

State: Arkansas **Filing Company:** AXA Equitable Life Insurance Company
TOI/Sub-TOI: L06I Individual Life - Variable/L06I.002 Single Life - Flexible Premium
Product Name: Extension of Prior Approval for Variable Indexed Option Rider R09-30
Project Name/Number: Approval for Variable Indexed Option Rider R09-30/

Filing at a Glance

Company: AXA Equitable Life Insurance Company
Product Name: Extension of Prior Approval for Variable Indexed Option Rider R09-30
State: Arkansas
TOI: L06I Individual Life - Variable
Sub-TOI: L06I.002 Single Life - Flexible Premium
Filing Type: Form
Date Submitted: 07/26/2012
SERFF Tr Num: ELAS-128597684
SERFF Status: Closed-Filed-Closed
State Tr Num:
State Status: Filed-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: 08/01/2012
Disposition Status: Filed-Closed
Implementation Date:

State Filing Description:

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General Information

Project Name: Approval for Variable Indexed Option Rider R09-30 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 Individual Market Type:
Overall Rate Impact: Filing Status Changed: 08/01/2012
State Status Changed: 08/01/2012
Deemer Date: Created By: Jillian Rios
Submitted By: Jillian Rios Corresponding Filing Tracking Number:
Filing Description:
July 26, 2012

Jay Bradford, 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 R09-30 - Variable Indexed Option Rider
SERFF Tracking Number: ELAS-128597684

Extension of Prior Approval

Dear Commissioner:

This submission is a request to extend the approval for use of the above referenced Variable Indexed Option Rider with various previously state approved individual flexible premium variable life insurance policy forms.

Rider form R09-30 was initially approved by your Department on October 29, 2009, State Tracking Number 43908, for use with a previously approved individual flexible premium variable policy issued at that time.

The rider form is now used with currently issued policy form 10-100 approved by the Department on April 13, 2010, State Tracking Number 45397.

We would like to extend the approval for use of this rider form with the previously approved individual flexible premium variable life insurance policies listed in the table below. None of these policies are currently issued. The rider would be provided to in force policy owners only.

Form (s) Approval Date
90-300AR and 90-300AR-U 06/24/1991 and 12/31/1991

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94-300 and 94-300-U 06/06/1994

94-300-RV and 94-300-U-RV 05/24/1996

99-300 with or without unisex endorsement S.99-33 03/26/1999

This Variable Indexed Option Rider provides a new investment option in addition to the other investment options under these policies: the Guaranteed Interest Account and Variable Investment Funds of our Separate Account FP. Under this rider, owners are allowed to allocate their net premiums or transfer amounts under the policy to the Indexed Option, which provides a rate of return that is tied to the performance of the Standard & Poor's 500 Price Return Index, subject to the conditions and limitations specified in the rider. This rider also provides a specified level of protection against any declines in such index.

When the Indexed Option is exercised, there will be an Index Benefit Charge and Index Segment Account Charge, as described in the "Rider Cost" provision of the rider. Additionally, the policy's mortality and expense risk charge will also apply to the amount of the owner's policy account in this investment option. These charges will apply to all policy years during which there is value in this investment option.

No commission or other compensation will be provided to any agent of AXAEQ or to any other licensed distributor of our products when this rider is provided to in force policy owners. There is no charge for the rider itself. There is a charge only if funds are allocated by the policy owner to this investment option, as specified above.

Please call John Finneran (212) 314-2922 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]

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? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

State: Arkansas **Filing Company:** AXA Equitable Life Insurance Company
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Company	Amount	Date Processed	Transaction #
AXA Equitable Life Insurance Company	\$0.00	07/26/2012	

SERFF Tracking #:

ELAS-128597684

State Tracking #:

Company Tracking #:

State:

Arkansas

Filing Company:

AXA Equitable Life Insurance Company

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	08/01/2012	08/01/2012

SERFF Tracking #:

ELAS-128597684

State Tracking #:

Company Tracking #:

State:

Arkansas

Filing Company:

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Disposition

Disposition Date: 08/01/2012

Implementation Date:

Status: Filed-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