

# EQUI-VEST®

## Quarterly Portfolio Review

October 01, 2008 - December 31, 2008

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MR CLAUDE AC SIMON  
160 MADISON AVE  
NEW YORK NY 10016-5412

**For Assistance Contact:  
Your Financial Professional**

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**AXA Equitable Life Insurance Company**  
1-800-628-6673 Customer Service Representative  
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www.AXAonline.com

### Your Account At A Glance

**Contract Type:** IRA  
Owner: MR CLAUDE AC SIMON  
Annuitant: MR CLAUDE AC SIMON

**Contract Number:** 099937854  
Series: 400  
Contract Date: May 21, 1999

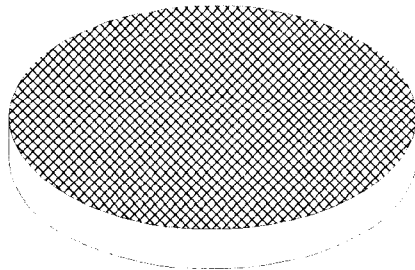
	Quarter 10/01/08-12/31/08	Year to Date 01/01/08-12/31/08	Since Purchase 05/21/99 - 12/31/08
<b>Beginning Account Value</b>	<b>\$11,199.01</b>	<b>\$10,983.57</b>	
Contributions and Additions	\$0.00	\$0.00	\$16,064.98
Withdrawals	\$0.00	\$0.00	\$0.00
Fees and Expenses	\$0.00	(\$30.00)	
Net Investment Portfolio Results	\$83.52	\$328.96	
<b>Total Account Value on 12/31/2008</b>	<b>\$11,282.53</b>	<b>\$11,282.53</b>	

The account value shown on this statement may not reflect your most recent contribution. These will be confirmed on your next report.

Your Death Benefit as of December 31, 2008 is : \$16,064.98

### Current Asset Allocation

#### Your Portfolio by Asset Class



	<b>Guaranteed - Fixed</b>	<b>100.00 %</b>
	Guaranteed Interest Account	100.00 %
	<b>Total</b>	<b>100.00 %</b>



**Portfolio Summary**

Portfolio Holdings	Accumulation Units	Unit Value	Account Value
Guaranteed Interest Account			\$11,282.53
<b>Total Account Value as of 12/31/2008</b>			<b>\$11,282.53</b>

**Transaction Summary by Fund**

	Guaranteed Interest Account	Total Portfolio
Balance as of 10/01/2008	11,199.01	\$11,199.01
Contributions and Additions	0.00	0.00
Withdrawals	0.00	0.00
Fees and Expenses	0.00	0.00
Net Transfers	0.00	0.00
Net Investment Portfolio Results	83.52	83.52
Balance as of 12/31/2008	11,282.53	\$11,282.53

**Additional Account Information**

CONTRIBUTIONS MADE FOR TAX YEAR 2008: \$ 0.00  
 YOUR DECEMBER 31, 2008 ANNUITY ACCOUNT VALUE IS BEING REPORTED TO THE IRS  
 IN ACCORDANCE WITH CURRENT INTERNAL REVENUE SERVICE REGULATIONS.

If you believe that there is any inaccuracy or discrepancy in your account, you should report it to us immediately. You can inform us by telephone at (800) 628-6673 or in writing, or contact your broker-dealer. However, if you report the inaccuracy or discrepancy by telephone, you should reconfirm it in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA).

**EQUI-VEST News**

Current economic conditions may have prompted you to re-evaluate your financial strategy to ensure that you are adequately prepared for the future. Contact your financial professional today if you need assistance in analyzing your financial situation.

Variable annuity products are issued by AXA Equitable Life Insurance Company (NY, NY) and distributed by an affiliate AXA Advisors, LLC.

GE 47407b (12/08)

Important Notice: Please read this information - the Required Minimum Distribution Rules have changed for Traditional IRA contracts, only for 2009. 2008 distributions are not affected.

If your birth date is January 1, 1938 to June 30, 1938, you reached age 70 1/2 by December 31, 2008. If you did not take the distribution during calendar year 2008, you must still take your first lifetime Required Minimum Distribution (RMD) for your IRA contract for the 2008 year before your April 1, 2009 "Required Beginning Date" for starting lifetime Required Minimum Distributions.

For all Traditional IRA contract owners born before July 1, 1938 (you were at least age 70 1/2 on December 31, 2008): AXA Equitable is required to report to the IRS that you are part of the group that must take RMDs for their IRA contracts. Under normal rules, by December 31, 2009 you would have to take a lifetime RMD for your IRA contract for calendar year 2009. For calendar year 2009 only, Congress has suspended the requirement for you to take an RMD calculated for this IRA contract for calendar year 2009. In following years, you will have to take your RMD by December 31 of that year, that is, you will have to take a lifetime RMD for calendar year 2010 by December 31, 2010.

