

State: Arkansas **Filing Company:** AXA Equitable Life Insurance Company
TOI/Sub-TOI: L06I Individual Life - Variable/L06I.202 Joint (Last Survivor) - Flexible Premium
Product Name: Extension of Prior Approval for Cash Value Plus Rider R11-10
Project Name/Number: Extension of Prior Approval for Cash Value Plus Rider R11-10 /

Filing at a Glance

Company: AXA Equitable Life Insurance Company
Product Name: Extension of Prior Approval for Cash Value Plus Rider R11-10
State: Arkansas
TOI: L06I Individual Life - Variable
Sub-TOI: L06I.202 Joint (Last Survivor) - Flexible Premium
Filing Type: Form
Date Submitted: 11/30/2012
SERFF Tr Num: ELAS-128780014
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num:

Implementation: On Approval
Date Requested:
Author(s): Audrey Arnold, Samra Mekbeeb, Sabrena Lallmohamed, Jillian Rios
Reviewer(s): Linda Bird (primary)
Disposition Date: 12/04/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

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General Information

Project Name: Extension of Prior Approval for Cash Value Plus Status of Filing in Domicile: Not Filed
Rider R11-10

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	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 12/04/2012
	State Status Changed: 12/04/2012
Deemer Date:	Created By: Jillian Rios
Submitted By: Jillian Rios	Corresponding Filing Tracking Number:

Filing Description:
November 30, 2012

VIA SERFF

Jay Bradford, Insurance Commissioner
 Arkansas Insurance Department
 1200 West 3rd 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 R11-10, Cash Value Plus Rider
 SERFF Tracking Number: ELAS-128780014
 Extension of Prior Approval

Dear Commissioner:

This submission is a request to extend the approval for use of the above referenced Cash Value Plus Rider with previously state approved individual flexible premium, joint survivorship variable universal life insurance policy 08-100. Policy 08-100 was approved by the Department on February 29, 2008 (State Tracking Number: 38148). Assuming approval, this rider will be available as an optional benefit with new issues of this policy.

Rider form R11-10 was approved by your Department on January 28, 2011 (State Tracking Number 47794), for use with previously approved individual policies 10-100, 10-200 and 11-100 listed in the table below. We enclose for your information a copy of rider form R11-10.

Form Number	Product Type	Policy Approval Date
10-100	Individual Flexible Premium Variable Universal Life Insurance Policy	04/13/2010
SERFF Tracking Number: ELAS-126558485		
10-200	Individual Flexible Premium Universal Life Insurance Policy with Index-Linked Interest Options	05/21/2010

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SERFF Tracking Number: ELAS-126563755

11-100

Individual Flexible Premium Universal Life Insurance Policy 01/31/2011

SERFF Tracking Number: ELAS-126978481

This rider, while it is in force enhances the cash value of the policy by reducing the surrender charge that would otherwise apply if the policy is given up for its Net Cash Surrender Value during the first eight policy years. In addition, the rider also provides for a refund of a specified percentage of the cumulative deductions from premiums if the policy is given up for its Net Cash Surrender Value during the first three policy years, and potentially impacts the policy death benefit if death occurs during the first three policy years (as any applicable premium refund would be included with the Policy Account value if the death benefit is calculated as a percentage of the amount in the Policy Account).

The rider is available for all underwriting classes for which the base policy 08-100 may be issued. The minimum base policy face amount required at issue for rider selection will be within a range of values as specified in the enclosed Statement of Variability. The rider may be selected only at policy issue. The rider will be available in both the tax qualified and non-tax qualified plan markets.

The rider will be available in the same market as the individual joint survivorship variable universal life policy. If sold in the employer-employee market we reserve the right to establish a minimum number of lives required at issue when this rider is selected. This requirement will be administered in a uniform and non-discriminatory manner.

We also enclose an Actuarial Basis Memorandum.

Since the Cash Value Plus Rider will be used with a variable life insurance policy subject to SEC regulation as a security, it is not subject to readability requirements.

Please call either John Finneran (212) 314-2922, or Sabrena Lallmohamed (212)-314-6741 if you have any questions or need additional information regarding this filing.

Sincerely,
Leah Tomberlin
Vice President

Company and Contact

Filing Contact Information

Leah Tomberlin, Vice President
1290 Avenue of The Americas
13th Floor
New York, NY 10104

Leah.Tomberlin@axa-equitable.com
212-314-3068 [Phone]
212-314-4820 [FAX]

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Filing Company Information

AXA Equitable Life Insurance
 Company
 1290 Avenue of the Americas, 14-
 10
 New York,, NY 10104
 (212) 314-2921 ext. [Phone]

CoCode: 62944
 Group Code: 968
 Group Name:
 FEIN Number: 13-5570651

State of Domicile: New York
 Company Type: LIFE
 Insurance
 State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$0.00
 Retaliatory? No
 Fee Explanation:

SERFF Tracking #:

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	12/04/2012	12/04/2012

SERFF Tracking #:

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Disposition

Disposition Date: 12/04/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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	Statement of Variability		Yes

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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification		
Bypass Reason:	n/a		

		Item Status:	Status Date:
Satisfied - Item:	Statement of Variability		
Comments:			
Attachment(s):			
CV Plus-SIL SOV generic.pdf			

AXA EQUITABLE LIFE INSURANCE COMPANY

Statement of Variability for Rider form R11-10 (to be used with previously approved policy form 08-100)

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 submit a new actuarial memorandum and nonforfeiture demonstration.

Rider R11-10

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

The minimum base policy face amount we may require for rider selection with either of the policies listed above at issue may range from \$200,000 to \$1,000,000. Changes within this range will 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.