

**AXA Equitable Life Insurance Company
AXA Life and Annuity Insurance Company
MONY Life Insurance Company
MONY Life Insurance Company of America**

**LIFE INSURANCE/ANNUITY DISCLOSURE TO ACTIVE DUTY MEMBERS OF THE
ARMED FORCES**

Subsidized Life Insurance is available to each member of the Armed Forces from the Federal Government under the Service Members' Group Life Insurance program (also referred to as SGLI) under subchapter III of chapter 19 of title 38, United States Code.

The maximum amount of insurance coverage available under the SGLI program is \$400,000. Effective July 1, 2006, your cost of this maximum coverage is \$29.00 a month. Lower coverage amounts with corresponding lower monthly premiums are available. Additional information regarding SGLI rates and coverage are found in the United State Department of Veteran Affairs website at: <http://www.insurance.va.gov/sgliSite/SGLI/sgliPremiums.htm#reduced>, or by contacting the Office of Servicemembers' Group Life Insurance (OSGLI) at (800) 419-1473.

The life insurance/annuity product(s) offered to you by our Company(ies) is/are

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This (these) product(s) is/are not offered or provided by the Federal Government. The Federal Government has in no way sanctioned, recommended, or encouraged the sale of the life insurance/annuity product(s) being offered.

This (these) life insurance product(s) does/do not have a savings feature or savings fund, or any side fund, that may be used to pay, or reduced to offset, premiums due for continuation of coverage.

No person involved in the solicitation of this (these) product(s) has received any referral fee or incentive compensation in connection with the offer or the sale of this (these) life insurance product(s) except for the licensed agent representing our Company(ies).

If the sale or solicitation was made on Federal land or facilities located outside of the United States, consumer complaints may be sent to the State Insurance Commissioner for the State having the primary jurisdiction and duty to regulate the sale of these life insurance products.

The address and telephone number for your State Insurance Department is found in the attached list.

Owner's Name and Signature

Date

Insured's Name and Signature (if different
Owner)

Date

Agent's Name and Signature

Date

STATE INSURANCE DEPARTMENTS LIST

<p>Alaska Division of Insurance 550 West 7th Avenue, Suite 1560 Anchorage, Alaska 99501-3567 Tel. 907-269-7900 Fax 907-269-791</p> <p>Alabama Department of Insurance 201 Monroe Street, Suite 1700 Montgomery, Alabama 36104 Tel. 334-269-3550 Fax 334-241-4192</p> <p>Arkansas Insurance Department 1200 West 3rd Street Little Rock, Arkansas 72201-1904 Tel. 501-371-2600 Fax 501-371-2629</p> <p>Office of the Governor American Samoa Government Pago Pago, American Samoa 96799 Tel. 684-633-4116 Fax 684-633-2269</p> <p>Arizona Department of Insurance 2910 North 44th Street, Suite 210 Phoenix, Arizona 85018-7256 Tel. 602-364-3100 Fax 602-364-3470</p> <p>California Department of Insurance 300 Capitol Mall, Suite 1700 Sacramento, California 95814 Tel. 916-492-3500 Fax 916-445-6552</p> <p>State of California 45 Fremont Street, 23rd Floor San Francisco, California 94105 Tel. 415-538-4010 Fax 415-904-5889</p> <p>State of California 45 Fremont Street, 23rd Floor San Francisco, California 94105 Tel. 415-538-4010 Fax 415-904-5889 and - 300 South Spring Street Los Angeles, California 90013 Tel. 213-346-6400 Fax 213-897-6771</p> <p>Louisiana Department of Insurance Attn: Chad Brown 1702 N. 3rd Street Baton Rouge, Louisiana 70802 Tel. 225-342-5423 Fax 225-342-8622</p> <p>Division of Insurance</p>	<p>Colorado Division of Insurance 1560 Broadway, Suite 850 Denver, Colorado 80202 Tel. 303-894-7499 Fax 303-894-7455</p> <p>Connecticut Department of Insurance 153 Market Street, 7th Floor Hartford, CT 06103 Tel. 860-297-3800 Fax 860-566-7410</p> <p>Dept. of Insurance, Securities, and Banking Government of the District of Columbia 810 First Street, N. E., Suite 701 Washington, DC 20002 Tel. 202-727-8000 Fax 202-535-1196</p> <p>Delaware Department of Insurance Rodney Building 841 Silver Lake Boulevard Dover, Delaware 19904 Tel. 302-739-4251 Fax 302-739-5280</p> <p>Florida Department of Financial Services The Larson Building 200 E. Gaines Street Tallahassee, Florida 32399-0301 Tel. 850-413-2806 Fax 850-413-2950</p> <p>Georgia Department of Insurance 2 Martin Luther King, Jr. Drive Floyd Memorial Bldg., 704 West Tower Atlanta, Georgia 30334 Tel. 404-656-2056 Fax 404-656-4688</p> <p>Dept. of Rev. & Taxation Ins. Branch Government of Guam 1240 Route 16 Barrigada, Guam 96913 Tel. 671-635-1817 Fax 671-633-2643</p> <p>N. Mariana Islands Department of Insurance Department of Commerce Office of the Insurance Commissioner Caller Box 10007 CK</p>	<p>Hawaii Insurance Division Dept. of Commerce & Consumer Affairs 335 Merchant Street, Room 213 Honolulu, Hawaii 96813 Tel. 808-586-2790 Fax 808-586-2806</p> <p>Division of Insurance State of Iowa 330 E. Maple Street Des Moines, Iowa 50319 Tel. 515-281-5523 Fax 515-281-3059</p> <p>Dept. of Fin. and Professional Regulation Division of Insurance 320 West Washington St., 4th Floor Springfield, Illinois 62767-0001 Tel. 217-785-5516 Fax 217-524-6500 and 100 West Randolph Suite 9-301 Chicago, Illinois 60601-3251 Tel. 312-814-5559 Fax 312-814-5435</p> <p>Indiana Department of Insurance 311 W. Washington Street, Suite 300 Indianapolis, Indiana 46204-2787 Tel. 317-232-2385 Fax 317-232-5251</p> <p>Kansas Department of Insurance 420 S.W. 9th Street Topeka, Kansas 66612-1678 Tel. 785-296-3071 Fax 785-296-7805</p> <p>Kentucky Office of Insurance 215 West Main Street Frankfort, Kentucky 40601 Tel. 502-564-6027 Fax 502-564-1453</p> <p>New York Department of Insurance 25 Beaver Street New York, New York 10004-2319 Tel. 212-480-2289 Fax 212-480-2310</p>
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<p>Commonwealth of Massachusetts One South Station, 5th Floor Boston, Massachusetts 02110 Tel. 617-521-7794 Fax 617-521-7758</p> <p>Maryland Insurance Administration 525 St. Paul Place Baltimore, Maryland 21202-2272 Tel. 410-468-2090 Fax 410-468-2019</p> <p>Maine Bureau of Insurance Dept. of Professional & Financial Reg. 124 Northern Avenue Gardiner, Maine 04345 Tel. 207-624-8401 Fax 207-624-8599</p> <p>State of Michigan Office of Financial and Insurance Services (OFIS) Attn: Office of the Commissioner Ottawa Bldg 3rd Floor 611 W. Ottawa Lansing, Michigan 48933 Tel. 517-373-0220 Fax 517-373-4870</p> <p>Minnesota Department of Commerce 85 7th Place East, Suite 500 St. Paul, Minnesota 55101-2198 Tel. 651-296-5769 Fax 651-282-2568</p> <p>Missouri Department of Insurance, Financial Institutions & Professional Registration (DIFP) 301 West High Street, Suite 530 Jefferson City, Missouri 65101 Tel. 573-751-1927 Fax 573-751-1165</p> <p>Puerto Rico Dept of Insurance B5 Tabonuco St. Suite 216 PMB 356 Guaynabo, Puerto Rico 00968-3029 Tel. 787-722-8686 Fax 787-722-4400</p> <p>Rhode Island Insurance Division Dept. of Business Regulation 233 Richmond Street, Suite 233 Providence, Rhode Island 02903-4233 Tel. 401-222-5466 Fax 401-222-5475</p>	<p>Saipan, MP 96950 Tel. 670-664-3000</p> <p>Mississippi Insurance Department 501 North West Street Woolfolk State Office Bldg., 10th Fl. Jackson, MS 39201 Tel. 601-359-3569 Fax 601-359-2474</p> <p>Montana Department of Insurance 840 Helena Avenue Helena, Montana 59601 Tel. 406-444-2040 Fax 406-444-3497</p> <p>Nebraska Department of Insurance Terminal Building, Suite 400 941 'O' Street Lincoln, Nebraska 68508 Tel. 402-471-2201 Fax 402-471-4610</p> <p>Nevada Division of Insurance 788 Fairview Drive, Suite 300 Carson City, Nevada 89701-5753 Tel. 775-687-4270 Fax 775-687-3937</p> <p>New Hampshire Department of Insurance 21 South Fruit Street, Suite 14 Concord, New Hampshire 03301 Tel. 603-271-2261 Fax 603-271-1406</p> <p>New Jersey Department of Insurance 20 West State Street PO Box 325 Trenton, New Jersey 08625-0325 Tel. 609-633-7667 Fax 609-984-5273</p> <p>New Mexico Insurance Division PERA Building 1120 Paseo de Peralta Santa Fe, New Mexico 87501 Tel. 505-827-4601 Fax 505-476-0326</p> <p>Virgin Islands Bureau of Insurance 5049 Kongens Gade St., St. Thomas, Virgin Islands 00802- 6487 Tel. 340-774-7166 Fax 340-774-9458</p> <p>and VI Division of Banking & Insurance 1131 King Street, Suite 101 Christiansted St. Croix, Virgin Islands 00820 Tel. 340-773-6449 Fax 340-773-4052</p>	<p>and New York Department of Insurance One Commerce Plaza, Suite 1700 Albany, New York 12257 Tel. 518-474-4567 Fax 518-473-4139</p> <p>North Carolina Dept. of Insurance Department of Insurance State of North Carolina Dobbs Building 430 N. Salisbury Street Raleigh, North Carolina 27603 Tel. 919-733-3058 Fax 919-733-6495</p> <p>North Dakota Dept. of Insurance 600 E. Boulevard Bismarck, North Dakota 58505- 0320 Tel. 701-328-2440 Fax 701-328-4880</p> <p>Ohio Department of Insurance 2100 Stella Court Columbus, Ohio 43215-1067 Tel. 614-644-2658 Fax 614-644-3743</p> <p>Oklahoma Department of Insurance 2401 NW 23rd St., Suite 28 Oklahoma City, Oklahoma 73107 Tel. 405-521-2828 Fax 405-521-6635</p> <p>Oregon Insurance Division 350 Winter Street NE, Room 440 Salem, Oregon 97301-3883 Tel. 503-947-7980 Fax 503-378-4351</p> <p>Pennsylvania Insurance Department 1326 Strawberry Square, 13th Floor Harrisburg, Pennsylvania 17120 Tel. 717-783-0442 Fax 717-772-1969</p>
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<p>South Carolina Dept. of Insurance Capitol Center 1201 Main Street, Suite 1000 Columbia, South Carolina 29202-3105 Tel. 803-737-6227 Fax 803-737-6159</p> <p>South Dakota Division of Insurance Department of Revenue & Regulation 445 East Capitol Avenue, 1st Floor Pierre, South Dakota 57501-3185 Tel. 605-773-4104 Fax 605-773-5369</p> <p>Tennessee Dept. of Commerce & Ins. Davy Crockett Tower, Fifth Floor 500 James Robertson Parkway Nashville, Tennessee 37243-0565 Tel. 615-741-6007 Fax 615-532-6934</p> <p>Texas Department of Insurance 333 Guadalupe Street Austin, Texas 78701 Tel. 512-463-6464 Fax 512-475-2005</p> <p>Utah Department of Insurance 3110 State Office Building Salt Lake City, Utah 84114-1201 Tel. 801-538-3800 Fax 801-538-3829</p> <p>Virginia Bureau of Insurance State Corporation Commission Bureau of Insurance Commonwealth of Virginia 1300 East Main Street Richmond, Virginia 23219 Tel. 804-371-9694 Fax 804-371-9873</p>	<p>Vermont Division of Insurance Dept. of Banking, Ins. & Securities 89 Main Street, Drawer 20 Montpelier, Vermont 05620-3101 Tel. 802-828-3301 Fax 802-828-3306</p> <p>Washington State Office of the Insurance Commissioner Insurance 5000 Building 5000 Capitol Way Tumwater, Washington 98501 Tel. 360-725-7000 Fax 360-586-3109</p> <p>West Virginia Offices of the Insurance Commissioner State of West Virginia 1124 Smith Street Charleston, West Virginia 25301 Tel. 304-558-3354 Fax 304-558-0412</p> <p>Office of the Commissioner of Insurance State of Wisconsin 125 South Webster Street GEF III – 2nd Floor Madison, Wisconsin 53702 Tel. 608-267-1233 Fax 608-261-8579</p> <p>Wyoming Department of Insurance 106 East 6th Avenue Cheyenne, Wyoming 82002 Tel. 307-777-7401 Fax 307-777-5895</p>	
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