rider is available for the same underwriting classes as the base policy (except for certain substandard issues and Guaranteed Issue), as further detailed in the attached Actuarial Basis Memorandum for the rider. This rider is also available when the policy is sold in the employer-employee market subject to the Norris decision. The issue age range for this rider is 70-85.

We also enclose sample policy pages illustrating this rider (highlighted and unmarked copies).

This Rider for Use with Other Policies: Assuming approval of this filing, we may make this rider available for use with other individual flexible premium adjustable life insurance policies that we may submit to, and have approved by, the Department in the future.

General Information:

1. An Actuarial Basis Memorandum is enclosed for the rider that provides more information regarding the benefits, charges, premiums and reserves for this rider.
2. Highlighted and unmarked copies of the revised "Statement of Variable Material" for the approved policy are enclosed (with a revision date).

SERFF Tracking Number: ELAS-127210550 State: Arkansas
Filing Company: AXA Equitable Life Insurance Company State Tracking Number: 49091
Company Tracking Number:
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: Extended No Lapse Guarantee Rider R11-100
Project Name/Number: Individual Life /R11-100

3. Since the approved policy is illustrated, we enclose a revised Illustration Actuary's Certification reflecting the new rider.

The Flesch readability score for the rider is 56.7.

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 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.

We are forwarding to you today, via EFT (Electronic Fund Transfer), \$50.00 for the filing fee.

Please call me at (212) 314-2922 or Joan Robertson at (212) 314-5724 if you have any further questions or need additional information regarding this filing.

Sincerely,

John Finneran
Assistant Vice President

Company and Contact

Filing Contact Information

Estella A. Devian, Vice President

estella.devian@axa-financial.com

SERFF Tracking Number: ELAS-127210550 State: Arkansas
 Filing Company: AXA Equitable Life Insurance Company State Tracking Number: 49091
 Company Tracking Number:
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: Extended No Lapse Guarantee Rider R11-100
 Project Name/Number: Individual Life /R11-100

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	06/20/2011	48881649

SERFF Tracking Number: ELAS-127210550 State: Arkansas
 Filing Company: AXA Equitable Life Insurance Company State Tracking Number: 49091
 Company Tracking Number:
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: Extended No Lapse Guarantee Rider R11-100
 Project Name/Number: Individual Life /R11-100

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	06/23/2011	06/23/2011

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Flesch Certification	Samra Mekbeb	06/21/2011	06/21/2011

SERFF Tracking Number: ELAS-127210550 *State:* Arkansas
Filing Company: AXA Equitable Life Insurance Company *State Tracking Number:* 49091
Company Tracking Number:
TOI: L09I Individual Life - Flexible Premium *Sub-TOI:* L09I.001 Single Life
Adjustable Life
Product Name: Extended No Lapse Guarantee Rider R11-100
Project Name/Number: Individual Life /R11-100

Disposition

Disposition Date: 06/23/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ELAS-127210550 State: Arkansas
 Filing Company: AXA Equitable Life Insurance Company State Tracking Number: 49091
 Company Tracking Number:
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: Extended No Lapse Guarantee Rider R11-100
 Project Name/Number: Individual Life /R11-100

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Flesch Certification		Yes
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Actuarial Memorandum		No
Supporting Document	Illustration Actuarial Certification		No
Supporting Document	Statement of Variability		Yes
Supporting Document	Sample Policy Pages		Yes
Form	Extended No Lapse Guarantee Rider		Yes

SERFF Tracking Number: ELAS-127210550 State: Arkansas
Filing Company: AXA Equitable Life Insurance Company State Tracking Number: 49091
Company Tracking Number:
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: Extended No Lapse Guarantee Rider R11-100
Project Name/Number: Individual Life /R11-100

Amendment Letter

Submitted Date: 06/21/2011

Comments:

Please see attached revised Flesch Certification.

Thank You

Changed Items:

Supporting Document Schedule Item Changes:

Satisfied -Name: Flesch Certification

Comment:

Flesch Score Certification R11-100.pdf

SERFF Tracking Number: ELAS-127210550 State: Arkansas
 Filing Company: AXA Equitable Life Insurance Company State Tracking Number: 49091
 Company Tracking Number:
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: Extended No Lapse Guarantee Rider R11-100
 Project Name/Number: Individual Life /R11-100

Form Schedule

Lead Form Number: R11-100

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	R11-100	Certificate	Extended No Lapse Amendmen t, Insert Page, Endorseme nt or Rider	Initial		56.700	ENLG Rider - AUL V - FINAL -- NON-ICC Version.pdf

**Extended No Lapse
Guarantee Rider**

In this rider "we", "our" and "us" mean AXA Equitable Life Insurance Company. "You" and "your" mean the owner of the policy.

Effective Date of this Rider. This rider is effective on the Register Date of the policy. This rider is made part of the policy and applies in lieu of any policy provisions to the contrary.

This Rider's Benefit. This rider will prevent the policy from lapsing at the beginning of a policy month during the Extended No Lapse Guarantee Period shown on Page 3-Continued of the policy, if:

- a. this rider is then in effect;
- b. the death benefit option has always been Option A since the policy was issued; and
- c. the conditions in item 3 below are met.

At the beginning of each policy month, we compare the Net Cash Surrender Value to the total monthly deductions described in the "Monthly Deductions" provision of the policy. If the Net Cash Surrender Value is sufficient to cover the total monthly deductions, the policy is not in default (even if this rider is terminated, or you do not pay premiums sufficient to maintain this rider's guarantee, as described below).

However, if the Net Cash Surrender Value at the beginning of any policy month is not sufficient to cover the total monthly deductions, we will perform the following calculations to determine whether this rider will prevent the policy from going into default:

1. Determine the Extended No Lapse Guarantee Premium Fund. The Extended No Lapse Guarantee Premium Fund for any policy month is the accumulation of all the monthly Extended No Lapse Guarantee Premiums for the base policy and guarantee premiums for additional benefit riders, if any, shown in the "Table of Guarantee Premiums" on Page 3-Continued of the policy, accumulated at the Extended No Lapse Guarantee Accumulation Rate shown on Page 3-Continued of the policy, from the Register Date of the policy up to that month. (Certain policy changes after issue will change the Extended No Lapse Guarantee Premiums; however, they will not start a new Extended No Lapse Guarantee Period.)
2. Determine the Actual Premium Fund. The Actual Premium Fund for any policy month is the accumulation of all the premiums actually received for the policy minus the accumulation of all partial withdrawals, accumulated at the Extended No Lapse Guarantee Accumulation Rate shown on Page 3-Continued of the policy, from the Register Date of the policy up to that month.

(The Extended No Lapse Guarantee Premium Fund and the Actual Premium Fund are reference values only, and are not used to determine actual policy values.)

3. If the result in Step 2 is greater than or equal to the result in Step 1, and any outstanding policy loan and accrued loan interest does not exceed the Cash Surrender Value, the policy is not in default and we will take monthly deductions up to the amount in the Policy Account.
4. If the result in Step 2 is less than the result in Step 1, or if any outstanding policy loan and accrued loan interest exceeds the Cash Surrender Value, this rider will not prevent the policy from going into default as of the first day of that policy month.

If default occurs, we will send written notice to you and any assignee stating that a grace period of 61 days has begun on the date the notice is mailed. The notice will also state the amount of payment needed to keep the policy in force. This payment will not be greater than the sum of (1) the lowest premium amount, if any, necessary to maintain the guarantee of this or any other No Lapse Guarantee Rider in effect under the policy; and (2) the amount necessary to repay any outstanding policy loan and accrued loan interest.

If we do not receive such amount at our Administrative Office before the end of the grace period, we will then send a written notice to you and any assignee stating that the policy has ended without value.

Cost of This Rider. The monthly charge for this rider is part of the monthly deductions from the Policy Account during the Extended No Lapse Guarantee Period shown on Page 3-Continued of the policy. The monthly rider charge is shown in the “Table of Maximum Monthly Deductions from the Policy Account” in the policy. Any requested face amount increase to an amount above the previous highest face amount will increase the charge for this rider, but it will not change the Extended No Lapse Guarantee Period.

Amendment of “The Insurance Benefit We Pay” Provision. While this rider is in effect, the text of the fourth bullet of the “The Insurance Benefit We Pay” provision of your policy is deleted and replaced by the following:

- **Minus**, if the insured person dies during a grace period, the lesser of any overdue deductions from your Policy Account or the lowest premium amount, if any, necessary to maintain the guarantee of this or any other No Lapse Guarantee Rider in effect under the policy.

When This Rider Will Terminate. This rider will terminate on the earliest of the following dates:

- a. on the date the policy ends without value at the end of a Grace Period, is given up for its Net Cash Surrender Value, or otherwise terminates;
- b. on expiration of the Extended No Lapse Guarantee Period shown on Page 3-Continued of the policy;
- c. on the effective date that the death benefit option is first changed to Option B; and
- d. on the date that a new insured person is substituted for the original insured person under the terms of a Substitution of Insured rider, if any.

You may also terminate this rider at any time after policy issue by asking for this in writing. The effective date of termination will be the beginning of the policy month that coincides with or next follows the date we receive your request.

Once this rider terminates for any reason, it may not be restored.

General. This rider is part of the policy. Its benefit is subject to all the terms of this rider and the policy. All provisions of the policy will continue to apply except as specifically modified by this rider.

AXA EQUITABLE LIFE INSURANCE COMPANY

[



Mark Pearson,
Chairman of the Board and Chief Executive Officer



Karen Field Hazin, Vice President,
Secretary and Associate General Counsel]

SERFF Tracking Number: ELAS-127210550 State: Arkansas
 Filing Company: AXA Equitable Life Insurance Company State Tracking Number: 49091
 Company Tracking Number:
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: Extended No Lapse Guarantee Rider R11-100
 Project Name/Number: Individual Life /R11-100

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment: Flesch Score Certification R11-100.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Not applicable to this type of filing.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Health - Actuarial Justification		
Bypass Reason: Not applicable to this type of filing.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Outline of Coverage		
Bypass Reason: Not applicable to this type of filing.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Actuarial Memorandum		
Comments:		
Attachment: ENLG rider 06-10-2011_Generic with all changes accepted.pdf		

SERFF Tracking Number: ELAS-127210550 State: Arkansas
Filing Company: AXA Equitable Life Insurance Company State Tracking Number: 49091
Company Tracking Number:
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: Extended No Lapse Guarantee Rider R11-100
Project Name/Number: Individual Life /R11-100

Item Status:

**Status
Date:**

Satisfied - Item: Illustration Actuarial Certification

Comments:

Attachment:

Actuarial Illustration Certification.PDF

Item Status:

**Status
Date:**

Satisfied - Item: Statement of Variability

Comments:

Attachments:

Statement of Variability for Form 11-100 - w ENLG Rider- Generic - clean copy.pdf

Statement of Variability for Form 11-100 - w ENLG Rider- Generic - marked copy.pdf

Item Status:

**Status
Date:**

Satisfied - Item: Sample Policy Pages

Comments:

Attachments:

Generic AUL 5 Policy Pages w ENLG Rider - clean copy.pdf

Generic AUL 5 Policy Pages w ENLG Rider - marked copy.pdf

AXA Equitable Life Insurance Company

CERTIFICATION OF READABILITY

AXA Equitable Life Insurance Company has reviewed the enclosed form and certifies that, to the best of its knowledge and belief, the form meets the minimum Flesch Score.

FORM

R11-100

SCORE

56.7

BY:



Signature

John Finneran

Name

Assistant Vice President

Title

June 17, 2011

Date

AXA EQUITABLE LIFE INSURANCE COMPANY

**Statement of Variability for Approved Individual Flexible Premium Universal Life Insurance Policy
Form 11-100**

**For use with Extended No Lapse Guarantee Rider, Form R11-100
(and approved Cash Value Plus Rider, Form R11-10; No Lapse Guarantee Rider, Form R11-20; and Loan
Extension Endorsement, Form S.11-10)**

Rev. 06/17/11

We have included brackets around the information shown on the policy specification pages of the above policy, which correspond to the items shown in this statement of variability. In the event that the Company decides to change one of the variable factors identified below that would affect nonforfeiture testing submitted with this filing, we will resubmit a new actuarial memorandum and nonforfeiture demonstration.

Policy Cover Page

1 The “John Doe” illustrative information will vary per policy.

2 The home office address, telephone number, and the officer’s names and titles are bracketed, as this information may change in the future.

Policy Information

Page 3:

Variable Item

1 John Doe Information

Explanation of Variable Text or Range of Values

The “John Doe” illustrative information will vary per policy (e.g., name, issue age, gender, rating class, base policy face amount, death benefit option, etc.).

Death benefit options A and B are available; the option selected by the policy owner at issue will appear on the data page.

Rating classes will vary as follows:

- Preferred Elite, Non-Tobacco User, Ages 18-75
- Preferred, Non-Tobacco User, Ages 18-80
- Preferred, Tobacco User, Ages 18-85
- Standard Plus, Non-Tobacco User, Ages 18-85
- Standard Plus, Juvenile, Ages 0-17
- Standard, Non-Tobacco User or Tobacco User, Ages 18-85
Substandard B, C, Non-Tobacco User and Tobacco User,
Ages 18-85
- Substandard D, E, F, Non-Tobacco User and Tobacco User,
Ages 18-79

Note: If a flat extra rating is added to the policy, the above rating classifications will also state “With Flat Extra” in parentheses. If the previously approved unisex endorsement S.07-20 is attached to the policy, the above rating classifications will still apply; however, page 3 will not reflect male or female but only issue age, rating class and tobacco-use status.

The policy may also vary to include “Guaranteed Issue, Non-Tobacco User and Tobacco User, Ages 20-70.”

2 Life Insurance Qualification Test

This item may vary to state “The Guideline Premium Test” if such test is selected by the policy owner.

3 Minimum Base Policy Face Amount

\$1,000 - \$1,000,000

4 Minimum Amount for a Base Policy Face Amount Increase or Reduction	\$1,000 - \$25,000
5 Maximum Attained Age for a Base Policy Face Amount Increase	This item will vary based on the insured person's rating class. All insured persons in the same rating class will be subject to the same maximum age restriction.
6 Minimum Initial Premium Payment	This item will vary in accordance with the insured persons' issue age, gender, tobacco-use status, and rating class, the base policy face amount, election of any additional benefit riders, and premium mode.
7 Minimum Premium Payment After the Minimum Initial Premium Payment	None - \$500
8 Planned Periodic Premium	This item will vary per the amount specified by the policy owner.
9 Planned Periodic Premium Mode	This item will vary in accordance with the payment mode that the policy owner has chosen (e.g., monthly, quarterly, semi-annually, and annually).
10 Maximum Difference Between Annual Rates Credited and Charged on Loans	0% - 10%
11 Minimum Partial Withdrawal Amount	\$250 - \$1,000
12 Minimum Loan Amount	\$100 - \$1,000

Policy Information-Continued

Variable Items:

Page 3- Continued (Additional Benefit Riders)

No Lapse Guarantee Rider

1 Currently, the No Lapse Guarantee Period varies by issue age as follows:

- 40 years for issue ages 35 and younger,
- Grades down from 39 years to 31 years for issue ages 36 to 44,
- 30 years for issue ages 45 to 60
- Grades down from 29 years to 5 years for issue ages 61 to 85.

We may change the No Lapse Guarantee Period for new issues of the policy, ranging from 5 years to attained age 121.

2 The No Lapse Guarantee Accumulation Rate may vary for new issues of the policy, ranging from NONE to 10% per year.

Extended No Lapse Guarantee Rider

1 The Extended No Lapse Guarantee Period varies by issue age, extending to attained age 121; it is equal to 121 minus the issue age.

We may change the Extended No Lapse Guarantee Period for new issues of the policy, ranging from 10 years to attained age 121.

2 The Extended No Lapse Guarantee Accumulation Rate may vary by issue age and gender for new issues of the policy, ranging from NONE to 25% per year.

Page 3- Continued (Table of Guarantee Premiums)

1 The monthly No Lapse Guarantee Premium and monthly Extended No Lapse Guarantee Premium will vary per policy owner, depending on (1) the components of the base policy (e.g., face amount, rating class of the insured person, etc.), (2) election of optional riders with a charge and (3) any permanent and temporary flat extras. The monthly No Lapse Guarantee Premium and monthly Extended No Lapse Guarantee Premium are established at issue and do not change, *unless* policy changes occur that necessitate a recalculation of the premium or an automatic change (e.g., termination of a rider or a flat extra).

2 The No Lapse Guarantee Period and Extended No Lapse Guarantee Period will vary in accordance with the issue age of the insured person, as explained in this statement of variability (see “Variable Item 1 of Page 3-Continued: Additional Benefit Riders”).

3 This paragraph will vary to include references to the Extended No Lapse Guarantee Rider when such optional rider is attached to the policy. Otherwise, this paragraph will read as follows:

“YOU CAN, WITHIN LIMITS, MAKE PREMIUM PAYMENTS AT ANY TIME AND IN ANY AMOUNT. HOWEVER, THE MONTHLY PREMIUMS SHOWN ABOVE ARE USED TO DETERMINE WHETHER THE NO LAPSE GUARANTEE WILL PREVENT THE POLICY FROM GOING INTO DEFAULT AS DESCRIBED IN THE NO LAPSE GUARANTEE RIDER.”

Page 3- Continued (Table of Maximum Deductions from Premium Payments)

1 We have bracketed the administrative office address and phone number, as this information may change in the future.

Page 4 – (Table of Maximum Monthly Deductions from the Policy Account)

1 The years shown will vary in accordance with the insured person's issue age.

2 The per \$1,000 charge for the initial base policy face amount will vary in accordance with the insured person's issue age, as specified in the table on this page.

3 The Extended No Lapse Guarantee Rider Charge for the initial base policy face amount will vary in accordance with the insured person's issue age, as specified in the table on this page.

Page 4 – Continued (Table of Maximum Monthly Cost of Insurance Rates)

The cost of insurance rates will vary in accordance with the insured person's age, gender, tobacco-use status, and rating class.

Page 4 – Continued (Table of Surrender Charges for Initial Base Policy Face Amount)

The surrender charges will vary by the insured person's issue age, gender, and tobacco-use status.

Page 4 – Continued (Table of Percentages - CVAT only)

The percentages will vary in accordance with the insured person's age, gender, tobacco-use status, and rating class.

Policy Last Page

The home office address is bracketed, as this information may change in the future.

Cash Value Plus Rider

The officer's names and titles are bracketed, as this information may change in the future.

Additionally, the minimum base policy face amount we may require for rider selection with the approved policy at issue may range from \$100,000 to \$1,000,000. Change within this range would apply only to new business issued on and after the effective date of change, and will be applied in a uniform and non-discriminatory manner.

No-Lapse Guarantee Rider, Loan Extension Endorsement, and Extended No Lapse Guarantee Rider

The officer's names and titles are bracketed, as this information may change in the future.

AXA EQUITABLE LIFE INSURANCE COMPANY

Statement of Variability for **Approved** Individual Flexible Premium Universal Life Insurance Policy
Form 11-100

For use with Extended No Lapse Guarantee Rider, Form R11-100

**(and approved) Cash Value Plus Rider, Form R11-10; No Lapse Guarantee Rider, Form R11-20; and Loan
Extension Endorsement, Form S.11-10)**

Rev. 06/17/11

We have included brackets around the information shown on the policy specification pages of the above policy, which correspond to the items shown in this statement of variability. In the event that the Company decides to change one of the variable factors identified below that would affect nonforfeiture testing submitted with this filing, we will resubmit a new actuarial memorandum and nonforfeiture demonstration.

Policy Cover Page

1 The “John Doe” illustrative information will vary per policy.

2 The home office address, telephone number, and the officer’s names and titles are bracketed, as this information may change in the future.

Policy Information

Page 3:

Variable Item

1 John Doe Information

Explanation of Variable Text or Range of Values

The “John Doe” illustrative information will vary per policy (e.g., name, issue age, gender, rating class, base policy face amount, death benefit option, etc.).

Death benefit options A and B are available; the option selected by the policy owner at issue will appear on the data page.

Rating classes will vary as follows:

- Preferred Elite, Non-Tobacco User, Ages 18-75
- Preferred, Non-Tobacco User, Ages 18-80
- Preferred, Tobacco User, Ages 18-85
- Standard Plus, Non-Tobacco User, Ages 18-85
- Standard Plus, Juvenile, Ages 0-17
- Standard, Non-Tobacco User or Tobacco User, Ages 18-85
Substandard B, C, Non-Tobacco User and Tobacco User,
Ages 18-85
- Substandard D, E, F, Non-Tobacco User and Tobacco User,
Ages 18-79

Note: If a flat extra rating is added to the policy, the above rating classifications will also state “With Flat Extra” in parentheses. If the previously approved unisex endorsement S.07-20 is attached to the policy, the above rating classifications will still apply; however, page 3 will not reflect male or female but only issue age, rating class and tobacco-use status.

The policy may also vary to include “Guaranteed Issue, Non-Tobacco User and Tobacco User, Ages 20-70.”

2 Life Insurance Qualification Test

This item may vary to state **“The Guideline Premium Test”** if such test is selected by the policy owner.

3 Minimum Base Policy Face Amount

\$1,000 - \$1,000,000

4 Minimum Amount for a Base Policy Face Amount Increase or Reduction	\$1,000 - \$25,000
5 Maximum Attained Age for a Base Policy Face Amount Increase	This item will vary based on the insured person's rating class. All insured persons in the same rating class will be subject to the same maximum age restriction.
6 Minimum Initial Premium Payment	This item will vary in accordance with the insured persons' issue age, gender, tobacco-use status, and rating class, the base policy face amount, election of any additional benefit riders, and premium mode.
7 Minimum Premium Payment After the Minimum Initial Premium Payment	None - \$500
8 Planned Periodic Premium	This item will vary per the amount specified by the policy owner.
9 Planned Periodic Premium Mode	This item will vary in accordance with the payment mode that the policy owner has chosen (e.g., monthly, quarterly, semi-annually, and annually).
10 Maximum Difference Between Annual Rates Credited and Charged on Loans	0% - 10%
11 Minimum Partial Withdrawal Amount	\$250 - \$1,000
12 Minimum Loan Amount	\$100 - \$1,000
13 No Lapse Guarantee Paragraph	This item will only appear when the No Lapse Guarantee Rider is issued with the policy.

Policy Information-Continued

Variable Items:

Page 3- Continued (Additional Benefit Riders)

No Lapse Guarantee Rider

1 Currently, the No Lapse Guarantee Period varies by issue age as follows:

- 40 years for issue ages 35 and younger,
- Grades down from 39 years to 31 years for issue ages 36 to 44,
- 30 years for issue ages 45 to 60
- Grades down from 29 years to 5 years for issue ages 61 to 85.

We may change the No Lapse Guarantee Period for new issues of the policy, ranging from 5 years to attained age 121.

2 The No Lapse Guarantee Accumulation Rate may vary for new issues of the policy, ranging from NONE to 10% per year.

Extended No Lapse Guarantee Rider

1 The Extended No Lapse Guarantee Period varies by issue age, extending to attained age 121; it is equal to 121 minus the issue age.

We may change the Extended No Lapse Guarantee Period for new issues of the policy, ranging from 10 years to attained age 121.

2 The Extended No Lapse Guarantee Accumulation Rate may vary by issue age and gender for new issues of the policy, ranging from NONE to 25% per year.

Page 3- Continued (Table of Guarantee Premiums)

1 The monthly No Lapse Guarantee Premium and monthly Extended No Lapse Guarantee Premium will vary per policy owner, depending on (1) the components of the base policy (e.g., face amount, rating class of the insured person, etc.), (2) election of optional riders with a charge and (3) any permanent and temporary flat extras. The monthly No Lapse Guarantee Premium and monthly Extended No Lapse Guarantee Premium are established at issue and do not change, *unless* policy changes occur that necessitate a recalculation of the premium or an automatic change (e.g., termination of a rider or a flat extra).

2 The No Lapse Guarantee Period and Extended No Lapse Guarantee Period will vary in accordance with the issue age of the insured person, as explained in this statement of variability (see “Variable Item 1 of Page 3-Continued: Additional Benefit Riders”).

3 This paragraph will vary to include references to the Extended No Lapse Guarantee Rider when such optional rider is attached to the policy. Otherwise, this paragraph will read as follows:

“YOU CAN, WITHIN LIMITS, MAKE PREMIUM PAYMENTS AT ANY TIME AND IN ANY AMOUNT. HOWEVER, THE MONTHLY PREMIUMS SHOWN ABOVE ARE USED TO DETERMINE WHETHER THE NO LAPSE GUARANTEE WILL PREVENT THE POLICY FROM GOING INTO DEFAULT AS DESCRIBED IN THE NO LAPSE GUARANTEE RIDER.”

Page 3- Continued (Table of Maximum Deductions from Premium Payments)

1 We have bracketed the administrative office address and phone number, as this information may change in the future.

Page 4 – (Table of Maximum Monthly Deductions from the Policy Account)

1 The years shown will vary in accordance with the insured person's issue age.

2 The per \$1,000 charge for the initial base policy face amount will vary in accordance with the insured person's issue age, as specified in the table on this page.

3 The Extended No Lapse Guarantee Rider Charge for the initial base policy face amount will vary in accordance with the insured person's issue age, as specified in the table on this page.

Page 4 – Continued (Table of Maximum Monthly Cost of Insurance Rates)

The cost of insurance rates will vary in accordance with the insured person's age, gender, tobacco-use status, and rating class.

Page 4 – Continued (Table of Surrender Charges for Initial Base Policy Face Amount)

The surrender charges will vary by the insured person's issue age, gender, and tobacco-use status.

Page 4 – Continued (Table of Percentages - CVAT only)

The percentages will vary in accordance with the insured person's age, gender, tobacco-use status, and rating class.

Policy Last Page

The home office address is bracketed, as this information may change in the future.

Cash Value Plus Rider

The officer's names and titles are bracketed, as this information may change in the future.

Additionally, the minimum base policy face amount we may require for rider selection with the approved policy at issue may range from \$100,000 to \$1,000,000. Change within this range would apply only to new business issued on and after the effective date of change, and will be applied in a uniform and non-discriminatory manner.

No-Lapse Guarantee Rider, Loan Extension Endorsement, and Extended No Lapse Guarantee Rider

The officer's names and titles are bracketed, as this information may change in the future.

POLICY INFORMATION

INSURED PERSON [RICHARD ROE] 1
POLICY OWNER [RICHARD ROE] 1
FACE AMOUNT OF BASE POLICY [\$50,000] 1
DEATH BENEFIT [OPTION A] (SEE PAGE 6)1
POLICY NUMBER [XX XXX XXX] 1 ISSUE AGE [70] 1
BENEFICIARY [MARGARET ROE] 1 SEX [MALE] 1
REGISTER DATE [JANUARY 1, 2011]1 RATING CLASS: [STANDARD NON-TOBACCO USER] 1
DATE OF ISSUE [JANUARY 1, 2011]1

THE LIFE INSURANCE QUALIFICATION TEST IS [THE CASH VALUE ACCUMULATION TEST]. 2

THE MINIMUM BASE POLICY FACE AMOUNT IS [\$50,000.] 3

ANY REQUESTED INCREASES AND REDUCTIONS IN THE BASE POLICY FACE AMOUNT MUST BE AT LEAST [\$10,000]. 4

THE MAXIMUM AGE FOR A REQUESTED BASE POLICY FACE AMOUNT INCREASE IS ATTAINED AGE [85] OF THE INSURED PERSON.5 THIS MAXIMUM AGE IS BASED ON THE CURRENT RATING CLASS OF THE INSURED PERSON, AND MAY VARY BASED ON THE RATING CLASS AT THE TIME OF THE INCREASE.

A MINIMUM INITIAL PREMIUM PAYMENT OF [\$548.39] 6 IS DUE ON OR BEFORE DELIVERY OF THE POLICY. EACH PREMIUM PAYMENT THEREAFTER MUST BE AT LEAST [\$50.00]. 7

THE PLANNED PERIODIC PREMIUM OF [\$1,000.00] 8 IS PAYABLE [QUARTERLY]. 9

THE GUARANTEED MINIMUM INTEREST RATE WE CREDIT TO THE POLICY ACCOUNT IS 2% PER YEAR.

THE MAXIMUM DIFFERENCE BETWEEN THE ANNUAL INTEREST RATE WE CREDIT TO THE LOANED PORTION OF YOUR POLICY ACCOUNT AND THE ANNUAL LOAN INTEREST RATE WE CHARGE IS [2%]. 10

THE MINIMUM PARTIAL WITHDRAWAL AMOUNT IS [\$500]. 11

THE MINIMUM LOAN AMOUNT IS [\$500]. 12

SEE NEXT PAGE FOR ADDITIONAL BENEFIT RIDERS.

THE PLANNED PERIODIC PREMIUMS SHOWN ABOVE MAY NOT BE SUFFICIENT TO CONTINUE THE POLICY AND LIFE INSURANCE COVERAGE IN FORCE. THE PERIOD FOR WHICH THE POLICY AND COVERAGE WILL CONTINUE IN FORCE WILL DEPEND ON: (1) THE AMOUNT, TIMING AND FREQUENCY OF PREMIUM PAYMENTS; (2) CHANGES IN THE FACE AMOUNT AND DEATH BENEFIT OPTION; (3) CHANGES IN THE INTEREST RATES CREDITED TO THIS POLICY; (4) CHANGES IN THE MONTHLY DEDUCTIONS FROM THE POLICY ACCOUNT FOR THIS POLICY AND ANY BENEFITS PROVIDED BY RIDERS TO THIS POLICY; (5) CHANGES IN DEDUCTIONS FROM PREMIUM PAYMENTS; AND (6) LOAN AND PARTIAL WITHDRAWAL ACTIVITY.

(ATHENA UL 5 - SERIES 152)

POLICY INFORMATION CONTINUED — POLICY NUMBER XX XXX XXX

_____ ADDITIONAL BENEFIT RIDERS _____

THE ADDITIONAL BENEFIT RIDERS LISTED BELOW ARE INCLUDED IN THIS POLICY:

NO LAPSE GUARANTEE RIDER:

THE NO LAPSE GUARANTEE PERIOD IS [20] 1 YEARS FROM THE REGISTER DATE.

THE NO LAPSE GUARANTEE ACCUMULATION RATE IS [3.5%] 2 PER YEAR.

SEE NEXT PAGE FOR THE TABLE OF GUARANTEE PREMIUMS.

THIS POLICY IS GUARANTEED NOT TO LAPSE DURING THE NO LAPSE GUARANTEE PERIOD, SUBJECT TO THE PROVISIONS OF THE NO LAPSE GUARANTEE RIDER THAT IS PART OF THIS POLICY. SEE THE NO LAPSE GUARANTEE RIDER FOR FURTHER DETAILS.

EXTENDED NO LAPSE GUARANTEE RIDER:

THE EXTENDED NO LAPSE GUARANTEE PERIOD IS [51] 1 YEARS FROM THE REGISTER DATE.

THE EXTENDED NO LAPSE GUARANTEE ACCUMULATION RATE IS [6.5%] 2 PER YEAR.

SEE NEXT PAGE FOR THE TABLE OF GUARANTEE PREMIUMS.

THIS POLICY IS GUARANTEED NOT TO LAPSE DURING THE EXTENDED NO LAPSE GUARANTEE PERIOD, SUBJECT TO THE PROVISIONS OF THE EXTENDED NO LAPSE GUARANTEE RIDER THAT IS PART OF THIS POLICY. SEE THE EXTENDED NO LAPSE GUARANTEE RIDER FOR FURTHER DETAILS.

POLICY INFORMATION CONTINUED — POLICY NUMBER XX XXX XXX

TABLE OF GUARANTEE PREMIUMS

<u>BENEFITS</u>	<u>MONTHLY PREMIUM</u>	<u>PREMIUM PERIOD</u>
NO LAPSE GUARANTEE	[\$183.20] 1	FIRST [20] YEARS 2
EXTENDED NO LAPSE GUARANTEE	[\$222.82] 1	FIRST [51] YEARS 2

[YOU CAN, WITHIN LIMITS, MAKE PREMIUM PAYMENTS AT ANY TIME AND IN ANY AMOUNT. HOWEVER, THE MONTHLY PREMIUMS SHOWN ABOVE ARE USED TO DETERMINE WHETHER THE NO LAPSE GUARANTEE AND EXTENDED NO LAPSE GUARANTEE WILL PREVENT THE POLICY FROM GOING INTO DEFAULT AS DESCRIBED IN THE NO LAPSE GUARANTEE RIDER AND THE EXTENDED NO LAPSE GUARANTEE RIDER.] **3**

IF THE NET CASH SURRENDER VALUE AT THE TERMINATION OF THE NO LAPSE GUARANTEE PERIOD SHOWN ABOVE IS NOT SUFFICIENT TO COVER TOTAL MONTHLY DEDUCTIONS DUE AT THAT TIME, THIS POLICY WILL TERMINATE WITHOUT VALUE UNLESS AN ADDITIONAL PAYMENT IS MADE.

(ATHENA UL 5 - SERIES 152)

**TABLE OF MAXIMUM
MONTHLY DEDUCTIONS FROM THE POLICY ACCOUNT**

		<u>PERIOD</u>
BASE POLICY COST OF INSURANCE CHARGE	Maximum monthly cost of insurance rate for the base policy (see page 4- continued) times thousands of base policy net amount at risk	[51 Years] 1
BASE POLICY ADMINISTRATIVE CHARGE	This charge is the sum of (1) a flat per policy charge; and (2) a per \$1,000 of face amount charge, as follows:	
Per Policy Charge	An amount not to exceed \$15.00 at the beginning of each policy month for each policy year.	[51 Years] 1
Per \$1,000 of Face Amount Charge	An amount not to exceed [\$0.23] 2 for each \$1,000 of initial base policy face amount at the beginning of each policy month.	[51 Years] 1
	In addition, following an approved requested face amount increase, we will also deduct at the beginning of each policy month a charge for each \$1,000 of face amount increase that exceeds the previous highest face amount. This charge is determined based on the attained age of the insured person on the effective date of the increase and will not exceed the amount per \$1,000 shown in the table below.	To attained age 121 as measured from the effective date of increase, if applicable

Attained Age	Amount Per \$1000	Attained Age	Amount Per \$1000	Attained Age	Amount Per \$1000
0 - 37	0.07	54	0.20	76	0.27
38 - 42	0.08	55 - 66	0.21	77	0.27
43 - 45	0.09	67	0.22	78	0.28
46	0.10	68	0.22	79	0.28
47	0.11	69	0.23	80	0.29
48	0.13	70	0.23	81	0.29
49	0.14	71	0.24	82	0.30
50	0.15	72	0.24	83	0.30
51	0.16	73	0.25	84	0.31
52	0.17	74	0.25	85	0.31
53	0.19	75	0.26		

Changes in the base policy face amount resulting from a change in death benefit option will not be considered in computing the previous highest face amount.

(ATHENA UL 5 - SERIES 152)

POLICY INFORMATION CONTINUED — POLICY NUMBER XX XXX XX

**TABLE OF MAXIMUM
MONTHLY DEDUCTIONS FROM THE POLICY ACCOUNT**

		<u>PERIOD</u>
NO-LAPSE GUARANTEE RIDER	NONE	NONE
EXTENDED NO LAPSE GUARANTEE RIDER CHARGE	<p>[\$4.17] 3 for each \$1,000 of the initial base policy face amount at the beginning of each policy month.</p> <p>In addition, following an approved requested face amount increase, we will also deduct at the beginning of each policy month a rider charge for each \$1,000 of face amount increase that exceeds the previous highest face amount. This charge is determined based on the attained age of the insured person on the effective date of the increase and will be equal to the amount per \$1,000 shown in the table below.</p>	<p>[51 Years] 1</p> <p>To attained age 121 as measured from the effective date of increase, if applicable</p>

Attained Age	Monthly Per \$1000 Charge	Attained Age	Monthly Per \$1000 Charge
70	4.17	78	6.83
71	4.50	79	7.17
72	4.83	80	7.50
73	5.17	81	7.83
74	5.50	82	8.17
75	5.83	83	8.50
76	6.17	84	8.83
77	6.50	85	9.17

(ATHENA UL 5 - SERIES 152)

POLICY INFORMATION

INSURED PERSON [RICHARD ROE] 1
POLICY OWNER [RICHARD ROE] 1
FACE AMOUNT OF BASE POLICY [\$50,000] 1
DEATH BENEFIT [OPTION A] (SEE PAGE 6)1
POLICY NUMBER [XX XXX XXX] 1 ISSUE AGE [70] 1
BENEFICIARY [MARGARET ROE] 1 SEX [MALE] 1
REGISTER DATE [JANUARY 1, 2011]1 RATING CLASS: [STANDARD NON-TOBACCO USER] 1
DATE OF ISSUE [JANUARY 1, 2011]1

THE LIFE INSURANCE QUALIFICATION TEST IS [THE CASH VALUE ACCUMULATION TEST]. 2

THE MINIMUM BASE POLICY FACE AMOUNT IS [\$50,000.] 3

ANY REQUESTED INCREASES AND REDUCTIONS IN THE BASE POLICY FACE AMOUNT MUST BE AT LEAST [\$10,000]. 4

THE MAXIMUM AGE FOR A REQUESTED BASE POLICY FACE AMOUNT INCREASE IS ATTAINED AGE [85] OF THE INSURED PERSON.5 THIS MAXIMUM AGE IS BASED ON THE CURRENT RATING CLASS OF THE INSURED PERSON, AND MAY VARY BASED ON THE RATING CLASS AT THE TIME OF THE INCREASE.

A MINIMUM INITIAL PREMIUM PAYMENT OF [**\$548.39**] 6 IS DUE ON OR BEFORE DELIVERY OF THE POLICY. EACH PREMIUM PAYMENT THEREAFTER MUST BE AT LEAST [\$50.00]. 7

THE PLANNED PERIODIC PREMIUM OF [**\$1,000.00**] 8 IS PAYABLE [QUARTERLY]. 9

THE GUARANTEED MINIMUM INTEREST RATE WE CREDIT TO THE POLICY ACCOUNT IS 2% PER YEAR.

THE MAXIMUM DIFFERENCE BETWEEN THE ANNUAL INTEREST RATE WE CREDIT TO THE LOANED PORTION OF YOUR POLICY ACCOUNT AND THE ANNUAL LOAN INTEREST RATE WE CHARGE IS [2%]. 10

THE MINIMUM PARTIAL WITHDRAWAL AMOUNT IS [\$500]. 11

THE MINIMUM LOAN AMOUNT IS [\$500]. 12

SEE NEXT PAGE FOR ADDITIONAL BENEFIT RIDERS.

THE PLANNED PERIODIC PREMIUMS SHOWN ABOVE MAY NOT BE SUFFICIENT TO CONTINUE THE POLICY AND LIFE INSURANCE COVERAGE IN FORCE. THE PERIOD FOR WHICH THE POLICY AND COVERAGE WILL CONTINUE IN FORCE WILL DEPEND ON: (1) THE AMOUNT, TIMING AND FREQUENCY OF PREMIUM PAYMENTS; (2) CHANGES IN THE FACE AMOUNT AND DEATH BENEFIT OPTION; (3) CHANGES IN THE INTEREST RATES CREDITED TO THIS POLICY; (4) CHANGES IN THE MONTHLY DEDUCTIONS FROM THE POLICY ACCOUNT FOR THIS POLICY AND ANY BENEFITS PROVIDED BY RIDERS TO THIS POLICY; (5) CHANGES IN DEDUCTIONS FROM PREMIUM PAYMENTS; AND (6) LOAN AND PARTIAL WITHDRAWAL ACTIVITY.

~~[HOWEVER, THIS POLICY IS GUARANTEED NOT TO LAPSE DURING THE NO LAPSE GUARANTEE PERIOD, SUBJECT TO THE PROVISIONS OF THE NO LAPSE GUARANTEE RIDER THAT IS PART OF THIS POLICY. SEE THE NO LAPSE GUARANTEE RIDER FOR FURTHER DETAILS.] 13~~

(ATHENA UL 5 - SERIES 152)

POLICY INFORMATION CONTINUED — POLICY NUMBER XX XXX XXX

_____ ADDITIONAL BENEFIT RIDERS _____

THE ADDITIONAL BENEFIT RIDERS LISTED BELOW ARE INCLUDED IN THIS POLICY:

NO LAPSE GUARANTEE RIDER:

THE NO LAPSE GUARANTEE PERIOD IS [20] 1 YEARS FROM THE REGISTER DATE.

THE NO LAPSE GUARANTEE ACCUMULATION RATE IS [3.5%] 2 PER YEAR.

SEE NEXT PAGE FOR THE TABLE OF GUARANTEE PREMIUMS.

THIS POLICY IS GUARANTEED NOT TO LAPSE DURING THE NO LAPSE GUARANTEE PERIOD, SUBJECT TO THE PROVISIONS OF THE NO LAPSE GUARANTEE RIDER THAT IS PART OF THIS POLICY. SEE THE NO LAPSE GUARANTEE RIDER FOR FURTHER DETAILS.

EXTENDED NO LAPSE GUARANTEE RIDER:

THE EXTENDED NO LAPSE GUARANTEE PERIOD IS [51] 1 YEARS FROM THE REGISTER DATE.

THE EXTENDED NO LAPSE GUARANTEE ACCUMULATION RATE IS [6.5%] 2 PER YEAR.

SEE NEXT PAGE FOR THE TABLE OF GUARANTEE PREMIUMS.

THIS POLICY IS GUARANTEED NOT TO LAPSE DURING THE EXTENDED NO LAPSE GUARANTEE PERIOD, SUBJECT TO THE PROVISIONS OF THE EXTENDED NO LAPSE GUARANTEE RIDER THAT IS PART OF THIS POLICY. SEE THE EXTENDED NO LAPSE GUARANTEE RIDER FOR FURTHER DETAILS.

POLICY INFORMATION CONTINUED — POLICY NUMBER XX XXX XXX

TABLE OF GUARANTEE PREMIUMS

<u>BENEFITS</u>	<u>MONTHLY PREMIUM</u>	<u>PREMIUM PERIOD</u>
NO LAPSE GUARANTEE	[\$183.20] 1	FIRST [20] YEARS 2
<u>EXTENDED NO LAPSE GUARANTEE</u>	<u>[\$222.82] 1</u>	<u>FIRST [51] YEARS 2</u>

[YOU CAN, WITHIN LIMITS, MAKE PREMIUM PAYMENTS AT ANY TIME AND IN ANY AMOUNT. HOWEVER, THE MONTHLY PREMIUMS SHOWN ABOVE ARE USED TO DETERMINE WHETHER THE NO LAPSE GUARANTEE ~~IS IN EFFECT~~ AND EXTENDED NO LAPSE GUARANTEE WILL PREVENT THE POLICY FROM GOING INTO DEFAULT AS DESCRIBED IN THE NO LAPSE GUARANTEE RIDER AND THE EXTENDED NO LAPSE GUARANTEE RIDER.] 3

IF THE NET CASH SURRENDER VALUE AT THE TERMINATION OF THE NO LAPSE GUARANTEE PERIOD SHOWN ABOVE IS NOT SUFFICIENT TO COVER TOTAL MONTHLY DEDUCTIONS DUE AT THAT TIME, THIS POLICY WILL TERMINATE WITHOUT VALUE UNLESS AN ADDITIONAL PAYMENT IS MADE.

(ATHENA UL 5 - SERIES 152)

**TABLE OF MAXIMUM
MONTHLY DEDUCTIONS FROM THE POLICY ACCOUNT**

		<u>PERIOD</u>
BASE POLICY COST OF INSURANCE CHARGE	Maximum monthly cost of insurance rate for the base policy (see page 4- continued) times thousands of base policy net amount at risk	[51 Years] 1
BASE POLICY ADMINISTRATIVE CHARGE	This charge is the sum of (1) a flat per policy charge; and (2) a per \$1,000 of face amount charge, as follows:	
Per Policy Charge	An amount not to exceed \$15.00 at the beginning of each policy month for each policy year.	[51 Years] 1
Per \$1,000 of Face Amount Charge	An amount not to exceed [\$0.23] 2 for each \$1,000 of initial base policy face amount at the beginning of each policy month.	[51 Years] 1
	In addition, following an approved requested face amount increase, we will also deduct at the beginning of each policy month a charge for each \$1,000 of face amount increase that exceeds the previous highest face amount. This charge is determined based on the attained age of the insured person on the effective date of the increase and will not exceed the amount per \$1,000 shown in the table below.	To attained age 121 as measured from the effective date of increase, if applicable

Attained Age	Amount Per \$1000	Attained Age	Amount Per \$1000	Attained Age	Amount Per \$1000
0 - 37	0.07	54	0.20	76	0.27
38 - 42	0.08	55 - 66	0.21	77	0.27
43 - 45	0.09	67	0.22	78	0.28
46	0.10	68	0.22	79	0.28
47	0.11	69	0.23	80	0.29
48	0.13	70	0.23	81	0.29
49	0.14	71	0.24	82	0.30
50	0.15	72	0.24	83	0.30
51	0.16	73	0.25	84	0.31
52	0.17	74	0.25	85	0.31
53	0.19	75	0.26		

Changes in the base policy face amount resulting from a change in death benefit option will not be considered in computing the previous highest face amount.

(ATHENA UL 5 - SERIES 152)

POLICY INFORMATION CONTINUED — POLICY NUMBER XX XXX XX

**TABLE OF MAXIMUM
MONTHLY DEDUCTIONS FROM THE POLICY ACCOUNT**

		<u>PERIOD</u>
NO-LAPSE GUARANTEE RIDER	NONE	NONE
<u>EXTENDED NO LAPSE GUARANTEE RIDER CHARGE</u>	<p><u>[\$4.17] 3 for each \$1,000 of the initial base policy face amount at the beginning of each policy month.</u></p> <p><u>In addition, following an approved requested face amount increase, we will also deduct at the beginning of each policy month a rider charge for each \$1,000 of face amount increase that exceeds the previous highest face amount. This charge is determined based on the attained age of the insured person on the effective date of the increase and will be equal to the amount per \$1,000 shown in the table below.</u></p>	<p><u>[51 Years] 1</u></p> <p><u>To attained age 121 as measured from the effective date of increase, if applicable</u></p>

Attained Age	Monthly Per \$1000 Charge	-	Monthly Per \$1000 Charge
-	-		-
<u>70</u>	<u>4.17</u>	<u>78</u>	<u>6.83</u>
<u>71</u>	<u>4.50</u>	<u>79</u>	<u>7.17</u>
<u>72</u>	<u>4.83</u>	<u>80</u>	<u>7.50</u>
<u>73</u>	<u>5.17</u>	<u>81</u>	<u>7.83</u>
<u>74</u>	<u>5.50</u>	<u>82</u>	<u>8.17</u>
<u>75</u>	<u>5.83</u>	<u>83</u>	<u>8.50</u>
<u>76</u>	<u>6.17</u>	<u>84</u>	<u>8.83</u>
<u>77</u>	<u>6.50</u>	<u>85</u>	<u>9.17</u>

(ATHENA UL 5 - SERIES 152)

SERFF Tracking Number: ELAS-127210550 State: Arkansas
 Filing Company: AXA Equitable Life Insurance Company State Tracking Number: 49091
 Company Tracking Number:
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: Extended No Lapse Guarantee Rider R11-100
 Project Name/Number: Individual Life /R11-100

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
06/13/2011	Supporting	Flesch Certification Document	06/21/2011	Flesch Score Certification R11-100.pdf (Superceded)

AXA Equitable Life Insurance Company

CERTIFICATION OF READABILITY

AXA Equitable Life Insurance Company has reviewed the enclosed form and certifies that, to the best of its knowledge and belief, the form meets the minimum Flesch Score.

FORM

IR11-100

SCORE

56.7

BY:



Signature

John Finneran

Name

Assistant Vice President

Title

June 17, 2011

Date