

Accumulator[®] Variable Annuity Series

Third Party Registered Investment Advisor Authorization Form

To be executed by Annuity Contract Owner and Registered Investment Advisor;
Please note that a separate form must be submitted for each contract.

Express Mail:
AXA Equitable Life Insurance Company
Accumulator Processing Office
200 Plaza Drive, 4th Floor
Secaucus, NJ 07094

Regular Mail:
AXA Equitable Life Insurance Company
Accumulator Processing Office
P.O. Box 1547
Secaucus, NJ 07096-1547



AXA Distributors, LLC

For Assistance Call (800) 789-7771

owner and contract information

Owner's Name

Address

Daytime Phone Number

Social Security Number

Annuity Certificate/Contract Number

(If Annuity Certificate/Contract has not been issued, please attach this form to Application dated: _____)

Contract Type (Check One):

- Traditional IRA Roth IRA
 403(b) (TSA) NQ

investment advisor information

Investment Advisor's Name/Title

Firm Name

Address

Phone Number

Fax Number

terms and conditions and authorization

By his/her signature below, the Owner named above ("Owner") represents, acknowledges and agrees to the following:

1. REPRESENTATIONS

Owner has entered into an investment advisory services agreement (the "Advisory Agreement") with the Investment Advisor named above ("Advisor").

The Advisory Agreement covers the assets of the annuity contract or certificate indicated above ("Contract") issued by AXA Equitable Life Insurance Company ("AXA Equitable"). This Contract is (check one):

- a non-qualified annuity contract,
 a traditional individual retirement annuity contract under Internal Revenue Code Section 408(b),
 a Roth individual retirement annuity contract under Internal Revenue Code Sections 408(b) and 408A(b),
 a tax-sheltered annuity contract under Internal Revenue Code Section 403(b).

AXA Equitable is not a party to the investment advisory services agreement between Owner and Advisor and has no responsibility or liability for the terms thereof or any investment advisor services provided by the Advisor.

Under the Advisory Agreement the Owner and the Advisor agree that the Advisor may make decisions on allocation of amounts under the Contract investment options, including making transfers among such options. Under the Advisory Agreement the Owner and the Advisor further agree that the cost of any investment advisory services provided by the Advisor may be deducted from the account value of the Contract.

2. TRANSFER AUTHORIZATION

Owner hereby authorizes AXA Equitable to (a) release information to and (b) comply with written, telephoned or faxed transfer instructions by Advisor with respect to the Contract. This authorization shall remain

in effect until the earlier of (1) the written termination of this authorization by either the Owner or Advisor and (2) the termination of the Contract. Owner understands that (a) AXA Equitable is not required to maintain telephone, fax, Internet or other communication facilities and that such facilities can be terminated or restricted at any time, and (b) AXA Equitable may permanently deny or restrict access to such facilities if AXA Equitable determines that the Owner or the Advisor is engaging or has engaged in market timing or other transfer activity that AXA Equitable determines to be disruptive to operation of any of the investment options offered under the Contract.

3. FEE PAYMENT AUTHORIZATION

Owner hereby authorizes AXA Equitable to comply with written requests by Advisor to request a lump sum withdrawal from the Contract to pay for fees solely with respect to this Contract under the Advisory Agreement ("Fees"). AXA Equitable is not a party to the Advisory Agreement and has no responsibility or liability to determine whether any withdrawal request(s) received from the Advisor or the amounts of any such withdrawal(s) complies with the terms of Advisory Agreement.

Owner hereby acknowledges and understands that lump sum withdrawals made by the Advisor to pay Fees will be subject to the terms of the Contract and/or applicable prospectus and statement of additional information concerning minimum withdrawal amounts and withdrawal charges. Owner authorizes AXA Equitable to increase the amount of the withdrawal requested by Advisor if necessary to meet a minimum or to cover withdrawal charges. Owner also acknowledges and understands that if the Guaranteed Withdrawal Benefit (Principal Protector) has been elected on this contract, any fee withdrawal (either as a stand-alone or in addition to other withdrawals made by the Owner) may cause an excess withdrawal which will have a negative impact on the benefit. AXA Equitable has no responsibility or liability to determine if any fee withdrawals will cause an excess withdrawal to occur.

Owner further acknowledges and understands (i) AXA Equitable's policy against market timing and other disruptive transfer activities as set forth in the Contract prospectus and supplements thereto as from time to time sent to Owner's address of record, (ii) that AXA Equitable

3. FEE PAYMENT AUTHORIZATION (continued)

may terminate or restrict the availability of fax, telephone, internet or other transfer services in its discretion if Owner or Advisor violated AXA Equitable's policy against market timing or other disruptive transfer activities, and (iii) that AXA Equitable may refuse to act on the instructions of an Advisor acting on behalf of more than one contract owner.

Unless otherwise specified by Owner on a signed attachment or later written amendment to this Authorization Form, lump sum withdrawals made by the Advisor to pay Fees will be deducted pro-rata from the variable investment options.

This paragraph does not apply to NQ contracts. Owner and Advisor hereby represent that under the terms of their Advisory Agreement, the Advisor will exclusively seek Fees from the Contract with regard to investment advisory services covering assets of the Contract. Neither Owner nor AXA Equitable shall have any liability whatsoever for payment of Fees. Fees will be withdrawn from the Contract at the Advisor's request and directly forwarded by AXA Equitable to the Advisor.

This paragraph applies only to NQ contracts. AXA Equitable shall have no liability whatsoever for payment of Fees. Fees will be withdrawn from the Contract at the Advisor's request and directly forwarded by AXA Equitable to the Advisor. Owner hereby acknowledges and understands that the Fees withdrawn from the Contract at the Advisor's request and forwarded by AXA Equitable to the Advisor are treated as distributions from the Contract taxable to the Owner and subject to income tax withholding and tax information reporting. If the Owner is under age 59½, Fees withdrawn from the Contract at the Advisor's request may also be subject to an additional 10% Federal income tax penalty.

4. DISCLAIMERS AND INDEMNIFICATION

AXA Equitable is not a party to the Advisory Agreement between Owner and Advisor and has no responsibility or liability to determine that the amount of fees under the Advisory Agreement are reasonable, or that instructions or withdrawal requests received from the Advisor are in compliance with the Advisory Agreement.

The two paragraphs below do not apply to NQ contracts:

Under no circumstances shall Owner or AXA Equitable be held liable for payment of Fees. If the account value of the Contract should fail to be sufficient to pay Fees or if Fees should fail to be paid for any reason whatsoever, Advisor shall have no right to collect Fees from either Owner or AXA Equitable. Advisor shall have a cause of action for payment of Fees solely against the Contract.

Based on the representations of Owner and Advisor, AXA Equitable will treat Advisor withdrawals from the Contract to pay Fees as expenses pertaining to the management of the 403(b) or IRA contract and not as withdrawals from the Contract subject to tax. AXA Equitable reserves the right to change this position at any time and to require income tax withholding and reporting from Advisor withdrawals from the Contract to pay Fees. Any such change in position will not alter the future payments authorized under this Authorization Form.

The two paragraphs below apply only to NQ contracts:

Under no circumstances shall AXA Equitable be held liable for payment of Fees. If the account value of the Contract should fail to be sufficient to pay Fees or if Fees should fail to be paid for any reason whatsoever, Advisor shall have no right to collect Fees from AXA Equitable.

AXA Equitable will treat Advisor withdrawals from the Contract to pay Fees as distributions from the Contract taxable to the Owner and subject to income tax withholding, unless the Owner properly elects not to have withholding. AXA Equitable will report distributions to the required tax authorities.

AXA Equitable makes no representation or warranty, by accepting any instructions from the Advisor to reallocate among the investment options

provided under the Contract or otherwise, concerning the federal income tax treatment of the Advisor withdrawals from the Contract for Fees. AXA Equitable has no responsibility or liability for any taxes, penalties, and/or interest, which may be assessed by the Internal Revenue Service or other administrative tribunal or court arising out of or relating to this Authorization Form.

Owner and Advisor hereby agree to indemnify and hold AXA Equitable harmless from taxes, penalties and/or interest (individually and collectively referred to as "**Losses**") arising out of an Advisor initiated information request, transfer or withdrawal. AXA Equitable is not responsible and has no liability for any Losses incurred by Owner as a result of the transactions contemplated by this Authorization Form except in the event that Owner suffers any such Losses as a result of the willful misconduct of AXA Equitable, its employees or agents in processing any Advisor initiated information request, transfer or withdrawal.

5. TERMINATION

This Authorization Form will remain in full force and effect until revoked by the undersigned Owner by a written notice received at AXA Equitable's Accumulator processing office, or the termination of the Contract. AXA Equitable will be permitted to rely on withdrawal instructions from the Advisor and effect withdrawals from the Contract accordingly, until it receives proper written notification from the Owner to terminate this Authorization. This Authorization Form is subject to all the terms and conditions set forth above, including without limitation AXA Equitable's policy against market timing activities.

Owner's Name

X

Owner's Signature

Date

Investment Advisor's Name

X

Investment Advisor's Authorized Signature

Date

6. THIS WITHHOLDING ELECTION APPLIES ONLY TO NQ CONTRACTS; THE OWNER MUST ALSO SIGN THIS SECTION.

AXA Equitable is required to withhold Federal income tax at the rate of 10% from the taxable portion of any distribution unless the Owner properly elects not to have tax withheld. The Owner cannot elect out of withholding unless Owner provides AXA Equitable with the Owner's correct Social Security Number or Taxpayer Identification Number and a United States residence address. If the Owner is not a U.S. citizen (or a non-U.S. citizen who is a legal resident of the U.S.), or is a U.S. citizen living outside the United States, the Owner may have to have tax withheld.

If the Owner elects out of withholding, or does not have enough tax withheld from the distribution, the Owner may have to pay an estimated tax. If the Owner's withholding and estimated tax payments are insufficient, the Owner may be penalized under the estimated tax rules. Some states also require state income tax withholding. Generally, however, an election out of Federal tax withholding is an election out of state tax withholding.

- I elect not to have federal (and state, if applicable) income tax withheld on the taxable portion of withdrawals from this Contract to pay Advisor Fees. By my signature below, I certify that the Social Security Number or Taxpayer Identification Number on the first page is my correct Social Security Number or Taxpayer Identification Number and that the address on the first page is my United States residence address.
- Withhold federal (and state, if applicable) income tax withheld on the taxable portion of withdrawals from this Contract to pay Advisor Fees.

Owner's Name

X

Owner's Signature

Date