

EQUI-VEST® PROCEDURES FOR SIMPLE IRA PLAN WITHDRAWALS/ROLLOVERS

WITHDRAWALS**

Step 1 - Call the EQUI-VEST Customer Service Area at (800) 628-6673 to obtain the appropriate form for a partial withdrawal or surrender of your SIMPLE IRA contract, or contact your AXA Advisors Financial Professional for the form. The withdrawal may be subject to a Withdrawal Charge, as outlined in your EQUI-VEST contract and prospectus.

Step 2 - Complete and send the form to the address shown below.

ROLLOVER OR TRANSFER OF SIMPLE IRA CONTRACT**

Step 1 - Call the EQUI-VEST Customer Service Area at 800-628-6673 to obtain the appropriate form for a transfer or rollover of SIMPLE IRA assets to another carrier, or contact your AXA Advisors Financial Professional for the form. The rollover or transfer amount may be subject to a Withdrawal Charge, as outlined in your EQUI-VEST contract and prospectus.

Step 2 - Complete and send the form to the address shown below.

For Regular Mail (U.S. Postal Service), send to:	For Express Mail Service, send to:
AXA Equitable P.O. Box 4956 Syracuse, NY 13221	EQUI-VEST Processing Office 100 Madison Street Suite 1000 Syracuse, NY 13202

** Prior to the expiration of the 2-year period beginning on the date the participant first participated in any SIMPLE IRA Plan maintained by the participant's employer, any rollover or transfer by the participant of funds from this SIMPLE IRA must be made to another SIMPLE IRA of the participant. Any distribution of funds to the participant during this 2-year period may be subject to a 25% additional federal income tax penalty if the participant does not roll over or transfer the amount distributed into another SIMPLE IRA or unless a penalty exception applies. After the expiration of this 2-year period, the participant may roll over or transfer funds to any IRA of the participant that is qualified under section 408(a) or (b) of the Internal Revenue Code or, in certain cases, to a Roth IRA or another eligible retirement plan. After the expiration of this 2-year period, SIMPLE IRA distributions may be subject to a 10% additional federal income tax penalty unless an exception applies.