

AXA Equitable Return of Premium TermSM

Attract More Clients with the Help of Our Competitive Premiums

How Do We Compare?

Top pricing in selected classes is based on annual premiums. To the right is a sampling of how we stack up against eight key competitors at \$1,000,000 face amounts. See next page for Best Class Non-Tobacco User Underwriting Class.

AXA Equitable also offers a 25-year return of premium term policy. Of the eight other carriers surveyed only one offers this type of policy.

Underwriting Class: Standard Non-Tobacco User¹

Male Age 25		
Company	Survey Rank	Premium
20-Year ROP Level Term		
✓ AXA Equitable	1	\$1,695
Jefferson Pilot	2	\$2,019
American General	3	\$2,060
30-Year ROP Level Term		
✓ AXA Equitable	1	\$2,125
American General	2	\$2,300
ING	3	\$2,300

Female Age 25		
Company	Survey Rank	Premium
20-Year ROP Level Term		
✓ AXA Equitable	1	\$1,205
American General	2	\$1,350
ING	3	\$1,350
30-Year ROP Level Term		
✓ AXA Equitable	1	\$1,495
Prudential	2	\$1,561
American General	3	\$1,700

Male Age 35		
Company	Survey Rank	Premium
20-Year ROP Level Term		
✓ AXA Equitable	1	\$2,585
Jefferson Pilot	2	\$2,856
Genworth	3	\$3,179
30-Year ROP Level Term		
✓ AXA Equitable	1	\$2,645
Jefferson Pilot	2	\$2,647
ING	3	\$2,880

Female Age 35		
Company	Survey Rank	Premium
20-Year ROP Level Term		
✓ AXA Equitable	1	\$1,935
Jefferson Pilot	2	\$2,292
Genworth	3	\$2,485
30-Year ROP Level Term		
✓ AXA Equitable	1	\$1,975
Jefferson Pilot	2	\$1,977
Genworth	3	\$2,080

Male Age 45		
Company	Survey Rank	Premium
20-Year ROP Level Term		
✓ AXA Equitable	1	\$5,635
Jefferson Pilot	2	\$6,102
Phoenix	3	\$6,185
30-Year ROP Level Term		
✓ AXA Equitable	1	\$6,125
ING	2	\$6,400
American General	3	\$6,400

Female Age 45		
Company	Survey Rank	Premium
20-Year ROP Level Term		
✓ AXA Equitable	1	\$4,015
Jefferson Pilot	2	\$4,411
ING	3	\$4,570
30-Year ROP Level Term		
Jefferson Pilot	1	\$4,407
Genworth	2	\$4,500
✓ AXA Equitable	3	\$4,515

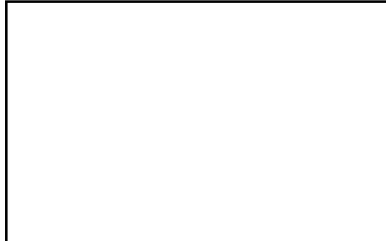
¹ Sources: *Vital Term and Compulife*. Rankings are valid as of June 12, 2007. Subject to changes after this date. Companies surveyed include: AIG American General, Genworth, ING, Jefferson Pilot, Lincoln Life, Prudential, Phoenix and Transamerica.



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Underwriting Class: Best Class Non-Tobacco User¹

For more information, please call:



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Male Age 25		
Company	Survey Rank	Premium
20-Year ROP Level Term		
✓ AXA Equitable	1	\$1,085
ING	2	\$1,100
American General	3	\$1,100
30-Year ROP Level Term		
✓ AXA Equitable	1	\$1,035
Genworth	2	\$1,046
American General	3	\$1,070

Female Age 25		
Company	Survey Rank	Premium
20-Year ROP Level Term		
✓ AXA Equitable	1	\$855
Genworth	2	\$972
Phoenix	3	\$985
30-Year ROP Level Term		
Genworth	1	\$788
✓ AXA Equitable	2	\$795
American General	3	\$810

Male Age 35		
Company	Survey Rank	Premium
20-Year ROP Level Term		
✓ AXA Equitable	1	\$1,485
Genworth	2	\$1,494
ING	3	\$1,600
30-Year ROP Level Term		
Transamerica	1	\$1,440
Prudential	2	\$1,522
✓ AXA Equitable	6	\$1,685

Female Age 35		
Company	Survey Rank	Premium
20-Year ROP Level Term		
✓ AXA Equitable	1	\$1,165
Genworth	2	\$1,188
ING	3	\$1,300
30-Year ROP Level Term		
Transamerica	1	\$1,230
✓ AXA Equitable	2	\$1,255
Prudential	3	\$1,274

Male Age 45		
Company	Survey Rank	Premium
20-Year ROP Level Term		
✓ AXA Equitable	1	\$3,135
ING	2	\$3,140
American General	3	\$3,140
30-Year ROP Level Term		
Genworth	1	\$3,380
Prudential	2	\$3,382
✓ AXA Equitable	9	\$3,865

Female Age 45		
Company	Survey Rank	Premium
20-Year ROP Level Term		
✓ AXA Equitable	1	\$2,505
Phoenix	2	\$2,505
Genworth	3	\$2,590
30-Year ROP Level Term		
Genworth	1	\$2,362
American General	2	\$2,390
✓ AXA Equitable	8	\$2,955

**Life Insurance: • Is Not a Deposit of Any Bank • Is Not FDIC Insured
• Is Not Insured by Any Federal Government Agency • Is Not Bank Guaranteed**

