Please note that due to spacing constraints, the index names in the chart above may have been abbreviated. For full index names, please refer to the reverse side. If the negative return is in excess of the Segment Buffer, there is a risk of substantial loss of principal.

**The Performance Cap Rate** — For Standard Segments and Dual Direction Segments, the Performance Cap Rate is the highest Segment Rate of Return that can be credited on a Segment Maturity Date. For Annual Lock Segments, the Performance Cap Rate is the highest Annual Lock Yearly Rate of Return that can be applied on an Annual Lock Anniversary. For Step Up Segments, the Performance Cap Rate is the Segment Rate of Return if the Index Performance Rate for that Segment is greater than or equal to zero. The Performance Cap Rate is not an annual rate of return.

**Annual Lock Segment** — For Annual Lock Segments, your return is cumulatively calculated based on Index performance each Annual Lock Period, subject to the Performance Cap Rate and Segment Buffer. For the Annual Lock Segment, the Performance Cap Rate is determined at the inception of the 6-year duration. The -10% Segment Buffer protects against the first 10% of loss each Annual Lock Period.

**Step Up Segment** — Step Up Segments measure the performance of the index from Segment Start Date to Segment Maturity Date. If the corresponding Index Performance Rate exceeds the Performance Cap Rate during this time period, you receive the Performance Cap Rate. If the Index Performance Rate is between the Performance Cap Rate and Segment Buffer (inclusive of both), you receive the absolute value of the index performance. If the Index Performance Rate is less than the Segment Buffer, the Segment Buffer will absorb the first 10% of the loss.

**Standard Segment** — Any Segment that is not an Annual Lock Segment, Dual Direction Segment or Step Up Segment. For Standard Segments the Segment Rate of Return is equal to the Index Performance Rate subject to the Performance Cap Rate and Segment Buffer.

**Structured Capital Strategies® PLUS** is a variable and index-linked deferred annuity contract and a long-term financial product designed for retirement purposes. Simply stated, an annuity is a contract between you and an insurance company that lets you pursue the accumulation of assets. You may then take payments or a lump-sum amount at a later date. In Structured Capital Strategies® PLUS, you invest to accumulate value on a tax-deferred basis in one or more of our Variable Investment Options and/or in one or more of the Segments comprising the Structured Investment Option. There are fees and charges associated with Structured Capital Strategies® PLUS, which include a Variable Investment Option fee that covers administrative expenses, sales expenses and certain expense risks. The Variable Investment Option fee does not apply to amounts held in a Segment.

View Performance Cap Rates online at equitable.com/scsplus.

For more information, contact your financial professional and visit equitable.com/scsapp.

**Please see the reverse side for product term definitions and additional important information.**

AXA Equitable Life Insurance Company (NY, NY)
Important Note
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Important Information
Prior to the Segment Maturity Date, you will not receive the full potential of the Performance Cap Rate since the participation in upside performance for early withdrawals is prorated based on the period those amounts were invested in a Segment. Generally, you will not receive the full protection of the Segment Buffer prior to the Segment Maturity Date, because the Segment Interim Value reflects a portion of the downside protection expected to be provided on the Segment Maturity Date. There is a risk of a substantial loss of your principal because you agree to absorb all losses to the extent they exceed the protection provided by the Structured Investment Option at maturity.

Negative consequences may apply, if for any reason, amounts invested in a Segment are removed before the Segment Maturity Date. AXA Equitable may discontinue contributions to, and transfers among, investment options or make other changes in contribution and transfer requirements and limitations. Transfers are not allowed into or out of Segment Types. AXA Equitable may suspend or discontinue a new Segment at any time.

For the Annual Lock Segment, the Performance Cap Rate is determined at the inception of the 6-year duration. The -10% Segment Buffer protects against the first 10% of loss each Annual Lock Period.

Withdrawals from your contract value may be subject to withdrawal charges. The withdrawal charge declines from 6% over a 6-year period for the Structured Capital Strategies® PLUS. The taxable portion of any withdrawal from an annuity contract is ordinary income, not capital gain. Distributions taken prior to annuitization are generally considered to come from the gain in the contract first. If the contract is tax-qualified, generally all withdrawals are treated as distributions of gain. Withdrawals of gain are taxed as ordinary income and, if taken prior to age 59½, may be subject to an additional 10% federal tax.

Withdrawals during a Segment: The Segment Interim Value is the value of your investment prior to the Segment Maturity Date, and it may be lower than your original investment in the Segment even where the index is higher at the time of the withdrawal prior to maturity. A withdrawal from the Segment Interim Value may be lower than your Segment Investment and may be less than the amount you would have received had you held the investment until the Segment Maturity Date.

Certain types of contracts and features will not be available in all jurisdictions. Annuities contain limitations and restrictions. For costs and complete details of coverage, speak to your financial professional. We offer other variable annuity contracts with different fees, charges and features. Not every contract is available through the same selling broker/dealer.

This flyer is not a complete description of all material provisions of the Structured Capital Strategies® PLUS variable annuity contract, and must be preceded or accompanied by a current Structured Capital Strategies® PLUS prospectus and any applicable supplements.

S&P 500® Price Return Index — Includes 500 leading companies in leading industries of the U.S. economy, capturing approximately 80% coverage of U.S. equities. The S&P 500® Price Return Index does not include dividends declared by any of the companies included in this index. Larger, more established companies may not be able to attain potentially higher growth rates of smaller companies, especially during extended periods of economic expansion. S&P®, Standard & Poor’s®, S&P 500® and Standard & Poor’s