

A 403(b) plan can be a great way to save for retirement

A 403b plan can be a great way to save for retirement and AXA Equitable is proud to be a state approved provider for the ABP pension and 403b/ACTS plan. We can help you learn about the plan and our funding option, EQUI-VEST® variable deferred annuity.

About AXA Equitable

- Established in 1859—over 150 years of experience
- \$584 billion in assets under management¹
- Nearly 2.45 million clients nationwide¹

A Focus on the People Who Build and Support Our Communities

- Serves approximately 17,420 school systems, colleges, hospitals, municipalities, and 501(c)(3) nonprofit organizations¹
- Over 772,000 employees in these organizations turn to us for help in planning for retirement¹

EQUI-VEST® Variable Deferred Annuity—Flexibility, Convenience & Access

- Numerous investment options from well-known money management firms, and a broad spectrum of asset classes and investment styles
- Investment options include a guaranteed interest option, asset allocation portfolios and target date portfolios.
- The opportunity for regular meetings with a local financial professional
- Quarterly account statements, access to a wealth of online tools and resources
- 24/7 account management through our website and voice-response system
- A toll-free number for customer service representatives

Please note that variable annuities are long-term financial products designed for retirement purposes.

Why Consider a 403b Plan?

Because you can benefit from...

- Convenient payroll deductions
- Tax-deferred savings
- Access to a wide range of investment options

Please see the next page for additional, important information on risks, fees and charges.

We Are Ready to Work with You On:

Location: William Paterson University – Main Campus
Date: Monday, March 7th – University Commons room 208

Location: William Paterson University – Main Campus
Date: Monday, March 21st – University Commons room 208

Contact: Marc Sheridan
NJ Higher Education Specialist
marc.sheridan@axa-advisors.com
(908) 230-2042 (cell)

There are limitations, fees and charges associated with variable annuities, which include, but are not limited to, mortality and expense risk charges, sales and withdrawal charges, and administrative fees. The EQUI-VEST® annuity contains a maximum withdrawal charge of 6% which gradually reduces over a multi-year period. For cost and complete details of coverage, speak to your financial professional.

(Over)

The variable investment options offered in this contract will fluctuate in value and are subject to market risk, including loss of principal. Withdrawals from annuities are subject to normal income tax treatment and if taken prior to age 59 ½ may be subject to an additional 10% federal income tax penalty.

An Annuity contract that is purchased to fund a retirement plan should be done so for the annuity's features and benefits other than tax deferral. For such cases, tax deferral is not an additional benefit for the annuity. You may want to consider the relative features, benefits, and costs of this annuity with any other investment that you may have in connection with your retirement plan or arrangement.

Please consider the charges, risks, expenses, and investment objectives carefully before purchasing a variable annuity. For a prospectus containing this and other information, please contact a financial professional. Read it carefully before you invest or send money.

Guarantees are subject to the claims paying ability of AXA Equitable Life Insurance Company.

Certain types of contracts, features and benefits may not be available in all states.

This fact card/letter does not cover all material provisions of the EQUI-VEST® group annuity contract.

¹ All AXA Equitable data current as of June 30, 2015. AXA Equitable's assets under management are inclusive of assets under management held by an affiliate, AllianceBernstein L.P.

AXA is the brand name of AXA Equitable Financial Services, LLC and its family of companies, including AXA Equitable Life Insurance Company (NY, NY), AXA Advisors, LLC, and AXA Distributors, LLC. AXA S.A. is a French holding company for a group of international insurance and financial services companies, including AXA Equitable Financial Services, LLC. The obligations of AXA Equitable Life Insurance Company are backed solely by its claims-paying ability.

EQUI-VEST® is issued by AXA Equitable Life Insurance Company and distributed by an affiliate, AXA Advisors, LLC.

Contract Form #s: 2006BASE-I-A/B, 2006BASE-A/B, 2008EQVTS201, 2008EQV201, and any state variations.

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