AXA Equitable Guaranteed Benefits Offers 2015

Guaranteed Minimum Income Benefit and Guaranteed Death Benefits State Availability

Full Buyout Option and Partial Buyout Option

"A" States

Alabama	lowa	Nevada	South Dakota
Alaska	Kansas	New Hampshire	Tennessee
Arizona	Kentucky	New Jersey	Texas
Arkansas	Louisiana	New Mexico	Utah
California	Maine	North Carolina	Vermont
Colorado	Maryland **B Share - Series 06,07,08 only**	North Dakota	Virginia
Connecticut	Massachusetts	Ohio	Washington
Delaware	Michigan	Oklahoma	West Virginia
Dist. of Columbia	Minnesota	Oregon	Wisconsin
Florida **Full Buyout Option Only**	Mississippi	Pennsylvania	Wyoming
Georgia	Missouri	Puerto Rico **Series 04 & 06 only**	***
Hawaii	Montana	Rhode Island	***
Illinois	Nebraska	South Carolina	***

Pending Launch – "B" States		Offer Not Available	
◀ Indiana	◆ New York		
Offer Mail Da	te "A" States		
◆ Advisors:	Wk. of 11/17/2015	◆ Contract holders:	Starting 11/30/15 – 12/04/15
		◆ First day to accept O	ffer: 12/07/15
Offer Expiration Date "A" States		CWC Waiver Expiration "A" States	
◆ On or abou	t 02/19/2016	◆ On or about 03/16/	/2016