

# A 403b plan can be a great way to

**AXA Equitable 457b** plan can be a great way to save for retirement and AXA Equitable is proud to have been named an approved provider for the **TAYLOR COUNTY SCHOOLS 403b** plan. We can help you learn about the plan and our funding option, **EQUI-VEST®** variable deferred annuity.

## About AXA Equitable

- Established in 1859—over 150 years of experience
- \$519.5 billion in assets under management<sup>1</sup>
- More than three million clients nationwide<sup>1</sup>

## A Focus on the People Who Build and Support Our Communities

- Serves approximately 17,000 school systems, colleges, hospitals, municipalities, and 501(c)(3) nonprofit organizations<sup>1</sup>
- Over 682,000 employees in these organizations turn to us for help in planning for retirement<sup>1</sup>

## EQUI-VEST®—Flexibility, Convenience, Access

- Numerous investment options from well-known money management firms, and a broad spectrum of asset classes and investment styles
- Investment options include a guaranteed interest option, asset portfolios, and target date portfolios.
- The opportunity for regular meetings with a local financial professional
- Quarterly account statements, access to a wealth of online tools and
- 24/7 account management through our website and voice-response
- A toll-free number for customer service representatives

### Why Consider a 403b Plan?

Because you can benefit from...

- Convenient payroll deductions

allocation


resources system

Please note that variable annuities are long-term financial products designed for retirement purposes. *Please see the reverse side for additional, important information on risks, fees and charges.*

## We Are Ready to Work with You

Call today for a meeting at your convenience.

**JAMES W. FRANK, ChFC**  
**850-893-9535**  
**James.frank@axa-advisors.com**

There are limitations, fees and charges associated with variable annuities, which include, but are not limited to, investment risk charges, sales and withdrawal charges, and administrative fees. The EQUI-VEST® annuity contract includes an expense ratio and a mortality and morbidity charge.  **AXA EQUITABLE** expense ratio **redefining / standards®** /al charge

(Over)

of 6% which gradually reduces over a multi-year period. For cost and complete details of coverage, speak to your financial professional. The variable investment options offered in this contract will fluctuate in value and are subject to market risk, including loss of principal. Withdrawals from annuities are subject to normal income tax treatment and if taken prior to age 59 ½ may be subject to an additional 10% federal income tax penalty.

An Annuity contract that is purchased to fund a retirement plan should be done so for the annuity's features and benefits other than tax deferral. For such cases, tax deferral is not an additional benefit for the annuity. You may want to consider the relative features, benefits, and costs of this annuity with any other investment that you may have in connection with your retirement plan or arrangement. **Please consider the charges, risks, expenses, and investment objectives carefully before purchasing a variable annuity. For a prospectus containing this and other information, please contact a financial professional. Read it carefully before you invest or send money.**

*Guarantees are subject to the claims paying ability of AXA Equitable Life Insurance Company.*

*Certain types of contracts, features and benefits may not be available in all states.*

*This fact card/letter does not cover all material provisions of the EQUI-VEST® group annuity contract.*

<sup>1</sup> All AXA Equitable data current as of December 31, 2012. AXA Equitable's assets under management are inclusive of assets under management held by an affiliate, AllianceBernstein L.P.

EQUI-VEST® is issued by AXA Equitable Life Insurance Company and distributed by an affiliate, AXA Advisors, LLC.

Contract Form #s: 2006BASE-I-A/B, 2006BASE-A/B, 2008EQVTSA201, 2008EQV201, and any state variations.

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