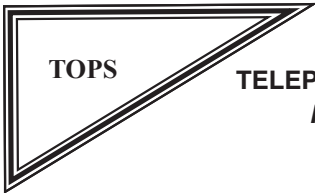


Please note that the Protected Benefit Account is referred to as the Protection Account or Guaranteed Benefit Account in some versions of Retirement Cornerstone. Please note that the Investment Account is referred to as the Performance Account or Non-Guaranteed Benefit Account in some versions of Retirement Cornerstone. The Highest Anniversary Value is also referred to as the Annual Ratchet in some versions of Retirement Cornerstone.



**TELEPHONE OPERATED PROGRAM SUPPORT (TOPS) ENROLLMENT FORM**  
*For those Retirement Cornerstone Contracts only invested in the  
 Investment Account Investment Options and  
 For all Structured Capital Strategies Contracts*

**1. ANNUITANT INFORMATION** *(Contract number is required to process this request)*

\_\_\_\_\_  
 ANNUITANT

\_\_\_\_\_  
 DAYTIME PHONE NUMBER

\_\_\_\_\_  
 OWNER

\_\_\_\_\_  
 CERTIFICATE/CONTRACT NUMBER

\_\_\_\_\_  
 SOCIAL SECURITY NUMBER

**2. CHOOSE YOUR PERSONAL IDENTIFICATION NUMBER** *(Use numbers only) (Letters are not permitted)*

Select five single-digit numbers (1-9). This PIN will remain in effect unless revoked by you in writing:

**3. TERMS AND CONDITIONS OF SERVICE**

AXA Equitable will act on telephone transfer and/or allocation change instructions for the contract referred to in *Section 1* from any person using the designated Personal Identification Number in *Section 2*, subject to the following conditions:

1. TOPS is available either on a touch-tone telephone or on rotary dial equipment with a touch-tone line and adapter.
2. No telephone instruction will be taken unless the *Personal Identification Number* is furnished.
3. Only one transfer request for each Fund is permitted on any one day and cannot be revoked during that day.
4. AXA Equitable will provide transfer and allocation change service 24 hours a day, 7 days a week. A request must be *completed and confirmed* before the time that the New York Stock Exchange closes (4 PM Eastern Time or earlier) to be processed as of the close of an AXA Equitable business day on the date that the request is made. Requests received after the closing of the New York Stock Exchange (or on days when it is not open) will be made effective as of the close of business on the following business day. AXA Equitable will not be responsible for the unavailability of the transfer facility due to system problems, scheduling requirements, power surges or any other failure.
5. Allocation change requests apply only to future contributions. Requests must specify the percentage for each Fund in whole numbers and the total must equal 100%.
6. Only whole-dollar amounts can be transferred.
7. AXA Equitable may withdraw or restrict TOPS privileges if it determines that you have engaged in excessive trading, market timing or other disruptive transfer activity.
8. A transfer or allocation change will not be processed unless the person making the request receives an acknowledgment (*before terminating the telephone connection*) that the request has been filed.
9. AXA Equitable can make changes in the above terms and conditions or additional limitations by sending written notification to the client.
10. If any information is not provided in *Sections 1* and *2*, this request may not be accepted.

**4. Authorization**

*I hereby authorize AXA Equitable Life Insurance Company to accept telephone transfer requests for the contract referred to in Section 1 from any person furnishing the Personal Identification Number indicated in Section 2. I understand that AXA Equitable will not be liable for any loss, liability, costs, or expense arising out of a transfer authorization by telephone, and that AXA Equitable reserves the right to discontinue the telephone transfer service at any time without notice. This authorization will remain in effect unless revoked by me in writing. I am making a copy of this form and returning the original.*

\_\_\_\_\_  
 OWNER'S SIGNATURE

\_\_\_\_\_  
 DATE

**5. MAIL OR FAX THIS FORM** *(For confidentiality, please return this completed form directly to AXA Equitable)*

<i>If by:</i>	Regular Mail	<i>If by:</i>	Express Mail Service	Fax: (816) 701-8040
<i>Send to:</i>	AXA Equitable		AXA Equitable	
	Retirement Service Solutions		Retirement Service Solutions	
	P.O. Box 1547		500 Plaza Dr. – 6th Fl.	
	Secaucus, NJ 07096-1547		Secaucus, NJ 07094-3619	

# QUICK GUIDE TO: TELEPHONE OPERATED PROGRAM SUPPORT (TOPS)

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*To obtain unit values, make transfers among investment options, or change allocations for future contributions, you can use our automated phone support 24 hours a day, 7 days a week.*

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## **To access information 24 hours a day, 7 days a week:**

1. Dial 1-888-909-7770 on your touch-tone telephone.
2. Enter your contract number and your contract access code.  
(Your access code is the last four digits of the annuitant's social security number).
3. Choose one of the menu selections listed below.

**Press:      To:**

- |          |  |
|----------|--|
| <b>1</b> | <b>Obtain the previous day's unit values.</b> <ul style="list-style-type: none"><li>• Press 1:      For contract unit values</li><li>• Press 2:      For specific fund unit value</li></ul>  |
| <b>2</b> | <b>Obtain your current annuity contract value as of the close of the previous business day.</b> <ul style="list-style-type: none"><li>• Press 1:      For existing fund balances for the contract</li><li>• Press 2:      For available fund investment options</li><li>• Press 3:      For current contract fund allocation percentages</li></ul> |
| <b>3</b> | <b>Initiate transactions (funds transfer, allocation change, PIN number change).</b> <ul style="list-style-type: none"><li>• Press 1:      To initiate funds transfers (dollar amount or percentage)</li><li>• Press 2:      To change the allocation for future contributions</li><li>• Press 3:      To change your PIN number</li></ul>         |
| <b>4</b> | <b>Enter another contract number</b>   |
| <b>5</b> | <b>Request the assignment of a new PIN</b> when you have lost or cannot remember your PIN.<br>You will receive a new PIN in 5-7 business days.   |
| <b>0</b> | <b>Return to the MainMenu</b> at any time during the call.   |

*For more information, see your prospectus or call our Customer Service Department, TOLL FREE,  
For Assistance with Retirement Cornerstone Contracts: Call 800-789-7771  
For Assistance with Structured Capital Strategies Contracts: Call 877-899-3743*