

CompanyName : AXA EQUITABLE LIFE INS CO



LIFE AND ACCIDENT AND HEALTH COMPANIES—ASSOCIATION EDITION

ANNUAL STATEMENT FOR THE YEAR ENDED DECEMBER 31, 2010 OF THE CONDITION AND AFFAIRS OF THE

AXA EQUITABLE LIFE INSURANCE COMPANY

NAIC Group Code 0968 0968 NAIC Company Code 62944 Employer's ID Number 13-5570651
(Current Period) (Prior Period)

Organized under the Laws of New York State of Domicile of Port of Entry New York Country of Domicile United States of America

Incorporated/Organized: July 26, 1859 Commenced Business: July 28, 1859

Statutory Home Office: 1290 Avenue of the Americas New York, New York 10104

Main Administrative Office: 1290 Avenue of the Americas New York, New York 10104 - Phone Number: (212) 554-1234

Mail Address: 1290 Avenue of the Americas New York, New York 10104 - Phone Number: (212) 554-1234

Primary Location of Books and Records: 1290 Avenue of the Americas, New York, New York 10104 (212) 554-1234

Internet Website Address: www.axa-equitable.com

Statutory Statement Contact: Nicholas Gismondi, Vice President (201) 743-5073

E-mail address: controllers@axa-equitable.com

Fax number: (201) 743-5006

OFFICERS

ANDREW JOHN McMAHON #
President

RICHARD STEVEN DZIADZIO
Senior Executive Vice President and
Chief Financial Officer

JAMES ARDEN SHEPHERDSON, III
Senior Executive Vice President

RICHARD VICTOR SILVER
Senior Executive Vice President, Chief
Administrative Officer and Chief Legal
Officer

JENNIFER LYNN BLEVINS
Executive Vice President

KEVIN ROBERT BYRNE
Executive Vice President, Chief Investment
Officer and Treasurer

CHARLES ANGELO MARINO
Executive Vice President and
Chief Actuary

ALVIN HENRY FENICHEL
Senior Vice President and
Chief Accounting Officer

KEITH ELLIOTT FLOMAN
Senior Vice President and
Appointed Actuary

ANDREW OWEN RAFTIS
Senior Vice President and Auditor

KAREN FIELD HAZIN
Vice President, Secretary and
Associate General Counsel

DIRECTORS

HENRI de CASTRIES
DANNY LYMAN HALE #
JAMES FRANCIS HIGGINS
JOSEPH HUGH MOGLIA
EZRA SULEIMAN

DENIS DUVERNE
ANTHONY JOHN HAMILTON
PETER STEPHEN KRAUS
MARK PEARSON #
PETER JOSEPH TOBIN

CHARLYNN GOINS
MARY REGINA HENDERSON
SCOTT DANIELLS MILLER
LORIE ANN SLUTSKY
RICHARD CHARLES VAUGHAN #

State of..... New York.....

County of..... New York.....

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The officers of AXA EQUITABLE LIFE INSURANCE COMPANY being duly sworn, each depose and say that they are the described officers of the said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

ANDREW JOHN McMAHON
President

ALVIN HENRY FENICHEL
Senior Vice President and Chief Accounting
Officer

KEITH ELLIOTT FLOMAN
Senior Vice President and Appointed Actuary

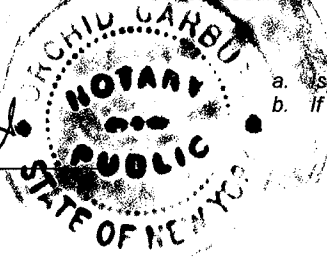
KAREN FIELD HAZIN
Vice President, Secretary and Associate
General Counsel

Subscribed and sworn to before me this
22nd day of February 2011

Orchid Garbutt

Notary Public, State of New York
No. 01GA6049018

Qualified in: Kings County
Certificate filed in New York County
Commission Expires: 10/02/2014



a. Is this an original filing?

b. If no, 1. State the amendment number
2. Date filed
3. Number of pages attached

Yes (x) No ()

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AXA EQUITABLE LIFE INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	27,977,311,376	0	27,977,311,376	27,302,627,627
2. Stocks (Schedule D):				
2.1 Preferred stocks	301,763,857	0	301,763,857	437,099,266
2.2 Common stocks	1,096,462,590	0	1,096,462,590	1,412,644,157
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	3,962,964,907	0	3,962,964,907	3,949,385,867
3.2 Other than first liens	3,647,323	0	3,647,323	3,706,846
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$0 encumbrances).....	0	0	0	0
4.2 Properties held for the production of income (less \$0 encumbrances)	0	0	0	0
4.3 Properties held for sale (less \$0 encumbrances)	0	0	0	0
5. Cash (\$(30,218,027) , Schedule E-Part 1), cash equivalents (\$59,124,491 , Schedule E-Part 2) and short-term investments (\$1,097,416,080 , Schedule DA).....	1,126,322,544	0	1,126,322,544	833,249,808
6. Contract loans (including \$0 premium notes)	3,578,291,512	3,851,735	3,574,439,777	3,611,034,322
7. Derivatives	489,902,055	0	489,902,055	116,628,940
8. Other invested assets (Schedule BA)	1,581,645,767	1,054,786	1,580,590,981	1,387,777,136
9. Receivables for securities	35,558,802	0	35,558,802	35,042,587
10. Securities lending reinvested collateral assets.....	0	0	0	0
11. Aggregate write-ins for invested assets	99,370,000	0	99,370,000	632,310,000
12. Subtotals, cash and invested assets (Lines 1 to 11)	40,253,240,733	4,906,521	40,248,334,212	39,721,506,556
13. Title plants less \$0 charged off (for Title insurers only).....	0	0	0	0
14. Investment income due and accrued	556,466,158	725,055	555,741,103	545,914,076
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	(38,841,083)	0	(38,841,083)	(53,442,719)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$0 earned but unbilled premiums).....	166,385,639	0	166,385,639	139,275,686
15.3 Accrued retrospective premiums.....	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	79,297,543	0	79,297,543	54,228,623
16.2 Funds held by or deposited with reinsured companies	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts	21,010,175	0	21,010,175	26,438,239
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0	0
18.2 Net deferred tax asset.....	1,194,803,923	503,773,460	691,030,463	413,632,929
19. Guaranty funds receivable or on deposit	12,997,022	0	12,997,022	14,081,639
20. Electronic data processing equipment and software.....	177,120,277	172,903,070	4,217,207	4,504,685
21. Furniture and equipment, including health care delivery assets (\$0)	20,616,997	20,616,997	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	407	0	407	7,839
23. Receivables from parent, subsidiaries and affiliates	95,816,185	0	95,816,185	122,018,675
24. Health care (\$0) and other amounts receivable.....	0	0	0	0
25. Aggregate write-ins for other than invested assets	990,300,571	57,955,314	932,345,257	907,819,893
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	43,529,214,547	760,880,416	42,768,334,131	41,895,986,121
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	92,957,775,158	0	92,957,775,158	84,887,609,923
28. Total (Lines 26 and 27)	136,486,989,705	760,880,416	135,726,109,289	126,783,596,044
DETAILS OF WRITE-INS				
1101. Collateral on Derivative Instruments.....	99,370,000	0	99,370,000	632,310,000
1102.	0	0	0	0
1103.	0	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	99,370,000	0	99,370,000	632,310,000
2501. Aviation reinsurance premiums due and unpaid.....	737,258	0	737,258	922,266
2502. Accrued charges for administrative, separate accounts, claim service and other fees.....	77,033	0	77,033	72,917
2503. Miscellaneous assets.....	128,098,477	0	128,098,477	134,052,882
2598. Summary of remaining write-ins for Line 25 from overflow page	861,387,803	57,955,314	803,432,489	772,771,828
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	990,300,571	57,955,314	932,345,257	907,819,893

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AXA EQUITABLE LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$36,684,309,957 (Exhibit 5, Line 9999999) less \$0 included in Line 6.3 (including \$89,422 Modco Reserve)	36,684,309,957	35,358,989,692
2. Aggregate reserve for accident and health contracts (Exhibit 6, Line 17, Col. 1)(including \$0 Modco Reserve)	439,486,635	464,682,652
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$0 Modco Reserve)	882,856,405	911,825,267
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	363,773,666	309,791,406
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	90,649,881	97,344,328
5. Policyholders' dividends \$3,059,059 and coupons \$0 due and unpaid (Exhibit 4, Line 10)	3,059,059	3,122,464
6. Provision for policyholders' dividends and coupons payable in following calendar year—estimated amounts:		
6.1 Dividends apportioned for payment (including \$0 Modco)	328,695,501	345,619,700
6.2 Dividends not yet apportioned (including \$0 Modco)	0	0
6.3 Coupons and similar benefits (including \$0 Modco)	0	0
7. Amount provisionally held for deferred dividend policies not included in Line 6	0	0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$16,147 discount; including \$573,108 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14)	6,657,708	6,852,013
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts	0	0
9.2 Provision for experience rating refunds, including \$0 accident and health experience rating refunds	3,696,353	4,651,895
9.3 Other amounts payable on reinsurance, including \$865,420 assumed and \$1,218,916 ceded	2,084,336	3,226,501
9.4 Interest Maintenance Reserve (IMR, Line 6)	154,038,130	128,263,718
10. Commissions to agents due or accrued-life and annuity contracts \$14,951,590 accident and health \$825,368 and deposit-type contract funds \$0	15,776,958	12,804,580
11. Commissions and expense allowances payable on reinsurance assumed	4,221,563	4,239,323
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	211,302,078	205,897,331
13. Transfers to Separate Accounts due or accrued (net) (including \$(2,763,757,095) accrued for expense allowances recognized in reserves, net of reinsured allowances)	(2,799,701,526)	(3,024,764,638)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	52,133,581	59,214,425
15.1 Current federal and foreign income taxes, including \$(155,903,517) on realized capital gains (losses)	169,952,731	107,128,380
15.2 Net deferred tax liability	0	0
16. Unearned investment income	3,082,873	3,193,918
17. Amounts withheld or retained by company as agent or trustee	469,381,066	740,246,346
18. Amounts held for agents' account, including \$0 agents' credit balances	0	0
19. Remittances and items not allocated	144,476,742	110,028,119
20. Net adjustment in assets and liabilities due to foreign exchange rates	132	10,894
21. Liability for benefits for employees and agents if not included above	858,286,088	826,150,061
22. Borrowed money \$0 and interest thereon \$0	0	0
23. Dividends to stockholders declared and unpaid	0	0
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	430,562,526	722,020,138
24.02 Reinsurance in unauthorized companies	379,503,741	1,329,382,521
24.03 Funds held under reinsurance treaties with unauthorized reinsurers	0	0
24.04 Payable to parent, subsidiaries and affiliates	6,925,132	9,408,557
24.05 Drafts outstanding	0	0
24.06 Liability for amounts held under uninsured plans	0	0
24.07 Funds held under coinsurance	0	0
24.08 Derivatives	0	0
24.09 Payable for securities	1,971,370	9,800,429
24.10 Payable for securities lending	0	0
24.11 Capital notes \$0 and interest thereon \$0	0	0
25. Aggregate write-ins for liabilities	131,379,041	116,808,655
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	39,038,561,727	38,865,938,675
27. From Separate Accounts statement	92,886,262,318	84,801,715,777
28. Total liabilities (Lines 26 and 27)	131,924,824,045	123,667,654,452
29. Common capital stock	2,500,000	2,500,000
30. Preferred capital stock	0	0
31. Aggregate write-ins for other than special surplus funds	0	0
32. Surplus notes	1,524,906,000	1,524,887,200
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	2,605,151,353	2,603,876,296
34. Aggregate write-ins for special surplus funds	1,258,497,350	958,696,029
35. Unassigned funds (surplus)	(1,589,769,459)	(1,974,017,933)
36. Less treasury stock, at cost:		
36.1 .....0 shares common (value included in Line 29 \$0)	0	0
36.2 .....0 shares preferred (value included in Line 30 \$0)	0	0
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$71,512,840 in Separate Accounts Statement)	3,798,785,244	3,113,441,592
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	3,801,285,244	3,115,941,592
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	135,726,109,289	126,783,596,044
DETAILS OF WRITE-INS		
2501. Unearned premium reserve for aviation reinsurance	2,941	2,941
2502. Aviation reinsurance losses	15,008,951	15,250,477
2503. Accrued interest on policy claims and other contract funds	19,849,638	20,352,547
2598. Summary of remaining write-ins for Line 25 from overflow page	96,517,511	81,202,690
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	131,379,041	116,808,655
3101.	0	0
3102.	0	0
3103.	0	0
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 through 3103 plus 3198) (Line 31 above)	0	0
3401. Reserve for aviation reinsurance	30,000,000	30,000,000
3402. Special contingent reserve fund for separate accounts	2,500,000	2,500,000
3403. Separate account annuitant mortality fluctuation funds	876,397,350	788,318,386
3498. Summary of remaining write-ins for Line 34 from overflow page	349,600,000	137,877,643
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	1,258,497,350	958,696,029

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	9,678,715,033	10,215,625,546
2. Considerations for supplementary contracts with life contingencies	27,551,228	20,633,935
3. Net investment income (Exhibit of Net Investment Income, Line 17)	2,441,100,591	2,055,266,490
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	31,126,304	18,648,602
5. Separate Accounts net gain from operations excluding unrealized gains or losses	(4,239,154)	5,622,312
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	29,251,189	32,102,651
7. Reserve adjustments on reinsurance ceded	(5,332,938)	(8,859,013)
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	1,129,338,846	969,092,366
8.2 Charges and fees for deposit-type contracts	0	0
8.3 Aggregate write-ins for miscellaneous income	755,281,170	574,567,887
9. Totals (Lines 1 to 8.3)	14,082,792,269	13,882,700,776
10. Death benefits	1,301,462,525	1,173,021,713
11. Matured endowments (excluding guaranteed annual pure endowments)	5,784,730	5,821,812
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	1,392,367,301	1,363,680,006
13. Disability benefits and benefits under accident and health contracts	80,236,672	83,258,208
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0
15. Surrender benefits and withdrawals for life contracts	7,548,031,696	6,711,437,252
16. Group conversions	0	0
17. Interest and adjustments on contract or deposit-type contract funds	90,928,280	108,104,104
18. Payments on supplementary contracts with life contingencies	67,399,582	68,887,753
19. Increase in aggregate reserves for life and accident and health contracts	1,257,000,417	(2,785,793,086)
20. Totals (Lines 10 to 19)	11,743,211,203	6,728,417,762
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	1,035,170,583	1,023,784,387
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	9,743,174	9,484,054
23. General insurance expenses (Exhibit 2, Line 10, Columns 1, 2, 3 and 4)	639,684,619	586,998,363
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	84,647,662	79,615,621
25. Increase in loading on deferred and uncollected premiums	(21,914,749)	(2,689,837)
26. Net transfers to or (from) Separate Accounts net of reinsurance	(708,878,708)	1,631,429,853
27. Aggregate write-ins for deductions	226,730,046	150,656,527
28. Totals (Lines 20 to 27)	13,008,393,830	10,207,696,730
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	1,074,398,439	3,675,004,046
30. Dividends to policyholders	321,231,392	346,260,841
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	753,167,047	3,328,743,205
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	159,705,885	907,786,873
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	593,461,162	2,420,956,332
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$(448,524,250) (excluding taxes of \$30,638,847 transferred to the IMR)...	(1,103,862,215)	(638,054,378)
35. Net income (Line 33 plus Line 34)	(510,401,053)	1,782,901,954
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	3,115,941,592	3,155,025,801
37. Net income (Line 35)	(510,401,053)	1,782,901,954
38. Change in net unrealized capital gains (losses) less capital gains tax of \$119,847,488	188,611,361	(537,841,204)
39. Change in net unrealized foreign exchange capital gain (loss)	3,071,495	12,636,207
40. Change in net deferred income tax	(116,772,342)	142,544,442
41. Change in nonadmitted assets	63,578,159	(29,272,934)
42. Change in liability for reinsurance in unauthorized companies	949,878,780	(1,325,867,877)
43. Change in reserve on account of change in valuation basis, (increase) or decrease (Exhibit 5A, Line 9999999, Col. 4)	(43,123,832)	20,887,780
44. Change in asset valuation reserve	291,457,612	(288,906,073)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1)	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period	23,926,814	9,003,723
47. Other changes in surplus in Separate Accounts statement	(10,142,153)	25,757,808
48. Change in surplus notes	18,800	18,800
49. Cumulative effect of changes in accounting principles	0	15,057,684
50. Capital changes:		
50.1 Paid in	0	0
50.2 Transferred from surplus (Stock Dividend)	0	0
50.3 Transferred to surplus	0	0
51. Surplus adjustment:		
51.1 Paid in	1,275,057	293,062
51.2 Transferred to capital (Stock Dividend)	0	0
51.3 Transferred from capital	0	0
51.4 Change in surplus as a result of reinsurance	0	0
52. Dividends to stockholders	(300,000,000)	0
53. Aggregate write-ins for gains and losses in surplus	143,964,953	133,702,419
54. Net change in capital and surplus for the year (Lines 37 through 53)	685,343,652	(39,084,209)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	3,801,285,244	3,115,941,592
DETAILS OF WRITE-INS		
08.301 Aviation reinsurance premiums	(2,344)	(3,451)
08.302 Sundry receipts and adjustments, including fees for administrative and management services	687,876,709	574,571,338
08.303 Separate Account miscellaneous receipts	67,406,805	0
08.398 Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399 Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	755,281,170	574,567,887
2701. Aviation reinsurance losses (gains)	(340,281)	(47,151)
2702. Increase (decrease) in certain liabilities	28,886,210	21,932,803
2703. Sundry disbursements and adjustments	170,022,054	126,264,468
2798. Summary of remaining write-ins for Line 27 from overflow page	28,162,063	2,506,407
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	226,730,046	150,656,527
5301. Tax Benefit Associated with Compensation Plans	847,776	2,700,752
5302. Additional Minimum Liability on Qualified Pension Plan	(55,841,000)	(16,958,000)
5303. Additional Admitted Deferred Tax Asset	211,722,357	137,877,643
5398. Summary of remaining write-ins for Line 53 from overflow page	(12,764,180)	10,082,024
5399. Totals (Lines 5301 through 5303 plus 5398) (Line 53 above)	143,964,953	133,702,419

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance.....	9,685,300,850	10,238,584,119
2. Net investment income	2,453,690,306	2,113,638,934
3. Miscellaneous income	1,869,823,582	1,534,165,655
4. Total (Lines 1 through 3)	14,008,814,738	13,886,388,708
5. Benefit and loss related payments	10,434,897,950	9,508,956,630
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	(933,669,437)	1,872,514,461
7. Commissions, expenses paid and aggregate write-ins for deductions	1,854,773,072	1,766,055,559
8. Dividends paid to policyholders	338,218,996	350,680,160
9. Federal and foreign income taxes paid (recovered) net of \$ (3,120,272) tax on capital gains (losses).....	(82,284,906)	(46,021,100)
10. Total (Lines 5 through 9)	11,611,935,675	13,452,185,710
11. Net cash from operations (Line 4 minus Line 10)	2,396,879,063	434,202,998
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	5,333,642,867	8,944,340,715
12.2 Stocks	79,927,545	111,353,011
12.3 Mortgage loans	336,142,310	303,385,154
12.4 Real estate	0	1,109,812,415
12.5 Other invested assets	215,768,025	175,275,720
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	792	(16,105)
12.7 Miscellaneous proceeds	(824,322,097)	(1,511,159,583)
12.8 Total investment proceeds (Lines 12.1 to 12.7)	5,141,159,442	9,132,991,327
13. Cost of investments acquired (long-term only):		
13.1 Bonds	6,349,363,786	9,430,823,951
13.2 Stocks	6,298,746	31,885,040
13.3 Mortgage loans	367,448,629	581,134,270
13.4 Real estate	0	0
13.5 Other invested assets	298,019,910	182,636,841
13.6 Miscellaneous applications	102,989,709	804,644,609
13.7 Total investments acquired (Lines 13.1 to 13.6)	7,124,120,780	11,031,124,711
14. Net increase (decrease) in contract loans and premium notes	(36,947,638)	(83,588,718)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(1,946,013,700)	(1,814,544,666)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock.....	1,275,057	293,062
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(49,882,376)	(45,600,261)
16.5 Dividends to stockholders	300,000,000	0
16.6 Other cash provided (applied).....	190,814,692	1,022,875,521
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(157,792,627)	977,568,322
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17).....	293,072,736	(402,773,346)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	833,249,808	1,236,023,154
19.2 End of year (Line 18 plus Line 19.1)	1,126,322,544	833,249,808

Note: Supplemental disclosures of cash flow information for non-cash transactions:		
20.0001. Non cash acquisition of investments.....	6,401,729	78,151,440
20.0002. Non cash disposition of investments.....	2,705,188	72,562,833

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AXA EQUITABLE LIFE INSURANCE COMPANY

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	2	Ordinary			6	Group		Accident and Health			12
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (a)	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
1. Premiums and annuity considerations for life and accident and health contracts	9,678,715,033	.0	2,521,043,755	2,721,823,527	.0	.0	.0	4,387,931,645	.0	.0	47,916,106	.0
2. Considerations for supplementary contracts with life contingencies	27,551,228	.0	.0	.0	27,551,228	.0	.0	.0	.0	.0	.0	.0
3. Net investment income	2,441,100,591	.0	1,059,272,825	406,227,991	55,113,249	.0	.0	934,984,487	.0	.0	(17,061,387)	2,563,426
4. Amortization of Interest Maintenance Reserve (IMR)	31,126,304	.0	10,627,974	4,713,170	979,481	.0	.0	14,784,797	.0	.0	(18,273)	39,155
5. Separate Accounts net gain from operations excluding unrealized gains or losses	(4,239,154)	.0	320,670	.0	.0	.0	.0	(4,559,824)	.0	.0	.0	.0
6. Commissions and expense allowances on reinsurance ceded	29,251,189	.0	28,107,055	78,798	.0	.0	.0	219,758	.0	.0	845,578	.0
7. Reserve adjustments on reinsurance ceded	(5,332,938)	.0	.0	(1,370,517)	.0	.0	.0	(3,962,421)	.0	.0	.0	.0
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts	1,129,338,846	.0	42,064,205	293,887,813	31	.0	.0	793,386,797	.0	.0	.0	.0
8.2 Charges and fees for deposit-type contracts .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8.3 Aggregate write-ins for miscellaneous income	755,281,170	0	67,606,137	12,176,629	0	0	0	675,499,205	0	0	1,543	(2,344)
9. Totals (Lines 1 to 8.3)	14,082,792,269	0	3,729,042,621	3,437,537,411	83,643,989	0	0	6,798,284,444	0	0	31,683,567	2,600,237
10. Death benefits	1,301,462,525	.0	1,288,165,711	.0	.0	.0	13,296,814	.0	.0	.0	.0	.0
11. Matured endowments (excluding guaranteed annual pure endowments)	5,784,730	.0	5,784,730	.0	.0	.0	.0	.0	.0	.0	.0	.0
12. Annuity benefits	1,392,367,301	.0	.0	290,134,363	.0	.0	.0	1,102,232,938	.0	.0	.0	.0
13. Disability benefits and benefits under accident and health contracts	80,236,672	.0	10,116,867	.0	.0	.0	.0	.0	730,531	.0	69,389,274	.0
14. Coupons, guaranteed annual pure endowments and similar benefits .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15. Surrender benefits and withdrawals for life contracts	7,548,031,696	.0	1,129,811,724	1,409,298,031	.0	.0	.0	5,008,921,941	.0	.0	.0	.0
16. Group conversions .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Interest and adjustments on contract or deposit-type contract funds	90,928,280	.0	40,175,233	21,498,150	7,011,097	.0	.0	22,191,491	.0	.0	52,093	216
18. Payments on supplementary contracts with life contingencies	67,399,582	.0	.0	.0	67,399,582	.0	.0	.0	.0	.0	.0	.0
19. Increase in aggregate reserves for life and accident and health contracts	1,257,000,417	0	535,617,997	333,845,529	(12,333,076)	0	(1,407,712)	426,473,696	(248,872)	0	(24,947,145)	0
20. Totals (Lines 10 to 19)	11,743,211,203	.0	3,009,672,261	2,054,776,073	62,077,603	.0	11,889,102	6,559,820,066	481,659	.0	44,494,222	216
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	1,035,170,583	.0	374,996,239	252,061,297	.0	.0	.0	397,914,671	.0	.0	10,198,376	.0
22. Commissions and expense allowances on reinsurance assumed	9,743,174	.0	5,505,274	78,752	.0	.0	.0	.0	.0	.0	4,159,148	.0
23. General insurance expenses	639,684,619	.0	246,518,968	139,312,934	3,255,177	.0	.0	248,215,326	.0	.0	2,105,368	276,846
24. Insurance taxes, licenses and fees, excluding federal income taxes	84,647,662	.0	55,955,759	10,500,043	86,902	.0	.0	17,236,110	.0	.0	868,555	293
25. Increase in loading on deferred and uncollected premiums	(21,914,749)	.0	(21,914,749)	.0	.0	.0	.0	.0	.0	.0	.0	.0
26. Net transfers to or (from) Separate Accounts net of reinsurance	(708,878,708)	.0	(465,678,253)	888,212,139	(3,027,606)	.0	.0	(1,128,384,987)	.0	.0	.0	.0
27. Aggregate write-ins for deductions	226,730,046	0	42,531,235	21,703,775	155,347	0	(11,701,969)	146,497,359	(481,659)	0	28,366,101	(340,143)
28. Totals (Lines 20 to 27)	13,008,393,830	0	3,247,586,734	3,366,645,012	62,547,423	0	187,133	6,241,298,545	0	0	90,191,770	(62,788)
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	1,074,398,439	.0	481,455,887	70,892,398	21,096,566	.0	(187,133)	556,985,899	.0	.0	(58,508,203)	2,663,025
30. Dividends to policyholders	321,231,392	.0	317,728,414	44,806	45,231	0	0	3,412,942	.0	.0	0	0
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	753,167,047	.0	163,727,473	70,847,592	21,051,335	.0	(187,133)	553,572,957	.0	.0	(58,508,203)	2,663,025
32. Federal income taxes incurred (excluding tax on capital gains)	159,705,885	0	(155,038,288)	34,812,813	3,355,687	0	(54,303)	294,536,295	(927)	0	(18,644,865)	739,473
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	593,461,162	0	318,765,761	36,034,779	17,695,648	0	(132,830)	259,036,662	927	0	(39,863,338)	1,923,552
DETAILS OF WRITE-INS												
08.301. Aviation reinsurance premiums	(2,344)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	(2,344)
08.302. Sundry receipts and adjustments	687,876,709	.0	67,606,137	12,176,629	.0	.0	.0	608,092,400	.0	.0	1,543	.0
08.303. Separate Account miscellaneous receipts	67,406,805	.0	.0	.0	.0	.0	.0	67,406,805	.0	.0	.0	.0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	755,281,170	0	67,606,137	12,176,629	0	0	0	675,499,205	0	0	1,543	(2,344)
2701. Aviation reinsurance losses	(340,281)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	(340,281)
2702. Increase (decrease) in certain liabilities	28,886,210	.0	11,384,837	6,598,666	114,557	.0	.0	10,749,786	.0	.0	38,339	25
2703. Sundry disbursements and adjustments	170,022,054	.0	31,134,763	15,105,109	40,790	.0	(11,701,969)	135,741,297	(481,659)	.0	183,651	72
2798. Summary of remaining write-ins for Line 27 from overflow page	28,162,063	.0	11,635	.0	.0	.0	.0	6,276	.0	.0	28,144,111	41
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above)	226,730,046	0	42,531,235	21,703,775	155,347	0	(11,701,969)	146,497,359	(481,659)	0	28,366,101	(340,143)

(a) Includes the following amounts for FEGLI/SLGI: Line 10 Line 100 Line 160 Line 230 Line 240

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AXA EQUITABLE LIFE INSURANCE COMPANY

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1	2	Ordinary			6	Group	
			3	4	5		7	8
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	35,358,989,692	.....0	17,942,091,463	.....4,215,456,227	.....487,166,453	.....0	73,139,584	.....12,641,135,965
2. Tabular net premiums or considerations	3,674,688,413	.....0	1,598,906,675	.....730,248,375	.....27,091,025	.....0	3,520,653	.....1,314,921,685
3. Present value of disability claims incurred	6,420,332	.....0	6,420,332	.....0	XXX	.....0	0	.....0
4. Tabular interest	1,365,893,219	.....0	725,012,262	.....170,857,763	.....29,800,289	.....0	4,452,686	.....435,770,219
5. Tabular less actual reserve released	17,556,939	.....0	(849,946)	.....3,012,629	(3,073,357)	.....0	(76,388)	.....18,544,001
6. Increase in reserve on account of change in valuation basis	43,123,832	.....0	(11,455,992)	.....0	0	.....0	0	.....54,579,824
7. Other increases (net)	602,999,416	0	68,051,958	131,276,388	(2,232,608)	0	0	405,903,678
8. Totals (Lines 1 to 7)	41,069,671,843	0	20,328,176,752	5,250,851,382	538,751,802	0	81,036,535	14,870,855,372
9. Tabular cost	1,070,309,926	.....0	1,070,260,142	.....0	XXX	.....0	49,784	.....0
10. Reserves released by death	397,312,277	.....0	397,312,277	XXX	XXX	.....0	0	XXX
11. Reserves released by other terminations (net)	1,979,357,434	.....0	570,568,012	151,042,432	.....0	.....0	0	1,257,746,990
12. Annuity, supplementary contract, and disability payments involving life contingencies	1,402,387,689	.....0	10,116,867	290,134,364	67,399,582	.....0	9,254,879	1,025,481,997
13. Net transfers to or (from) Separate Accounts	(464,005,440)	0	(186,334,013)	260,372,830	(3,481,157)	0	0	(534,563,100)
14. Total deductions (Lines 9 to 13)	4,385,361,886	0	1,861,923,285	701,549,626	63,918,425	0	9,304,663	1,748,665,887
15. Reserve December 31, current year	36,684,309,957	0	18,466,253,467	4,549,301,756	474,833,377	0	71,731,872	13,122,189,485

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a).....71,207,912	.....70,332,730
1.1	Bonds exempt from U.S. tax	(a).....0	.....0
1.2	Other bonds (unaffiliated)	(a).....1,440,550,531	.....1,457,431,467
1.3	Bonds of affiliates	(a).....62,600,000	.....62,600,000
2.1	Preferred stocks (unaffiliated)	(b).....26,828,330	.....25,126,349
2.11	Preferred stocks of affiliates	(b).....0	.....0
2.2	Common stocks (unaffiliated) .....	.....674,753	.....674,754
2.21	Common stocks of affiliates .....	.....123,180,008	.....123,180,008
3.	Mortgage loans	(c).....263,891,364	.....260,958,209
4.	Real estate	(d).....175,622	.....175,622
5.	Contract loans .....	.....236,133,938	.....234,280,752
6.	Cash, cash equivalents and short-term investments	(e).....2,611,422	.....2,611,422
7.	Derivative instruments	(f).....294,404,879	.....293,897,441
8.	Other invested assets .....	.....99,987,356	.....99,987,356
9.	Aggregate write-ins for investment income .....	.....4,421,785	.....4,421,785
10.	Total gross investment income	2,626,667,900	2,635,677,894
11.	Investment expenses		(g).....86,747,819
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g).....965,374
13.	Interest expense		(h).....106,864,110
14.	Depreciation on real estate and other invested assets		(i).....0
15.	Aggregate write-ins for deductions from investment income .....		.....0
16.	Total deductions (Lines 11 through 15) .....		.....194,577,303
17.	Net investment income (Line 10 minus Line 16)		2,441,100,591
DETAILS OF WRITE-INS			
0901.	Miscellaneous Sources.....	.....3,668,390	.....3,668,390
0902.	Commitment Fees, etc.....	.....753,395	.....753,395
0903.	.....	.....0	.....0
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0
0999.	Totals (Lines 0901 through 0903) plus 0998 (Line 9 above)	4,421,785	4,421,785
1501.	.....		.....0
1502.	.....		.....0
1503.	.....		.....0
1598.	Summary of remaining write-ins for Line 15 from overflow page .....		.....0
1599.	Totals (Lines 1501 through 1503) plus 1598 (Line 15 above)		0

(a) Includes \$32,575,185 accrual of discount less \$74,864,231 amortization of premium and less \$12,995,666 paid for accrued interest on purchases.
(b) Includes \$6,636,181 accrual of discount less \$10,862 amortization of premium and less \$0 paid for accrued dividends on purchases.
(c) Includes \$209,171 accrual of discount less \$0 amortization of premium and less \$0 paid for accrued interest on purchases.
(d) Includes \$0 for company's occupancy of its own buildings; and excludes \$0 interest on encumbrances.
(e) Includes \$86,511 accrual of discount less \$0 amortization of premium and less \$0 paid for accrued interest on purchases.
(f) Includes \$0 accrual of discount less \$0 amortization of premium.
(g) Includes \$0 investment expenses and \$0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
(h) Includes \$105,900,000 interest on surplus notes and \$0 interest on capital notes.
(i) Includes \$0 depreciation on real estate and \$0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	(547,144)	.....0	(547,144)	.....0	.....0
1.1	Bonds exempt from U.S. tax .....	.....0	.....0	.....0	.....0	.....0
1.2	Other bonds (unaffiliated)	85,245,640	(280,386,435)	(195,140,795)	(208,212,420)	3,068,165
1.3	Bonds of affiliates .....	.....0	.....0	.....0	.....0	.....0
2.1	Preferred stocks (unaffiliated)	(23,515)	.....0	(23,515)	8,328,702	.....0
2.11	Preferred stocks of affiliates .....	.....0	.....0	.....0	.....0	.....0
2.2	Common stocks (unaffiliated)	10,721,189	(274,480)	10,446,709	(7,203,916)	.....0
2.21	Common stocks of affiliates .....	.....0	.....0	.....0	(293,977,396)	.....0
3.	Mortgage loans .....	.....0	.....0	.....0	(17,995,972)	.....0
4.	Real estate .....	.....0	.....0	.....0	.....0	.....0
5.	Contract loans .....	.....0	.....0	.....0	.....0	.....0
6.	Cash, cash equivalents and short-term investments	792	.....0	792	.....0	3,330
7.	Derivative instruments	(1,247,242,282)	.....0	(1,247,242,282)	684,476,397	.....0
8.	Other invested assets	(4,415,865)	(27,924,802)	(32,340,667)	143,043,454	.....0
9.	Aggregate write-ins for capital gains (losses) .....	.....0	.....0	.....0	.....0	.....0
10.	Total capital gains (losses)	(1,156,261,184)	(308,585,717)	(1,464,846,901)	308,458,849	3,071,495
DETAILS OF WRITE-INS						
0901.	.....	.....0	.....0	.....0	.....0	.....0
0902.	.....	.....0	.....0	.....0	.....0	.....0
0903.	.....	.....0	.....0	.....0	.....0	.....0
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0	.....0	.....0	.....0
0999.	Totals (Lines 0901 through 0903) plus 0998 (Line 9 above)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AXA EQUITABLE LIFE INSURANCE COMPANY

EXHIBIT 1 - PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
FIRST YEAR (other than single)											
1. Uncollected	2,142,575	.0	944,834	730,000	.0	.0	.0	.0	.0	467,741	.0
2. Deferred and accrued	12,066,347	.0	12,066,347	.0	.0	.0	.0	.0	.0	.0	.0
3. Deferred , accrued and uncollected:											
3.1 Direct	12,204,170	.0	12,683,197	.0	.0	.0	.0	.0	.0	(479,027)	.0
3.2 Reinsurance assumed	1,630,719	.0	496,940	730,000	.0	.0	.0	.0	.0	403,780	.0
3.3 Reinsurance ceded	(374,032)	.0	168,956	.0	.0	.0	.0	.0	.0	(542,988)	.0
3.4 Net (Line 1 + Line 2)	14,208,922	.0	13,011,181	730,000	.0	.0	.0	.0	.0	467,741	.0
4. Advance	299,949	.0	325,324	.0	.0	.0	.0	.0	.0	(25,375)	.0
5. Line 3.4 - Line 4	13,908,973	.0	12,685,857	730,000	.0	.0	.0	.0	.0	493,116	.0
6. Collected during year:											
6.1 Direct	648,586,507	.0	398,333,104	72,150,502	.0	.0	177,534,035	.0	.0	568,867	.0
6.2 Reinsurance assumed	10,290,115	.0	739,581	9,544,745	.0	.0	.0	.0	.0	5,789	.0
6.3 Reinsurance ceded	457,970	.0	350,357	.0	.0	.0	.0	.0	.0	107,613	.0
6.4 Net	658,418,652	.0	398,722,328	81,695,247	.0	.0	177,534,035	.0	.0	467,042	.0
7. Line 5 + Line 6.4	672,327,624	.0	411,408,185	82,425,247	.0	.0	177,534,035	.0	.0	960,158	.0
8. Prior year (uncollected + deferred and accrued - advance)	19,113,203	.0	17,220,439	1,400,000	.0	.0	.0	.0	.0	492,764	.0
9. First year premiums and considerations:											
9.1 Direct	644,448,425	.0	394,194,649	72,150,502	.0	.0	177,534,035	.0	.0	569,240	.0
9.2 Reinsurance assumed	9,227,024	.0	345,243	8,874,745	.0	.0	.0	.0	.0	7,035	.0
9.3 Reinsurance ceded	461,028	.0	352,147	.0	.0	.0	.0	.0	.0	108,881	.0
9.4 Net (Line 7 - Line 8)	653,214,421	.0	394,187,746	81,025,247	.0	.0	177,534,035	.0	.0	467,394	.0
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	4,412,806,645	.0	159,995,045	1,954,607,225	.0	.0	2,298,204,375	.0	.0	.0	.0
10.2 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
10.3 Reinsurance ceded	2,799	.0	.0	1,012	.0	.0	1,787	.0	.0	.0	.0
10.4 Net	4,412,803,846	.0	159,995,045	1,954,606,213	.0	.0	2,298,202,588	.0	.0	.0	.0
RENEWAL											
11. Uncollected	(47,167,491)	.0	(25,277,610)	(9,354,943)	.0	.0	(28,063,111)	.0	.0	15,528,173	.0
12. Deferred and accrued	76,345,271	.0	76,345,091	180	.0	.0	.0	.0	.0	.0	.0
13. Deferred, accrued and uncollected:											
13.1 Direct	89,771,613	.0	88,118,376	180	.0	.0	11,455	.0	.0	1,641,602	.0
13.2 Reinsurance assumed	55,718,671	.0	39,897,959	9,875	.0	.0	.0	.0	.0	15,810,837	.0
13.3 Reinsurance ceded	116,312,504	.0	76,948,853	9,364,818	.0	.0	28,074,567	.0	.0	1,924,266	.0
13.4 Net (Line 11 + Line 12)	29,177,780	.0	51,067,481	(9,354,763)	.0	.0	(28,063,111)	.0	.0	15,528,173	.0
14. Advance	6,373,905	.0	5,773,564	1,859	.0	.0	.0	.0	.0	598,483	.0
15. Line 13.4 - Line 14	22,803,875	.0	45,293,917	(9,356,621)	.0	.0	(28,063,111)	.0	.0	14,929,690	.0
16. Collected during year:											
16.1 Direct	5,253,877,096	.0	2,131,285,263	792,963,362	.0	.0	2,230,048,563	.0	.0	99,579,908	.0
16.2 Reinsurance assumed	193,083,759	.0	177,377,247	222,539	.0	.0	.0	.0	.0	15,483,973	.0
16.3 Reinsurance ceded	860,407,551	.0	368,479,170	106,707,370	.0	.0	316,810,081	.0	.0	68,410,930	.0
16.4 Net	4,586,553,305	.0	1,940,183,341	686,478,531	.0	.0	1,913,238,482	.0	.0	46,652,952	.0
17. Line 15 + Line 16.4	4,609,357,180	.0	1,985,477,258	677,121,909	.0	.0	1,885,175,371	.0	.0	61,582,642	.0
18. Prior year (uncollected + deferred and accrued - advance)	(3,339,586)	.0	18,616,294	(9,070,158)	.0	.0	(27,019,652)	.0	.0	14,133,930	.0
19. Renewal premiums and considerations:											
19.1 Direct	5,266,054,770	.0	2,143,196,024	792,963,679	.0	.0	2,230,047,771	.0	.0	99,847,296	.0
19.2 Reinsurance assumed	202,006,909	.0	185,669,568	262,414	.0	.0	.0	.0	.0	16,074,927	.0
19.3 Reinsurance ceded	855,364,913	.0	362,004,628	107,034,027	.0	.0	317,852,749	.0	.0	68,473,509	.0
19.4 Net (Line 17 - Line 18)	4,612,696,766	0	1,966,860,964	686,192,067	0	0	1,912,195,023	0	0	47,448,712	0
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	10,323,309,840	.0	2,697,385,718	2,819,721,405	.0	.0	4,705,786,181	.0	.0	100,416,536	.0
20.2 Reinsurance assumed	211,233,933	.0	186,014,811	9,137,159	.0	.0	.0	.0	.0	16,081,962	.0
20.3 Reinsurance ceded	855,828,740	.0	362,356,775	107,035,039	.0	.0	317,854,536	.0	.0	68,582,390	.0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	9,678,715,033	0	2,521,043,755	2,721,823,527	0	0	4,387,931,645	0	0	47,916,106	0

EXHIBIT 1 - PART 2 - DIVIDENDS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (Direct Business Only)

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums.....	118,199,204	.0	118,198,946	258	.0	.0	.0	.0	.0	.0	.0
22. All other.....	156,132,376	.0	156,100,290	32,087	.0	.0	.0	.0	.0	.0	.0
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
23.2 Reinsurance assumed	82,037	.0	(1,068)	78,752	.0	.0	.0	.0	.0	4,353	.0
23.3 Net ceded less assumed	(82,037)	.0	1,068	(78,752)	.0	.0	.0	.0	.0	(4,353)	.0
24. Single:											
24.1 Reinsurance ceded .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
24.2 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
24.3 Net ceded less assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
25. Renewal:											
25.1 Reinsurance ceded	29,251,190	.0	28,107,056	78,798	.0	.0	219,758	.0	.0	845,578	.0
25.2 Reinsurance assumed	9,661,137	.0	5,506,342	.0	.0	.0	.0	.0	.0	4,154,795	.0
25.3 Net ceded less assumed	19,590,053	0	22,600,714	78,798	0	0	219,758	0	0	(3,309,217)	0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	29,251,190	.0	28,107,056	78,798	.0	.0	219,758	.0	.0	845,578	.0
26.2 Reinsurance assumed (Page 6, Line 22)	9,743,174	0	5,505,274	78,752	0	0	0	0	0	4,159,148	0
26.3 Net ceded less assumed	19,508,016	.0	22,601,782	.46	.0	.0	219,758	.0	.0	(3,313,570)	.0
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	219,137,490	.0	200,227,840	8,747,104	.0	.0	10,162,547	.0	.0	.0	.0
28. Single	344,178,446	.0	.0	155,057,820	.0	.0	189,120,625	.0	.0	.0	.0
29. Renewal	471,854,647	.0	174,768,399	88,256,373	.0	.0	198,631,499	.0	.0	10,198,376	.0
30. Deposit-type contract funds	0	0	0	0	0	0	0	0	0	0	0
31. Totals (to agree with Page 6, Line 21)	1,035,170,583	0	374,996,239	252,061,297	0	0	397,914,671	0	0	10,198,376	0

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5	6
	1	Accident and Health		4		
		2	3			
	Life	Cost Containment	All Other	All Other Lines of Business	Investment	Total
1. Rent	41,694,488	0	83,357	0	7,784,013	49,561,858
2. Salaries and wages	271,908,030	0	605,954	0	40,360,606	312,874,590
3.11 Contributions for benefit plans for employees	62,401,545	0	221,909	0	11,352,710	73,976,164
3.12 Contributions for benefit plans for agents	0	0	0	0	0	0
3.21 Payments to employees under non-funded benefit plans	0	0	0	0	7,359,334	7,359,334
3.22 Payments to agents under non-funded benefit plans	0	0	0	0	0	0
3.31 Other employee welfare	0	0	0	0	1,510,556	1,510,556
3.32 Other agent welfare	0	0	0	0	0	0
4.1 Legal fees and expenses	5,052,973	0	7,550	0	1,228,372	6,288,895
4.2 Medical examination fees	6,020,183	0	(24)	0	26,722	6,046,881
4.3 Inspection report fees	0	0	0	0	0	0
4.4 Fees of public accountants and consulting actuaries	3,732,758	0	6,339	0	45,683	3,784,780
4.5 Expense of investigation and settlement of policy claims	0	0	0	0	0	0
5.1 Traveling expenses	6,647,329	0	19,988	0	1,182,181	7,849,498
5.2 Advertising	6,997,105	0	31,044	0	14,115	7,042,264
5.3 Postage, express, telegraph and telephone	18,630,053	0	47,384	0	479,861	19,157,298
5.4 Printing and stationery	11,029,647	0	13,747	0	258,150	11,301,544
5.5 Cost or depreciation of furniture and equipment	4,424,546	0	9,145	0	190,339	4,624,030
5.6 Rental of equipment	20,988,477	0	152,467	0	903,822	22,044,766
5.7 Cost or depreciation of EDP equipment and software	25,152,998	0	61,690	0	37,133	25,251,821
6.1 Books and periodicals	0	0	0	0	39,691	39,691
6.2 Bureau and association fees	1,862,172	0	4,578	0	1,434,699	3,301,449
6.3 Insurance, except on real estate	3,225,274	0	7,052	0	(385,094)	2,847,232
6.4 Miscellaneous losses	0	0	0	0	6,166	6,166
6.5 Collection and bank service charges	5,074,587	0	80,133	0	597,665	5,752,385
6.6 Sundry general expenses	(9,383,282)	0	66,487	276,846	2,600,930	(6,439,019)
6.7 Group service and administration fees	0	0	0	0	0	0
6.8 Reimbursements by uninsured plans	0	0	0	0	0	0
7.1 Agency expense allowance	32,924,821	0	(32,990)	0	0	32,891,831
7.2 Agents' balances charged off (less \$ recovered)	0	0	0	0	0	0
7.3 Agency conferences other than local meetings	0	0	0	0	0	0
9.1 Real estate expenses	0	0	0	0	199,891	199,891
9.2 Investment expenses not included elsewhere	0	0	0	0	13,167,237	13,167,237
9.3 Aggregate write-ins for expenses	118,918,701	0	719,558	0	(3,646,960)	115,991,299
10. General expenses incurred	637,302,405	0	2,105,368	276,846	86,747,822	(a) 726,432,441
11. General expenses unpaid December 31, prior year	155,035,332	0	(11,314,719)	1,064,086	61,112,632	205,897,331
12. General expenses unpaid December 31, current year	230,058,088	0	(11,871,347)	1,064,628	(7,949,291)	211,302,078
13. Amounts receivable relating to uninsured plans, prior year	0	0	0	0	0	0
14. Amounts receivable relating to uninsured plans, current year	0	0	0	0	0	0
15. General expenses paid during year (Lines 10+11-12-13+14)	562,279,649	0	2,661,996	276,304	155,809,745	721,027,694
DETAILS OF WRITE-INS						
09.301. Special services and related expenses	122,697,114	0	752,677	0	613,629	124,063,420
09.302. Reimbursements	(3,778,413)	0	(33,119)	0	(4,260,589)	(8,072,121)
09.303.	0	0	0	0	0	0
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	0
09.399. Totals (Lines 09.301 through 09.303 + 09.398) (Line 9.3 above)	118,918,701	0	719,558	0	(3,646,960)	115,991,299

(a) Includes management fees of \$ 31,502,405 to affiliates and \$ 17,949,559 to non-affiliates.

EXHIBIT 3 - TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)

	Insurance			4	5
	1	2	3		
	Life	Accident and Health	All Other Lines of Business	Investment	Total
1. Real estate taxes	0	0	0	8,366	8,366
2. State insurance department licenses and fees	8,300,541	128,845	0	463	8,429,849
3. State taxes on premiums	33,739,561	734,875	293	956,068	35,430,797
4. Other state taxes, incl. \$ for employee benefits	2,890,344 2,990,381	1,455	0	477	2,992,313
5. U.S. Social Security taxes	38,748,331	3,380	0	0	38,751,711
6. All other taxes	0	0	0	0	0
7. Taxes, licenses and fees incurred	83,778,814	868,555	293	965,374	85,613,036
8. Taxes, licenses and fees unpaid December 31, prior year ..	20,784,771	(9,841,907)	8,834	48,262,727	59,214,425
9. Taxes, licenses and fees unpaid December 31, current year ..	15,430,744	(10,819,244)	8,832	47,513,249	52,133,581
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9) ..	89,132,841	1,845,892	295	1,714,852	92,693,880

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums	118,199,204	0
2. Applied to shorten the endowment or premium-paying period	0	0
3. Applied to provide paid-up additions	156,100,290	0
4. Applied to provide paid-up annuities	32,087	0
5. Total Lines 1 through 4	274,331,580	0
6. Paid-in cash	47,020,569	0
7. Left on deposit	16,866,847	0
8. Aggregate write-ins for dividend or refund options	0	0
9. Total Lines 5 through 8	338,218,996	0
10. Amount due and unpaid	3,059,059	0
11. Provision for dividends or refunds payable in the following calendar year	328,695,501	0
12. Terminal dividends	0	0
13. Provision for deferred dividend contracts	0	0
14. Amount provisionally held for deferred dividend contracts not included in Line 13	0	0
15. Total Lines 10 through 14	331,754,560	0
16. Total from prior year	348,742,164	0
17. Total dividends or refunds (Lines 9 + 15 - 16)	321,231,392	0
DETAILS OF WRITE-INS		
0801.	0	0
0802.	0	0
0803.	0	0
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0
0899. Totals (Line 0801 through 0803 + 0898) (Line 8 above)	0	0

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1				2	3	4	5	6
Valuation Standard				Total	Industrial	Ordinary	Credit (Group and Individual)	Group
LIFE INSURANCE								
0100001.	AM 2 1/2%	(NLP,CRF,ALB)	1944-47.	6,574	0	0	0	6,574
0100002.	AE 2 1/2%	(NLP,CRF,ALB)	1944-47.	144,250	0	144,250	0	0
0100003.	AE 3%	(NLP,CRF,ALB)	1902-49.	103,371,008	0	103,371,008	0	0
0100004.	SESQUI AE 3%	(NLP,CRF,ALB)	1915-48.	1,111,975	0	1,111,975	0	0
0100005.	Double AE 3%	(NLP,CRF,ALB)	1921-47.	137,831	0	137,831	0	0
0100006.	AE 3 1/2%	(NLP,CRF,ALB)	1915-36.	682,607	0	682,607	0	0
0100007.	41 CSO 2 1/4%	(NLP,CRF,ANB)	1947-54.	25,121	0	25,121	0	0
0100008.	41 CSO 2 1/2%	(NLP,CRF,ANB)	1947-65.	671,763,033	0	671,327,134	0	435,899
0100009.	150% 41CSO 2 1/2%	(NLP,CRF,ANB)	1947-57	2,724,613	0	2,724,613	0	0
0100010.	225% 41CSO 2 1/2%	(NLP,CRF,ANB)	1947-57	263,207	0	263,207	0	0
0100011.	350% 41CSO 2 1/2%	(NLP,CRF,ANB)	1951-57.	194,531	0	194,531	0	0
0100012.	58 CSO 2 1/2%	(NLP-CNF-ANB)	1962-71.	719,462,082	0	719,462,082	0	0
0100013.	58 CSO 2 3/4%	(NLP-CNF-ANB)	1962-71.	1,960,751	0	1,960,751	0	0
0100014.	58 CET 2 1/2%	(NLP-CNF-ANB)	1962-71.	19,491,580	0	19,491,580	0	0
0100015.	58 CSO 3%1963-68 Grp	(NLP-CNF-ANB)	1971-78.	970,031,033	0	969,847,021	0	184,012
0100016.	58 CET 3%	(NLP-CNF-ANB)	1971-79.	31,366,140	0	31,366,140	0	0
0100017.	58 CSO 3 1/2%	(CRVM-CNF-ANB)	1975-80.	1,731,989	0	776,447	0	955,542
0100018.	58 CSO 4/20/3%	(NLP-CNF-ANB)	1979-87.	908,216,088	0	908,216,088	0	0
0100019.	58 CET 4/20/3%	(NLP-CNF-ANB)	1979-87.	22,283,028	0	22,283,028	0	0
0100020.	58 CSO 4%	(NLP-CNF-ANB)	1979-87.	208,327,159	0	208,327,159	0	0
0100021.	58 CET 4%	(NLP-CNF-ANB)	1979-87.	12,458,724	0	12,458,724	0	0
0100022.	58 CSO 4/20/3%	(MOD-CNF-ANB)	1979-87.	533,574	0	533,574	0	0
0100023.	58 CSO 4 1/2%	(NLP-CNF-ANB)	1982-84.	2,151,702	0	2,151,702	0	0
0100024.	58 CSO 4 1/2%	(MOD-CNF-ANB)	1982-84.	6,552,495	0	6,552,495	0	0
0100025.	58 CSO 4%	(CRVM-CNF-ANB)	1979-87.	666,030,997	0	666,030,997	0	0
0100026.	80 CSO 6%	(NLP-CNF-ANB)	1984-86.	13,956,171	0	13,956,171	0	0
0100027.	80 CSO 5/10/4%	(CRVM-CNF-ANB)	1985-92.	1,807,212,830	0	1,807,212,830	0	0
0100028.	80 CSO 4%	(NLP-CNF-ANB)	1984-92.	43,033,738	0	43,033,738	0	0
0100029.	80 CET 5/10/4%	(NLP-CNF-ANB)	1985-92.	42,480,483	0	42,480,483	0	0
0100030.	80 CSO 5/10/4%	(NLP-CNF-ANB)	1985-92.	44,231,439	0	44,231,439	0	0
0100031.	80 CET 5 1/2%	(NLP-CNF-ANB)	1987-92.	1,538,166	0	1,538,166	0	0
0100032.	80 CSO 5 1/2%	(CRVM-CNF-ANB)	1987-92.	455,239,805	0	455,239,805	0	0
0100033.	80 CSO 5 1/2%1986-89Grp	(NLP-CNF-ANB)	1987-92.	678,197,169	0	676,608,183	0	1,588,986
0100034.	80 CSO Sel & UIt 5 1/2%	(NLP-CNF-ANB)	1989-92.	43,455,483	0	43,455,483	0	0
0100035.	80 CET 5%	(NLP-CNF-ANB)	1992-94.	2,020,891	0	2,020,891	0	0
0100036.	80 CSO 5%	(CRVM-CNF-ANB)	1992-94.	260,149,476	0	260,149,476	0	0
0100037.	80 CSO 5%	(NLP-CNF-ANB)	1992-94.	187,784,263	0	187,784,263	0	0
0100038.	80 CSO Sel & UIt 5%	(NLP-CNF-ANB)	1993-94.	11,047,607	0	11,047,607	0	0
0100039.	80 CET 4 1/2%	(NLP-CNF-ANB)	1995-05.	1,034,087	0	1,034,087	0	0
0100040.	80 CSO 4 1/2%	(CRVM-CNF-ANB)	1995-05.	119,348,859	0	119,348,859	0	0
0100041.	80 CSO 4 1/2%	(NLP-CNF-ANB)	1995-05.	168,084,802	0	168,084,802	0	0
0100042.	80 CSO Sel & UIt 4 1/2%	(CRVM-CNF-ANB)	1995-05.	438,174,616	0	438,174,616	0	0
0100043.	01 CSO Sel & UIt 4 1/2%	(CRVM-CNF-ANB)	2005.	53,339,591	0	53,339,591	0	0
0100044.	01 CSO Sel & UIt 4%	(CRVM-CNF-ANB)	2006-NB.	702,608,841	0	702,608,841	0	0
0100045.	58 CSO 3%	(NLP-CNF-ANB) ISL	1971-78.	517,965	0	517,965	0	0
0100046.	58 CET 3%	(NLP-CNF-ANB) ISL	1971-79.	1,009,130	0	1,009,130	0	0
0100047.	58 CSO 3%	(MOD-CNF-ANB) ISL	1976-79.	6,186,983	0	6,186,983	0	0
0100048.	58 CSO 3 1/2%	(CRVM-CNF-ANB) ISL	1975-80.	0	0	0	0	0
0100049.	58 CSO 3 1/2%	(MOD-CNF-ANB) ISL	1976-79.	1,119,288	0	1,119,288	0	0
0100050.	58 CSO 3 1/2%	(NLP-CNF-ANB) ISL	1975-90.	85,360	0	85,360	0	0
0100051.	58 CET 3 1/2%	(NLP-CNF-ANB) ISL	1979-90.	200,204	0	200,204	0	0
0100052.	58 CSO 4%	(NLP-CNF-ANB) ISL	1979-98.	47,853,478	0	47,853,478	0	0
0100053.	58 CET 4%	(NLP-CNF-ANB) ISL	1979-90.	81,620,030	0	81,620,030	0	0
0100054.	58 CSO 4%	(MOD-CNF-ANB) ISL	1979-90.	1,633,938,590	0	1,633,938,590	0	0
0100055.	80 CSO 6%	(MOD-CNF-ANB) ISL	1984-86.	167,368,992	0	167,368,992	0	0
0100056.	80 CSO 4%	(NLP-CNF-ANB) ISL	1984-92.	8,690,015	0	8,690,015	0	0
0100057.	80 CSO 5 1/2%	(NLP-CNF-ANB) ISL	1987-92.	5,159,628	0	5,159,628	0	0
0100058.	80 CSO 5 1/2%	(MOD-CNF-ANB) ISL	1987-92.	1,066,775,914	0	1,066,775,914	0	0
0100059.	80 CSO 5%	(MOD-CNF-ANB) ISL	1993-94.	271,626,115	0	271,626,115	0	0
0100060.	80 CET 4 1/2%	(NLP-CNF-ANB) ISL	1984-98.	14,669,238	0	14,669,238	0	0
0100061.	80 CSO 4 1/2%	(NLP-CNF-ANB) ISL	1984-90.	3,388,826	0	3,388,826	0	0
0100062.	80 CSO 4 1/2%	(MOD-CNF-ANB) ISL	1987-05.	1,871,950,891	0	1,871,950,891	0	0
0100063.	80 CET 4 %	(NLP-CNF-ANB) ISL	1992-96.	14,607,166	0	14,607,166	0	0
0100064.	100% 1980 CSO 5 1/2%	(NLP-CNF-ANB) ISL	1987-88.	553,389,338	0	553,389,338	0	0
0100065.	100% 1980 CSO 6%	(NLP-CNF-ANB) ISL	1984-86.	1,327,755,453	0	1,327,755,453	0	0
0100066.	100% 1980 CSO 5 1/2%	(NLP-CNF-ANB) ISL	1987-88.	41,728,820	0	41,728,820	0	0
0100067.	80 CSO 4%	(MOD-CNF-ANB) ISL	2006-NB.	631,078,914	0	631,078,914	0	0
0100068.	01 CSO 4%	(MOD-CNF-ANB) ISL	2006-NB.	369,683,309	0	369,683,309	0	0
0100069.	70 INTERCO DISA 5 1/2% ext. ben.		1983-86.	249,259	0	0	0	249,259
0199997 Totals (Gross).				17,544,613,315	0	17,541,193,043	0	3,420,272
0199998 Reinsurance ceded				1,008,968,163	0	1,005,797,150	0	3,171,013
0199999 Totals (Net)				16,535,645,152	0	16,535,395,893	0	249,259
ANNUITIES (excluding supplementary contracts with life contingencies):								
0200001.	37 SA adjusted(1stmod) 2 1/4%	(DEF NFI)	1947-53.	47,864	XXX	0	XXX	47,864
0200002.	37 SA (1st mod.) 3%	(DEF FI)	1915-38.	5,299	XXX	5,299	XXX	0
0200003.	37 SA (1st mod.) 3 1/2%	(DEF FI)	1923-34.	22,614	XXX	22,614	XXX	0
0200004.	37 SA (2nd mod.) 2 1/4%	(DEF FI)	1947-53.	129,495	XXX	129,495	XXX	0
0200005.	37 SA (2nd mod.) 3 1/2%	(DEF FI)	1921-34.	137,034	XXX	137,034	XXX	0
0200006.	E0 1954 Life Inc. 2 1/2%	(DEF FI)	1954-62.	224,073	XXX	224,073	XXX	0
0200007.	E0 1963 Life Inc. 2 3/4%	(DEF FI)	1963-70.	356,173	XXX	356,173	XXX	0
0200008.	E0 1963 Life Inc. 3%	(DEF FI)	1963-89.	4,102,024	XXX	4,102,024	XXX	0
0200009.	E0 1971 Life Inc. 3%	(DEF FI)	1970-87.	717,546	XXX	717,546	XXX	0
0200010.	E0 1971 Life Inc. 6 1/2%(CARVM)	(DEF NFI)	1980-NB.	4,381,918,819	XXX	4,381,918,819	XXX	0
0200011.	1983 Table A 5 1/2%(CARVM)	(DEF NFI)	1996-NB.	6,391,241	XXX	6,287,881	XXX	103,360
0200012.	1983 Table A 11 3/4% (SS)		1982.	1,818,822	XXX	1,818,822	XXX	0
0200013.	1983 Table A 11% (SS)		1983,1985.	79,233,190	XXX	79,233,190	XXX	0
0200014.	1983 Table A 11 1/4% (SS)		1984.	1,978,162	XXX	1,978,162	XXX	0
0200015.	1983 Table A 9 1/4% (SS)		1986.	111,663,227	XXX	111,663,227	XXX	0
0200016.	1983 Table A 8% (SS)		1987.	164,115,993	XXX	164,115,993	XXX	0
0200017.	1983 Table A proj. 6% (IMM)		1911-68, 93-98.	11,802,330	XXX	11,802,330	XXX	0
0200018.	1983 Table A proj. 6 1/4% (IMM)		1969.	180,776	XXX	180,776	XXX	0
0200019.	1983 Table A proj. 6 1/2% (IMM)		1970.	97,350	XXX	97,350	XXX	0
0200020.	1983 Table A proj. 6 3/4% (IMM)		1971-72.	725,549	XXX	725,549	XXX	0
0200021.	1983 Table A proj. 7% (IMM)		1973.	149,814	XXX	149,814	XXX	0
0200022.	1983 Table A proj. 7 1/4% (IMM)		1974.	472,360	XXX	472,360	XXX	0
0200023.	1983 Table A proj. 7 1/2% (IMM)		1978.	556,159	XXX	556,159	XXX	0
0200024.	1983 Table A proj. 7 3/4% (IMM)		1975-77, 92.	4,373,038	XXX	4,373,038	XXX	0
0200025.	1983 Table A proj. 8% (IMM)		1987.	9,069,107	XXX	9,069,107	XXX	0
0200026.	1983 Table A proj. 8 1/4% (IMM)		1979, 90-91.	6,411,721	XXX	6,411,721	XXX	0
0200027.	1983 Table A proj. 8 3/4% (IMM)		1988-89.	9,875,045	XXX	9,875,045	XXX	0
0200028.	1983 Table A proj. 9 1/4% (IMM)		1986.	3,564,249	XXX	3,564,249	XXX	0
0200029.	1983 Table A proj. 9 3/4% (IMM)		1980.	198,838	XXX	198,838	XXX	0
0200030.	1983 Table A proj. 11% (IMM)		1981-85.	16,799,740	XXX	16,799,740	XXX	0
0200031.	AM 2000 6% (IMM)		1999, 2003, 2009.	16,066,191	XXX	16,066,191	XXX	0
0200032.	AM 2000 6% (DEF FI)		2009.	7,197,903	XXX	7,197,903	XXX	0

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1				2	3	4	5	6
Valuation Standard				Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0200033.	AM	2000	6 1/2% (IMM) 2002.....	2,881,823	XXX	2,881,823	XXX	.0
0200034.	AM	2000	6 3/4% (IMM) 2001.....	4,540,779	XXX	4,540,779	XXX	.0
0200035.	AM	2000	7% (IMM) 2000.....	7,981,459	XXX	7,981,459	XXX	.0
0200036.	83	Table A proj	5 1/2% (DEF FI) 1995-98.....	42,670,327	XXX	2,796,899	XXX	39,873,428
0200037.	83	Table A proj	5 1/2% (IMM) 1995-98.....	14,167,811	XXX	2,548,214	XXX	11,619,597
0200038.	AM	2000	5 1/2% (IMM) 1999-2004, 2007, 2008.....	29,857,028	XXX	29,326,290	XXX	530,738
0200039.	AM	2000	5 1/2% (DEF FI) 1999-2004, 2007, 2008.....	22,716,084	XXX	4,445,988	XXX	18,270,096
0200040.	AM	2000	5 1/4 % (IMM) 2005-06,2010 NB.....	52,323,680	XXX	51,058,647	XXX	1,265,033
0200041.	AM	2000	5 1/4 % (DEF FI) 2005-06,2010 NB.....	38,487,593	XXX	11,146,494	XXX	27,341,099
0200042.	AM	2000	5 1/2%(CARVM) (DEF NFI) 2001-NB.....	940,445,989	XXX	272,226,845	XXX	668,219,144
0200043.	71	IAM	4% (CARVM) (DEF NFI) 1978 - 80.....	10,001,620	XXX	10,001,620	XXX	.0
0200044.	71	IAM	5 1/2% (CARVM) (DEF NFI) 1981 - 82.....	97,982,115	XXX	97,982,115	XXX	.0
0200045.	71	IAM	6% (CARVM) (DEF NFI) 1993.....	1,151,593	XXX	1,151,593	XXX	.0
0200046.	71	IAM	6 1/2% (CARVM) (DEF NFI) 1992.....	4,617,748	XXX	4,617,748	XXX	.0
0200047.	71	IAM	6 3/4% (CARVM) (DEF NFI) 1987.....	21,391,951	XXX	21,391,951	XXX	.0
0200048.	71	IAM	7% (CARVM) (DEF NFI) 1990 - 91.....	26,488,164	XXX	26,488,164	XXX	.0
0200049.	71	IAM	7 1/4% (CARVM) (DEF NFI) 1989.....	29,320,543	XXX	29,320,543	XXX	.0
0200050.	71	IAM	7 1/2% (CARVM) (DEF NFI) 1988.....	23,312,293	XXX	23,312,293	XXX	.0
0200051.	71	IAM	7 3/4% (CARVM) (DEF NFI) 1986.....	19,109,485	XXX	19,109,485	XXX	.0
0200052.	71	IAM	9% (CARVM) (DEF NFI) 1985.....	28,266,525	XXX	28,266,525	XXX	.0
0200053.	71	IAM	9 1/4% (CARVM) (DEF NFI) 1983-84.....	61,840,823	XXX	61,840,823	XXX	.0
0200054.	51	GAM	3% (IMM) 1961-66.....	7,243,201	XXX	.0	XXX	7,243,201
0200055.	51	GAM	3% (DEF FI) 1961-66.....	40,792	XXX	.0	XXX	40,792
0200056.	51	GAM	3 1/2 (IMM) 1961-66.....	45,783,730	XXX	.0	XXX	45,783,730
0200057.	51	GAM	3 1/2% (DEF FI) 1961-66.....	2,247,043	XXX	.0	XXX	2,247,043
0200058.	51	GAM	3 1/2% (DEF NFI) 1961-66.....	130,111,206	XXX	.0	XXX	130,111,206
0200059.	51	GAM EQ 55 Proj.	2 1/2% (DEF NFI) 1983-84.....	21,734	XXX	.0	XXX	21,734
0200060.	51	GAM EQ 55 Proj.	3 1/2% (IMM) 1955-60.....	100,312	XXX	.0	XXX	100,312
0200061.	51	GAM EQ 55(1st mod)	2 1/2%(DEF NFI) 1955-60.....	322,440	XXX	.0	XXX	322,440
0200062.	51	GAM EQ 55 Proj	3% (DEF NFI) 1955-60.....	630,768	XXX	.0	XXX	630,768
0200063.	51	GAM EQ 60 Proj	3% (IMM) 1960-65.....	5,480,487	XXX	.0	XXX	5,480,487
0200064.	51	GAM EQ 60 Proj	3% (DEF FI) 1960-65.....	1,544,667	XXX	.0	XXX	1,544,667
0200065.	51	GAM EQ 60(1st mod)	3% (IMM) 1960-65.....	60,608	XXX	.0	XXX	60,608
0200066.	51	GAM EQ 60(1st mod)	3% (DEF FI) 1960-65.....	792	XXX	.0	XXX	792
0200067.	71	GAM	5% (IMM) 1959-NB.....	6,861,539	XXX	.0	XXX	6,861,539
0200068.	71	GAM	5% (DEF FI) 1959-NB.....	429,478	XXX	.0	XXX	429,478
0200069.	71	GAM	6% (IMM) 1959-NB.....	62,842,266	XXX	.0	XXX	62,842,266
0200070.	71	GAM	6% (DEF FI) 1983-1991.....	4,058,237	XXX	.0	XXX	4,058,237
0200071.	71	GAM	6% (DEF NFI) 1971- NB.....	612,028,268	XXX	.0	XXX	612,028,268
0200072.	71	GAM	6% (CARVM) (DEF NFI) 1980- NB.....	13,500,710,872	XXX	.0	XXX	13,500,710,872
0200073.	71	GAM	7% (IMM) 1978-1979.....	10,331,875	XXX	.0	XXX	10,331,875
0200074.	71	GAM	7 1/4% (IMM) 1991.....	12,245,643	XXX	.0	XXX	12,245,643
0200075.	71	GAM	7 1/2% (IMM) 1980-NB.....	416,826,558	XXX	.0	XXX	416,826,558
0200076.	71	GAM	7 1/2% (DEF FI) 1980-NB.....	2,866	XXX	.0	XXX	2,866
0200077.	71	GAM	7.85% (IMM) 1989.....	12,676,355	XXX	.0	XXX	12,676,355
0200078.	83	GAM	13 1/4%(IMM) 1982.....	25,344,941	XXX	.0	XXX	25,344,941
0200079.	83	GAM	11 1/4%(IMM) 1983-1984.....	119,381,074	XXX	.0	XXX	119,381,074
0200080.	83	GAM	11% (IMM) 1985.....	43,483,669	XXX	.0	XXX	43,483,669
0200081.	83	GAM	11% (DEF FI) 1985.....	11,851	XXX	.0	XXX	11,851
0200082.	83	GAM	10 3/4%(IMM) 1983-1984.....	27,490,319	XXX	.0	XXX	27,490,319
0200083.	83	GAM	10 1/2%(IMM) 1985.....	20,514,770	XXX	.0	XXX	20,514,770
0200084.	83	GAM	9 3/4%(IMM) 1983-1984.....	56,179,027	XXX	.0	XXX	56,179,027
0200085.	83	GAM	9 3/4%(DEF FI) 1983-1984.....	213,266	XXX	.0	XXX	213,266
0200086.	83	GAM	9 1/2% (IMM) 1985.....	58,524,734	XXX	.0	XXX	58,524,734
0200087.	83	GAM	9 1/2% (DEF FI) 1985.....	2,389,687	XXX	.0	XXX	2,389,687
0200088.	83	GAM	9 1/4% (IMM) 1986.....	85,431,523	XXX	.0	XXX	85,431,523
0200089.	83	GAM	9 1/4% (DEF FI) 1986.....	260,865	XXX	.0	XXX	260,865
0200090.	83	GAM	8 3/4% (IMM) 1986,88,89.....	24,306,127	XXX	.0	XXX	24,306,127
0200091.	83	GAM	8 1/4% (IMM) 1989-1991.....	1,188,691	XXX	.0	XXX	1,188,691
0200092.	83	GAM	8% (IMM) 1986-1987.....	67,955,055	XXX	.0	XXX	67,955,055
0200093.	83	GAM	8% (DEF FI) 1986-1987.....	253,333	XXX	.0	XXX	253,333
0200094.	83	GAM	7.85% (IMM) 1989.....	35,795,459	XXX	.0	XXX	35,795,459
0200095.	83	GAM	7 3/4% (IMM) 1987-88,92.....	123,218	XXX	.0	XXX	123,218
0200096.	83	GAM	7 1/2% (IMM) 1983-85,89.....	119,433,066	XXX	.0	XXX	119,433,066
0200097.	83	GAM	7 1/2% (DEF FI) 1983-85,89.....	114,828,497	XXX	.0	XXX	114,828,497
0200098.	83	GAM	7 1/4% (IMM) 1987,91,95.....	19,396,904	XXX	.0	XXX	19,396,904
0200099.	83	GAM	7 1/4% (DEF FI) 1987,91,95.....	27,231	XXX	.0	XXX	27,231
0200100.	83	GAM	6 1/2% (IMM) 1986,92,94.....	50,758,775	XXX	.0	XXX	50,758,775
0200101.	83	GAM	6 1/2% (DEF FI) 1986,92,94.....	11,635,221	XXX	.0	XXX	11,635,221
0200102.	83	GAM	6 1/4% (DEF FI) 1988-1989.....	299,882	XXX	.0	XXX	299,882
0200103.	83	GAM	6% (DEF FI) 1987.....	188,600	XXX	.0	XXX	188,600
0200104.	83	GAM	6% (IMM) 1989.....	3,519	XXX	.0	XXX	3,519
0200105.	83	GAM	7% (IMM) 1993.....	57,111	XXX	.0	XXX	57,111
0200106.	83	GAM	6 3/4% (IMM) 1996-1997.....	4,327	XXX	.0	XXX	4,327
0200107.	83	GAM	5 3/4% (IMM) 1994-1995.....	8,112,558	XXX	.0	XXX	8,112,558
0200108.	83	GAM	5 1/4% (IMM) 1996-1997.....	5,454,679	XXX	.0	XXX	5,454,679
0200109.	83	GAM	5% (IMM) 1993.....	1,262,783	XXX	.0	XXX	1,262,783
0200110.	83	GAM	3 1/2% (IMM) 1993-1998.....	2,229,327	XXX	.0	XXX	2,229,327
0200111.	94	GAR	5 1/4% (IMM) 2005-2006.....	12,208	XXX	.0	XXX	12,208
0200112.	94	GAR	5 1/2% (IMM) 2004,2007,2008.....	274,559	XXX	.0	XXX	274,559
0200113.	94	GAR	6% (DEF FI) 2003,2009.....	45,075	XXX	.0	XXX	45,075
0200114.	94	GAR	6 1/4% (IMM) 1998-1999.....	4,519,469	XXX	.0	XXX	4,519,469
0200115.	94	GAR	6 3/4% (IMM) 2001.....	1,055,194	XXX	.0	XXX	1,055,194
0200116.	94	GAR	7% (IMM) 2000.....	50,799,355	XXX	.0	XXX	50,799,355
0200117.	Additional Lump Sum Reserves on SS (SS)			8,597,699	XXX	8,597,699	XXX	.0
0200118.	EQ 3% Min.Death/IncomeBen. (CARVM) (DEF NFI) 1968-NB.....			40,933,512	XXX	40,933,512	XXX	.0
0299997 Totals (Gross).....				22,161,336,076	XXX	5,602,218,031	XXX	16,559,118,045
0299998 Reinsurance ceded.....				5,426,674,289	XXX	1,309,481,050	XXX	4,117,193,239
0299999 Totals (Net).....				16,734,661,787	XXX	4,292,736,981	XXX	12,441,924,806
SUPPLEMENTARY CONTRACTS WITH LIFE CONTINGENCIES:								
03000001.	1983	Table A Proj.	6% 1993-98.....	99,907,136	.0	99,907,136	.0	.0
03000002.	1983	Table A Proj.	7 1/2% 1982.....	110,115	.0	110,115	.0	.0
03000003.	1983	Table A Proj.	7 3/4% 1992.....	18,003,012	.0	18,003,012	.0	.0
03000004.	1983	Table A Proj.	8% 1907-82, 87.....	11,905,393	.0	11,905,393	.0	.0
03000005.	1983	Table A Proj.	8 1/4% 1990-91.....	32,533,154	.0	32,533,154	.0	.0
03000006.	1983	Table A Proj.	8 3/4% 1988-89.....	18,544,002	.0	18,544,002	.0	.0
03000007.	1983	Table A Proj.	9 1/4% 1986.....	3,401,980	.0	3,401,980	.0	.0
03000008.	1983	Table A Proj.	11% 1982-85.....	7,782,393	.0	7,782,393	.0	.0
03000009.	1983	Table A Proj.	11 1/4% 1984.....	552,812	.0	552,812	.0	.0

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1			2	3	4	5	6
Valuation Standard			Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0300010.	AM 2000 5 1/4%	2005-06, 2010 NB	96,113,367	0	96,113,367	0	0
0300011.	AM 2000 5 1/2%	2004, 2007, 2008	80,744,089	0	80,744,089	0	0
0300012.	AM 2000 6%	1999, 2003, 2009	48,832,963	0	48,832,963	0	0
0300013.	AM 2000 6 1/2%	2002	14,268,991	0	14,268,991	0	0
0300014.	AM 2000 6 3/4%	2001	20,683,961	0	20,683,961	0	0
0300015.	AM 2000 7%	2000	21,425,053	0	21,425,053	0	0
0300016.	Equitable exp 3% MDB(Def)	1971	24,956	0	24,956	0	0
0300017.	1971 GAM 3 1/2%	1969-74	337,322	0	0	0	337,322
0300018.	1971 GAM 6%	1975-79	400,274	0	0	0	400,274
0300019.	1971 GAM 7 1/2%	1980-82	860,055	0	0	0	860,055
0300020.	1971 GAM 11 1/4%	1983-84	695,356	0	0	0	695,356
0300021.	1983 GAM 11%	1985	989,921	0	0	0	989,921
0300022.	1983 GAM 9 1/4%	1986	607,817	0	0	0	607,817
0300023.	1983 GAM 8%	1987	670,693	0	0	0	670,693
0300024.	1983 GAM 8 3/4%	1988-89	1,815,108	0	0	0	1,815,108
0300025.	1983 GAM 8 1/4%	1990-91	4,688,304	0	0	0	4,688,304
0300026.	1983 GAM 7 3/4%	1992	1,716,499	0	0	0	1,716,499
0300027.	1983 GAM 7%	1993, 2000	3,967,910	0	0	0	3,967,910
0300028.	1983 GAM 6 3/4%	2001	3,102,647	0	0	0	3,102,647
0300029.	1983 GAM 6 1/2%	2002	2,908,848	0	0	0	2,908,848
0300030.	1983 GAM 6%	1994-99, 2003, 2009	24,252,742	0	0	0	24,252,742
0300031.	1983 GAM 5 1/2%	2004, 2007, 2008	11,806,079	0	0	0	11,806,079
0300032.	1983 GAM 5 1/4%	2005-06, 2010 NB	12,663,038	0	0	0	12,663,038
0300033.	51 GAM,Equitable 1955 proj, 2 1/2%	1957-66	28,930	0	0	0	28,930
0300034.	83 GAM w/adj 1979 NCCI rem 3 1/2%	1900-1974	2,421,914	0	0	0	2,421,914
0300035.	83 GAM w/adj 1979 NCCI rem 6%	1975-1979	6,870,159	0	0	0	6,870,159
0300036.	83 GAM w/adj 1979 NCCI rem 7%	1993	3,540,572	0	0	0	3,540,572
0300037.	83 GAM w/adj 1979 NCCI rem 7 1/2%	1980-1982	9,767,960	0	0	0	9,767,960
0300038.	83 GAM w/adj 1979 NCCI rem 7 3/4%	1992	14,389,123	0	0	0	14,389,123
0300039.	83 GAM w/adj 1979 NCCI rem 8%	1987	7,807,459	0	0	0	7,807,459
0300040.	83 GAM w/adj 1979 NCCI rem 8 1/4%	1990-1991	19,548,478	0	0	0	19,548,478
0300041.	83 GAM w/adj 1979 NCCI rem 8 3/4%	1988-1989	17,053,633	0	0	0	17,053,633
0300042.	83 GAM w/adj 1979 NCCI rem 9 1/4%	1986	6,278,406	0	0	0	6,278,406
0300043.	83 GAM w/adj 1979 NCCI rem 11%	1985	5,278,406	0	0	0	5,278,406
0300044.	83 GAM w/adj 1979 NCCI rem 11 1/4	1983-1984	8,725,283	0	0	0	8,725,283
0399997 Totals (Gross)			648,026,313	0	474,833,377	0	173,192,936
0399998 Reinsurance ceded			101,681,393	0	0	0	101,681,393
0399999 Totals (Net)			546,344,920	0	474,833,377	0	71,511,543
ACCIDENTAL DEATH BENEFITS:							
0400001.	1926-33 INT w/ AE	3 1/2%...(NLP) 1902-49	5,990	0	5,990	0	0
0400002.	1926-33 INT w/ 41CSO	3%...(NLP) 1947-65	353,589	0	353,589	0	0
0400003.	59 ADB w/ 58 CSO	3%...(NLP-CNF) 1962-71,76	1,239,650	0	1,239,650	0	0
0400004.	59 ADB w/ 58 CSO	3 1/2%...(NLP-CNF) 1971-75	1,855,739	0	1,855,739	0	0
0400005.	59 ADB w/ 58 CSO	4%...(CRVM-CNF) 1975-NB	6,333,740	0	6,333,740	0	0
0499997 Totals (Gross)			9,788,708	0	9,788,708	0	0
0499998 Reinsurance ceded			0	0	0	0	0
0499999 Totals (Net)			9,788,708	0	9,788,708	0	0
DISABILITY-ACTIVE LIVES:							
0500001.	Equitable Exp 3%	1902-36	2,311	0	2,311	0	0
0500002.	120% 52 INT PER2 BEN5 41CSO	2 1/2% 1956-65	7,947	0	7,947	0	0
0500003.	120% 52 INT PER2 BEN5 58CSO	2 1/2% 1962-71	87,357	0	87,357	0	0
0500004.	120% 52 INT PER2 BEN5 58CSO	3% 1971-NB	14,586,268	0	14,586,268	0	0
0500005.	LTC DB Accel 94 GAM 4% (NLP)	06 - NB	4,119,049	0	4,119,049	0	0
0599997 Totals (Gross)			18,802,932	0	18,802,932	0	0
0599998 Reinsurance ceded			6,104,303	0	6,104,303	0	0
0599999 Totals (Net)			12,698,629	0	12,698,629	0	0
DISABILITY-DISABLED LIVES:							
0600001.	110% 1952 INTERCO BEN 2 3%	1902-36&65-	108	0	108	0	0
0600002.	Class III	3% 1932-49	1,347	0	1,347	0	0
0600003.	Class III	2 1/2% 1947-59	73,537	0	73,537	0	0
0600004.	120% 1952INTERCO BEN 5 4 1/2%	1956-71,76NB	106,144,426	0	106,144,426	0	0
0600005.	1952 INTERCO BEN 5 4 1/2%		56,674,344	0	56,674,344	0	0
0600006.	1970 INTERCO DIS (ext. ben.)	3 1/2% 1945-47, 1966-74	964,202	0	0	0	964,202
0600007.	1970 INTERCO DIS (ext. ben.)	4% 1975-78	1,986,076	0	0	0	1,986,076
0600008.	1970 INTERCO DIS (ext. ben.)	4 1/2% 1979-81	2,236,321	0	0	0	2,236,321
0600009.	1970 INTERCO DIS (ext. ben.)	5% 1982, 87-NB	1,316,525	0	0	0	1,316,525
0600010.	1970 INTERCO DIS (ext. ben.)	5 1/2% 1983-86	12,047,540	0	0	0	12,047,540
0699997 Totals (Gross)			181,444,426	0	162,893,762	0	18,550,664
0699998 Reinsurance ceded			49,557,374	0	31,006,710	0	18,550,664
0699999 Totals (Net)			131,887,052	0	131,887,052	0	0
MISCELLANEOUS RESERVES							
Reserve for Term Conversion, OPAI, Substandard Extra			1,060,204	0	1,060,204	0	0
0700001.	GMDB\Secondary Guarantee Reserve		2,598,610,263	0	2,598,610,263	0	0
0700003.	For excess of valuation net premiums over gross premiums, as required by state standards		831,108,084	0	831,108,084	0	0
0700004.	Additional Annuity Guarantee Benefit Reserve		936,800,524	0	256,564,775	0	680,235,749
0700005.			0	0	0	0	0
0799997 Totals (Gross)			4,367,579,075	0	3,687,343,326	0	680,235,749
0799998 Reinsurance ceded			1,654,295,366	0	1,654,295,366	0	0
0799999 Totals (Net)			2,713,283,709	0	2,033,047,960	0	680,235,749
9999999 Totals (Net) - Page 3, Line 1			36,684,309,957	0	23,490,388,600	0	13,193,921,357



ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AXA EQUITABLE LIFE INSURANCE COMPANY

EXHIBIT 5 - INTERROGATORIES

1.1

Has the reporting entity ever issued both participating and non-participating contracts?

Yes [X] No []

1.2

If not, state which kind is issued.

2.1

Does the reporting entity at present issue both participating and non-participating contracts?

Yes [] No [X]

2.2

If not, state which kind is issued.

3.

Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?

Yes [X] No []

If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

4.

Has the reporting entity any assessment or stipulated premium contracts in force?

Yes [] No [X]

If so, state:

4.1

Amount of insurance?

\$ 0

4.2

Amount of reserve?

\$ 0

4.3

Basis of reserve

4.4

Basis of regular assessments

4.5

Basis of special assessments

4.6

Assessments collected during the year:

\$ 0

5.

If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.

6.

Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis?

Yes [X] No []

6.1

If so, state the amount of reserve on such contracts on the basis actually held:

\$ 64,293,371

6.2

That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits:

\$ 77,257,584

Attach statement of methods employed in their valuation.

7.

Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year?

Yes [] No [X]

7.1

If yes, state the total dollar amount of assets covered by these contracts or agreements:

\$ 0

7.2

Specify the basis (fair value, amortized cost, etc.) for determining the amount

7.3

State the amount of reserves established for this business:

\$ 0

7.4

Identify where the reserves are reported in the blank

EXHIBIT 5A - CHANGES IN BASES OF VALUATION DURING THE YEAR

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
LIFE CONTRACTS (Including supplementary contracts set upon a basis other than that used to determine benefits) (Exhibit 5)			
0100001. Universal life secondary guarantee deficiency reserve	2009 X factors	2010 X factors	(67,181,843)
0100002. Universal life secondary guarantee deficiency reserve coinsurance	2009 X factors	2010 X factors	55,725,851
0100003. Various Group Annuity Contracts (Exhibit 5)	1951 GAM TABLE 3%	1971 GAM TABLE 5%	7,745
0100004. Various Group Annuity Contracts (Exhibit 5)	1983 GAM TABLE 8%	1983 GAM TABLE 6%	284
0100005. Various Group Annuity Contracts (Exhibit 5)	1983 GAM TABLE 8%	1983 GAM TABLE 7.25%	5,849
0100006. Various Group Annuity Contracts (Exhibit 5)	1983 GAM TABLE 8%	1983 GAM TABLE 7.75%	269
0100007. Various Group Annuity Contracts (Exhibit 5)	1983 GAM TABLE 9%	1983 GAM TABLE 6.5%	8,857,054
0100008. Various Group Annuity Contracts (Exhibit 5)	1983 GAM TABLE 9%	1983 GAM TABLE 8%	3,651,042
0100009. Various Group Annuity Contracts (Exhibit 5)	1983 GAM TABLE 9%	1983 GAM TABLE 8.25%	104,484
0100010. Various Group Annuity Contracts (Exhibit 5)	1983 GAM TABLE 11%	1983 GAM TABLE 9.5%	3,938,323
0100011. Various Group Annuity Contracts (Exhibit 5)	1983 GAM TABLE 11%	1983 GAM TABLE 10.5%	429,430
0100012. Various Group Annuity Contracts (Exhibit 5)	1983 GAM TABLE 11.25%	1983 GAM TABLE 7.5%	32,987,759
0100013. Various Group Annuity Contracts (Exhibit 5)	1983 GAM TABLE 11.25%	1983 GAM TABLE 9.75%	4,029,929
0100014. Various Group Annuity Contracts (Exhibit 5)	1983 GAM TABLE 11.25%	1983 GAM TABLE 10.75%	567,656
0199999 Subtotal (Page 7, Line 6)	XXX	XXX	43,123,832
ACCIDENT AND HEALTH CONTRACTS (Exhibit 6)			
0299999 Subtotal	XXX	XXX	0
DEPOSIT-TYPE CONTRACTS (Exhibit 7)			
0399999 Subtotal	XXX	XXX	0
9999999 TOTAL (Column 4 only)			43,123,832

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EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves	22,243,840	.0	.0	.0	10,715,151	8,400,878	16,999	3,110,812	.0
2. Additional contract reserves (a)	412,371,351	.0	.0	.0	260,658,539	890,193	76,852	150,745,767	.0
3. Additional actuarial reserves - Asset/Liability analysis .....	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. Reserve for future contingent benefits .....	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. Reserve for rate credits .....	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0
7. Totals (Gross)	434,615,191	.0	.0	.0	271,373,690	9,291,071	93,851	153,856,580	.0
8. Reinsurance ceded	243,801,587	0	0	0	243,801,587	0	0	0	0
9. Totals (Net)	190,813,604	0	0	0	27,572,103	9,291,071	93,851	153,856,580	0
CLAIM RESERVE									
10. Present value of amounts not yet due on claims	1,865,928,399	51,994,754	.0	.0	1,764,924,949	19,084,672	90,622	29,833,401	.0
11. Additional actuarial reserves-Asset/Liability analysis .....	.0	.0	.0	.0	.0	.0	.0	.0	.0
12. Reserve for future contingent benefits .....	.0	.0	.0	.0	.0	.0	.0	.0	.0
13. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0
14. Totals (Gross)	1,865,928,399	51,994,754	.0	.0	1,764,924,949	19,084,672	90,622	29,833,401	.0
15. Reinsurance ceded	1,617,255,368	50,146,709	0	0	1,567,108,659	0	0	0	0
16. Totals (Net)	248,673,031	1,848,045	0	0	197,816,290	19,084,672	90,622	29,833,401	0
17. TOTAL (Net)	439,486,635	1,848,045	0	0	225,388,393	28,375,744	184,473	183,689,981	0
18. TABULAR FUND INTEREST	92,217,819	104,147	0	0	91,917,409	192,805	3,458	0	0
DETAILS OF WRITE-INS									
0601. ....	.0	.0	.0	.0	.0	.0	.0	.0	.0
0602. ....	.0	.0	.0	.0	.0	.0	.0	.0	.0
0603. ....	.0	.0	.0	.0	.0	.0	.0	.0	.0
0698. Summary of remaining write-ins for Line 6 from overflow page .....	.0	.0	.0	.0	.0	.0	.0	.0	.0
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)	0	0	0	0	0	0	0	0	0
1301. ....	.0	.0	.0	.0	.0	.0	.0	.0	.0
1302. ....	.0	.0	.0	.0	.0	.0	.0	.0	.0
1303. ....	.0	.0	.0	.0	.0	.0	.0	.0	.0
1398. Summary of remaining write-ins for Line 13 from overflow page .....	.0	.0	.0	.0	.0	.0	.0	.0	.0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0

(a) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.
Group Accident and Health claims have been reduced by \$373,393 discount (\$37,796,989 direct business less \$37,423,596 ceded) .

EXHIBIT 7 – DEPOSIT-TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	911,825,267	5,020,416	89,601,367	336,868,158	480,335,326	0
2. Deposits received during the year	231,681,272	0	100,000	214,835,568	16,745,704	0
3. Investment earnings credited to the account	25,650,269	0	7,797,678	6,482,341	11,370,250	0
4. Other net change in reserves	(4,487,657)	(5,020,416)	0	532,759	0	0
5. Fees and other charges assessed	0	0	0	0	0	0
6. Surrender charges	0	0	0	0	0	0
7. Net surrender or withdrawal payments	281,629,335	0	16,707,545	224,063,632	40,858,158	0
8. Other net transfers to or (from) Separate Accounts	0	0	0	0	0	0
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8)	883,039,816	0	80,791,500	334,655,194	467,593,122	0
10. Reinsurance balance at the beginning of the year	0	0	0	0	0	0
11. Net change in reinsurance assumed	0	0	0	0	0	0
12. Net change in reinsurance ceded	183,411	0	0	183,411	0	0
13. Reinsurance balance at the end of the year (Lines 10+11-12)	(183,411)	0	0	(183,411)	0	0
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	882,856,405	0	80,791,500	334,471,783	467,593,122	0

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year											
	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:											
1.1 Direct	1,061,043	.0	1,061,043	.0	.0	.0	.0	.0	.0	.0	.0
1.2 Reinsurance assumed	74,286,808	.0	67,144,621	.0	.0	.0	.0	.0	.0	.0	7,142,187
1.3 Reinsurance ceded	51,352,014	.0	51,352,014	.0	.0	.0	.0	.0	.0	.0	.0
1.4 Net	23,995,837	.0	16,853,650	.0	.0	.0	.0	.0	.0	.0	7,142,187
2. In course of settlement:											
2.1 Resisted											
2.11 Direct	10,569,804	.0	10,569,804	.0	.0	.0	.0	.0	.0	.0	.0
2.12 Reinsurance assumed	542,110	.0	542,110	.0	.0	.0	.0	.0	.0	.0	.0
2.13 Reinsurance ceded .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.14 Net	11,111,915	.0	(b) 11,111,915	(b) .0	.0	(b) .0	(b) .0	.0	.0	.0	.0
2.2 Other											
2.21 Direct	193,104,691	.0	179,889,101	79,323	47,608	.0	545,726	702,600	276,863	.0	11,563,470
2.22 Reinsurance assumed	40,120,221	.0	.0	.0	.0	.0	.0	.0	.0	.0	40,120,221
2.23 Reinsurance ceded	7,015,150	.0	.0	.0	.0	.0	.0	.0	276,863	.0	6,738,287
2.24 Net	226,209,761	.0	(b) 179,889,101	(b) 79,323	47,608	(b) .0	(b) 545,726	702,600	(b) .0	(b) .0	(b) 44,945,404
3. Incurred but unreported:											
3.1 Direct	153,422,378	.0	126,579,094	.0	.0	.0	1,300,000	.0	.0	.0	25,543,284
3.2 Reinsurance assumed	56,399,109	.0	41,950,650	.0	.0	.0	.0	.0	.0	.0	14,448,459
3.3 Reinsurance ceded	16,715,453	.0	15,286,000	.0	.0	.0	.0	.0	.0	.0	1,429,453
3.4 Net	193,106,034	.0	(b) 153,243,744	(b) .0	.0	(b) .0	(b) 1,300,000	.0	(b) .0	(b) .0	(b) 38,562,290
4. TOTALS											
4.1 Direct	358,157,915	.0	318,099,041	79,323	47,608	.0	1,845,726	702,600	276,863	.0	37,106,754
4.2 Reinsurance assumed	171,348,248	.0	109,637,381	.0	.0	.0	.0	.0	.0	.0	61,710,867
4.3 Reinsurance ceded	75,082,617	0	66,638,014	0	0	0	0	0	276,863	0	8,167,740
4.4 Net	454,423,547	(a) 0	(a) 361,098,409	79,323	47,608	0	(a) 1,845,726	702,600	0	0	90,649,881

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$0 in Column 2, \$388,286 in Column 3 and \$0 in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$131,887,052

Individual Annuities \$0 , Credit Life (Group and Individual) \$0 , and Group Life \$0 , are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$1,848,045 , Credit (Group and Individual) Accident and Health \$0 , and Other Accident and Health \$437,638,590 are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year											
	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life (a)	Life Insurance (b)	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (c)	Annuities	Group	Credit (Group and Individual)	Other
1. Settlements during the year:											
1.1 Direct	3,146,828,286	.0	1,320,828,290	317,376,272	67,404,792	.0	13,340,912	1,190,796,445	8,586,025	.0	228,495,551
1.2 Reinsurance assumed	175,076,031	.0	135,111,657	4,088,337	.0	.0	.0	.0	.0	.0	35,876,037
1.3 Reinsurance ceded	496,872,397	.0	183,654,498	30,406,486	.0	.0	(8,312)	87,164,397	7,855,494	.0	187,799,834
1.4 Net	(d) 2,825,031,919	.0	1,272,285,448	291,058,122	67,404,792	.0	13,349,224	1,103,632,048	730,531	.0	76,571,754
2. Liability December 31, current year from Part 1:											
2.1 Direct	358,157,915	.0	318,099,041	79,323	47,608	.0	1,845,726	702,600	276,863	.0	37,106,754
2.2 Reinsurance assumed	171,348,249	.0	109,637,382	.0	.0	.0	.0	.0	.0	.0	61,710,867
2.3 Reinsurance ceded	75,082,617	.0	66,638,014	.0	.0	.0	.0	.0	276,863	.0	8,167,740
2.4 Net	454,423,547	.0	361,098,410	79,323	47,608	.0	1,845,726	702,600	.0	.0	90,649,881
3. Amounts recoverable from reinsurers December 31, current year	79,297,544	.0	59,648,608	4,759,271	.0	.0	.0	13,539,598	.0	.0	1,350,068
4. Liability December 31, prior year:											
4.1 Direct	314,624,290	.0	269,739,393	91,543	52,818	.0	1,898,136	1,610,673	440,838	.0	40,790,890
4.2 Reinsurance assumed	154,347,076	.0	88,882,001	.0	.0	.0	.0	.0	.0	.0	65,465,074
4.3 Reinsurance ceded	61,835,631	.0	52,483,158	.0	.0	.0	.0	.0	440,838	.0	8,911,636
4.4 Net	407,135,735	.0	306,138,237	91,543	52,818	.0	1,898,136	1,610,673	.0	.0	97,344,328
5. Amounts recoverable from reinsurers December 31, prior year	54,228,624	0	36,470,295	3,847,732	0	0	0	13,048,560	0	0	862,037
6. Incurred benefits:											
6.1 Direct	3,190,361,911	.0	1,369,187,938	317,364,051	67,399,582	.0	13,288,502	1,189,888,372	8,422,051	.0	224,811,415
6.2 Reinsurance assumed	192,077,204	.0	155,867,037	4,088,337	.0	.0	.0	.0	.0	.0	32,121,830
6.3 Reinsurance ceded	535,188,303	.0	220,987,667	31,318,025	.0	.0	(8,312)	87,655,435	7,691,519	.0	187,543,969
6.4 Net	2,847,250,812	0	1,304,067,309	290,134,363	67,399,582	0	13,296,814	1,102,232,937	730,531	0	69,389,276

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$0 in Line 1.1, \$0 in Line 1.4.
\$0 in Line 6.1 and \$0 in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$5,721,610 in Line 1.1, \$5,721,610 in Line 1.4.
\$5,784,730 in Line 6.1 and \$5,784,730 in Line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$0 in Line 1.1, \$0 in Line 1.4.
\$0 in Line 6.1 and \$0 in Line 6.4.

(d) Includes \$10,295,605 premiums waived under total and permanent disability benefits.

EXHIBIT OF NONADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income.....	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....	0	0	0
6. Contract loans	3,851,735	4,204,828	353,093
7. Derivatives	0	0	0
8. Other invested assets (Schedule BA)	1,054,786	1,054,786	0
9. Receivables for securities	0	0	0
10. Securities lending reinvested collateral assets.....	0	0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	4,906,521	5,259,614	353,093
13. Title plants (for Title insurers only).....	0	0	0
14. Investment income due and accrued	725,055	1,653,132	928,077
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	0	0	0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.	0	0	0
15.3 Accrued retrospective premiums.....	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset.....	503,773,460	778,224,085	274,450,625
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software.....	172,903,070	160,458,993	(12,444,077)
21. Furniture and equipment, including health care delivery assets	20,616,997	23,342,254	2,725,257
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0
24. Health care and other amounts receivable.....	0	0	0
25. Aggregate write-ins for other than invested assets	57,955,314	67,242,853	9,287,539
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	760,880,416	1,036,180,931	275,300,515
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0
28. Total (Lines 26 and 27)	760,880,416	1,036,180,931	275,300,515
DETAILS OF WRITE-INS			
1101.	0	0	0
1102.	0	0	0
1103.	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0
2501. Other assets non-admitted.....	57,955,314	67,242,853	9,287,539
2502.	0	0	0
2503.	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	57,955,314	67,242,853	9,287,539

NOTES TO FINANCIAL STATEMENTS

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A. Accounting Practices

The accompanying financial statements of AXA Equitable Life Insurance Company ("the Company" or "AXA Equitable") have been prepared in conformity with accounting practices prescribed or permitted by the Insurance Department of the State of New York ("SAP").

The New York State Insurance Department recognizes only SAP for determining and reporting the financial condition and results of operations of an insurance company, in order to determine its solvency under the New York State Insurance Laws. The National Association of Insurance Commissioners' ("NAIC") Accounting Practices and Procedures manual ("NAIC SAP") has been adopted as a component of prescribed or permitted practices by the State of New York. There are no differences in net income and capital and surplus between NAIC SAP and SAP for AXA Equitable.

B. Use of Estimates in Preparation of the Financial Statements

The preparation of financial statements in conformity with SAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amount of revenues and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

Universal life-type insurance premiums, annuity considerations and pension fund deposits made in connection with annuity contracts are recognized as income when received. Other premiums, considerations and purchase payments are generally recognized as income when due. Policy acquisition costs incurred in connection with acquiring new business, such as commissions, underwriting, agency and policy issuance expenses, are charged to operations as incurred.

A portion of AXA Equitable's business has been issued on a participating basis. The amount of policyholders' dividends to be paid is determined annually by the Board of Directors of AXA Equitable, and is included in dividends shown in AXA Equitable's summary of operations. The aggregate amount of policyholders' dividends is related to actual interest, mortality, morbidity and expense experience for the year and to management's judgment as to the appropriate level of statutory capital and surplus to be retained by AXA Equitable.

AXA Equitable is subject to limitations on the amounts of statutory profits which can be retained with respect to certain classes of individual participating policies that were in force on July 22, 1992 which are not included in the Closed Block (see Note 21C) and with respect to participating policies issued subsequent to July 22, 1992. Excess statutory profits, if any, will be distributed over time to such policyholders and are not available to the shareholder of AXA Equitable.

Bonds are stated principally at amortized cost, the value of which is based on the effective interest rate method, and are adjusted to regulatory mandated values through the establishment of a valuation allowance, and for impairments in value deemed to be other than temporary through write-downs recorded as realized capital losses.

Mortgage backed and asset backed bonds are amortized using the effective interest method including anticipated prepayments from the date of purchase; significant changes in the estimated cash flows from original purchase assumptions are accounted for using the retrospective method. Mortgage backed and asset backed bonds carrying values are adjusted for impairment deemed to be other than temporary through write-downs recorded as realized losses.

Prepayment assumptions for loan-backed bonds and structured securities were obtained from broker-dealer survey values or internal estimates. These assumptions are consistent with the current interest rate and economic environment. The retrospective adjustment method is predominately used to value all securities except issues in default; the prospective adjustment method was used to value issues in default and issues that have a variable interest rate.

Publicly traded unaffiliated common stocks are stated at market value; common stocks not publicly traded are stated at fair value. Common stock values are adjusted for impairments in value deemed to be other than temporary through write-downs recorded as realized capital losses.

Preferred stocks are stated principally at amortized cost and are adjusted to regulatory mandated values through the establishment of a valuation allowance, and for impairments in value deemed to be other than temporary through write-downs recorded as realized capital losses. The preferred stock investments include real estate investment trusts ("REIT"), perpetual preferred stock, other perpetual preferred stock and redeemable preferred stock. These securities may not have a stated maturity, may not be cumulative and do not provide for mandatory redemption by the issuer.

Short-term investments are stated at cost or amortized cost, which approximates market value.

Cash and cash equivalents includes cash on hand, amounts due from banks and highly liquid debt instruments purchased with a maturity of three months or less.

Mortgage loans on real estate are stated at unpaid principal balances net of unamortized discount or premium and valuation allowances. Valuation allowances are established for mortgage loans that are considered impaired by management and recorded based on the difference between collateral values less estimated sales costs and the amortized cost of the mortgage loan. A mortgage loan that is considered permanently impaired by management is written down to collateral value less estimated sales costs with the write-down recorded as a realized capital loss. Mortgage loans for which foreclosure is probable are considered permanently impaired by management.

NOTES TO FINANCIAL STATEMENTS

Policy loans are stated at unpaid principal balances.

Equity partnership investments are accounted for using the equity method. The individual partnerships are reflected at fair value with mark to market adjustments recorded to unrealized capital gains and losses; partnership values are adjusted for impairments in value deemed to be other than temporary through write-downs recorded as realized capital losses.

Real estate acquired in satisfaction of debt is valued at the lower of unpaid principal balance or estimated fair value at the date of acquisition. Real estate held for investment is reviewed for impairment whenever events or changes in circumstances indicate the carrying value of such assets may not be recoverable. Impaired real estate is written down to fair value with the impairment loss being included in net realized capital losses. Real estate which management has committed to disposing of by sale or abandonment is carried at the lower of estimated fair value less disposition costs or depreciated cost, the shortfall recorded as an impairment with a corresponding charge to net realized capital losses. Real estate joint ventures are reported principally on the equity method of accounting. The results of real estate joint ventures are adjusted for depreciation, write-downs and valuation allowances.

Depreciation of directly owned real estate and real estate owned by joint ventures is computed using the constant yield method over 40 years if purchased prior to December 3, 1990 and on a straight-line method, generally ranging from 40 to 50 years, if purchased thereafter.

All insurance subsidiaries are reported at their respective statutory net equity values. The reporting valuation bases for all other subsidiaries (excluding AllianceBernstein, L.P. ("AllianceBernstein")) are detailed on Schedule D, Part 6. AXA Equitable adopted the market valuation method as the reporting valuation basis for its ownership of AllianceBernstein units in order to conform to the provisions of NAIC SAP. AXA Equitable petitioned and received from the Securities Valuation Office (SVO) a valuation of its Alliance units. These units are owned by AXA Equitable, and by APMC LLC, a wholly owned subsidiary of AXA Equitable.

AXA Equitable's ownership interests in Equitable Holdings, LLC ("EHLLC") are reflected as other invested asset in Schedule BA. The corporate relationship and percent of outstanding common stock held for all of AXA Equitable's significant subsidiaries are detailed on Schedule Y, Part 1. Additional data is reported on Schedule D, Part 6, Schedule BA, Part 1 and Schedule Y, Part 2. The statement value of all subsidiaries is included on Page 2, Line 2.2 and Line 7 of the Annual Statement.

Derivatives are used for asset/liability risk management and for hedging individual securities, and are utilized to reduce the exposure to interest rate fluctuations and equity price movements. If the hedging relationship is effective, the derivative is accounted for in the same manner as the hedged item. If the derivative is not in an effective hedging relationship, the derivative is marked to fair value by recording an unrealized gain or loss (see Note 8 for additional information).

Separate Account Investment Assets:

Publicly traded bonds and stocks are valued at market value. Mortgage loans and real estate equities, including joint ventures, are valued at market value, either as determined by Morgan Stanley Real Estate Advisor, Inc., Quadrant Real Estate Advisors LLC and Rabo Agrifinance, Inc. (the "Advisors"), unaffiliated advisors to certain separate accounts, or as determined by another independent external appraiser. Real estate equities, including joint ventures valued by independent appraisers, are reviewed by an external management firm. All appraisal reports and appraisal reviews comply with the currently published Uniform Standards of Professional Appraisal Practice, as promulgated by the Appraisal Foundation. The market values of the mortgage loans have been determined by the Advisors on the basis of estimated interest rates (utilizing monthly discounting) in effect as of December 31 of each year for loans of comparable quality and maturity after giving consideration to the value of the underlying collateral. Direct placement bonds and warrants are stated at fair value, as determined by AXA Equitable or third party appraisers. Short-term investments held in money market separate accounts are stated at fair value regardless of the length of maturity. Short-term investments held in all other separate accounts with remaining maturity at acquisition of (i) sixty days or less are stated at amortized cost which, when combined with accrued income, approximates fair value; or (ii) more than sixty days at fair value. Investments in shares of respective Trusts, are stated at fair value, which reflects the net asset value of the various portfolios. Net asset values are based upon market or fair values of the securities held in each of the corresponding portfolios of the Funds.

2. ACCOUNTING CHANGES AND CORRECTIONS OF ERRORS.

Accounting changes adopted to conform to the provisions of NAIC SAP are reported as changes in accounting principles. The cumulative effect of changes in accounting principles are reported as an adjustment to unassigned surplus in the period of the change in accounting principle. The cumulative effect is the difference between the amount of capital and surplus at the beginning of the year and the amount of capital and surplus that would have been reported at that date if the new accounting principles had been applied retroactively for all prior periods. During 2010, there were no accounting changes that had a material impact on the Company.

3. BUSINESS COMBINATIONS AND GOODWILL

NONE

4. DISCONTINUED OPERATIONS

NONE

NOTES TO FINANCIAL STATEMENTS

5. INVESTMENTS

A. Mortgage Loans, including Mezzanine Real Estate Loans

- (1) The minimum and maximum lending rates for mortgage loans during 2010 were: urban purchase money mortgages: 5.15% and 7.35% and Farm loans: 4.75% and 7.4%
- (2) During 2010, the Company did not reduce interest rates on any urban commercial loans and reduced interest on six farm loans with a statement value of \$4,998,405 between less than 1% and 3%. The Company reduced interest on one farm loan with a statement value of \$282,240 by greater than 3%.
- (3) The maximum percentage of any one loan to the value of security at the time of the loan, exclusive of insured or guaranteed or purchase money mortgages was 75.6%.
- | | <u>Current Year</u> | <u>Prior Year</u> |
|---|---------------------|-------------------|
| (4) The value of mortgages with interest more than 180 days past due with a recorded investment, excluding accrued interest | \$ 1,415,940 | \$ 14,842,500 |
| a. Total interest due on mortgages with interest more than 180 days past due | \$ 148,035 | \$ 1,648,492 |
| (5) Taxes, assessments and any amounts advanced and not included in the mortgage loan total | \$ 0 | \$ 0 |
| (6) Current year impaired loans with a related allowance for credit losses | \$104,174,000 | \$ 0 |
| a. Related allowance for credit losses | \$ 17,995,972 | \$ 0 |
| (7) Impaired loans without an allowance for credit losses | \$ 2,614,870 | \$ 0 |
| (8) Average recorded investment in impaired loans: | | |
| Commercial loans | \$ 20,834,800 | \$ 60,713 |
| Farm loans | \$ 1,928,893 | |
| (9) Interest income recognized during the period the loans were impaired | \$ 1,813,333 | \$ 0 |
| (10) Amount of interest income recognized on a cash basis during the period the loans were impaired | \$ 1,868,037 | \$ 0 |
| (11) Allowance for credit losses: | | |
| a. Balance at beginning of period | \$ 0 | \$ 0 |
| b. Additions charged to operations | \$ 17,995,972 | \$ 0 |
| c. Direct write-downs charged against the allowance | \$ 0 | \$ 0 |
| d. Recoveries of amounts previously charged off | \$ 0 | \$ 0 |
| e. Balance at end of period | \$ 17,995,972 | \$ 0 |
| (12) The Company accrues interest income on impaired loans to the extent it is deemed collectible (delinquent less than 90 days) and the loan continues to perform under its original or restructured contractual terms. Interest income on non-performing loans is generally recognized on a cash basis. | | |

B. Debt Restructuring

- | | <u>Current Year</u> | <u>Prior Year</u> |
|---|---------------------|-------------------|
| (1) The total recorded investment in restructured loans, as of year end | \$ 0 | \$ 0 |
| (2) The realized capital losses related to these loans | \$ 0 | \$ 0 |
| (3) Total contractual commitments to extend credit to debtors owning receivables whose terms have been modified in troubled debt restructurings | \$ 0 | \$ 0 |
| (4) The Company accrues interest income on impaired loans to the extent it is deemed collectible (delinquent less than 90 days) and the loan continues to perform under its original or restructured contractual terms. Interest income on nonperforming loans is generally recognized on a cash basis. | | |

C. Reverse Mortgages

The Company has no reverse mortgages.

D. Loan-Backed Securities

- (1) Prepayment assumptions for loan-backed bonds and structured securities were obtained from broker-dealer survey values or internal estimates. These assumptions are consistent with the current interest rate and economic environment. The retrospective adjustment method is used to value all securities except issues in default; the prospective adjustment method was used to value issues in default and issues that have a variable interest rate.

NOTES TO FINANCIAL STATEMENTS

(2) Loan-backed securities with a recognized other than temporary impairment as of December 31, 2010 are as follows:

	1	2a	2b	3
	Amortized Cost Basis before Other than Temporary Impairment (OTTI)	Unrealized Gains (Losses Interest	Other than Temporary Impairment Recognized in Loss Non-interest	Fair Value 1-(2a+2b)
Aggregate Intent to Sell	-	-	-	-
Aggregate Intent & Ability	-	-	-	-
PV of Cash Flows < Amort Cost	356,903,649	19,784,764	263,929,049	73,189,837

The \$19,784,764 of unrealized losses includes \$16,247,808 of valuation allowances already recognized through surplus. The \$263,929,049 of OTTI includes \$239,258,204 of current year impairments.

(3) Each loan-backed security held with a recognized other than temporary impairment recorded as of December 31, 2010, reflecting the present value of cash flows expected to be collected as less than the amortized cost basis of the securities, is as follows:

1	2	3	4	5	6
CUSIP	Book/Adjusted Carrying Value before OTTI	Projected Cash Flows	Recognized other-than- temporary impairment 2-3	Amortized cost after OTTI 2-4	Fair Value
059500AK4	21,949,418	13,418,604	8,530,814	13,418,604	15,510,492
059500AM0	6,978,288	4,993,330	1,984,958	4,993,330	3,939,898
059511AW5	19,596,363	1,436,020	18,160,343	1,436,020	1,130,662
059511AY1	14,152,402	1,119,099	13,033,303	1,119,099	1,112,935
059511BA2	11,387,170	906,293	10,480,877	906,293	949,127
059512AU7	12,234,930	2,565,101	9,669,829	2,565,101	2,565,101
07383F4J4	5,780,840	4,682,050	1,098,790	4,682,050	2,933,296
07386XAH9	382,552	272,660	109,892	272,660	238,576
07387BAV5	9,898,569	2,580,063	7,318,506	2,580,063	1,305,569
07387BAW3	4,733,070	955,224	3,777,846	955,224	295,002
07387BEP4	7,835,692	2,977,998	4,857,694	2,977,998	2,977,998
07387BEQ2	6,757,352	1,203,798	5,553,554	1,203,798	1,203,798
07388LAR1	14,220,746	2,668,339	11,552,407	2,668,339	2,224,731
07388RAN7	8,735,271	1,502,869	7,232,402	1,502,869	949,379
07388RAP2	4,109,480	376,478	3,733,002	376,478	314,010
07388VAN8	2,868,655	456,884	2,411,771	456,884	456,884
07388YBE1	5,760,367	480,238	5,280,129	480,238	441,673
07388YBG6	6,123,210	397,282	5,725,928	397,282	378,174
126171AR8	7,997,746	4,102,275	3,895,471	4,102,275	2,006,603
126171AS6	6,702,264	1,493,647	5,208,617	1,493,647	795,429
126171AT4	939,450	122,752	816,698	122,752	76,545
17307GRE0	460,787	440,780	20,007	440,780	444,095
22541SWT1	1,118,002	613,031	504,971	613,031	105,506
22544QAR0	13,829,733	1,988,435	11,841,298	1,988,435	1,188,091
22544QAS8	3,976,015	675,115	3,300,900	675,115	382,922
22545MAN7	20,048,046	2,294,107	17,753,939	2,294,107	1,273,793
22545XAN3	6,363,333	672,302	5,691,031	672,302	364,241
22545YAW1	6,338,620	3,295,677	3,042,943	3,295,677	1,180,602
361849P22	4,804,077	677,007	4,127,070	677,007	318,476
361849S29	3,993,142	498,310	3,494,832	498,310	498,310
36246LAS0	24,177,012	6,785,734	17,391,278	6,785,734	4,220,805
46625YC76	2,938,493	816,720	2,121,773	816,720	381,346
46625YC84	6,258,596	1,205,196	5,053,400	1,205,196	478,799
46625YR21	4,905,769	962,032	3,943,737	962,032	571,403
46630VAT9	2,832,687	708,590	2,124,097	708,590	427,816
46630VAU6	1,394,662	136,734	1,257,928	136,734	124,532
46631BAR6	24,074,051	14,156,651	9,917,400	14,156,651	14,725,053
46631BAS4	5,495,168	2,703,597	2,791,571	2,703,597	1,292,347
46631BAT2	1,933,036	536,749	1,396,287	536,749	323,257
55313KAS0	1,808,654	342,316	1,466,338	342,316	115,300
55313KAT8	1,492,248	159,100	1,333,148	159,100	63,791
617453AF2	4,712,774	1,068,644	3,644,130	1,068,644	827,873
61751NAQ5	2,257,082	913,006	1,344,076	913,006	913,006
61751XAN0	6,437,748	1,246,477	5,191,271	1,246,477	1,014,344
61754KAR6	12,455,033	772,161	11,682,872	772,161	109,451
61754KAT2	8,989,139	541,799	8,447,340	541,799	17,217
61755BAN4	4,665,907	53,326	4,612,581	53,326	21,579
	356,903,649	92,974,600	263,929,049	92,974,600	73,189,837

NOTES TO FINANCIAL STATEMENTS

(4) Impaired (fair value is less than amortized cost) loan-backed securities for which an other than temporary impairment has not been recognized as a realized loss as of December 31, 2010 are as follows:

	1 Unrealized Losses	2 Fair Value
Securities in continuous unrealized loss position ≤ 12 months	896,344	60,554,367
Securities in continuous unrealized loss position > 12 months	354,259,558	920,838,121

The \$355,155,902 of unrealized losses includes \$195,254,691 of valuation allowances already recognized through surplus.

(5) The Company’s management, with the assistance of its investment advisors, monitors the investment performance of its portfolio. This review process culminates with a quarterly review of certain assets by the Company’s Investments Under Surveillance Committee that evaluates whether any investments are other than temporarily impaired. The review considers an analysis of individual credit metrics of each insurer as well as industry fundamentals and the outlook for the future. Based on the analysis, a determination is made as to the ability of the issuer to service its debt obligation on an ongoing basis. If this ability is deemed to be impaired, then the appropriate provisions are taken.

E. Repurchase Agreements

NONE

F. Real Estate

- 1) The Company did not record any impairment on Real Estate during the year.
- 2) The Company sold no real estate during 2010.
- 3) N/A
- 4) AXA Equitable does not engage in retail land sales operations.
- 5) A. NONE
B. NONE

G. Low income housing tax credit (“LIHTC”)

- 1) The Company has one to seven years of unexpired tax credits with a holding period of six to thirteen years in its LIHTC assets.
- 2) The LIHTC assets are not subject to any regulatory review.
- 3) The Company’s carrying value of its LIHTC assets are \$15.6 million as of December 31, 2010.
- 4) The Company did not recognize any impairment loss with respect to its LIHTC assets during 2010.

The Company amortized \$2.6 million of assets to realized losses during 2010
- 5) The Company did not incur any write-down or reclassifications due to the forfeiture or ineligibility of any tax credits during 2010.

6. JOINT VENTURES, PARTNERSHIPS AND LIMITED LIABILITY COMPANIES

- A. AXA Equitable has no investments in Joint Ventures, Partnerships and Limited Liability Companies that exceed 10% of the admitted assets of AXA Equitable.
- B. AXA Equitable recognized impairments of \$27.9 million in equity partnerships in 2010. The decline in the partnerships’ fair value was determined to be other than temporary after undergoing a review established through the investment surveillance process for AXA Equitable. The fair value for each partnership was determined from information provided in the related partnership financial statements.

7. INVESTMENT INCOME

Due and accrued income was excluded from investment income on the following bases:

- Mortgage loans – on loans in foreclosure or where collection of interest is uncertain.
- Securities - as recommended by management's investments under surveillance committee.
- Real Estate - where rent is in arrears more than three months or is deemed uncollectible.

The total amount of due and accrued income excluded was \$10,095,730 as of December 31, 2010.

NOTES TO FINANCIAL STATEMENTS

8. DERIVATIVE INSTRUMENTS

The Company has issued and continues to offer certain variable annuity products with guaranteed minimum death benefit (“GMDB”), guaranteed minimum income benefit (“GMIB”) and guaranteed withdrawal benefit for life (“GWBL”) features. The risk associated with the GMDB feature is that under-performance of the financial markets could result in GMDB benefits, in the event of death, being higher than what accumulated policyholder account balances would support. The risk associated with the GMIB/GWBL feature is that under-performance of the financial markets could result in GMIB/GWBL benefits, being higher than what accumulated policyholders account balances would support. The Company uses derivatives for asset/liability risk management primarily to reduce exposures to equity market declines and interest rate fluctuations. Derivative hedging strategies are designed to reduce these risks from an economic perspective while also considering their impacts on accounting results. Operation of these hedging programs is based on models involving numerous estimates and assumptions, including, among others, mortality, lapse, surrender and withdrawal rates, election rates, market volatility and interest rates.

A wide range of derivative contracts are used in these hedging programs, including exchange traded equity, currency and interest rate futures contracts, total return and/or other equity swaps, interest rate swap and floor contracts, variance swaps and swaptions as well as repurchase agreement transactions. For GMDB, GMIB and GWBL, the Company retains certain risks including basis and some volatility risk and risk associated with actual versus expected assumptions for mortality, lapse and surrender, withdrawal and contractholder election rates, among other things. The derivative contracts are managed to correlate with changes in the value of the GMDB, GMIB and GWBL, feature that result from financial markets movements. The Company has purchased reinsurance contracts to mitigate the risks associated with GMDB features and the impact of potential market fluctuations on future policyholder elections of GMIB features contained in certain annuity contracts issued by the Company.

None of the derivatives used in these programs were designated as qualifying hedges under the guidance for derivatives and hedging. All derivatives are valued at market.

In addition to its hedging program that seeks to mitigate economic exposures specifically related to variable annuity contracts with GMDB, GMIB and GWBL features, in fourth quarter 2008 and continuing into 2009, the Company implemented hedging programs to provide additional protection against the adverse effects of equity market and interest rate declines on its statutory liabilities. A majority of this protection expired in first quarter 2010, but a portion of the equity market protection extends into 2011. During 2010, the Company had in place an anticipatory hedge program to protect against declining interest rates with respect to projected variable annuity sales. Beginning in fourth quarter 2010, the Company purchased notional swaptions to initiate a hedge of its General Account duration and convexity gap resulting from minimum crediting rates on interest sensitive and annuity business.

Margins or “spreads” on interest-sensitive life insurance and annuity contracts are affected by interest rate fluctuations as the yield on portfolio investments, primarily fixed maturities, are intended to support required payments under these contracts, including interest rates credited to their policy and contract holders. The Company currently uses interest rate floors and swaptions to reduce the risk associated with minimum crediting rate guarantees on these interest-sensitive contracts.

The Company may be exposed to credit-related losses in the event of nonperformance by counterparties to derivative financial instruments. The Company controls and minimizes its counterparty exposure through a credit appraisal and approval process. In addition, the Company has executed various collateral arrangements with counterparties to over-the-counter derivative transactions that require both pledging and accepting collateral either in the form of cash or high-quality securities, such as U.S. Treasury securities or those issued by government agencies. At December 31, 2010 and December 31, 2009, respectively, the Company held \$512 million and \$695 million in collateral delivered by trade counterparties, representing the fair value of the related derivative agreements. This unrestricted cash collateral is reported in Cash and cash equivalents, and the obligation to return it is reported in Other liabilities in the consolidated balance sheets.

At December 31, 2010, the Company had open exchange-traded futures positions on the S&P 500, Russell 1000, NASDAQ 100 and Emerging Market indices, having initial margin requirements of \$223 million. At December 31, 2010, the Company had open exchange-traded futures positions on the 2-year, 5-year, 10-year and 30-year U.S. Treasury Notes, having initial margin requirements of \$60 million. At that same date, the Company had open exchange-traded future positions on the Euro Stoxx, FTSE 100, European, Australasia, Far East (“EAFE”) and Topix indices as well as corresponding currency futures on the Euro/U.S. dollar, Yen/U.S. dollar and Pound/U.S. dollar, having initial margin requirements of \$13 million. All exchange-traded futures contracts are net cash settled daily. All outstanding equity-based and treasury futures contracts at December 31, 2010 are exchange-traded and net settled daily in cash.

Although notional amount is the most commonly used measure of volume in the derivatives market, it is not used as a measure of credit risk. Generally, the current credit exposure of the Company’s derivative contracts is limited to the net positive estimated fair value of derivative contracts at the reporting date after taking into consideration the existence of netting agreements and any collateral received pursuant to credit support annexes. A derivative with positive value (a derivative asset) indicates existence of credit risk because the counterparty would owe money to the Company if the contract were closed. Alternatively, a derivative contract with negative value (a derivative liability) indicates the Company would owe money to the counterparty if the contract were closed. However, generally if there is more than one derivative transaction with a single counterparty, a master netting arrangement exists with respect to derivative transactions with that counterparty to provide for net settlement.

NOTES TO FINANCIAL STATEMENTS

Certain of the Company’s standardized contracts for over-the-counter derivative transactions (“ISDA Master Agreements”) contain credit risk related contingent provisions related to its credit rating. In some ISDA Master Agreements, if the credit rating falls below a specified threshold, either a default or a termination event permitting the counterparty to terminate the ISDA Master Agreement would be triggered. In all agreements that provide for collateralization, various levels of collateralization of net liability positions are applicable, depending upon the credit rating of the counterparty. The aggregate fair value of all collateralized derivative transactions that were in a liability position at December 31, 2010, and December 31, 2009, respectively, were \$84 million and \$598 million, for which the Company had posted collateral of \$99 million and \$632 million in the normal operation of its collateral arrangements. If the investment grade related contingent features had been triggered on December 31, 2010, the Company would not have been required to post material collateral to its counterparties.

9. INCOME TAXES

A. 1. The components of net deferred income tax assets and liabilities as of December 31 consisted of the following:

	12/31/2010			12/31/2009			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(Col. 1-4)	(Col. 2-5)	
	Ordinary	Capital	(Col. 1+2) Total	Ordinary	Capital	(Col. 4+5) Total	(Col. 1-4) Ordinary	(Col. 2-5) Capital	Total
a.) Gross Deferred Tax Assets	\$2,074,784,128	\$112,168,120	\$2,186,952,248	\$ 2,120,825,083	\$50,872,344	\$2,171,697,427	\$(46,040,955)	\$61,295,776	\$15,254,821
b.) Statutory Valuation Allowance Adjustment	0	0	0	0	0	0	0	0	0
c.) Adjusted gross Deferred Tax Assets (1a-1b)	\$2,074,784,128	\$112,168,120	\$2,186,952,248	\$2,120,825,083	\$50,872,344	\$2,171,697,427	\$(46,040,955)	\$61,295,776	\$15,254,821
d.) Deferred Tax Liabilities	0	992,148,326	992,148,326	790,872,650	188,967,764	979,840,414	(790,872,650)	803,180,562	12,307,912
e.) Subtotal (Net Deferred Tax Assets) (1c-1d)	\$2,074,784,128	\$(879,980,206)	\$1,194,803,922	\$1,329,952,433	\$(138,095,420)	\$1,191,857,013	\$744,831,695	\$(741,884,786)	\$2,946,909
f.) Deferred Tax Assets Non-Admitted	1,383,753,665	(879,980,206)	503,773,459	916,319,504	(138,095,420)	778,224,084	467,434,161	(741,884,786)	(274,450,625)
g.) Net Admitted Deferred Tax Assets (1e-1f)	\$691,030,463	\$ 0	\$691,030,463	\$413,632,929	\$ 0	\$413,632,929	\$277,397,534	\$ 0	\$277,397,534

2. The Company has met the necessary Risk-Based Capital levels to be able to admit the increased amount of deferred tax assets available under SSAP 10R, Income Taxes-Revised, A Temporary Replacement of SSAP No. 10., and elects to admit DTAs pursuant to SSAP 10R. This current year election does not differ from the prior period.

3. Increased Amount of Gross Admitted DTA's as a result of the application of SSAP No. 10 R, paragraph 10.e.

SSAP No.10R, Paragraph 10.e			SSAP No.10R, Paragraph 10.e			Additional		
(1)	(2)	(3)	(4)	(5)	(6)	(Col. 1-4)	(Col. 2-5)	
Ordinary	Capital	Col. 1+2) Total	Ordinary	Capital	(Col. 4+5) Total	Ordinary	Capital	Total
\$691,030,463	\$0	\$691,030,463	\$341,430,463	\$0	\$341,430,463	\$349,600,000	\$0	\$349,600,000

4.

	12/31/2010			12/31/2009			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(Col. 1-4)	(Col. 2-5)	
	Ordinary	Capital	(Col. 1+2) Total	Ordinary	Capital	(Col. 4+5) Total	(Col. 1-4) Ordinary	(Col. 2-5) Capital	Total
Admission Calculation Components SSAP No. 10R, Paragraphs 10.a., 10.b., and10.c.:									
a.) SSAP No. 10 R, Paragraph 10.a.	\$310,900,000	\$30,530,463	\$341,430,463	\$0	\$0	\$0	\$310,900,000	\$30,530,463	\$341,430,463
b.) SSAP No. 10 R, Paragraph 10.b. (the lesser of paragraph 10.b.i. and 10.b.ii. below)	0	0	0	275,755,286	0	275,755,286	(275,755,286)	0	(275,755,286)
c.) SSAP No. 10 R, Paragraph 10.b.i.	0	0	0	333,916,360	22,599,447	356,515,807	(333,916,360)	(22,599,447)	(356,515,807)
d.) SSAP No. 10 R, Paragraph 10.b.ii.	374,494,596	0	374,494,596	275,755,286	0	275,755,286	71,739,310	0	71,739,310
e.) SSAP No. 10 R, Paragraph 10.c.	0	992,148,326	992,148,326	790,872,650	188,967,764	979,840,414	(790,872,650)	803,180,562	12,307,912
f.) Total (4a+4b+4e)	\$310,900,000	\$1,022,678,789	\$1,333,578,789	\$1,066,627,936	\$188,967,764	\$1,255,595,700	\$(755,727,936)	\$833,711,025	\$77,983,089

NOTES TO FINANCIAL STATEMENTS

		12/31/2010			12/31/2009			Change		
		(1)	(2)	(3)	(4)	(5)	(6)	(Col. 1-4)	(Col. 2-5)	Total
		Ordinary	Capital	(Col. 1+2) Total	Ordinary	Capital	(Col. 4+5) Total			
Admission Calculation Components										
SSAP No. 10R, Paragraph 10.e.:										
g.)	SSAP No. 10 R, Paragraph 10.e.i.	\$319,054,599	\$30,530,463	\$349,585,062	\$0	\$0	\$0	\$319,054,599	\$30,530,463	\$349,585,062
h.)	SSAP No. 10 R, Paragraph 10.e.ii. (the lesser of paragraph 10.e.ii.a. and 10.e.ii.b. below)	341,445,401	0	341,445,401	413,632,929	0	413,632,929	(72,187,528)	0	(72,187,528)
i.)	SSAP No. 10 R, Paragraph 10.e.ii.a.	341,445,401	0	341,445,401	708,058,098	45,198,894	753,256,992	(366,612,697)	(45,198,894)	(411,811,591)
j.)	SSAP No. 10 R, Paragraph 10.e.ii.b.	521,241,894	0	521,241,894	413,632,929		413,632,929	107,608,965	0	107,608,965
k.)	SSAP No. 10 R, Paragraph 10.e.iii.	0	992,148,326	992,148,326	790,872,650	188,967,764	979,840,414	(790,872,650)	803,180,562	12,307,912
l.)	Total (4g+4h+4k)	\$660,500,000	\$1,022,678,789	\$1,683,178,789	\$1,204,505,579	\$188,967,764	\$1,393,473,343	\$(544,005,579)	\$833,711,025	\$289,705,446
Used in SSAP No. 10R, Paragraph 10.d.:										
m.)	Total Adjusted Capital	XXX	XXX	\$4,396,195,521	XXX	XXX	\$4,010,771,580	XXX	XXX	\$385,423,941
n.)	Authorized Control Level	XXX	XXX	\$539,917,425	XXX	XXX	\$525,079,197	XXX	XXX	\$14,838,228

5.

	12/31/2010			12/31/2009			Change			
	(1)	(2)	(3)	(4)	(5)	(6)	(Col. 1-4) Ordinary	(Col. 2-5) Capital	Total	
	Ordinary	Capital	(Col. 1+2) Total	Ordinary	Capital	(Col. 4+5) Total				
a.)	SSAP No. 10R, Paragraphs 10.a., 10.b., and 10.c.: Admitted Deferred									
	Tax Assets	\$310,900,000	\$30,530,463	\$341,430,463	\$275,755,286	\$0	\$275,755,286	\$35,144,714	\$30,530,463	\$65,675,177
b.)	Admitted Assets	XXX	XXX	135,313,762,736	XXX	XXX	126,645,718,401	XXX	XXX	8,668,044,335
c.)	Adjusted Statutory Surplus*	XXX	XXX	3,474,945,960	XXX	XXX	2,757,552,859	XXX	XXX	717,393,101
d.)	Total Adjusted Capital from DTAs	XXX	XXX	\$341,430,463	XXX	XXX	\$275,755,286	XXX	XXX	\$65,675,177
Increases due to SSAP No. 10R, Paragraph 10.e.:										
e.)	Admitted Deferred									
	Tax Assets	\$660,500,000	\$30,530,463	\$691,034,463	\$413,632,929	0	\$413,632,929	\$246,867,071	\$30,530,463	\$277,397,534
f.)	Admitted Assets	\$135,726,109,288	0	\$135,726,109,288	\$126,783,596,044	0	\$126,783,596,044	\$8,942,513,244	\$0	\$8,942,513,244
g.)	Statutory Surplus	\$3,801,285,245	0	\$3,801,285,245	\$3,115,941,593	0	\$3,115,941,593	\$685,343,652	\$0	\$685,343,652

6.

	12/31/2010		
	(1) Ordinary Percent	(2) Capital Percent	(3) (Col. 1+2) Total Percent
Impact of Tax Planning Strategies			
a.) Adjusted Gross DTAs (% of Total Adjusted Gross DTAs)	0.00%	0.00%	0.00%
b.) Net Admitted Adjusted Gross DTAs (% of Total Net Admitted Adjusted Gross DTAs)	0.00%	0.00%	0.00%

- B. There are no deferred tax liabilities which are not recognized.
- C. Current income taxes incurred consist of the following major components:
1. Current Income Tax

	12/31/2010	12/31/2009	(Col. 1-2) Change
a.) Federal income tax on operations	\$159,705,885	\$907,786,873	\$(748,080,988)
b.) Foreign	0	0	0
c.) Subtotal	\$159,705,885	\$907,786,873	\$(748,080,988)
d.) Federal income tax on net capital gains	(417,885,403)	(532,213,030)	114,327,627
e.) Utilization of capital loss carry-forwards	0	0	0
f.) Incurred tax items in surplus	238,718,963	(499,573,843)	738,292,806
g.) Federal and foreign income taxes incurred	\$(19,460,555)	\$(124,000,000)	\$104,539,445

2. Deferred tax assets

	12/31/2010	12/31/2009	(Col. 1-2) Change
a.) Ordinary			
(1) Proxy DAC	\$359,917,267	\$356,504,923	\$3,412,344
(2) Reserves	939,385,931	969,085,931	(29,700,000)
(3) Dividend Apportionment	115,043,425	120,966,895	(5,923,470)
(4) Employee Benefits	234,852,521	246,852,521	(12,000,000)
(5) NOL's/AMT Credits	253,800,000	253,800,000	0
(6) Other	171,784,984	173,614,812	(1,829,828)
(99) Subtotal	\$2,074,784,128	\$2,120,825,082	\$(46,040,954)
b.) Statutory valuation allowance adjustment	0	0	0
c.) Nonadmitted	1,383,753,665	916,319,504	467,434,161
d.) Admitted ordinary deferred tax assets (2a99-2b-2c)	\$691,030,463	\$1,204,505,578	\$(513,475,115)
e.) Capital			
(1) Investments	\$112,168,120	\$50,872,344	\$61,295,776
(99) Subtotal	\$112,168,120	\$50,872,344	\$61,295,776
f.) Statutory valuation allowance adjustment	0	0	0
g.) Nonadmitted	\$(879,980,206)	\$(138,095,420)	\$(741,884,786)
h.) Admitted capital deferred tax assets (2e99-2f-2g)	\$992,148,326	\$188,967,764	\$803,180,562
i.) Admitted deferred tax assets (2d+2h)	\$1,683,178,789	\$1,393,473,342	\$289,705,447

NOTES TO FINANCIAL STATEMENTS

3. Deferred tax liabilities

	12/31/2010	12/31/2009	(Col. 1-2) Change
a.) Ordinary			
(1) Other	\$0	\$0	\$0
(99) Subtotal	\$0	\$0	\$0
b.) Capital			
(1) Investments	\$992,148,326	\$979,840,414	\$12,307,912
(99) Subtotal	\$992,148,326	\$979,840,414	\$12,307,912
c.) Deferred tax liabilities (3a99+3b99)	\$992,148,326	\$979,840,414	\$12,307,912

4. Net deferred tax assets/liabilities (2i-3c)

	12/31/2010	12/31/2009	(Col. 1-2) Change
	\$691,030,463	\$413,632,928	\$277,397,535

5. The change in net deferred income taxes is comprised of the following:

	12/31/2010	12/31/2009	(Col. 1-2) Change
Gross deferred tax assets	\$2,186,952,248	\$1,798,197,427	\$388,754,821
Deferred tax liabilities	(992,148,326)	(606,340,414)	(385,807,911)
Net deferred tax asset (liability)	\$1,194,803,922	\$1,191,857,013	\$2,946,910
Tax effect of unrealized gains (losses)			(119,719,251)
Increase (decrease) in net deferred tax asset (liability)			\$(116,772,341)

D. The provision for federal and foreign income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate to income before income taxes. The significant items causing this difference are as follows:

	12/31/2010	12/31/2009
Provision computed at statutory rate	\$(269,003,200)	\$755,467,295
Dividends from affiliates	(24,141,686)	(41,786,686)
Audit reserve adjustments	(82,700,000)	69,000,000
Prior year adjustments	0	(16,700,000)
Change in not admitted reinsurance	332,457,573	(464,053,757)
Incurred tax items in surplus	238,718,963	(496,873,091)
Non-taxable investment income	(53,510,753)	(52,500,000)
IMR capital gains and amortization	9,021,044	39,823,893
Corporate owned life insurance	(17,539,997)	(21,256,936)
Change in reserve basis	(15,093,341)	7,310,723
Extraordinary surplus credits	(24,005,233)	7,242,415
Other	3,108,417	(52,218,296)
Total statutory taxes	\$97,311,787	\$(266,544,440)
Federal and Foreign Income Taxes Incurred	\$(258,179,518)	\$375,573,843
Change in net deferred income tax	116,772,342	(142,544,440)
Incurred tax items in surplus	238,718,963	(499,573,843)
Total statutory taxes	\$97,311,787	\$(266,544,440)

E. As of December 31, 2010, the Company has no carryforwards available for tax purposes.

The amounts of federal income taxes incurred that are available for recoupment in the event of future net losses are \$217,300,000, \$132,285,062, and \$0 in 2010, 2009 and 2008, respectively.

There are no deposits admitted under section 6603 of the Internal Revenue Code.

F. The Company is included in a consolidated federal income tax return together with its ultimate domestic parent, AXA Financial, Inc. ("AXA Financial"). and the following subsidiaries and affiliates:

1. AXA Financial, Inc.

2. AXA America Corporate Solutions, Inc.

3. AXA Equitable Life and Annuity Company

4. APMC LLC

5. AllianceBernstein Corp.

6. AXA Distribution Holding Corp.

7. Equitable Structured Settlement Corp.

8. AXA Network of Nevada, Inc.

9. ELAS Securities Acquisition Corp.

10. AXA Network Insurance Agency of Texas, Inc.

11. Equitable Casualty Insurance Co.

12. AXA Distributors Insurance Agency of Texas, Inc.

13. AXA Technology Services America, Inc.

14. JMR Realty Services, Inc.

15. MONY Agricultural Investment Advisors, Inc.

16. MONY Capital Management, Inc.

17. MONY Asset Management, Inc.

18. Coliseum Reinsurance Company

19. AXA Insurance Company

20. Mosaic Insurance Company

21. AXA Gito, Inc.

22. AXA Financial (Bermuda) LTD
23. AXA Corporate Solutions Life Reinsurance Company

24. MONY Life Insurance Company

25. MONY Life Insurance Company of America

26. U.S. Financial Life Insurance Company

27. MONY Financial Services, Inc.

28. MONY Securities Corp.

29. 1740 Advisers, Inc.

30. MONY Assets Corp.

31. MONY Benefits Management Corp.

32. 1740 Ventures, Inc.

33. Enterprise Capital Management, Inc.

34. Enterprise Fund Distributors, Inc.

35. MONY Brokerage, Inc.

36. MBI Agency of Alabama, Inc.

37. MBI Agency of Massachusetts, Inc.

38. MBI Agency of New Mexico, Inc.

39. MBI Agency of Ohio, Inc.

40. MBI Agency of Texas, Inc.

41. MBI Agency of Washington, Inc.

42. Trusted Investment Advisors Corp.

43. Trusted Insurance Advisors General Agency Corp.

44. Financial Marketing Agency, Inc.

NOTES TO FINANCIAL STATEMENTS

Federal income taxes are charged or credited to operations based upon amounts estimated to be payable or receivable as a result of taxable operations for the current year.

In accordance with the tax sharing agreement between AXA Financial and AXA Equitable Life Insurance Company, tax expense is allocated based on separate company computations. Any loss not currently usable is carried forward and credited when usable by the company on a separate basis.

10. INFORMATION CONCERNING PARENT, SUBSIDIARIES AND AFFILIATES

A/B/C. AXA Financial, Inc. ("AXA Financial") made a non cash contribution to AXA Equitable of \$1,275,057 in 2010 equal to the allocated compensation expense as described in SSAP No. 13.

On September 26, 2007 AXA Equitable purchased a \$650.0 million senior note from AXA (AXA Equitable's ultimate parent). The note will mature on September 30, 2012 and pays interest semiannually on the 30th day of June and December.

In the fourth quarter of 2008, AXA Equitable issued two \$500 million surplus notes to AXA Financial. For additional information, see Note 13.

During June 2009, AXA Equitable Life Insurance Company sold its 787 Seventh Avenue Tower office building to a newly formed wholly owned subsidiary of AXA Financial, Inc., 787 Holdings, LLC.

For other transactions between AXA Equitable and its affiliates, see Schedule Y, Part 2, disclosure. AXA Equitable's interests in partnerships, joint venture affiliates and directly held limited liability company subsidiaries are disclosed in Schedule BA.

D. At December 31, 2010, AXA Equitable reported a \$95.8 million receivable and a \$6.9 million payable from/to Parent, Subsidiaries and Affiliates.

E. For Information concerning contingent liabilities for related parties see Note 14.

F. AXA, AXA Financial and certain subsidiaries and affiliates reimburse AXA Equitable for their use of personnel, property and facilities in carrying out certain of their operations. AXA Equitable reimburses AXA Financial and certain affiliates for certain provided services. Reimbursement for intercompany services is made on the basis of the cost of the services provided. Acquisition costs, such as commissions and other costs incurred in connection with acquiring new business, are charged to operations as incurred.

AllianceBernstein provides investment advisory and management services to AXA Equitable and other subsidiaries on a fee basis. AXA Equitable pays distribution fees to AXA Network, LLC and AXA Advisors, LLC, affiliates of AXA Equitable, and to AXA Distributors, LLC, a subsidiary, for distributing AXA Equitable products.

G. Pursuant to the Plan of Reorganization under Section 7312 of the New York Insurance Law, on July 22, 1992, AXA Equitable converted from a mutual to a stock life insurance company and became a wholly-owned subsidiary of AXA Financial, a Delaware corporation. On January 2, 2001, AXA, a French holding company, became the direct and indirect owner of all of AXA Financial's outstanding shares. After a period of approximately two years during which a wholly-owned subsidiary of AXA Financial owned all of AXA Equitable's outstanding shares, AXA Financial was again the direct owner of all of AXA Equitable's outstanding shares from January 2, 2002 to May 31, 2002. On June 1, 2002 AXA Financial transferred all of AXA Equitable's outstanding shares to AXA Financial's wholly-owned subsidiary AXA Equitable Financial Services, LLC (formerly known as AXA Financial Services, LLC), a Delaware limited liability company.

H. AXA Equitable does not own shares of an upstream intermediate or ultimate parent, either directly or indirectly via a downstream subsidiary, controlled or affiliated company.

I/J. AXA Equitable has no investment in an SCA entity that exceeds 10% of admitted assets and has no investment in an impaired SCA entity.

K. AXA Equitable has no foreign insurance subsidiary.

L. AXA Equitable has a 100% ownership in EHLLC, a downstream non insurance holding company.

NOTES TO FINANCIAL STATEMENTS

11. DEBT

A. The Company has no debt or Capital note obligations as of December 31, 2010.

B. Federal Home Loan Bank

1. The Company is a member of the Federal Home Loan Bank of New York ("FHLBNY"). The Company has not used its membership for cash advances during 2010. At December 31, 2010 and December 31, 2009, there were no outstanding borrowings from FHLBNY.

		(1) 12/31/2010	(2) 12/31/2009
2. FHLBNY stock purchased/owned as part of the agreement			
	Shares	124,905	129,340
	Dollars	\$12,490,000	\$12,934,000
3. Collateral pledged to the FHLBNY		\$0	\$0
4. Borrowing capacity currently available		\$1,000,000,000	\$1,000,000,000
5. Agreement Assets & Liabilities			
General Account:			
	Assets	NONE	NONE
	Liabilities	NONE	NONE
Separate Account:			
	Assets	NONE	NONE
	Liabilities	NONE	NONE

12. RETIREMENT PLANS, DEFERRED COMPENSATION, POST EMPLOYMNET BENEFITS AND COMPENSATED ABSENCES AND OTHER POSTRETIREMENT BENEFIT PLAN

A. Defined Benefit Plan

AXA Equitable sponsors qualified defined benefit plans covering substantially all employees (including certain qualified part time employees), managers and agents. The pension plans are non-contributory and benefits are based on a cash balance formula or years of service and final average earnings, if greater under certain grandfathering rules in the plans. AXA Equitable’s funding policy with respect to the plan is to make the minimum contribution required by the Employee Retirement Income Security Act of 1974.

A summary of assets, obligations and assumptions of the Pension Benefit Plan are as follows:

	December 31	
	2010	2009
(1) Change in Benefit Obligation	(in millions)	
a. Benefit obligation at beginning of year	\$2,161.7	\$ 2,105.3
b. Service Cost	31.5	32.1
c. Interest Cost	124.1	131.4
d. Contribution by plan participants	-	-
e. Actuarial gain (loss)	158.7	65.1
f. Foreign currency exchange rate changes	-	-
g. Benefits paid	(166.2)	(174.0)
h. Plan amendments	0.0	1.8
i. Business combinations, divestitures, curtailments, settlements and special termination benefits	-	-
j. Benefit obligation at end of year	2,309.8	2,161.7

NOTES TO FINANCIAL STATEMENTS

	2010	2009
(2) Change in Plan Assets		
a. Fair value of plan assets at beginning of year	\$1,349.4	1,427.0
b. Actual return on plan assets	100.3	90.7
c. Foreign currency exchange rate changes	-	-
d. Employer contribution	196.2	19.0
e. Plan participants' contributions	-	-
f. Benefits paid and fees	(181.3)	(187.3)
g. Business combinations, divestitures and settlements	-	-
h. Fair value of plan assets at end of year	1,464.6	1,349.4
(3) Funded Status		
a. Unamortized Prior Service Costs	(\$8.3)	(7.4)
b. Unrecognized net gain or loss (including asset gains and losses not yet reflected in market-related value)	(650.6)	(628.8)
c. The amount of any remaining unamortized, unrecognized net obligation or net asset existing at the initial date of application	(43.2)	(47.5)
d. Net Pension or other postretirement benefit prepaid assets or (accrued) liabilities	(\$702.1)	(683.8)
e. Intangible Asset	\$51.5	54.9
(4) Benefit Obligation for fully vested employees	2,170.5	2,121.1
(5) Pension Obligation and Accumulated Benefit Obligation for all Non-Vested employees	5.0	5.1
(6) Components of Net Periodic Benefit Cost		
a. Service Cost	\$39.5	41.9
b. Interest Cost	124.1	131.4
c. Expected return on plan assets	(110.1)	(122.5)
d. Amortization of unrecognized transition obligation or transition asset	4.3	4.3
e. Amount of recognized gains and losses	121.0	94.0
f. Amount of prior service cost recognized	(0.9)	(4.2)
g. Amount of gain or loss recognized due to a settlement or curtailment	-	-
h. Total net periodic benefit cost	177.9	144.9
(7) The Company recorded \$55.8 million of additional minimum pension liability in unassigned funds for the year ended December 31, 2010.		
(8) The assumed discount rates for measurement of the benefit obligations at December 31, 2010 and 2009 each reflect the rates at which pension benefits then could be effectively settled. Specifically at December 31, 2009, projected nominal cash outflows to fund expected annual benefits payments under the Company's qualified and non-qualified pension and postretirement benefit plans were discounted using a published high-quality bond yield curve. The discount rate of 5.25% disclosed below as having been used to measure the benefits obligation at December 31, 2010 represents the level equivalent discount rate that produces the same present value measure of the benefits obligation as the aforementioned discounted cash flow analysis. The following table discloses the weighted-average assumptions used to measure the Company's pension benefit obligations and net periodic pension cost at and for the years ended December 31, 2010 and 2009.		
a. Weighted average discount rate	5.25%	6.00%
b. Expected long-term rate of return on plan assets	6.75%	6.75%
c. Rate of compensation increase	6.00%	6.00%
Weighted-Average Assumptions used to determine Projected benefit obligations as of Dec. 31.		
a. Weighted average discount rate	6.13%	6.21%
b. Rate of compensation increase	6.00%	6.00%
(9/10/11) Effective December 31, 1999, AXA Financial legally assumed primary liability from AXA Equitable for all current and future obligations of its Excess Retirement Plan, Supplemental Executive Retirement Plan and certain other employee benefit plans that provide participants with medical, life insurance and deferred compensation benefits. AXA Equitable remains as secondarily liable in the event that AXA Financial is unable to fulfill its obligations.		

NOTES TO FINANCIAL STATEMENTS

(12) The primary investment objective of the qualified pension plans of the Company is to maximize return on assets, giving consideration to prudent risk. Guidelines regarding the allocation of plan assets are formalized by the respective Investment Committees established by the funded benefit plans of AXA Equitable and are designed with a long-term investment horizon. In January 2009, the asset allocation strategy of the qualified defined benefit pension plans was revised to target 30%-40% equities, 50%-60% high quality bonds, and 10%-15% equity real estate and other investments. Exposure to real estate investments offers diversity to the total portfolio and long-term inflation protection.

In 2010, AXA Equitable qualified pension plans continued to implement hedging strategies intended to lessen downside equity risk. These hedging programs were initiated during fourth quarter 2008 and currently utilize derivative instruments, principally exchange-traded equity futures contracts, and exchange-traded funds that are managed in an effort to reduce the economic impact of unfavorable changes in the equity markets.

:

	<u>2010</u>	<u>2009</u>	Target Allocation
Corporate and Government Debt			
Securities	\$ 729.3	\$ 584.5	50%-60%
Equity Securities	528.6	582.3	30%-40%
Equity Real Estate	176.1	158.8	0%-15%
Short-Term	30.6	23.6	0
Total	\$ 1,464.6	\$ 1,349.4	

(13) The following estimated future benefit payments are expected to be paid in the following years.

	(in millions)
2011	\$ 186.4
2012	\$ 195.7
2013	\$ 194.7
2014	\$ 193.1
2015	\$ 190.4
2016-2020	\$ 918.1
2021+	\$2,765.2

(14) The Company estimates that it will make a \$311 million contribution to its qualified pension plans in 2011.

B. Defined Contribution Plan

The Company sponsors a qualified defined contribution plan that covers employees, managers and agents. The Company matches the participant's contribution on a dollar for dollar basis up to 3.0% of the participant's salary. Company matching contributions are automatically invested in the AXA-ADR Fund. Beginning in 2007, the company matching contributions can be either on a before-tax basis or after-tax (Roth) basis. The Company's contribution for the plan was \$18.3 million and \$19.7 million for 2010 and 2009, respectively. At December 31, 2010 and 2009, the fair value of the plan assets was \$1,618.5 million and \$1,611.8 million, respectively.

C. Multiemployer Plans

The Company does not participate in any multiemployer benefit plans.

D. Consolidated/Holding Company Plans

The Company participates in a non-qualified plan with AXA Financial that covers employees, managers and agents. The Internal Revenue Service (IRS) limits annual earnings used to determine benefits payable under the qualified Retirement Plan. However, participants who earn more than the limit may continue to accrue benefits from eligible earnings over the IRS limits under a different non-qualified plan. Benefits that exceed the government limits on qualified plan benefits (IRC Section 415) are generally payable from the non-qualified Equitable Excess Retirement Plan.

E/F. NONE

NOTES TO FINANCIAL STATEMENTS

13. CAPITAL AND SURPLUS, SHAREHOLDERS’ DIVIDEND RESTRICTIONS AND QUASI-REORGANIZATIONS

- 1. AXA Equitable has 2,000,000 shares authorized, issued and outstanding at a par value per share of \$1.25. All shares are common shares.
- 2. The Company has no preferred stock outstanding.
- 3. Under New York State Insurance Law, a domestic life insurer may without prior approval of the Superintendent, pay a dividend to its shareholders not exceeding an amount calculated based on a statutory formula. This formula would permit the Company to pay shareholder dividends not exceeding \$380 million during 2011. Payment of a dividend exceeding this amount requires the insurer to file notice of its intent to declare such dividends with the Superintendent who then has 30 days to disapprove the distribution.
- 4. The Company paid \$300 million of ordinary dividends to its parent, AXA Equitable Financial Services, LLC. in 2010 and none in 2009.
- 5. Within the limitations of item 3 above, there are no restrictions placed on the portion of the Company profits that may be paid as ordinary dividends to stockholders.
- 6. There are no restrictions on the Company’s unassigned surplus.
- 7. The Company has no advances to surplus unpaid.
- 8. The Company does not hold any stock for the conversion of preferred stock, employee stock options, stock purchase warrants or any other such purpose.
- 9. The special surplus fund for Separate Account annuitant mortality fluctuation, required by the New York Insurance Department, is calculated based on Separate Account asset values. To the extent these asset values fluctuate, the value of this special surplus fund will fluctuate. During 2010, the balance of this fund increased \$88.1 million.

Additionally during 2010, in accordance with changes adopted under SSAP #10R (Current and Deferred Federal and Foreign Income Taxes), the balance of special surplus funds increased \$211.7 million from prior year.

- 10. The portion of unassigned surplus represented by cumulative unrealized gains and losses is \$786.4 million.
- 11. AXA Equitable issued the following Surplus Notes (“Notes”):

	Date Issued	Interest Rate	Amount of Notes	Carrying Value	Interest Paid Current Year	Total Interest Paid	Unapproved Principal and/or Interest	Date of Maturity
1	12/31/1995	7.70%	\$ 200,000,000	\$ 199,906,000	\$ 15,400,000	\$231,000,000	\$1,283,333	12/01/2015
2	12/05/2005	6.00%	325,000,000	325,000,000	19,500,000	97,283,333	1,625,000	12/01/2035
3	11/24/2008	7.10%	500,000,000	500,000,000	35,500,000	71,690,278	2,958,331	12/01/2018
4	12/15/2008	7.10%	500,000,000	500,000,000	35,500,000	69,619,444	2,958,331	12/01/2018
TOTAL			\$1,525,000,000	\$1,524,906,000	\$105,900,000	\$469,593,055	\$8,824,995	

There is no accrued interest on the surplus notes.

The \$200,000,000 note listed above was issued in exchange for cash pursuant to Rule 144A under the Securities Act of 1933, underwritten by Goldman, Sachs & Co. and Donaldson, Lufkin & Jenrette Securities Corporation, and are administered by JP Morgan Chase as register/paying/transfer agent. On December 5, 2005 AXA Financial purchased a \$325,000,000 surplus note from AXA Equitable. The surplus note pays interest to AXA Financial at 6% semi-annually on June 1st and December 1st of each year. On November 24, 2008 AXA Financial purchased a \$500,000,000 surplus note from AXA Equitable. The surplus note pays interest to AXA Financial at 7.1% semi-annually on June 1st and December 1st of each year. On December 15, 2008 AXA Financial purchased a \$500,000,000 surplus note from AXA Equitable. The surplus note pays interest to AXA Financial at 7.1% semi-annually on June 1st and December 1st of each year. The Notes have repayment conditions and restrictions pursuant to Section 1307 of the New York Insurance Laws. Each payment of interest on or principal of the Notes requires prior approval of the Superintendent of Insurance. There are no other restrictions or restrictive covenants on these Notes.

- 12. The Company did not restate gross paid in and contributed surplus and unassigned funds (surplus) under a quasi-reorganization.
- 13. The Company did not restate gross paid in and contributed surplus and unassigned funds (surplus) under a quasi-reorganization in the last 10 years.

NOTES TO FINANCIAL STATEMENTS

14. CONTINGENCIES

A. Contingent Commitments

To facilitate certain investment related transactions, AXA Equitable has provided, from time to time, certain guarantees or commitments to affiliates or investors. These arrangements include commitments for AXA Equitable, under certain conditions to provide equity financing to certain limited partnerships of \$497.7 million at December 31, 2010. AXA Equitable has outstanding commitments under existing mortgage loan or mortgage loan commitment agreements of \$178.0 million at December 31, 2010. Management believes that AXA Equitable will not incur any material losses as a result of these commitments.

AXA Equitable is secondarily liable for certain benefit plans which were legally assumed by AXA Financial on December 31, 1999. These plans have a liability of \$1,237.7 million at December 31, 2010.

AXA Equitable issued Letter of Credit guarantees of \$59.0 million in 2010 related to its property and casualty insurance coverage and other insurance claims.

AXA Equitable is the obligor under certain structured settlement agreements which it had entered into with unaffiliated insurance companies and beneficiaries. To satisfy its obligations under these agreements, AXA Equitable owns single premium annuities issued by previously wholly-owned life insurance subsidiaries. AXA Equitable has directed payment under these annuities to be made directly to the beneficiaries under the structured settlement agreements. A contingent liability exists with respect to these agreements should the previously wholly-owned subsidiaries be unable to meet their obligations. Management believes the satisfaction of those obligations by AXA Equitable is remote.

B. Assessments

AXA Equitable holds a \$13.8 million liability for the estimated amount of future assessments related to insolvent insurers, primarily Executive Life Insurance Company and Lincoln Memorial Life Insurance Company. These assessments are expected to be paid over an extended period. AXA Equitable also holds \$9.1 million assets for premium tax offsets that are expected to be realized with respect to these assessments.

C. Gain Contingencies

The Company has not realized a gain contingency subsequent to the balance sheet date.

D. Claims related extra contractual obligations (“ECO”) and bad faith losses stemming from lawsuits

	Direct
Claims related ECO and bad faith losses paid during the reporting period	\$158,000

Number of claims where amounts were paid to settle claims related extra contractual obligations or bad faith claims resulting from lawsuits during the reporting period.

(a) 0-25 Claims	(b) 26-50 Claims	(c) 51-100 Claims	(d) 101-500 Claims	(e) More than 500 Claims
X				

Indicate whether claim count information is disclosed per claim or per claimant

(f) Per Claim [] (g) Per Claimant [X]

E. Other Contingencies

Litigation

A putative class action entitled Eagan et al. v. AXA Equitable Life Insurance Company was filed in the District Court for the Central District of California in December 2006 against AXA Equitable as plan sponsor and fiduciary for an ERISA retiree health plan. The action was brought by two plan participants on behalf of all past and present employees and agents who received retiree medical benefits from AXA Equitable at any time after January 1, 2004, or who will receive such benefits in 2006 or later, excluding certain retired agents. Plaintiffs allege that AXA Equitable’s adoption of a revised version of its retiree health plan in 1993 (the “1993 Plan”) was not authorized or effective. Plaintiffs contend that AXA Equitable has therefore breached the retiree health plan by imposing the terms of the 1993 Plan on plaintiffs and other retirees. Plaintiffs allege that, even if the 1993 Plan is controlling, AXA Equitable has violated the terms of the retiree health plan by imposing health care costs and coverages on plaintiffs and other retirees that are not authorized under the 1993 Plan. Plaintiffs also allege that AXA Equitable breached fiduciary duties owed to plaintiffs and retirees by allegedly misrepresenting and failing to disclose information to them. The plaintiffs seek compensatory damages, restitution and injunctive relief prohibiting AXA Equitable from violating the terms of the applicable plan, together with interest and attorneys’ fees. In December 2010, the Court granted preliminary approval of a settlement between the parties and notices were sent to the class members.

NOTES TO FINANCIAL STATEMENTS

AllianceBernstein Litigation

Market Timing-Related Matters

In October 2003, a purported class action complaint entitled *Hindo, et al. v. AllianceBernstein Growth & Income Fund, et al.* (“Hindo Complaint”) was filed against AllianceBernstein, AllianceBernstein Holding, AllianceBernstein Corporation, AXA Financial, certain investment company funds (the “U.S. Funds”) distributed by AllianceBernstein Investments, Inc., a wholly-owned subsidiary of AllianceBernstein, the registrants and issuers of those funds, certain officers of AllianceBernstein (the “AllianceBernstein defendants”), and certain other unaffiliated defendants, as well as unnamed Doe defendants. The Hindo Complaint alleges that certain defendants failed to disclose that they improperly allowed certain hedge funds and other unidentified parties to engage in “late trading” and “market timing” of U.S. Fund securities, violating various securities laws.

Following October 2003, additional lawsuits making factual allegations generally similar to those in the Hindo Complaint were filed in various Federal and state courts against AllianceBernstein and certain other defendants. In September 2004, plaintiffs filed consolidated amended complaints with respect to four claim types: mutual fund shareholder claims; mutual fund derivative claims; derivative claims brought on behalf of AllianceBernstein Holding; and claims brought under ERISA by participants in the Profit Sharing Plan for Employees of AllianceBernstein.

In April 2006, AllianceBernstein and attorneys for the plaintiffs in the mutual fund shareholder claims, mutual fund derivative claims, and ERISA claims entered into a confidential memorandum of understanding containing their agreement to settle these claims. The agreement will be documented by a stipulation of settlement and will be submitted for court approval at a later date. The settlement amount (\$30 million), which AllianceBernstein previously accrued and disclosed, has been disbursed. The derivative claims brought on behalf of AllianceBernstein Holding, in which plaintiffs seek an unspecified amount of damages, remain pending.

Although the outcome of litigation generally cannot be predicted with certainty, management intends to vigorously defend against the allegations made by the plaintiffs in the actions described above and believes that the ultimate resolution of the litigations described above involving AXA Equitable and/or its subsidiaries should not have a material adverse effect on the consolidated financial position of the Company. Management cannot make an estimate of loss, if any, or predict whether or not any of the litigations described above will have a material adverse effect on the Company’s consolidated results of operations in any particular period.

In addition to the matters described above, a number of lawsuits have been filed against life and health insurers in the jurisdictions in which AXA Equitable and its respective insurance subsidiaries do business involving insurers’ sales practices, alleged agent misconduct, alleged failure to properly supervise agents, contract administration and other matters. Some of the lawsuits have resulted in the award of substantial judgments against other insurers, including material amounts of punitive damages, or in substantial settlements. In some states, juries have substantial discretion in awarding punitive damages. AXA Equitable, like other life and health insurers, from time to time are involved in such litigations. Some of these actions and proceedings filed against AXA Equitable and its subsidiaries have been brought on behalf of various alleged classes of claimants and certain of these claimants seek damages of unspecified amounts. While the ultimate outcome of such matters cannot be predicted with certainty, in the opinion of management no such matter is likely to have a material adverse effect on the Company’s consolidated financial position or results of operations. However, it should be noted that the frequency of large damage awards, including large punitive damage awards that bear little or no relation to actual economic damages incurred by plaintiffs in some jurisdictions, continues to create the potential for an unpredictable judgment in any given matter.

15. LEASES

A. Leasing Arrangements

- 1. AXA Equitable conducts a portion of its operations from leased space. In addition, it leases certain other assets, principally office furniture, data processing and related equipment.
- 2. At December 31, 2010 the aggregate future minimum rental payments under leases having initial or remaining non-cancelable lease terms in excess of one year were as follows:

2011	\$ 71,356,145	2014	\$ 71,005,085
2012	\$ 68,636,414	2015	\$ 66,220,626
2013	\$ 76,279,065	Later years	\$477,360,759
			<u>\$830,858,094</u>

Minimum future sublease rental income on these non-cancelable operating leases for 2011 and the two successive years are \$2.0 million, \$0.4 million and \$0.2 million, respectively.

- 3. The Company is not involved in any material sales – leaseback transactions.

B. Lessor Business Activities

The Company is not involved in any lessor business activities.

NOTES TO FINANCIAL STATEMENTS

16. INFORMATION ABOUT FINANCIAL INSTRUMENTS WITH OFF BALANCE SHEET RISK AND FINANCIAL INSTRUMENTS WITH CONCENTRATIONS OF CREDIT RISKS

1. AXA Equitable has no Financial Instruments with off-balance sheet risk.

The table below summarizes the amount of AXA Equitable's investment in financial instruments:

		Fair Value		Gains (Losses) Reported In
	Notional Amount	Asset Derivatives (1)	Liability Derivatives	Change in Surplus
	(In Millions)			
Freestanding derivatives:				
Equity contracts:				
Futures.....	\$ 3,755	\$ -	\$ -	\$ (810)
Swaps.....	705	-	26	(62)
Options.....	1,070	5	1	(58)
Interest rate contracts:				
Floors.....	9,000	326	-	157
Swaps.....	5,234	200	133	253
Futures.....	5,151	-	-	289
Swaptions.....	4,479	171	-	(38)
Balances, Dec. 31, 2010.....	\$ 29,394	\$ 702	\$ 160	\$ (269)

(1) Includes \$52 million of due and accrued investment income

2/3. See Note 8, Derivative Instruments

4. AXA Equitable Life Insurance Company utilizes over the counter derivative instruments in its hedging programs for managing GMDB, GMIB and GWBL exposures. At December 31, 2010, AXA Equitable held \$512 million in collateral delivered by trade counter parties.

On December 31, 2010 assets valued at \$532 million were pledged as collateral and on deposit with a broker in support of open future contracts.

17. SALE, TRANSFER AND SERVICING OF FINANCIAL ASSETS AND EXTINGUISHMENT OF LIABILITIES

A. AXA Equitable had no transfers of receivables reported as sales.

B. AXA Equitable had no transfer of financial assets.

C. AXA Equitable had no wash sales.

18. GAIN OR LOSS TO THE REPORTING ENTITY FROM UNINSURED A&H PLANS AND THE UNINSURED PORTION OF PARTIALLY INSURED PLANS

NONE

19. DIRECT PREMIUM WRITTEN/PRODUCED BY MANAGING GENERAL AGENTS/THIRD PARTY ADMINISTRATORS

NONE

NOTES TO FINANCIAL STATEMENTS

20. FAIR MARKET MEASUREMENT

Description	Level 1	Level 2	Level 3	Total
a. Assets at fair value :				
<u>Preferred stock</u>				
Industrial and Misc	0	522,434	0	522,434
Parent, Subsidiaries and Affiliates	0	0	0	0
Total Preferred stock	0	522,434	0	522,434
<u>Bonds</u>				
Governments/Agencies	0	0	0	0
Special Revenue/Special Assessment	0	0	0	0
Mortgage Pass Throughs	0	0	0	0
Collateral Mortgage Obligations	0	0	248,188,932	248,188,932
Industrial and Misc	0	0	0	0
Hybrid Securities	0	0	0	0
Parent, Subsidiaries and Affiliates	0	0	0	0
Total Bonds	0	0	248,188,932	248,188,932
<u>Common Stock</u>				
Industrial and Misc	0	0	12,829,659	12,829,629
Parent, Subsidiaries and Affiliates	0	0	1,083,111,164	1,083,111,164
Total Common Stock	0	0	1,095,940,823	1,095,940,793
<u>Derivative assets</u>				
Interest rate contracts	0	41,276,326	0	41,276,326
Foreign exchange contracts	0	0	0	0
Credit contracts	0	4,093,350	0	4,093,350
Commodity futures contracts	0	325,643,165	0	325,643,165
Commodity forward contracts	0	170,559,853	0	170,559,853
Total Derivatives	0	541,572,695	0	541,572,695
Separate account assets	89,646,998,568	2,159,807,492	206,965,835	92,013,771,895
Total assets at fair value	89,646,998,568	2,701,902,621	1,551,095,590	93,899,996,749
b. <u>Liabilities at fair value:</u>				
Derivative liabilities	0	0	0	0
Total Liabilities at fair value	0	0	0	0

Fair value Measurements in Level 3 of the Fair value Hierarchy

	Balance as of 12/31/2009*	Transfers in Level 3	Transfers out Level 3	Total Gain/Loss included in Net Income	Total Gain/Loss included in Surplus	Purchases/Sales issuances & settlements**	Balance as of 12/31/2010
CMBS/RMBS	541,075,230	0	0	(84,551,126)	(208,212,420)	(122,752)	248,188,932
Preferred stock	0	0	0	0	0	0	0
Bonds	0	0	0	0	0	0	0
Bonds-Parent, Subsidiaries and Affiliates	0	0	0	0	0	0	0
Hybrids	0	0	0	0	0	0	0
Stocks	927,256	12,934,030	0	(56,854)	(658,438)	(316,335)	12,829,659
Stocks-Parent, Subsidiaries and Affiliates	1,377,088,561	0	0	(293,977,397)	0	0	1,083,111,164
Separate Account assets	229,692,684	7,005,705	(1,411,552)		(22,047,004)	(6,273,998)	206,965,835
Derivative assets	0	0	0	0	0	0	0
Total	2,148,783,731	19,939,735	(1,411,552)	(378,585,377)	(230,917,862)	(6,713,085)	1,551,095,590

* Amount includes \$540,990,874 of level 3 securities which were carried at amortized cost as of 12/31/09.
** Amount includes (\$122,752) of level 3 securities no longer carried at market value, where the adjusted cost is lower than the market value.

21. OTHER ITEMS

A. Extraordinary Items

NONE

NOTES TO FINANCIAL STATEMENTS

B. Troubled Debt Restructuring

NONE

C. Other Disclosures

AXA Equitable has elected to round amounts to the nearest dollar in preparing this statement. The amounts in this statement pertain to the entire business of AXA Equitable including, as appropriate, its Separate Account business.

AXA Equitable has allocated investment management fees in the amount of \$31,502,405 to the appropriate expense classifications as if these costs had been borne directly by the company. The allocation was determined by accumulating the actual expense data for each of the investment advisors. The expense data was then aggregated by expense classification (Exhibit 2 lines) and a ratio was calculated. The ratio was then applied against the management fees and Exhibit 2 was adjusted appropriately.

LINE LIMITATION IN SCHEDULE DB

In 2010, the NAIC instituted numerous updates to the Annual Statement Schedule DB. As part of these updates, new categories were included as subtotals within each DB section. Each subtotal category was limited to 9,996 records by the NAIC. The Company's detail futures transactions in Schedule DB, Part B Section 2 are in excess of 45,000 individual transactions for the General account and 15,000 for the Separate account. The Company with guidance from the NAIC included a summary line in the Schedule DB for the remaining transactions that exceeded 9,995 records. The Company maintains the detail for the summary line to be furnished upon request.

SPECIAL DEPOSITS

Assets in the amount of \$88.6 million and \$84.4 million at December 31, 2010 and 2009, respectively were on deposit with government authorities or trustees as required by law. These assets are listed on Schedule E Part 3 – Special Deposits.

CLOSED BLOCK

As of July 22, 1992, AXA Equitable established the Closed Block for the benefit of policies included therein, consisting of certain classes of individual participating policies in respect of which AXA Equitable had a dividend scale payable in 1991 and which were in force on July 22, 1992. Assets were allocated to the Closed Block in an amount which, together with anticipated revenues from policies included in the Closed Block, is reasonably expected to be sufficient to support such business, including provision for payment of claims, certain expenses and taxes, and for continuation of dividend scales payable in 1991, assuming the experience underlying such scales continues.

The assets allocated to the Closed Block will inure to the benefit of the holders of policies included in the Closed Block and will not revert to the benefit of the shareholder of AXA Equitable. The Plan of Demutualization prohibits the reallocation, transfer, borrowing or lending of assets between the Closed Block and other portions of AXA Equitable's General Account, any of its Separate Accounts or to any affiliate of AXA Equitable without the New York Superintendent's approval. The Closed Block assets and liabilities are carried on the same basis as similar assets and liabilities held in the General Account.

DESCRIPTION OF VALUATION STANDARDS USED IN CALCULATING ADDITIONAL RESERVES FOR GUARANTEED RENEWABLE POLICIES EXHIBIT 6, PART A, LINE 2

Non-cancelable Accident and Health Policies

The additional reserves for issues from 1961 through 1988 are computed on the basis of the 1964 Commissioners Disability Table at 3.5-6% interest combined with the 1958 C.S.O. Mortality Table using the two-year preliminary term method. For 1989 and later issues, the reserves are computed on the basis of the 1985 Commissioners Individual Table C combined with the 1958 C.S.O. Mortality Table using the two year preliminary term method.

Hospital and Medical Expenses Policies

A portion of the additional reserves pertains to Major Medical Expense policies issued between 1954 and 1963. Additional reserves for these policies are computed on the net level premium basis using a company experience morbidity table combined with the 1958 C.S.O. Mortality table and 3% interest. Certain of these policies underwent a premium increase during the year 1962 through 1964 and for these policies the reserve duration is measured from the date of that increase.

A portion pertains to Lifetime Major Medical policies issued between 1962 and 1981. Additional reserves for major medical benefits provided by these policies are computed on the two-year preliminary term basis, using a company experience morbidity table combined with the 1958 C.S.O. Mortality Table and 3% interest. Additional reserves for premium waiver benefits contained in these policies are computed on the two-year preliminary term basis, using the 1964 Commissioners Disability Table combined with the 1958 C.S.O. Mortality Table and 3% interest.

The remaining portion pertains to Lifetime Medical Expense policies issued since 1981. Additional reserves for major medical benefits provided by these policies are computed on the two-year preliminary term basis, using a company experience morbidity table combined with the 1958 C.S.O. Mortality Table and 4 1/2% interests.

NOTES TO FINANCIAL STATEMENTS

D. Uncollectible Assets

NONE

E. Business Interruption Insurance Recoveries

NONE

F. State Transferable Tax Credits

NONE

G. Subprime-Mortgage-Related Risk Exposure

- 1) Subprime residential mortgages are mortgage loans made by banks or mortgage lenders to residential borrowers with lower credit ratings. The criteria used to categorize such subprime borrowers include Fair Isaac Credit Organization (“FICO”) scores, interest rates charged, debt-to-income ratios and loan-to-value ratios. Alt-A residential mortgages are mortgage loans where the risk profile falls between prime and subprime; borrowers typically have clean credit histories but the mortgage loan has an increased risk profile due to higher loan-to-value and debt-to-income ratios and/or inadequate documentation of the borrowers’ income. Residential Mortgage Backed Securities (RMBS) are securities whose cash flows are backed by the principal and interest payments from a set of residential mortgage loans.

At December 31, 2010, AXA Equitable owned \$5.7 million in RMBS backed by subprime residential mortgage loans and \$1.3 million in RMBS backed by Alt-A residential mortgage loans. RMBS backed by subprime and Alt-A mortgages are fixed income investments supporting the General Account liabilities.

AXA Equitable Life does not originate, purchase or warehouse residential mortgages and is not in the mortgage servicing business.

- 2) The Company has no direct exposure through investments in subprime mortgage loans.
- 3) Listed below is the Company’s indirect exposure to subprime mortgage risk for collateralized mortgage obligations:

I.	Actual Cost	\$7.2 million
II.	Book Value	\$7.0 million
III.	Fair Value	\$7.1 million
IV.	Other than temporary impairments recognized to date	\$0.1 million

- 4) The Company has no underwriting exposure to subprime mortgage risk through Mortgage Guaranty coverage, Financial Guaranty coverage, Directors & Officers liability, Errors and Omissions liability, and any other lines of insurance.

H. Retained Assets

The Company’s “retained asset accounts” are reported as “supplementary contracts” in Exhibit 7 - Deposit Type Contracts. The “retained asset accounts” are one of the claim settlement options available to the beneficiary at the time of the death claim, these accounts are not the default method of satisfying life insurance death claims. If the beneficiary so elects, the Company will establish a retained asset account for the beneficiary and then issue drafts to the supplementary contractholder. The beneficiary will have immediate access to the proceeds by writing a draft for all or part of the amount of the death benefit proceeds. The Company will retain the funds until a draft is presented for payment in its general account. The interest rate credited to amounts on these accounts for 2010 has been a constant 0.50%. The institution that administers the accounts may charge a fee for insufficient funds or stopped drafts, but the Company does not charge a fee for the “retained asset accounts”.

Aging Categories	In Force			
	As of 12/31/2010		As of 12/31/2009	
	Number	Balance	Number	Balance
Up to and including 12 Months	666	\$76,267,442	806	\$65,140,533
13 to 24 Months	464	25,963,048	528	30,181,087
25 to 36 Months	395	17,093,986	392	15,716,946
37 to 48 Months	288	11,696,706	478	14,934,480
49 to 60 Months	380	10,928,465	528	12,010,992
Over 60 Months	2,794	66,787,025	2,776	65,907,822
Total	4,987	\$208,736,672	5,508	\$203,891,860

NOTES TO FINANCIAL STATEMENTS

	Individual		Group	
	Number	Balance/Amount	Number	Balance/Amount
No./Balance of Retained Assets Accounts at the beginning of year	5,508	\$203,891,860	-	-
No./Balance of Retained Assets Accounts issued/added during the year	1,026	187,356,427	-	-
Investment earnings credited to Retained Assets Accounts during the year	NA	1,043,924	-	-
Fees and other charges assessed to Retained Assets Accounts during the year	NA	NA	-	-
No./Amount of Retained Assets Accounts Transferred to State Unclaimed Property funds during the year	5	102,941	-	-
No./Amount of Retained Assets Accounts closed/withdrawn during the year	1,542	183,452,597	-	-
Number/Balance of Retained Assets Accounts at the end of the year	4,987	\$208,736,672	-	-

22. EVENTS SUBSEQUENT

The Company is not aware of any Type I Recognized or Type II Non-recognized events subsequent to the close of the books which would have a material adverse effect upon the financial condition of the Company.

23. REINSURANCE

A. Ceded Reinsurance Report

Section 1 - General Interrogatories

- 1. Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company? Yes() No(X)
- 2. Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) which is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or an insured or any other person not primarily engaged in the insurance business? Yes() No(X)

Section 2 - Ceded Reinsurance Report - Part A

- 1. Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for non-payment of premium or other similar credits? Yes() No(X)
 - a) If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the company to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. \$N/A
 - b) What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement? \$N/A
- 2. Does the company have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts which in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies? Yes() No(X)

Section 3 - Ceded Reinsurance Report - Part B

- 1. What is the estimated amount of the aggregate reduction in surplus, for agreements not reflected in Section 2 above, of termination of all reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate \$43,287.
- 2. Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts which were in-force or which had existing reserves established by the company as of the effective date of the agreement? Yes () No (X) The amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments? \$-0.

NOTES TO FINANCIAL STATEMENTS

B. Uncollectible Reinsurance

NONE

C. Commutation of Ceded Reinsurance

NONE

24. RETROSPECTIVELY RATED CONTRACTS

NONE

25. CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSE

Not Applicable

26. INTERCOMPANY POOLING ARRANGEMENTS

NONE

27. STRUCTURED SETTLEMENTS

NONE

28. HEALTH CARE RECEIVABLES

NONE

29. PARTICIPATING POLICIES

For the reporting year ended December 31, 2010, direct premiums under life and annuity participating policies were \$548.9 million or 5% of total direct life and annuity premiums and considerations. Direct premiums under health participating policies were \$74.4 million or 74% of total direct health premiums. AXA Equitable accrues a policyholder dividend liability equal to dividends anticipated to be paid over the following twelve months. AXA Equitable paid dividends of \$338.2 million to policyholders in 2010. Income is allocated to participating business based on procedures approved by the New York State Insurance Department, and in 2010 an additional \$43.8 million was allocated to the term participating business in the form of premium reductions.

30. PREMIUM DEFICIENCY RESERVES

NONE

31. RESERVES FOR LIFE CONTRACTS AND ANNUITY CONTRACTS

- a. AXA Equitable waives deduction of deferred fractional premiums upon death of the insured and for more recent issues, returns any portion of the final premium paid beyond the month of death. Surrender values are not promised in excess of the legally computed reserves.
- b. Extra premiums are charged for substandard lives for policies as follows:

American Experience Table:

Substandard policies issued prior to January 1, 1910 are valued on the rated-up age basis. Policies issued after January 1, 1910 in classes P, Q and R, and those with semi-tropical extra premiums are valued on the Sesqui American Experience Table. Policies issued after January 1, 1910 in classes S, T and U, and those with tropical extra premiums, are valued on the Double American Experience Table. Substandard single premium policies issued on and after January 15, 1944 (2 1/2%) are valued on the rated-up age basis. Policies with permanent flat extra premiums are valued in the substandard class which has an equivalent letter rating. Reserves are based on the net level premium method of valuation.

1941 C.S.O. Table, Series 88 through 97:

Policies issued in classes B and C are valued on the 150% 1941 C.S.O. Table, those issued on classes D and E are valued on the 225% 1941 C.S.O. Table, and those issued in classes F and G are valued in the substandard class which has an equivalent letter rating. Reserves are based on the net level premium method of valuation.

1941 C.S.O. Table, Series 98 to Series 104 (Series 98 introduced 1957).

1958 C.S.O. Table, Series 104 to Series 126 (Series 104 introduced 1963).

1980 C.S.O. Table, Series 126 and later (Series 126 introduced 1985).

NOTES TO FINANCIAL STATEMENTS

Policies issued subject to substandard extra premiums of any type are valued on the standard reserve basis plus a supplemental amount which recognizes the incidence of the excess mortality costs for each rating class. The supplemental reserves are based on the net level premium method of valuation.

Non-traditional policies issued subject to multiple table substandard extra premiums are valued on the substandard reserve basis which recognizes the non-level incidence of the excess mortality costs. For permanent or temporary flat extras, an extra reserve equal to one-half of the gross premium is held in addition to the reserve on the standard basis.

The total reserve held for any valuation group of substandard policies is not less than the corresponding standard reserve for that group.

- c. At December 31, 2010, AXA Equitable had \$27,288,177,731 of insurance inforce for which the gross premiums are less than the net premiums according to the standard valuation set by the Insurance Department of the State of New York. Reserves to cover the above totaled \$498,272,128 net of reinsurance and are included in Exhibit 5, Miscellaneous Reserves.
- d. The instructions for Page 7 are the formula by which Tabular Interest (Page 7, Line 4), Tabular cost (Page 7, Line 9) and Tabular less Actual Reserve Released (Page 7, Line 5) have been determined, except for Tabular Interest for certain variable and interest sensitive life reserves and for certain annuity reserves, which are derived from the basic data for the calculation of such reserves.
- e. Tabular Interest on funds not involving life or disability contingencies (Page 7, Part B, Line 3) is determined primarily in two ways. For dividend and annuity deposit funds and guaranteed interest contract funding agreements, the tabular interest is the actual interest due per the terms of the underlying contracts. For supplementary contracts, tabular interest is the difference between the reserve of the current year including payments incurred less the reserve of the previous year including income and other increases.
- f. The major components of “Other increases (net)” for Page 7, Line 7 are: for individual life a change of \$354 million from increased no lapse guarantee reserves, a change of \$(40) million in deficiency reserves, a change of \$(201) million from increased reinsurance ceded and a change of \$(48) million from pre-term conversion reserves; for individual annuity a change of \$35 million of excess reserves over cash value and lower ceded reserves of \$105 million; for group annuity a change of \$43 million of excess reserves over cash value, and lower ceded reserves of \$361 million.

32. ANALYSIS OF ANNUITY ACTUARIAL RESERVES AND DEPOSIT TYPE LIABILITIES BY WITHDRAWAL CHARACTERISTICS

	Amount	% of Total
A. Subject to discretionary withdrawal:		
(1) = with market value adjustment	\$ 561,386,724	0.5%
(2) = at book value less current surrender charge of 5% or more	4,481,581,007	4.3%
(3) = at market value	78,367,681,916	74.3%
(4) Total with adjustment or at market value	\$83,410,649,647	79.1%
(5) = at book value without adjustment (minimal or no charge or adjustment)	16,286,705,846	15.5%
B. Not subject to discretionary withdrawal	5,715,118,876	5.4%
C. Total (gross)	\$105,412,474,369	100.0%
D. Reinsurance ceded	5,528,539,093	
E. Total (net)* (C)-(D)	\$99,883,935,276	

* Reconciliation of total annuity actuarial reserves and deposit fund liabilities

F. Life Accident Health Annual Statement:

1. Exhibit 5, Annuities Section, Column 2 Totals (net)	\$16,734,661,787
2. Exhibit 5, SCWLC Section, Column 2 Totals (net)	546,344,920
3. Exhibit 5, Misc., Add'l Annuity Guarantee Benefit Reserve	936,800,524
4. Exhibit 7, Column 1, Line 14	882,856,405
5. Subtotal	\$19,100,663,636

Separate Accounts Annual Statement:

5. Exhibit 3, Annuities Section, Column 2 Totals	80,751,388,050
6. Exhibit 3, SCWLC Section, Column 2 Totals	31,029,869
7. Exhibit 4, Column 1 Totals	853,721
8. Subtotal	\$80,783,271,640
9. Total annuity actuarial reserves and deposit liabilities	\$99,883,935,276

NOTES TO FINANCIAL STATEMENTS

33. PREMIUM AND ANNUITY CONSIDERATIONS DEFERRED AND UNCOLLECTED

Type	Gross	Net of Loading
Industrial		
Ordinary new business	\$ 13,741,181	\$ 9,817,436
Ordinary renewal	41,712,718	127,755,205
Credit Life	0	0
Group Life	0	0
Group Annuity	(28,063,111)	(28,063,111)
Total	\$ 27,390,788	\$109,509,530

34. SEPARATE ACCOUNTS

A. Separate Account Activity

(1) The Company utilizes Separate Accounts to record and account for assets and liabilities for particular lines of business and/or transactions. For the current reporting year, The Company reported assets and liabilities from the following product lines/transactions into a Separate Account:

- Variable Life
- Variable Annuity
- Modified Guaranteed Annuity

In accordance with the domiciliary state procedures approving items within the Separate Account, the Separate Account classification of Variable Life, Variable Annuity, and Modified Guaranteed Annuity are supported by New York State Statute Section 4240.

(2) In accordance with the products/transactions recorded within the Separate Account, some assets are considered legally insulated whereas others are not legally insulated from the General Account. (The legal insulation of the Separate Account assets prevents such assets from being generally available to satisfy claims resulting from the General Account.).

As of December 31, 2010 and 2009 the Company’s Separate Account statement included legally insulated assets of \$92,902,573,701 and \$84,887,609,923, respectively. The assets legally insulated from the General Account as of December 31, 2010 are attributed to the following products/transactions:

1	2	3
Product/Transaction	Legally Insulated Assets	Separate Account Assets (Not Legally Insulated)
Modified Guaranteed Annuity	\$ 485,705,998	\$ -
Variable Annuity	\$ 82,669,582,236	\$ 45,106,749
Variable Life	\$ 9,747,285,467	\$ 10,094,708
Total	\$ 92,902,573,701	\$ 55,201,457

(3) In accordance with the products/transaction recorded within the Separate Account, some Separate Account liabilities are guaranteed by the General Account. (In accordance with the guarantees provided, if the investment proceeds are insufficient to cover the rate of return guaranteed for the product, the policyholder proceeds will be remitted by the General Account.).

As of December 31, 2010, the General Account of the Company had a maximum guarantee for Separate Account liabilities of \$7,485,027,554. Some of the Separate Account products we offer with guarantees from the General Account do not have explicit charges broken out from other M & E charges. For products with explicit charges for guarantees from the General Account, the Separate Account has paid risk charges of \$352,238,280 for the year ended December 31, 2010.

For the year-ended December 31, 2010, the General Account of the Company paid \$137,158,056 towards Separate Account.

(4) None of the Company’s Separate Accounts engage in securities lending transactions.

B. General Nature and Characteristics of Separate Account Business

The Company has established various Separate Accounts as unit investment trusts registered with the Securities and Exchange Commission under the Investment Company Act of 1940. The assets in each of these Separate Accounts are invested in shares of designated portfolios of various Trusts, primarily EQ Advisors Trust and AXA Premier VIP Trust (the "Trusts"). Investments made in shares of the Trusts are valued at the net asset value per share of the respective portfolios. The net asset value is determined by the Trusts using the market or fair value of the underlying assets of the portfolios.

NOTES TO FINANCIAL STATEMENTS

The Company also maintains various Separate Accounts to support pension programs for single and pooled institutional clients. The net asset value is determined by using the net fair value of the underlying assets of the Separate Account portfolios. The basis for such valuation is in accordance with methods prescribed by the NAIC and in compliance with the provisions of the New York State Insurance Law and Regulations governing the valuation of Separate Accounts assets. The assets of Separate Account 43 and 67 are carried at amortized book value.

	Separate Accounts with Guarantees				
	(1)	(2)	(3)	(4)	(5)
		Nonindexed Guarantee	Nonindexed Guarantee	Non- Guaranteed	
	Indexed	Less than/ equal to 4%	More than 4%	Separate Accounts	Total
	(in thousands)				
1. Premiums, considerations on deposits for year ended 12/31/2010		\$38,831	\$68,235	\$6,386,456	\$6,493,522
2. Reserves at 12/31/2010					
I. For accounts with assets at					
a. Fair value	\$53,290	\$1,995,862	\$12,196	\$87,654,959	\$89,716,307
b. Amortized cost		299,672	0	0	299,672
c. Total reserves	\$53,290	\$2,295,534	\$12,196	\$87,654,959	\$90,015,979
II. By withdrawal characteristics:					
a. Subject to discretionary withdrawal:					
b. With FV adjustment	53,290	451,290	12,196		516,776
c. At book value without FV adjustment and with current surrender charge of 5% or more		0	0	0	0
d. At fair value		0	0	87,590,303	87,590,303
e. At book value without FV adjustment and with current surrender charge less than 5%		299,672	0	0	299,672
f. Subtotal	\$53,290	\$750,962	\$12,196	\$87,590,303	\$88,406,751
g. Not subject to discretionary withdrawal		1,544,572	0	64,656	1,609,228
h. Total	\$53,290	\$2,295,534	\$12,196	\$87,654,959	\$90,015,979

C. Reconciliation of Net Transfers To (From) Separate Accounts

1. Transfers as reported in the Summary of Operations of the Separate Accounts Statement:	
a. Transfers to Separate Accounts (Page 4, Line 1.4)	\$ 6,563,925,622
b. Transfers from Separate Accounts (Page 4, Line 10)	7,272,804,330
c. Net transfers to(from) Separate Accounts (a)-(b)	\$ (708,878,708)
2. Reconciling Adjustments	-
3. Transfers as Reported in the Summary of Operations of the Life, Accident & Health Annual Statement ((1c)+(2)=Page 4, Line 26)	\$ (708,878,708)

35. LOSS/CLAIM ADJUSTMENT EXPENSE

NONE

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?

Yes ☒ No ☐
- 1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes ☒ No ☐ N/A ☐
- 1.3

State Regulating?

New York
- 2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes ☐ No ☒
- 2.2

If yes, date of change:
- 3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2005
- 3.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

12/31/2005
- 3.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

05/19/2009
- 3.4

By what department or departments?

New York and Nevada
- 3.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?

Yes ☐ No ☐ N/A ☒
- 3.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes ☒ No ☐ N/A ☐
- 4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.11 sales of new business?

Yes ☐ No ☒

4.12 renewals?

Yes ☐ No ☒
- 4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.21 sales of new business?

Yes ☒ No ☐

4.22 renewals?

Yes ☒ No ☐
- 5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes ☐ No ☒
- 5.2

If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

- 6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes ☐ No ☒
- 6.2

If yes, give full information
- 7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes ☒ No ☐
- 7.2

If yes,

7.21 State the percentage of foreign control

100.0

7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity
French	Corporat ion

GENERAL INTERROGATORIES

- 8.1

Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?

Yes [☐] No [☒]
- 8.2

If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

Yes [☒] No [☐]
- 8.4

If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Office of Thrift Supervision (OTS), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1	2	3	4	5	6	7
Affiliate Name	Location (City, State)	FRB	OCC	OTS	FDIC	SEC
Alliance Corporate Finance Group Inc.....	New York, NY.....					YES
AllianceBernstein Corporation.....	New York, NY.....					YES
AllianceBernstein Global Derivatives Corporation.....	New York, NY.....					YES
AllianceBernstein Holding LP.....	New York, NY.....					YES
AllianceBernstein Investments Inc.....	New York, NY.....					YES
AllianceBernstein LP.....	New York, NY.....					YES
AXA Advisors LLC.....	New York, NY.....					YES
AXA Distributors LLC.....	New York, NY.....					YES
AXA Investment Managers Inc.....	Greenwich, CT.....					YES
AXA Private Equity (US) LLC.....	New York, NY.....					YES
AXA Rosenberg Investment Management LLC.....	Orinda, CA.....					YES
Sanford C. Bernstein & Co.LLC.....	New York, NY.....					YES

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?.....

PricewaterhouseCoopers,LLP 1177 Avenue of the Americas New York, New York 10036.....
- 10.1

Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?

Yes [☐] No [☒]
- 10.2

If the response to 10.1 is yes, provide information related to this exemption:.....
- 10.3

Has the insurer been granted any exemptions to the audit committee requirements as allowed in Section 14H of the Annual Financial Reporting Model Regulation, or substantially similar state law or regulation?

Yes [☐] No [☒]
- 10.4

If the response to 10.3 is yes, provide information related to this exemption:.....
- 10.5

Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation?

Yes [☐] No [☒]
- 10.6

If the response to 10.5 is yes, provide information related to this exemption:.....
- 10.7

Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?

Yes [☒] No [☐] N/A [☐]
- 10.8

If the response to 10.7 is no or n/a, please explain.....
11.

What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?.....

Keith Floman, Senior Vice President & Appointed Actuary 525 Washington Jersey City, NJ 07310, 34th Floor Newport Tower.....
- 12.1

Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?.....

Yes [☒] No [☐]

12.11

Name of real estate holding company

Various partnerships.....

12.12

Number of parcels involved.....

2

12.13

Total book/adjusted carrying value.....

\$131,817,043
- 12.2

If yes, provide explanation.....

The Company holds investments in 2 real estate partnerships. The book value of these interests is \$131,817,043. These joint venture interests are listed in Schedule BA.
13.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 13.1

What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?.....
- 13.2

Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?

Yes [☐] No [☒]
- 13.3

Have there been any changes made to any of the trust indentures during the year?

Yes [☐] No [☒]
- 13.4

If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?

Yes [☐] No [☐] N/A [☒]
- 14.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

Yes [☒] No [☐]

a.

Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;

b.

Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;

c.

Compliance with applicable governmental laws, rules and regulations;

d.

The prompt internal reporting of violations to an appropriate person or persons identified in the code; and

e.

Accountability for adherence to the code.
- 14.11

If the response to 14.1 is no, please explain:.....
- 14.2

Has the code of ethics for senior managers been amended?

Yes [☐] No [☒]
- 14.21

If the response to 14.2 is yes, provide information related to amendment(s).....
- 14.3

Have any provisions of the code of ethics been waived for any of the specified officers?

Yes [☐] No [☒]
- 14.31

If the response to 14.3 is yes, provide the nature of any waiver(s).....

GENERAL INTERROGATORIES

BOARD OF DIRECTORS

15.

Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof?

Yes ☒ No ☐
16.

Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof?

Yes ☒ No ☐
17.

Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person?

Yes ☒ No ☐

FINANCIAL

18.

Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?

Yes ☐ No ☒
- 19.1

Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

19.11 To directors or other officers

\$0

19.12 To stockholders not officers

\$0

19.13 Trustees, supreme or grand (Fraternal only)

\$0
- 19.2

Total amount of loans outstanding at end of year (inclusive of Separate Accounts, exclusive of policy loans):

19.21 To directors or other officers

\$0

19.22 To stockholders not officers

\$0

19.23 Trustees, supreme or grand (Fraternal only)

\$0
- 20.1

Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement?

Yes ☐ No ☒
- 20.2

If yes, state the amount thereof at December 31 of the current year:

20.21 Rented from others

\$0

20.22 Borrowed from others

\$0

20.23 Leased from others

\$0

20.24 Other

\$0
- 21.1

Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments?

Yes ☒ No ☐
- 21.2

If answer is yes:

21.21 Amount paid as losses or risk adjustment

\$99,922

21.22 Amount paid as expenses

\$104

21.23 Other amounts paid

\$0
- 22.1

Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?

Yes ☒ No ☐
- 22.2

If yes, indicate any amounts receivable from parent included in the Page 2 amount:

\$0

INVESTMENT

- 23.1

Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 23.3)

Yes ☐ No ☒
- 23.2

If no, give full and complete information, relating thereto

Exceptions are listed in Schedule of Special deposits, collateral for Future contracts and OTC derivatives held by Brokers.
- 23.3

For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
- 23.4

Does the company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions?

Yes ☐ No ☐ NA ☒
- 23.5

If answer to 23.4 is yes, report amount of collateral for conforming programs.

\$0
- 23.6

If answer to 23.4 is no, report amount of collateral for other programs.

\$0
- 23.7

Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?

Yes ☐ No ☐ NA ☒
- 23.8

Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?

Yes ☐ No ☐ NA ☒
- 23.9

Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending?

Yes ☐ No ☐ NA ☒

GENERAL INTERROGATORIES

24.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 20.1 and 23.3). Yes [X] No []

24.2 If yes, state the amount thereof at December 31 of the current year:

24.21	Subject to repurchase agreements	\$0
24.22	Subject to reverse repurchase agreements	\$0
24.23	Subject to dollar repurchase agreements	\$0
24.24	Subject to reverse dollar repurchase agreements	\$0
24.25	Pledged as collateral	\$543,694,524
24.26	Placed under option agreements	\$0
24.27	Letter stock or securities restricted as to sale	\$256,713
24.28	On deposit with state or other regulatory body	\$88,636,816
24.29	Other	\$0

24.3 For category (24.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount
Common Stock.....	Distribution received from Partnerships with limitation on trading Rule 144 (include a 6 months holding period) .....	.....256,713
.....
.....
.....
.....

25.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [X] No []

25.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [X] No [] N/A []
If no, attach a description with this statement.

26.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]

26.2 If yes, state the amount thereof at December 31 of the current year. \$0

27. Excluding items in Schedule E – Part 3 – Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity’s offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III – General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping agreements of the NAIC *Financial Condition Examiners Handbook*? Yes [X] No []

27.01 For agreements that comply with the requirements of the NAIC *Financial Condition Examiners Handbook*, complete the following:

1 Name of Custodian(s)	2 Custodian’s Address
JP Morgan Chase.....	270 Park Avenue New York, NY 10017.....

27.02 For all agreements that do not comply with the requirements of the NAIC *Financial Condition Examiners Handbook*, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
.....
.....
.....

27.03 Have there been any changes, including name changes, in the custodian(s) identified in 27.01 during the current year? Yes [] No [X]

27.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
.....
.....
.....

27.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
902.....	Adelante Capital Management.....	555 12th Street, Suite 2100 Oakland, CA 94607.....
902.....	Albion Investors, LLC.....	1345 Ave of the Americas New York, NY 10105.....
902.....	AllianceBernstein, LP.....	1345 Ave of the Americas New York, NY 10105.....

GENERAL INTERROGATORIES

1 Central Registration Depository Number(s)	2 Name	3 Address
902.....	Hyperion Brookfield Asset Management Inc.....	3 WFC, 200 Vesey Street, 10th Floor, NYC, NY 10281-1010.....
902.....	Morgan Stanley.....	3424 Peachtree Road N.E. Suite 800 Atlanta, GA 30326.....
902.....	Quadrant Real Estate Advisors.....	200 Deerfield Point 12735 Morris Rd. Suite 100 Alpharetta, GA 30004.....
902.....	Rabo Agrifinance.....	One CitiPlace Drive Suite 200, St. Louis, MO 63141.....

GENERAL INTERROGATORIES

- 28.1 Does the reporting entity have any diversified mutual funds reported in Schedule D - Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])?
- 28.2 If yes, complete the following schedule:
- Yes [] No [X]

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
.....
.....
.....
28.2999 TOTAL		0

- 28.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
.....
.....
.....

29. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
29.1 Bonds.....	29,133,851,943	30,213,173,414	1,079,321,471
29.2 Preferred Stocks.....	301,763,857	312,637,147	10,873,290
29.3 Totals	29,435,615,800	30,525,810,561	1,090,194,761

- 29.4 Describe the sources or methods utilized in determining the fair values:.....
See Attachment #29.4.....
- 30.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D?.....
- 30.2 If the answer to 30.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source?
- 30.3 If the answer to 30.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:.....
See Attachment #30.3.....
- 31.1 Have all the filing requirements of the *Purposes and Procedures Manual* of the NAIC Securities Valuation Office been followed?
- 31.2 If no, list exceptions:.....
- Yes [X] No []
- Yes [] No [X]
- Yes [X] No []

GENERAL INTERROGATORIES

OTHER

- 32.1 Amount of payments to Trade associations, service organizations and statistical or rating bureaus, if any? \$759,175
- 32.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
American Council of Life Insurers.....	\$.....635,708

- 33.1 Amount of payments for legal expenses, if any? \$12,509,867
- 33.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
.....	\$.....0

- 34.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$918,274
- 34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
American Council of Life Insurers.....	\$.....396,015

29.4 For publicly traded securities, market prices were generally obtained from an independent pricing source. For the direct placements, future cash flows were discounted using a weighted average rate from yield matrix based on quality and maturity distribution. In cases where quoted market prices are not available, fair values are measured using present value or other valuation techniques. The fair value determinations are made at a specific point in time, based on available market information and judgements about the financial instruments.

30.3 The Pricing Group will periodically review and maintained FAS related input Levels based on an established framework and company policy. Securities that fall in the Level 3 category will be reviewed and tested in accordance with the FAS 157 testing policy. The testing consists of observing securities that are mapped to similar structured securities and comparing values. This process is subject to the oversight of a Valuation Committee.

GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

1.1

Does the reporting entity have any direct Medicare Supplement Insurance in force?

Yes [X] No []

1.2

If yes, indicate premium earned on U. S. business only.

\$ 1,595

1.3

What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?

\$ 0

1.31

Reason for excluding:

1.4

Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.

\$ 0

1.5

Indicate total incurred claims on all Medicare Supplement insurance.

\$ 484

1.6

Individual policies:

Most current three years:

1.61

Total premium earned

\$ 0

1.62

Total incurred claims

\$ 0

1.63

Number of covered lives

0

All years prior to most current three years:

1.64

Total premium earned

\$ 1,595

1.65

Total incurred claims

\$ 484

1.66

Number of covered lives

3

1.7

Group policies:

Most current three years:

1.71

Total premium earned

\$ 0

1.72

Total incurred claims

\$ 0

1.73

Number of covered lives

0

All years prior to most current three years:

1.74

Total premium earned

\$ 0

1.75

Total incurred claims

\$ 0

1.76

Number of covered lives

0

2. Health Test:

		1		2
		Current Year		Prior Year
2.1	Premium Numerator	\$ 39,920,835	\$	44,044,712
2.2	Premium Denominator	\$ 9,678,715,033	\$	10,215,625,546
2.3	Premium Ratio (2.1/2.2)	0.004		0.004
2.4	Reserve Numerator	\$ 112,893,721	\$	121,189,020
2.5	Reserve Denominator	\$ 34,864,936,430	\$	34,475,381,413
2.6	Reserve Ratio (2.4/2.5)	0.003		0.004

3.1

Does this reporting entity have Separate Accounts?

Yes [X] No []

3.2

If yes, has a Separate Accounts statement been filed with this Department?

Yes [X] No [] N/A []

3.3

What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?

\$ 0

3.4

State the authority under which Separate Accounts are maintained:

New York Insurance Law - Section 4240

3.5

Was any of the reporting entity's Separate Accounts business reinsured as of December 31?

Yes [X] No []

3.6

Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?

Yes [] No [X]

3.7

If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)?"

\$ 0

4.1

Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)?

Yes [X] No []

4.2

Net reimbursement of such expenses between reporting entities:

4.21

Paid

\$ 0

4.22

Received

\$ 660,350,322

5.1

Does the reporting entity write any guaranteed interest contracts?

Yes [] No [X]

5.2

If yes, what amount pertaining to these items is included in:

5.21

Page 3, Line 1

\$ 0

5.22

Page 4, Line 1

\$ 0

6.

For stock reporting entities only:

6.1

Total amount paid in by stockholders as surplus funds since organization of the reporting entity:

\$ 2,605,151,353

7.

Total dividends paid stockholders since organization of the reporting entity:

7.11

Cash

\$ 5,500,000,000

7.12

Stock

\$ 0

21

GENERAL INTERROGATORIES

8.1 Does the company reinsure any Workers' Compensation Carve-Out business defined as: Yes [X] No []

Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.

8.2 If yes, has the reporting entity completed the *Workers Compensation Carve-Out Supplement* to the Annual Statement? Yes [X] No []

8.3 If 8.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

		1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
8.31	Earned premium.....	26,316	0	26,316
8.32	Paid claims.....	1,961,030	0	1,961,030
8.33	Claim liability and reserve (beginning of year).....	10,281,972	0	10,281,972
8.34	Claim liability and reserve (end of year).....	9,357,028	0	9,357,028
8.35	Incurred claims.....	1,036,086	0	1,036,086

8.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 8.31 and 8.34 for Column 1 are:

	Attachment Point	1 Earned Premium	2 Claim Liability And Reserve
8.41	<\$25,000	0	0
8.42	\$25,000 – 99,999	0	0
8.43	\$100,000 – 249,999	0	0
8.44	\$250,000 – 999,999	0	0
8.45	\$1,000,000 or more	26,316	11,318,058

8.5 What portion of earned premium reported in 8.31, Column 1 was assumed from pools? \$.....26,316

9.1 Does the company have variable annuities with guaranteed benefits? Yes [X] No []

9.2 If 9.1 is yes, complete the following table for each type of guaranteed benefit.

Type		3	4	5	6	7	8	9
1 Guaranteed Death Benefits	2 Guaranteed Living Benefits	Waiting Period Remaining	Account Value Related to Col.3	Total Related Account Values	Gross Amount of Reserve	Location of Reserve	Portion Reinsured	Reinsurance Reserve Credit
Ratchet	None			1,706,419,151	7,937,242	Exhibit 5 Annuities.....	62.5%.....	4,964,062
Ratchet	Roll up			618,080,836	180,810,301	Exhibit 5 Annuities.....	97.5%.....	176,332,808
Ratchet	Roll up/Ratchet			5,385,712,703	357,695,174	Exhibit 5 Annuities.....	92.6%.....	331,176,327
Roll up	None			1,074,903,472	65,724,504	Exhibit 5 Annuities.....	43.5%.....	28,613,635
Roll up	Roll up			2,319,043,399	751,493,997	Exhibit 5 Annuities.....	90.2%.....	677,700,446
Roll up	Roll up/Ratchet			1,017,457,217	61,173,209	Exhibit 5 Annuities.....	100.0%.....	61,173,209
Roll up/Ratchet	None			3,629,577,136	204,184,002	Exhibit 5 Annuities.....	72.3%.....	147,617,755
Roll up/Ratchet	Roll up/Ratchet			31,278,910,601	3,478,559,532	Exhibit 5 Annuities.....	97.3%.....	3,384,175,848
ROP	None			27,641,823,985	3,393,659	Exhibit 5 Annuities.....	0.0%.....	0
ROP	Roll up/Ratchet			12,083,848,438	649,454,057	Exhibit 5 Annuities.....	94.7%.....	614,920,199
Ratchet	Other			133,646,283	0	Exhibit 5 Annuities.....	0.0%.....	0
Roll up/Ratchet	Other			394,967,065	8,740,808	Exhibit 5 Annuities.....	0.0%.....	0
ROP	Other			1,045,469,507	10,539,932	Exhibit 5 Annuities.....	0.0%.....	0

10 For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:

10.1 Amount of loss reserves established by these annuities during the current year: \$.....0

10.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

1 P&C Insurance Company and Location	2 Statement Value on Purchase Date of Annuities (i.e. Present Value)
.....	
.....	
.....	
.....	

GENERAL INTERROGATORIES

11.1

Do you act as a custodian for health savings accounts?

Yes ☐ No ☒

11.2

If yes, please provide the amount of custodial funds held as of the reporting date.

\$0

11.3

Do you act as an administrator for health savings accounts?

Yes ☐ No ☒

11.4

If yes, please provide the balance of the funds administered as of the reporting date.

\$0

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e., 17.6.
Show amounts of life insurance in this exhibit in thousands (OMIT \$000)

	1 2010	2 2009	3 2008	4 2007	5 2006
<u>Life Insurance in Force</u> (Exhibit of Life Insurance)					
1. Ordinary-whole life and endowment (Line 34, Col. 4)	209,740,054	211,720,655	212,378,311	213,880,005	203,839,190
2. Ordinary-term (Line 21, Col. 4, less Line 34, Col. 4)	204,772,254	181,253,692	156,500,916	138,203,243	122,896,458
3. Credit life (Line 21, Col. 6)	0	0	0	0	0
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	999,040	1,022,573	1,203,761	1,421,120	927,437
5. Industrial (Line 21, Col. 2)	0	0	0	0	0
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7. Total (Line 21, Col. 10)	415,511,348	393,996,920	370,082,988	353,504,368	327,663,085
<u>New Business Issued</u> (Exhibit of Life Insurance)					
8. Ordinary-whole life and endowment (Line 34, Col. 2)	8,863,634	10,368,663	13,931,913	17,968,971	16,047,221
9. Ordinary-term (Line 2, Col. 4, less Line 34, Col. 2)	36,367,005	35,829,956	25,478,187	17,885,454	14,459,237
10. Credit life (Line 2, Col. 6)	0	0	0	0	0
11. Group (Line 2, Col. 9)	0	0	0	0	0
12. Industrial (Line 2, Col. 2)	0	0	0	0	0
13. Total (Line 2, Col. 10)	45,230,639	46,198,619	39,410,100	35,854,425	30,506,458
<u>Premium Income - Lines of Business</u> (Exhibit 1 – Part 1)					
14. Industrial life (Line 20.4, Col. 2)	0	0	0	0	0
15.1 Ordinary life insurance (Line 20.4, Col. 3)	2,521,043,755	2,255,355,484	2,338,204,347	2,573,595,036	2,387,668,191
15.2 Ordinary individual annuities (Line 20.4, Col. 4)	2,721,823,527	3,076,458,163	3,356,370,375	4,453,879,646	3,587,524,660
16. Credit life, (group and individual) (Line 20.4, Col. 5)	0	0	0	0	0
17.1 Group life insurance (Line 20.4, Col. 6)	0	0	0	0	0
17.2 Group annuities (Line 20.4, Col. 7)	4,387,931,645	4,830,919,386	8,836,133,174	12,249,353,679	10,567,174,765
18.1A & H-group (Line 20.4, Col. 8)	0	0	0	0	0
18.2A & H-credit (group and individual) (Line 20.4, Col. 9)	0	0	0	0	0
18.3A & H-other (Line 20.4, Col. 10)	47,916,106	52,892,513	59,453,867	61,476,171	61,377,559
19. Aggregate of all other lines of business (Line 20.4, Col. 11)	0	0	0	0	0
20. Total	9,678,715,033	10,215,625,546	14,590,161,763	19,338,304,533	16,603,745,174
<u>Balance Sheet</u> (Pages 2 and 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	42,768,334,131	41,895,986,121	43,337,933,468	44,706,884,158	45,784,236,688
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	39,038,561,727	38,865,938,675	40,237,421,693	38,392,444,500	39,532,060,796
23. Aggregate life reserves (Page 3, Line 1)	36,684,309,957	35,358,989,692	38,169,304,117	35,832,406,627	36,241,412,267
24. Aggregate A & H reserves (Page 3, Line 2)	439,486,635	464,682,652	461,049,093	454,685,583	405,560,125
25. Deposit-type contract funds (Page 3, Line 3)	882,856,405	911,825,267	925,520,304	954,822,277	1,031,133,786
26. Asset valuation reserve (Page 3, Line 24.01)	430,562,526	722,020,138	433,114,065	1,241,484,517	1,408,306,711
27. Capital (Page 3, Lines 29 & 30)	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000
28. Surplus (Page 3, Line 37)	3,798,785,244	3,113,441,592	3,152,525,801	6,566,763,093	6,495,113,031
<u>Cash Flow (Page 5)</u>					
29. Net cash from operations (Line 11)	2,396,879,063	434,202,998	(1,412,675,391)	(84,985,231)	331,670,577
<u>Risk-Based Capital Analysis</u>					
30. Total adjusted capital	4,396,195,520	4,010,771,580	3,763,190,266	7,981,528,032	8,075,851,516
31. Authorized control level risk-based capital	541,355,550	525,079,197	566,692,993	1,160,220,381	1,192,239,870
<u>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</u> (Page 2, Col. 3) (Line No./Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	69.5	68.7	64.5	60.3	61.3
33. Stocks (Lines 2.1 and 2.2)	3.5	4.7	6.7	12.5	13.4
34. Mortgage loans on real estate (Lines 3.1 and 3.2)	9.9	10.0	9.3	8.7	7.3
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.0	0.0	1.2	0.6	0.8
36. Cash, cash equivalents and short-term investments (Line 5)	2.8	2.1	3.1	0.2	0.2
37. Contract loans (Line 6)	8.9	9.1	9.3	8.6	8.3
38. Derivatives (Page 2, Line 7)	1.2	XXX	XXX	XXX	XXX
39. Other invested assets (Line 8)	3.9	3.5	3.8	8.6	8.3
40. Receivables for securities (Line 9)	0.1	0.1	0.0	0.1	0.0
41. Securities lending reinvested collateral assets (Line 10)	0.0	XXX	XXX	XXX	XXX
42. Aggregate write-ins for invested assets (Line 11)	0.2	1.9	2.0	0.5	0.3
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2010	2 2009	3 2008	4 2007	5 2006
<u>Investments in Parent, Subsidiaries and Affiliates</u>					
44. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)	1,150,000,000	1,150,000,000	1,150,000,000	1,150,000,000	900,000,000
45. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1)	0	0	0	0	0
46. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1)	1,083,111,164	1,377,088,560	831,922,966	3,655,034,088	3,967,736,383
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
48. Affiliated mortgage loans on real estate	394,753,408	398,319,262	0	0	0
49. All other affiliated	41,724,149	5,686,691	1,828,772	2,231,314,151	2,433,742,817
50. Total of above Lines 44 to 49	2,669,588,721	2,931,094,513	1,983,751,738	7,036,348,239	7,301,479,200
<u>Total Nonadmitted and Admitted Assets</u>					
51. Total nonadmitted assets (Page 2, Line 28, Col. 2)	760,880,416	1,036,180,931	1,144,785,640	1,007,934,012	986,456,055
52. Total admitted assets (Page 2, Line 28, Col. 3)	135,726,109,289	126,783,596,044	111,795,877,883	142,433,163,303	131,779,702,127
<u>Investment Data</u>					
53. Net investment income (Exhibit of Net Investment Income)	2,441,100,591	2,055,266,490	2,627,133,443	2,820,951,079	2,731,642,809
54. Realized capital gains (losses)	(1,464,846,901)	(1,037,836,254)	2,506,475,361	(32,944,702)	(285,455,920)
55. Unrealized capital gains (losses)	311,530,344	(824,632,517)	(4,526,572,232)	(412,255,080)	2,105,083,744
56. Total of above Lines 53, 54 and 55	1,287,784,034	192,797,719	607,036,572	2,375,751,297	4,551,270,633
<u>Benefits and Reserve Increase (Page 6)</u>					
57. Total contract benefits-life (Lines 10, 11, 12, 13, 14 and 15, Col.1 minus Lines 10, 11, 12, 13, 14, and 15, Cols. 9, 10 and 11).....	10,257,763,119	9,262,816,957	11,383,605,691	13,258,588,760	11,306,209,085
58. Total contract benefits-A & H (Lines 13 & 14, Cols. 9, 10 & 11)	70,119,805	74,402,034	52,441,415	80,352,212	82,922,253
59. Increase in life reserves-other than group and annuities (Line 19, Cols. 2 & 3)	535,617,997	311,792,372	385,923,381	616,792,627	462,110,756
60. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)	(25,196,017)	3,633,559	6,363,510	49,125,457	4,655,650
61. Dividends to policyholders (Line 30, Col. 1)	321,231,392	346,260,841	349,136,629	338,599,601	333,796,594
<u>Operating Percentages</u>					
62. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col.1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.00	17.1	15.5	14.9	12.3	11.5
63. Lapse percent (ordinary only) [Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.00	6.0	6.6	6.4	4.9	7.0
64. A & H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2)	93.9	146.5	98.9	208.9	143.0
65. A & H cost containment percent (Schedule H, Part 1, Line 4, Col. 2)	0.0	0.0	0.0	0.0	0.0
66. A & H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2)	33.8	35.1	39.4	44.8	42.0
<u>A & H Claim Reserve Adequacy</u>					
67. Incurred losses on prior years' claims-group health (Sch. H, Part 3, Line 3.1, Col. 2)	2,578,576	2,751,061	3,207,327	3,687,315	4,631,734
68. Prior years' claim liability and reserve-group health (Sch. H, Part 3, Line 3.2, Col. 2)	2,096,917	2,467,775	2,791,305	3,576,285	3,854,922
69. Incurred losses on prior years' claims-health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2)	370,119,687	374,884,703	405,407,187	423,029,353	444,712,716
70. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2, Col. 1 less Col. 2)	345,216,507	359,782,272	394,965,140	407,532,478	418,252,851
<u>Net Gains From Operations After Federal Income Taxes by Lines of Business</u> (Page 6, Line 33)					
71. Industrial life (Col. 2)	0	0	0	0	0
72. Ordinary-life (Col. 3)	318,765,761	707,473,348	26,733,310	184,862,265	243,463,393
73. Ordinary-individual annuities (Col. 4)	36,034,779	316,123,273	(869,650,463)	(27,252,415)	23,726,544
74. Ordinary-supplementary contracts (Col. 5)	17,695,648	35,864,737	20,630,981	20,635,364	23,445,484
75. Credit life (Col. 6)	0	0	0	0	0
76. Group life (Col. 7)	(132,830)	35,206	(218,726)	(65,470)	197,670
77. Group annuities (Col. 8)	259,036,662	1,432,281,194	(1,858,858,885)	733,681,252	657,466,673
78. A & H-group (Col. 9)	927	(1,774)	85,780	181,071	(825,652)
79. A & H-credit (Col. 10)	0	0	0	0	0
80. A & H-other (Col. 11)	(39,863,338)	(80,593,430)	(112,234,628)	(295,575,035)	(142,364,050)
81. Aggregate of all other lines of business (Col. 12)	1,923,552	9,773,776	30,512,237	25,308,824	2,132,209
82. Total (Col. 1)	593,461,162	2,420,956,332	(2,763,000,394)	641,775,857	807,242,270

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors?.....Yes [] No []

If no, please explain
.....

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AXA EQUITABLE LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance (a)
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Individual Policies and Group Certificates	Amount of Insurance (a)	7 Policies	8 Certificates	Amount of Insurance (a)	
1. In force end of prior year	0	0	6,141,007	392,974,347	0	0	39	17,356	1,022,573	393,996,920
2. Issued during year	0	0	46,183	45,230,639	0	0	0	0	0	45,230,639
3. Reinsurance assumed	0	0	172,955	2,051,216	0	0	0	0	0	2,051,216
4. Revived during year	0	0	6,883	1,143,030	0	0	0	0	0	1,143,030
5. Increased during year (net)	0	0	23,630	3,353,218	0	0	0	0	0	3,353,218
6. Subtotals, Lines 2 to 5	0	0	249,651	51,778,103	0	0	0	0	0	51,778,103
7. Additions by dividends during year	XXX	0	XXX	310,348	XXX	0	XXX	XXX	0	310,348
8. Aggregate write-ins for increases	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8)	0	0	6,390,658	445,062,798	0	0	39	17,356	1,022,573	446,085,371
Deductions during year:										
10. Death	0	0	26,904	1,411,067	0	0	XXX	0	0	1,411,067
11. Maturity	0	0	598	3,410	0	0	XXX	0	0	3,410
12. Disability	0	0	3	450	0	0	XXX	0	0	450
13. Expiry	0	0	6,808	468,794	0	0	0	0	0	468,794
14. Surrender	0	0	40,374	9,299,500	0	0	0	0	0	9,299,500
15. Lapse	0	0	428,951	14,910,224	0	0	0	0	0	14,910,224
16. Conversion	0	0	1,320	734,879	0	0	XXX	XXX	XXX	734,879
17. Decreased (net)	0	0	7,952	3,722,166	0	0	0	202	23,533	3,745,699
18. Reinsurance	0	0	0	0	0	0	0	0	0	0
19. Aggregate write-ins for decreases	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	0	0	512,910	30,550,490	0	0	0	202	23,533	30,574,023
21. In force end of year (Line 9 minus Line 20)	0	0	5,877,748	414,512,308	0	0	39	17,154	999,040	415,511,348
22. Reinsurance ceded end of year	XXX	0	XXX	124,959,371	XXX	0	XXX	XXX	3,763	124,963,134
23. Line 21 minus Line 22	XXX	0	XXX	289,552,937	XXX	(b)	0	XXX	995,277	290,548,214
DETAILS OF WRITE-INS										
0801.	0	0	0	0	0	0	0	0	0	0
0802.	0	0	0	0	0	0	0	0	0	0
0803.	0	0	0	0	0	0	0	0	0	0
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0	0	0	0	0	0	0
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above)	0	0	0	0	0	0	0	0	0	0
1901.	0	0	0	0	0	0	0	0	0	0
1902.	0	0	0	0	0	0	0	0	0	0
1903.	0	0	0	0	0	0	0	0	0	0
1998. Summary of remaining write-ins for Line 19 from overflow page	0	0	0	0	0	0	0	0	0	0
1999. Totals (Lines 1901 through 1903 plus 1998) (Line 19 above)	0	0	0	0	0	0	0	0	0	0

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)

(b) Group \$0 ; Individual \$0

EXHIBIT OF LIFE INSURANCE (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR				
	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
24. Additions by dividends	XXX	0	XXX	3,640,336
25. Other paid-up insurance	0	0	285,787	6,633,787
26. Debit ordinary insurance	XXX	XXX	0	0

ADDITIONAL INFORMATION ON ORDINARY INSURANCE				
	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
Term Insurance Excluding Extended Term Insurance				
27. Term policies-decreasing	0	0	886	2,921
28. Term policies-other	31,217	36,352,931	4,218,602	199,683,207
29. Other term insurance-decreasing	XXX	0	XXX	12,413
30. Other term insurance	XXX	14,074	XXX	2,887,151
31. Totals, (Lines 27 to 30)	31,217	36,367,005	4,219,488	202,585,692
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX	0	XXX	68,198
33. Totals, extended term insurance	XXX	XXX	69,884	2,118,364
34. Totals, whole life and endowment	14,966	8,863,634	1,588,376	209,740,054
35. Totals (Lines 31 to 34)	46,183	45,230,639	5,877,748	414,512,308

CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS				
	Issued During Year (included in Line 2)		In Force End of Year (included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial	0	0	0	0
37. Ordinary	45,230,639	0	352,768,901	61,743,407
38. Credit Life (Group and Individual)	0	0	0	0
39. Group	0	0	0	999,040
40. Totals (Lines 36 to 39)	45,230,639	0	352,768,901	62,742,447

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE				
	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance (a)	3 Number of Certificates	4 Amount of Insurance (a)
41. Amount of insurance included in Line 2 ceded to other companies	XXX	0	XXX	0
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis	0	XXX	0	XXX
43. Federal Employees' Group Life Insurance included in Line 21	0	0	0	0
44. Servicemen's Group Life Insurance included in Line 21	0	0	0	0
45. Group Permanent Insurance included in Line 21	0	0	1,644	3,763

ADDITIONAL ACCIDENTAL DEATH BENEFITS	
46. Amount of additional accidental death benefits in force end of year under ordinary policies (a)	3,754,776

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE	
47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above.	
47.1 Approximate average death benefit during period.....	
47.2 Approximate average death benefit for spouse and children during spouse's coverage.	

POLICIES WITH DISABILITY PROVISIONS								
Disability Provision	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certificate s	8 Amount of Insurance (a)
48. Waiver of Premium	0	0	253,714	23,235,676	0	0	33	979
49. Disability Income	0	0	14	46	0	0	0	0
50. Extended Benefits	0	0	XXX	XXX	0	0	0	0
51. Other	0	0	0	0	0	0	0	0
52. Total	0 ^(b)	0	253,728 ^(b)	23,235,722	0 ^(b)	0	33 ^(b)	979

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)
(b) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES,
INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR
SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH
AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	17,759	13,460	3,494	0
2. Issued during year	376	1,666	93	0
3. Reinsurance assumed	0	0	0	0
4. Increased during year (net)	0	0	0	0
5. Total (Lines 1 to 4)	18,135	15,126	3,587	0
Deductions during year:				
6. Decreased (net)	1,134	2,856	308	(22)
7. Reinsurance ceded	0	0	2,216	22
8. Totals (Lines 6 and 7)	1,134	2,856	2,524	0
9. In force end of year	17,001	12,270	1,063	0
10. Amount on deposit	0	(a) 236,975,721	0	(a) 0
11. Income now payable	16,987	5,090	1,063	0
12. Amount of income payable	(a) 65,734,743	(a) 30,254,421	(a) 9,770,455	(a) 0

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	6,636	636,621	49,612	1,287,138
2. Issued during year	142	42,004	1,217	76,614
3. Reinsurance assumed	0	0	0	0
4. Increased during year (net)	0	0	0	0
5. Totals (Lines 1 to 4)	6,778	678,625	50,829	1,363,752
Deductions during year:				
6. Decreased (net)	510	36,035	3,086	95,796
7. Reinsurance ceded	0	0	0	0
8. Totals (Lines 6 and 7)	510	36,035	3,086	95,796
9. In force end of year	6,268	642,590	47,743	1,267,956
Income now payable:				
10. Amount of income payable	(a) 66,424,605	XXX	XXX	(a) 390,208,127
Deferred fully paid:				
11. Account balance	XXX	(a) 26,414,349,411	XXX	(a) 69,319,641,591
Deferred not fully paid:				
12. Account balance	XXX	(a) 51,443,648	XXX	(a) 0

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year	0	0	0	0	66,849	108,503,932
2. Issued during year	0	0	0	0	1	1,937
3. Reinsurance assumed	0	0	0	0	0	0
4. Increased during year (net) ..	0	XXX	0	XXX	0	XXX
5. Totals (Lines 1 to 4)	0	XXX	0	XXX	66,850	XXX
Deductions during year:						
6. Conversions	0	XXX	XXX	XXX	XXX	XXX
7. Decreased (net)	0	XXX	0	XXX	4,884	XXX
8. Reinsurance ceded	0	XXX	0	XXX	0	XXX
9. Totals (Lines 6 to 8)	0	XXX	0	XXX	4,884	XXX
10. In force end of year	0	(a) 0	0	(a) 0	61,966	(a) 101,744,159

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	1	0
2. Issued during year	0	0
3. Reinsurance assumed	0	0
4. Increased during year (net)	0	0
5. Totals (Lines 1 to 4)	1	0
Deductions during year:		
6. Decreased (net)	1	0
7. Reinsurance ceded	0	0
8. Totals (Lines 6 and 7)	1	0
9. In force end of year	0	0
10. Amount of account balance	(a) 0	(a) 467,593,122

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, prior year	128,263,722
2. Current year's realized pre-tax capital gains/(losses) of \$87,539,563 transferred into the reserve net of taxes of \$ 30,638,847	56,900,716
3. Adjustment for current year's liability gains/(losses) released from the reserve	0
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	185,164,437
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	31,126,304
6. Reserve as of December 31, current year (Line 4 minus Line 5)	154,038,133

Amortization

	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1+2+3)
Year of Amortization				
1. 2010	14,627,283	16,499,021	0	31,126,304
2. 2011	12,706,926	12,391,815	0	25,098,741
3. 2012	11,704,725	7,022,284	0	18,727,009
4. 2013	10,381,501	5,616,123	0	15,997,624
5. 2014	8,925,366	4,179,612	0	13,104,978
6. 2015	7,974,825	2,616,523	0	10,591,348
7. 2016	7,177,256	1,696,791	0	8,874,047
8. 2017	6,382,519	1,472,723	0	7,855,242
9. 2018	5,530,373	1,221,642	0	6,752,015
10. 2019	4,071,601	978,886	0	5,050,487
11. 2020	2,974,884	687,613	0	3,662,498
12. 2021	2,751,724	497,737	0	3,249,461
13. 2022	2,452,448	392,995	0	2,845,442
14. 2023	2,069,878	277,769	0	2,347,647
15. 2024	1,786,454	159,483	0	1,945,937
16. 2025	1,657,404	31,396	0	1,688,800
17. 2026	1,580,937	(23,072)	0	1,557,865
18. 2027	1,616,911	2,114	0	1,619,025
19. 2028	1,738,466	31,043	0	1,769,509
20. 2029	1,943,387	59,180	0	2,002,567
21. 2030	2,087,310	91,059	0	2,178,369
22. 2031	2,257,667	108,870	0	2,366,537
23. 2032	2,331,394	117,943	0	2,449,337
24. 2033	2,433,188	122,479	0	2,555,667
25. 2034	2,506,901	131,552	0	2,638,453
26. 2035	2,322,828	140,624	0	2,463,452
27. 2036	1,831,266	131,552	0	1,962,818
28. 2037	1,319,491	104,334	0	1,423,825
29. 2038	823,610	77,116	0	900,726
30. 2039	295,199	47,631	0	342,830
31. 2040 and Later	0	15,877	0	15,877
32. Total (Lines 1 to 31)	128,263,722	56,900,716	0	185,164,437

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AXA EQUITABLE LIFE INSURANCE COMPANY

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3+6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1+2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4+5)	
1. Reserve as of December 31, prior year	243,786,167	37,666,836	281,453,003	224,961,959	215,605,176	440,567,135	722,020,138
2. Realized capital gains/(losses) net of taxes-General Account	(184,113,161)	.0	(184,113,161)	6,790,360	(21,021,433)	(14,231,074)	(198,344,234)
3. Realized capital gains/(losses) net of taxes-Separate Accounts	(226,454)	.0	(226,454)	.0	.0	.0	(226,454)
4. Unrealized capital gains/(losses) net of deferred taxes-General Account	(127,930,110)	(11,697,382)	(139,627,491)	(175,755,098)	105,591,356	(70,163,742)	(209,791,234)
5. Unrealized capital gains/(losses) net of deferred taxes-Separate Accounts	(607,217)	.0	(607,217)	.0	.0	.0	(607,217)
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves.....	.0	.0	.0	.0	.0	.0	.0
7. Basic contribution	51,928,971	12,782,476	64,711,447	0	70,060	70,060	64,781,506
8. Accumulated balances (Lines 1 through 5 - 6 + 7).....	(17,161,803)	38,751,929	21,590,126	55,997,221	300,245,158	356,242,379	377,832,505
9. Maximum reserve	275,989,612	38,380,701	314,370,313	173,559,626	242,664,305	416,223,931	730,594,244
10. Reserve objective.....	200,994,418	24,404,746	225,399,164	173,522,154	242,561,292	416,083,446	641,482,610
11. 20% of (Line 10 - Line 8)	43,631,244	(2,869,437)	40,761,808	23,504,987	(11,536,773)	11,968,213	52,730,021
12. Balance before transfers (Lines 8 + 11)	26,469,441	35,882,493	62,351,934	79,502,208	288,708,385	368,210,592	430,562,526
13. Transfers .....	.0	.0	.0	46,044,080	(46,044,080)	.0	XXX
14. Voluntary contribution .....	.0	.0	.0	.0	.0	.0	.0
15. Adjustment down to maximum/up to zero	0	0	0	0	0	0	0
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	26,469,441	35,882,493	62,351,934	125,546,287	242,664,305	368,210,592	430,562,526

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Number	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve		
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1+2+3)	5	6	7	8	9	10	
							Factor	Amount (Cols. 4x5)	Factor	Amount (Cols. 4x7)	Factor	Amount (Cols. 4x9)	
LONG-TERM BONDS													
1	1 2 3 4 5 6 7 8 9	Exempt Obligations	2,090,090,832	XXX	XXX	2,090,090,832	0.0000	0	0.0000	0	0.0000	0	
2		Highest Quality	14,564,940,677	XXX	XXX	14,564,940,677	0.0004	5,825,976	0.0023	33,499,364	0.0030	43,694,822	
3		High Quality	9,652,861,454	XXX	XXX	9,652,861,454	0.0019	18,340,437	0.0058	55,986,596	0.0090	86,875,753	
4		Medium Quality	903,935,094	XXX	XXX	903,935,094	0.0093	8,406,596	0.0230	20,790,507	0.0340	30,733,793	
5		Low Quality	386,355,062	XXX	XXX	386,355,062	0.0213	8,229,363	0.0530	20,476,818	0.0750	28,976,630	
6		Lower Quality	183,143,498	XXX	XXX	183,143,498	0.0432	7,911,799	0.1100	20,145,785	0.1700	31,134,395	
7		In or Near Default	195,984,759	XXX	XXX	195,984,759	0.0000	0	0.2000	39,196,952	0.2000	39,196,952	
8		Total Unrated Multi-class Securities Acquired by Conversion	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0	
9		Total Bonds (Sum of Lines 1 through 8) (Page 2, Line 1, Net Admitted Asset)		27,977,311,376	XXX	XXX	27,977,311,376	XXX	48,714,171	XXX	190,096,022	XXX	260,612,344
PREFERRED STOCK													
10	1 2 3 4 5 6 6 17	Highest Quality	0	XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0	
11		High Quality	155,202,365	XXX	XXX	155,202,365	0.0019	294,884	0.0058	900,174	0.0090	1,396,821	
12		Medium Quality	136,375,576	XXX	XXX	136,375,576	0.0093	1,268,293	0.0230	3,136,638	0.0340	4,636,770	
13		Low Quality	10,185,916	XXX	XXX	10,185,916	0.0213	216,960	0.0530	539,854	0.0750	763,944	
14		Lower Quality	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0	
15		In or Near Default	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0	
16		Affiliated Life with AVR	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0	
17		Total Preferred Stocks (Sum of Lines 10 through 16) (Page 2, Line 2.1, Net Admitted Asset)		301,763,856	XXX	XXX	301,763,856	XXX	1,780,137	XXX	4,576,665	XXX	6,797,535
SHORT-TERM BONDS													
18	1 2 3 4 5 6 6 25	Exempt Obligations	199,737,534	XXX	XXX	199,737,534	0.0000	0	0.0000	0	0.0000	0	
19		Highest Quality	897,678,894	XXX	XXX	897,678,894	0.0004	359,072	0.0023	2,064,661	0.0030	2,693,037	
20		High Quality	0	XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0	
21		Medium Quality	0	XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0	
22		Low Quality	0	XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0	
23		Lower Quality	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0	
24		In or Near Default	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0	
25		Total Short-term Bonds (Sum of Lines 18 through 24)		1,097,416,429	XXX	XXX	1,097,416,429	XXX	359,072	XXX	2,064,661	XXX	2,693,037

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Number	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve		
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1+2+3)	5	6	7	8	9	10	
							Factor	Amount (Cols. 4x5)	Factor	Amount (Cols. 4x7)	Factor	Amount (Cols. 4x9)	
DERIVATIVE INSTRUMENTS													
26	1 2 3 4 5 6	Exchange Traded	0	XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0	
27		Highest Quality	489,902,055	XXX	XXX	489,902,055	0.0004	195,961	0.0023	1,126,775	0.0030	1,469,706	
28		High Quality	0	XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0	
29		Medium Quality	0	XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0	
30		Low Quality	0	XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0	
31		Lower Quality	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0	
32		In or Near Default	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0	
33		Total Derivative Instruments	489,902,055	XXX	XXX	489,902,055	XXX	195,961	XXX	1,126,775	XXX	1,469,706	
34		Total (Lines 9 + 17 + 25 + 33)	29,866,393,716	XXX	XXX	29,866,393,716	XXX	51,049,341	XXX	197,864,124	XXX	271,572,622	
MORTGAGE LOANS													
In Good Standing:													
35		Farm Mortgages	1,309,112,521	0	XXX	1,309,112,521	0.0032 ^(a)	4,189,160	0.0060 ^(a)	7,854,675	0.0095 ^(a)	12,436,569	
36		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0003	0	0.0006	0	0.0010	0	
37		Residential Mortgages - All Other	0	0	XXX	0	0.0013	0	0.0030	0	0.0040	0	
38		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0003	0	0.0006	0	0.0010	0	
39		Commercial Mortgages - All Other	2,652,367,213	0	XXX	2,652,367,213	0.0032 ^(a)	8,487,575	0.0060 ^(a)	15,914,203	0.0095 ^(a)	25,197,489	
40		In Good Standing With Restructured Terms	0	0	XXX	0	0.0179 ^(b)	0	0.0397 ^(b)	0	0.0640 ^(b)	0	
Overdue, Not in Process:													
41		Farm Mortgages	2,517,628	0	XXX	2,517,628	0.0420	105,740	0.0760	191,340	0.1200	302,115	
42		Residential Mortgages - Insured of Guaranteed	0	0	XXX	0	0.0005	0	0.0012	0	0.0020	0	
43		Residential Mortgages - All Other	0	0	XXX	0	0.0025	0	0.0058	0	0.0090	0	
44		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0005	0	0.0012	0	0.0020	0	
45		Commercial Mortgages - All Other	0	0	XXX	0	0.0420	0	0.0760	0	0.1200	0	
In Process of Foreclosure:													
46		Farm Mortgages	2,614,870	0	XXX	2,614,870	0.0000	0	0.1700	444,528	0.1700	444,528	
47		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0000	0	0.0040	0	0.0040	0	
48		Residential Mortgages - All Other	0	0	XXX	0	0.0000	0	0.0130	0	0.0130	0	
49		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0000	0	0.0040	0	0.0040	0	
50		Commercial Mortgages - All Other	0	0	XXX	0	0.0000	0	0.1700	0	0.1700	0	
51			Total Schedule B Mortgages (Sum of Lines 35 through 50) (Page 2, Line 3, Net Admitted Asset)	3,966,612,232	0	XXX	3,966,612,232	XXX	12,782,476	XXX	24,404,746	XXX	38,380,701
52		Schedule DA Mortgages	0	0	XXX	0	0.0000 ^(c)	0	0.0000 ^(c)	0	0.0000 ^(c)	0	
53		Total Mortgage Loans on Real Estate (Lines 51 + 52)	3,966,612,232	0	XXX	3,966,612,232	XXX	12,782,476	XXX	24,404,746	XXX	38,380,701	

(a) Times the company's experience adjustment factor (EAF).
(b) Column 9 is the greater of 6.4% without any EAF adjustments or a company's EAF adjusted In Good Standing (IGS) factor plus 150 basis points. Columns 5 and 7 are 28% and 62% respectively of Column 9.
(c) Determined using the same factors and breakdowns used for directly owned mortgage loans.

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1	2	3	4	BASIC CONTRIBUTION		RESERVE OBJECTIVE		MAXIMUM RESERVE	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Col. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
COMMON STOCK												
1		Unaffiliated Public	604,183	XXX	XXX	604,183	0.0000	.0	0.2000 ^(d)	120,837	0.2000 ^(d)	120,837
2		Unaffiliated Private	256,743	XXX	XXX	256,743	0.0000	.0	0.1600	41,079	0.1600	41,079
3		Federal Home Loan Bank	12,490,500	XXX	XXX	12,490,500	0.0000	.0	0.0050	62,453	0.0080	99,924
4		Affiliated Life with AVR	0	XXX	XXX	0	0.0000	.0	0.0000	0	0.0000	0
Affiliated Investment Subsidiary:												
5		Fixed Income Exempt Obligations	0	0	0	0	XXX	.0	XXX	0	XXX	0
6		Fixed Income Highest Quality	0	0	0	0	XXX	.0	XXX	0	XXX	0
7		Fixed Income High Quality	0	0	0	0	XXX	.0	XXX	0	XXX	0
8		Fixed Income Medium Quality	0	0	0	0	XXX	.0	XXX	0	XXX	0
9		Fixed Income Low Quality	0	0	0	0	XXX	.0	XXX	0	XXX	0
10		Fixed Income Lower Quality	0	0	0	0	XXX	.0	XXX	0	XXX	0
11		Fixed Income In or Near Default	0	0	0	0	XXX	.0	XXX	0	XXX	0
12		Unaffiliated Common Stock Public	0	0	0	0	0.0000	.0	0.1300 ^(d)	0	0.1300 ^(d)	0
13		Unaffiliated Common Stock Private	0	0	0	0	0.0000	.0	0.1600	0	0.1600	0
14		Mortgage Loans	0	0	0	0	0.0000 ^(c)	.0	0.0000 ^(c)	0	0.0000 ^(c)	0
15		Real Estate	0	0	0	0	0.0000 ^(e)	.0	0.0000 ^(e)	0	0.0000 ^(e)	0
16		Affiliated-Certain Other (See SVO Purposes and Procedures Manual)	0	XXX	XXX	0	0.0000	.0	0.1300	0	0.1300	0
17		Affiliated - All Other	1,083,111,164	XXX	XXX	1,083,111,164	0.0000	0	0.1600	173,297,786	0.1600	173,297,786
18		Total Common Stock (Sum of Lines 1 through 17)(Page 2, Line 2.2, Net Admitted Asset)	1,096,462,590	0	0	1,096,462,590	XXX	0	XXX	173,522,154	XXX	173,559,626
REAL ESTATE												
19		Home Office Property (General Account only)	0	0	0	0	0.0000	.0	0.0750	0	0.0750	0
20		Investment Properties	0	0	0	0	0.0000	.0	0.0750	0	0.0750	0
21		Properties Acquired in Satisfaction of Debt	0	0	0	0	0.0000	0	0.1100	0	0.1100	0
22		Total Real Estate (Sum of Lines 19 through 21)	0	0	0	0	XXX	0	XXX	0	XXX	0
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
23		Exempt Obligations	0	XXX	XXX	0	0.0000	.0	0.0000	0	0.0000	0
24	1	Highest Quality	0	XXX	XXX	0	0.0004	.0	0.0023	0	0.0030	0
25	2	High Quality	0	XXX	XXX	0	0.0019	.0	0.0058	0	0.0090	0
26	3	Medium Quality	0	XXX	XXX	0	0.0093	.0	0.0230	0	0.0340	0
27	4	Low Quality	0	XXX	XXX	0	0.0213	.0	0.0530	0	0.0750	0
28	5	Lower Quality	0	XXX	XXX	0	0.0432	.0	0.1100	0	0.1700	0
29	6	In or Near Default	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
30		Total with Bond characteristics (Sum of Lines 23 through 29)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1	2	3	4	BASIC CONTRIBUTION		RESERVE OBJECTIVE		MAXIMUM RESERVE	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Col. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS												
31	1	Highest Quality	49,114,628	XXX	XXX	49,114,628	0.0004	19,646	0.0023	112,964	0.0030	147,344
32	2	High Quality	0	XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
33	3	Medium Quality	0	XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
34	4	Low Quality	0	XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
35	5	Lower Quality	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
36	6	In or Near Default	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
37		Affiliated Life with AVR	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
38		Total with Preferred Stock characteristics (Sum of Lines 31 through 37)	49,114,628	XXX	XXX	49,114,628	XXX	19,646	XXX	112,964	XXX	147,344
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
39		In Good Standing: Farm Mortgages	0	0	XXX	0	0.0032 (a)	0	0.0060 (a)	0	0.0095 (a)	0
40		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0003	0	0.0006	0	0.0010	0
41		Residential Mortgages - All Other	0	XXX	XXX	0	0.0013	0	0.0030	0	0.0040	0
42		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0003	0	0.0006	0	0.0010	0
43		Commercial Mortgages - All Other	500,000	0	XXX	500,000	0.0032 (a)	1,600	0.0060 (a)	3,000	0.0095 (a)	4,750
44		In Good Standing With Restructured Terms	0	0	XXX	0	0.0179 (b)	0	0.0397 (b)	0	0.0640 (b)	0
45		Overdue, Not in Process: Farm Mortgages	0	0	XXX	0	0.0420	0	0.0760	0	0.1200	0
46		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0005	0	0.0012	0	0.0020	0
47		Residential Mortgages - All Other	0	0	XXX	0	0.0025	0	0.0058	0	0.0090	0
48		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0005	0	0.0012	0	0.0020	0
49		Commercial Mortgages - All Other	0	0	XXX	0	0.0420	0	0.0760	0	0.1200	0
50		In Process of Foreclosure: Farm Mortgages	0	0	XXX	0	0.0000	0	0.1700	0	0.1700	0
51		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0000	0	0.0040	0	0.0040	0
52		Residential Mortgages - All Other	0	0	XXX	0	0.0000	0	0.0130	0	0.0130	0
53		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0000	0	0.0040	0	0.0040	0
54		Commercial Mortgages - All Other	0	0	XXX	0	0.0000	0	0.1700	0	0.1700	0
55		Total with Mortgage Loan Characteristics (Sum of Lines 39 through 54)	500,000	0	XXX	500,000	XXX	1,600	XXX	3,000	XXX	4,750

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1	2	3	4	BASIC CONTRIBUTION		RESERVE OBJECTIVE		MAXIMUM RESERVE	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Col. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCKS												
56		Unaffiliated Public	0	XXX	XXX	0	0.0000	0	0.1300 ^(d)	0	0.1300 ^(d)	0
57		Unaffiliated Private	1,318,606,840	XXX	XXX	1,318,606,840	0.0000	0	0.1600	210,977,094	0.1600	210,977,094
58		Affiliated Life with AVR	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
59		Affiliated Certain Other (See SVO Purposes & Procedures Manual)	0	XXX	XXX	0	0.0000	0	0.1300	0	0.1300	0
60		Affiliated Other - All Other	41,724,149	XXX	XXX	41,724,149	0.0000	0	0.1600	6,675,864	0.1600	6,675,864
61		Total with Common Stock Characteristics (Sum of Lines 56 through 60)	1,360,330,989	XXX	XXX	1,360,330,989	XXX	0	XXX	217,652,958	XXX	217,652,958
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
62		Home Office Property (General Account only)	0	0	0	0	0.0000	0	0.0750	0	0.0750	0
63		Investment Properties	131,817,042	0	157,081,897	288,898,939	0.0000	0	0.0750	21,667,420	0.0750	21,667,420
64		Properties Acquired in Satisfaction of Debt	0	0	0	0	0.0000	0	0.1100	0	0.1100	0
65		Total with Real Estate Characteristics (Lines 62 through 64)	131,817,042	0	157,081,897	288,898,939	XXX	0	XXX	21,667,420	XXX	21,667,420
LOW INCOME HOUSING TAX CREDIT INVESTMENTS												
66		Guaranteed Federal Low Income Housing Tax Credit	13,974,638	0	0	13,974,638	0.0003	4,192	0.0006	8,385	0.0010	13,975
67		Non-guaranteed Federal Low Income Housing Tax Credit	0	0	0	0	0.0063	0	0.0120	0	0.0190	0
68		State Low Income Housing Tax Credit	1,634,488	0	0	1,634,488	0.0273	44,622	0.0600	98,069	0.0975	159,363
69		All Other Low Income Housing Tax Credit	0	0	0	0	0.0273	0	0.0600	0	0.0975	0
70		Total LIHTC	15,609,127	0	0	15,609,127	XXX	48,814	XXX	106,454	XXX	173,337
ALL OTHER INVESTMENTS												
71		Other Invested Assets - Schedule BA	23,219,194	XXX	0	23,219,194	0.0000	0	0.1300	3,018,495	0.1300	3,018,495
72		Other Short-term Invested Assets - Schedule DA	0	XXX	0	0	0.0000	0	0.1300	0	0.1300	0
73		Total All Other (Sum of Lines 71 + 72)	23,219,194	XXX	0	23,219,194	XXX	0	XXX	3,018,495	XXX	3,018,495
74		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 30, 38, 55, 61, 65, 70 and 73)	1,580,590,980	0	157,081,897	1,737,672,877	XXX	70,060	XXX	242,561,292	XXX	242,664,305

(a) Times the company's experience adjustment factor (EAF).
(b) Column 9 is the greater of 6.4% without any EAF adjustments or a Company's EAF adjusted In Good Standing (IGS) factor plus 150 basis points. Columns 5 and 7 are 28% and 62% respectively of Column 9.
(c) Determined using the same factors and breakdowns used for directly owned mortgage loans.
(d) Times the company's weighted average portfolio beta (Minimum .10, Maximum .20).
(e) Determined using same factors and breakdowns used for directly owned real estate.

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AXA EQUITABLE LIFE INSURANCE COMPANY

SCHEDULE F

Showing all claims for death losses and all other contract claims resisted or compromised during the year, and all claims for death losses and all other contract claims resisted December 31 of current year

1	2	3	4	5	6	7	8
Contract Numbers	Claim Numbers	State of Residence of Claimant	Year of Claim for Death or Disability	Amount Claimed	Amount Paid During the Year	Amount Resisted Dec. 31 of Current Year	Why Compromised or Resisted
In Suit.....				0	0	0	
104006030.....		NJ	2007	1,000,000	41,667	0	Settlement reached.....
155211380.....		NJ	2007	200,000	8,333	0	Settlement reached.....
157207721.....		OH	2009	5,000,000	0	0	Preliminary Settlement Reached.....
Not in Suit.....				0	0	0	
108018845.....		GA	2009	2,000,000	6,105	0	Refund check accepted.....
108019350.....		AL	2009	250,000	1,821	0	Refund check accepted.....
157211835.....		CA	2009	10,000,000	136,658	0	Refund check accepted.....
0199999 - Disposed Death Claims - Ordinary				18,450,000	194,584	0	XXX
0599999 - Subtotals - Disposed - Death Claims				18,450,000	194,584	0	XXX
2699999 - Subtotals - Claims Disposed of During Current Year				18,450,000	194,584	0	XXX
In Suit.....				0	0	0	
35673012.....		TX	2002	25,000	0	25,000	Misrepresentation, rescission of policy.....
41220026.....		FL	2007	1,000,000	0	1,000,000	Policy lapsed prior to insured's death.....
39245565.....		FL	2008	783,313	0	783,313	Policy lapsed prior to insured's death.....
108016714.....		CA	2009	450,000	0	447,568	Misrepresentation, rescission of policy.....
107013014.....		PA	2009	750,000	0	746,014	Misrepresentation, rescission of policy.....
104010816.....		PA	2009	2,500,000	0	2,456,556	Misrepresentation, rescission of policy.....
156224850.....		NY	2009	5,000,000	0	4,469,413	Misrepresentation, rescission of policy.....
106004167.....		CA	2009	20,000,000	0	20,000,000	Limited liability, suicide exclusion.....
157219276.....		NY	2010	500,000	0	489,218	Misrepresentation, rescission of policy.....
155229954.....		NY	2010	302,493	0	302,493	Fraudulent representation.....
156201236.....		NY	2010	179,022	0	179,022	Fraudulent representation.....
Not in Suit.....				0	0	0	
37018731.....		CA	1998	41,872	0	41,872	Misrepresentation, rescission of policy.....
47238151.....		GA	1999	100,000	0	100,000	Misrepresentation, rescission of policy.....
85026239.....		PA	2001	30,000	0	30,000	Misrepresentation, rescission of policy.....
102105040.....		NJ	2003	10,000	0	10,000	Misrepresentation, rescission of policy.....
103010142.....		CA	2004	900,000	0	890,639	Misrepresentation, rescission of policy.....
103005441.....		IL	2005	382,000	0	382,000	Misrepresentation, rescission of policy.....
155200991.....		NY	2006	250,000	0	250,000	Misrepresentation, rescission of policy.....
103018917.....		NY	2006	500,000	0	497,881	Misrepresentation, rescission of policy.....
155220034.....		NY	2006	500,000	0	500,000	Misrepresentation, rescission of policy.....
105027252.....		NY	2007	250,000	0	248,145	Misrepresentation, rescission of policy.....
106007220.....		NY	2007	250,000	0	249,509	Misrepresentation, rescission of policy.....
157211468.....		NY	2008	400,000	0	395,169	Misrepresentation, rescission of policy.....
40623236.....		MD	2009	100,000	0	100,000	Miscellaneous Litigation.....
158200836.....		IL	2009	400,000	0	392,518	Misrepresentation, rescission of policy.....
34631658.....		NY	2010	100,000	0	100,000	Lapse in Dispute.....
104006570.....		NJ	2010	500,000	0	497,448	Misrepresentation, rescission of policy.....
108038493.....		NY	2010	500,000	0	498,899	Misrepresentation, rescission of policy.....
107021006.....		NY	2010	1,900,000	0	1,887,686	Misrepresentation, rescission of policy.....
110009594.....		MA	2010	1,900,000	0	1,900,000	Policy issue in dispute.....
Deduction Amt.....				0	0	(29,366,546)	
2799999 - Resisted Death Claims - Ordinary				40,503,700	0	10,503,816	XXX
3199999 - Subtotals - Resisted - Death Claims				40,503,700	0	10,503,816	XXX
Not in Suit.....				0	0	0	
45605696.....		NY	1998	1,199	0	1,199	Misrepresentation, disability premium waiver rider rescinded.....
152305817.....		NY	2004	1,468	0	1,468	Misrepresentation, disability premium waiver rider rescinded.....

The AXA Equitable admits a liability with respect to the amount above totaling \$10,569,804. This has been determined through the application of factors derived from the Equitable's actual experience in settling resisted claims. The following is a reconciliation of these factors:

Type	Claimed Damages	Amount Resisted	Reduction Factor	Deduction Amount	Liability for Claims Resisted
Claims in Suit	31,008,313	30,008,313	70%	21,291,957	9,125,124
Claims in Suit	481,515	481,515	0%	0	481,515
Claims not in Suit	9,673,751	9,631,645	90%	8,668,481	963,165
Grand Total	41,163,579	40,530,241		29,960,437	10,569,804

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

		Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts								All Other	
										Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only			
		1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS																			
1.	Premiums written	47,805,932	XXX.	0	XXX.	0	XXX.	0	XXX.	9,084,240	XXX.	27,900,502	XXX.	552,488	XXX.	10,268,702	XXX.	0	XXX.
2.	Premiums earned	48,784,342	XXX.	0	XXX.	0	XXX.	0	XXX.	8,837,191	XXX.	28,400,855	XXX.	554,500	XXX.	10,991,796	XXX.	0	XXX.
3.	Incurred claims	68,823,739	141.1	481,659	0.0	0	0.0	0	0.0	30,320,638	343.1	30,688,280	108.1	330,590	59.6	7,002,572	63.7	0	0.0
4.	Cost containment expenses	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
5.	Incurred claims and cost containment expenses (Lines 3 and 4)	68,823,739	141.1	481,659	0.0	0	0.0	0	0.0	30,320,638	343.1	30,688,280	108.1	330,590	59.6	7,002,572	63.7	0	0.0
6.	Increase in contract reserves	(23,031,716)	(47.2)	0	0.0	0	0.0	0	0.0	(1,383,278)	(15.7)	(77,574)	(0.3)	0	0.0	(21,570,864)	(196.2)	0	0.0
7.	Commissions (a)	13,511,946	27.7	0	0.0	0	0.0	0	0.0	10,324,555	116.8	45,632	0.2	0	0.0	3,141,759	28.6	0	0.0
8.	Other general insurance expenses	2,105,368	4.3	0	0.0	0	0.0	0	0.0	600,611	6.8	1,504,757	5.3	0	0.0	0	0.0	0	0.0
9.	Taxes, licenses and fees	868,555	1.8	0	0.0	0	0.0	0	0.0	405,968	4.6	462,587	1.6	0	0.0	0	0.0	0	0.0
10.	Total other expenses incurred	16,485,869	33.8	0	0.0	0	0.0	0	0.0	11,331,134	128.2	2,012,976	7.1	0	0.0	3,141,759	28.6	0	0.0
11.	Aggregate write-ins for deductions	28,121,512	57.6	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	28,121,512	255.8	0	0.0
12.	Gain from underwriting before dividends or refunds	(41,615,062)	(85.3)	(481,659)	0.0	0	0.0	0	0.0	(31,431,303)	(355.7)	(4,222,827)	(14.9)	223,910	40.4	(5,703,183)	(51.9)	0	0.0
13.	Dividends or refunds	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
14.	Gain from underwriting after dividends or refunds	(41,615,062)	(85.3)	(481,659)	0.0	0	0.0	0	0.0	(31,431,303)	(355.7)	(4,222,827)	(14.9)	223,910	40.4	(5,703,183)	(51.9)	0	0.0
DETAILS OF WRITE-INS																			
1101.	Initial premium	28,121,512	57.6	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	28,121,512	255.8	0	0.0
1102.	.....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1103.	.....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1198.	Summary of remaining write-ins for Line 11 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1199.	Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	28,121,512	57.6	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	28,121,512	255.8	0	0.0

(a) Includes \$ 0 reported as "Contract, membership and other fees retained by agents."

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AXA EQUITABLE LIFE INSURANCE COMPANY

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit A&H (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
PART 2 - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	13,229,232	0	0	0	1,700,543	8,400,878	16,999	3,110,812	0
2. Advance premiums	573,108	0	0	0	0	570,452	2,656	0	0
3. Reserve for rate credits	0	0	0	0	0	0	0	0	0
4. Total premium reserves, current year	13,802,340	0	0	0	1,700,543	8,971,330	19,655	3,110,812	0
5. Total premium reserves, prior year	14,780,750	0	0	0	1,453,495	9,471,682	21,667	3,833,906	0
6. Increase in total premium reserves	(978,410)	0	0	0	247,048	(500,352)	(2,012)	(723,094)	0
B. Contract Reserves:									
1. Additional reserves (a)	177,584,371	0	0	0	25,871,559	890,193	76,852	150,745,767	0
2. Reserve for future contingent benefits (deferred maternity and other similar benefits)	0	0	0	0	0	0	0	0	0
3. Total contract reserves, current year	177,584,371	0	0	0	25,871,559	890,193	76,852	150,745,767	0
4. Total contract reserves, prior year	200,616,087	0	0	0	27,254,837	967,767	76,852	172,316,631	0
5. Increase in contract reserves	(23,031,716)	0	0	0	(1,383,278)	(77,574)	0	(21,570,864)	0
C. Claim Reserves and Liabilities:									
1. Total current year	339,322,912	1,848,045	0	0	210,853,850	47,202,950	515,381	78,902,686	0
2. Total prior year	347,313,424	2,096,917	0	0	203,894,504	49,947,310	515,381	90,859,312	0
3. Increase	(7,990,512)	(248,872)	0	0	6,959,346	(2,744,360)	0	(11,956,626)	0

PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year	46,434,840	730,531	0	0	23,720,823	21,763,093	220,393	0	0
1.2 On claims incurred during current year	30,867,444	0	0	0	128,501	11,669,548	110,197	18,959,198	0
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	326,263,423	1,848,045	0	0	209,116,310	24,130,526	309,229	90,859,313	0
2.2 On claims incurred during current year	13,059,489	0	0	0	1,737,540	23,072,424	206,152	(11,956,627)	0
3. Test:									
3.1 Lines 1.1 and 2.1	372,698,263	2,578,576	0	0	232,837,133	45,893,619	529,622	90,859,313	0
3.2 Claim reserves and liabilities, December 31 prior year	347,313,424	2,096,917	0	0	203,894,504	49,947,310	515,381	90,859,312	0
3.3 Line 3.1 minus Line 3.2	25,384,839	481,659	0	0	28,942,629	(4,053,691)	14,241	1	0

PART 4 - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	16,081,961	0	0	0	5,813,259	0	0	10,268,702	0
2. Premiums earned	16,540,968	0	0	0	5,549,172	0	0	10,991,796	0
3. Incurred claims	31,247,418	0	0	0	24,244,846	0	0	7,002,572	0
4. Commissions	4,159,148	0	0	0	1,017,389	0	0	3,141,759	0
B. Reinsurance Ceded:									
1. Premiums written	68,408,957	0	0	0	68,048,957	360,000	0	0	0
2. Premiums earned	69,315,005	0	0	0	68,955,005	360,000	0	0	0
3. Incurred claims	173,546,655	2,030,571	0	0	171,072,867	443,217	0	0	0
4. Commissions	845,578	0	0	0	845,578	0	0	0	0

(a) Includes \$ 0 premium deficiency reserve.

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred Claims.....	31,162,513	0	179,960,465	211,122,978
2. Beginning claim reserves and liabilities.....	50,018,762	0	1,702,120,529	1,752,139,291
3. Ending claim reserves and liabilities	47,274,402	0	1,678,906,290	1,726,180,692
4. Claims paid	33,906,873	0	203,174,704	237,081,577
B. Assumed Reinsurance:				
5. Incurred Claims.....	0	0	31,247,418	31,247,418
6. Beginning claim reserves and liabilities.....	0	0	243,470,809	243,470,809
7. Ending claim reserves and liabilities.....	0	0	238,842,190	238,842,190
8. Claims paid	0	0	35,876,037	35,876,037
C. Ceded Reinsurance:				
9. Incurred Claims.....	443,217	0	173,103,438	173,546,655
10. Beginning claim reserves and liabilities.....	0	0	1,649,158,710	1,649,158,710
11. Ending claim reserves and liabilities.....	0	0	1,627,050,039	1,627,050,039
12. Claims paid	443,217	0	195,212,109	195,655,326
D. Net:				
13. Incurred Claims.....	30,719,296	0	38,104,445	68,823,741
14. Beginning claim reserves and liabilities.....	50,018,762	0	296,432,628	346,451,390
15. Ending claim reserves and liabilities.....	47,274,402	0	290,698,441	337,972,843
16. Claims paid.....	33,463,656	0	43,838,632	77,302,288
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred claims and cost containment expenses.....	30,719,296	0	38,104,445	68,823,741
18. Beginning reserves and liabilities.....	50,018,762	0	296,432,628	346,451,390
19. Ending reserves and liabilities.....	47,274,402	0	290,698,441	337,972,843
20. Paid claims and cost containment expenses	33,463,656	0	43,838,632	77,302,288

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AXA EQUITABLE LIFE INSURANCE COMPANY

SCHEDULE S - PART 1 - SECTION 1

Reinsurance Assumed Life Insurance, Annuities, Deposit Funds and Other Liabilities
Without Life or Disability Contingencies, and Related Benefits Listed by Reinsured Company as of December 31, Current Year

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Reinsured	5 Location	6 Type of Reinsurance Assumed	7 Amount of In Force at End of Year	8 Reserve	9 Premiums	10 Reinsurance Payable on Paid and Unpaid Losses	11 Modified Coinsurance Reserve	12 Funds Withheld Under Coinsurance
62880	13-3198083	.09/10/1984	AXA EQUITABLE LIFE & ANNUITY CO.	COLORADO SPRINGS, CO.	YRT/I	309,241,613	.0	7,226,029	.250,001	.0	.0
00000	AA-1320097	.01/01/2006	AXA GLOBAL LIFE	PARIS, FRANCE	YRT/I	.0	.0	.72,342	1,232,537	.0	.0
00000	AA-1580027	.03/06/2006	AXA LIFE INS CO LTD.	TOKYO, JAPAN	OTH/G	.0	40,127,977	8,874,745	.0	.0	.0
66370	13-1632487	.07/08/2004	MONY LIFE INS CO	NEW YORK, NY	YRT/I	9,250,000	21,425	.11,892	.0	.0	.0
78077	.86-0222062	.07/08/2004	MONY LIFE INS CO OF AMER	PHOENIX, AZ	YRT/I	290,394,070	.772,576	.395,878	.0	.0	.0
84530	.38-2046096	.03/01/2005	US FINANCIAL LIFE INS CO	CINCINNATI, OH	YRT/I	1,245,833,527	.6,239,660	.5,145,683	.3,227,735	.0	.0
0199999 - General Account, Affiliates						1,854,719,210	47,161,638	21,726,569	4,710,273	.0	.0
60348	.22-1771521	.05/01/2006	ACE LIFE INS CO	STAMFORD, CT	YRT/I	227,041,488	.2,118,216	.1,076,835	.1,321,933	.0	.0
00000	AA-3194154	.03/01/2005	ACE TEMPEST LIFE REINSURANCE LTD.	HAMILTON, BERMUDA	YRT/I	.61,424,418	.202,047	.48,577	.0	.0	.0
60895	35-0145825	.08/01/1976	AMERICAN UNITED LIFE INS. CO.	INDIANAPOLIS, IN	YRT/I	3,447,415	.59,998	.27,522	.0	.0	.0
00000	AA-1560119	.11/01/2008	AURIGEN REINSURANCE CO.	TORONTO, CANADA	YRT/I	.13,714,933	.18,228	.6,888	.0	.0	.0
80659	.38-0397420	.01/01/1999	CANADA LIFE ASSURANCE CO.	LANSING, MI	YRT/I	821,867,092	.7,756,375	.6,718,383	.5,891,132	.0	.0
62308	.06-0303370	.01/01/1985	CONNECTICUT GENERAL LIFE INS CO.	BLOOMFIELD, CT	YRT/I	.1,226,641	.29,630	.105,879	.0	.0	.0
80675	.38-0455060	.12/31/1980	CROWN LIFE INSURANCE CO.	BLOOMFIELD HILLS, MI	YRT/I	.22,718,211	.193,522	.43,143	.0	.0	.0
68276	.48-1024691	.01/01/1986	EMPLOYERS REASSURANCE	OVERLAND PARK, KS	YRT/I	.612,839,726	.6,272,435	.4,426,429	.687,792	.0	.0
68276	.48-1024691	.01/01/1986	EMPLOYERS REASSURANCE	OVERLAND PARK, KS	DIS/I	.0	.58,037	.0	.0	.0	.0
87220	.93-0937645	.01/01/1988	EQUITABLE AGENT'S REINSURANCE CO.	PHOENIX, AZ	YRT/I	2,112,793,060	.37,954	.4,158,066	.3,495,389	.0	.0
63665	.43-0285930	.01/01/1991	GENERAL AMERICAN LIFE INSURANCE CO.	ST LOUIS, MO.	YRT/I	.49,954,007	.916,690	.1,799,213	.148,007	.0	.0
86258	.13-2572994	.01/01/1979	GENERAL RE LIFE CORP.	STAMFORD, CT	YRT/I	.993,494,176	.5,291,554	.5,536,099	.2,391,876	.0	.0
86258	.13-2572994	.01/01/1979	GENERAL RE LIFE CORP.	STAMFORD, CT	DIS/I	.0	.128,179	.0	.0	.0	.0
86258	.13-2572994	.01/01/1979	GENERAL RE LIFE CORP.	STAMFORD, CT	CO/I	.116,029,219	.617,995	.0	.0	.0	.0
97071	.13-3126819	.02/01/1977	GENERAL USA LIFE REASSURANCE CO.	KANSAS CITY, KS	YRT/I	1,246,297,615	.9,688,096	.9,122,124	.2,357,604	.0	.0
97071	.13-3126819	.02/01/1977	GENERAL USA LIFE REASSURANCE CO.	KANSAS CITY, KS	CO/I	.1,175,000	.10,583	.0	.0	.0	.0
00000	AA-1121340	.01/01/2001	HANNOVER LIFE REASSUR (UK) LTD.	GERMANY	YRT/I	.386,324,446	.1,332,294	.584,554	.512,545	.0	.0
00000	AA-1780044	.04/01/2003	HANNOVER LIFE REASSURANCE (IRELAND) LTD.	DUBLIN, IRELAND	YRT/I	.159,435,497	.686,602	.348,328	.17,440	.0	.0
88340	.59-2859797	.01/01/1983	HANNOVER LIFE REASSURANCE CO. OF AMERICA	ORLANDO, FL	YRT/I	1,426,783,380	.7,089,562	.6,428,164	.8,569,408	.0	.0
88340	.59-2859797	.01/01/1983	HANNOVER LIFE REASSURANCE CO. OF AMERICA	ORLANDO, FL	CO/I	.81,712,232	.362,917	.0	.0	.0	.0
22780	.56-0751402	.04/01/1986	INTEGON LIFE INSURANCE CO.	WINSTON-SALEM, NC	YRT/I	.2,750,000	.25,324	.37,952	.0	.0	.0
74780	.86-0214103	.01/01/1986	INTEGRITY LIFE INSURANCE CO.	NEW YORK, N Y	YRT/I	.14,189,789	.22,560	.119,853	.0	.0	.0
65838	.01-0233346	.01/01/1983	JOHN HANCOCK LIFE INS CO (USA)	MICHIGAN	YRT/I	.9,218,474	.72,133	.147,128	.0	.0	.0
00000	AA-1340145	.01/01/1986	KÖLNISCHE RÜCKVERSICHERUNGS GESELLSCHAFT	COLOGNE, GERMANY	YRT/I	.986,768,617	.5,420,972	.2,433,415	.0	.0	.0
00000	AA-3160057	.11/09/1994	LINCOLN NATIONAL (BARBADOS)	BARBADOS	MCO/I	.0	.0	.262,414	.24,332,557	.0	.0
65676	.35-0472300	.07/01/1977	LINCOLN NATIONAL LIFE INS. CO.	FORT WAYNE, IN	YRT/I	.677,537,272	.5,900,559	.4,055,720	.937,957	.0	.0
65676	.35-0472300	.07/01/1977	LINCOLN NATIONAL LIFE INS. CO.	FORT WAYNE, IN	CO/I	.83,070,447	.1,526,999	.0	.0	.0	.0
00000	AA-1340165	.03/01/2001	MÜNCHENER RÜCKVERSICHERUNGS-GESELLSCHAFT	MUNICH, GERMANY	YRT/I	1,682,589,659	.1,962,171	.3,266,251	.0	.0	.0
66346	.58-0828824	.08/01/1976	MUNICH AMERICAN REASSURANCE CO.	ATLANTA, GA	YRT/I	2,235,512,783	.18,804,659	.11,128,692	.8,446,569	.0	.0
75264	.16-0958252	.01/01/1986	NATIONAL INTEGRITY LIFE INS CO.	NEW YORK, NY	YRT/I	.7,751,398	.12,006	.7,816	.0	.0	.0
88099	.75-1608507	.01/01/2002	OPTIMUM RE INS CO.	DALLAS, TX	YRT/I	4,639,308,632	.10,676,299	.14,027,006	.5,816,428	.0	.0
67814	.06-0493340	.06/01/1983	PHOENIX LIFE INSURANCE CO.	ENFIELD, CT	YRT/I	.9,737,047	.13,363	.5,271	.0	.0	.0
93572	.43-1235868	.01/01/1993	RGA REINSURANCE CO.	ST. LOUIS, MO	YRT/I	3,572,265,016	.23,747,101	.16,356,085	.22,877,583	.0	.0
93572	.43-1235868	.01/01/1993	RGA REINSURANCE CO.	ST. LOUIS, MO	CO/I	.74,992,386	.48,207,712	.0	.0	.0	.0
87017	.62-1003368	.01/01/1998	SCOR GLOBAL LIFE INS CO OF TEXAS	PLANO, TX	YRT/I	.717,343,771	.4,063,412	.2,665,596	.0	.0	.0
80586	.13-6150240	.04/04/2006	SCOR GLOBAL LIFE REIN CO OF AMERICA	WILMINGTON, DE	YRT/I	.108,505,483	.823,216	.465,766	.0	.0	.0
64688	.75-6020048	.01/01/2001	SCOR GLOBAL LIFE US RE INS CO.	PLANO, TX	YRT/I	.86,896,212	.822,621	.338,993	.5,401,249	.0	.0
87572	.23-2038295	.01/01/2000	SCOTTISH RE (US) INC.	CHARLOTTE, NC	YRT/I	1,617,712,009	.13,033,478	.13,428,104	.5,627,573	.0	.0
90670	.43-1178580	.01/01/2000	SCOTTISH RE LIFE CORP.	WILMINGTON, DE	YRT/I	.217,354,648	.3,024,401	.1,059,183	.181,166	.0	.0
68713	.84-0499703	.08/01/1983	SECURITY LIFE OF DENVER	DENVER, CO	YRT/I	.9,468,173	.310,031	.334,268	.0	.0	.0
80802	.38-1082080	.11/01/1985	SUN LIFE ASSURANCE CO. OF CANADA	ONTARIO, CANADA	YRT/I	.1,787,287	.17,831	.(981)	.0	.0	.0
00000	AA-1370021	.01/01/1996	SWISS RE EUROPE SA	LUXEMBOURG, UK	YRT/I	.56,205,669	.4,711,695	.127,130	.0	.0	.0
82627	.06-0839705	.08/11/1976	SWISS RE LIFE & HEALTH AMERICA	STAMFORD, CT	YRT/I	.5,582,780,101	.18,985,457	.18,959,500	.13,520,725	.0	.0
82627	.06-0839705	.08/11/1976	SWISS RE LIFE & HEALTH AMERICA	STAMFORD, CT	CO/I	.85,513,345	.854,678	.0	.0	.0	.0
00000	AA-1560160	.07/01/1978	SWISS REINSURANCE COMPANY LTD.	TORONTO, CANADA	YRT/I	.62,765,061	.413,347	.(109,686)	.328,620	.0	.0
70688	.36-6071399	.01/01/2001	TRANSAMERICA FINANCIAL LIFE INS CO.	HARRISON, NY	YRT/I	2,313,092,465	.23,362,148	.22,213,643	.12,799,795	.0	.0
70688	.36-6071399	.01/01/2001	TRANSAMERICA FINANCIAL LIFE INS CO.	HARRISON, NY	CO/I	.596,211,158	.1,863,849	.0	.0	.0	.0
00000	AA-3190773	.01/01/2000	TRANSAMERICA INTERNATL RE (BERMUDA) LTD.	HAMILTON BERMUDA	YRT/I	.342,185,215	.2,562,752	.2,147,873	.348,622	.0	.0
00000	AA-3190773	.01/01/2000	TRANSAMERICA INTERNATL RE (BERMUDA) LTD.	HAMILTON, BERMUDA	CO/I	.10,600,674	.54,188	.0	.0	.0	.0
00000	AA-1784118	.01/01/2003	TRANSAMERICA INTERNATL REIN IRELAND LTD.	DUBLIN, IRELAND	YRT/I	.90,437,600	.383,048	.309,057	.0	.0	.0
86231	.39-0989781	.03/01/1979	TRANSAMERICA LIFE INS CO.	CEDAR RAPIDS, IA	DIS/I	.0	.148,015	.0	.0	.0	.0
86231	.39-0989781	.03/01/1979	TRANSAMERICA LIFE INS. CO.	CEDAR RAPIDS, IA	YRT/I	.835,607,746	.11,185,920	.19,041,977	.3,247,698	.0	.0

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Reinsurance Assumed Life Insurance, Annuities, Deposit Funds and Other Liabilities
Without Life or Disability Contingencies, and Related Benefits Listed by Reinsured Company as of December 31, Current Year

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SCHEDULE S - PART 2

Reinsurance Recoverable on Paid and Unpaid Losses Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Company	5 Location	6 Paid Losses	7 Unpaid Losses
68365.....	.04-2729166.....	.09/01/1996.....	AXA CORPORATE SOLUTIONS LIFE REINS CO.....	WILLMINGTON, DE.....	.0.....	1,737,936.....
00000.....	.AA-3191156.....	.10/01/2008.....	AXA FINANCIAL (BERMUDA) LTD.....	HAMILTON, BERMUDA.....	5,098,598.....	.0.....
00000.....	.AA-3191156.....	.03/01/2003.....	AXA FINANCIAL (BERMUDA) LTD.....	HAMILTON, BERMUDA.....	8,415,000.....	10,955,000.....
0199999 - Life and Annuity, Totals, Affiliates					13,513,598.....	12,692,936.....
80659.....	.38-0397420.....	.11/01/1981.....	CANADA LIFE ASSURANCE CO.....	LANSING, MI.....	2,239,134.....	3,485,997.....
62308.....	.06-0303370.....	.05/01/1997.....	CONNECTICUT GENERAL LIFE INS CO.....	HARTFORD, CT.....	3,895,801.....	.0.....
87220.....	.93-0937645.....	.01/01/1988.....	EQUITABLE AGENTS REINSURANCE COMPANY.....	PHOENIX, AZ.....	9,350,696.....	.0.....
86258.....	.13-2572994.....	.10/02/1972.....	GENERAL RE LIFE CORP.....	STAMFORD, CT.....	2,396,287.....	3,988,461.....
97071.....	.13-3126819.....	.07/01/1980.....	GENERAL I USA LIFE REASSURANCE CO.....	KANAS CITY, MO.....	690,341.....	5,128,951.....
65536.....	.54-0283385.....	.05/31/1991.....	GENWORTH LIFE & ANNUITY INS CO.....	LYNCHBURGH, VA.....	.0.....	78,300.....
88340.....	.59-2859797.....	.12/15/1984.....	HANNOVER LIFE REASSUR CO OF AMERICA.....	ORLANDO, FL.....	.0.....	1,000,000.....
65838.....	.01-0233346.....	.07/01/1984.....	JOHN HANCOCK LIFE INS CO USA.....	BLOOMFIELD HILLS, MI.....	217,503.....	.0.....
65110.....	.57-0380426.....	.12/31/1989.....	KANAWHA INSURANCE CO.....	LANACASTER, SC.....	800,337.....	.0.....
65676.....	.35-0472300.....	.01/01/1972.....	LINCOLN NATIONAL LIFE INSURANCE CO.....	FORT WAYNE, IN.....	4,926,793.....	5,024,069.....
76694.....	.23-2044256.....	.05/01/1999.....	LONDON LIFE REINS CO.....	BLUE BELL, PA.....	3,236,836.....	.0.....
66346.....	.58-0828824.....	.09/01/1973.....	MUNICH AMERICAN REASSURANCE CO.....	ATLANTA, GA.....	9,843,338.....	7,652,562.....
93572.....	.43-1235868.....	.04/15/1980.....	RGA REINSURANCE CO.....	ST. LOUIS, MO.....	15,464,203.....	19,671,367.....
80594.....	.41-0987741.....	.07/01/1989.....	RIVERSOURCE LIFE INSURANCE OF NEW YORK.....	ALBANY, NY.....	12,573.....	.0.....
80586.....	.13-6150240.....	.04/01/2008.....	SCOR GLOBAL LIFE REINS CO OF AMERICA.....	WILMINGTON, DE.....	1,150,568.....	.0.....
64688.....	.75-6020048.....	.10/06/1997.....	SCOR GLOBAL LIFE US RE INS CO.....	PLANO, TX.....	540,637.....	3,832,783.....
87572.....	.23-2038295.....	.03/01/1991.....	SCOTTISH RE (US) INC.....	CHARLOTTE, NC.....	.0.....	491,008.....
68713.....	.84-0499703.....	.12/01/1986.....	SECURITY LIFE OF DENVER.....	DENVER, CO.....	240,710.....	2,282,258.....
82627.....	.06-0839705.....	.07/01/1974.....	SWISS RE LIFE & HEALTH AMERICA.....	STAMFORD, CT.....	669,130.....	250,036.....
70688.....	.36-6071399.....	.01/01/1972.....	TRANSAMERICA FINANCIAL LIFE INS CO.....	HARRISON, NY.....	2,696,353.....	1,059,286.....
86231.....	.39-0989781.....	.01/01/1972.....	TRANSAMERICA LIFE INS CO.....	CEDAR RAPIDS, IA.....	5,522,503.....	.0.....
67423.....	.22-3219879.....	.01/01/1998.....	USB LIFE INS CO (PAINEWEBBER).....	SAN FRANCISCO, CA.....	540,132.....	.0.....
0299999 - Life and Annuity, Totals, Non-Affiliates					64,433,875.....	53,945,078.....
0399999 - Life and Annuity, Totals					77,947,473.....	66,638,014.....
80896.....	.04-1589940.....	.07/01/2000.....	CENTRE LIFE INSURANCE COMPANY.....	BOSTON, MA.....	.0.....	6,854,043.....
62308.....	.06-0303370.....	.04/01/1991.....	CONNECTICUT GENERAL LIFE INS CO.....	HARTFORD, CT.....	.0.....	276,863.....
67598.....	.04-1768571.....	.09/01/1987.....	PAUL REVERE LIFE INSURANCE COMPANY.....	WORCHESTER, MA.....	1,350,068.....	1,313,697.....
0599999 - Accident and Health, Totals, Non-Affiliates					1,350,068.....	8,444,603.....
0699999 - Accident and Health, Totals					1,350,068.....	8,444,603.....
0799999 Totals—Life, Annuity and Accident and Health					79,297,541.....	75,082,617.....

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AXA EQUITABLE LIFE INSURANCE COMPANY

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Company	5 Location	6 Type of Re- insurance Ceded	7 Amount in Force at End of Year	Reserve Credit Taken		10 Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
							8 Current Year	9 Prior Year		11 Current Year	12 Prior Year		
68365	04-2729166	09/01/1996	AXA CORPORATE SOLUTIONS LIFE REINS CO.	WILLMINGTON, DE	YRT/I	313,244,309	0	0	2,071,137	0	0	0	0
0199999 - Total Authorized General Account - Affiliates						313,244,309	0	0	2,071,137	0	0	0	0
80659	38-0397420	11/01/1981	CANADA LIFE ASSURANCE CO.	LANSING, MI	YRT/I	768,185,023	14,725,249	13,379,442	14,017,609	0	0	0	0
62308	06-0303370	05/01/1997	CONNECTICUT GENERAL LIFE INS. CO.	HARTFORD, CT	OTH/I	0	277,757,410	304,821,666	1,136,176	0	0	0	0
62308	06-0303370	08/01/1990	CONNECTICUT GENERAL LIFE INS. CO.	HARTFORD, CT	CO/G	3,763,187	123,586,482	136,332,860	0	0	0	0	0
86258	13-2572994	10/02/1972	GENERAL RE LIFE CORP.	STAMFORD, CT	YRT/I	2,934,943,241	24,163,778	23,133,665	26,153,678	0	0	0	0
97071	13-3126819	07/01/1980	GENERALI USA LIFE REASSURANCE CO.	KANSAS CITY, MO	YRT/I	1,183,529,476	19,231,070	17,620,486	21,711,547	0	0	0	0
88340	59-2859797	12/15/1984	HANNOVER LIFE REASSUR CO OF AMERICA	ORLANDO, FL	YRT/I	106,906,432	138,546	1,566	446,760	0	0	0	0
76694	23-2044256	05/01/1999	LONDON LIFE REINS CO.	BLUE BELL, PA	OTH/I	0	109,370,978	168,002,483	4,534,472	0	0	0	0
66346	58-0828824	09/01/1973	MUNICH AMERICAN REASSURANCE CO.	ATLANTA, GA	YRT/I	4,592,091,168	30,764,222	28,326,046	26,719,332	0	0	0	0
66346	58-0828824	08/31/1999	MUNICH AMERICAN REASSURANCE CO.	ATLANTA, GA	OTH/I	0	0	0	22,640	0	0	0	0
93572	43-1235868	04/15/1980	RGA REINSURANCE CO.	ST. LOUIS, MO	YRT/I	20,545,533,797	113,583,835	108,383,018	104,060,386	0	0	0	0
93572	43-1235868	04/30/2001	RGA REINSURANCE CO.	ST. LOUIS, MO	CO/I	1,814,904,975	37,486,943	35,904,699	2,626,783	0	0	0	0
80594	41-0987741	07/01/1989	RIVERSOURCE LIFE INS CO OF NY	ALBANY, NY	CO/I	56,575,859	8,033,923	8,961,407	(523,343)	0	0	0	0
87017	62-1003368	10/06/1997	SCOR GLOBAL LIFE REINS CO OF TX	PLANO, TX	YRT/I	1,535,042,639	11,388,878	10,594,340	9,785,378	0	0	0	0
87572	23-2038295	06/01/2002	SCOTTISH RE US INC.	WILMINGTON, DE	YRT/I	368,262,121	1,264,025	1,206,054	1,032,624	0	0	0	0
68713	84-0499703	12/01/1986	SECURITY LIFE OF DENVER	DENVER, CO	YRT/I	653,875,572	4,500,975	4,319,115	3,524,416	0	0	0	0
00000	AA-9995053	09/30/1980	SPRA	MILLBURN, NJ	AMCO/I	0	0	0	29,000	0	0	0	0
82627	06-0839705	07/01/1974	SWISS RE LIFE & HEALTH AMERICA INC.	STAMFORD, CT	YRT/I	536,760,688	2,211,128	1,994,255	1,858,621	0	0	0	0
70688	36-6071399	01/01/1972	TRANSAMERICA FINANCIAL LIFE INS CO.	HARRISON, NY	YRT/I	1,867,084,616	8,791,399	8,170,630	3,180,403	0	0	0	0
70688	36-6071399	02/09/1998	TRANSAMERICA FINANCIAL LIFE INS CO.	HARRISON, NY	CO/I	164,485,548	665,376	810,805	263,230	0	0	0	0
0299999 - Total Authorized General Account - Non-Affiliates						37,131,944,342	787,664,217	871,962,537	220,579,712	0	0	0	0
0399999 - Total Authorized General Account						37,445,188,651	787,664,217	871,962,537	222,650,849	0	0	0	0
00000	AA-3191156	03/01/2003	AXA FINANCIAL (BERMUDA) LTD.	HAMILTON, BERMUDA	CO/I	69,833,597,896	2,280,712,971	2,000,525,105	109,288,574	0	0	0	0
00000	AA-3191156	10/01/2008	AXA FINANCIAL (BERMUDA) LTD.	HAMILTON, BERMUDA	OTH/I	0	3,870,336,984	4,144,427,278	367,604,250	0	0	0	0
00000	AA-1320097	01/01/2008	AXA GLOBAL	PARIS, FRANCE	YRT/I	1,355,388	0	0	175,200	0	0	0	0
0499999 - Total Unauthorized General Account - Affiliates						69,834,953,284	6,151,049,955	6,144,952,383	477,068,024	0	0	0	0
00000	AA-3194154	04/01/2002	ACE TEMPEST LIFE REINSURANCE LTD.	HAMILTON, BERMUDA	OTH/I	0	793,271,728	857,689,603	49,791,772	0	0	0	0
87220	93-0937645	01/01/1988	EQUITABLE AGENTS REINSURANCE COMPANY	PHOENIX, AZ	MCO/I	3,956,337,084	0	0	11,061,968	0	0	0	0
87220	93-0937645	01/01/1988	EQUITABLE AGENTS REINSURANCE COMPANY	PHOENIX, AZ	CO/I	62,439	42,374	43,287	1,567	0	0	0	0
65536	54-0283385	05/31/1991	GENWORTH LIFE & ANNUITY INS CO.	LYNCHBURGH, VA	CO/I	69,089,881	9,370,985	9,486,226	675,176	0	0	0	0
65838	01-0233346	07/01/1984	JOHN HANCOCK LIFE INS CO (USA)	BLOOMFIELD HILLS, MI	YRT/I	86,068,903	798,680	808,800	1,063,519	0	0	0	0
65110	57-0380426	12/31/1989	KANAWHA INSURANCE CO.	LANCASTER, SC	CO/I	67,236,902	46,499,963	50,029,553	(3,117,807)	0	0	0	0
65676	35-0472300	01/01/1972	LINCOLN NATIONAL LIFE INSURANCE CO.	FORT WAYNE, IN	YRT/I	10,991,593,347	35,927,523	33,797,271	22,584,725	0	0	0	0
65676	35-0472300	02/10/1988	LINCOLN NATIONAL LIFE INSURANCE CO.	FORT WAYNE, IN	CO/I	2,391,011,502	46,649,504	44,882,921	3,391,024	0	0	0	0
88099	75-1608507	12/01/1976	OPTIMUM RE INS CO.	DALLAS, TX	YRT/I	953,601	17,464	16,571	27,960	0	0	0	0
80586	13-6150240	04/01/2008	SCOR GLOBAL LIFE REINS CO OF AMER.	WILMINGTON, DE	YRT/I	120,638,801	234,714	266,431	89,806	0	0	0	0
86231	39-0989781	05/01/1997	TRANSAMERICA LIFE INS CO.	CEDAR RAPIDS, IA	OTH/I	0	375,937,189	417,602,646	1,797,465	0	0	0	0
67423	22-3219879	01/01/1998	USB LIFE INS CO (PAINWEBBER)	SAN FRANCISCO, CA	AMCO/G	0	0	0	2,799	0	0	89,422	0
00000	AA-1780059	04/01/2009	ZURICH INS PUBLIC LIMITED CO.	IRELAND	CAT/I	0	0	0	157,500	0	0	0	0
0599999 - Total Unauthorized General Account - Non-Affiliates						17,682,992,460	1,308,750,124	1,414,623,309	87,527,474	0	0	89,422	0
0699999 - Total Unauthorized General Account						87,517,945,744	7,459,800,079	7,559,575,692	564,595,498	0	0	89,422	0
0799999 - Total Authorized and Unauthorized General Account						124,963,134,395	8,247,464,296	8,431,538,229	787,246,347	0	0	89,422	0
67423	22-3219879	01/01/1998	USB LIFE INS CO (PAINWEBBER)	SAN FRANCISCO, CA	AMCO/G	0	0	0	0	0	0	43,830,985	0
1299999 - Separate Accounts Unauthorized - Non-Affiliates						0	0	0	0	0	0	43,830,985	0
1399999 - Separate Accounts Unauthorized						0	0	0	0	0	0	43,830,985	0
1499999 - Total Authorized and Unauthorized Separate Accounts						0	0	0	0	0	0	43,830,985	0
1599999 Totals						124,963,134,395	8,247,464,296	8,431,538,229	787,246,347	0	0	43,920,407	0

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SCHEDULE S - PART 5

Five-Year Exhibit of Reinsurance Ceded Business (000 OMITTED)					
	1 2010	2 2009	3 2008	4 2007	5 2006
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	855,829	868,242	3,381,594	466,477	390,576
2. Commissions and reinsurance expense allowances	29,251	32,103	34,907	24,408	17,969
3. Contract claims	535,188	516,134	415,992	373,821	335,087
4. Surrender benefits and withdrawals for life contracts	3,543	6,588	10,044	14,789	9,009
5. Dividends to policyholders	3	2	1	2	2
6. Reserve adjustments on reinsurance ceded	(5,333)	(8,859)	(12,005)	(16,384)	(9,220)
7. Increase in aggregate reserves for life and accident and health contracts	(170,542)	(1,054,103)	6,360,540	860,010	(73,752)
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	115,938	121,154	108,735	75,319	60,389
9. Aggregate reserves for life and accident and health contracts	10,108,521	10,334,606	10,374,905	4,014,364	3,144,372
10. Liability for deposit-type contracts	183	0	18	28	51
11. Contract claims unpaid	75,083	61,836	58,351	42,497	40,791
12. Amounts recoverable on reinsurance	79,298	54,229	57,577	73,803	67,535
13. Experience rating refunds due or unpaid	1,656	1,639	1,382	1,943	1,935
14. Policyholders' dividends (not included in Line 10)	3	2	1	2	2
15. Commissions and reinsurance expense allowances unpaid	7,279	7,580	8,649	5,287	3,121
16. Unauthorized reinsurance offset	379,504	1,329,383	11	1,890	10
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
17. Funds deposited by and withheld from (F)	0	0	30	79,102	30
18. Letters of credit (L)	2,279,624	2,487,950	1,920,950	1,540,700	1,182,700
19. Trust agreements (T)	5,409,599	5,727,144	90,774,816	209,483	10,078
20. Other (O)	0	0	0	0	0

SCHEDULE S - PART 6

Restatement of Balance Sheet to Identify Net Credit For Ceded Reinsurance			
	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	40,248,334,212	1,550,206	40,249,884,418
2. Reinsurance (Line 16)	100,307,719	(100,307,719)	0
3. Premiums and considerations (Line 15)	127,544,556	115,938,472	243,483,028
4. Net credit for ceded reinsurance	XXX	9,099,171,305	9,099,171,305
5. All other admitted assets (balance)	2,292,147,644	745,267,011	3,037,414,655
6. Total assets excluding Separate Accounts (Line 26)	42,768,334,131	9,861,619,275	52,629,953,406
7. Separate Account assets (Line 27)	92,957,775,158	0	92,957,775,158
8. Total assets (Line 28)	135,726,109,289	9,861,619,275	145,587,728,564
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	37,123,796,592	10,108,337,843	47,232,134,435
10. Liability for deposit-type contracts (Line 3)	882,856,405	183,411	883,039,816
11. Claim reserves (Line 4)	454,423,547	75,082,617	529,506,164
12. Policyholder dividends/reserves (Lines 5 through 7)	331,754,560	1,538	331,756,098
13. Premium & annuity considerations received in advance (Line 8)	6,657,708	1,107,406	7,765,114
14. Other contract liabilities (Line 9)	159,818,819	1,218,916	161,037,735
15. Reinsurance in unauthorized companies (Line 24.2)	379,503,741	(379,503,741)	0
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.3)	0	0	0
17. All other liabilities (balance)	(300,249,644)	55,191,285	(245,058,359)
18. Total liabilities excluding Separate Accounts (Line 26)	39,038,561,727	9,861,619,275	48,900,181,002
19. Separate Account liabilities (Line 27)	92,886,262,318	0	92,886,262,318
20. Total liabilities (Line 28)	131,924,824,045	9,861,619,275	141,786,443,320
21. Capital & surplus (Line 38)	3,801,285,244	XXX	3,801,285,244
22. Total liabilities, capital & surplus (Line 39)	135,726,109,289	9,861,619,275	145,587,728,564
NET CREDIT FOR CEDED REINSURANCE			
23. Contract reserves	10,108,337,843		
24. Claim reserves	75,082,617		
25. Policyholder dividends/reserves	1,538		
26. Premium & annuity considerations received in advance	1,107,406		
27. Liability for deposit-type contracts	183,411		
28. Other contract liabilities	1,218,916		
29. Reinsurance ceded assets	100,307,719		
30. Other ceded reinsurance recoverables	(746,817,217)		
31. Total ceded reinsurance recoverables	9,539,422,232		
32. Premiums and considerations	115,938,472		
33. Reinsurance in unauthorized companies	379,503,741		
34. Funds held under reinsurance treaties with unauthorized reinsurers	0		
35. Other ceded reinsurance payables/offsets	(55,191,285)		
36. Total ceded reinsurance payable/offsets	440,250,928		
37. Total net credit for ceded reinsurance	9,099,171,305		

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AXA EQUITABLE LIFE INSURANCE COMPANY

SCHEDULE T—PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories								
States, Etc.	1	Direct Business Only						
		Life Contracts		4	5	6	7	
		2	3					
	Active Status	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit - Type Contracts	
1. Alabama	AL	L	27,846,653	56,714,980	1,116,178	10,718,386	96,396,196	0
2. Alaska	AK	L	1,412,859	6,530,054	228,099	34,511	8,205,523	0
3. Arizona	AZ	L	26,890,415	89,048,032	883,865	290,975	117,113,287	0
4. Arkansas	AR	L	7,409,892	10,623,018	306,371	269,141	18,608,421	0
5. California	CA	L	274,410,913	434,395,836	8,572,330	7,571,919	724,950,997	0
6. Colorado	CO	L	29,872,840	130,735,610	695,465	1,292,588	162,596,503	0
7. Connecticut	CT	L	44,215,184	114,342,196	1,747,959	122,273	160,427,612	0
8. Delaware	DE	L	13,467,915	25,350,034	161,493	157,443	39,136,885	0
9. District of Columbia	DC	L	7,492,436	17,501,594	283,531	5,426,765	30,704,327	0
10. Florida	FL	L	174,907,906	480,629,339	7,173,585	14,073,842	676,784,671	0
11. Georgia	GA	L	46,991,193	109,194,613	3,412,150	878,909	160,476,864	0
12. Hawaii	HI	L	11,241,355	32,326,364	353,147	84,833	44,005,699	0
13. Idaho	ID	L	3,671,710	28,813,591	71,772	19,364	32,576,437	0
14. Illinois	IL	L	107,453,020	394,460,113	3,891,587	1,801,970	507,606,691	0
15. Indiana	IN	L	18,151,995	72,319,499	619,592	1,479,188	92,570,273	0
16. Iowa	IA	L	10,419,124	45,048,457	204,063	55,908	55,727,552	0
17. Kansas	KS	L	18,484,037	35,465,687	304,917	1,631,092	55,885,734	0
18. Kentucky	KY	L	11,094,034	31,868,176	185,944	195,921	43,344,075	0
19. Louisiana	LA	L	15,728,877	32,956,709	1,093,515	115,048	49,894,149	0
20. Maine	ME	L	2,106,918	14,992,077	129,724	14,018,995	31,247,714	0
21. Maryland	MD	L	42,665,457	152,366,269	1,513,152	271,853	196,816,730	0
22. Massachusetts	MA	L	28,365,620	154,413,618	1,139,599	834,063	184,752,901	0
23. Michigan	MI	L	70,559,181	343,261,846	2,432,959	1,214,574	417,468,561	0
24. Minnesota	MN	L	37,730,433	107,826,140	490,176	3,090,502	149,137,251	0
25. Mississippi	MS	L	13,247,898	20,190,181	714,812	138,362	34,291,253	0
26. Missouri	MO	L	34,288,234	115,220,238	608,486	209,607	150,326,565	0
27. Montana	MT	L	1,393,477	6,844,491	27,076	7,941	8,272,985	0
28. Nebraska	NE	L	8,088,088	21,434,035	121,958	203,059	29,847,140	0
29. Nevada	NV	L	11,926,612	55,754,167	103,892	103,145	67,887,816	0
30. New Hampshire	NH	L	3,508,970	18,174,320	142,439	17,293,531	39,119,260	0
31. New Jersey	NJ	L	182,581,087	727,481,323	8,619,251	7,534,843	926,216,504	0
32. New Mexico	NM	L	4,974,237	12,377,255	280,599	154,633	17,786,724	0
33. New York	NY	L	434,860,232	908,969,461	24,132,280	382,992,704	1,750,954,676	0
34. North Carolina	NC	L	89,035,393	192,842,453	1,209,529	16,337,562	299,424,938	0
35. North Dakota	ND	L	4,804,145	15,749,365	70,417	18,964	20,642,892	0
36. Ohio	OH	L	41,085,025	283,445,853	944,743	1,540,304	327,015,924	0
37. Oklahoma	OK	L	15,341,449	44,274,342	515,244	113,800	60,244,835	0
38. Oregon	OR	L	11,959,524	28,958,631	257,443	338,214	41,513,811	0
39. Pennsylvania	PA	L	212,291,734	332,885,668	8,562,178	119,016,467	672,756,047	0
40. Rhode Island	RI	L	4,494,548	15,837,185	92,632	9,198,668	29,623,033	0
41. South Carolina	SC	L	16,363,534	66,853,202	931,571	283,014	84,431,321	0
42. South Dakota	SD	L	6,904,153	11,977,811	140,581	4,087,563	23,110,108	0
43. Tennessee	TN	L	34,549,052	83,528,363	1,609,792	2,940,784	122,627,991	0
44. Texas	TX	L	120,130,438	427,141,542	2,063,771	8,875,320	558,211,071	100,000
45. Utah	UT	L	15,941,517	83,655,964	60,749	11,891	99,670,121	0
46. Vermont	VT	L	1,884,596	8,872,008	33,811	102,281	10,892,697	0
47. Virginia	VA	L	55,305,390	187,872,844	1,922,547	4,555,644	249,656,425	0
48. Washington	WA	L	23,741,698	81,177,179	259,259	117,286	105,295,422	0
49. West Virginia	WV	L	10,143,041	37,223,296	448,283	54,218	47,868,837	0
50. Wisconsin	WI	L	38,859,260	136,550,980	935,458	1,015,432	177,361,130	0
51. Wyoming	WY	L	4,679,194	15,191,018	92,802	1,787,498	21,750,512	0
52. American Samoa	AS	N	0	185	0	0	185	0
53. Guam	GU	N	50,232	0	0	0	50,232	0
54. Puerto Rico	PR	L	26,148,204	18,026,977	1,994,292	123,144	46,292,617	0
55. US Virgin Islands	VI	L	628,253	18,291	12,926	52,431	711,900	0
56. Northern Mariana Islands	MP	N	10,826	0	0	0	10,826	0
57. Canada	CN	L	176,031	146,307	31,916	242	354,496	0
58. Aggregate Other Alien	OT	XXX	60,970,122	674,533	21,271	3,342	61,669,268	0
59. Subtotal	(a)	53	2,522,956,157	6,880,533,317	93,973,183	644,861,958	10,142,324,615	100,000
90. Reporting entity contributions for employee benefits plans	XXX		0	452	0	80,249	80,701	0
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX		155,971,562	32,087	0	0	156,003,648	0
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX		0	0	0	0	0	0
93. Premium or annuity considerations waived under disability or other contract provisions	XXX		10,685,693	0	6,159,744	0	16,845,437	0
94. Aggregate other amounts not allocable by State	XXX		0	0	0	0	0	0
95. Totals (Direct Business)	XXX		2,689,613,412	6,880,565,855	100,132,928	644,942,207	10,315,254,402	100,000
96. Plus reinsurance assumed	XXX		178,116,829	9,767,284	16,081,961	0	203,966,074	0
97. Totals (All Business)	XXX		2,867,730,241	6,890,333,140	116,214,889	644,942,207	10,519,220,476	100,000
98. Less reinsurance ceded	XXX		368,829,527	423,546,432	68,408,957	0	860,784,915	0
99. Totals (All Business) less Reinsurance Ceded	XXX		2,498,900,714	6,466,786,708	(b) 47,805,932	644,942,207	9,658,435,561	100,000
DETAILS OF WRITE-INS								
5801. Canal Zone	XXX		75,127	0	0	0	75,127	0
5802. Mexico	XXX		1,527,103	0	0	0	1,527,103	0
5803. Phillippines	XXX		40,505	0	0	0	40,505	0
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX		59,327,387	674,533	21,271	3,342	60,026,533	0
5899. Total (Lines 5801 through 5803 + 5898)(Line 58 above)	XXX		60,970,122	674,533	21,271	3,342	61,669,268	0
9401.	XXX		0	0	0	0	0	0
9402.	XXX		0	0	0	0	0	0
9403.	XXX		0	0	0	0	0	0
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX		0	0	0	0	0	0
9499. Total (Lines 9401 through 9403 + 9498)(Line 94 above)	XXX		0	0	0	0	0	0

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

Explanation of basis of allocation by states, etc., of premiums and annuity considerations

Premiums and annuity considerations received under individual policies allocated to the state of residence of the insured or annuitant, except for a few policies and contracts still allocated to the address designated by the policyholder for premium notice purposes. Individual immediate annuity products are allocated to the state where the contract was signed.

(a) Insert the number of L responses except for Canada and Other Alien.

(b) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9 and 10, or with Schedule H, Part 1, Column 1, Line 1, indicate which; Schedule H, Part 1, Line 1.

Group annuity considerations received are allocated to the employer's principal location. Annuity considerations applied from deposit administration funds are allocated to the state of residence of the retiring employee.

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AXA EQUITABLE LIFE INSURANCE COMPANY

SCHEDULE T – PART 2
INTERSTATE COMPACT – EXHIBIT OF PREMIUMS WRITTEN

Allocated By States and Territories

		Direct Business Only					
		1	2	3	4	5	6
States, Etc.		Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	Totals
1. Alabama	AL	27,846,653	56,714,980	1,043,211	0	0	85,604,844
2. Alaska	AK	1,412,859	6,530,054	156,103	0	0	8,099,017
3. Arizona	AZ	26,890,415	89,048,032	637,485	0	0	116,575,932
4. Arkansas	AR	7,409,892	10,623,018	290,776	0	0	18,323,686
5. California	CA	274,410,913	434,395,836	6,815,430	0	0	715,622,178
6. Colorado	CO	29,872,840	130,735,610	415,806	0	0	161,024,256
7. Connecticut	CT	44,215,184	114,342,196	676,436	0	0	159,233,816
8. Delaware	DE	13,467,915	25,350,034	129,167	0	0	38,947,116
9. District of Columbia	DC	7,492,436	17,501,594	225,432	0	0	25,219,463
10. Florida	FL	174,907,906	480,629,339	3,518,643	0	0	659,055,888
11. Georgia	GA	46,991,193	109,194,613	3,079,497	0	0	159,265,302
12. Hawaii	HI	11,241,355	32,326,364	291,084	0	0	43,858,802
13. Idaho	ID	3,671,710	28,813,591	26,178	0	0	32,511,478
14. Illinois	IL	107,453,020	394,460,113	3,123,113	0	0	505,036,246
15. Indiana	IN	18,151,995	72,319,499	443,458	0	0	90,914,951
16. Iowa	IA	10,419,124	45,048,457	151,420	0	0	55,619,001
17. Kansas	KS	18,484,037	35,465,687	295,157	0	0	54,244,882
18. Kentucky	KY	11,094,034	31,868,176	152,227	0	0	43,114,438
19. Louisiana	LA	15,728,877	32,956,709	862,859	0	0	49,548,444
20. Maine	ME	2,106,918	14,992,077	49,758	0	0	17,148,753
21. Maryland	MD	42,665,457	152,366,269	1,334,491	0	0	196,366,216
22. Massachusetts	MA	28,365,620	154,413,618	856,752	0	0	183,635,990
23. Michigan	MI	70,559,181	343,261,846	2,350,185	0	0	416,171,212
24. Minnesota	MN	37,730,433	107,826,140	469,651	0	0	146,026,224
25. Mississippi	MS	13,247,898	20,190,181	610,279	0	0	34,048,359
26. Missouri	MO	34,288,234	115,220,238	527,718	0	0	150,036,190
27. Montana	MT	1,393,477	6,844,491	5,895	0	0	8,243,863
28. Nebraska	NE	8,088,088	21,434,035	101,850	0	0	29,623,973
29. Nevada	NV	11,926,612	55,754,167	27,265	0	0	67,708,044
30. New Hampshire	NH	3,508,970	18,174,320	30,638	0	0	21,713,928
31. New Jersey	NJ	182,581,087	727,481,323	5,933,012	0	0	915,995,421
32. New Mexico	NM	4,974,237	12,377,255	162,619	0	0	17,514,111
33. New York	NY	434,860,232	908,969,461	11,787,968	0	0	1,355,617,660
34. North Carolina	NC	89,035,393	192,842,453	919,907	0	0	282,797,754
35. North Dakota	ND	4,804,145	15,749,365	65,396	0	0	20,618,906
36. Ohio	OH	41,085,025	283,445,853	871,270	0	0	325,402,147
37. Oklahoma	OK	15,341,449	44,274,342	481,518	0	0	60,097,309
38. Oregon	OR	11,959,524	28,958,631	184,268	0	0	41,102,423
39. Pennsylvania	PA	212,291,734	332,885,668	8,191,423	0	0	553,368,825
40. Rhode Island	RI	4,494,548	15,837,185	45,046	0	0	20,376,778
41. South Carolina	SC	16,363,534	66,853,202	829,704	0	0	84,046,440
42. South Dakota	SD	6,904,153	11,977,811	124,615	0	0	19,006,579
43. Tennessee	TN	34,549,052	83,528,363	1,483,071	0	0	119,560,486
44. Texas	TX	120,130,438	427,141,542	1,138,049	0	100,000	548,510,029
45. Utah	UT	15,941,517	83,655,964	44,564	0	0	99,642,045
46. Vermont	VT	1,884,596	8,872,008	5,600	0	0	10,762,204
47. Virginia	VA	55,305,390	187,872,844	1,665,417	0	0	244,843,651
48. Washington	WA	23,741,698	81,177,179	182,594	0	0	105,101,472
49. West Virginia	WV	10,143,041	37,223,296	359,384	0	0	47,725,720
50. Wisconsin	WI	38,859,260	136,550,980	906,743	0	0	176,316,983
51. Wyoming	WY	4,679,194	15,191,018	50,422	0	0	19,920,634
52. American Samoa	AS	0	185	0	0	0	185
53. Guam	GU	50,232	0	0	0	0	50,232
54. Puerto Rico	PR	26,148,204	18,026,977	1,927,700	0	0	46,102,881
55. US Virgin Islands	VI	628,253	18,291	8,274	0	0	654,818
56. Northern Mariana Islands	MP	10,826	0	0	0	0	10,826
57. Canada	CN	176,031	146,307	0	0	0	322,338
58. Aggregate Other Alien	OT	60,970,122	674,533	708	0	0	61,645,363
59. Totals		2,522,956,157	6,880,533,317	66,067,238	0	100,000	9,469,656,712

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

AXA (3)	Ownership %	Fed Tax ID #	NAIC Code	State of Domicile
AXA America Holdings, Inc	100%	90-0226248		
AXA America Corporate Solutions, Inc.	100%	36-3044045		
Coliseum Reinsurance Company (1) (2)	100%	36-2994662	36552	DE
Mosaic Insurance Company (1)	100%	04-2482364	16187	DE
AXA Corporate Solutions Life Reinsurance Company (1)	100%	04-2729166	68365	DE
AXA Delaware LLC	100%	13-4177328		
AXA Insurance Company (1)	100%	13-3594502	33022	NY
AXA Financial, Inc.	100%	13-3623351		
MONY Agricultural Investment Advisors, Inc.	100%	75-2961816		
MONY Capital Management, Inc.	100%	13-4194065		
MONY Asset Management, Inc.	100%	13-4194080		
787 Holdings, LLC	100%	27-0294443		
AXA Equitable Financial Services, LLC	100%	52-2197822		
AXA Distribution Holding Corporation	100%	13-4078005		
AXA Advisors, LLC	100%	13-4071393		
AXA Network, LLC	100%	06-1555494		
PlanConnect, LLC	100%	27-1540220		
AXA Financial (Bermuda) Ltd. (1) (2)	100%	14-1903564		
AXA Equitable Life Insurance Company (1)	100%	13-5570651	62944	NY
Equitable Holdings, LLC (2)	100%	22-2766036		
Equitable Casualty Insurance Company (1)	100%	06-1166226	10589	VT
ECMC, LLC (2)	100%	13-3266813		
AllianceBernstein Corporation (2)	100%	13-3633538		
AXA Distributors, LLC	100%	52-2233674		
ACMC, LLC. (2)	100%	13-2677213		
AXA Equitable Life and Annuity Company (1)	100%	13-3198083	62880	CO
MONY Life Insurance Company (1) (2)	100%	13-1632487	66370	NY
MONY International Holdings, LLC	100%	13-3790446		
MONY Life Insurance Company of the Americas, Ltd. (1)	100%	98-0152046		
MONY Life Insurance Company of America (1) (2)	100%	86-0222062	78077	AZ
U.S. Financial Life Insurance Company (1)	100%	38-2046096	84530	OH
MONY Financial Services, Inc.	100%	11-3722370		
Financial Marketing Agency, Inc.	100%	31-1465146		
MONY Brokerage, Inc.	100%	22-3015130		
1740 Ventures, Inc.	100%	13-2848244		
Enterprise Capital Management, Inc.	100%	58-1660289		
MONY Assets Corporation	100%	13-2662263		
1740 Advisors, Inc.	100%	13-2645490		
MONY Securities Corporation	100%	13-2645488		

(1) Affiliated Insurer

(2) As of December 31, 2010, AXA's subsidiaries owned 61.42% of the issued and outstanding units of limited partnership interest in AllianceBernstein (the "AllianceBernstein Units"). AXA Financial (Bermuda) Ltd. held directly 15,276,937 AllianceBernstein Units (5.44%); AXA Equitable Life directly owned 29,100,290 AllianceBernstein Units (10.36%) and ACMC, Inc. owned 66,220,822 AllianceBernstein Units (23.58%), MONY Life Insurance Company owned 6,841,642 (2.44%), MONY Life Insurance Company of America owned 2,587,472 (.92%) AllianceBernstein Units, Coliseum ReinsuranceCompany owned 8,160,000 units (2.91%) and AXA IM Rose owned 41,934,582 (14.22%). AllianceBernstein Corporation owns a 1% general partnership interest in AllianceBernstein L.P.. In addition, ACMC, Inc. owned 722,178 units (0.26%), representing assignments of beneficial ownership of limited partnership interests in AllianceBernstein Holding (the "AllianceBernstein Holding Units"). AllianceBernstein Corporation owns 822,178 of general partnership interest (0.29%) in AllianceBernstein HoldingL.P.. AllianceBernstein Holding Units are publicly traded on the New York Stock exchange.

(3) AXA is a societe anonyme organized under the laws of France. AXA holds its position in AXA Financial, Inc. both directly and indirectly through its subsidiaries.

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ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AXA EQUITABLE LIFE INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of **WAIVED** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

	<u>Responses</u>
MARCH FILING	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	.....YES.....
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	.....YES.....
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	.....YES.....
4. Will an actuarial opinion be filed by March 1?	.....YES.....
APRIL FILING	
5. Will Management's Discussion and Analysis be filed by April 1?	.....YES.....
6. Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1?	.....YES.....
7. Will the Adjustment Form (if required) be filed with the state of domicile and the NAIC by April 1?	.....YES.....
8. Will the Supplemental Investment Risks Interrogatories be filed by April 1?	.....YES.....
JUNE FILING	
9. Will an audited financial report be filed by June 1?	.....YES.....
10 Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	.....YES.....
AUGUST FILING	
11. Will Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile by August 1?	.....YES.....

The following supplemental reports are required to be filed as part of your annual statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of **NO** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

MARCH FILING	
12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	.....NO.....
13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	.....YES.....
14. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	.....NO.....
15. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	.....YES.....
16. Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	.....YES.....
17. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	.....YES.....
18. Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	.....YES.....
19. Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	.....NO.....
20. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	.....NO.....
21. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	.....NO.....
22. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?	.....NO.....
23. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	.....NO.....
24. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	.....NO.....
25. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?	.....YES.....
26. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	.....YES.....
27. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?	.....NO.....

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

28. Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1?

.....NO.....
29. Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?

.....YES.....
30. Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?

.....YES.....
31. Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?

.....YES.....
32. Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?

.....YES.....
33. Will the Workers' Compensation Carve-Out Supplement be filed by March 1?

.....YES.....
34. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?

.....YES.....
35. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?

.....YES.....

APRIL FILING

36. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?

.....NO.....
37. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1?

.....YES.....
38. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?

.....NO.....
39. Will the Accident and Health Policy Experience Exhibit be filed by April 1?

.....YES.....
40. Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1?

.....YES.....
41. Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1?

.....YES.....
42. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?

.....YES.....
43. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?

.....YES.....

AUGUST FILING

44. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?

.....YES.....

Explanation:

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14.
19.
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38.

Bar code:



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

14. 
6 2 9 4 4 2 0 1 0 4 9 0 0 0 0 0 0

19. 
6 2 9 4 4 2 0 1 0 4 4 4 0 0 0 0 0

20. 
6 2 9 4 4 2 0 1 0 4 4 5 0 0 0 0 0

21. 
6 2 9 4 4 2 0 1 0 4 4 6 0 0 0 0 0

22. 
6 2 9 4 4 2 0 1 0 4 4 7 0 0 0 0 0

23. 
6 2 9 4 4 2 0 1 0 4 4 8 0 0 0 0 0

24. 
6 2 9 4 4 2 0 1 0 4 4 9 0 0 0 0 0

27. 
6 2 9 4 4 2 0 1 0 4 5 2 0 0 0 0 0

28. 
6 2 9 4 4 2 0 1 0 4 5 3 0 0 0 0 0

36. 
6 2 9 4 4 2 0 1 0 3 0 6 0 0 0 0 0

38. 
6 2 9 4 4 2 0 1 0 2 3 0 5 9 0 0 0

OVERFLOW PAGE FOR WRITE-INS

L002 Additional Aggregate Lines for Page 02 Line 11.
*ASSETS - Assets

	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 – 2)	Net Admitted Assets
1104.	0	0	0	0
1105.	0	0	0	0
1106.	0	0	0	0
1107.	0	0	0	0
1108.	0	0	0	0
1109.	0	0	0	0
1110.	0	0	0	0
1197. Summary of remaining write-ins for Line 11 from Page 02	0	0	0	0

L002 Additional Aggregate Lines for Page 02 Line 25.
*ASSETS - Assets

	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 – 2)	Net Admitted Assets
2504. Other assets non-admitted.....	57,955,314	57,955,314	0	0
2505. Corporate-owned life insurance.....	803,432,489	0	803,432,489	772,771,828
2506.	0	0	0	0
2507.	0	0	0	0
2508.	0	0	0	0
2509.	0	0	0	0
2510.	0	0	0	0
2597. Summary of remaining write-ins for Line 25 from Page 02	861,387,803	57,955,314	803,432,489	772,771,828

L003 Additional Aggregate Lines for Page 03 Line 25.
*LIAB - Liabilities

	1	2
	Current Year	Prior Year
2504. Miscellaneous liabilities.....	96,517,511	81,202,690
2505.	0	0
2506.	0	0
2507.	0	0
2508.	0	0
2509.	0	0
2510.	0	0
2511.	0	0
2512.	0	0
2513.	0	0
2514.	0	0
2597. Summary of remaining write-ins for Line 25 from Page 3	96,517,511	81,202,690

L003 Additional Aggregate Lines for Page 03 Line 34.
*LIAB - Liabilities

	1	2
	Current Year	Prior Year
3404. Additional Admitted Deferred Tax Asset.....	349,600,000	137,877,643
3405.	0	0
3406.	0	0
3407.	0	0
3408.	0	0
3409.	0	0
3410.	0	0
3497. Summary of remaining write-ins for Line 34 from Page 3	349,600,000	137,877,643

L004 Additional Aggregate Lines for Page 04 Line 27.
*SUMOPS – Summary of Operations

	1	2
	Current Year	Prior Year
2704. Commissions on aviation reinsurance.....	41	547
2705. Initial premiums on coinsurance contracts.....	28,144,111	546,762
2706. Fines & penalties of regulatory authorities.....	17,911	1,959,098
2707.	0	0
2708.	0	0
2709.	0	0
2797. Summary of remaining write-ins for Line 27 from Page 4	28,162,063	2,506,407

L004 Additional Aggregate Lines for Page 04 Line 53.
*SUMOPS – Summary of Operations

	1	2
	Current Year	Prior Year
5304. Transfers from Separate Accounts change in expense allowance recognized from change in valuation basis.....	0	10,082,024
5305. Correction to Pension Plan Liability.....	(12,764,180)	0
5306.	0	0
5307.	0	0
5308.	0	0
5309.	0	0
5310.	0	0
5311.	0	0
5397. Summary of remaining write-ins for Line 53 from Page 4	(12,764,180)	10,082,024

OVERFLOW PAGE FOR WRITE-INS

L062 Additional Aggregate Lines for Page 62 Line 58.
*SCT - Schedule T - Premiums and Annuity Considerations

	1	2	3	4	5	6	7
	Active Status	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
5804. United Kingdom.....	XXX	63,763	0	20,524	1,584	85,871	0
5805. Other Foreign.....	XXX	59,263,624	674,533	747	1,758	59,940,662	0
Summary of remaining write-ins for Line 58							
5897. from Page 62	XXX	59,327,387	674,533	21,271	3,342	60,026,533	0

OVERFLOW PAGE FOR WRITE-INS

L006 Additional Aggregate Lines for Page 06 Line 27.
*ANAOPS - Analysis of Operations by Lines of Business

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (a)	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
2704. Commissions on aviation reinsurance.....	41	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	41
2705. Initial premiums on coinsurance contracts.....	28,144,111	.0	.0	.0	.0	.0	.0	.0	.0	.0	28,144,111	.0
2706. Fines and penalties of regulatory authorities.....	17,911	.0	11,635	.0	.0	.0	.0	6,276	.0	.0	.0	.0
2707. ....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2797. Summary of remaining write-ins for Line 27 from page 6	28,162,063	0	11,635	0	0	0	0	6,276	0	0	28,144,111	41

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement	
	1 Amount	2 Percentage	3 Amount	4 Percentage
1. Bonds:				
1.1 U.S. treasury securities	1,520,716,722	3.778	1,520,716,722	3.778
1.2 U.S. government agency obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies	0	0.000	0	0.000
1.22 Issued by U.S. government sponsored agencies	282,020,398	0.701	282,020,398	0.701
1.3 Non-U.S.government (including Canada, excluding mortgage-backed securities)	403,160,693	1.002	403,160,693	1.002
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S.:				
1.41 States, territories and possessions general obligations	0	0.000	0	0.000
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	223,994,141	0.556	223,994,141	0.557
1.43 Revenue and assessment obligations	291,513,648	0.724	291,513,648	0.724
1.44 Industrial development and similar obligations	0	0.000	0	0.000
1.5 Mortgage-backed securities (includes residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Issued or guaranteed by GNMA	287,353,712	0.714	287,353,712	0.714
1.512 Issued or guaranteed by FNMA and FHLMC	1,155,371,905	2.870	1,155,371,905	2.871
1.513 All other	0	0.000	0	0.000
1.52 CMOs and REMICs:				
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA	96,734,647	0.240	96,734,647	0.240
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521	17,965,666	0.045	17,965,666	0.045
1.523 All other	1,371,839,217	3.408	1,371,839,217	3.408
2. Other debt and other fixed income securities (excluding short term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities).....	15,739,201,114	39.100	15,739,201,114	39.105
2.2 Unaffiliated non-U.S. securities (including Canada)	5,437,439,513	13.508	5,437,439,513	13.510
2.3 Affiliated securities	1,150,000,000	2.857	1,150,000,000	2.857
3. Equity interests:				
3.1 Investments in mutual funds	0	0.000	0	0.000
3.2 Preferred stocks:				
3.21 Affiliated	0	0.000	0	0.000
3.22 Unaffiliated	301,763,856	0.750	301,763,856	0.750
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated	530,549,296	1.318	530,549,296	1.318
3.32 Unaffiliated	521,767	0.001	521,767	0.001
3.4 Other equity securities:				
3.41 Affiliated	552,561,868	1.373	552,561,868	1.373
3.42 Unaffiliated	12,829,659	0.032	12,829,659	0.032
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated	0	0.000	0	0.000
3.52 Unaffiliated	0	0.000	0	0.000
4. Mortgage loans:				
4.1 Construction and land development	0	0.000	0	0.000
4.2 Agricultural	1,314,245,019	3.265	1,314,245,019	3.265
4.3 Single family residential properties	0	0.000	0	0.000
4.4 Multifamily residential properties	675,345,054	1.678	675,345,054	1.678
4.5 Commercial loans	1,973,374,834	4.902	1,973,374,834	4.903
4.6 Mezzanine real estate loans	3,647,323	0.009	3,647,323	0.009
5. Real estate investments:				
5.1 Property occupied by company	0	0.000	0	0.000
5.2 Property held for production of income (including \$0 of property acquired in satisfaction of debt)	0	0.000	0	0.000
5.3 Property held for sale (including \$0 property acquired in satisfaction of debt)	0	0.000	0	0.000
6. Contract loans	3,578,291,512	8.889	3,574,439,777	8.881
7. Receivables for securities	35,558,802	0.088	35,558,802	0.088
8. Cash, cash equivalents and short-term investments	1,126,322,544	2.798	1,126,322,544	2.798
9. Other invested assets	2,170,917,823	5.393	2,169,863,037	5.391
10. Total invested assets	40,253,240,733	100.000	40,248,334,212	100.000

SCHEDULE A – VERIFICATION BETWEEN YEARS

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year.....		0
2.	Cost of acquired:		
2.1	Actual cost at time of acquisition (Part 2, Column 6).....	0	
2.2	Additional investment made after acquisition (Part 2, Column 9).....	0	0
3.	Current year change in encumbrances:		
3.1	Totals, Part 1, Column 13.....	0	
3.2	Totals, Part 3, Column 11.....	0	0
4.	Total gain (loss) on disposals, Part 3, Column 18.....		0
5.	Deduct amounts received on disposals, Part 3, Column 15.....		0
6.	Total foreign exchange change in book/adjusted carrying value:		
6.1	Totals, Part 1, Column 15.....	0	
6.2	Totals, Part 3, Column 13.....	0	0
7.	Deduct current year's other than temporary impairment recognized:		
7.1	Totals, Part 1, Column 12.....	0	
7.2	Totals, Part 3, Column 10.....	0	0
8.	Deduct current year's depreciation:		
8.1	Totals, Part 1, Column 11.....	0	
8.2	Totals, Part 3, Column 9.....	0	0
9.	Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8).....		0
10.	Deduct total nonadmitted amounts		0
11.	Statement value at end of current period (Line 9 minus Line 10).....		0

SCHEDULE B – VERIFICATION BETWEEN YEARS

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year.....		3,953,092,713
2.	Cost of acquired:		
2.1	Actual cost at time of acquisition (Part 2, Column 7).....	367,368,328	
2.2	Additional investment made after acquisition (Part 2, Column 8)	80,300	367,448,628
3.	Capitalized deferred interest and other:		
3.1	Totals, Part 1, Column 12.....	0	
3.2	Totals, Part 3, Column 11	0	0
4.	Accrual of discount.....		209,171
5.	Unrealized valuation increase (decrease):		
5.1	Totals, Part 1, Column 9	(17,995,972)	
5.2	Totals, Part 3, Column 8	0	(17,995,972)
6.	Total gain (loss) on disposals, Part 3, Column 18.....		0
7.	Deduct amounts received on disposals, Part 3, Column 15.....		336,142,310
8.	Deduct amortization of premium and mortgage interest points and commitment fees.....		0
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest:		
9.1	Totals, Part 1, Column 13	0	
9.2	Totals, Part 3, Column 13	0	0
10.	Deduct current year's other than temporary impairment recognized:		
10.1	Totals, Part 1, Column 11	0	
10.2	Totals, Part 3, Column 10	0	0
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10).....		3,966,612,230
12.	Total valuation allowance.....		0
13.	Subtotal (Line 11 plus Line 12).....		3,966,612,230
14.	Deduct total nonadmitted amounts.....		0
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14).....		3,966,612,230

SCHEDULE BA – VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1. Book/adjusted carrying value, December 31 of prior year		1,388,831,922
2. Cost of acquired:		
2.1 Actual cost at time of acquisition (Part 2, Column 8)	6,284,745	
2.2 Additional investment made after acquisition (Part 2, Column 9)	291,735,165	298,019,910
3. Capitalized deferred interest and other:		
3.1 Totals, Part 1, Column 16	.0	
3.2 Totals, Part 3, Column 12	.0	.0
4. Accrual of discount		6,969
5. Unrealized valuation increase (decrease):		
5.1 Totals, Part 1, Column 13	86,591,810	
5.2 Totals, Part 3, Column 9	56,451,645	143,043,455
6. Total gain (loss) on disposals, Part 3, Column 19		(4,415,865)
7. Deduct amounts received on disposals, Part 3, Column 16		215,768,025
8. Deduct amortization of premium and depreciation		147,796
9. Total foreign exchange change in book/adjusted carrying value:		
9.1 Totals, Part 1, Column 17	.0	
9.2 Totals, Part 3, Column 14	.0	.0
10. Deduct current year's other than temporary impairment recognized:		
10.1 Totals, Part 1, Column 15	13,586,540	
10.2 Totals, Part 3, Column 11	14,338,262	27,924,802
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)		1,581,645,768
12. Deduct total nonadmitted amounts		1,054,786
13. Statement value at end of current period (Line 11 minus Line 12)		1,580,590,982

SCHEDULE D – VERIFICATION BETWEEN YEARS

Bonds and Stocks

1. Book/adjusted carrying value, December 31 of prior year		29,152,371,052
2. Cost of bonds and stocks acquired, Part 3, Column 7		6,355,662,537
3. Accrual of discount		39,211,366
4. Unrealized valuation increase (decrease):		
4.1 Part 1, Column 12	(208,212,417)	
4.2 Part 2, Section 1, Column 15	2,220,620	
4.3 Part 2, Section 2, Column 13	(294,009,245)	
4.4 Part 4, Column 11	(1,063,988)	(501,065,030)
5. Total gain (loss) on disposals, Part 4, Column 19		95,396,177
6. Deduction consideration for bonds and stocks disposed of, Part 4, Column 7		5,413,570,413
7. Deduct amortization of premium		74,875,093
8. Total foreign exchange change in book/adjusted carrying value:		
8.1 Part 1, Column 15	4,093,317	
8.2 Part 2, Section 1, Column 19	.0	
8.3 Part 2, Section 2, Column 16	.0	
8.4 Part 4, Column 15	(1,025,152)	3,068,165
9. Deduct current year's other than temporary impairment recognized:		
9.1 Part 1, Column 14	243,786,292	
9.2 Part 2, Section 1, Column 17	.0	
9.3 Part 2, Section 2, Column 14	56,854	
9.4 Part 4, Column 13	36,817,773	280,660,919
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)		29,375,537,842
11. Deduct total nonadmitted amounts		.0
12. Statement value at end of current period (Line 10 minus Line 11)		29,375,537,842

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year					
Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS Governments (Including all obligations guaranteed by governments)	1. United States	2,090,090,829	2,034,491,629	2,071,028,100	2,353,911,401
	2. Canada	214,217,999	243,961,207	207,544,730	212,150,000
	3. Other Countries	188,942,694	202,661,481	188,852,020	188,420,000
	4. Totals	2,493,251,522	2,481,114,317	2,467,424,850	2,754,481,401
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	0	0	0	0
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	223,994,141	211,061,723	224,006,704	223,365,000
U.S. Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	7. Totals	1,561,585,866	1,619,555,806	1,526,443,863	1,526,985,159
Industrial and Miscellaneous, Credit Tenant Loans and Hybrid Securities (unaffiliated)	8. United States	17,177,571,383	18,013,988,205	17,467,511,633	17,650,038,073
	9. Canada	873,004,963	943,358,810	877,544,126	859,332,831
	10. Other Countries	4,497,903,497	4,637,553,639	4,509,197,554	4,471,745,317
	11. Totals	22,548,479,843	23,594,900,654	22,854,253,313	22,981,116,221
Parent, Subsidiaries and Affiliates	12. Totals	1,150,000,000	1,150,000,000	1,150,000,000	1,150,000,000
	13. Total Bonds	27,977,311,372	29,056,632,500	28,222,128,730	28,635,947,781
PREFERRED STOCKS Industrial and Miscellaneous (unaffiliated)	14. United States	301,763,856	312,637,147	257,180,553	
	15. Canada	0	0	0	
	16. Other Countries	0	0	0	
	17. Totals	301,763,856	312,637,147	257,180,553	
Parent, Subsidiaries and Affiliates	18. Totals	0	0	0	
	19. Total Preferred Stocks	301,763,856	312,637,147	257,180,553	
COMMON STOCKS Industrial and Miscellaneous (unaffiliated)	20. United States	13,269,010	13,269,010	12,999,561	
	21. Canada	0	0	0	
	22. Other Countries	82,416	82,416	0	
	23. Totals	13,351,426	13,351,426	12,999,561	
Parent, Subsidiaries and Affiliates	24. Totals	1,083,111,164	1,083,111,164	449,829,324	
	25. Total Common Stocks	1,096,462,590	1,096,462,590	462,828,885	
	26. Total Stocks	1,398,226,446	1,409,099,737	720,009,438	
	27. Total Bonds and Stocks	29,375,537,818	30,465,732,237	28,942,138,168	

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AXA EQUITABLE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

	1	2	3	4	5	6	7	8	9	10	11
Quality Rating per the NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
1. U.S. Governments											
1.1 Class 1	887,341,119	165,102,307	362,380,157	264,218,079	669,911,196	2,348,952,858	8.1	2,251,280,621	8.0	2,348,952,857	0
1.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
1.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
1.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
1.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
1.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
1.7 Totals	887,341,119	165,102,307	362,380,157	264,218,079	669,911,196	2,348,952,858	8.1	2,251,280,621	8.0	2,348,952,857	0
2. All Other Governments											
2.1 Class 1	9,522,616	176,626,200	128,618,821	64,987,720	2,277,828	382,033,185	1.3	294,817,947	1	350,166,984	31,866,200
2.2 Class 2	415,235	20,712,274	0	0	0	21,127,509	0.1	22,237,788	0	3,227,509	17,900,000
2.3 Class 3	0	0	0	0	0	0	0.0	0	0	0	0
2.4 Class 4	0	0	0	0	0	0	0.0	0	0	0	0
2.5 Class 5	0	0	0	0	0	0	0.0	0	0	0	0
2.6 Class 6	0	0	0	0	0	0	0.0	0	0	0	0
2.7 Totals	9,937,851	197,338,474	128,618,821	64,987,720	2,277,828	403,160,694	1.4	317,055,735	1	353,394,493	49,766,200
3. U.S. States, Territories and Possessions, etc., Guaranteed											
3.1 Class 1	0	0	0	0	0	0	0.0	131,911,142	0	0	0
3.2 Class 2	0	0	0	0	0	0	0.0	0	0	0	0
3.3 Class 3	0	0	0	0	0	0	0.0	0	0	0	0
3.4 Class 4	0	0	0	0	0	0	0.0	0	0	0	0
3.5 Class 5	0	0	0	0	0	0	0.0	0	0	0	0
3.6 Class 6	0	0	0	0	0	0	0.0	0	0	0	0
3.7 Totals	0	0	0	0	0	0	0.0	131,911,142	0	0	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1 Class 1	0	0	4,515,816	138,264,746	81,213,579	223,994,141	0.8	0	0	223,994,141	0
4.2 Class 2	0	0	0	0	0	0	0.0	0	0	0	0
4.3 Class 3	0	0	0	0	0	0	0.0	0	0	0	0
4.4 Class 4	0	0	0	0	0	0	0.0	0	0	0	0
4.5 Class 5	0	0	0	0	0	0	0.0	0	0	0	0
4.6 Class 6	0	0	0	0	0	0	0.0	0	0	0	0
4.7 Totals	0	0	4,515,816	138,264,746	81,213,579	223,994,141	0.8	0	0	223,994,141	0
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed											
5.1 Class 1	338,834,608	689,164,672	231,141,352	207,289,800	83,965,695	1,550,396,127	5.3	1,262,278,895	4.5	1,505,732,424	44,663,704
5.2 Class 2	77,657	10,388,283	723,799	0	0	11,189,739	0.0	67,876,620	0.2	11,189,738	0
5.3 Class 3	0	0	0	0	0	0	0.0	0	0	0	0
5.4 Class 4	0	0	0	0	0	0	0.0	0	0	0	0
5.5 Class 5	0	0	0	0	0	0	0.0	0	0	0	0
5.6 Class 6	0	0	0	0	0	0	0.0	0	0	0	0
5.7 Totals	338,912,265	699,552,955	231,865,151	207,289,800	83,965,695	1,561,585,866	5.4	1,330,155,515	4.7	1,516,922,162	44,663,704

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AXA EQUITABLE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

	1	2	3	4	5	6	7	8	9	10	11
Quality Rating per the NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
6. Industrial and Miscellaneous (unaffiliated)											
6.1 Class 1	1,687,128,599	4,258,631,109	4,406,299,432	511,534,725	629,168,276	11,492,762,141	39.4	10,709,516,865	38	8,601,394,416	2,891,367,725
6.2 Class 2	828,146,197	3,698,564,174	3,520,133,803	885,825,027	471,170,626	9,403,839,827	32.3	9,264,583,888	33	6,676,073,595	2,727,766,232
6.3 Class 3	70,400,919	331,007,225	223,560,862	74,506,258	24,589,457	724,064,721	2.5	1,125,230,170	4	417,239,713	306,825,009
6.4 Class 4	2,668,379	156,539,546	129,123,246	17,042,755	27,309,784	332,683,710	1.1	437,949,818	2	145,903,114	186,780,596
6.5 Class 5	914,180	53,434,675	90,606,025	22,826,101	15,362,516	183,143,497	0.6	62,477,700	0	67,559,120	115,584,378
6.6 Class 6	0	75,857,888	112,604,155	4,798,973	2,723,742	195,984,758	0.7	21,971,266	0	41,772,525	154,212,234
6.7 Totals	2,589,258,274	8,574,034,617	8,482,327,523	1,516,533,839	1,170,324,401	22,332,478,654	76.7	21,621,729,707	77	15,949,942,483	6,382,536,174
7. Credit Tenant Loans											
7.1 Class 1	2,604,340	16,004,699	6,417,902	0	0	25,026,941	0.1	28,956,228	0	0	25,026,941
7.2 Class 2	872,904	4,103,509	2,810,421	0	0	7,786,834	0.0	15,684,196	0	0	7,786,834
7.3 Class 3	0	0	0	0	0	0	0.0	0	0	0	0
7.4 Class 4	0	0	11,671,352	0	0	11,671,352	0.0	12,597,352	0	0	11,671,352
7.5 Class 5	0	0	0	0	0	0	0.0	0	0	0	0
7.6 Class 6	0	0	0	0	0	0	0.0	0	0	0	0
7.7 Totals	3,477,244	20,108,208	20,899,675	0	0	44,485,127	0.2	57,237,776	0	0	44,485,127
8. Hybrid Securities											
8.1 Class 1	162,851,776	170,550,332	42,547,100	107,089,010	140,611,748	623,649,966	2.1	578,356,092	2	278,869,359	344,780,607
8.2 Class 2	24,853,262	54,195,432	46,777,084	47,559,120	50,289,366	223,674,264	0.8	418,227,803	1	163,615,732	60,058,532
8.3 Class 3	0	130,882,775	15,000,000	0	33,987,598	179,870,373	0.6	180,104,549	1	143,623,823	36,246,550
8.4 Class 4	42,000,000	0	0	0	0	42,000,000	0.1	63,812,691	0	42,000,000	0
8.5 Class 5	0	0	0	0	0	0	0.0	0	0	0	0
8.6 Class 6	0	0	0	0	0	0	0.0	9,867,000	0	0	0
8.7 Totals	229,705,038	355,628,539	104,324,184	154,648,130	224,888,712	1,069,194,603	3.7	1,250,368,135	4	628,108,914	441,085,689
9. Parent, Subsidiaries and Affiliates											
9.1 Class 1	500,000,000	650,000,000	0	0	0	1,150,000,000	3.9	1,150,000,000	4.1	0	1,150,000,000
9.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
9.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
9.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
9.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
9.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
9.7 Totals	500,000,000	650,000,000	0	0	0	1,150,000,000	3.9	1,150,000,000	4.1	0	1,150,000,000

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AXA EQUITABLE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

	1	2	3	4	5	6	7	8	9	10	11
Quality Rating per the NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	(d) 3,588,283,058	6,126,079,319	5,181,920,580	1,293,384,080	1,607,148,322	17,796,815,359	61.1	XXX	XXX	13,309,110,181	4,487,705,177
10.2 Class 2	(d) 854,365,255	3,787,963,672	3,570,445,107	933,384,147	521,459,992	9,667,618,173	33.2	XXX	XXX	6,854,106,574	2,813,511,598
10.3 Class 3	(d) 70,400,919	461,890,000	238,560,862	74,506,258	58,577,055	903,935,094	3.1	XXX	XXX	560,863,536	343,071,559
10.4 Class 4	(d) 44,668,379	156,539,546	140,794,598	17,042,755	27,309,784	386,355,062	1.3	XXX	XXX	187,903,114	198,451,948
10.5 Class 5	(d) 914,180	53,434,675	90,606,025	22,826,101	15,362,516	183,143,497	0.6	XXX	XXX	67,559,120	115,584,378
10.6 Class 6	0	75,857,888	112,604,155	4,798,973	2,723,742	195,984,758	0.7	XXX	XXX	41,772,525	154,212,234
10.7 Totals	4,558,631,791	10,661,765,100	9,334,931,327	2,345,942,314	2,232,581,411	29,133,851,943	100.0	XXX	XXX	21,021,315,050	8,112,536,894
10.8 Line 10.7 as a % of Col. 6	15.6	36.6	32.0	8.1	7.7	100.0	XXX	XXX	XXX	72.2	27.8
11. Total Bonds Prior Year											
11.1 Class 1	1,943,322,850	6,793,916,779	5,041,691,519	1,051,879,596	1,576,307,046	XXX	XXX	16,407,117,790	58.4	12,448,098,474	3,959,019,316
11.2 Class 2	578,463,851	4,190,888,992	3,537,845,889	732,220,926	749,190,637	XXX	XXX	9,788,610,295	34.8	6,900,768,374	2,887,841,921
11.3 Class 3	46,989,777	424,584,769	524,885,560	183,824,527	125,050,086	XXX	XXX	1,305,334,719	4.6	809,488,961	495,845,760
11.4 Class 4	65,715,847	71,755,530	356,893,489	4,547,957	15,447,038	XXX	XXX	514,359,861	1.8	169,119,430	345,240,430
11.5 Class 5	1,282,368	4,971,156	55,219,424	931,598	73,154	XXX	XXX	62,477,700	0.2	14,790,650	47,687,049
11.6 Class 6	0	19,759	787,245	21,164,262	9,867,000	XXX	XXX	31,838,266	0.1	84,357	31,753,909
11.7 Totals	2,635,774,693	11,486,136,985	9,517,323,126	1,994,568,866	2,475,934,961	XXX	XXX	28,109,738,631	100.0	20,342,350,246	7,767,388,385
11.8 Line 11.7 as a % of Col. 8	9.4	40.9	33.9	7.1	8.8	XXX	XXX	100.0	XXX	72.4	27.6
12. Total Publicly Traded Bonds											
12.1 Class 1	2,910,785,970	4,179,347,128	3,612,769,128	1,118,764,458	1,487,443,497	13,309,110,181	45.7	12,448,098,474	44.3	13,309,110,181	XXX
12.2 Class 2	716,773,431	2,757,642,455	2,199,953,221	733,518,932	446,218,536	6,854,106,575	23.5	6,900,768,373	24.5	6,854,106,575	XXX
12.3 Class 3	50,346,272	228,480,253	150,120,769	74,338,146	57,578,096	560,863,536	1.9	809,488,961	2.9	560,863,536	XXX
12.4 Class 4	43,255,101	71,999,752	43,260,834	9,906,367	19,481,060	187,903,114	0.6	169,119,429	0.6	187,903,114	XXX
12.5 Class 5	913,293	8,213,749	35,710,489	22,721,589	0	67,559,120	0.2	14,790,651	0.1	67,559,120	XXX
12.6 Class 6	0	6,974,296	34,798,229	0	0	41,772,525	0.1	84,356	0.0	41,772,525	XXX
12.7 Totals	3,722,074,067	7,252,657,633	6,076,612,670	1,959,249,492	2,010,721,189	21,021,315,051	72.2	20,342,350,244	72.4	21,021,315,051	XXX
12.8 Line 12.7 as a % of Col. 6	17.7	34.5	28.9	9.3	9.6	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	12.8	24.9	20.9	6.7	6.9	72.2	XXX	XXX	XXX	72.2	XXX
13. Total Privately Placed Bonds											
13.1 Class 1	677,497,088	1,946,732,191	1,569,151,452	174,619,621	119,704,825	4,487,705,177	15.4	3,959,019,317	14.1	XXX	4,487,705,177
13.2 Class 2	137,591,823	1,030,321,216	1,370,491,886	199,865,215	75,241,456	2,813,511,596	9.7	2,887,841,921	10.3	XXX	2,813,511,596
13.3 Class 3	20,054,647	233,409,747	88,440,094	168,113	998,959	343,071,560	1.2	495,845,759	1.8	XXX	343,071,560
13.4 Class 4	1,413,278	84,539,794	97,533,763	7,136,388	7,828,725	198,451,948	0.7	345,240,431	1.2	XXX	198,451,948
13.5 Class 5	887	45,220,927	54,895,537	104,512	15,362,516	115,584,379	0.4	47,687,049	0.2	XXX	115,584,379
13.6 Class 6	0	68,883,593	77,805,926	4,798,973	2,723,742	154,212,234	0.5	31,753,909	0.1	XXX	154,212,234
13.7 Totals	836,557,723	3,409,107,468	3,258,318,658	386,692,822	221,860,223	8,112,536,894	27.8	7,767,388,386	27.6	XXX	8,112,536,894
13.8 Line 13.7 as a % of Col. 6	10.3	42.0	40.2	4.8	2.7	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	2.9	11.7	11.2	1.3	0.8	27.8	XXX	XXX	XXX	XXX	27.8

(a) Includes \$ 4,096,203,156 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 175,914,151 current year, \$ 127,416,369 prior year of bonds with Z designations and \$ 1,255,467,598 current year, \$ 20,035,967 prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.

(c) Includes \$ 117,792 current year, \$ 0 prior year of bonds with 5* designations and \$ 19,277 current year, \$ 19,759 prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

(d) Includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 0 ; NAIC 2 \$ 0 ; NAIC 3 \$ 0 ; NAIC 4 \$ 0 ; NAIC 5 \$ 0 ; NAIC 6 \$ 0

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AXA EQUITABLE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments											
1.1 Issuer Obligations	809,582,283	25,808,064	316,394,897	242,596,650	667,217,252	2,061,599,146	7.1	1,798,381,248	6.4	2,061,599,145	0
1.2 Single Class Mortgage-Backed/Asset-Backed Securities	77,758,836	139,294,243	45,985,260	21,621,429	2,693,944	287,353,712	1.0	452,899,374	1.6	287,353,712	0
1.7 Totals	887,341,119	165,102,307	362,380,157	264,218,079	669,911,196	2,348,952,858	8.1	2,251,280,622	8.0	2,348,952,857	0
2. All Other Governments											
2.1 Issuer Obligations	9,937,852	197,338,473	128,618,821	64,987,720	2,277,828	403,160,694	1.4	317,055,734	1.1	353,394,493	49,766,200
2.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
2.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
2.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
2.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
2.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
2.7 Totals	9,937,852	197,338,473	128,618,821	64,987,720	2,277,828	403,160,694	1.4	317,055,734	1.1	353,394,493	49,766,200
3. U.S. States, Territories and Possessions, Guaranteed											
3.1 Issuer Obligations	0	0	0	0	0	0	0.0	131,911,142	0.5	0	0
3.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
3.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
3.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
3.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
3.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
3.7 Totals	0	0	0	0	0	0	0.0	131,911,142	0.5	0	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1 Issuer Obligations	0	0	4,515,816	138,264,746	81,213,579	223,994,141	0.8	0	0.0	223,994,141	0
4.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
4.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
4.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
4.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
4.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
4.7 Totals	0	0	4,515,816	138,264,746	81,213,579	223,994,141	0.8	0	0.0	223,994,141	0
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed											
5.1 Issuer Obligations	2,068,189	63,561,872	34,474,476	111,391,804	80,017,306	291,513,647	1.0	238,252,652	0.8	246,849,945	44,663,704
5.2 Single Class Mortgage-Backed/Asset-Backed Securities	328,478,850	555,891,243	193,027,386	74,026,037	3,948,389	1,155,371,905	4.0	984,374,142	3.5	1,155,371,905	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
5.3 Defined	8,365,226	80,099,839	4,363,289	21,871,958	0	114,700,312	0.4	107,528,721	0.4	114,700,313	0
5.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
5.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
5.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
5.7 Totals	338,912,265	699,552,954	231,865,151	207,289,799	83,965,695	1,561,585,864	5.4	1,330,155,515	4.7	1,516,922,163	44,663,704

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AXA EQUITABLE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 2 (Continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Industrial and Miscellaneous											
6.1 Issuer Obligations	2,548,174,371	7,749,459,200	8,001,724,771	1,500,496,628	1,142,155,569	20,942,010,539	71.9	19,509,585,199	69.4	15,334,809,699	5,607,200,841
6.2 Single Class Mortgage-Backed/Asset-Backed Securities	235,232	1,090,280	1,732,500	4,947,804	2,959,184	10,965,000	0.0	0	0.0	10,965,000	0
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES:											
6.3 Defined	1,340,253	1,970,935	1,228,652	314,747	4,305	4,858,892	0.0	26,865,895	0.1	4,741,101	117,792
6.4 Other	2,998,934	10,051,045	1,083,068	601,368	163,620	14,898,035	0.1	22,240,097	0.1	14,878,758	19,277
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES:											
6.5 Defined	10,770,410	239,433,743	33,180,525	2,736,838	0	286,121,516	1.0	455,196,153	1.6	280,877,854	5,243,662
6.6 Other	25,739,074	572,029,416	443,378,006	7,436,453	25,041,725	1,073,624,674	3.7	1,607,842,365	5.7	303,670,071	769,954,603
6.7 Totals	2,589,258,274	8,574,034,619	8,482,327,522	1,516,533,838	1,170,324,403	22,332,478,656	76.7	21,621,729,709	76.9	15,949,942,483	6,382,536,175
7. Credit Tenant Loans											
7.1 Issuer Obligations	3,477,244	20,108,208	20,899,675	0	0	44,485,127	0.2	43,071,674	0	0	44,485,127
7.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	14,166,102	0.1	0	0
7.7 Totals	3,477,244	20,108,208	20,899,675	0	0	44,485,127	0.2	57,237,776	0.2	0	44,485,127
8. Hybrid Securities											
8.1 Issuer Obligations	229,705,038	355,628,538	104,324,184	154,648,130	224,888,712	1,069,194,602	3.7	1,250,368,136	4.4	628,108,914	441,085,688
8.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES:											
8.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
8.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES:											
8.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
8.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
8.7 Totals	229,705,038	355,628,538	104,324,184	154,648,130	224,888,712	1,069,194,602	3.7	1,250,368,136	4.4	628,108,914	441,085,688
9. Parent, Subsidiaries and Affiliates											
9.1 Issuer Obligations	500,000,000	650,000,000	0	0	0	1,150,000,000	3.9	1,150,000,000	4.1	0	1,150,000,000
9.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES:											
9.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
9.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES:											
9.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
9.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
9.7 Totals	500,000,000	650,000,000	0	0	0	1,150,000,000	3.9	1,150,000,000	4.1	0	1,150,000,000

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AXA EQUITABLE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 2 (Continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total From Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	4,102,944,977	9,061,904,355	8,610,952,640	2,212,385,678	2,197,770,246	26,185,957,896	89.9	XXX	XXX	18,848,756,337	7,337,201,560
10.2 Single Class Mortgage-Backed/Asset-Backed Securities	406,472,918	696,275,766	240,745,146	100,595,270	9,601,517	1,453,690,617	5.0	XXX	XXX	1,453,690,617	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined	9,705,479	82,070,774	5,591,941	22,186,705	4,305	119,559,204	0.4	XXX	XXX	119,441,414	117,792
10.4 Other	2,998,934	10,051,045	1,083,068	601,368	163,620	14,898,035	0.1	XXX	XXX	14,878,758	19,277
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
10.5 Defined	10,770,410	239,433,743	33,180,525	2,736,838	0	286,121,516	1.0	XXX	XXX	280,877,854	5,243,662
10.6 Other	25,739,074	572,029,416	443,378,006	7,436,453	25,041,725	1,073,624,674	3.7	XXX	XXX	303,670,071	769,954,603
10.7 Totals	4,558,631,792	10,661,765,099	9,334,931,326	2,345,942,312	2,232,581,413	29,133,851,942	100.0	XXX	XXX	21,021,315,051	8,112,536,894
10.8 Lines 10.7 as a % of Col. 6	15.6	36.6	32.0	8.1	7.7	100.0	XXX	XXX	XXX	72.2	27.8
11. Total Bonds Prior Year											
11.1 Issuer Obligations	2,014,666,842	10,206,401,889	7,943,793,584	1,868,793,210	2,404,970,260	XXX	XXX	24,438,625,785	86.9	18,032,670,627	6,405,955,155
11.2 Single Class Mortgage-Backed/Asset-Backed Securities	541,497,032	686,273,635	165,312,197	53,456,066	4,900,688	XXX	XXX	1,451,439,618	5.2	1,437,273,517	14,166,102
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined	5,278,848	75,423,534	25,601,716	28,071,358	19,160	XXX	XXX	134,394,616	0.5	134,223,160	171,454
11.4 Other	11,406,270	8,190,944	1,439,089	878,177	325,617	XXX	XXX	22,240,097	0.1	22,240,098	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
11.5 Defined	32,902,107	162,734,597	259,559,449	0	0	XXX	XXX	455,196,153	1.6	378,326,230	76,869,922
11.6 Other	30,023,592	347,112,386	1,121,617,093	43,370,056	65,719,238	XXX	XXX	1,607,842,365	5.7	337,616,613	1,270,225,752
11.7 Totals	2,635,774,691	11,486,136,985	9,517,323,128	1,994,568,867	2,475,934,963	XXX	XXX	28,109,738,634	100.0	20,342,350,245	7,767,388,385
11.8 Line 11.7 as a % of Col. 8	9.4	40.9	33.9	7.1	8.8	XXX	XXX	100.0	XXX	72.4	27.6
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	3,283,223,735	6,064,452,502	5,664,157,693	1,835,970,659	2,000,951,748	18,848,756,337	64.7	18,032,670,626	64.2	18,848,756,337	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Securities	406,472,917	696,275,767	240,745,145	100,595,271	9,601,516	1,453,690,616	5.0	1,437,273,517	5.1	1,453,690,616	XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined	9,704,592	82,066,386	5,583,937	22,082,194	4,305	119,441,414	0.4	134,223,160	0.5	119,441,414	XXX
12.4 Other	2,998,934	10,031,768	1,083,068	601,368	163,620	14,878,758	0.1	22,240,099	0.1	14,878,758	XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
12.5 Defined	10,770,410	239,433,743	30,673,702	0	0	280,877,855	1.0	378,326,230	1.3	280,877,855	XXX
12.6 Other	8,903,480	160,397,468	134,369,124	0	0	303,670,072	1.0	337,616,612	1.2	303,670,072	XXX
12.7 Totals	3,722,074,068	7,252,657,634	6,076,612,669	1,959,249,492	2,010,721,189	21,021,315,052	72.2	20,342,350,244	72.4	21,021,315,052	XXX
12.8 Line 12.7 as a % of Col. 6	17.7	34.5	28.9	9.3	9.6	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	12.8	24.9	20.9	6.7	6.9	72.2	XXX	XXX	XXX	72.2	XXX
13. Total Privately Placed Bonds											
13.1 Issuer Obligations	819,721,242	2,997,451,853	2,946,794,947	376,415,019	196,818,499	7,337,201,560	25.2	6,405,955,155	22.7	XXX	7,337,201,560
13.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	14,166,102	0.1	XXX	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
13.3 Defined	887	4,388	8,005	104,512	0	117,792	0.0	171,454	0.0	XXX	117,792
13.4 Other	0	19,277	0	0	0	19,277	0.0	0	0.1	XXX	19,277
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
13.5 Defined	0	0	2,506,824	2,736,838	0	5,243,662	0.0	76,869,922	0.3	XXX	5,243,662
13.6 Other	16,835,594	411,631,949	309,008,883	7,436,453	25,041,725	769,954,604	2.6	1,270,225,752	4.5	XXX	769,954,604
13.7 Totals	836,557,723	3,409,107,467	3,258,318,659	386,692,822	221,860,224	8,112,536,895	27.8	7,767,388,386	27.6	XXX	8,112,536,895
13.8 Line 13.7 as a % of Col. 6	10.3	42.0	40.2	4.8	2.7	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	2.9	11.7	11.2	1.3	0.8	27.8	XXX	XXX	XXX	XXX	27.8

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments					
	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets(a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	807,111,004	807,111,004	0	0	0
2. Cost of short-term investments acquired	11,187,050,073	11,187,050,073	0	0	0
3. Accrual of discount	0	0	0	0	0
4. Unrealized valuation increase (decrease)	0	0	0	0	0
5. Total gain (loss) on disposals	0	0	0	0	0
6. Deduct consideration received on disposals	10,896,745,000	10,896,745,000	0	0	0
7. Deduct amortization of premium	0	0	0	0	0
8. Total foreign exchange change in book/adjusted carrying value	0	0	0	0	0
9. Deduct current year's other than temporary impairment recognized	0	0	0	0	0
10. Book adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	1,097,416,077	1,097,416,077	0	0	0
11. Deduct total nonadmitted amounts	0	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	1,097,416,077	1,097,416,077	0	0	0

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:

SCHEDULE DB - PART A – VERIFICATION BETWEEN YEARS

Options, Caps, Floors, Collars, Swaps and Forwards

1.	Book/adjusted carrying value, December 31 of prior year (Line 8, prior year)	116,628,939
2.	Cost paid/(consideration received) on additions:	
2.1	Current year paid/(consideration received) at time of acquisition, still open, Section 1, Column 12	164,470,901
2.2	Current year paid/(consideration received) at time of acquisition, terminated, Section 2, Column 14	(1,190) 164,469,711
3.	Unrealized valuation increase/(decrease):	
3.1	Section 1, Column 17	(82,285,812)
3.2	Section 2, Column 19	734,830,509 652,544,698
4.	Total gain (loss) on termination recognized, Section 2, Column 22	(694,616,513)
5.	Considerations received/(paid) on terminations, Section 2, Column 15	(250,875,219)
6.	Amortization:	
6.1	Section 1, Column 19	0
6.2	Section 2, Column 21	0 0
7.	Adjustment to the book/adjusted carrying value of hedged item:	
7.1	Section 1, Column 20	0
7.2	Section 2, Column 23	0 0
8.	Total foreign exchange change in book/adjusted carrying value:	
8.1	Section 1, Column 18	0
8.2	Section 2, Column 20	0 0
9.	Book/Adjusted carrying value at end of current period (Lines 1+2+3+4-5+6+7+8)	489,902,054
10.	Deduct nonadmitted assets	0
11.	Statement value at end of current period (Line 9 minus Line 10)	489,902,054

SCHEDULE DB - PART B – VERIFICATION BETWEEN YEARS

Futures Contracts

1.	Book/Adjusted carrying value, December 31 of prior year	4
2.	Net cash deposits (Section 1, Broker Name/Net Cash Deposits Footnote)	0
3.1	Change in variation margin on open contracts:	
3.11	Section 1, Column 15, current year minus	(126,408,698)
3.12	Section 1, Column 15, prior year	(158,340,395) 31,931,697
3.2	Add:	
	Change in adjustment to basis of hedged item:	
3.21	Section 1, Column 17, current year to date minus	0
3.22	Section 1, Column 17, prior year	0 0
	Change in amount recognized	
3.23	Section 1, Column 16, current year to date minus	(126,408,698)
3.24	Section 1, Column 16, prior year	(158,340,395) 31,931,697 31,931,697
3.3	Subtotal (Line 3.1 minus Line 3.2)	0
4.1	Variation margin on terminated contracts during the year(Section 2, Column 15)	(552,625,769)
4.2	Less:	
4.21	Amount used to adjust basis of hedged item (Section 2, Column 17)	0
4.22	Amount recognized (Section 2, Column 16)	(552,625,769) (552,625,769)
4.3	Subtotal (Line 4.1 minus Line 4.2)	0
5.	Dispositions gains (losses) on contracts terminated in prior year:	
5.1	Recognized	0
5.2	Used to adjust basis of hedged items	0
6.	Book/Adjusted carrying value at end of current period (Lines 1+2+3-4-3-5-1-5.2)	4
7.	Deduct total nonadmitted amounts	0
8.	Statement value at end of current period (Line 6 minus Line 7)	4

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AXA EQUITABLE LIFE INSURANCE COMPANY

SCHEDULE DB - PART C - SECTION 1

Replication (Synthetic Asset) Transactions Open as of December 31 Current Year

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AXA EQUITABLE LIFE INSURANCE COMPANY

SCHEDULE DB - PART C - SECTION 2

Replication (Synthetic Asset) Transactions Open

	First Quarter		Second Quarter		Third Quarter		Fourth Quarter		Year To Date	
	1	2	3	4	5	6	7	8	9	10
	Number of Positions	Total Replication (Synthetic Asset) Transactions Statement Value	Number of Positions	Total Replication (Synthetic Asset) Transactions Statement Value	Number of Positions	Total Replication (Synthetic Asset) Transactions Statement Value	Number of Positions	Total Replication (Synthetic Asset) Transactions Statement Value	Number of Positions	Total Replication (Synthetic Asset) Transactions Statement Value
1. Beginning Inventory	0	0	0	0	0	0	0	0	0	0
2. Add: Opened or Acquired Transactions	0	0	0	0	0	0	0	0	0	0
3. Add: Increases in Replication (Synthetic Asset) Transactions Statement Value.....	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0
4. Less: Closed or Disposed of Transactions	0	0	0	0	0	0	0	0	0	0
5. Less: Positions Disposed of for Failing Effectiveness Criteria	0	0	0	0	0	0	0	0	0	0
6. Less: Decreases in Replication (Synthetic Asset) Transactions Statement Value	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0
7. Ending Inventory	0	0	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AXA EQUITABLE LIFE INSURANCE COMPANY

SCHEDULE DB - VERIFICATION

Verification of Book/Adjusted Carrying Value, Fair Value and Potential Exposure of all Open Derivative Contracts

		Book/Adjusted Carrying Value Check
1.	Part A, Section 1, Column 14.....	489,902,058
2.	Part B, Section 1, Column 14.....	0
3.	Total (Line 1 plus Line 2).....	489,902,058
4.	Part D, Column 5.....	621,553,881
5.	Part D, Column 6.....	(131,651,824)
6.	Total (Line 3 minus Line 4 minus Line 5).....	1
		Fair Value Check
7.	Part A, Section 1, Column 16.....	541,572,696
8.	Part B, Section 1, Column 13.....	0
9.	Total (Line 7 plus Line 8).....	541,572,696
10.	Part D, Column 8.....	674,558,966
11.	Part D, Column 9.....	(132,986,271)
12.	Total (Line 9 minus Line 10 minus Line 11).....	1
		Potential Exposure Check
13.	Part A, Section 1, Column 21.....	561,514,710
14.	Part B, Section 1, Column 19.....	296,732,054
15.	Part D, Column 11.....	858,246,763
16.	Total (Lines 13 plus Line 14 minus Line 15)	2

SCHEDULE E - VERIFICATION BETWEEN YEARS

(Cash Equivalents)			
	1	2	3
	Total	Bonds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year.....	0	0	0
2. Cost of cash equivalents acquired.....	2,221,387,981	2,221,387,981	0
3. Accrual of discount.....	86,511	86,511	0
4. Unrealized valuation increase (decrease).....	0	0	0
5. Total gain (loss) on disposals.....	0	0	0
6. Deduct consideration received on disposals.....	2,162,350,000	2,162,350,000	0
7. Deduct amortization of premium.....	0	0	0
8. Total foreign exchange change in book/adjusted carrying value.....	0	0	0
9. Deduct current year's other than temporary impairment recognized.....	0	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	59,124,492	59,124,492	0
11. Deduct total nonadmitted amounts.....	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	59,124,492	59,124,492	0

(a) Indicate the category of such investments, for example, joint ventures, transportation equipment

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AXA EQUITABLE LIFE INSURANCE COMPANY

SCHEDULE E PART 3 - SPECIAL DEPOSITS

States, etc.		1	2	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
				3	4	5	6
		Type of Deposits	Purpose of Deposits	Book/Adjusted Carrying Value	Fair Value	Book/Adjusted Carrying Value	Fair Value
1. Alabama	AL			.0	.0	.0	.0
2. Alaska	AK			.0	.0	.0	.0
3. Arizona	AZ			.0	.0	.0	.0
4. Arkansas	AR	.B	AR RSD Insurance Law Code 23-63-206	.0	.0	.313,110	.319,154
5. California	CA			.0	.0	.0	.0
6. Colorado	CO			.0	.0	.0	.0
7. Connecticut	CT			.0	.0	.0	.0
8. Delaware	DE			.0	.0	.0	.0
9. District of Columbia	DC			.0	.0	.0	.0
10. Florida	FL			.0	.0	.0	.0
11. Georgia	GA	.B	GA RSD Insurance Code 33-2-8/9	.0	.0	.49,828	.51,532
12. Hawaii	HI			.0	.0	.0	.0
13. Idaho	ID			.0	.0	.0	.0
14. Illinois	IL			.0	.0	.0	.0
15. Indiana	IN			.0	.0	.0	.0
16. Iowa	IA			.0	.0	.0	.0
17. Kansas	KS			.0	.0	.0	.0
18. Kentucky	KY			.0	.0	.0	.0
19. Louisiana	LA			.0	.0	.0	.0
20. Maine	ME			.0	.0	.0	.0
21. Maryland	MD			.0	.0	.0	.0
22. Massachusetts	MA	.B	MA RSD Insurance Law GL Code 175 Section 185	.0	.0	.99,657	.103,063
23. Michigan	MI			.0	.0	.0	.0
24. Minnesota	MN			.0	.0	.0	.0
25. Mississippi	MS			.0	.0	.0	.0
26. Missouri	MO			.0	.0	.0	.0
27. Montana	MT			.0	.0	.0	.0
28. Nebraska	NE			.0	.0	.0	.0
29. Nevada	NV			.0	.0	.0	.0
30. New Hampshire	NH			.0	.0	.0	.0
31. New Jersey	NJ			.0	.0	.0	.0
32. New Mexico	NM	.B	NM RSD Insurance Law GL Code 59A-5-16	.0	.0	.109,905	.113,602
33. New York	NY	.B	NY RSD Insurance Law Section 4206	.1,701,843	.1,776,594	.0	.0
34. North Carolina	NC	.B	NC RSD Insurance Law Code 85-5/20	.0	.0	.399,066	.413,262
35. North Dakota	ND			.0	.0	.0	.0
36. Ohio	OH			.0	.0	.0	.0
37. Oklahoma	OK			.0	.0	.0	.0
38. Oregon	OR			.0	.0	.0	.0
39. Pennsylvania	PA			.0	.0	.0	.0
40. Rhode Island	RI			.0	.0	.0	.0
41. South Carolina	SC			.0	.0	.0	.0
42. South Dakota	SD			.0	.0	.0	.0
43. Tennessee	TN			.0	.0	.0	.0
44. Texas	TX			.0	.0	.0	.0
45. Utah	UT			.0	.0	.0	.0
46. Vermont	VT			.0	.0	.0	.0
47. Virginia	VA	.B	VA RSD Insurance Code 38.2-1045	.0	.0	.532,004	.553,994
48. Washington	WA			.0	.0	.0	.0
49. West Virginia	WV			.0	.0	.0	.0
50. Wisconsin	WI			.0	.0	.0	.0
51. Wyoming	WY			.0	.0	.0	.0
52. American Samoa	AS			.0	.0	.0	.0
53. Guam	GU			.0	.0	.0	.0
54. Puerto Rico	PR			.0	.0	.0	.0
55. US Virgin Islands	VI			.0	.0	.0	.0
56. Northern Mariana Islands	MP			.0	.0	.0	.0
57. Canada	CN	.B	CN ART 233 of Montreal Act Respecting Insurance Law (Chapter A-32)	.0	.0	.85,431,403	.86,790,420
58. Aggregate Other Alien	OT	XXX	XXX	.0	.0	.0	.0
59. Total		XXX	XXX	.1,701,843	.1,776,594	.86,934,973	.88,345,027
DETAILS OF WRITE-INS							
5801.				.0	.0	.0	.0
5802.				.0	.0	.0	.0
5803.				.0	.0	.0	.0
5898.	Sum of remaining write-ins for Line 58 from overflow page	XXX	XXX	.0	.0	.0	.0
5899.	Totals (Lines 5801 - 5803 + 5898) (Line 58 above)	XXX	XXX	.0	.0	.0	.0

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