

ANNUAL STATEMENT
For the Year Ended December 31, 2013
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) (Prior)

Organized under the Laws of New York State of Domicile or 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 - Telephone Number: (212) 554-1234

Mail Address: 1290 Avenue of the Americas New York, New York 10104 - Controllers 15th Floor, Telephone 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.com

Statutory Statement Contact: Nicholas Gismondi, Lead Director (201) 743-5073

E-Mail Address: controllers@axa.us.com

Fax Number: (201) 743-5006

OFFICERS

MARK PEARSON #

Chairman of the Board, President and
Chief Executive Officer

JOSHUA ETHAN BRAVERMAN

Senior Executive Director and Treasurer

DAVE SOL HATTEM

Senior Executive Director and
General Counsel

NICHOLAS BURRITT LANE

Senior Executive Director

ANDERS BJÖRN MALMSTRÖM

Senior Executive Director and
Chief Financial Officer

SALVATORE FERNANDO PIAZZOLLA #

Senior Executive Director and Chief
Human Resources Officer

ANDREA MARIE NITZAN

Executive Director
and Chief Accounting Officer

KEITH ELLIOTT FLOMAN #

Managing Director, Chief Actuary
and Appointed Actuary

ADRIENNE AIMEE JOHNSON

Managing Director and Chief Auditor

KAREN FIELD HAZIN

Lead Director, Secretary and
Associate General Counsel

DIRECTORS

HENRI de CASTRIES

BARBARA ANNE FALLON-WALSH

PETER STEPHEN KRAUS

LORIE ANN SLUTSKY

RAMON EUGENE de OLIVEIRA

DANNY LYMAN HALE

MARK PEARSON.

DENIS DUVERNE

ANTHONY JOHN HAMILTON

BERTRAM LEE SCOTT

RICHARD CHARLES VAUGHAN

State of New York

County of New York

} ss

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.

MARK PEARSON

Chairman of the Board, President and
Chief Executive Officer

ANDREA MARIE NITZAN

Executive Director
and Chief Accounting Officer

KEITH ELLIOTT FLOMAN

Managing Director, Chief Actuary and Appointed
Actuary

KAREN FIELD HAZIN

Lead Director, Secretary and Associate
General Counsel

Subscribed and sworn to before me this
21st day of February, 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 ()

DENISE TEDESCHI

Notary Public - State of New York

No. 0TE5016838

Qualified in Nassau County

My Commission Expires Aug. 23, 2017

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).....	28,480,036,137	0	28,480,036,137	30,466,548,139
2. Stocks (Schedule D):				
2.1 Preferred stocks.....	399,560,776	0	399,560,776	341,322,345
2.2 Common stocks.....	804,249,177	0	804,249,177	723,492,776
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....	5,972,737,538	0	5,972,737,538	5,350,624,881
3.2 Other than first liens.....	79,774,890	0	79,774,890	87,094,078
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).....	1	0	1	1
4.3 Properties held for sale (less \$.....0 encumbrances).....	0	0	0	0
5. Cash (\$.....145,315,315, Schedule E-Part 1), cash equivalents (\$.....0, Schedule E-Part 2) and short-term investments (\$.....941,357,346, Schedule DA).....	1,086,672,659	0	1,086,672,659	2,072,805,040
6. Contract loans (including \$.....0 premium notes).....	3,432,209,031	6,393,204	3,425,815,827	3,503,100,184
7. Derivatives (Schedule DB).....	552,883,153	0	552,883,153	1,105,042,085
8. Other invested assets (Schedule BA).....	1,604,298,570	2	1,604,298,568	1,495,179,794
9. Receivables for securities.....	1,584,495	0	1,584,495	11,206,676
10. Securities lending reinvested collateral assets (Schedule DL).....	0	0	0	0
11. Aggregate write-ins for invested assets.....	24,026,506	0	24,026,506	5,788,411
12. Subtotals, cash and invested assets (Lines 1 to 11).....	42,438,032,933	6,393,206	42,431,639,727	45,162,204,410
13. Title plants less \$.....0 charged off (for Title insurers only).....	0	0	0	0
14. Investment income due and accrued.....	522,844,993	2,704,780	520,140,213	548,553,674
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	99,952,654	3,643,404	96,309,250	89,128,924
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	125,443,960	0	125,443,960	118,799,797
15.3 Accrued retrospective premiums.....	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	172,330,132	0	172,330,132	107,858,349
16.2 Funds held by or deposited with reinsured companies.....	3,711,206	0	3,711,206	1,379,208
16.3 Other amounts receivable under reinsurance contracts.....	16,479,135	0	16,479,135	86,028,925
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.....	790,181,047	278,803,578	511,377,469	710,600,000
19. Guaranty funds receivable or on deposit.....	26,405,917	0	26,405,917	10,989,689
20. Electronic data processing equipment and software.....	109,342,773	103,746,244	5,596,529	5,545,095
21. Furniture and equipment, including health care delivery assets (\$.....0).....	13,619,153	13,619,153	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates.....	8,156	0	8,156	1,572
23. Receivables from parent, subsidiaries and affiliates.....	88,181,673	0	88,181,673	172,130,003
24. Health care (\$.....0) and other amounts receivable.....	0	0	0	0
25. Aggregate write-ins for other than invested assets.....	917,523,608	60,281,697	857,241,911	832,922,208
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	45,324,057,340	469,192,062	44,854,865,278	47,846,141,854
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	113,802,920,077	0	113,802,920,077	96,981,098,195
28. TOTALS (Lines 26 and 27).....	159,126,977,417	469,192,062	158,657,785,355	144,827,240,049
DETAILS OF WRITE-INS				
1101. Collateral on Derivative Instruments.....	23,850,000	0	23,850,000	5,150,000
1102. Miscellaneous invested assets.....	176,506	0	176,506	638,411
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 thru 1103 plus 1198) (Line 11 above).....	24,026,506	0	24,026,506	5,788,411
2501. Aviation reinsurance premiums due and unpaid.....	626,572	0	626,572	603,759
2502. Accrued charges for administrative, separate accounts, claim service and other fees....	87,448	0	87,448	84,100
2503. Miscellaneous assets.....	28,962,050	0	28,962,050	59,384,232
2598. Summary of remaining write-ins for Line 25 from overflow page.....	887,847,538	60,281,697	827,565,841	772,850,117
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	917,523,608	60,281,697	857,241,911	832,922,208

AXA EQUITABLE LIFE INSURANCE COMPANY
LIABILITIES, SURPLUS AND OTHER FUNDS

		1	2
		Current Year	Prior Year
1.	Aggregate reserve for life contracts \$....39,627,904,338 (Exhibit 5, Line 9999999) less \$.....0 included in Line 6.3 (including \$....35,232 Modco Reserve).....	39,627,904,338	40,494,104,997
2.	Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....	554,791,414	554,401,360
3.	Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$.....0 Modco Reserve).....	812,404,293	837,917,424
4.	Contract claims:		
4.1	Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11).....	361,929,185	415,658,932
4.2	Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11).....	58,406,705	56,950,778
5.	Policyholders' dividends \$....2,351,859 and coupons \$.....0 due and unpaid (Exhibit 4, Line 10).....	2,351,859	3,550,515
6.	Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1	Dividends apportioned for payment (including \$.....0 Modco).....	262,408,159	260,395,080
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 \$....(14,497) discount; including \$....991,039 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14).....	5,929,897	5,778,880
9.	Contract liabilities not included elsewhere:		
9.1	Surrender values on canceled contracts.....	0	0
9.2	Provision for experience rating refunds, including the liability of \$.....0 accident and health experience rating refunds of which \$.....0 is for medical loss ratio rebate per the Public Health Service Act.....	3,380,156	3,429,396
9.3	Other amounts payable on reinsurance, including \$....72,973 assumed and \$....1,178,555 ceded.....	1,251,528	1,333,776
9.4	Interest Maintenance Reserve (IMR, Line 6).....	92,824,492	124,124,391
10.	Commissions to agents due or accrued - life and annuity contracts \$....13,600,777, accident and health \$....177,294 and deposit-type contract funds \$.....0.....	13,778,071	23,985,746
11.	Commissions and expense allowances payable on reinsurance assumed.....	3,281,637	3,543,447
12.	General expenses due or accrued (Exhibit 2, Line 12, Col. 6).....	426,517,205	223,576,710
13.	Transfers to Separate Accounts due or accrued (net) (including \$....(2,327,816,707) accrued for expense allowances recognized in reserves, net of reinsured allowances).....	(2,613,117,373)	(2,335,361,916)
14.	Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5).....	36,698,527	34,084,611
15.1	Current federal and foreign income taxes, including \$....(989,407,718) on realized capital gains (losses).....	21,536,596	38,915,682
15.2	Net deferred tax liability.....	0	0
16.	Unearned investment income.....	3,100,902	3,080,854
17.	Amounts withheld or retained by company as agent or trustee.....	541,475,214	1,176,918,539
18.	Amounts held for agents' account, including \$.....0 agents' credit balances.....	0	0
19.	Remittances and items not allocated.....	147,515,768	169,617,152
20.	Net adjustment in assets and liabilities due to foreign exchange rates.....	15,012	1,102
21.	Liability for benefits for employees and agents if not included above.....	91,737,749	362,093,238
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).....	534,586,910	488,763,257
24.02	Reinsurance in unauthorized and certified (\$.....0) companies.....	1,264,136	1,318,380
24.03	Funds held under reinsurance treaties with unauthorized and certified (\$.....0) reinsurers.....	0	0
24.04	Payable to parent, subsidiaries and affiliates.....	63,823,096	17,289,415
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.....	53,116,635	161,959,261
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.....	111,886,228	147,830,381
26.	Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	41,220,798,339	43,275,261,388
27.	From Separate Accounts Statement.....	113,611,516,839	96,862,584,847
28.	Total liabilities (Line 26 and 27).....	154,832,315,178	140,137,846,235
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.....	1,024,962,400	1,524,943,600
33.	Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1).....	2,606,859,518	2,605,890,688
34.	Aggregate write-ins for special surplus funds.....	1,060,116,183	945,062,152
35.	Unassigned funds (surplus).....	(868,967,924)	(389,002,626)
36.	Less treasury stock, at cost:		
36.1	0.000 shares common (value included in Line 29 \$.....0).....	0	0
36.2	0.000 shares preferred (value included in Line 30 \$.....0).....	0	0
37.	Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$....191,403,238 in Separate Accounts Statement).....	3,822,970,177	4,686,893,814
38.	Totals of Lines 29, 30 and 37 (Page 4, Line 55).....	3,825,470,177	4,689,393,814
39.	Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	158,657,785,355	144,827,240,049

DETAILS OF WRITE-INS

2501.	Unearned premium reserve for aviation reinsurance.....	2,941	2,941
2502.	Aviation reinsurance losses.....	15,864,697	13,576,908
2503.	Accrued interest on policy claims and other contract funds.....	13,882,547	15,935,673
2598.	Summary of remaining write-ins for Line 25 from overflow page.....	82,136,043	118,314,859
2599.	Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	111,886,228	147,830,381
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 thru 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.....	1,027,616,183	912,562,152
3498.	Summary of remaining write-ins for Line 34 from overflow page.....	0	0
3499.	Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	1,060,116,183	945,062,152

AXA EQUITABLE LIFE INSURANCE COMPANY
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).....	11,934,585,182	11,487,512,681
2. Considerations for supplementary contracts with life contingencies.....	15,371,001	25,091,620
3. Net investment income (Exhibit of Net Investment Income, Line 17).....	2,772,722,610	2,466,099,381
4. Amortization of Interest Maintenance Reserve (IMR) (Line 5).....	29,777,914	24,234,166
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	(331,671,295)	(81,595,255)
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1).....	23,908,593	24,629,771
7. Reserve adjustments on reinsurance ceded.....	(5,829,774)	25,661,233
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....	1,318,657,022	1,191,759,402
8.2 Charges and fees for deposit-type contracts.....	0	0
8.3 Aggregate write-ins for miscellaneous income.....	155,411,806	125,517,457
9. Totals (Lines 1 to 8.3).....	15,912,933,059	15,288,910,456
10. Death benefits.....	1,595,593,216	1,583,733,833
11. Matured endowments (excluding guaranteed annual pure endowments).....	6,151,352	6,435,686
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8).....	1,202,821,993	1,354,203,247
13. Disability benefits and benefits under accident and health contracts.....	74,209,833	70,806,955
14. Coupons, guaranteed annual pure endowments and similar benefits.....	0	0
15. Surrender benefits and withdrawals for life contracts.....	10,507,566,880	7,803,790,371
16. Group conversions.....	0	0
17. Interest and adjustments on contract or deposit-type contract funds.....	84,769,609	99,548,805
18. Payments on supplementary contracts with life contingencies.....	64,204,545	65,346,471
19. Increase in aggregate reserves for life and accident and health contracts.....	(943,649,151)	1,075,045,111
20. Totals (Lines 10 to 19).....	12,591,668,277	12,058,910,479
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1).....	1,148,348,188	1,218,774,203
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1).....	8,100,724	7,757,491
23. General insurance expenses (Exhibit 2, Line 10, Columns 1, 2, 3 and 4).....	798,025,755	636,826,386
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3).....	71,059,467	82,477,931
25. Increase in loading on deferred and uncollected premiums.....	(4,967,301)	9,675,212
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	(1,555,081,858)	170,111,654
27. Aggregate write-ins for deductions.....	66,004,486	(22,797,197)
28. Totals (Lines 20 to 27).....	13,123,157,738	14,161,736,159
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	2,789,775,321	1,127,174,297
30. Dividends to policyholders.....	265,430,820	259,299,796
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30).....	2,524,344,501	867,874,501
32. Federal and foreign income taxes incurred (excluding tax on capital gains).....	539,299,517	279,821,237
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).....	1,985,044,984	588,053,264
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$....(944,157,020) (excluding taxes of \$....(819,530) transferred to the IMR).....	(2,013,507,454)	14,304,849
35. Net income (Line 33 plus Line 34).....	(28,462,470)	602,358,113
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2).....	4,689,393,814	4,624,816,095
37. Net income (Line 35).....	(28,462,470)	602,358,113
38. Change in net unrealized capital gains (losses) less capital gains tax of \$....8,817,516.....	10,050,766	(204,991,172)
39. Change in net unrealized foreign exchange capital gain (loss).....	(6,163,758)	1,981,163
40. Change in net deferred income tax.....	(87,187,540)	81,028,068
41. Change in nonadmitted assets.....	(2,213,220)	43,366,693
42. Change in liability for reinsurance in unauthorized and certified companies.....	54,244	82,144,662
43. Change in reserve on account of change in valuation basis, (increase) or decrease.....	(77,838,546)	0
44. Change in asset valuation reserve.....	(45,823,653)	(268,327,435)
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.....	(403,472,607)	(101,073,225)
47. Other changes in surplus in Separate Accounts Statement.....	404,561,185	102,796,577
48. Change in surplus notes.....	(499,981,200)	18,800
49. Cumulative effect of changes in accounting principles.....	(77,222,000)	0
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.....	968,830	479,009
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.....	(468,000,000)	(362,500,000)
53. Aggregate write-ins for gains and losses in surplus.....	416,806,332	87,296,466
54. Net change in capital and surplus for the year (Lines 37 through 53).....	(863,923,637)	64,577,719
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38).....	3,825,470,177	4,689,393,814
DETAILS OF WRITE-INS		
08.301. Aviation reinsurance premiums.....	2,661,198	16,384
08.302. Sundry receipts and adjustments.....	152,750,608	125,501,073
08.303.	0	0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above).....	155,411,806	125,517,457
2701. Aviation reinsurance gains/losses.....	2,746,920	(805,971)
2702. Increase (decrease) in certain liabilities.....	13,745,010	18,302,008
2703. Sundry disbursements and adjustments.....	49,463,555	(45,089,072)
2798. Summary of remaining write-ins for Line 27 from overflow page.....	49,001	4,795,838
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above).....	66,004,486	(22,797,197)
5301. Tax Benefit Associated with compensation Plans.....	4,905,592	7,161,529
5302. Change in Additional Minimum Liability on Qualified Pension Plan.....	478,300,740	40,509,000
5303. Reinsurance reserve credit.....	0	39,625,937
5398. Summary of remaining write-ins for Line 53 from overflow page.....	(66,400,000)	0
5399. Totals (Lines 5301 thru 5303 plus 5398) (Line 53 above).....	416,806,332	87,296,466

AXA EQUITABLE LIFE INSURANCE COMPANY
CASH FLOW

		1	2
		Current Year	Prior Year
CASH FROM OPERATIONS			
1.	Premiums collected net of reinsurance.....	11,975,363,262	11,465,588,750
2.	Net investment income.....	2,775,974,116	2,455,312,773
3.	Miscellaneous income.....	1,484,956,219	1,303,685,635
4.	Total (Lines 1 through 3).....	16,236,293,597	15,224,587,158
5.	Benefit and loss related payments.....	13,627,773,567	10,963,762,371
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	(1,250,607,446)	86,139,686
7.	Commissions, expenses paid and aggregate write-ins for deductions.....	1,687,802,242	1,828,053,598
8.	Dividends paid to policyholders.....	264,616,398	290,448,500
9.	Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....	(421,320,914)	(28,950,669)
10.	Total (Lines 5 through 9).....	13,908,263,847	13,139,453,486
11.	Net cash from operations (Line 4 minus Line 10).....	2,328,029,750	2,085,133,672
CASH FROM INVESTMENTS			
12.	Proceeds from investments sold, matured or repaid:		
12.1	Bonds.....	7,829,934,486	4,151,642,081
12.2	Stocks.....	69,547,248	95,699,083
12.3	Mortgage loans.....	943,603,993	766,810,922
12.4	Real estate.....	0	(74,467)
12.5	Other invested assets.....	368,067,061	836,857,360
12.6	Net gains or (losses) on cash, cash equivalents and short-term investments.....	(1,822)	19,651
12.7	Miscellaneous proceeds.....	(2,271,514,475)	(30,215,890)
12.8	Total investment proceeds (Lines 12.1 to 12.7).....	6,939,636,491	5,820,738,740
13.	Cost of investments acquired (long-term only):		
13.1	Bonds.....	5,927,176,507	4,659,270,804
13.2	Stocks.....	134,967,402	150,892,987
13.3	Mortgage loans.....	1,569,604,481	1,545,252,286
13.4	Real estate.....	0	0
13.5	Other invested assets.....	452,931,109	359,028,867
13.6	Miscellaneous applications.....	101,570,818	528,827,736
13.7	Total investments acquired (Lines 13.1 to 13.6).....	8,186,250,317	7,243,272,680
14.	Net increase (decrease) in contract loans and premium notes.....	(77,849,762)	(30,536,682)
15.	Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	(1,168,764,064)	(1,391,997,258)
CASH FROM FINANCING AND MISCELLANEOUS SOURCES			
16.	Cash provided (applied):		
16.1	Surplus notes, capital notes.....	(500,000,000)	0
16.2	Capital and paid in surplus, less treasury stock.....	968,830	479,009
16.3	Borrowed funds.....	0	0
16.4	Net deposits on deposit-type contracts and other insurance liabilities.....	(48,445,220)	(49,674,224)
16.5	Dividends to stockholders.....	468,000,000	362,500,000
16.6	Other cash provided (applied).....	(1,129,921,677)	(394,317,218)
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	(2,145,398,067)	(806,012,433)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18.	Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17).....	(986,132,381)	(112,876,019)
19.	Cash, cash equivalents and short-term investments:		
19.1	Beginning of year.....	2,072,805,040	2,185,681,059
19.2	End of year (Line 18 plus Line 19.1).....	1,086,672,659	2,072,805,040
Note: Supplemental disclosures of cash flow information for non-cash transactions:			
20.0001	Non-cash acquisition of investments.....	32,435,004	18,283,002
20.0002	Non-cash disposition of investments.....	7,990,056	10,836,504

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	2	Ordinary			6	Group		Accident and Health			12
	Total	Industrial Life	3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts	Credit Life (Group and Individual)	7 Life Insurance(a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	Aggregate of All Other Lines of Business
1. Premiums and annuity considerations for life and accident and health contracts.....	..11,934,585,182	0	2,312,344,622	7,189,663,224	0	0	0	2,396,848,858	0	0	35,728,478	0
2. Considerations for supplementary contracts with life contingencies.....	15,371,001	0	0	0	15,371,001	0	0	0	0	0	0	0
3. Net investment income.....	..2,772,722,610	0	1,137,094,728	..322,145,839	41,676,870	0	0	1,487,137,083	0	0	...(220,805,568)	..5,473,658
4. Amortization of Interest Maintenance Reserve (IMR).....	..29,777,914	0	12,363,772	..3,878,103	823,606	0	0	12,940,012	0	0	...(234,090)	6,511
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	...(331,671,295)	0	..2,497,098	...(252,094,881)	0	0	0	...(82,073,512)	0	0	0	0
6. Commissions and expense allowances on reinsurance ceded.....	..23,908,593	0	..23,780,579	76,230	0	0	0	...(313,991)	0	0	365,775	0
7. Reserve adjustments on reinsurance ceded.....	...(5,829,774)	0	0	...(1,519,365)	0	0	0	...(4,310,409)	0	0	0	0
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from S/A.....	..1,318,657,022	0	..45,088,251	..473,270,172	33	0	0	..800,298,566	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.....	..155,411,806	0	..23,739,534	..22,544,406	0	0	0	..106,494,033	0	0	(27,365)	..2,661,198
9. Totals (Lines 1 to 8.3).....	..15,912,933,059	0	3,556,908,584	7,757,963,728	57,871,510	0	0	4,717,020,640	0	0	...(184,972,770)	..8,141,367
10. Death benefits.....	..1,595,593,216	0	1,577,402,011	0	0	0	..18,191,205	0	0	0	0	0
11. Matured endowments (excluding guaranteed annual pure endowments).....	6,151,352	0	..6,151,352	0	0	0	0	0	0	0	0	0
12. Annuity benefits.....	..1,202,821,993	0	0	..305,947,178	0	0	0	..896,874,815	0	0	0	0
13. Disability benefits and benefits under accident and health contracts.....	74,209,833	0	10,413,230	0	0	0	0	0	..443,235	0	..63,353,368	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.....	..10,507,566,880	0	1,025,201,301	2,727,684,017	0	0	0	6,754,681,562	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.....	84,769,609	0	..38,317,277	25,177,023	7,061,700	0	0	..14,209,605	0	0	4,004	0
18. Payments on supplementary contracts with life contingencies.....	64,204,545	0	0	0	64,204,545	0	0	0	0	0	0	0
19. Increase in aggregate reserves for life and accident and health contracts.....	...(943,649,151)	0	..387,533,684	...(159,109,147)	...(23,588,181)	0	...(1,847,202)	(1,147,028,359)	(172,466)	0	562,520	0
20. Totals (Lines 10 to 19).....	..12,591,668,277	0	3,045,018,855	2,899,699,071	47,678,064	0	..16,344,003	6,518,737,623	270,769	0	..63,919,892	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	..1,148,348,188	0	..283,998,327	..556,557,514	0	0	0	298,076,259	0	0	..9,716,088	0
22. Commissions and expense allowances on reinsurance assumed.....	8,100,724	0	..4,781,468	77,557	0	0	0	0	0	0	..3,241,699	0
23. General insurance expenses.....	798,025,755	0	330,820,072	..219,914,757	3,777,880	0	0	237,810,113	0	0	..5,299,229	..403,704
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	71,059,467	0	50,775,969	..10,992,447	156,796	0	0	9,088,140	0	0	..46,051	64
25. Increase in loading on deferred and uncollected premiums.....	...(4,967,301)	0	...(4,967,301)	0	0	0	0	0	0	0	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	...(1,555,081,858)	0	...(512,236,283)	..3,702,386,572	...(3,694,556)	0	0	(4,741,537,591)	0	0	0	0
27. Aggregate write-ins for deductions.....	..66,004,486	0	..8,901,380	..22,496,393	134,912	0	...(16,347,036)	..48,065,280	(270,769)	0	277,406	..2,746,920
28. Totals (Lines 20 to 27).....	..13,123,157,738	0	3,207,092,487	7,412,124,311	48,053,096	0	(3,033)	2,370,239,824	0	0	..82,500,365	..3,150,688
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	..2,789,775,321	0	..349,816,097	..345,839,417	9,818,414	0	3,033	2,346,780,816	0	0	...(267,473,135)	..4,990,679
30. Dividends to policyholders.....	265,430,820	0	..263,589,277	36,590	3,569	0	0	..1,801,384	0	0	0	0
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30).....	..2,524,344,501	0	..86,226,820	..345,802,827	9,814,845	0	3,033	2,344,979,432	0	0	...(267,473,135)	..4,990,679
32. Federal income taxes incurred (excluding tax on capital gains).....	539,299,517	0	..13,743,771	69,019,551	1,837,635	0	0	..501,433,421	0	0	...(47,582,559)	..847,698
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).....	..1,985,044,984	0	..72,483,049	..276,783,276	7,977,210	0	3,033	1,843,546,011	0	0	...(219,890,576)	..4,142,981

DETAILS OF WRITE-INS

08.301. Aviation reinsurance premiums.....	2,661,198	0	0	0	0	0	0	0	0	0	0	..2,661,198
08.302. Sundry receipts and adjustments.....	152,750,608	0	..23,739,534	..22,544,406	0	0	0	..106,494,033	0	0	(27,365)	0
08.303.	0	0	0	0	0	0	0	0	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 thru 08.303 plus 08.398) (Line 8.3 above).....	..155,411,806	0	..23,739,534	..22,544,406	0	0	0	..106,494,033	0	0	(27,365)	..2,661,198
2701. Aviation reinsurance gains/losses.....	2,746,920	0	0	0	0	0	0	0	0	0	0	..2,746,920
2702. Increase (decrease) in certain liabilities.....	13,745,010	0	..6,015,489	..4,294,264	64,727	0	0	..3,370,530	0	0	0	0
2703. Sundry disbursements and adjustments.....	49,463,555	0	..2,878,076	..18,202,129	70,185	0	...(16,347,036)	..44,689,091	(270,769)	0	..241,879	0
2798. Summary of remaining write-ins for Line 27 from overflow page.....	49,001	0	7,815	0	0	0	0	..5,659	0	0	35,527	0
2799. Total (Lines 2701 thru 2703 plus 2798) (Line 27 above).....	..66,004,486	0	..8,901,380	..22,496,393	134,912	0	...(16,347,036)	..48,065,280	(270,769)	0	277,406	..2,746,920

(a) Includes the following amounts for FEGLI/SGLI: Line 1.....0 Line 10.....0 Line 16.....0 Line 23.....0 Line 24.....0.

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.....	40,494,104,997	0	19,898,123,756	5,603,071,613	449,432,639	0	71,903,195	14,471,573,794
2. Tabular net premiums or considerations.....	4,116,054,791	0	1,755,458,501	1,590,773,951	15,363,386	0	4,945,882	749,513,071
3. Present value of disability claims incurred.....	5,638,751	0	5,638,751	0	XXX.....	0	0	0
4. Tabular interest.....	1,386,664,136	0	781,685,459	178,081,430	25,822,218	0	4,133,183	396,941,846
5. Tabular less actual reserve released.....	11,318,028	0	(5,931,926)	3,770,976	(2,643,267)	0	(1,387,515)	17,509,760
6. Increase in reserve on account of change in valuation basis.....	0	0	0	0	0	0	0	0
7. Other increases (net).....	(1,324,207,723)	0	140,400,333	(405,554,366)	(1,631,187)	0	0	(1,057,422,503)
8. Totals (Lines 1 to 7).....	44,689,572,980	0	22,575,374,874	6,970,143,604	486,343,789	0	79,594,745	14,578,115,968
9. Tabular cost.....	1,365,704,118	0	1,365,646,401	0	XXX.....	0	57,717	0
10. Reserves released by death.....	465,968,907	0	465,968,907	XXX.....	XXX.....	0	0	XXX.....
11. Reserves released by other terminations (net).....	2,021,689,896	0	480,440,967	374,830,681	0	0	0	1,166,418,248
12. Annuity, supplementary contract, and disability payments involving life contingencies.....	509,167,325	0	10,413,230	101,505,556	64,204,706	0	9,481,034	323,562,799
13. Net transfers to or (from) Separate Accounts.....	699,138,396	0	(110,590,618)	1,049,844,902	(3,705,375)	0	0	(236,410,513)
14. Total deductions (Lines 9 to 13).....	5,061,668,642	0	2,211,878,887	1,526,181,139	60,499,331	0	9,538,751	1,253,570,534
15. Reserve December 31, current year.....	39,627,904,338	0	20,363,495,987	5,443,962,465	425,844,458	0	70,055,994	13,324,545,434

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....146,306,028	138,669,194
1.1 Bonds exempt from U.S. tax.....	(a).....0	0
1.2 Other bonds (unaffiliated).....	(a).....1,245,490,914	1,231,330,148
1.3 Bonds of affiliates.....	(a).....55,142,500	55,262,500
2.1 Preferred stocks (unaffiliated).....	(b).....27,026,135	27,628,477
2.11 Preferred stocks of affiliates.....	(b).....0	0
2.2 Common stocks (unaffiliated).....	528,840	528,840
2.21 Common stocks of affiliates.....	359,000,000	359,000,000
3. Mortgage loans.....	(c).....322,397,648	317,713,256
4. Real estate.....	(d).....0	0
5. Contract loans.....	222,932,932	219,331,163
6. Cash, cash equivalents and short-term investments.....	(e).....1,467,070	1,464,986
7. Derivative instruments.....	(f).....75,526,983	78,113,266
8. Other invested assets.....	523,345,630	522,592,869
9. Aggregate write-ins for investment income.....	2,249,309	2,249,309
10. Total gross investment income.....	2,981,413,989	2,953,884,008
11. Investment expenses.....		(g).....89,373,429
12. Investment taxes, licenses and fees, excluding federal income taxes.....		(g).....1,006,879
13. Interest expense.....		(h).....90,781,090
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).....		181,161,398
17. Net investment income (Line 10 minus Line 16).....		2,772,722,610

DETAILS OF WRITE-INS

0901. Miscellaneous investment income.....	2,249,309	2,249,309
0902.	0	0
0903.	0	0
0998. Summary of remaining write-ins for Line 9 from overflow page.....	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	2,249,309	2,249,309
1501.		0
1502.		0
1503.		0
1598. Summary of remaining write-ins for Line 15 from overflow page.....		0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above).....		0

- (a) Includes \$.....64,286,146 accrual of discount less \$.....45,485,811 amortization of premium and less \$.....19,414,401 paid for accrued interest on purchases.
- (b) Includes \$.....8,923,661 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.
- (c) Includes \$.....250,718 accrual of discount less \$.....2,497,167 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 \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (f) Includes \$.....138,002 accrual of discount less \$.....684,582 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 \$.....90,122,222 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 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. government bonds.....	(44,162,457)	0	(44,162,457)	0	0
1.1 Bonds exempt from U.S. tax.....	0	0	0	0	0
1.2 Other bonds (unaffiliated).....	33,082,146	(64,838,594)	(31,756,448)	(20,479,029)	(6,156,432)
1.3 Bonds of affiliates.....	0	0	0	0	0
2.1 Preferred stocks (unaffiliated).....	(33,980)	0	(33,980)	0	0
2.11 Preferred stocks of affiliates.....	0	0	0	0	0
2.2 Common stocks (unaffiliated).....	(1,002)	(3,994,715)	(3,995,717)	246,096	0
2.21 Common stocks of affiliates.....	0	0	0	68,434,618	0
3. Mortgage loans.....	0	(28,901,184)	(28,901,184)	19,940,615	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.....	0	(1,822)	(1,822)	0	(7,326)
7. Derivative instruments.....	(2,844,362,302)	0	(2,844,362,302)	(80,335,359)	0
8. Other invested assets.....	961,428	(7,753,515)	(6,792,087)	31,061,340	0
9. Aggregate write-ins for capital gains (losses).....	0	0	0	0	0
10. Total capital gains (losses).....	(2,854,516,167)	(105,489,830)	(2,960,005,997)	18,868,281	(6,163,758)

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 thru 0903 plus 0998) (Line 9 above).....	0	0	0	0	0

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 & Individual)	Other	Aggregate of All Other Lines of Business
FIRST YEAR (other than single)											
1. Uncollected.....	1,817,980	0	557,992	733,000	0	0	0	0	0	526,988	0
2. Deferred and accrued.....	8,250,498	0	8,008,797	0	0	0	0	0	0	241,701	0
3. Deferred, accrued and uncollected:											
3.1 Direct.....	8,070,647	0	8,248,676	0	0	0	0	0	0	(178,029)	0
3.2 Reinsurance assumed.....	1,566,403	0	431,386	733,000	0	0	0	0	0	402,017	0
3.3 Reinsurance ceded.....	(431,428)	0	113,273	0	0	0	0	0	0	(544,701)	0
3.4 Net (Line 1 + Line 2).....	10,068,478	0	8,566,789	733,000	0	0	0	0	0	768,689	0
4. Advance.....	49,515	0	74,879	0	0	0	0	0	0	(25,364)	0
5. Line 3.4 - Line 4.....	10,018,963	0	8,491,910	733,000	0	0	0	0	0	794,053	0
6. Collected during year:											
6.1 Direct.....	502,545,551	0	224,227,738	103,254,824	0	0	173,433,133	0	0	1,629,856	0
6.2 Reinsurance assumed.....	10,675,535	0	1,715,139	8,792,552	0	0	0	0	0	167,844	0
6.3 Reinsurance ceded.....	257,932	0	209,447	0	0	0	0	0	0	48,485	0
6.4 Net.....	512,963,154	0	225,733,430	112,047,376	0	0	173,433,133	0	0	1,749,215	0
7. Line 5 + Line 6.4.....	522,982,117	0	234,225,340	112,780,376	0	0	173,433,133	0	0	2,543,268	0
8. Prior year (uncollected + deferred and accrued - advance)....	12,649,540	0	10,851,434	730,000	0	0	0	0	0	1,068,106	0
9. First year premiums and considerations:											
9.1 Direct.....	499,860,498	0	221,816,563	103,254,824	0	0	173,433,133	0	0	1,355,978	0
9.2 Reinsurance assumed.....	10,707,677	0	1,744,542	8,795,552	0	0	0	0	0	167,583	0
9.3 Reinsurance ceded.....	235,601	0	187,200	0	0	0	0	0	0	48,401	0
9.4 Net (Line 7 - Line 8).....	510,332,577	0	223,373,906	112,050,376	0	0	173,433,133	0	0	1,475,162	0
SINGLE											
10. Single premiums and considerations:											
10.1 Direct.....	7,590,791,015	0	119,307,086	6,405,236,770	0	0	1,066,247,159	0	0	0	0
10.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
10.3 Reinsurance ceded.....	0	0	0	0	0	0	0	0	0	0	0
10.4 Net.....	7,590,791,015	0	119,307,086	6,405,236,770	0	0	1,066,247,159	0	0	0	0
RENEWAL											
11. Uncollected.....	(37,210,022)	0	(21,244,799)	(7,842,806)	0	0	(21,742,007)	0	0	13,619,590	0
12. Deferred and accrued.....	249,030,629	0	248,786,703	30	0	0	0	0	0	243,896	0
13. Deferred, accrued and uncollected:											
13.1 Direct.....	132,695,486	0	131,115,860	30	0	0	10,804	0	0	1,568,792	0
13.2 Reinsurance assumed.....	57,776,955	0	43,195,323	564,760	0	0	0	0	0	14,016,872	0
13.3 Reinsurance ceded.....	(21,348,165)	0	(53,230,721)	8,407,566	0	0	21,752,812	0	0	1,722,178	0
13.4 Net (Line 11 + Line 12).....	211,820,607	0	227,541,904	(7,842,776)	0	0	(21,742,007)	0	0	13,863,486	0
14. Advance.....	5,894,878	0	4,877,571	904	0	0	0	0	0	1,016,403	0
15. Line 13.4 - Line 14.....	205,925,729	0	222,664,333	(7,843,680)	0	0	(21,742,007)	0	0	12,847,083	0
16. Collected during year:											
16.1 Direct.....	4,498,847,419	0	2,166,061,695	778,647,842	0	0	1,476,118,690	0	0	78,019,192	0
16.2 Reinsurance assumed.....	203,990,844	0	191,578,665	55,283	0	0	0	0	0	12,356,896	0
16.3 Reinsurance ceded.....	846,600,174	0	361,841,492	107,644,468	0	0	322,612,017	0	0	54,502,197	0
16.4 Net.....	3,856,238,089	0	1,995,798,868	671,058,657	0	0	1,153,506,673	0	0	35,873,891	0
17. Line 15 + Line 16.4.....	4,062,163,818	0	2,218,463,201	663,214,977	0	0	1,131,764,666	0	0	48,720,974	0
18. Prior year (uncollected + deferred and accrued - advance)....	228,702,228	0	248,799,571	(9,161,101)	0	0	(25,403,900)	0	0	14,467,658	0
19. Renewal premiums and considerations:											
19.1 Direct.....	4,501,550,544	0	2,169,991,888	778,649,236	0	0	1,476,116,951	0	0	76,792,469	0
19.2 Reinsurance assumed.....	200,359,559	0	187,998,912	301,361	0	0	0	0	0	12,059,286	0
19.3 Reinsurance ceded.....	868,448,510	0	388,327,169	106,574,519	0	0	318,948,385	0	0	54,598,437	0
19.4 Net (Line 17 - Line 18).....	3,833,461,590	0	1,969,663,630	672,376,078	0	0	1,157,168,566	0	0	34,253,316	0
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct.....	12,592,202,057	0	2,511,115,537	7,287,140,830	0	0	2,715,797,243	0	0	78,148,447	0
20.2 Reinsurance assumed.....	211,067,236	0	189,743,454	9,096,913	0	0	0	0	0	12,226,869	0
20.3 Reinsurance ceded.....	868,684,111	0	388,514,369	106,574,519	0	0	318,948,385	0	0	54,646,838	0
20.4 Net (Lines 9.4 + 10.4 + 19.4).....	11,934,585,182	0	2,312,344,622	7,189,663,224	0	0	2,396,848,858	0	0	35,728,478	0

EXHIBIT 1 - PART 2 - DIVIDENDS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND
EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (direct business only)

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group & Individual)	10 Other	
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums.....	100,233,491	0	100,233,341	150	0	0	0	0	0	0	0
22. All other.....	114,625,615	0	114,601,680	23,935	0	0	0	0	0	0	0
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded.....	(1,365,922)	0	(1,171,879)	76,230	0	0	211,473	0	0	(481,746)	0
23.2 Reinsurance assumed.....	513,653	0	433,907	77,557	0	0	0	0	0	2,189	0
23.3 Net ceded less assumed.....	(1,879,575)	0	(1,605,786)	(1,327)	0	0	211,473	0	0	(483,935)	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.....	25,274,515	0	24,952,458	0	0	0	(525,464)	0	0	847,521	0
25.2 Reinsurance assumed.....	7,587,071	0	4,347,561	0	0	0	0	0	0	3,239,510	0
25.3 Net ceded less assumed.....	17,687,444	0	20,604,897	0	0	0	(525,464)	0	0	(2,391,989)	0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6).....	23,908,593	0	23,780,579	76,230	0	0	(313,991)	0	0	365,775	0
26.2 Reinsurance assumed (Page 6, Line 22).....	8,100,724	0	4,781,468	77,557	0	0	0	0	0	3,241,699	0
26.3 Net ceded less assumed.....	15,807,869	0	18,999,111	(1,327)	0	0	(313,991)	0	0	(2,875,924)	0
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single).....	146,441,528	0	127,276,105	10,337,671	0	0	7,749,183	0	0	1,078,569	0
28. Single.....	490,061,282	0	0	412,295,434	0	0	77,765,848	0	0	0	0
29. Renewal.....	511,845,378	0	156,722,222	133,924,409	0	0	212,561,228	0	0	8,637,519	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).....	1,148,348,188	0	283,998,327	556,557,514	0	0	298,076,259	0	0	9,716,088	0

AXA EQUITABLE LIFE INSURANCE COMPANY
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.....	39,454,460	0	179,093	0	7,003,154	46,636,707
2.	Salaries and wages.....	266,848,607	0	1,897,545	0	55,444,371	324,190,523
3.11	Contributions for benefit plans for employees.....	111,827,637	0	498,721	0	7,929,954	120,256,312
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	6,086,373	6,086,373
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	2,398,005	2,398,005
3.32	Other agent welfare.....	0	0	0	0	0	0
4.1	Legal fees and expenses.....	9,603,113	0	2,956	0	2,063,769	11,669,838
4.2	Medical examination fees.....	7,167,781	0	1,233	0	70,963	7,239,977
4.3	Inspection report fees.....	0	0	0	0	0	0
4.4	Fees of public accountants and consulting actuaries.....	5,716,357	0	41,040	0	322	5,757,719
4.5	Expense of investigation and settlement of policy claims.....	0	0	0	0	0	0
5.1	Traveling expenses.....	15,042,684	0	32,736	0	1,572,491	16,647,911
5.2	Advertising.....	20,728,954	0	4,940	0	0	20,733,894
5.3	Postage, express, telegraph and telephone.....	25,547,076	0	23,093	0	438,152	26,008,321
5.4	Printing and stationery.....	14,448,790	0	8,019	0	84,731	14,541,540
5.5	Cost or depreciation of furniture and equipment.....	3,577,754	0	28,870	0	125,624	3,732,248
5.6	Rental of equipment.....	33,835,288	0	(29,912)	0	576,273	34,381,649
5.7	Cost or depreciation of EDP equipment and software.....	108,418,388	0	(179,564)	0	1,084,540	109,323,364
6.1	Books and periodicals.....	0	0	0	0	21,528	21,528
6.2	Bureau and association fees.....	3,272,596	0	8,307	0	2,120,188	5,401,091
6.3	Insurance, except on real estate.....	5,004,641	0	13,701	0	220,880	5,239,222
6.4	Miscellaneous losses.....	0	0	0	0	0	0
6.5	Collection and bank service charges.....	2,594,763	0	42,399	0	1,858,445	4,495,607
6.6	Sundry general expenses.....	20,355,444	0	(10,364)	403,704	3,175,131	23,923,915
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.....	28,776,015	0	(4,210)	0	0	28,771,805
7.2	Agents' balances charged off (less \$.....0 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	0	0
9.2	Investment expenses not included elsewhere.....	0	0	0	0	0	0
9.3	Aggregate write-ins for expenses.....	70,102,474	0	2,740,626	0	(2,901,465)	69,941,635
10.	General expenses Incurred.....	792,322,822	0	5,299,229	403,704	89,373,429	(a)..887,399,184
11.	General expenses unpaid December 31, prior year.....	198,294,828	0	1,364,981	159,440	23,757,460	223,576,709
12.	General expenses unpaid December 31, current year.....	380,819,954	0	2,547,007	194,035	42,956,209	426,517,205
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).....	609,797,696	0	4,117,203	369,109	70,174,680	684,458,688
DETAILS OF WRITE-INS							
09.301.	Special services and related expenses.....	73,536,301	0	2,783,713	0	2,709,184	79,029,198
09.302.	Subsidiary reimbursements.....	(3,433,827)	0	(43,087)	0	(5,610,649)	(9,087,563)
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 thru 09.303 plus 09.398)(Line 9.3 above).....	70,102,474	0	2,740,626	0	(2,901,465)	69,941,635

(a) Includes management fees of \$....40,214,680 to affiliates and \$....27,487,768 to non-affiliates.

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

		Insurance			4	5
		1	2	3	Investment	Total
		Life	Accident and Health	All Other Lines of Business		
1.	Real estate taxes.....	0	0	0	0	0
2.	State insurance department licenses and fees.....	5,327,309	37,881	0	314	5,365,504
3.	State taxes on premiums.....	40,540,135	7,726	0	10,956	40,558,817
4.	Other state taxes, including \$.....4,961,675 for employee benefits.....	9,929,395	565	64	6	9,930,030
5.	U.S. Social Security taxes.....	15,216,513	(121)	0	995,603	16,211,995
6.	All other taxes.....	0	0	0	0	0
7.	Taxes, licenses and fees incurred.....	71,013,352	46,051	64	1,006,879	72,066,346
8.	Taxes, licenses and fees unpaid December 31, prior year.....	33,245,604	281,906	0	557,102	34,084,612
9.	Taxes, licenses and fees unpaid December 31, current year.....	36,162,307	23,451	33	512,736	36,698,527
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9).....	68,096,649	304,506	31	1,051,245	69,452,431

EXHIBIT 4 - DIVIDENDS OR REFUNDS

		1	2
		Life	Accident and Health
1.	Applied to pay renewal premiums.....	100,233,491	0
2.	Applied to shorten the endowment or premium-paying period.....	0	0
3.	Applied to provide paid-up additions.....	114,601,680	0
4.	Applied to provide paid-up annuities.....	23,935	0
5.	Total Lines 1 through 4.....	214,859,106	0
6.	Paid-in cash.....	37,688,379	0
7.	Left on deposit.....	12,068,912	0
8.	Aggregate write-ins for dividend or refund options.....	0	0
9.	Total Lines 5 through 8.....	264,616,397	0
10.	Amount due and unpaid.....	2,351,859	0
11.	Provision for dividends or refunds payable in the following calendar year.....	250,308,159	0
12.	Terminal dividends.....	12,100,000	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.....	264,760,018	0
16.	Total from prior year.....	263,945,595	0
17.	Total dividends or refunds (Lines 9 + 15 - 16).....	265,430,820	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 thru 0803 plus 0898) (Line 8 above).....	0	0

AXA EQUITABLE LIFE INSURANCE COMPANY
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.....	4,459	0	0	0	4,459
0100002. AE 2 1/2% (NLP,CRF,ALB) 1944-47.....	115,257	0	115,257	0	0
0100003. AE 3% (NLP,CRF,ALB) 1902-49.....	76,568,806	0	76,568,806	0	0
0100004. SESQUI AE 3% (NLP,CRF,ALB) 1915-48.....	557,764	0	557,764	0	0
0100005. Double AE 3% (NLP,CRF,ALB) 1921-47.....	92,965	0	92,965	0	0
0100006. AE 3 1/2% (NLP,CRF,ALB) 1915-36.....	331,603	0	331,603	0	0
0100007. 41 CSO 2 1/4% (NLP,CRF,ANB) 1947-54.....	28,643	0	28,643	0	0
0100008. 41 CSO 2 1/2% (NLP,CRF,ANB) 1947-65.....	547,655,069	0	547,215,922	0	439,147
0100009. 150% 41CSO 2 1/2% (NLP,CRF,ANB) 1947-57.....	1,700,370	0	1,700,370	0	0
0100010. 225% 41CSO 2 1/2% (NLP,CRF,ANB) 1947-57.....	163,405	0	163,405	0	0
0100011. 350% 41CSO 2 1/2% (NLP,CRF,ANB) 1951-57.....	111,267	0	111,267	0	0
0100012. 58 CSO 2 1/2% (NLP-CNF-ANB) 1962-71.....	637,607,107	0	637,607,107	0	0
0100013. 58 CSO 2 3/4% (NLP-CNF-ANB) 1962-71.....	1,433,692	0	1,433,692	0	0
0100014. 58 CET 2 1/2% (NLP-CNF-ANB) 1962-71.....	15,663,937	0	15,663,937	0	0
0100015. 58 CSO 3%1963-68 Grp (NLP-CNF-ANB) 1971-78.....	886,298,185	0	886,178,693	0	119,492
0100016. 58 CET 3% (NLP-CNF-ANB) 1971-79.....	27,532,566	0	27,532,566	0	0
0100017. 58 CSO 3 1/2% (CRVM-CNF-ANB) 1975-80.....	1,676,715	0	848,641	0	828,074
0100018. 58 CSO 4/20/3% (NLP-CNF-ANB) 1979-87.....	860,537,228	0	860,537,228	0	0
0100019. 58 CET 4/20/3% (NLP-CNF-ANB) 1979-87.....	20,066,296	0	20,066,296	0	0
0100020. 58 CSO 4% (NLP-CNF-ANB) 1979-87.....	206,503,329	0	206,503,329	0	0
0100021. 58 CET 4% (NLP-CNF-ANB) 1979-87.....	12,087,394	0	12,087,394	0	0
0100022. 58 CSO 4/20/3% (MOD-CNF-ANB) 1979-87.....	488,341	0	488,341	0	0
0100023. 58 CSO 4 1/2% (NLP-CNF-ANB) 1982-84.....	2,256,301	0	2,256,301	0	0
0100024. 58 CSO 4 1/2% (MOD-CNF-ANB) 1982-84.....	6,218,690	0	6,218,690	0	0
0100025. 58 CSO 4% (CRVM-CNF-ANB) 1979-87.....	627,824,241	0	627,824,241	0	0
0100026. 80 CSO 6% (NLP-CNF-ANB) 1984-86.....	13,150,343	0	13,150,343	0	0
0100027. 80 CSO 5/10/4% (CRVM-CNF-ANB) 1985-92.....	1,780,824,200	0	1,780,824,200	0	0
0100028. 80 CSO 4% (NLP-CNF-ANB) 1984-92.....	38,390,302	0	38,390,302	0	0
0100029. 80 CET 5/10/4% (NLP-CNF-ANB) 1985-92.....	36,736,669	0	36,736,669	0	0
0100030. 80 CSO 5/10/4% (NLP-CNF-ANB) 1985-92.....	42,199,519	0	42,199,519	0	0
0100031. 80 CET 5 1/2% (NLP-CNF-ANB) 1987-92.....	1,584,365	0	1,584,365	0	0
0100032. 80 CSO 5 1/2% (CRVM-CNF-ANB) 1987-92.....	449,703,642	0	449,703,642	0	0
0100033. 80 CSO 5 1/2%1986-89Grp (NLP-CNF-ANB) 1987-92.....	711,118,438	0	709,752,636	0	1,365,802
0100034. 80 CSO Sel & Ult 5 1/2% (NLP-CNF-ANB) 1989-92.....	46,716,757	0	46,716,757	0	0
0100035. 80 CET 5% (NLP-CNF-ANB) 1992-94.....	1,606,941	0	1,606,941	0	0
0100036. 80 CSO 5% (CRVM-CNF-ANB) 1992-94.....	249,275,125	0	249,275,125	0	0
0100037. 80 CSO 5% (NLP-CNF-ANB) 1992-94.....	190,811,806	0	190,811,806	0	0
0100038. 80 CSO Sel & Ult 5% (NLP-CNF-ANB) 1993-94.....	9,766,282	0	9,766,282	0	0
0100039. 80 CET 4 1/2% (NLP-CNF-ANB) 1995-05.....	1,068,170	0	1,068,170	0	0
0100040. 80 CSO 4 1/2% (CRVM-CNF-ANB) 1995-05.....	124,849,149	0	124,849,149	0	0
0100041. 80 CSO 4 1/2% (NLP-CNF-ANB) 1995-05.....	166,582,030	0	166,582,030	0	0
0100042. 80 CSO Sel & Ult 4 1/2% (CRVM-CNF-ANB) 1995-05.....	468,575,487	0	468,575,487	0	0
0100043. 01 CSO Sel & Ult 4 1/2% (CRVM-CNF-ANB) 2005.....	65,954,132	0	65,954,132	0	0
0100044. 01 CSO Sel & Ult 4% (CRVM-CNF-ANB) 2006-12.....	1,849,313,194	0	1,849,313,194	0	0
0100045. 01 CSO Sel & Ult 3 1/2% (CRVM-CNF-ANB) 2013-NB.....	40,807,286	0	40,807,286	0	0
0100046. 58 CSO 3% (NLP-CNF-ANB) ISL 1971-78.....	567,054	0	567,054	0	0
0100047. 58 CET 3% (NLP-CNF-ANB) ISL 1971-79.....	969,714	0	969,714	0	0
0100048. 58 CSO 3% (MOD-CNF-ANB) ISL 1976-79.....	5,155,675	0	5,155,675	0	0
0100049. 58 CSO 3 1/2% (MOD-CNF-ANB) ISL 1976-79.....	897,448	0	897,448	0	0
0100050. 58 CSO 3 1/2% (NLP-CNF-ANB) ISL 1975-90.....	63,862	0	63,862	0	0
0100051. 58 CET 3 1/2% (NLP-CNF-ANB) ISL 1979-90.....	237,687	0	237,687	0	0
0100052. 58 CSO 4% (NLP-CNF-ANB) ISL 1979-98.....	46,222,849	0	46,222,849	0	0
0100053. 58 CET 4% (NLP-CNF-ANB) ISL 1979-90.....	75,286,779	0	75,286,779	0	0
0100054. 58 CSO 4% (MOD-CNF-ANB) ISL 1979-90.....	1,437,479,291	0	1,437,479,291	0	0
0100055. 80 CSO 6% (MOD-CNF-ANB) ISL 1984-86.....	149,299,859	0	149,299,859	0	0
0100056. 80 CSO 4% (NLP-CNF-ANB) ISL 1984-92.....	7,268,686	0	7,268,686	0	0
0100057. 80 CSO 5 1/2% (NLP-CNF-ANB) ISL 1987-92.....	5,304,511	0	5,304,511	0	0
0100058. 80 CSO 5 1/2% (MOD-CNF-ANB) ISL 1987-92.....	1,127,147,671	0	1,127,147,671	0	0
0100059. 80 CSO 5% (MOD-CNF-ANB) ISL 1993-94.....	285,231,284	0	285,231,284	0	0
0100060. 80 CET 4 1/2% (NLP-CNF-ANB) ISL 1984-98.....	14,426,323	0	14,426,323	0	0
0100061. 80 CSO 4 1/2% (NLP-CNF-ANB) ISL 1984-90.....	4,074,636	0	4,074,636	0	0
0100062. 80 CSO 4 1/2% (MOD-CNF-ANB) ISL 1987-05.....	2,127,839,564	0	2,127,839,564	0	0
0100063. 80 CET 4 % (NLP-CNF-ANB) ISL 1992-96.....	8,633,039	0	8,633,039	0	0
0100064. 100% 1980 CSO 5 1/2% (NLP-CNF-ANB) ISL 1987-88.....	535,126,880	0	535,126,880	0	0
0100065. 100% 1980 CSO 6% (NLP-CNF-ANB) ISL 1984-86.....	1,299,899,274	0	1,299,899,274	0	0
0100066. 100% 1980 CSO 5 1/2% (NLP-CNF-ANB) ISL 1987-88.....	42,862,052	0	42,862,052	0	0
0100067. 1980 CSO 4% (DEF) (MOD-CNF-ANB) ISL 2006-08.....	780,640,459	0	780,640,459	0	0
0100068. 2001 CSO 4% (DEF) (MOD-CNF-ANB) ISL 2006-12.....	936,399,005	0	936,399,005	0	0
0100069. 2001 CSO 3.5% (DEF) (MOD-CNF-ANB) ISL 2013-NB.....	29,297,824	0	29,297,824	0	0
0100070. 70 INTERCO DISA 5 1/2% ext. ben. 1983-86.....	119,293	0	0	0	119,293
0199997. Totals (Gross).....	...19,143,008,186	0	...19,140,131,919	0	2,876,267
0199998. Reinsurance ceded.....	1,218,789,582	0	1,216,032,608	0	2,756,974

AXA EQUITABLE LIFE INSURANCE COMPANY
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0199999. Totals (Net).....	17,924,218,604	0	17,924,099,311	0	119,293

Annuities (excluding supplementary contracts with life contingencies):

0200001. 37 SA adjusted(1stmod)2 1/4% (DEF NFI) 1947-53.....	51,168	XXX	0	XXX	51,168
0200002. 37 SA (1st mod.) 3% (DEF FI) 1915-38.....	5,694	XXX	5,694	XXX	0
0200003. 37 SA (1st mod.) 3 1/2% (DEF FI) 1923-34.....	16,558	XXX	16,558	XXX	0
0200004. 37 SA (2nd mod.) 2 1/4% (DEF FI) 1947-53.....	68,546	XXX	68,546	XXX	0
0200005. 37 SA (2nd mod.) 3 1/2% (DEF FI) 1921-34.....	4,976	XXX	4,976	XXX	0
0200006. EQ 1954 Life Inc. 2 1/2% (DEF FI) 1954-62.....	170,106	XXX	170,106	XXX	0
0200007. EQ 1963 Life Inc. 2 3/4% (DEF FI) 1963-70.....	102,558	XXX	102,558	XXX	0
0200008. EQ 1963 Life Inc. 3% (DEF FI) 1963-89.....	3,320,086	XXX	3,320,086	XXX	0
0200009. EQ 1971 Life Inc. 3% (DEF FI) 1970-87.....	189,041	XXX	189,041	XXX	0
0200010. EQ 1971 Life Inc. 6 1/2%(CARVM)(DEF NFI)1987-NB.....	5,843,905,337	XXX	5,843,905,337	XXX	0
0200011. 1983 Table A 5 1/2%(CARVM)(DEF NFI)1996-NB.....	5,181,964	XXX	5,181,964	XXX	0
0200012. 1983 Table A 11 3/4% (SS) 1982.....	1,467,825	XXX	1,467,825	XXX	0
0200013. 1983 Table A 11% (SS) 1983,1985.....	80,003,046	XXX	80,003,046	XXX	0
0200014. 1983 Table A 11 1/4% (SS) 1984.....	2,063,093	XXX	2,063,093	XXX	0
0200015. 1983 Table A 9 1/4% (SS) 1986.....	106,639,450	XXX	106,639,450	XXX	0
0200016. 1983 Table A 8% (SS) 1987.....	160,254,267	XXX	160,254,267	XXX	0
0200017. 1983 Table A proj. 6% (IMM) 1911-68,93-98.....	8,853,115	XXX	8,853,115	XXX	0
0200018. 1983 Table A proj. 6 1/4% (IMM) 1969.....	110,144	XXX	110,144	XXX	0
0200019. 1983 Table A proj. 6 1/2% (IMM) 1970.....	72,412	XXX	72,412	XXX	0
0200020. 1983 Table A proj. 6 3/4% (IMM) 1971-72.....	371,804	XXX	371,804	XXX	0
0200021. 1983 Table A proj. 7% (IMM) 1973.....	90,432	XXX	90,432	XXX	0
0200022. 1983 Table A proj. 7 1/4% (IMM) 1974.....	225,398	XXX	225,398	XXX	0
0200023. 1983 Table A proj. 7 1/2% (IMM) 1978.....	302,367	XXX	302,367	XXX	0
0200024. 1983 Table A proj. 7 3/4% (IMM) 1975-77,92.....	2,689,911	XXX	2,689,911	XXX	0
0200025. 1983 Table A proj. 8% (IMM) 1987.....	6,456,772	XXX	6,456,772	XXX	0
0200026. 1983 Table A proj. 8 1/4% (IMM) 1979,90-91.....	4,292,320	XXX	4,292,320	XXX	0
0200027. 1983 Table A proj. 8 3/4% (IMM) 1988-89.....	6,817,793	XXX	6,817,793	XXX	0
0200028. 1983 Table A proj. 9 1/4% (IMM) 1986.....	2,707,625	XXX	2,707,625	XXX	0
0200029. 1983 Table A proj. 9 3/4% (IMM) 1980.....	134,455	XXX	134,455	XXX	0
0200030. 1983 Table A proj. 11% (IMM) 1981-85.....	12,289,909	XXX	12,289,909	XXX	0
0200031. AM 2000 6% (IMM) 1999, 2003, 2009.....	39,477,373	XXX	11,694,688	XXX	27,782,685
0200032. AM 2000 6% (DEF FI) 2009.....	9,330,301	XXX	8,784,117	XXX	546,184
0200033. AM 2000 6 1/2% (IMM) 2002.....	2,258,510	XXX	2,258,510	XXX	0
0200034. AM 2000 6 3/4% (IMM) 2001.....	3,237,613	XXX	3,237,613	XXX	0
0200035. AM 2000 7% (IMM) 2000.....	6,813,354	XXX	6,813,354	XXX	0
0200036. 83 Table A proj 5 1/2% (DEF FI) 1995-98.....	177,148	XXX	0	XXX	177,148
0200037. 83 Table A proj 5 1/2% (IMM) 1995-98.....	28,430,876	XXX	4,249,582	XXX	24,181,294
0200038. AM 2000 5 1/2% (IMM) 1999-2004, 2007, 2008.....	25,165,420	XXX	24,013,212	XXX	1,152,208
0200039. AM 2000 5 1/2% (DEF FI) 1999-2004, 2007, 2008.....	27,185,599	XXX	5,180,012	XXX	22,005,587
0200040. AM 2000 5 1/4 % (IMM) 2005-06,2010.....	45,406,823	XXX	43,207,016	XXX	2,199,807
0200041. AM 2000 5 1/4 % (DEF FI) 2005-06,2010.....	44,708,495	XXX	12,533,879	XXX	32,174,616
0200042. AM 2000 5 % (IMM) 2011.....	13,224,790	XXX	9,194,633	XXX	4,030,157
0200043. AM 2000 5 % (DEF FI) 2011.....	29,567,593	XXX	8,914,846	XXX	20,652,747
0200044. AM 2000 4 1/4 % (IMM) 2012.....	5,833,343	XXX	2,649,879	XXX	3,183,464
0200045. AM 2000 4 1/4 % (DEF FI) 2012.....	39,617,284	XXX	9,988,617	XXX	29,628,667
0200046. AM 2000 4 % (IMM) 2013 NB.....	7,150,789	XXX	2,658,547	XXX	4,492,242
0200047. AM 2000 4 % (DEF FI) 2013 NB.....	33,575,229	XXX	9,930,833	XXX	23,644,396
0200048. AM 2000 5 1/2%(CARVM) (DEF NFI) 2001-NB.....	691,677,204	XXX	204,204,585	XXX	487,472,619
0200049. 71 IAM 4% (CARVM)(DEF NFI) 1978 - 80.....	8,236,081	XXX	8,236,081	XXX	0
0200050. 71 IAM 5 1/2% (CARVM)(DEF NFI) 1981 - 82.....	84,337,746	XXX	84,337,746	XXX	0
0200051. 71 IAM 6% (CARVM)(DEF NFI) 1993.....	1,062,158	XXX	1,062,158	XXX	0
0200052. 71 IAM 6 1/2% (CARVM)(DEF NFI) 1992.....	4,352,165	XXX	4,352,165	XXX	0
0200053. 71 IAM 6 3/4% (CARVM)(DEF NFI) 1987.....	15,853,948	XXX	15,853,948	XXX	0
0200054. 71 IAM 7% (CARVM)(DEF NFI) 1990 - 91.....	22,848,889	XXX	22,848,889	XXX	0
0200055. 71 IAM 7 1/4% (CARVM)(DEF NFI) 1989.....	25,555,073	XXX	25,555,073	XXX	0
0200056. 71 IAM 7 1/2% (CARVM)(DEF NFI) 1988.....	20,338,527	XXX	20,338,527	XXX	0
0200057. 71 IAM 7 3/4% (CARVM)(DEF NFI) 1986.....	15,930,424	XXX	15,930,424	XXX	0
0200058. 71 IAM 9% (CARVM)(DEF NFI) 1985.....	23,669,257	XXX	23,669,257	XXX	0
0200059. 71 IAM 9 1/4% (CARVM)(DEF NFI) 1983-84.....	53,045,741	XXX	53,045,741	XXX	0
0200060. 51 GAM 3% (IMM) 1961-66.....	4,076,853	XXX	0	XXX	4,076,853
0200061. 51 GAM 3% (DEF FI) 1961-66.....	18,893	XXX	0	XXX	18,893
0200062. 51 GAM 3 1/2 (IMM) 1961-66.....	28,312,376	XXX	0	XXX	28,312,376
0200063. 51 GAM 3 1/2% (DEF FI) 1961-66.....	1,109,141	XXX	0	XXX	1,109,141
0200064. 51 GAM 3 1/2% (DEF NFI) 1961-66.....	80,125,112	XXX	0	XXX	80,125,112
0200065. 51 GAM EQ 55 Proj. 2 1/2% (DEF NFI) 1983-84.....	23,407	XXX	0	XXX	23,407
0200066. 51 GAM EQ 55 Proj. 3 1/2% (IMM) 1955-60.....	67,034	XXX	0	XXX	67,034
0200067. 51 GAM EQ 55(1st mod)2 1/2%(DEF NFI) 1955-60.....	357,071	XXX	0	XXX	357,071
0200068. 51 GAM EQ 55 Proj 3% (DEF NFI) 1955-60.....	504,565	XXX	0	XXX	504,565
0200069. 51 GAM EQ 60 Proj 3% (IMM) 1960-65.....	4,013,269	XXX	0	XXX	4,013,269
0200070. 51 GAM EQ 60 Proj 3% (DEF FI) 1960-65.....	1,210,336	XXX	0	XXX	1,210,336
0200071. 51 GAM EQ 60 Proj 3 1/4% (IMM) 1960-65.....	0	XXX	0	XXX	0

AXA EQUITABLE LIFE INSURANCE COMPANY
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0200072. 51 GAM EQ 60(1st mod)3% (IMM) 1960-65.....	43,075	XXX.....	0	XXX.....	43,075
0200073. 51 GAM EQ 60(1st mod)3% (DEF FI) 1960-65.....	792	XXX.....	0	XXX.....	792
0200074. 71 GAM 5% (IMM) 1959-NB.....	5,574,060	XXX.....	0	XXX.....	5,574,060
0200075. 71 GAM 5% (DEF FI) 1959-NB.....	333,354	XXX.....	0	XXX.....	333,354
0200076. 71 GAM 6% (IMM) 1959-NB.....	46,566,532	XXX.....	0	XXX.....	46,566,532
0200077. 71 GAM 6% (DEF FI) 1983-1991.....	2,337,488	XXX.....	0	XXX.....	2,337,488
0200078. 71 GAM 6% (DEF NFI)1971- NB.....	694,461,737	XXX.....	0	XXX.....	694,461,737
0200079. 71 GAM 6% (CARVM)(DEF NFI) 1980- NB.....	...15,315,662,049	XXX.....	0	XXX.....	...15,315,662,049
0200080. 71 GAM 7% (IMM) 1978-1979.....	5,249,373	XXX.....	0	XXX.....	5,249,373
0200081. 71 GAM 7 1/4% (IMM) 1991.....	8,170,374	XXX.....	0	XXX.....	8,170,374
0200082. 71 GAM 7 1/2% (IMM) 1980-NB.....	283,369,839	XXX.....	0	XXX.....	283,369,839
0200083. 71 GAM 7.85% (IMM) 1989.....	8,292,171	XXX.....	0	XXX.....	8,292,171
0200084. 83 GAM 13 1/4%(IMM) 1982.....	18,116,584	XXX.....	0	XXX.....	18,116,584
0200085. 83 GAM 11 1/4%(IMM) 1983-1984.....	81,510,167	XXX.....	0	XXX.....	81,510,167
0200086. 83 GAM 11% (IMM) 1985.....	30,971,262	XXX.....	0	XXX.....	30,971,262
0200087. 83 GAM 11% (DEF FI) 1985.....	11,477	XXX.....	0	XXX.....	11,477
0200088. 83 GAM 10 3/4%(IMM) 1983-1984.....	21,386,353	XXX.....	0	XXX.....	21,386,353
0200089. 83 GAM 10 1/2%(IMM) 1985.....	16,917,438	XXX.....	0	XXX.....	16,917,438
0200090. 83 GAM 9 3/4%(IMM) 1983-1984.....	47,854,062	XXX.....	0	XXX.....	47,854,062
0200091. 83 GAM 9 3/4%(DEF FI) 1983-1984.....	183,915	XXX.....	0	XXX.....	183,915
0200092. 83 GAM 9 1/2% (IMM) 1985.....	50,839,462	XXX.....	0	XXX.....	50,839,462
0200093. 83 GAM 9 1/2% (DEF FI) 1985.....	567,700	XXX.....	0	XXX.....	567,700
0200094. 83 GAM 9 1/4% (IMM) 1986.....	64,464,429	XXX.....	0	XXX.....	64,464,429
0200095. 83 GAM 9 1/4% (DEF FI) 1986.....	265,483	XXX.....	0	XXX.....	265,483
0200096. 83 GAM 8 3/4% (IMM) 1986,88,89.....	21,776,487	XXX.....	0	XXX.....	21,776,487
0200097. 83 GAM 8 1/4% (IMM) 1989-1991.....	3,640,130	XXX.....	0	XXX.....	3,640,130
0200098. 83 GAM 8% (IMM) 1986-1987.....	61,786,213	XXX.....	0	XXX.....	61,786,213
0200099. 83 GAM 8% (DEF FI) 1986-1987.....	63,914	XXX.....	0	XXX.....	63,914
0200100. 83 GAM 7.85% (IMM) 1989.....	25,192,491	XXX.....	0	XXX.....	25,192,491
0200101. 83 GAM 7 3/4% (IMM) 1987-88,92.....	302,269	XXX.....	0	XXX.....	302,269
0200102. 83 GAM 7 1/2% (IMM) 1983-85,89.....	159,042,621	XXX.....	0	XXX.....	159,042,621
0200103. 83 GAM 7 1/2% (DEF FI) 1983-85,89.....	75,399,584	XXX.....	0	XXX.....	75,399,584
0200104. 83 GAM 7 1/4% (IMM) 1987,91,95.....	13,435,026	XXX.....	0	XXX.....	13,435,026
0200105. 83 GAM 7 1/4% (DEF FI) 1987,91,95.....	27,231	XXX.....	0	XXX.....	27,231
0200106. 83 GAM 6 1/2% (IMM) 1986,92,94.....	48,174,835	XXX.....	0	XXX.....	48,174,835
0200107. 83 GAM 6 1/2% (DEF FI) 1986,92,94.....	7,608,828	XXX.....	0	XXX.....	7,608,828
0200108. 83 GAM 6 1/4% (DEF FI) 1988-1989.....	167,995	XXX.....	0	XXX.....	167,995
0200109. 83 GAM 6% (DEF FI) 1987.....	196,123	XXX.....	0	XXX.....	196,123
0200110. 83 GAM 6% (IMM) 1989.....	3,071	XXX.....	0	XXX.....	3,071
0200111. 83 GAM 7% (IMM) 1993.....	463,662	XXX.....	0	XXX.....	463,662
0200112. 83 GAM 6 3/4% (IMM) 1996-1997.....	26,575	XXX.....	0	XXX.....	26,575
0200113. 83 GAM 5 3/4% (IMM) 1994-1995.....	6,809,791	XXX.....	0	XXX.....	6,809,791
0200114. 83 GAM 5 1/4% (IMM) 1996-1997.....	4,365,556	XXX.....	0	XXX.....	4,365,556
0200115. 83 GAM 5% (IMM) 1993.....	990,881	XXX.....	0	XXX.....	990,881
0200116. 83 GAM 3 1/2% (IMM) 1993-1998.....	1,592,611	XXX.....	0	XXX.....	1,592,611
0200117. 94 GAR 5 1/4% (IMM) 2005-2006.....	4	XXX.....	0	XXX.....	4
0200118. 94 GAR 5 1/2% (IMM) 2004,2007,2008.....	708,834	XXX.....	0	XXX.....	708,834
0200119. 94 GAR 6% (IMM) 2003,2009.....	690	XXX.....	0	XXX.....	690
0200120. 94 GAR 6 1/4% (IMM) 1998-1999.....	4,079,596	XXX.....	0	XXX.....	4,079,596
0200121. 94 GAR 6 1/2% (IMM) 2002.....	768	XXX.....	0	XXX.....	768
0200122. 94 GAR 6 3/4% (IMM) 2001.....	986,684	XXX.....	0	XXX.....	986,684
0200123. 94 GAR 7% (IMM) 2000.....	40,656,629	XXX.....	0	XXX.....	40,656,629
0200124. Additional Lump Sum Reserves on SS (SS) 1982-87.....	6,868,520	XXX.....	6,868,520	XXX.....	0
0200125. EQ 3% Min.Death/IncomeBen.(CARVM)(DEF NFI)1968-NB.....	30,986,513	XXX.....	30,986,513	XXX.....	0
0299997. Totals (Gross).....	...24,915,247,290	XXX.....	6,931,405,969	XXX.....	...17,983,841,321
0299998. Reinsurance ceded.....	7,075,597,395	XXX.....	1,766,503,455	XXX.....	5,309,093,940
0299999. Totals (Net).....	...17,839,649,895	XXX.....	5,164,902,514	XXX.....	...12,674,747,381

Supplementary Contracts with Life Contingencies:

0300001. 1983 Table A Proj. 6% 1993-98.....	74,578,888	0	74,578,888	0	0
0300002. 1983 Table A Proj. 7 1/2% 1982.....	30,676	0	30,676	0	0
0300003. 1983 Table A Proj. 7 3/4% 1992.....	13,214,899	0	13,214,899	0	0
0300004. 1983 Table A Proj. 8% 1907-82, 87.....	7,097,825	0	7,097,825	0	0
0300005. 1983 Table A Proj. 8 1/4% 1990-91.....	22,365,046	0	22,365,046	0	0
0300006. 1983 Table A Proj. 8 3/4% 1988-89.....	12,334,695	0	12,334,695	0	0
0300007. 1983 Table A Proj. 9 1/4% 1986.....	2,090,163	0	2,090,163	0	0
0300008. 1983 Table A Proj. 11% 1982-85.....	4,968,105	0	4,968,105	0	0
0300009. 1983 Table A Proj. 11 1/4% 1984.....	248,216	0	248,216	0	0
0300010. AM 2000 4 % 2013 NB.....	16,374,221	0	16,374,221	0	0
0300011. AM 2000 4 1/4 % 2012.....	19,194,346	0	19,194,346	0	0
0300012. AM 2000 5 % 2011.....	24,934,276	0	24,934,276	0	0
0300013. AM 2000 5 1/4% 2005-06, 2010.....	78,580,655	0	78,580,655	0	0
0300014. AM 2000 5 1/2% 2004, 2007, 2008.....	67,966,230	0	67,966,230	0	0
0300015. AM 2000 6% 1999, 2003, 2009.....	38,098,491	0	38,098,491	0	0

AXA EQUITABLE LIFE INSURANCE COMPANY
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5 Credit (Group and Individual)	6
Valuation Standard	Total	Industrial	Ordinary		Group
0300016. AM 2000 6 1/2% 2002.....	11,225,806	0	11,225,806	0	0
0300017. AM 2000 6 3/4% 2001.....	16,023,528	0	16,023,528	0	0
0300018. AM 2000 7% 2000.....	16,480,877	0	16,480,877	0	0
0300019. Equitable exp 3% MDB(Def) 1971.....	37,515	0	37,515	0	0
0300020. 1971 GAM 3 1/2% 1969-74.....	300,619	0	0	0	300,619
0300021. 1971 GAM 6% 1975-79.....	365,208	0	0	0	365,208
0300022. 1971 GAM 7 1/2% 1980-82.....	737,774	0	0	0	737,774
0300023. 1971 GAM 11 1/4% 1983-84.....	607,660	0	0	0	607,660
0300024. 1983 GAM 11% 1985.....	852,480	0	0	0	852,480
0300025. 1983 GAM 9 1/4% 1986.....	441,107	0	0	0	441,107
0300026. 1983 GAM 8% 1987.....	183,900	0	0	0	183,900
0300027. 1983 GAM 8 3/4% 1988-89.....	1,279,130	0	0	0	1,279,130
0300028. 1983 GAM 8 1/4% 1990-91.....	3,685,482	0	0	0	3,685,482
0300029. 1983 GAM 7 3/4% 1992.....	943,615	0	0	0	943,615
0300030. 1983 GAM 7% 1993, 2000.....	3,005,009	0	0	0	3,005,009
0300031. 1983 GAM 6 3/4% 2001.....	2,774,512	0	0	0	2,774,512
0300032. 1983 GAM 6 1/2% 2002.....	2,401,967	0	0	0	2,401,967
0300033. 1983 GAM 6% 1994-99, 2003, 2009.....	18,267,606	0	0	0	18,267,606
0300034. 1983 GAM 5 1/2% 2004, 2007, 2008.....	9,430,232	0	0	0	9,430,232
0300035. 1983 GAM 5 1/4% 2005-06, 2010.....	10,213,669	0	0	0	10,213,669
0300036. 1983 GAM 5 % 2011	4,223,920	0	0	0	4,223,920
0300037. 1983 GAM 4 1/4 % 2012.....	5,414,352	0	0	0	5,414,352
0300038. 1983 GAM 4 % 2013 NB.....	4,808,459	0	0	0	4,808,459
0300039. 51 GAM,Equitable 1955 proj, 2 1/2% 1957-66.....	24,450	0	0	0	24,450
0300040. 83 GAM w/adj 1979 NCCI rem 3 1/2% 1900-1974.....	1,407,356	0	0	0	1,407,356
0300041. 83 GAM w/adj 1979 NCCI rem 6% 1975-1979.....	4,232,939	0	0	0	4,232,939
0300042. 83 GAM w/adj 1979 NCCI rem 6 1/2% 1994.....	25,580	0	0	0	25,580
0300043. 83 GAM w/adj 1979 NCCI rem 7% 1993.....	2,939,007	0	0	0	2,939,007
0300044. 83 GAM w/adj 1979 NCCI rem 7 1/2% 1980-1982.....	6,179,875	0	0	0	6,179,875
0300045. 83 GAM w/adj 1979 NCCI rem 7 3/4% 1992.....	10,870,380	0	0	0	10,870,380
0300046. 83 GAM w/adj 1979 NCCI rem 8% 1987.....	5,312,215	0	0	0	5,312,215
0300047. 83 GAM w/adj 1979 NCCI rem 8 1/4% 1990-1991.....	15,374,917	0	0	0	15,374,917
0300048. 83 GAM w/adj 1979 NCCI rem 8 3/4% 1988-1989.....	12,988,148	0	0	0	12,988,148
0300049. 83 GAM w/adj 1979 NCCI rem 9 1/4% 1986.....	3,853,666	0	0	0	3,853,666
0300050. 83 GAM w/adj 1979 NCCI rem 11% 1985.....	3,838,942	0	0	0	3,838,942
0300051. 83 GAM w/adj 1979 NCCI rem 11 1/4 1983-1984.....	6,199,903	0	0	0	6,199,903
0399997. Totals (Gross).....	569,028,537	0	425,844,458	0	143,184,079
0399998. Reinsurance ceded.....	73,222,928	0	0	0	73,222,928
0399999. Totals (Net).....	495,805,609	0	425,844,458	0	69,961,151
Accidental Death Benefits:					
0400001. 1926-33 INT w/ AE..... 3 1/2%...(NLP)..1902-49.....	1,708	0	1,708	0	0
0400002. 1926-33 INT w/ 41CSO..3%...(NLP).....1947-65.....	148,136	0	148,136	0	0
0400003. 59 ADB w/ 58 CSO.....3%...(NLP-CNF).1962-71,76.....	814,949	0	814,949	0	0
0400004. 59 ADB w/ 58 CSO...3 1/2%...(NLP-CNF)..1971-75.....	1,262,085	0	1,262,085	0	0
0400005. 59 ADB w/ 58 CSO...4%.....(CRVM-CNF) 1975-NB.....	8,325,412	0	8,325,412	0	0
0499997. Totals (Gross).....	10,552,290	0	10,552,290	0	0
0499999. Totals (Net).....	10,552,290	0	10,552,290	0	0
Disability - Active Lives:					
0500001. Equitable Exp 3%....1902-36.....	899	0	899	0	0
0500002. 120% 52 INT PER 2 BEN 5 41CSO 2 1/2%...1956-65.....	3,040	0	3,040	0	0
0500003. 120% 52 INT PER 2 BEN 5 58CSO 2 1/2%...1962-71.....	39,072	0	39,072	0	0
0500004. 120% 52 INT PER 2 BEN 5 58CSO 3%.....1971-NB.....	11,318,163	0	11,318,163	0	0
0500005. LTC DB Accel 94 GAM 4% (NLP) 06 - NB.....	10,768,498	0	10,768,498	0	0
0599997. Totals (Gross).....	22,129,672	0	22,129,672	0	0
0599999. Totals (Net).....	22,129,672	0	22,129,672	0	0
Disability - Disabled Lives:					
0600001. Class III.....3%....1932-49.....	496	0	496	0	0
0600002. Class III.....2 1/2%...1947-59.....	29,861	0	29,861	0	0
0600003. 120% 1952 INTERCO BEN 5 4 1/2%.1956-71,76NB.....	93,301,523	0	93,301,523	0	0
0600004. 1952 INTERCO BEN 5 4½%.....	70,235,202	0	70,235,202	0	0
0600005. 1970 INTERCO DIS (ext. ben.) 3 1/2% 1945-47, 1966-74.....	621,066	0	0	0	621,066
0600006. 1970 INTERCO DIS (ext. ben.) 4% 1975-78.....	1,772,529	0	0	0	1,772,529
0600007. 1970 INTERCO DIS (ext. ben.) 4 1/2% 1979-81.....	2,171,161	0	0	0	2,171,161
0600008. 1970 INTERCO DIS (ext. ben.) 5% 1982, 87-NB.....	914,835	0	0	0	914,835
0600009. 1970 INTERCO DIS (ext. ben.) 5 1/2% 1983-86.....	9,060,114	0	0	0	9,060,114
0699997. Totals (Gross).....	178,106,787	0	163,567,082	0	14,539,705
0699998. Reinsurance ceded.....	14,539,705	0	0	0	14,539,705
0699999. Totals (Net).....	163,567,082	0	163,567,082	0	0
Miscellaneous Reserves:					
0700001. Reserve for Term Conversion, OPAL, Substandard Extra.....	799,055	0	799,055	0	0
0700002. GMDB\Secondary Guarantee Reserve.....	3,566,432,871	0	3,566,432,871	0	0
For excess of valuation net premiums over gross premiums, as required by state standards.					
0700003.	804,462,881	0	804,462,881	0	0

AXA EQUITABLE LIFE INSURANCE COMPANY
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5 Credit (Group and Individual)	6
Valuation Standard	Total	Industrial	Ordinary		Group
0700004. Additional Annuity Guarantee Benefit Reserve.....	928,833,554	0	279,059,951	0	649,773,603
0799997. Totals (Gross).....	5,300,528,361	0	4,650,754,758	0	649,773,603
0799998. Reinsurance ceded.....	2,128,547,175	0	2,128,547,175	0	0
0799999. Totals (Net).....	3,171,981,186	0	2,522,207,583	0	649,773,603
9999999. Totals (Net) - Page 3, Line 1.....	...39,627,904,338	0	...26,233,302,910	0	...13,394,601,428

AXA EQUITABLE LIFE INSURANCE COMPANY
EXHIBIT 5 - INTERROGATORIES

1.1	Has the reporting entity ever issued both participating and non-participating contracts?	Yes ☒	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 ☒
2.2	If not, state which kind is issued Non-Participating		
3.	Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements? If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.	Yes ☒	No ☐
4.	Has the reporting entity any assessment or stipulated premium contracts in force? If so, state:	Yes ☐	No ☒
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 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 ☒	No ☐
6.1	If so, state the amount of reserve on such contracts on the basis actually held:	\$.....	70,300,023
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: Attach statement of methods employed in their valuation. The standard mortality was modified so that the life expectation calculated using true issue age and modified mortality equaled the expectation based on the rated age and standard mo	\$.....	83,556,393
7.	Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year?	Yes ☐	No ☒
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.		
8.	Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December of the current year?	Yes ☐	No ☒
8.1	If yes, state the total dollar amount of account value covered by these contracts or agreements.	\$.....	0
8.2	State the amount of reserves established for this business.	\$.....	0
8.3	Identify where the reserves are reported in the blank.		
9.	Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year?	Yes ☐	No ☒
9.1	If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders.	\$.....	0
9.2	State the amount of reserves established for this business.	\$.....	0
9.3	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
	2 Changed From	3 Changed To	Increase in Actuarial Reserve Due To Change
LIFE CONTRACTS (Including supplementary contracts set up on a basis other than that used to determine benefits) (Exhibit 5)			
0100001. UL secondary guarantee & level term deficiency reserve.....	2012 X factors.....	2013 X factors.....	5,659,450
0100002. UL secondary guarantee & level term deficiency reserve coinsurance.....	2012 X factors.....	2013 X factors.....	(4,857,342)
	NY Reg.147 Fourth Amendment in effect	NY Reg.147 Fourth Amendment expired	
0100003. UL secondary guarantee reserves.....			77,036,438
0199999. Subtotal (Page 7, Line 6).....	XXX.....	XXX.....	77,838,546
9999999. Total (Column 4 only).....			77,838,546

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.....	15,991,545	0	0	0	7,505,737	5,778,580	10,704	2,696,524	0
2. Additional contract reserves (a).....	444,989,446	0	0	0	180,550,378	813,706	76,852	263,548,510	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).....	460,980,991	0	0	0	188,056,115	6,592,286	87,556	266,245,034	0
8. Reinsurance ceded.....	177,264,233	0	0	0	177,264,233	0	0	0	0
9. Totals (Net).....	283,716,758	0	0	0	10,791,882	6,592,286	87,556	266,245,034	0
CLAIM RESERVE									
10. Present value of amounts not yet due on claims.....	2,005,082,746	37,221,300	0	0	1,907,729,697	25,444,278	90,622	34,596,849	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).....	2,005,082,746	37,221,300	0	0	1,907,729,697	25,444,278	90,622	34,596,849	0
15. Reinsurance ceded.....	1,734,008,090	36,166,358	0	0	1,697,841,732	0	0	0	0
16. Totals (Net).....	271,074,656	1,054,942	0	0	209,887,965	25,444,278	90,622	34,596,849	0
17. TOTALS (Net).....	554,791,414	1,054,942	0	0	220,679,847	32,036,564	178,178	300,841,883	0
18. TABULAR FUND INTEREST.....	23,763,021	47,472	0	0	10,137,589	36,617	3,458	13,537,885	0

DETAILS OF WRITE-INS

0601.		0	0	0	0	0	0	0	0
0602.		0	0	0	0	0	0	0	0
0603.		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 thru 0603 plus 0698) (Line 6 above).....	0	0	0	0	0	0	0	0	0
1301.		0	0	0	0	0	0	0	0
1302.		0	0	0	0	0	0	0	0
1303.		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 thru 1303 + 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.

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.....	838,032,590	0	66,493,193	333,584,643	437,954,754	0
2. Deposits received during the year.....	207,935,905	0	0	195,909,355	12,026,550	0
3. Investment earnings credited to the account.....	21,855,523	0	5,827,766	5,731,709	10,296,048	0
4. Other net change in reserves.....	1,018,565	0	0	1,018,565	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.....	256,381,125	0	7,022,191	209,905,002	39,453,932	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).....	812,461,458	0	65,298,768	326,339,270	420,823,420	0
10. Reinsurance balance at the beginning of the year.....	(115,166)	0	0	(115,166)	0	0
11. Net change in reinsurance assumed.....	0	0	0	0	0	0
12. Net change in reinsurance ceded.....	(58,000)	0	0	(58,000)	0	0
13. Reinsurance balance at the end of the year (Lines 10 + 11 - 12).....	(57,166)	0	0	(57,166)	0	0
14. Net balance at the end of the current year after reinsurance (Lines 9 + 13).....	812,404,292	0	65,298,768	326,282,104	420,823,420	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.....	1,371,074	0	613,692	0	0	0	0	0	0	0	757,382
1.2 Reinsurance assumed.....	72,512,642	0	61,596,911	0	0	0	0	0	0	0	10,915,731
1.3 Reinsurance ceded.....	23,023,947	0	23,023,947	0	0	0	0	0	0	0	0
1.4 Net.....	50,859,769	0	39,186,656	0	0	0	0	0	0	0	11,673,113
2. In course of settlement:											
2.1 Resisted:											
2.11 Direct.....	10,009,236	0	10,009,236	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.....	10,551,346	0	(b).....10,551,346	(b).....0	0	(b).....0	(b).....0	0	0	0	0
2.2 Other:											
2.21 Direct.....	209,450,198	0	198,726,648	182,470	103,726	0	1,197,731	282,741	0	0	8,956,882
2.22 Reinsurance assumed.....	31,569,631	0	0	0	0	0	0	0	0	0	31,569,631
2.23 Reinsurance ceded.....	24,247,978	0	17,761,795	0	0	0	0	0	0	0	6,486,183
2.24 Net.....	216,771,851	0	(b).....180,964,853	(b).....182,470	103,726	(b).....0	(b).....1,197,731	282,741	(b).....0	(b).....0	(b).....34,040,330
3. Incurred but unreported:											
3.1 Direct.....	105,714,035	0	99,993,907	0	0	0	1,300,000	0	0	0	4,420,128
3.2 Reinsurance assumed.....	50,649,596	0	40,980,505	0	0	0	0	0	0	0	9,669,091
3.3 Reinsurance ceded.....	14,210,706	0	12,814,750	0	0	0	0	0	0	0	1,395,956
3.4 Net.....	142,152,925	0	(b).....128,159,662	(b).....0	0	(b).....0	(b).....1,300,000	0	(b).....0	(b).....0	(b).....12,693,263
4. Totals:											
4.1 Direct.....	326,544,543	0	309,343,483	182,470	103,726	0	2,497,731	282,741	0	0	14,134,392
4.2 Reinsurance assumed.....	155,273,979	0	103,119,526	0	0	0	0	0	0	0	52,154,453
4.3 Reinsurance ceded.....	61,482,631	0	53,600,492	0	0	0	0	0	0	0	7,882,139
4.4 Net.....	420,335,891	(a).....0	(a).....358,862,517	182,470	103,726	0	(a).....2,497,731	282,741	0	0	58,406,706

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$.....0 in Column 2, \$....393,303 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 \$.....163,567,082, 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 \$.....1,054,942, Credit (Group and Individual) Accident and Health \$.....0 and Other Accident and Health \$.....553,736,472

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.....	3,675,706,732	0	1,798,866,435	396,361,221	64,174,070	0	18,136,102	1,186,881,812	5,518,742	0	205,768,350
1.2 Reinsurance assumed.....	199,951,484	0	164,488,092	3,658,181	0	0	0	0	0	0	31,805,211
1.3 Reinsurance ceded.....	815,931,673	0	280,180,155	85,716,186	0	0	0	269,504,765	5,075,507	0	175,455,060
1.4 Net.....	(d) 3,059,726,543	0	1,683,174,372	314,303,216	64,174,070	0	18,136,102	917,377,047	443,235	0	62,118,501
2. Liability December 31, current year from Part 1:											
2.1 Direct.....	326,544,542	0	309,343,482	182,470	103,726	0	2,497,731	282,741	0	0	14,134,392
2.2 Reinsurance assumed.....	155,273,978	0	103,119,526	0	0	0	0	0	0	0	52,154,452
2.3 Reinsurance ceded.....	61,482,631	0	53,600,492	0	0	0	0	0	0	0	7,882,139
2.4 Net.....	420,335,889	0	358,862,516	182,470	103,726	0	2,497,731	282,741	0	0	58,406,705
3. Amounts recoverable from reinsurers December 31, current year.....	172,330,132	0	94,611,658	19,164,739	0	0	0	57,298,584	0	0	1,255,151
4. Liability December 31, prior year:											
4.1 Direct.....	359,400,480	0	343,444,300	361,238	73,251	0	2,442,628	597,931	0	0	12,481,132
4.2 Reinsurance assumed.....	182,226,715	0	130,911,589	0	0	0	0	0	0	0	51,315,126
4.3 Reinsurance ceded.....	69,017,484	0	62,172,005	0	0	0	0	0	0	0	6,845,479
4.4 Net.....	472,609,711	0	412,183,884	361,238	73,251	0	2,442,628	597,931	0	0	56,950,779
5. Amounts recoverable from reinsurers December 31, prior year.....	107,858,350	0	58,725,247	10,987,469	0	0	0	37,111,542	0	0	1,034,092
6. Incurred benefits:											
6.1 Direct.....	3,642,850,794	0	1,764,765,617	396,182,453	64,204,545	0	18,191,205	1,186,566,622	5,518,742	0	207,421,610
6.2 Reinsurance assumed.....	172,998,747	0	136,696,029	3,658,181	0	0	0	0	0	0	32,644,537
6.3 Reinsurance ceded.....	872,868,602	0	307,495,053	93,893,456	0	0	0	289,691,807	5,075,507	0	176,712,779
6.4 Net.....	2,942,980,939	0	1,593,966,593	305,947,178	64,204,545	0	18,191,205	896,874,815	443,235	0	63,353,368

(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 \$.....6,040,253 in Line 1.1, \$.....6,040,253 in Line 1.4, \$.....6,151,352 in Line 6.1 and \$.....6,151,352 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 \$.....12,005,002 premiums waived under total and permanent disability benefits.

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 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.....	6,393,204	6,958,609	565,405
7. Derivatives (Schedule DB).....	0	0	0
8. Other invested assets (Schedule BA).....	2	152,244	152,242
9. Receivables for securities.....	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL).....	0	0	0
11. Aggregate write-ins for invested assets.....	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	6,393,206	7,110,853	717,647
13. Title plants (for Title insurers only).....	0	0	0
14. Investment income due and accrued.....	2,704,780	1,801,252	(903,528)
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....	3,643,404	3,088,691	(554,713)
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.....	278,803,578	203,703,479	(75,100,099)
19. Guaranty funds receivable or on deposit.....	0	0	0
20. Electronic data processing equipment and software.....	103,746,244	178,232,339	74,486,095
21. Furniture and equipment, including health care delivery assets.....	13,619,153	13,403,596	(215,557)
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.....	60,281,697	59,638,632	(643,065)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	469,192,062	466,978,842	(2,213,220)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0
28. TOTALS (Lines 26 and 27).....	469,192,062	466,978,842	(2,213,220)

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 thru 1103 plus 1198) (Line 11 above).....	0	0	0
2501. Other assets non-admitted.....	60,281,697	59,638,632	(643,065)
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 thru 2503 plus 2598) (Line 25 above).....	60,281,697	59,638,632	(643,065)

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 New York State Department of Financial Services ("SAP").

The New York State Department of Financial Services ("NYSDFS") 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 for all securities except issues in default; the prospective adjustment method was used for 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 and certificates of deposit with a maturity of one year 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 ACMC LLC, a wholly owned subsidiary of AXA Equitable.

AXA Equitable's ownership interests in Equitable Holdings, LLC ("EHLLC") and AXA Equitable Funds Management Group, LLC ("FMG") 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 8 of the Annual Statement.

Derivatives are used for asset/liability risk management, for hedging individual securities or equity indexes, 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:

Primarily all 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. and Quadrant Real Estate Advisors LLC (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 variable insurance 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.

In March 2012, the NAIC adopted SSAP No. 92, Accounting for Postretirement Benefits Other Than Pensions, and SSAP No. 102, Accounting for Pensions, each with an effective adoption date of January 1, 2013 and superseding SSAP No. 14 and SSAP No. 89, respectively. The requirements of these new pronouncements could have a material impact on the surplus of many entities. Consequently, entities are permitted an election on a plan-by-plan basis either to recognize the full transition surplus impact immediately on January 1, 2013 or over a period not to exceed ten years and subject to an annual formulaic minimum amount. The Company has elected to absorb the full impact of the change in accounting principles as of January 1, 2013 and reduced surplus by \$77.2 million.

During the third quarter of 2013, the Company identified an error in the calculation of prior year expenses regarding rent. As a result of this error, the Company reported a correction to reduce opening surplus by \$66.4 million within Page 4 write-in Line 53.

NOTES TO FINANCIAL STATEMENTS

3. BUSINESS COMBINATIONS AND GOODWILL

NONE

4. DISCONTINUED OPERATIONS

NONE

5. INVESTMENTS

A. Mortgage Loans, including Mezzanine Real Estate Loans

(1) The maximum and minimum lending rates for mortgage loans during 2013 were:

Commercial mortgages: 5.47% and 3.65% and Agricultural loans: 5.85% and 3.30%

(2) 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 79%.

(3) Taxes, assessments and any amounts advanced and not included in the mortgage loan total:

Current Year	Prior Year
\$0	\$0

(4) Age Analysis of Mortgage Loans:

a. Current Year	Residential			Commercial			Total
	Farm	Insured	All Other	Insured	All Other	Mezzanine	
1. Recorded Investment (All)							
(a) Current.....	\$ 1,843,395,946	\$ 0	\$ 0	\$ 4,186,778,323	\$ 0	\$ 0	\$ 6,030,174,269
(b) 30-59 Days Past Due.....	4,988,678	0	0	0	0	0	4,988,678
(c) 60-89 Days Past Due.....	3,632,221	0	0	0	0	0	3,632,221
(d) 90-179 Days Past Due.....	2,891,456	0	0	0	0	0	2,891,456
(e) 180+ Days Past Due.....	10,825,805	0	0	0	0	0	10,825,805
2. Accruing Interest 90-179 Days Past Due							
(a) Recorded Investment.....	\$ 2,891,456	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,891,456
(b) Interest Accrued.....	85,626	0	0	0	0	0	85,626
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment.....	\$ 10,825,805	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 10,825,805
(b) Interest Accrued.....	324,669	0	0	0	0	0	324,669
4. Interest Reduced							
(a) Recorded Investment.....	\$ 24,563,374	\$ 0	\$ 0	\$ 62,720,000	\$ 0	\$ 0	\$ 87,283,374
(b) Number of Loans.....	16	0	0	1	0	0	17
(c) Percent Reduced*.....	1.73%	0.00%	0.00%	5.00%	0.00%	0.00%	4.08%
* weighted-average % of the aggregated reduced recorded investments							

b. Prior Year	Residential			Commercial			Total
	Farm	Insured	All Other	Insured	All Other	Mezzanine	
1. Recorded Investment (All)							
(a) Current.....	\$ 1,636,881,668	\$ 0	\$ 0	\$ 3,781,903,128	\$ 0	\$ 0	\$ 5,418,784,796
(b) 30-59 Days Past Due.....	5,211,349	0	0	0	0	0	5,211,349
(c) 60-89 Days Past Due.....	1,265,148	0	0	0	0	0	1,265,148
(d) 90-179 Days Past Due.....	2,600,079	0	0	0	0	0	2,600,079
(e) 180+ Days Past Due.....	9,857,587	0	0	0	0	0	9,857,587
2. Accruing Interest 90-179 Days Past Due							
(a) Recorded Investment.....	\$ 2,600,079	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,600,079
(b) Interest Accrued.....	41,675	0	0	0	0	0	41,675
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment.....	\$ 9,857,587	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 9,857,587
(b) Interest Accrued.....	221,857	0	0	0	0	0	221,857
4. Interest Reduced							
(a) Recorded Investment.....	\$ 7,799,148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 7,799,148
(b) Number of Loans.....	12	0	0	0	0	0	12
(c) Percent Reduced*.....	2.09%	0.00%	0.00%	0.00%	0.00%	0.00%	2.09%
* weighted-average % of the aggregated reduced recorded investments							

NOTES TO FINANCIAL STATEMENTS

(5) Investment in Impaired Loans With or Without Allowances for Credit Losses:

	Residential			Commercial			Total
	Farm	Insured	All Other	Insured	All Other	Mezzanine	
a. Current Year							
1. With Allowance for Credit Losses.....	\$ 0	\$ 0	\$ 0	\$ 0	\$ 90,356,000	\$ 0	\$ 90,356,000
2. No Allowance for Credit Losses.....	0	0	0	0	0	0	0
b. Prior Year							
1. With Allowance for Credit Losses.....	\$ 0	\$ 0	\$ 0	\$ 0	\$ 134,030,521	\$ 0	\$ 134,030,521
2. No Allowance for Credit Losses.....	1,611,699	0	0	0	0	0	1,611,699

(6) Investment in Impaired Loans - Average Recorded Investment, Interest Income Recognized, Recorded Investment on Nonaccrual Status and Amount of Interest Income Recognized Using a Cash Basis Method of Accounting:

	Residential			Commercial			Total
	Farm	Insured	All Other	Insured	All Other	Mezzanine	
a. Current Year							
1. Average Recorded Investment.....	\$ 230,124	\$ 0	\$ 0	\$ 0	\$ 99,405,223	\$ 0	\$ 99,635,347
2. Interest Income Recognized.....	0	0	0	0	3,836,953	0	3,836,953
3. Recorded Investments on Nonaccrual Status.....	0	0	0	0	90,356,000	0	90,356,000
4. Amount of Interest Income Recognized Using a Cash Basis Method of Accounting.....	0	0	0	0	1,711,286	0	1,711,286
b. Prior Year							
1. Average Recorded Investment.....	\$ 2,365,081	\$ 0	\$ 0	\$ 0	\$ 142,967,931	\$ 0	\$ 145,333,012
2. Interest Income Recognized.....	910,600	0	0	0	10,822,396	0	11,732,996
3. Recorded Investments on Nonaccrual Status.....	0	0	0	0	0	0	0
4. Amount of Interest Income Recognized Using a Cash Basis Method of Accounting.....	765,500	0	0	0	5,666,498	0	6,431,998

(7) Allowance for Credit Losses:

	Current Year	Prior Year
a. Balance at beginning of period	\$ 36,036,260	\$ 31,493,440
b. Additions charged to operations	\$ 11,701,534	\$ 28,629,115
c. Direct write-downs charged against the allowances	\$ 0	\$ 0
d. Recoveries of amounts previously charged off	(\$ 31,642,149)	(\$ 24,086,295)
e. Balance at end of period	\$ 16,095,645	\$ 36,036,260

(8) The policy for recognizing interest income on impaired loans, including the method for recording cash receipts:

The Company accrues interest income on impaired loans to the extent it is deemed collectible (delinquent less than 90 days) and the loans continue 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

	Current Year	Prior Year
(1) The total recorded investment in restructured loans, as of year end	\$ 62,720,000	\$ 0
(2) The realized capital losses related to these loans	\$ 28,901,184	\$ 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.

NOTES TO FINANCIAL STATEMENTS

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.
- (2) Loan-backed securities with a recognized other than temporary impairment as of December 31, 2013 are as follows:

		1 Amortized Cost Basis before Other than Temporary Impairment (OTTI)	2		3 Fair Value * 1-(2a+2b)
			Other than Temporary Impairment Recognized in Loss		
			2a Interest	2b Non-interest	
OTTI recognized 1st Quarter					
a.	Intent to Sell	-	-	-	-
b.	Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover amortized cost basis	\$ 15,302,585	\$ 25,476	\$ 14,138,962	\$ 1,138,147
c.	Total 1st Quarter	\$ 15,302,585	\$ 25,476	\$ 14,138,962	\$ 1,138,147
OTTI recognized 2nd Quarter					
d.	Intent to Sell	-	-	-	-
e.	Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover amortized cost basis	\$ 66,832,022	\$ 14,584,371	\$ 35,448,534	\$ 16,799,117
f.	Total 2nd Quarter	\$ 66,832,022	\$ 14,584,371	\$ 35,448,534	\$ 16,799,117
OTTI recognized 3rd Quarter					
g.	Intent to Sell	-	-	-	-
h.	Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover amortized cost basis	-	-	-	-
i.	Total 3rd Quarter	\$ -	-	-	-
OTTI recognized 4th Quarter					
j.	Intent to Sell	-	-	-	-
k.	Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover amortized cost basis	21,879,004	158,434	15,965,260	5,755,310
l.	Total 4th Quarter	\$ 21,879,004	158,434	15,965,260	5,755,310
m.	Annual Aggregate Total	\$ XXX	\$ 14,768,281	\$ 65,552,756	XXX

* Fair Value reflects the Fair Value at the time of the other-than-temporary-impairment.

NOTES TO FINANCIAL STATEMENTS

- (3) Each loan-backed security held with a recognized other than temporary impairment recorded in the year ended December 31, 2013, 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	7
CUSIP	Book/Adjusted Carrying Value Amortized Cost before Current Year OTTI	Present value of Projected Cash Flows	Recognized other- than-temporary- impairment 2-3	Amortized Cost after other-than- temporary-impairment 2-4	Fair Value at time of OTTI	Date of Financial Statement Where Reported
22545DAM9	11,315,541	711,150	10,604,391	711,150	711,150	03/31/2013
92976BGE6	3,987,044	452,473	3,534,571	452,473	426,997	03/31/2013
05947U6G8	3,737,753	535,497	3,202,256	535,497	535,497	06/30/2013
22545DAK3	31,178,202	17,751,740	13,426,462	17,751,740	9,130,879	06/30/2013
46625MPV5	43,188	29,675	13,513	29,675	29,675	06/30/2013
46625MRL5	4,000,000	2,411,764	1,588,236	2,411,764	2,411,764	06/30/2013
46629YAQ2	4,005,651	253,142	3,752,509	253,142	224,000	06/30/2013
46629YAQ2	2,933,765	189,856	2,743,909	189,856	168,000	06/30/2013
52108HZ80	2,991,876	2,881,964	109,912	2,881,964	724,617	06/30/2013
617451AP4	5,943,119	607,154	5,335,965	607,154	603,750	06/30/2013
61746WHN3	3,093,126	2,712,222	380,904	2,712,222	1,959,606	06/30/2013
92976UAC4	8,905,341	4,010,474	4,894,867	4,010,474	1,011,330	06/30/2013
05947UE20	5,974,789	2,130,345	3,844,444	2,130,345	2,129,196	12/31/2013
36246LAS0	2,478,899	580,175	1,898,724	580,175	580,175	12/31/2013
396789LR8	3,939,472	588,040	3,351,432	588,040	529,200	12/31/2013
396789LS6	1,074,842	570,500	504,342	570,500	555,950	12/31/2013
396789LT4	365,650	206,000	159,650	206,000	197,425	12/31/2013
396789LT4	104,075	103,000	1,075	103,000	98,713	12/31/2013
46631BAS4	2,703,597	354,229	2,349,368	354,229	354,229	12/31/2013
46631BAT2	536,749	105,450	431,299	105,450	105,450	12/31/2013
61754JAP3	4,466,421	1,053,713	3,412,708	1,053,713	983,400	12/31/2013
76111XWD1	234,510	222,291	12,219	222,291	221,572	12/31/2013
Total	\$	XXX	XXX	65,552,756	XXX	XXX

- (4) All impaired (fair value is less than cost or amortized cost) loan-backed securities for which an other-than-temporary-impairment has not been recognized in earnings as a realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains) as of 12/31/2013:

a. The aggregate amount of Unrealized Losses:

1. Less than 12 Months	\$ 6,412,515
2. 12 Months or Longer	\$ 261,499,637

b. The aggregate related fair value of securities with Unrealized Losses:

1. Less than 12 Months	\$ 99,976,246
2. 12 Months or Longer	\$ 551,702,927

The \$267,912,152 of unrealized losses includes \$218,320,683 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 issuer 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

NOTES TO FINANCIAL STATEMENTS

F. Real Estate

- 1) AXA Equitable recognized no impairment losses in 2013.
- 2) The Company has no investment in real estate.
- 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 zero to four years of unexpired tax credits with a holding period of three to ten 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 \$12.0 million as of December 31, 2013.
- 4) The Company did not recognize any impairment loss with respect to its LIHTC assets during 2013..
- The Company amortized \$1.2 million of LIHTC assets to realized losses during 2013.

- 5) The Company did not incur any write-down or reclassifications due to the forfeiture or ineligibility of any tax credits during 2013.

H. Restricted Assets

- 1) Restricted Assets (including Pledged):

	Gross Restricted								Percentage	
	Current Year					6	7	8	9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)					
a. Subject to contractual obligation for which liability is not shown.....	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	0.00%	0.00%
b. Collateral held under security lending agreements.....	0	0	0	0	0	0	0	0	0.00%	0.00%
c. Subject to repurchase agreements.....	0	0	0	0	0	0	0	0	0.00%	0.00%
d. Subject to reverse repurchase agreements.....	0	0	0	0	0	0	0	0	0.00%	0.00%
e. Subject to dollar repurchase agreements.....	0	0	0	0	0	0	0	0	0.00%	0.00%
f. Subject to dollar reverse repurchase agreements.....	0	0	0	0	0	0	0	0	0.00%	0.00%
g. Placed under option contracts.....	0	0	0	0	0	0	0	0	0.00%	0.00%
h. Letter stock or securities restricted as to sale.....	0	0	0	0	0	0	0	0	0.00%	0.00%
i. On deposit with states.....	83,911,489	0	0	0	83,911,489	88,466,212	(4,554,723)	83,911,489	0.05%	0.05%
j. On deposit with other regulatory bodies.....	0	0	0	0	0	0	0	0	0.00%	0.00%
k. Pledged as collateral not captured in other categories.....	426,434,161	0	0	0	426,434,161	445,195,362	(18,761,201)	426,434,161	0.27%	0.27%
l. Other restricted assets.....	0	0	0	0	0	0	0	0	0.00%	0.00%
m. Total Restricted Assets.....	\$ 510,345,650	0	0	0	\$ 510,345,650	\$ 533,661,574	\$ (23,315,924)	\$ 510,345,650	0.32%	0.32%
(a) Subset of column 1										
(b) Subset of column 3										

- 2) Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts that Share Similar Characteristics, Such as Reinsurance and Derivatives, are Reported in the Aggregate):

	Gross Restricted								Percentage	
	Current Year					6	7	8	9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting Restricted Assets (a)	Total Separate Account (S/A) Restricted	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)		Increase (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
Other Restricted Assets						Total From Prior Year				
US TREASURY BONDS	\$ 426,434,161	\$ 0	\$ 0	\$ 0	\$ 426,434,161	\$ 445,195,362	\$ (18,761,201)	\$ 426,434,161	0.27%	0.27%
	\$ 426,434,161	0	0	0	\$ 426,434,161	\$ 445,195,362	\$ (18,761,201)	\$ 426,434,161	0.27%	0.27%
(a) Subset of column 1										
(b) Subset of column 3										

- 3) Detail of Other Restricted Assets (Contracts that Share Similar Characteristics, Such as Reinsurance and Derivatives, are Reported in the Aggregate):
- NONE

NOTES TO FINANCIAL STATEMENTS

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 \$7.8 million in equity partnerships in 2013. 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 described in Note 5 –D(5). The fair value for each partnership was determined from information provided in the related partnership financial statements.

7. INVESTMENT INCOME

- A. 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.
- B. The total amount of due and accrued income excluded was \$34.3 million as of December 31, 2013.

8. DERIVATIVE INSTRUMENTS

The Company has issued and continues to offer certain variable annuity products with guaranteed minimum death benefit ("GMDB") and guaranteed minimum income benefit ("GMIB"). The Company had previously issued certain variable annuity products with guaranteed withdrawal benefit for life ("GWBL"). 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 policyholders' account balances would support. The risk associated with the GMIB/GWBL feature is that under-performance of the financial markets could result in the present value of GMIB benefits, in the event of annuitization, 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 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, swaptions, variance swaps as well as equity options, that collectively are managed in an effort to reduce the economic impact of unfavorable changes in guaranteed benefits' exposures attributable to movements in the equity and fixed income markets. For GMDB, GMIB and GWBL and other features, the Company retains certain risks including basis, credit spread 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 and other features that result from financial markets movements. A portion of exposure to realized equity volatility is hedged using equity options and variance swaps. 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.

At the end of 2012, AXA Equitable adjusted its outlook for future interest rate scenarios for some variable annuities with hedged GMDB and GMIB guarantees, as measured under AXA Equitable's hedging framework, leading to a reduction in their interest rate exposure. The reduced interest rate exposure led to AXA Equitable reducing the size of its interest rate hedges, as well as a change to the maturity profile. In addition, AXA Equitable began to fully unwind its swap and swaption positions hedging exposure to interest rate volatility completing a full unwind of the related GMDB and GMIB position in the first quarter 2013, and completing the General Account full unwind of swaps and swaptions in second quarter 2013.

The Company periodically, including during 2013, has had in place a hedge program to partially protect against declining interest rates with respect to a part of its projected variable annuity sales.

The Company also uses equity index options on the S&P 500, Russell 2000, Morgan Stanley Capital International ("MSCI"), Europe, Australasia and Far East ("EAFE"), MSCI Emerging Markets ("EM") and NASDAQ indices as well as options on Gold, Oil and a Real Estate index for the purpose of hedging crediting rate exposure in its Structured Capital Strategies® ("SCS") variable annuity, Structured Investment Option in the Company's EQUI-VEST® variable annuity series ("SIO"), Market Stabilizer Option® ("MSO") in the Company's variable life insurance products and Indexed Universal Life ("IUL") insurance products. This involves entering into a package of calls and/or put options whose payoff mimics the crediting rate embedded in individual segments of the products. For the SCS variable annuity product a portion of the exposure is hedged using asset swaps.

NOTES TO FINANCIAL STATEMENTS

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 uses swaptions and swaps to reduce the risk associated with minimum crediting rate guarantees on these interest-sensitive contracts.

The Company’s General Account investment in Separate Account equity funds exposes the Company to equity market risk which is hedged through equity-index futures contracts to minimize such risk.

Beginning in second quarter 2013, the Company implemented a strategy in its General Account investment portfolio to replicate the credit exposure from fixed maturity securities otherwise permissible under its investment guidelines through the sale of credit default swaps. Under the terms of these swaps, the Company receives quarterly fixed premiums that, together with any initial amount paid or received at trade inception, replicate the credit spread otherwise currently obtainable by purchasing the referenced entity’s bonds of similar maturity. These credit derivatives have remaining terms of five years or less and are recorded at fair value with changes in fair value, including the yield component that emerges from initial amounts paid or received, reported in Net investment income (loss). The Company manages its credit exposure taking into consideration both cash and derivative based positions and selects the reference entities in its replicated credit exposures in a manner consistent with its selection of fixed maturities. In addition, the Company has transacted the sale of credit default swaps exclusively in single name reference entities of investment grade credit quality and with counterparties subject to collateral posting requirements. If there is an event of default by the reference entity or other such credit event as defined under the terms of the swap contract, the Company is obligated to perform under the credit derivative and, at the counterparty’s option, either pay the referenced amount of the contract less an auction-determined recovery amount or pay the referenced amount of the contract and receive in return the defaulted or similar security of the reference entity for recovery by sale at the contract settlement auction. To date, there have been no events of default or circumstances indicative of the deterioration in the credit quality of the named referenced entities to require or suggest that the Company will have to perform under these credit default swaps. The maximum potential amount of future payments the Company could be required to make under these credit derivatives is limited to the par value of the referenced securities which is the dollar-equivalent of the derivative notional amount. The Standard North American CDS Contract (“SNAC”) under which the Company executes these CDS sales transactions does not contain recourse provisions for recovery of amounts paid under the credit derivative.

At December 31, 2013, the Company had open exchange-traded futures positions on the S&P 500, Russell 2000, NASDAQ 100 and Emerging Market indices, having initial margin requirements of \$194 million. At December 31, 2013, the Company had exchange-traded futures positions on the 2-year, 5-year and 10-year U.S. Treasury Notes on U.S. Treasury bond and ultra-long bonds, and on Eurodollars futures, having initial margin requirements of \$58 million. At that same date, the Company had open exchange-traded future positions on the Euro Stoxx, FTSE 100, Topix and European, Australasia, and Far East (“EAFE”) indices as well as corresponding currency futures on the Euro/U.S. dollar, Pound/U.S. dollar, and Yen/U.S. dollar having initial margin requirements of \$6 million. All outstanding equity-based and treasury futures contracts at December 31, 2013 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. A derivative with positive fair value (a derivative asset) indicates existence of credit risk because the counterparty would owe money to the Company if the contract were closed at the reporting date. Alternatively, a derivative contract with negative fair value (a derivative liability) indicates the Company would owe money to the counterparty if the contract were closed at the reporting date. To reduce credit exposures in over-the-counter (“OTC”) derivative transactions the Company generally enters into master agreements that provide for a netting of financial exposures with the counterparty and allow for collateral arrangements. The Company further controls and minimizes its counterparty exposure through a credit appraisal and approval process.

The standardized “ISDA Master Agreement” under which the Company conducts its OTC derivative transactions includes provisions for payment netting. In the normal course of business activities, if there is more than one derivative transaction with a single counterparty, the Company will set-off the cash flows of those derivatives into a single amount to be exchanged in settlement of the resulting net payable or receivable with that counterparty. In the event of default, insolvency, or other similar event pre-defined under the ISDA Master Agreement that would result in termination of OTC derivatives transactions before their maturity, netting procedures would be applied to calculate a single net payable or receivable with the counterparty.

Under the ISDA Master Agreement, the Company generally has executed a Credit Support Annex (“CSA”) with each of its OTC derivative counterparties that require both posting 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. These CSAs are bilateral agreements that require collateral postings by the party “out-of-the-money” or in a net derivative liability position. Various thresholds for the amount and timing of collateralization of net liability positions are applicable. Consequently, the credit exposure of the Company’s OTC derivative contracts is limited to the net positive estimated fair value of those contracts at the reporting date after taking into consideration the existence of netting agreements and any collateral received pursuant to CSAs. Derivatives are recognized at fair value in the balance sheets and are reported either as assets or as liabilities. The Company nets the fair value of all derivative financial instruments with counterparties for which an ISDA Master Agreement and related CSA have been executed.

At December 31, 2013 and 2012, respectively, the Company held \$602 million and \$1,165 million in cash and securities 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 Amounts withheld or retained by company or trustee in the balance sheets. The aggregate fair value of all collateralized derivative transactions that were in a liability position at December 31, 2013 and 2012, respectively, were \$42 million and \$5 million, for which the Company posted collateral of \$35 million and \$5 million at December 31, 2013 and 2012, respectively, in the normal operation of its collateral arrangements. Certain of the Company’s ISDA Master Agreements contain contingent provisions that permit the counterparty to terminate the ISDA Master Agreement if the Company’s credit rating falls below a specified threshold, however, the occurrence of such credit event would not impose additional collateral requirements.

NOTES TO FINANCIAL STATEMENTS

On June 10, 2013, new derivative regulations under Title VII of the Dodd-Frank Wall Street Reform and Consumer Protection Act went into effect, requiring financial entities, including U.S. life insurers, to clear newly executed OTC interest rate swaps with central clearing houses, and to post larger sums of higher quality collateral, among other provisions. Counterparties subject to these new regulations are required to post initial margin to the clearing house as well as variation margin to cover any daily negative mark-to-market movements in the value of newly executed OTC interest rate swap contracts. Centrally cleared OTC interest rate swap contracts, protected by initial margin requirements and higher quality collateral-eligible assets, and are expected to reduce the risk of loss in the event of counterparty default. The Company has counterparty exposure to the clearing house and its clearing broker for futures and OTC derivative contracts. Since the introduction of these new derivative regulations, there have been no significant impacts from the Company’s compliance as existing derivative positions are grandfathered. Similarly, the Company does not expect the new regulations to materially increase the amount or change the quality of collateral that otherwise would have been imposed directly with its counterparties under CSAs.

9. INCOME TAXES

A. 1. The components of net deferred income tax assets/ (liability) as of December 31 are as follows:

	2013			2012			Change		
	1 Ordinary	2 Capital	3 (Col 1+2) Total	4 Ordinary	5 Capital	6 (Col 4+5) Total	7 (Col 1-4) Ordinary	8 (Col 2-5) Capital	9 (Col 7+8) Total
a. Gross deferred tax assets	1,774,524,822	102,300,000	1,876,824,822	1,824,061,697	61,800,000	1,885,861,697	(49,536,875)	40,500,000	(9,036,875)
b. Statutory valuation allowance adjustment									
c. Adjusted gross deferred tax assets (1a-1b)	1,774,524,822	102,300,000	1,876,824,822	1,824,061,697	61,800,000	1,885,861,697	(49,536,875)	40,500,000	(9,036,875)
d. Deferred tax assets nonadmitted	176,503,579	102,300,000	278,803,579	141,903,480	61,800,000	203,703,480	34,600,099	40,500,000	75,100,099
e. Subtotal net admitted deferred tax asset (1c-1d)	1,598,021,243		1,598,021,243	1,682,158,217		1,682,158,217	(84,136,974)		(84,136,974)
f. Deferred tax liabilities		1,086,643,775	1,086,643,775		971,558,217	971,558,217		115,085,558	115,085,558
g. Net admitted deferred tax assets/(net deferred tax liability) (1e-1f)	1,598,021,243	(1,086,643,775)	511,377,468	1,682,158,217	(971,558,217)	710,600,000	(84,136,974)	(115,085,558)	(199,222,532)

2. Admission Calculation Components SSAP No. 101:

	2013			2012			Change		
	1 Ordinary	2 Capital	3 (Col 1+2) Total	4 Ordinary	5 Capital	6 (Col 4+5) Total	7 (Col 1-4) Ordinary	8 (Col 2-5) Capital	9 (Col 7+8) Total
a. Federal income taxes paid in prior years recoverable through loss carrybacks	15,103,040		15,103,040	237,100,000		237,100,000	(221,996,960)		(221,996,960)
b. Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation. (The lesser of 2(b)1 and 2(b)2 below:	496,274,427		496,274,427	473,500,000		473,500,000	22,774,427		22,774,427
Adjusted gross deferred tax assets expected to be realized following the balance sheet date	496,274,427		496,274,427	473,500,000		473,500,000	22,774,427		22,774,427
Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	496,274,427	XXX	XXX	595,987,308	XXX	XXX	(99,712,881)
c. Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	1,086,643,775		1,086,643,775	971,558,217		971,558,217	115,085,558		115,085,558
d. Deferred tax assets admitted as the result of application of SSAP 101.									
Total 2(a)+2(b)+2(c)	1,598,021,242		1,598,021,242	1,682,158,217		1,682,158,217	(84,136,975)		(84,136,975)

NOTES TO FINANCIAL STATEMENTS

3. Other Admissibility Criteria:

		2013	2012
a.	Ratio percentage used to determine recovery period and threshold limitation amount	804.763	910.394
b.	Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	3,979,883,698	4,597,754,611

4. Impact of Tax Planning Strategies:

(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage

	12/31/13		12/31/12		Change	
	1 Ordinary	2 Capital	3 Ordinary	4 Capital	5 (Col. 1-3) Ordinary	6 (Col. 2-4) Capital
1. Adjusted gross DTAs amount from Note 9A1(c)	1,774,524,822	102,300,000	1,824,061,697	61,800,000	(49,536,875)	40,500,000
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.000	0.000	0.000	0.000	0.000	0.000
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	1,598,021,243		1,682,158,217		(84,136,974)	
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.000	0.000	0.000	0.000	0.000	0.000

(b) Does the company’s tax planning strategies include the use of reinsurance? NO

B. Deferred Tax Liabilities Not Recognized

C. Current income taxes incurred consist of the following major components:

1. Current Income Tax:

	1 2013	2 2012	3 (Col 1-2) Change
a. Federal	539,299,517	279,821,237	259,478,280
b. Foreign			
c. Subtotal	539,299,517	279,821,237	259,478,280
d. Federal income tax on net capital gains	(944,976,550)	(46,048,604)	(898,927,946)
e. Utilization of capital loss carry-forwards			
f. Other	(33,022,967)	(294,760,745)	261,737,778
g. Federal and Foreign income taxes incurred	(438,700,000)	(60,988,112)	(377,711,888)

2. Deferred Tax Assets:

	1 2013	2 2012	3 (Col 1-2) Change
a. Ordinary:			
1. Discounting of unpaid losses			
2. Unearned premium reserve			
3. Policyholder reserves	757,000,000	991,700,000	(234,700,000)
4. Investments			
5. Deferred acquisition costs	340,100,000	344,400,000	(4,300,000)
6. Policyholder dividends accrual	91,800,000	91,100,000	700,000
7. Fixed assets			
8. Compensation and benefits accrual	12,300,000	13,500,000	(1,200,000)
9. Pension accrual	12,700,000	105,200,000	(92,500,000)
10. Receivables - nonadmitted			
11. Net operating loss carry-forward	492,200,000		492,200,000
12. Tax credit carry-forward	11,200,000	171,600,000	(160,400,000)
13. Other (including items <5% of total ordinary tax assets)	57,224,822	106,561,697	(49,336,875)
99. Subtotal	1,774,524,822	1,824,061,697	(49,536,875)
b. Statutory valuation allowance adjustment			
c. Nonadmitted	176,503,579	141,903,480	34,600,099
d. Admitted ordinary deferred tax assets (2a99-2b-2c)	1,598,021,243	1,682,158,217	(84,136,974)
e. Capital:			
1. Investments	102,300,000	61,800,000	40,500,000
2. Net capital loss carry-forward			
3. Real estate			
4. Other (including items <5% of total capital tax assets)			
99. Subtotal	102,300,000	61,800,000	40,500,000
f. Statutory valuation allowance adjustment			
g. Nonadmitted	102,300,000	61,800,000	40,500,000
h. Admitted capital deferred tax assets (2e99-2f-2g)			
i. Admitted deferred tax assets (2d+2h)	1,598,021,243	1,682,158,217	(84,136,974)

NOTES TO FINANCIAL STATEMENTS

3. Deferred Tax Liabilities:

	1	2	3
	2013	2012	(Col 1–2) Change
a. Ordinary:			
1. Investments			
2. Fixed assets			
3. Deferred and uncollected premium			
4. Policyholder reserves			
5. Other (including items <5% of total ordinary tax assets)			
99. Subtotal			
b. Capital:			
1. Investments	1,086,643,775	971,558,217	115,085,558
2. Real estate			
3. Other (including items <5% of total capital tax assets)			
99. Subtotal	1,086,643,775	971,558,217	115,085,558
c. Deferred tax liabilities (3a99+3b99)	1,086,643,775	971,558,217	115,085,558

4. Net Deferred Tax Assets (2i – 3c) 511,377,468 710,600,000 (199,222,532)

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

	12/31/13	12/31/12	Change
Total deferred tax assets	1,876,824,822	1,885,861,697	(9,036,875)
Total deferred ax liabilities	(1,086,643,775)	(971,558,217)	(115,085,558)
Net deferred tax assets/(liabilities)	790,181,047	914,303,480	(124,122,433)
Statutory valuation allowance adjustment	-	-	-
Net deferred tax assets/(liabilities) after SVA	790,181,047	914,303,480	(124,122,433)
Tax effect of unrealized gains (losses)			36,934,893
Increase (decrease) in net deferred tax asset (liability)			(87,187,540)

D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate

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 including realized capital gains/losses. The significant items causing this difference are as follows:

Description	2013	2012
Income Before Taxes (Including all Capital Gains/(Losses))	(151,948,824)	292,645,806
Dividends from affiliates	(245,350,000)	(113,050,000)
Audit reserve adjustments	(37,070,580)	(28,120,885)
Prior year adjustments	-	45,495,828
Change in not admitted reinsurance	18,985	28,750,632
Incurred tax items in surplus	(33,022,967)	(294,760,745)
Non-taxable investment income	(71,757,218)	(67,891,638)
IMR capital gains and amortization	(10,954,964)	(4,195,984)
Corporate owned life insurance	(15,524,018)	(18,022,137)
Change in reserve basis	(27,243,491)	-
Extraordinary surplus credits	212,456,839	28,053,808
Equity Plan Adjustment	(4,647,016)	(6,997,851)
Nondeductible Expenses	7,555,678	(4,356,733)
Change in not admitted assets	25,510,408	386,813
Other	464,709	46,907
Total statutory taxes	(351,512,459)	(142,016,180)
Federal and Foreign Income Taxes Incurred	(405,677,033)	233,772,634
Change in net deferred income tax	87,187,541	(81,028,069)
Incurred tax items in surplus	(33,022,967)	(294,760,745)
Total statutory taxes	(351,512,459)	(142,016,180)

NOTES TO FINANCIAL STATEMENTS

E. Operating Loss and Tax Credit Carryforwards and Protective Tax Deposits

At December 31, 2013, the Company had net operating loss carryforwards of \$1,406,300,000 available to offset against future taxable income.

The following is income tax expense for 2013, 2012 and 2011 that is available for recoupment in the event of future net losses:

2013	0
2012	15,103,040
2011	0

The Company did not have any deposits admitted under Section 6603 of the Internal Revenue Code.

F. Consolidated Federal Income Tax Return

The Company is included in a consolidated federal income tax return together with its ultimate domestic parent, AXA America Holdings, Inc. and the following subsidiaries and affiliates:

1. AXA Financial, Inc.

2. AXA Equitable Life and Annuity Company

3. AXA Distribution Holding Corp.

4. AllianceBernstein Corp.

5. Equitable Structured Settlement Corp.

6. Equitable Casualty Insurance Co.

7. JMR Realty Services, Inc.

8. AXA America Corporate Solutions, Inc.

9. Coliseum Reinsurance Company

10. AXA Insurance Company

11. Mosaic Insurance Company

12 AXA Technology Services America, Inc.

13. AXA Corporate Solutions Life Reinsurance Company

14. AXA RE Arizona Company

15. MONY Life Insurance Company
16. MONY Life Insurance Company of America

17. U.S. Financial Life Insurance Company

18. MONY Financial Services, Inc.

19. 1740 Advisers, Inc.

20. Trusted Investment Advisors Corp.

21. Trusted Insurance Advisors General Agency Corp.

22. Financial Marketing Agency, Inc.

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, 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.

G. It is reasonably possible that the total amount of unrecognized tax benefit will change within the next 12 months. The possible change in the amount of unrecognized tax benefits cannot be estimated at this time.

10. INFORMATION CONCERNING PARENT, SUBSIDIARIES AND AFFILIATES

A/B/C. AXA Financial made a non cash contribution to AXA Equitable of \$968,830 in 2013 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 pays interest semi-annually on the 30th day of June and December and was scheduled to mature on September 30, 2012. On March 4, 2011 the maturity date of the note was extended to December 30, 2020 and the interest rate was increased to 5.70% from 5.40%.

On September 27, 2013, AXA Equitable purchased at fair value a \$50.0 million note issued by AXA S.A from AXA RE Arizona Company (“AXA RE” or AXA Arizona”), an affiliate for \$56.0 million. The note pays interest 5.40% semi-annually and matures on December 15, 2020.

During June 2013, AXA Equitable repaid its parent AXA Financial \$500 million on a surplus note with accrued interest. For information regarding AXA Equitable surplus notes owned by AXA Financial, see Note 13.

During the third quarter of 2013, AXA Equitable, with approval from the NYSDFS, purchased at fair value, MONY Life Insurance Company’s ("MONY Life") equity interest in limited partnerships for \$57.3 million, MONY Life’s commercial-mortgage-backed securities for \$30.7 million and MONY Life’s fine art for \$0.5 million. AXA Financial sold its interest in MONY Life on October 1, 2013.

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.

NOTES TO FINANCIAL STATEMENTS

- D. At December 31, 2013, AXA Equitable reported an \$88.2 million receivable and a \$63.8 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 Technology Services America Inc. (“AXA Tech”) provides technology related services to AXA Equitable 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. All outstanding shares of the Company are owned by AXA Equitable Financial Services LLC, a downstream holding company of AXA Financial, Inc. (“AXA Financial”). AXA Financial is an indirect wholly owned subsidiary of AXA, a French holding company for an international group of insurance and related financial services companies.
- 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 (“SCA”).
- 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.

11. DEBT

- A. The Company has no debt or Capital note obligations as of December 31, 2013.
- B. Federal Home Loan Bank

1. The Company is a member of the Federal Home Loan Bank of New York ("FHLBNY"). On September 17, 2013, the Company borrowed \$50.0 million which was repaid on September 24, 2013. At December 31, 2013 and December 31, 2012, there were no outstanding borrowings from FHLBNY.

	(1)	(2)
	<u>Current Year</u>	<u>Prior Year</u>
2. FHLBNY stock purchased/owned as part of the agreement	\$ 13,095,300	\$ 12,102,400
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 EMPLOYMMENT 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 satisfy its funding obligations each year in an amount not less than the minimum contribution required by the Employee Retirement Income Security Act of 1974 (“ERISA”) as amended, and not greater than the maximum it can deduct for Federal income tax purposes.

NOTES TO FINANCIAL STATEMENTS

A summary of assets, obligations and assumptions of the Pension Benefit Plan and Other Postretirement Benefit Plans are as follows at December 31, 2013 and 2012:

(1) Change in Benefit Obligation:

	Overfunded		Underfunded	
	2013	2012	2013	2012
a. Pension Benefits				
1. Benefit obligation at beginning of year	\$ 0	\$ 0	\$ 2,660,574,000	\$ 2,504,237,000
2. Service cost	\$ 0	\$ 0	\$ 31,920,000	\$ 32,483,000
3. Interest cost	\$ 0	\$ 0	\$ 93,171,000	\$ 102,495,000
4. Contribution by plan participants	\$ 0	\$ 0	\$ 0	\$ 0
5. Actuarial gain (loss)	\$ 0	\$ 0	(\$ 243,994,000)	\$ 203,335,000
6. Foreign currency exchange rate changes	\$ 0	\$ 0	\$ 0	\$ 0
7. Benefits paid	\$ 0	\$ 0	\$ 167,964,000	\$ 179,986,000
8. Plan amendments	\$ 0	\$ 0	(\$ 4,107,000)	\$ 1,990,000
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	\$ 0	\$ 0	\$ 28,477,000	\$ 0
10. Benefit obligation at end of year	\$ 0	\$ 0	\$ 2,349,337,000	\$ 2,660,574,000
b. Postretirement Benefits				
1. Benefit obligation at beginning of year	\$ 0	\$ 0	\$ 0	\$ 0
2. Service cost	\$ 0	\$ 0	\$ 0	\$ 0
3. Interest cost	\$ 0	\$ 0	\$ 0	\$ 0
4. Contribution by plan participants	\$ 0	\$ 0	\$ 0	\$ 0
5. Actuarial gain (loss)	\$ 0	\$ 0	\$ 0	\$ 0
6. Foreign currency exchange rate changes	\$ 0	\$ 0	\$ 0	\$ 0
7. Benefits paid	\$ 0	\$ 0	\$ 0	\$ 0
8. Plan amendments	\$ 0	\$ 0	\$ 0	\$ 0
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	\$ 0	\$ 0	\$ 0	\$ 0
10. Benefit obligation at end of year	\$ 0	\$ 0	\$ 0	\$ 0
c. Postemployment & Compensated Absence Benefits				
1. Benefit obligation at beginning of year	\$ 0	\$ 0	\$ 0	\$ 0
2. Service cost	\$ 0	\$ 0	\$ 0	\$ 0
3. Interest cost	\$ 0	\$ 0	\$ 0	\$ 0
4. Contribution by plan participants	\$ 0	\$ 0	\$ 0	\$ 0
5. Actuarial gain (loss)	\$ 0	\$ 0	\$ 0	\$ 0
6. Foreign currency exchange rate changes	\$ 0	\$ 0	\$ 0	\$ 0
7. Benefits paid	\$ 0	\$ 0	\$ 0	\$ 0
8. Plan amendments	\$ 0	\$ 0	\$ 0	\$ 0
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	\$ 0	\$ 0	\$ 0	\$ 0
10. Benefit obligation at end of year	\$ 0	\$ 0	\$ 0	\$ 0

(2) Change in Plan Asset:

	Pension Benefits		Postretirement Benefits		Postemployment	
	2013	2012	2013	2012	2013	2012
a. Fair value of plan assets at beginning of year	\$ 2,323,917,000	\$ 2,029,250,000	\$ 0	\$ 0	\$ 0	\$ 0
b. Actual return on plan assets	\$ 160,751,000	\$ 222,738,000	\$ 0	\$ 0	\$ 0	\$ 0
c. Foreign currency exchange rate changes	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
d. Reporting entity contribution	\$ 0	\$ 260,000,000	\$ 0	\$ 0	\$ 0	\$ 0
e. Plan participants' contributions	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
f. Benefits paid	(\$ 167,964,000)	(\$ 188,071,000)	\$ 0	\$ 0	\$ 0	\$ 0
g. Business combinations, divestitures and settlements	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
h. Fair value of plan assets at end of year	\$ 2,316,704,000	\$ 2,323,917,000	\$ 0	\$ 0	\$ 0	\$ 0

NOTES TO FINANCIAL STATEMENTS

(3) Fund Status:

	Pension Benefits		Postretirement Benefits	
	2013	2012	2013	2012
Overfunded				
a. Assets (nonadmitted)				
1. Prepaid benefit costs.....	\$ 0	\$ 0	\$ 0	\$ 0
2. Overfunded plan assets.....	\$ 0	\$ 0	\$ 0	\$ 0
3. Total assets (nonadmitted).....	\$ 0	\$ 0	\$ 0	\$ 0
Underfunded				
b. Liabilities recognized				
1. Accrued benefit costs.....				
2. Liability for pension benefits.....	\$ 32,633,000	\$ 336,658,000		
3. Total liabilities recognized.....	\$ 32,633,000	\$ 336,658,000	\$ 0	\$ 0
c. Unrecognized liabilities.....				

(4) Components of net periodic benefit cost:

	Pension Benefits		Postretirement Benefits	
	2013	2012	2013	2012
a. Service cost	\$ 40,200,000	\$ 40,823,000	\$ 0	\$ 0
b. Interest cost	\$ 93,171,000	\$ 102,495,000	\$ 0	\$ 0
c. Expected return on plan assets	(\$ 149,809,000)	(\$ 140,936,000)	\$ 0	\$ 0
d. Amortization of unrecognized transition obligation or transition asset ...	\$ 3,237,000	\$ 4,316,000	\$ 0	\$ 0
e. Amount of recognized gains and losses	\$ 150,776,000	\$ 159,291,000	\$ 0	\$ 0
f. Amount of prior service cost recognized	\$ 864,000	\$ 1,152,000	\$ 0	\$ 0
g. Amount of gain or loss recognized due to a settlement or curtailment .	\$ 38,328,000	\$ 0	\$ 0	\$ 0
h. Total net periodic benefit cost	\$ 176,767,000	\$ 167,141,000	\$ 0	\$ 0

(5) Amounts in unassigned funds (surplus recognized in the next fiscal year as components of net periodic benefit cost:

	Pension Benefits		Postretirement Benefits	
	2013	2012	2013	2012
a. Items not yet recognized as a component of net periodic cost - prior year.....	\$ 0	\$ 0	\$ 0	\$ 0
b. Net transition asset or obligation recognized.....	\$ 0	\$ 34,520,000	\$ 0	\$ 0
c. Net prior service cost or credit arising during the period.....		\$ 0	\$ 0	\$ 0
d. Net prior service cost or credit recognized.....	\$ 0	\$ 3,802,000	\$ 0	\$ 0
e. Net gain and loss arising during the period.....	\$ 1,126,729,000	\$ 1,569,198,000	\$ 0	\$ 0
f. Net gain and loss recognized.....	\$ 0	\$ 0	\$ 0	\$ 0
g. Items not yet recognized as a component of net periodic cost - current year.....	\$ 1,126,729,000	\$ 1,607,520,000	\$ 0	\$ 0

(6) Amounts in unassigned funds (surplus) expected to be recognized in the next fiscal year as components of net periodic benefit cost:

	Pension Benefits		Postretirement Benefits	
	2013	2012	2013	2012
a. Net transition asset or obligation.....	\$ 0	\$ 0	\$ 0	\$ 0
b. Net prior service cost or credit.....	\$ 0	\$ 1,152,000	\$ 0	\$ 0
c. Net recognized gains and losses.....	\$ 111,681,000	\$ 164,082,000	\$ 0	\$ 0

(7) Amounts in unassigned funds (surplus) expected to be recognized:

	Pension Benefits		Postretirement Benefits	
	2013	2012	2013	2012
a. Net transition asset or obligation.....	\$ 3,237,000	\$ 4,316,000	\$ 0	\$ 0
b. Net prior service cost or credit.....	\$ 864,000	\$ 1,152,000	\$ 0	\$ 0
c. Net recognized gains and losses.....	\$ 150,776,000	\$ 159,291,000	\$ 0	\$ 0

(8) Weighted Average Assumptions:

The assumed discount rates for measurement of the benefit obligations at December 31, 2013 and 2012 each reflect the rates at which pension benefits then could be effectively settled. 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 4.5% disclosed below as having been used to measure the benefits obligation at December 31, 2013 represents the level equivalent discount rate that produces the same present value measure of the benefits obligation as the aforementioned discounted cash flow analysis.

NOTES TO FINANCIAL STATEMENTS

The following table discloses the weighted-average assumptions used to measure the Company’s pension benefit obligations and net periodic pension costs for the years ended December 31, 2013 and 2012:

	2013	2012
a. Weighted average discount rate	4.500	4.250
b. Expected long-term rate of return on plan assets.....	6.750	6.750
c. Rate of compensation increase.....	6.000	6.000
Weighted-average assumptions used to determine projected benefit obligations as of December 31		
d. Weighted average discount rate.....	4.500	3.500
e. Rate of compensation increase.....	6.000	6.000

- (9) The amount of the accumulated benefit obligation for defined benefit pension plan was \$2,349.3 million for December 31, 2013 and \$2,660.6 million for December 31, 2012.
- (10) The Company does not participate in multiple non-pension post-retirement benefit plans.
- (11) Assumed health care cost trend rates have a significant effect on the amounts reported for the health care plans. A one-percentage-point change in assumed health care cost trend rates would have the following effects:
N/A
- (12) Estimated future payments, which reflect expected future service, as appropriate, are expected to be paid in the years indicated:

Year(s)	Amount
a. 2014.....	\$ 186,006,000
b. 2015.....	\$ 190,909,000
c. 2016.....	\$ 186,814,000
d. 2017.....	\$ 183,321,000
e. 2018.....	\$ 179,464,000
f. 2019 through 20__.....	\$ 2,847,117,000

- (13) Based on the funded status of the plan as of December 31, 2013, the Company is not required to make any contribution to its qualified pension plans in 2014, but management is currently evaluating if it will make contribution during 2014.
- (14) Types of securities of reporting entity and related parties in the Plan Assets:
At December 31, 2013, the Plan Assets included \$3.8 million of AXA common stock.
- (15) Alternative method used to amortize prior year service amounts or net gains and losses:
N/A
- (16) Any substantive commitment, such as past practice or history of regular benefit increases, used as the basis for accounting for the benefit obligation:
N/A
- (17) The cost of providing special or contractual termination benefits:
N/A
- (18) Significant change in the benefit obligation or plan assets:

During the third quarter 2013, AXA Equitable announced that benefit accruals under its defined benefit pension plan will be discontinued as of December 31, 2013. This plan curtailment resulted in a decrease in the Projected Benefit Obligation (“PBO”) of approximately \$29 million, including an operating expense of approximately \$34 million, offset by a direct credit to surplus of approximately \$63 million. In addition, during the third quarter 2013, AXA Equitable remeasured the underfunded status of the plan, including an adjustment of the discount rate assumption from 3.5% to 4.5% reflecting current markets, and recognized a \$219 million reduction to the net pension liability, with a corresponding credit to surplus. In addition, AXA Equitable announced that it will begin providing a company contribution to the AXA Equitable 401(k) Plan as of January 1, 2014. AXA Equitable will also provide a new company contribution for eligible earnings over the qualified plan limits under a nonqualified deferred compensation plan.
- (19) Plan assets expected to be returned:
NONE

NOTES TO FINANCIAL STATEMENTS

(20) Accumulated pension benefit and fair value of plan assets:

The aggregate accumulated benefit obligation and fair value of pension plan assets for pension plans with accumulated benefit obligations in excess of those assets at December 31, 2013 were \$2,349.3 million and \$2,316.7 million, respectively and \$2,660.6 million and \$2,323.9 million, respectively, at December 31, 2012.

(21) The Company has elected to absorb the full impact of the application of SSAP No. 92 and SSAP No. 102 as of January 1, 2013 and reduced surplus by \$77.2 million.

B. Investment policies and strategies on Benefit Plans:

The primary investment objective of the qualified 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. The asset allocation strategy of the qualified defined benefit pension plans 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 2013, AXA Equitable qualified pension plans continued to implement hedging strategies intended to reduce 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 (in millions).

	2013	2012	Target Allocation
Corporate and Government Debt Securities	\$ 1,164.0	\$ 1,268.0	50%-60%
Equity Securities	884.4	825.4	30%-40%
Equity Real Estate	222.4	200.3	0%-15%
Short-Term	45.9	30.2	0
Total	\$ 2,316.7	\$ 2,323.9	

C. Fair Value of Plan Assets

1) Fair Value Measurements of Plan Assets at Reporting Date:

Description for each class of plan assets	(Level 1)	(Level 2)	(Level 3)	Total
Fixed Maturities	\$ 0	\$ 1,159,990,481	\$ 3,972,082	\$ 1,163,962,563
Common & Preferred Equity	\$ 692,966,610	\$ 191,022,278	\$ 142,737	\$ 884,131,625
Mutual Funds	\$ 0	\$ 310,617	\$ 0	\$ 310,617
Derivatives, net	\$ 23,287	\$ 0	\$ 0	\$ 23,287
Private real estate funds	\$ 0	\$ 0	\$ 2,295,315	\$ 2,295,315
Private investment trusts	\$ 0	\$ 0	\$ 220,059,165	\$ 220,059,165
Cash and cash equivalents	\$ 407,389	\$ 0	\$ 0	\$ 407,389
Short-term investments	\$ 22,960,145	\$ 22,553,597	\$ 0	\$ 45,513,742
	\$ 0	\$ 0	\$ 0	\$ 0
Total Plan Assets	\$ 716,357,431	\$ 1,373,876,973	\$ 226,469,299	\$ 2,316,703,703

2) Fair Value Measurements in (Level 3) of the Fair Value Hierarchy:

Description for each class of plan assets	Beginning				Return on							Ending
	Balance at 01/01/2013	Transfers into Level 3	Transfers out of Level 3	Assets Still Held	Return on Assets Sold	Purchases	Issuances	Sales	Settlements			Balance at 12/31/2013
Fixed Maturities	\$ 4,884,147	\$ -	\$ 782,056	\$ (130,009)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,972,082
Common Equity	4,229	-	-	61,169	-	84,111	-	6,772	-	-	-	142,737
Private real estate funds	3,585,712	-	1,472,929	182,532	-	-	-	-	-	-	-	2,295,315
Private investment trusts	196,728,800	-	-	23,330,365	-	-	-	-	-	-	-	220,059,165
Total Plan Assets	\$ 205,202,888	\$ -	\$ 2,254,985	\$ 23,444,057	\$ -	\$ 84,111	\$ -	\$ 6,772	\$ -	\$ -	\$ -	\$ 226,469,299

D. Basis Used to Determine Expected Long-Term Rate-of-Return:

The expected long-term rate of return assumption on plan assets is based upon the target asset allocation of the plan portfolio and is determined using forward-looking assumptions in the context of historical returns and volatilities for each asset class.

NOTES TO FINANCIAL STATEMENTS

E. Defined Contribution Plans

The Company sponsors a qualified defined contribution plan that covers employees, managers and agents. Prior to February 10, 2012, the Company matched participant's contribution on a dollar for dollar basis up to 3.0% of the participant's salary. Beginning February 10, 2012, the Company replaced the matching contribution with a discretionary profit sharing opportunity, based on the Company performance. The Company's contribution to the plan was zero and \$2.3 million for 2013 and 2012, respectively. At December 31, 2013 and 2012, the fair value of the plan assets was \$1,795.4 million and \$1,596.3 million, respectively. For the year ended December 31, 2013, the Company accrued \$25.3 million of expenses for the profit sharing plan.

During the third quarter 2013, AXA Equitable announced that it will begin providing a company contribution to the AXA Equitable 401(k) Plan as of January 1, 2014. AXA Equitable will also provide a new company contribution for eligible earnings over the qualified plan limits under a non-qualified deferred compensation plan.

F. Multiemployer Plan

NONE

G. Consolidating/Holding Company Plan

The Company provides certain postretirement and postemployment benefits to retired employees through a plan sponsored by AXA Financial, Inc. 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. AXA Financial allocates amounts to the Company based on corporate allocation ratios. The Company's share of net expense for postretirement and postemployment benefits was \$68.0 million and \$78.5 million for 2013 and 2012, respectively. In 2011, AXA Financial Group eliminated any subsidized retiree medical and dental coverage for individuals retiring on or after May 1, 2012 as well as a \$10,000 retiree life insurance benefit for individuals who retired on or after January 1, 2012.

H. Postemployment Benefits and Compensated Absences

NONE

I. Medicare Modernization Act

NONE

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 \$382 million during 2014. 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 \$468.0 million of ordinary dividends, \$234 million in cash and \$234 million in AllianceBernstein units, to its parent, AXA Equitable Financial Services, LLC in 2013 and \$362.5 million in cash during 2012.
- (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 NYSDFS, 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 2013, the balance of this fund increased \$115.1 million.
- (10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and (losses) is \$560.0 million.

NOTES TO FINANCIAL STATEMENTS

(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	\$ 199,962,400	\$ 15,400,000	\$277,200,000	\$1,283,333	12/01/2015
2	12/05/2005	6.00%	325,000,000	325,000,000	19,500,000	155,783,333	1,625,000	12/01/2035
3	11/24/2008	7.10%	0	0	19,722,222	162,412,500	0	12/01/2018
4	12/15/2008	7.10%	500,000,000	500,000,000	35,500,000	176,119,444	2,958,347	12/01/2018
	TOTAL		\$1,025,000,000	\$1,024,962,400	\$90,122,222	\$771,515,277	\$5,866,680	

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.

In June 2013, with the approval from NYSDFS, the Company repaid its parent AXA Financial for \$500,000,000 surplus note issued on 11/24/2008.

- (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.

14. CONTINGENCIES

A. Contingent Commitments

(1) Joint Ventures. Partnerships and Limited Liability Company contingent liabilities:

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 \$504.4 million at December 31, 2013.

(2) Other Contingent Commitments

AXA Equitable has outstanding commitments under existing mortgage loan or mortgage loan commitment agreements of \$594.6 million at December 31, 2013. 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 \$1,139.8 million at December 31, 2013.

AXA Equitable issued Letter of Credit guarantees of \$17.6 million in 2013 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.

NOTES TO FINANCIAL STATEMENTS

1	2	3	4	5
Nature and circumstance of guarantee and key attributes, including date and duration of agreement	Liability recognition of guarantee. (Include amount recognized at inception. If no initial recognition, document exception allowed under SSAP No. 5R)	Ultimate financial statement impact if action under the guarantee is required	Maximum potential amount of future payments (undiscounted) the guarantor could be required to make under the guarantee. If unable to develop an estimate, this should be specially noted.	Current status of payment or performance risk of guarantee. Also provide additional discussion as warranted.
Mortgage Loan	\$ -	Investments in Mortgage Loan	\$ 594,600,000	Potential for future investment
Benefit Plans	\$ -	Expense	\$ 1,139,800,000	Extremely Remote
Letter of Credit	\$ -	Expense	\$ 17,600,000	Extremely Remote
Structure settlements	\$ -	Expense	no estimate available	Extremely Remote
Total	\$ -		\$ 1,752,000,000	

(3) a. Aggregate Maximum Potential of Future Payments of All Guarantees (undiscounted) the guarantor could be required to make under guarantees. (Should equal total of Column 4 and 2 above)	\$ 1,752,000,000
b. Current Liability Recognized in F/S	
1. Noncontingent Liabilities	\$ -
2. Contingent Liabilities	\$ -
c. Ultimate financial statement impact if action under the guarantee is required	
1. Investments in SCA	\$ -
2. Joint Venture	
3. Dividends to Stockholders (capital contribution)	\$ -
4. Expense	\$ 1,139,800,000
5. Other	\$ 612,200,000
6. Total (should equal (3)a.)	\$ 1,752,000,000

B. Assessments

AXA Equitable holds a \$6.5 million liability for the estimated amount of future assessments related to insolvent insurers, primarily Executive Life Ins. Co. of New York and Lincoln Memorial Life Insurance Company. These assessments are expected to be paid over an extended period. AXA Equitable also holds a \$5.3 million asset for premium tax offsets that are expected to be realized with respect to these assessments and an additional \$21.1 million asset for premium tax offsets for assessments already paid. The company has already paid the majority of its liability for the 2013 insolvency of Executive Life Ins. Co. of New York and has funded the remaining liability. The company has received no notification in 2013 of any other new insolvency material to AXA Equitable.

a.	Assets recognized from paid and accrued premium tax offsets prior year end	\$ 10,989,689
b.	Decreases current year: Premium tax offset applied	\$ 1,496,909
c.	Increases current year: Assessments for which future credits will be applied	\$ 16,913,137
d.	Assets recognized from paid and accrued premium tax offsets current year end	\$ 26,405,917

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	\$100,744

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]

NOTES TO FINANCIAL STATEMENTS

E. Other Contingencies

Litigation

Insurance Litigation

A lawsuit was filed in the United States District Court of the District of New Jersey in July 2011, entitled Mary Ann Sivoilella v. AXA Equitable Life Insurance Company and AXA Equitable Funds Management Group, LLC (“FMG LLC”) (“Sivoilella Litigation”). The lawsuit was filed derivatively on behalf of eight funds. The lawsuit seeks recovery under Section 36(b) of the Investment Company Act of 1940, as amended (the “Investment Company Act”), for alleged excessive fees paid to AXA Equitable and FMG LLC for investment management services. In November 2011, plaintiff filed an amended complaint, adding claims under Sections 47(b) and 26(f) of the Investment Company Act, as well as a claim for unjust enrichment. In addition, plaintiff purports to file the lawsuit as a class action in addition to a derivative action. In the amended complaint, plaintiff seeks recovery of the alleged overpayments, rescission of the contracts, restitution of all fees paid, interest, costs, attorney fees, fees for expert witnesses and reserves the right to seek punitive damages where applicable. In December 2011, AXA Equitable and FMG LLC filed a motion to dismiss the amended complaint. In May 2012, the Plaintiff voluntarily dismissed her claim under Section 26(f) seeking restitution and rescission under Section 47(b) of the 1940 Act. In September 2012, the Court denied the defendants’ motion to dismiss as it related to the Section 36(b) claim and granted the defendants’ motion as it related to the unjust enrichment claim.

In January 2013, a second lawsuit was filed in the United States District Court of the District of New Jersey entitled Sanford et al. v. FMG LLC (“Sanford Litigation”). The lawsuit was filed derivatively on behalf of eight funds, four of which are named in the Sivoilella lawsuit as well as four new funds, and seeks recovery under Section 36(b) of the Investment Company Act for alleged excessive fees paid to FMG LLC for investment management services. In light of the similarities of the allegations in the Sivoilella and Sanford Litigations, the parties and the Court agreed to consolidate the two lawsuits.

In April 2013, the plaintiffs in the Sivoilella and Sanford Litigations amended the complaints to add additional claims under Section 36(b) of the Investment Company Act for recovery of alleged excessive fees paid to FMG LLC in its capacity as administrator of EQ Advisors Trust. The Plaintiffs seek recovery of the alleged overpayments, or alternatively, rescission of the contract and restitution of the excessive fees paid, interest, costs and fees.

Insurance Regulatory Matters

AXA Equitable is subject to various statutory and regulatory requirements concerning the payment of death benefits and the reporting and escheatment of unclaimed property, and is subject to audit and examination for compliance with these requirements. AXA Equitable, along with other life insurance industry companies, has been the subject of various inquiries regarding its death claim, escheatment, and unclaimed property procedures and is cooperating with these inquiries. For example, in June 2011, the New York State Attorney General’s office issued a subpoena to AXA Equitable in connection with its investigation of industry escheatment and unclaimed property procedures. AXA Equitable is also under audit by a third party auditor acting on behalf of a number of U.S. state jurisdictions reviewing compliance with unclaimed property laws of those jurisdictions. In July 2011, AXA Equitable received a request from the New York State Department of Financial Services (the “NYSDFS”) to use data available on the U.S. Social Security Administration’s Death Master File (“DMF”) or similar database to identify instances where death benefits under life insurance policies, annuities and retained asset accounts are payable, to locate and pay beneficiaries under such contracts, and to report the results of the use of the data. AXA Equitable filed a number of reports with the NYSDFS related to its request and has completed the process. A number of life insurance industry companies have received a multistate targeted market conduct examination notice issued on behalf of various U.S. state insurance departments reviewing use of the DMF, claims processing and payments to beneficiaries. In December 2012, AXA Equitable received an examination notice on behalf of at least six insurance departments. The audits and related inquiries have resulted in the payment of death benefits and changes to AXA Equitable’s relevant procedures. AXA Equitable expects it will also result in the reporting and escheatment of unclaimed death benefits, including potential interest on such payments, and the payment of examination costs. In addition, AXA Equitable, along with other life insurance industry companies, is subject to lawsuits that may be filed by state regulatory agencies or other litigants.

AXA Equitable is responding to requests for information and documents from the Consumer Protection Division of the NYDFS relating to the AXA Tactical Manager ("ATM") volatility management tool strategy. The inquiry relates to whether we failed to comply with certain provisions of New York Insurance law with respect to the implementation of the ATM strategy. The NYDFS has informed AXA Equitable that it intends to seek a penalty for what it considers a failure to comply with such provisions. AXA Equitable has responded to, and is actively discussing the issue with the NYDFS.

AllianceBernstein Litigation

During first quarter 2012, AllianceBernstein received a legal letter of claim (the “Letter of Claim”) sent on behalf of Philips Pension Trustees Limited and Philips Electronics UK Limited (“Philips”), a former pension fund client, alleging that AllianceBernstein Limited (a wholly-owned subsidiary of AllianceBernstein organized in the United Kingdom) was negligent and failed to meet certain applicable standards of care with respect to AllianceBernstein’s initial investment in and management of a £500 million portfolio of U.S. mortgage-backed securities. The alleged damages range between \$177 million and \$234 million plus compound interest on an alleged \$125 million of realized losses in the portfolio. On January 2, 2014, Philips filed a claim form in the High Court of Justice in London, England regarding their alleged claim. AllianceBernstein believes that it has strong defenses to these claims, which were set forth in AllianceBernstein’s October 12, 2012 response to the Letter of Claim, and will defend this matter vigorously.

NOTES TO FINANCIAL STATEMENTS

In addition to the matters described above, a number of lawsuits, claims and assessments have been filed against life and health insurers and asset managers in the jurisdictions in which AXA Equitable and its respective subsidiaries do business. These actions and proceedings involve, among other things, insurers’ sales practices, alleged agent misconduct, alleged failure to properly supervise agents, contract administration, alleged breach of fiduciary duties, alleged mismanagement of client funds and other matters. Some of the matters have resulted in the award of substantial judgments against other insurers and asset managers, including material amounts of punitive damages, or in substantial settlements. In some states, juries have substantial discretion in awarding punitive damages. AXA Equitable and its subsidiaries from time to time are involved in such actions and proceedings. Some of these actions and proceedings filed against AXA Equitable and its subsidiaries have been brought on behalf of various alleged classes of plaintiffs and certain of these plaintiffs 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 AXA Equitable’s 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.

Although the outcome of litigation and regulatory matters 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 litigation and regulatory matters described therein involving AXA Equitable and/or its subsidiaries should not have a material adverse effect on the financial position of AXA Equitable. Management cannot make an estimate of loss, if any, or predict whether or not any of the litigations and regulatory matters described above will have a material adverse effect on AXA Equitable’s results of operations in any particular period.

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.

As part of AXA Equitable’s on-going efforts to reduce costs and operate more efficiently, from time to time, management has approved and initiated plans to reduce headcount and relocate certain operations. During 2013, AXA Equitable recorded a pre-tax charge of \$52 million related to the reduction in office space in the Company’s 1290 Avenue of the Americas New York, N.Y. headquarters.

- (2)
- a. At January 1, 2014 the aggregate future minimum rental payments under leases having initial or remaining non-cancelable lease terms in excess of one year were as follows:

	Year Ending December 31,	Operating Leases
1.	2014	\$80,689,721
2.	2015	77,823,844
3.	2016	76,318,784
4.	2017	73,933,662
5.	2018	69,942,204
6.	Later Years	327,407,539
	Total	<u><u>\$706,115,754</u></u>

- b. The total minimum rentals to be received in the future under non-cancelable sublease terms in excess of one year were as follows:

	Year Ending December 31,	Operating Leases
1.	2014	843,792
2.	2015	9,822,483
3.	2016	12,894,753
4.	2017	12,894,753
5.	2018	13,091,612
6.	Later Years	70,268,170
	Total	<u><u>\$119,815,564</u></u>

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

B Lessor Leases

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:

	Asset		Liability	
	2013 (a)	2012(a)	2013	2012
Freestanding derivatives:				
Equity contracts:				
Futures	\$ -	\$ -	\$ -	\$ -
Swaps	-	1,000,000	48,450,588	52,000,000
Options	1,055,698,822	443,000,000	593,018,546	219,000,000
Interest rate contracts				
Floors	193,056,637	291,000,000	-	-
Swaps	214,520,508	554,000,000	210,990,782	352,000,000
Futures	-	-	-	-
Swaptions	-	502,000,000	-	-
	-	-	-	-
Credit				
Credit Default Swaps	8,831,853	-	480,405	-
Balances, December 31, 2013	1,472,107,820	1,791,000,000	852,940,320	623,000,000

(a) 2013 and 2012 includes \$66.3 million and \$63.7 million, respectively, of due and accrued investment income
See Schedule DB for additional information.

The notional amount at December 31, 2013 is \$36.8 billion.

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, 2013, AXA Equitable held \$602 million in collateral delivered by trade counter parties.

On December 31, 2013 assets valued at \$510 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

- A)
1) Fair Value Measurements at December 31, 2013

Description	Level 1	Level 2	Level 3	Total
a. Assets at Fair Value :				
Bonds:				
Residential Mortgage-Backed Securities	-	-	-	-
Commercial Mortgage-Backed Securities	-	-	\$ 179,301,324	\$ 179,301,324
Other Loan-Backed and Structured Securities	-	-	-	-
U.S. Government and Agency	-	-	-	-
Other Governments	-	-	-	-
States and Political Subdivisions	-	-	-	-
Other Corporate	-	-	-	-
Parent, Subsidiaries and Affiliates	-	-	-	-
Total Bonds	-	-	\$ 179,301,324	\$ 179,301,324
Preferred Stocks:				
Industrial and Miscellaneous	-	-	-	-
Parent, Subsidiaries and Affiliates	-	-	-	-
Total Preferred Stocks	-	-	-	-
Common Stocks:				
Industrial and Miscellaneous	\$ 15,771,717	-	\$ 13,095,330	\$ 28,867,047
Parent, Subsidiaries and Affiliates	-	-	775,382,131	775,382,131
Total Common Stocks	\$ 15,771,717	-	\$ 788,477,461	\$ 804,249,178
Derivative Assets:				
Swaps	- \$	(44,920,862)	-	\$ (44,920,862)
Futures	-	-	-	-
Options	-	462,680,276	-	462,680,276
Floors	-	193,056,637	-	193,056,637
Swaptions	-	-	-	-
Credit Default Swaps	-	8,351,449	-	8,351,449
Total Derivatives*	- \$	619,167,500	-	\$ 619,167,500
Separate Account Assets	106,040,294,216	6,947,025,993	236,855,453	113,224,175,662
Total Assets at Fair Value	\$ 106,056,065,933	\$ 7,566,193,493	\$ 1,204,634,238	\$ 114,826,893,664
b. Liabilities at Fair Value:				
Derivative Liabilities	-	-	-	-
Total Liabilities at Fair Value	-	-	-	-

* Fair value includes \$66,290,387 million of due and accrued investment income.

- 2) Fair Value Measurements in Level 3 of the Fair value Hierarchy

	Balance as of 01/01/2013	Transfers into Level 3	Transfers out of Level 3	Total Gain/Loss included in Net Income	Total Gain/Loss included in Surplus	Purchases	Issuances	Sales	Settlements	Balance as of 12/31/2013
a. Assets :										
Residential Mortgage-Backed Securities	-	-	-	-	-	-	-	-	-	-
Commercial Mortgage-Backed Securities (a)	\$ 208,082,983	\$ 88,230,665	\$ (30,058,461)	\$ (62,557,894)	\$ (20,479,029)	\$ 3,770,456	\$ -	\$ (7,687,396)	\$ -	\$ 179,301,324
Other Structured Securities	-	-	-	-	-	-	-	-	-	-
U.S. Government and Agency	-	-	-	-	-	-	-	-	-	-
Other Governments	-	-	-	-	-	-	-	-	-	-
States and Political Subdivisions	-	-	-	-	-	-	-	-	-	-
Other Corporate	-	-	-	-	-	-	-	-	-	-
Parent, Subsidiaries and Affiliates - Bonds	-	-	-	-	-	-	-	-	-	-
Preferred Stocks	-	-	-	-	-	-	-	-	-	-
Stocks	12,102,430	-	-	-	-	3,242,900	-	(2,250,000)	-	13,095,330
Parent, Subsidiaries and Affiliates - Stocks	706,947,512	-	-	-	68,434,619	-	-	-	-	775,382,131
Separate Account Assets	223,633,826	2,628,771	-	10,053,110	-	5,744,901	-	(3,092,866)	(2,112,289)	236,855,453
Derivative Assets	-	-	-	-	-	-	-	-	-	-
Total Assets	\$ 1,150,766,751	\$ 90,859,436	\$ (30,058,461)	\$ (52,504,784)	\$ 47,955,590	\$ 12,758,257	\$ -	\$ (13,030,262)	\$ (2,112,289)	\$ 1,204,634,238
b. Liabilities:										
Derivative Liabilities	-	-	-	-	-	-	-	-	-	-
Total Liabilities	-	-	-	-	-	-	-	-	-	-

- (a) Amount includes \$88,230,665 of Level 3 securities now carried at fair value, where the market value is less than the adjusted cost (carried at adjusted cost in prior period) and (\$30,058,461) of Level 3 securities no longer carried at market value.

- 3) During 2013, the Separate Accounts had two CMBS securities representing \$2,544,660 transferred from level 2 into Level 3 as a result of rating downgrades and one common stock security with a value of \$84,111 transferred from Level 1 into level 3.

NOTES TO FINANCIAL STATEMENTS

4)/5) Fair Value of Financial Instruments:

Included in various investment related line items in the financial statements are certain financial instruments carried at fair value. Other financial instruments are periodically measured at fair value, such as when impaired, or, for certain bonds and preferred stock when carried at the lower of cost or market.

Fair value is defined as the exchange price that would be received for an asset or paid to transfer a liability (an exit price) in the principal or most advantageous market for the asset or liability in an orderly transaction between market participants on the measurement date. The accounting guidance established a fair value hierarchy that requires an entity to maximize the use of observable inputs and minimize the use of unobservable inputs when measuring fair value, and identifies three levels of inputs that may be used to measure fair value:

Level 1	Quoted prices for identical instruments in active markets. Level 1 fair values generally are supported by market transactions that occur with sufficient frequency and volume to provide pricing information on an ongoing basis.
Level 2	Observable inputs other than Level 1 prices, such as quoted prices for similar instruments, quoted prices in markets that are not active, and inputs to model-derived valuations that are directly observable or can be corroborated by observable market data.
Level 3	Unobservable inputs supported by little or no market activity and often requiring significant management judgment or estimation, such as an entity’s own assumptions about the cash flows or other significant components of value that market participants would use in pricing the asset or liability.

AXA Equitable determines fair value based upon quoted market prices for those instruments that are actively traded in financial markets. 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 judgments about the financial instrument, including estimates of the timing and amount of expected future cash flows and the credit standing of counterparties. Such adjustments do not reflect any premium or discount that could result from offering for sale at one time the AXA Equitable’s entire holdings of a particular financial instrument, nor do they consider the tax impact of the realization of unrealized gains or losses. In many cases, the fair values cannot be substantiated by comparison to independent markets, nor can the disclosed value be realized in immediate settlement of the instrument.

Derivatives:

For Additional information on derivative see Note 8 and Note 16.

B. N/A

Separate Accounts:

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., and Quadrant Real Estate Advisors LLC (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 variable insurance 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.

NOTES TO FINANCIAL STATEMENTS

C.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Bonds	\$ 29,287,993,297	\$ 28,480,036,138	-	\$ 27,671,400,651	\$ 1,616,592,646	
Preferred Stock	\$ 384,656,807	\$ 399,560,776	\$ 216,227,490	\$ 168,429,317	-	
Common Stock:						
- Industrial and Miscellaneous (unaffiliated)	\$ 28,867,047	\$ 28,867,047	\$ 15,771,717	-	\$ 13,095,330	
- Parent, subsidiaries and Affiliates **	\$ 1,233,932,258	\$ 775,382,131	\$ -	-	\$ 1,233,932,258	
Mortgage Loans on Real Estate	\$ 6,113,657,790	\$ 6,052,512,428	-	-	\$ 6,113,657,790	
Other Invested Assets:						
- Joint ventures or partnerships interest unaffiliated	\$ 1,442,303,929	\$ 1,442,303,929	-	-	\$ 1,442,303,929	
- Joint ventures or partnerships interest affiliated	\$ 98,145,428	\$ 98,145,428	-	-	-	\$ 98,145,428
- Other Invested Assets unaffiliated	\$ 63,849,211	\$ 63,849,211	-	-	\$ 63,849,211	
Derivatives *	\$ 619,167,500	\$ 552,883,153	-	\$ 619,167,500	-	
Separate Accounts	\$ 113,540,210,617	\$ 113,802,920,077	\$ 106,356,329,172	\$ 6,947,025,993	\$ 236,855,453	
Policyholders liabilities: Investment contracts	\$ 2,523,274,629	\$ 2,435,211,210			\$ 2,523,274,629	
Surplus Notes	\$ 1,193,672,110	\$ 1,024,962,400			\$ 1,193,672,110	
	\$ 155,336,058,513	\$ 154,131,671,528	\$ 106,588,328,379	\$ 35,406,023,461	\$ 13,243,561,246	\$ 98,145,428

* Fair value includes \$66,290,387 million of due and accrued investment income
** Difference between fair value and admitted value represents the investment in AllianceBernstein units, an affiliate, which for statutory admitted carrying value is discounted by 25% as of December 31, 2013. The discount is based on SSAP #97 sliding scale and approved by the SVO.

D.

Type or Class of Financial Instrument	Carrying Value	Effective Interest Rate	Maturity Date	Explanation
Other invested assets- Joint Venture or Partnership Interests Affiliated	\$ 98,145,428			There is no fair value amount available for the controlled affiliates

21. OTHER ITEMS

A. Extraordinary Items

NONE

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 \$40.2 million and \$96.5 million for technology related services to the appropriate expense classifications as if these costs had been borne directly by the company in Exhibit 2.

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.

NOTES TO FINANCIAL STATEMENTS

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.

D. Business Interruption Insurance Recoveries

NONE

E. State Transferable and Non-transferable Tax Credits

NONE

F. 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.

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:

	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other Than Temporary Impairment Losses Recognized
a. Residential mortgage-backed securities	1,940,075	1,940,608	1,957,209	9,877
b. Commercial mortgage-backed securities				
c. Collateralized debt obligations				
d. Structured securities				
e. Equity investment in SCAs*				
f. Other assets				
g. Total	1,940,075	1,940,608	1,957,209	9,877

- 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.

NOTES TO FINANCIAL STATEMENTS

G. Retained Assets

- 1) 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 2013 has been a constant 0.25%. 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”.
- 2) Retained Assets Aging Schedule:

Aging Categories	In Force			
	As of 12/31/2013		As of 12/31/2012	
	Number	Balance	Number	Balance
a.Up to and including 12 Months	437	\$62,607,988	485	\$64,723,103
b. 13 to 24 Months	302	26,306,114	362	28,870,469
c. 25 to 36 Months	249	18,895,427	289	19,709,915
d. 37 to 48 Months	198	13,274,186	240	10,835,036
d. 49 to 60 Months	173	7,504,590	228	9,266,809
e. Over 60 Months	1,993	58,576,509	2,311	60,787,380
f. Total	3,352	\$187,164,814	3,915	\$194,192,712

- 3) Retained Assets Year to Date Change:

	Individual		Group	
	Number	Balance/Amount	Number	Balance/Amount
b) No./Balance of Retained Assets Accounts at the beginning of year	3,915	\$194,192,712	-	-
c) No./Balance of Retained Assets Accounts issued/added during the year	651	160,202,531	-	-
d) Investment earnings credited to Retained Assets Accounts during the year	NA	482,276	NA	-
e) Fees and other charges assessed to Retained Assets Accounts during the year	NA	NA	NA	-
f) No./Amount of Retained Assets Accounts Transferred to State Unclaimed Property funds during the year	3	44,135	-	-
g) No./Amount of Retained Assets Accounts closed/withdrawn during the year	1,211	167,668,570	-	-
h) Number/Balance of Retained Assets Accounts at the end of the year	3,352	\$187,164,814	-	-

NOTES TO FINANCIAL STATEMENTS

H. Offsetting and Netting of Assets and Liabilities

	Gross Amounts Recognized	Gross Amounts Offset in the Balance Sheets	Net Amount Presented in the Balance Sheets
	(In Millions)		
ASSETS			
Description			
Equity.....	\$ 1,055,698,822	\$ 641,469,134	\$ 414,229,688
Interest Rate.....	407,577,145	210,990,782	196,586,363
Credit.....	8,831,853	480,405	8,351,449
Currency.....	0	0	0
Total Derivatives, subject to a master netting agreement.....	1,472,107,820	852,940,320	619,167,500
Total Derivatives, not subject to a master netting agreement.....	64,110,906	0	64,110,906
Total Derivatives.....	1,536,218,726	852,940,320	683,278,406
Other financial instruments.....	(659,428,406)	0	(659,428,406)
Other invested assets.....	\$ 876,790,320	\$	\$ 23,850,000
LIABILITIES			
Description			
Equity.....	\$ 641,469,134	\$ 641,469,134	\$ 0
Interest Rate.....	210,990,782	210,990,782	0
Credit.....	480,405	480,405	0
Currency.....	0	0	0
Total Derivatives, subject to a master netting agreement.....	852,940,320	852,940,320	0
Total Derivatives, not subject to a master netting agreement.....	0	0	0
Total Derivatives.....	852,940,320	852,940,320	0
Other Financial liabilities	0	0	0
Other Liabilities.....	\$ 852,940,320	\$	\$ 0

I. Joint and Several Liabilities

NONE

22. EVENTS SUBSEQUENT

Subsequent events have been considered through February 21, 2014. 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. Based on the amount of major medical premium written by the Company, the Affordable Care Act “ACA” will have no impact on 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)

NOTES TO FINANCIAL STATEMENTS

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 \$34,974.
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.

B. Uncollectible Reinsurance

NONE

C. Commutation of Ceded Reinsurance

NONE

D. Certified Reinsurer Downgraded or Status Subject to Revocation

NONE

24. RETROSPECTIVELY RATED CONTRACTS

NONE

25. CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSE

NONE

26. INTERCOMPANY POOLING ARRANGEMENTS

NONE

27. STRUCTURED SETTLEMENTS

NONE

28. HEALTH CARE RECEIVABLES

NONE

29. PARTICIPATING POLICIES

For the reporting year ended December 31, 2013, direct premiums under life and annuity participating policies were \$411.8 million or 3% of total direct life and annuity premiums and considerations. Direct premiums under health participating policies were \$61.8 million or 79% 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 \$264.6 million to policyholders in 2013. Income is allocated to participating business based on procedures approved by NYSDFS, and in 2013 an additional \$30.1 million was allocated to the term participating business in the form of premium reductions.

30. PREMIUM DEFICIENCY RESERVES

NONE

NOTES TO FINANCIAL STATEMENTS

31. RESERVES FOR LIFE CONTRACTS AND ANNUITY CONTRACTS

- (1) 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.
- (2) 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).

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.

- (3) At December 31, 2013, AXA Equitable had \$20,315,706,087 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 \$479,811,466 net of reinsurance and are included in Exhibit 5, Miscellaneous Reserves.
- (4) 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.
- (5) 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.
- (6) The details for Other Increases (net) on Page 7 – Analysis of Increase in Reserves during the year, Line 7:

1	2	Ordinary			Group	
		3	4	5	6	7
ITEMS	Total	Life Insurance	Individual Annuities	Supplementary Contracts	Life Insurance	Annuities
1. Change in No Lapse Guarantee reserve	278,000,000	278,000,000	-	-	-	-
2. Change in deficiency reserves	32,600,000	32,600,000	-	-	-	-
3. Change in reinsurance ceded	3,432,400,000	(145,600,000)	869,900,000	-	-	2,708,100,000
4. Change in reinsurance assumed	(7,300,000)	500,000	(7,800,000)	-	-	-
5. Change in Additional Actuarial reserves	(637,400,000)	(25,000,000)	(175,700,000)	-	-	(436,700,000)
6. Change in substandard reserves	-	-	-	-	-	-
7. Change in excess CARVM/VACARVM over CV	(4,424,700,000)	-	(1,091,100,000)	-	-	(3,333,600,000)
Change in reserve for Group Pension contracts with negative funds or with positive funds but are less than						
8. STAT minimum reserve. Expenses deducted.	4,700,000	-	-	-	-	4,700,000
9. Strain	(2,500,000)	-	(900,000)	(1,600,000)	-	-
10. Other/rounding		(100,000)				100,000
Total	(1,324,200,000)	140,400,000	(405,600,000)	(1,600,000)	-	(1,057,400,000)

NOTES TO FINANCIAL STATEMENTS

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

	General Accounts	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
A. Subject to discretionary withdrawal:					
(1) With fair value adjustment	\$ 36,069,986	\$ 4,004,692,349	\$ 0	\$ 4,040,762,335	3.2%
(2) At book value less current surrender charge of 5% or more	1,357,806,010	0	0	1,357,806,010	1.1%
(3) At fair value	0	0	95,071,742,323	95,071,742,323	74.2%
(4) Total with adjustment or at fair value (total of 1 through 3)	1,393,875,996	4,004,692,349	95,071,742,323	100,470,310,668	78.4%
(5) At book value without adjustment (minimal or no charge or adjustment)	22,130,047,436	341,530,559	0	22,471,577,995	17.5%
B. Not subject to discretionary withdrawal	3,701,647,407	1,356,717,159	73,429,437	5,131,794,003	4.0%
C. Total (gross: direct + assumed)	\$ 27,225,570,839	\$ 5,702,940,067	\$ 95,145,171,760	\$ 128,073,682,666	100.0%
D. Reinsurance ceded	7,148,877,489	0	0	7,148,877,489	
E. Total (net)* (C) - (D)	\$ 20,076,693,350	\$ 5,702,940,067	\$ 95,145,171,760	\$ 120,924,805,177	

*Reconciliation of total annuity actuarial reserves and deposit funds liabilities.

F. Life and Accident & Health Annual Statement:	Total
(1) Exhibit 5, Annuities, Total (net)	\$ 18,768,483,449
(2) Exhibit 5, Supplementary Contracts With Life Contingencies, Total (net)	495,805,609
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	812,404,292
(4) Subtotal.....	\$ 20,076,693,350
Separate Accounts Annual Statement	
(5) Exhibit 3, Line 0299999, Column 2	\$ 100,814,454,130
(6) Exhibit 3, Line 0399999, Column 2	32,830,755
(7) Policy holder dividend and coupon accumulations.....	0
(8) Policy holder premiums.....	0
(9) Guaranteed interest contracts.....	0
(10) Other contract deposit funds.....	826,942
(11) Subtotal	\$ 100,848,111,827
(12) Combined Total	\$ 120,924,805,177

33. PREMIUM AND ANNUITY CONSIDERATIONS DEFERRED AND UNCOLLECTED

	Gross of Loading	Net of Loading
Ordinary New Business	9,299,789	6,611,868
Ordinary Renewal	222,891,158	225,894,578
Group Life	-	-
Group Annuity	(25,385,411)	(25,385,411)
	206,805,536	207,121,035

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.).

NOTES TO FINANCIAL STATEMENTS

As of December 31, 2013 and 2012 the Company’s Separate Account statement included legally insulated assets of \$109,798,505,547 and \$95,023,396,347, respectively. The assets legally insulated and non-insulated from the General Account as of December 31, 2012 are attributed to the following products/transactions:

1	2	3	
Product/Transaction	Legally Insulated Assets	Separate Accounts Assets (Not Legally Insulated)	Total
Modified Guaranteed Annuity	\$ 407,231,804	\$ -	\$ 407,231,804
Variable Annuity	\$ 98,927,702,633	\$ 3,876,622,306	\$ 102,804,324,939
Variable Life	\$ 10,463,571,110	\$ 127,792,224	\$ 10,591,363,334
Total	\$ 109,798,505,547	\$ 4,004,414,530	\$ 113,802,920,077

(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, 2013, the General Account of the Company had a maximum guarantee for Separate Account liabilities of \$5,980,656,725. 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 as follows:

a.	2013	\$505,685,387
b.	2012	\$445,585,819
c.	2011	\$396,726,873
d.	2010	\$352,238,280
e.	2009	XXX

As of December 31, 2013, the General Account of the Company paid \$188,996,962 toward separate account guarantees. The total separate guarantees paid by the general account for the preceding three years ending December 31, 2012, 2011 and 2010 was \$179,766,730, \$136,372,741 and \$137,158,056, respectively.

(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 insurance trusts (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.

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. Additionally there are certain separate asset accounts carried at amortized costs, which support our index options on variable products and other retirement programs.

	Indexed	Nonindexed Guar Less than/equal to 4%	Nonindexed Guar More than 4%	Nonguaranteed Separate Account	Total
(1) Premiums, considerations or deposits for year ended 12/31/13	\$ -	\$ 34,153,971	\$ 71,068,178	\$ 8,614,917,577	\$ 8,720,139,726
RESERVES AT 12/31/13:					
(2) For accounts with assets at:					
a. Market value	\$ 3,569,762,345	\$ 1,762,667,537	\$ 28,979,626	\$ 105,129,696,350	\$ 110,491,105,858
b. Amortized cost	\$ 48,585,813	\$ 341,530,559	\$ -	\$ -	\$ 390,116,372
c. Total reserves	\$ 3,618,348,158	\$ 2,104,198,096	\$ 28,979,626	\$ 105,129,696,350	\$ 110,881,222,230
(3) By Withdrawal Characteristics:					
a. Subject to Discretionary Withdrawal:	\$ -	\$ -	\$ -	\$ -	\$ -
b. With MV adjustment	\$ 3,618,348,158	\$ 405,950,378	\$ 28,979,626	\$ -	\$ 4,053,278,162
c. At Book Value without MV adj & with current Surrender charge of 5% or more	\$ -	\$ -	\$ -	\$ -	\$ -
d. At Market value	\$ -	\$ -	\$ -	\$ 105,056,266,913	\$ 105,056,266,913
e. At Book Value without MV adj & with current Surrender charge less than of 5%	\$ -	\$ 341,530,559	\$ -	\$ -	\$ 341,530,559
f. Subtotal	\$ 3,618,348,158	\$ 747,480,937	\$ 28,979,626	\$ 105,056,266,913	\$ 92,732,094,733
g. Not Subject to Discretionary Withdrawal	\$ -	\$ 1,356,717,159	\$ -	\$ 73,429,437	\$ 1,430,146,596
h. Total	\$ 3,618,348,158	\$ 2,104,198,096	\$ 28,979,626	\$ 105,129,696,350	\$ 110,881,222,230
(4) Reserves for Asset Default Risk in lieu of AVR*	NA	NA	NA	NA	NA

*Reserves for Asset Default Risk in lieu of AVR is part of General Account AVR and not distinguishable.

NOTES TO FINANCIAL STATEMENTS

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)	\$ 8,721,933,309
b. Transfers from Separate Accounts (Page 4, Line 10)	10,277,015,167
c. Net transfers to(from) Separate Accounts (a)-(b)	<u>\$ (1,555,081,858)</u>
2. Reconciling Adjustments	<u>0</u>
3. Transfers as Reported in the Summary of Operations of the Life, Accident & Health Annual Statement ((1c)+(2)=Page 4, Line 26)	<u><u>\$ (1,555,081,858)</u></u>

35. LOSS/CLAIM ADJUSTMENT EXPENSE

NONE

AXA EQUITABLE LIFE INSURANCE COMPANY
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?
If yes, complete Schedule Y, Parts 1, 1A and 2.

Yes [X] 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 [X] 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 [X]
- 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.

12/31/2010
- 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.

12/31/2010
- 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).

06/12/2012
- 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 [X]
- 3.6

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

Yes [X] 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 [X]
- 4.12

renewals?

Yes [] No [X]
- 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 [X] No []
- 4.22

renewals?

Yes [X] No []
- 5.1

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

Yes [] No [X]
- 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	2	3
Name of Entity	NAIC Co. Code	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 [X]
- 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 [X] No []
- 7.2

If yes,
- 7.21

State the percentage of foreign control

.....100.000 %
- 7.22

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

1	2
Nationality	Type of Entity
French	Corporation

- 8.1

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

Yes [] No [X]
- 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 [X] 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 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
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC
AllianceBernstein Investments, Inc.	New York, NY				Yes
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 LP	New York, NY				Yes
Sanford C. Bernstein & Co. LLC	New York, NY				Yes
AXA Advisors, LLC	New York, NY				Yes
AXA Distributors, LLC	New York, NY				Yes
AXA Equitable Funds Management Group, LLC	New York, NY				Yes
AXA Investment Managers, Inc.	Greenwich, CT				Yes
AXA Private Equity (US), LLC	New York, NY				Yes
AXA Real Estate Investment Managers US LLC	New York, NY				Yes
AXA Rosenberg Investment Management, LLC	Orinda, CA				Yes

AXA EQUITABLE LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES - GENERAL

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 [X]

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 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 [X]

10.4

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

10.5

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

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

10.6

If the answer to 10.5 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 Elliott Floman, Managing Director, Chief Actuary and Appointed Actuary, 525 Washington Boulevard, 34th Floor Jersey City, NJ 07310

12.1

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

Yes [X] No []

12.11

Name of real estate holding company
E-Walk Investors, L.L.C.

12.12

Number of parcels involved

1

12.13

Total book/adjusted carrying value

\$(2,808,139)

12.2

If yes, provide explanation.
The Company holds a joint venture investment in real estate partnership 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 [X]

13.3

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

Yes [] No [X]

13.4

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

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

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 [X] 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 [X] No []

14.21

If the response to 14.2 is yes, provide information related to amendment(s).
The Policy Statement on Ethics was last amended on May 23, 2013, for two principal reasons:
1. To change all references to "employees who hold officer-equivalent positions" to employees who are in Band 3.
2. Clarify the reporting procedures for an employee who is negotiating a business transaction that could or will benefit a relative or close personal friend.

14.3

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

Yes [] No [X]

14.31

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

15.1

Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List?

Yes [] No [X]

15.2

If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1	2	3	4
American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Circumstances That Can Trigger the Letter of Credit	Amount

PART 1 - COMMON INTERROGATORIES - BOARD OF DIRECTORS

16.

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 [X] No []

17.

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

Yes [X] No []

18.

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 [X] No []

PART 1 - COMMON INTERROGATORIES - FINANCIAL

19.

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

Yes [] No [X]

20.1

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

20.11

To directors or other officers

\$.....0

20.12

To stockholders not officers

\$.....0

20.13

Trustees, supreme or grand (Fraternal only)

\$.....0

PART 1 - COMMON INTERROGATORIES - FINANCIAL

20.2

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

20.21

To directors or other officers

\$.....0

20.22

To stockholders not officers

\$.....0

20.23

Trustees, supreme or grand (Fraternal only)

\$.....0

21.1

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 [☒ X]

21.2

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

21.21

Rented from others

\$.....0

21.22

Borrowed from others

\$.....0

21.23

Leased from others

\$.....0

21.24

Other

\$.....0

22.1

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

Yes [☒ X] No [☐]

22.2

If answer is yes:

22.21

Amount paid as losses or risk adjustment

\$.....49,371

22.22

Amount paid as expenses

\$.....0

22.23

Other amounts paid

\$.....0

23.1

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

Yes [☒ X] No [☐]

23.2

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

\$.....0

PART 1 - COMMON INTERROGATORIES - INVESTMENT

24.01

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 24.03)?

Yes [☐] No [☒ X]

24.02

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.

24.03

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).

24.04

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

Yes [☐] No [☐] N/A [☒ X]

24.05

If answer to 24.04 is yes, report amount of collateral for conforming programs.

\$.....0

24.06

If answer to 24.04 is no, report amount of collateral for other programs.

\$.....0

24.07

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

Yes [☐] No [☐] N/A [☒ X]

24.08

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

Yes [☐] No [☐] N/A [☒ X]

24.09

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 [☐] N/A [☒ X]

24.10

For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:

24.101

Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.

\$.....0

24.102

Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.

\$.....0

24.103

Total payable for securities lending reported on the liability page.

\$.....0

25.1

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 21.1 and 24.03)

Yes [☒ X] No [☐]

25.2

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

25.21

Subject to repurchase agreements

\$.....0

25.22

Subject to reverse repurchase agreements

\$.....0

25.23

Subject to dollar repurchase agreements

\$.....0

25.24

Subject to reverse dollar repurchase agreements

\$.....0

25.25

Pledged as collateral

\$.....426,434,161

25.26

Placed under option agreements

\$.....0

25.27

Letter stock or securities restricted as to sale

\$.....0

25.28

On deposit with state or other regulatory body

\$.....83,911,489

25.29

Other

\$.....0

25.3

For category (25.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1

Does the reporting entity have any hedging transactions reported on Schedule DB?

Yes [☒ X] No [☐]

26.2

If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?
If no, attach a description with this statement.

Yes [☒ X] No [☐] N/A [☐]

27.1

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]

27.2

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

\$.....0

28.

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 [☐]

28.01

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
JPMorgan Chase	270 Park Avenue, New York NY 10017
Citigroup NA	3800 Citibank Center, Tampa, FL 33610

28.02

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)

28.03

Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year?

Yes [☐] No [☒ X]

28.04

If yes, give full and complete information relating thereto:

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

AXA EQUITABLE LIFE INSURANCE COMPANY

PART 1 - COMMON INTERROGATORIES - INVESTMENT

28.05 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	2	3
Central Registration Depository Number(s)	Name	Address
902	Adelante Capital Management	555 12th Street, Suite 2100 Oakland, CA 94607
902	Aegon USA Realty Advisors	4333 Morris Road NE Cedar Rapids, IA 52499
902	Albion Investors, LLC	1345 Avenue of the Americas New York, NY 10105
902	AllianceBernstein, LP	1345 Avenue of the Americas New York, NY 10105
902	Morgan Stanley	3424 Peachtree Road N.E. Suite 800 Atlanta, GA 30326
902	Quadrant Real Estate Advisors	200 Deerfield Pt 12735 Morris Rd Suite 100 Alpharetta, GA 30004

29.1 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)])? Yes [] No [X]

29.2 If yes, complete the following schedule:

1	2	3
CUSIP #	Name of Mutual Fund	Book/Adjusted Carrying Value
29.2999. TOTAL		0

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

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

30. 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	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds.....	29,421,393,483	..30,664,109,711	1,242,716,228
30.2 Preferred stocks.....	399,560,776	384,656,809	(14,903,967)
30.3 Totals.....	29,820,954,259	..31,048,766,520	1,227,812,261

30.4 Describe the sources or methods utilized in determining the fair values:
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.

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [X] No []

31.2 If the answer to 31.1 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? Yes [] No [X]

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D. The Pricing Group will periodically review and maintain 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 the Valuation Committee.

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? Yes [X] No []

32.2 If no, list exceptions:

PART 1 - COMMON INTERROGATORIES - OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$.....580,439

33.2 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	2
Name	Amount Paid
A M BEST COMPANY INC	210,700

34.1 Amount of payments for legal expenses, if any? \$.....21,800,559

34.2 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	2
Name	Amount Paid
MILBANK TWEED HADLEY & MCCLOY LLP	6,495,265

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$.....1,669,535

35.2 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	2
Name	Amount Paid
American Council of Life Insurers	1,262,540

GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

- 1.1

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

Yes [☐] No [☒]
- 1.2

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

\$.....0
- 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.

\$.....0
- 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

\$.....0

1.65

Total incurred claims

\$.....0

1.66

Number of covered lives

.....0
- 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 Current Year	2 Prior Year
2.1 Premium Numerator.....	30,653,978	34,387,421
2.2 Premium Denominator.....	11,934,585,182	11,487,512,681
2.3 Premium Ratio (2.1/2.2).....	0.3	0.3
2.4 Reserve Numerator.....	74,398,251	74,772,643
2.5 Reserve Denominator.....	37,431,050,456	37,875,409,448
2.6 Reserve Ratio (2.4/2.5).....	0.2	0.2

- 3.1

Does this reporting entity have Separate Accounts?

Yes [☒] No [☐]
- 3.2

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

Yes [☒] 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 [☒] No [☐]
- 3.6

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

Yes [☐] No [☒]
- 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 [☒] No [☐]
- 4.2

Net reimbursement of such expenses between reporting entities:

4.21

Paid

\$.....80,200,000

4.22

Received

\$.....669,049,423

- 5.1

Does the reporting entity write any guaranteed interest contracts?

Yes [☐] No [☒]
- 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:

\$.....2,606,859,518
7.

Total dividends paid stockholders since organization of the reporting entity:

7.11

Cash

\$.....6,475,500,000

7.12

Stock

\$.....234,000,000

GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

- 8.1

Does the company reinsure any Workers' Compensation Carve-Out business defined as:
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.

Yes [X] No []
- 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.....	3,001	.....	.....3,001
8.32 Paid claims.....	391,844	.....	.....391,844
8.33 Claim liability and reserve (beginning of year).....	6,192,106	.....	.....6,192,106
8.34 Claim liability and reserve (end of year).....	6,460,234	.....	.....6,460,234
8.35 Incurred claims.....	659,972	.....	.....659,972

- 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 Col. (1) are:

Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
8.41 < \$25,000.....	3,001	.....
8.42 \$25,000 -- 99,999.....		
8.43 \$100,000 -- 249,999.....		
8.44 \$250,000 -- 999,999.....		
8.45 \$1,000,000 or more.....		6,460,234

- 8.5

What portion of earned premium reported in 8.31, Col. 1 was assumed from pools?

\$.....3,001
- 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 Benefit	2 Guaranteed Living Benefit	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			1,411,279,955	2,299,160	Exhibit 5 Annuities	0.255	587,283
Ratchet	Rollup			1,445,055,097	98,336,540	Exhibit 5 Annuities	0.915	90,001,066
Ratchet	Rollup/Ratchet			6,014,585,015	441,768,190	Exhibit 5 Annuities	0.913	403,141,627
Rollup	None			941,610,773	48,297,014	Exhibit 5 Annuities	0.428	20,676,622
Rollup	Rollup			2,264,581,734	564,234,848	Exhibit 5 Annuities	0.841	474,488,544
Rollup	Rollup/Ratchet			984,244,509	45,754,390	Exhibit 5 Annuities	0.684	31,296,971
Rollup/Ratchet	None			3,084,484,652	285,445,614	Exhibit 5 Annuities	0.83	236,821,400
Rollup/Ratchet	Rollup			2,198,294,490	20	Exhibit 5 Annuities	0	0
Rollup/Ratchet	Rollup/Ratchet			33,236,334,605	5,424,580,608	Exhibit 5 Annuities	0.929	5,037,767,060
ROP	None			32,568,705,770	17,061,956	Exhibit 5 Annuities	0	0
ROP	Rollup			3,682,103,964	4,731	Exhibit 5 Annuities	0	0
ROP	Rollup/Ratchet			14,436,209,822	840,038,999	Exhibit 5 Annuities	0.93	780,816,820
Ratchet	Other			123,411,220	240,984	Exhibit 5 Annuities	0	0
Rollup/Ratchet	Other			350,566,095	7,321,386	Exhibit 5 Annuities	0	0
ROP	Other			850,810,213	6,215,347	Exhibit 5 Annuities	0	0

10.

For reporting entities having sold annuities to another insurer when 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	2
P&C Insurance Company and Location	Statement Value on Purchase Date of Annuities (i.e., Present Value)
	\$

- 11.1

Do you act as a custodian for health savings account?

Yes [] No [X]
- 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 [X]
- 11.4

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

\$.....0

AXA EQUITABLE LIFE INSURANCE COMPANY
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 2013	2 2012	3 2011	4 2010	5 2009
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4).....	203,431,416	208,168,544	209,975,237	209,740,054	211,720,655
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4).....	243,802,501	235,061,555	220,410,465	204,772,254	181,253,692
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).....	859,042	873,707	942,117	999,040	1,022,573
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).....	448,092,959	444,103,806	431,327,819	415,511,348	393,996,920
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2).....	5,614,192	9,676,592	12,025,153	8,863,634	10,368,663
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2).....	22,030,560	26,890,944	28,374,926	36,367,005	35,829,956
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).....	27,644,752	36,567,536	40,400,079	45,230,639	46,198,619
Premium Income - Lines of Business (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).....	2,312,344,622	2,536,943,816	2,484,335,430	2,521,043,755	2,255,355,484
15.2 Ordinary individual annuities (Line 20.4, Col. 4).....	7,189,663,224	5,665,455,670	3,558,036,562	2,721,823,527	3,076,458,163
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).....	2,396,848,858	3,244,325,085	4,268,468,485	4,387,931,645	4,830,919,386
18.1 A&H - group (Line 20.4, Col. 8).....	0	0	0	0	0
18.2 A&H - credit (group and individual) (Line 20.4, Col. 9).....	0	0	0	0	0
18.3 A&H - other (Line 20.4, Col. 10).....	35,728,478	40,788,110	43,786,404	47,916,106	52,892,513
19. Aggregate of all other lines of business (Line 20.4, Col. 11).....	0	0	0	0	0
20. Total.....	11,934,585,182	11,487,512,681	10,354,626,881	9,678,715,033	10,215,625,546
Balance Sheet (Pages 2 and 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)....	44,854,865,278	47,846,141,854	46,713,809,075	42,768,334,131	41,895,986,121
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26).....	41,220,798,339	43,275,261,388	42,186,305,006	39,038,561,727	38,865,938,675
23. Aggregate life reserves (Page 3, Line 1).....	39,627,904,338	40,494,104,997	39,404,483,965	36,684,309,957	35,358,989,692
24. Aggregate A&H reserves (Page 3, Line 2).....	554,791,414	554,401,360	488,898,485	439,486,635	464,682,652
25. Deposit-type contract funds (Page 3, Line 3).....	812,404,293	837,917,424	863,866,183	882,856,405	911,825,267
26. Asset valuation reserve (Page 3, Line 24.01).....	534,586,910	488,763,257	220,435,822	430,562,526	722,020,138
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).....	3,822,970,177	4,686,893,814	4,622,316,095	3,798,785,244	3,113,441,592
Cash Flow (Page 5)					
29. Net Cash from operations (Line 11).....	2,328,029,750	2,085,133,672	2,701,587,886	2,396,879,063	434,202,998
Risk-Based Capital Analysis					
30. Total adjusted capital.....	4,491,261,166	5,308,354,611	4,991,341,017	4,396,195,520	4,010,771,580
31. Authorized control level risk-based capital.....	494,540,912	504,731,400	500,062,284	541,355,550	525,079,197
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1).....	67.1	67.5	67.8	69.5	68.7
33. Stocks (Lines 2.1 and 2.2).....	2.8	2.4	1.4	3.5	4.7
34. Mortgage loans on real estate (Lines 3.1 and 3.2).....	14.3	12.0	10.6	9.9	10.0
35. Real estate (Line 4.1, 4.2 and 4.3).....	0.0	0.0	0.0	0.0	0.0
36. Cash, cash equivalents and short-term investments (Line 5).....	2.6	4.6	4.9	2.8	2.1
37. Contract loans (Line 6).....	8.1	7.8	8.0	8.9	9.1
38. Derivatives (Line 7).....	1.3	2.4	3.6	1.2	XXX.....
39. Other invested assets (Line 8).....	3.8	3.3	3.6	3.9	3.5
40. Receivables for securities (Line 9).....	0.0	0.0	0.1	0.1	0.1
41. Securities lending reinvested collateral assets (Line 10).....	0.0	0.0	0.0	0.0	XXX.....
42. Aggregate write-ins for invested assets (Line 11).....	0.1	0.0	0.0	0.2	1.9
43. Cash, cash equivalents and invested assets (Line 12).....	100.0	100.0	100.0	100.0	100.0

AXA EQUITABLE LIFE INSURANCE COMPANY
FIVE-YEAR HISTORICAL DATA

(continued)

	1 2013	2 2012	3 2011	4 2010	5 2009
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Sch. D Summary, Line 12 Col. 1).....	1,205,839,606	1,150,000,000	1,150,000,000	1,150,000,000	1,150,000,000
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).....	775,382,131	706,947,512	339,102,264	1,083,111,164	1,377,088,560
47. Affiliated short-term investments (subtotal included in Sch. DA, Verif. Col. 5, Line 10).....	0	0	0	0	0
48. Affiliated mortgage loans on real estate	382,213,093	386,725,036	390,896,581	394,753,408	398,319,262
49. All other affiliated.....	98,145,428	104,470,050	64,788,264	41,724,149	5,686,691
50. Total of above Lines 44 to 49.....	2,461,580,258	2,348,142,598	1,944,787,109	2,669,588,721	2,931,094,513
51. Total investment in parent included in Lines 44 to 49 above.....	0	0	0	0	0
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	469,192,062	466,978,842	510,345,535	760,880,416	1,036,180,931
53. Total admitted assets (Page 2, Line 28, Col. 3).....	158,657,785,355	144,827,240,049	134,495,628,090	135,726,109,289	126,783,596,044
Investment Data					
54. Net investment income (Exhibit of Net Investment Income).....	2,772,722,610	2,466,099,381	2,617,985,970	2,441,100,591	2,055,266,490
55. Realized capital gains (losses) (Page 4, Line 34, Column 1).....	(2,013,507,454)	14,304,849	604,397,130	(1,103,862,215)	(638,054,378)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1).....	10,050,766	(204,991,172)	148,592,634	188,611,361	(537,841,204)
57. Total of above Lines 54, 55 and 56.....	769,265,922	2,275,413,058	3,370,975,734	1,525,849,737	879,370,908
Benefits and Reserve Increase (Page 6)					
58. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1 less Lines 10, 11, 12, 13, 14 and 15, Cols. 9, 10 & 11).....	13,322,546,671	10,756,716,108	10,604,744,426	10,257,763,119	9,262,816,957
59. Total contract benefits - A&H (Lines 13 & 14, Cols. 9, 10 & 11).....	63,796,603	62,253,984	47,405,179	70,119,805	74,402,034
60. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 & 3).....	387,533,684	600,348,993	748,717,564	535,617,997	311,792,372
61. Increase in A&H reserves (Line 19, Cols. 9, 10 & 11).....	390,054	65,502,875	49,411,850	(25,196,017)	3,633,559
62. Dividends to policyholders (Line 30, Col 1).....	265,430,820	259,299,796	290,155,984	321,231,392	346,260,841
Operating Percentages					
63. 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.....	16.2	16.0	17.8	17.1	15.5
64. 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.....	5.7	5.9	6.1	6.0	6.6
65. A&H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2).....	178.5	306.8	216.2	93.9	146.5
66. A&H cost containment percent (Schedule H, Part 1, Line 4, Col. 2).....	0.0	0.0	0.0	0.0	0.0
67. A&H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2).....	49.1	41.1	34.4	33.8	35.1
A&H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Sch. H, Part 3, Line 3.1, Col. 2).....	1,498,177	1,507,809	2,007,529	2,578,576	2,751,061
69. Prior years' claim liability and reserve - group health (Sch. H, Part 3, Line 3.2, Col. 2).....	1,227,408	1,556,277	1,848,045	2,096,917	2,467,775
70. Incurred losses on prior years' claims - health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2).....	353,959,814	354,594,304	372,712,019	370,119,687	374,884,703
71. Prior years' claim liability and reserve - health other than group (Sch. H, Part 3, Line 3.2, Col. 1 less Col. 2).....	334,985,339	343,044,865	337,474,867	345,216,507	359,782,272
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
72. Industrial life (Col. 2).....	0	0	0	0	0
73. Ordinary - life (Col. 3).....	72,483,049	32,534,460	177,427,004	318,765,761	707,473,348
74. Ordinary - individual annuities (Col. 4).....	276,783,276	(105,587,574)	(137,804,818)	36,034,779	316,123,273
75. Ordinary - supplementary contracts (Col. 5).....	7,977,210	9,982,210	16,030,044	17,695,648	35,864,737
76. Credit life (Col. 6).....	0	0	0	0	0
77. Group life (Col. 7).....	3,033	95,593	(5,432)	(132,830)	35,206
78. Group annuities (Col. 8).....	1,843,546,011	761,229,613	420,186,204	259,036,662	1,432,281,194
79. A&H - group (Col. 9).....	0	4,946	0	927	(1,774)
80. A&H - credit (Col. 10).....	0	0	0	0	0
81. A&H - other (Col. 11).....	(219,890,576)	(113,275,526)	(114,877,828)	(39,863,338)	(80,593,430)
82. Aggregate of all other lines of business (Col. 12).....	4,142,981	3,069,542	1,711,074	1,923,552	9,773,776
83. Total (Col. 1).....	1,985,044,984	588,053,264	362,666,248	593,461,161	2,420,956,330

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:

EXHIBIT OF LIFE INSURANCE

		Industrial		Ordinary		Credit Life (Group and Individual)		Group			10
		1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Individual Policies and Group Certificates	6 Amount of Insurance (a)	Number of		9 Amount of Insurance (a)	Total Amount of Insurance (a)
								7	8		
								Policies	Certificates		
1.	In force end of prior year.....	0	0	5,534,616	443,230,099	0	0	39	15,421	873,707	444,103,806
2.	Issued during year.....	0	0	29,876	27,644,752	0	0	0	0	0	27,644,752
3.	Reinsurance assumed.....	0	0	206,301	3,471,220	0	0	0	0	0	3,471,220
4.	Revived during year.....	0	0	9,564	882,494	0	0	0	0	0	882,494
5.	Increased during year (net).....	0	0	34,740	2,590,963	0	0	0	0	0	2,590,963
6.	Subtotals, Lines 2 to 5.....	0	0	280,481	34,589,429	0	0	0	0	0	34,589,429
7.	Additions by dividends during year.....	XXX	0	XXX	217,254	XXX	0	XXX	XXX	0	217,254
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	5,815,097	478,036,782	0	0	39	15,421	873,707	478,910,489
Deductions during year:											
10.	Death.....	0	0	28,170	1,860,533	0	0	XXX	0	0	1,860,533
11.	Maturity.....	0	0	547	3,370	0	0	XXX	0	0	3,370
12.	Disability.....	0	0	0	0	0	0	XXX	0	0	0
13.	Expiry.....	0	0	5,521	348,686	0	0	0	0	0	348,686
14.	Surrender.....	0	0	34,518	8,879,407	0	0	0	0	0	8,879,407
15.	Lapse.....	0	0	274,024	16,717,978	0	0	0	0	0	16,717,978
16.	Conversion.....	0	0	1,494	1,104,545	0	0	XXX	XXX	XXX	1,104,545
17.	Decreased (net).....	0	0	3,408	1,888,346	0	0	0	667	14,665	1,903,011
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	347,682	30,802,865	0	0	0	667	14,665	30,817,530
21.	In force end of year (Line 9 minus Line 20).....	0	0	5,467,415	447,233,917	0	0	39	14,754	859,042	448,092,959
22.	Reinsurance ceded end of year.....	XXX	0	XXX	92,252,152	XXX	0	XXX	XXX	3,353	92,255,505
23.	Line 21 minus Line 22.....	XXX	0	XXX	354,981,765	XXX	(b).....0	XXX	XXX	855,689	355,837,454

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 thru 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 thru 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.....	3,496,246.....
25. Other paid-up insurance.....	0.....	0.....	231,320.....	5,803,368.....
26. Debit ordinary insurance.....	XXX.....	XXX.....	0.....	0.....

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term 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)
27. Term policies-decreasing.....	0.....	0.....	402.....	1,157.....
28. Term policies-other.....	20,681.....	21,982,572.....	3,999,367.....	239,824,948.....
29. Other term insurance-decreasing.....	XXX.....	0.....	XXX.....	5,726.....
30. Other term insurance.....	XXX.....	47,988.....	XXX.....	2,252,547.....
31. Totals (Lines 27 to 30).....	20,681.....	22,030,560.....	3,999,769.....	242,084,378.....
Reconciliation to Lines 2 and 21:				
32. Term additions.....	XXX.....	0.....	XXX.....	55,478.....
33. Totals, extended term insurance.....	XXX.....	XXX.....	55,563.....	1,662,645.....
34. Totals, whole life and endowment.....	9,195.....	5,614,192.....	1,412,083.....	203,431,416.....
35. Totals (Lines 31 to 34).....	29,876.....	27,644,752.....	5,467,415.....	447,233,917.....

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.....	27,644,752.....	0.....	392,818,234.....	54,415,683.....
38. Credit Life (Group and Individual).....	0.....	0.....	0.....	0.....
39. Group.....	0.....	0.....	0.....	859,042.....
40. Totals (Lines 36 to 39).....	27,644,752.....	0.....	392,818,234.....	55,274,725.....

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.....	1,563.....	3,352.....

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies (a).....	2,796,151.....
--	----------------

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 <u>Approximate average death benefit during period.</u>
47.2 <u>Approximate average death benefit for spouse and children during spouse's coverage.</u>

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 Certificates	8 Amount of Insurance (a)
48. Waiver of Premium.....	0.....	0.....	193,224.....	21,300,171.....	0.....	0.....	18.....	599.....
49. Disability Income.....	0.....	0.....	7.....	16.....	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.....	193,231.....	(b).....21,300,187.....	0.....	(b).....0.....	18.....	(b).....599.....

(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.....	15,360	10,095	2,798	12
2. Issued during year.....	245	1,186	54	0
3. Reinsurance assumed.....	0	0	0	0
4. Increased during year (net).....	0	0	0	0
5. Total (Lines 1 to 4).....	15,605	11,281	2,852	12
Deductions during year:				
6. Decreased (net).....	1,148	2,324	312	3
7. Reinsurance ceded.....	0	0	1,548	9
8. Totals (Lines 6 and 7).....	1,148	2,324	1,860	12
9. In force end of year.....	14,457	8,957	992	0
10. Amount on deposit.....	0	(a).....221,680,030	0	(a).....0
11. Income now payable.....	14,444	3,962	992	0
12. Amount of income payable.....	(a).....61,385,458	(a).....31,536,634	(a).....9,823,353	(a).....0

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year.....	5,538	700,944	45,527	1,203,503
2. Issued during year.....	38	88,223	1,000	44,902
3. Reinsurance assumed.....	0	0	0	0
4. Increased during year (net).....	0	0	0	0
5. Total (Lines 1 to 4).....	5,576	789,167	46,527	1,248,405
Deductions during year:				
6. Decreased (net).....	396	39,856	3,355	90,750
7. Reinsurance ceded.....	0	0	0	0
8. Totals (Lines 6 and 7).....	396	39,856	3,355	90,750
9. In force end of year.....	5,180	749,311	43,172	1,157,655
Income now payable:				
10. Amount of income payable.....	(a).....60,056,919	XXX	XXX	(a).....331,526,143
Deferred fully paid:				
11. Account balance.....	XXX	(a).....42,830,119,622	XXX	(a).....74,170,174,438
Deferred not fully paid:				
12. Account balance.....	XXX	(a).....52,726,742	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	52,757	88,591,117
2. Issued during year.....	0	0	0	0	0	0
3. Reinsurance assumed.....	0	0	0	0	0	0
4. Increased during year (net).....	0	XXX	0	XXX	0	XXX
5. Total (Lines 1 to 4).....	0	XXX	0	XXX	52,757	XXX
Deductions during year:						
6. Conversions.....	0	XXX	XXX	XXX	XXX	XXX
7. Decreased (net).....	0	XXX	0	XXX	5,122	XXX
8. Reinsurance ceded.....	0	XXX	0	XXX	0	XXX
9. Totals (Lines 6 to 8).....	0	XXX	0	XXX	5,122	XXX
10. In force end of year.....	0	(a).....0	0	(a).....0	47,635	(a).....79,283,490

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1 Deposit Funds Contracts	2 Dividend Accumulations Contracts
1. In force end of prior year.....	0	0
2. Issued during year.....	0	0
3. Reinsurance assumed.....	0	0
4. Increased during year (net).....	0	0
5. Total (Lines 1 to 4).....	0	0
Deductions during year:		
6. Decreased (net).....	0	0
7. Reinsurance ceded.....	0	0
8. Totals (Lines 6 and 7).....	0	0
9. In force end of year.....	0	0
10. Amount of account balance.....	(a).....0	(a).....420,823,420

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the Annual Statement Instructions.

AXA EQUITABLE LIFE INSURANCE COMPANY

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, prior year.....	124,124,392
2. Current year's realized pre-tax capital gains/(losses) of \$.....(2,341,514) transferred into the reserve net of taxes of \$.....(819,530).....	(1,521,984)
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).....	122,602,408
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4).....	29,777,914
6. Reserve as of December 31, current year (Line 4 minus Line 5).....	92,824,494

Amortization

Year of 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 the Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2013.....	20,307,985	9,469,929	0	29,777,914
2. 2014.....	16,030,248	8,654,201	0	24,684,449
3. 2015.....	12,667,320	5,357,902	0	18,025,222
4. 2016.....	10,075,901	3,876,474	0	13,952,375
5. 2017.....	8,423,606	2,356,047	0	10,779,653
6. 2018.....	7,127,340	790,471	0	7,917,811
7. 2019.....	5,379,927	(140,438)	0	5,239,490
8. 2020.....	3,936,777	(362,167)	0	3,574,611
9. 2021.....	3,476,501	(553,684)	0	2,922,817
10. 2022.....	2,997,678	(788,118)	0	2,209,560
11. 2023.....	2,442,541	(1,032,520)	0	1,410,022
12. 2024.....	2,022,558	(1,194,969)	0	827,589
13. 2025.....	1,746,717	(1,253,332)	0	493,384
14. 2026.....	1,596,828	(1,325,244)	0	271,584
15. 2027.....	1,640,636	(1,438,438)	0	202,197
16. 2028.....	1,794,867	(1,471,738)	0	323,129
17. 2029.....	2,040,796	(1,601,746)	0	439,050
18. 2030.....	2,235,088	(1,669,271)	0	565,817
19. 2031.....	2,435,736	(1,805,730)	0	630,006
20. 2032.....	2,540,132	(1,885,741)	0	654,391
21. 2033.....	2,658,643	(2,024,323)	0	634,320
22. 2034.....	2,745,812	(2,038,256)	0	707,556
23. 2035.....	2,575,161	(1,943,810)	0	631,351
24. 2036.....	2,083,327	(1,836,878)	0	246,449
25. 2037.....	1,548,817	(1,785,332)	0	(236,515)
26. 2038.....	1,017,068	(1,665,913)	0	(648,845)
27. 2039.....	435,063	(1,467,738)	0	(1,032,675)
28. 2040.....	84,002	(1,163,113)	0	(1,079,111)
29. 2041.....	44,066	(858,488)	0	(814,422)
30. 2042.....	13,250	(553,863)	0	(540,613)
31. 2043 and Later.....	0	(166,159)	0	(166,159)
32. Total (Lines 1 to 31).....	124,124,392	(1,521,984)	0	122,602,408

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.....	98,358,804	46,416,791	144,775,595	114,096,993	229,890,670	343,987,663	488,763,257
2. Realized capital gains/(losses) net of taxes - General Account.....	(47,847,385)	(18,785,770)	(66,633,155)	81,469,249	(4,414,857)	77,054,392	10,421,237
3. Realized capital gains/(losses) net of taxes - Separate Accounts.....	(141,267)	0	(141,267)	0	0	0	(141,267)
4. Unrealized capital gains/(losses) - net of deferred taxes - General Account.....	(17,313,050)	12,961,400	(4,351,650)	(33,614,288)	17,976,253	(15,638,035)	(19,989,685)
5. Unrealized capital gains/(losses) - net of deferred taxes - Separate Accounts.....	343,885	0	343,885	0	0	0	343,885
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves.....	0	0	0	0	0	0	0
7. Basic contribution.....	45,456,246	21,342,893	66,799,139	0	94,940	94,940	66,894,079
8. Accumulated balances (Lines 1 through 5, minus 6 plus 7).....	78,857,233	61,935,314	140,792,547	161,951,953	243,547,006	405,498,959	546,291,507
9. Maximum reserve.....	242,368,969	79,913,143	322,282,112	127,320,251	247,531,213	374,851,465	697,133,576
10. Reserve objective.....	173,924,303	61,582,736	235,507,039	127,280,966	247,413,297	374,694,263	610,201,302
11. 20% of (Line 10 minus Line 8).....	19,013,414	(70,516)	18,942,898	(6,934,198)	773,258	(6,160,939)	12,781,959
12. Balance before transfers (Lines 8 + 11).....	97,870,647	61,864,799	159,735,446	155,017,756	244,320,264	399,338,020	559,073,466
13. Transfers.....	0	0	0	(3,210,949)	3,210,949	0	XXX
14. Voluntary contribution.....	0	0	0	0	0	0	0
15. Adjustment down to maximum/up to zero.....	0	0	0	(24,486,555)	0	(24,486,555)	(24,486,555)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15).....	97,870,647	61,864,799	159,735,446	127,320,251	247,531,213	374,851,465	534,586,910

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. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
30		LONG-TERM BONDS										
	1	Exempt obligations.....	3,523,063,169	XXX	XXX	3,523,063,169	0.0000	0	0.0000	0	0.0000	0
	2	1 Highest quality.....	13,176,176,582	XXX	XXX	13,176,176,582	0.0004	5,270,471	0.0023	30,305,206	0.0030	39,528,530
	3	2 High quality.....	10,448,314,734	XXX	XXX	10,448,314,734	0.0019	19,851,798	0.0058	60,600,225	0.0090	94,034,833
	4	3 Medium quality.....	893,571,264	XXX	XXX	893,571,264	0.0093	8,310,213	0.0230	20,552,139	0.0340	30,381,423
	5	4 Low quality.....	213,420,493	XXX	XXX	213,420,493	0.0213	4,545,856	0.0530	11,311,286	0.0750	16,006,537
	6	5 Lower quality.....	90,547,835	XXX	XXX	90,547,835	0.0432	3,911,666	0.1100	9,960,262	0.1700	15,393,132
	7	6 In or near default.....	134,942,062	XXX	XXX	134,942,062	0.0000	0	0.2000	26,988,412	0.2000	26,988,412
	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).....	28,480,036,138	XXX	XXX	28,480,036,138	XXX	41,890,004	XXX	159,717,531	XXX	222,332,867
		PREFERRED STOCKS										
	10	1 Highest quality.....	25,000,000	XXX	XXX	25,000,000	0.0004	10,000	0.0023	57,500	0.0030	75,000
	11	2 High quality.....	349,855,795	XXX	XXX	349,855,795	0.0019	664,726	0.0058	2,029,164	0.0090	3,148,702
	12	3 Medium quality.....	24,704,981	XXX	XXX	24,704,981	0.0093	229,756	0.0230	568,215	0.0340	839,969
	13	4 Low quality.....	0	XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
	14	5 Lower quality.....	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
	15	6 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).....	399,560,776	XXX	XXX	399,560,776	XXX	904,482	XXX	2,654,878	XXX	4,063,672
		SHORT-TERM BONDS										
	18	Exempt obligations.....	19,168,707	XXX	XXX	19,168,707	0.0000	0	0.0000	0	0.0000	0
	19	1 Highest quality.....	922,188,639	XXX	XXX	922,188,639	0.0004	368,875	0.0023	2,121,034	0.0030	2,766,566
	20	2 High quality.....	0	XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
	21	3 Medium quality.....	0	XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
	22	4 Low quality.....	0	XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
	23	5 Lower quality.....	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
	24	6 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 thru 24).....	941,357,346	XXX	XXX	941,357,346	XXX	368,875	XXX	2,121,034	XXX	2,766,566

ASSET VALUATION RESERVE (continued)

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Default Component

Line Number	NAIC Desig- nation	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. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
DERIVATIVE INSTRUMENTS												
26		Exchange-traded.....	0	XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
27	1	Highest quality.....	552,883,153	XXX	XXX	552,883,153	0.0004	221,153	0.0023	1,271,631	0.0030	1,658,649
28	2	High quality.....	0	XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
29	3	Medium quality.....	0	XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
30	4	Low quality.....	0	XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
31	5	Lower quality.....	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
32	6	In or near default.....	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
33		Total derivative instruments.....	552,883,153	XXX	XXX	552,883,153	XXX	221,153	XXX	1,271,631	XXX	1,658,649
34		TOTAL (Lines 9 + 17 + 25 + 33).....	30,373,837,413	XXX	XXX	30,373,837,413	XXX	43,384,515	XXX	165,765,074	XXX	230,821,754
MORTGAGE LOANS												
In good standing:												
35		Farm mortgages.....	1,856,443,685	0	XXX	1,856,443,685	0.0035	6,497,553	0.0100	18,564,437	0.0130	24,133,768
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.....	4,124,058,323	0	XXX	4,124,058,323	0.0035	14,434,204	0.0100	41,240,583	0.0130	53,612,758
40		In good standing with restructured terms.....	62,720,000	0	XXX	62,720,000	0.0035	219,520	0.0100	627,200	0.0130	815,360
Overdue, not in process:												
41		Farm mortgages.....	4,562,294	0	XXX	4,562,294	0.0420	191,616	0.0760	346,734	0.1200	547,475
42		Residential mortgages-insured or 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.....	4,728,127	0	XXX	4,728,127	0.0000	0	0.1700	803,782	0.1700	803,782
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).....	6,052,512,429	0	XXX	6,052,512,429	XXX	21,342,893	XXX	61,582,736	XXX	79,913,143
52		Schedule DA mortgages.....	0	0	XXX	0	0.0030	0	0.0100	0	0.0130	0
53		Total mortgage loans on real estate (Lines 51 + 52).....	6,052,512,429	0	XXX	6,052,512,429	XXX	21,342,893	XXX	61,582,736	XXX	79,913,143

ASSET VALUATION RESERVE

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Equity and Other Invested Asset Component

Line Number	NAIC Design- nation	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. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		COMMON STOCK										
1		Unaffiliated public.....	15,771,717	XXX	XXX	15,771,717	0.0000	0	(a).....0.2000	3,154,343	(a).....0.2000	3,154,343
2		Unaffiliated private.....	30	XXX	XXX	30	0.0000	0	0.1600	5	0.1600	5
3		Federal Home Loan Bank.....	13,095,300	XXX	XXX	13,095,300	0.0000	0	0.0050	65,477	0.0080	104,762
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	(a).....0.0000	0	(a).....0.0000	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	0.0030	0	0.0100	0	0.0130	0
15		Real estate.....	0	0	0	0	(b).....0.0000	0	(b).....0.0000	0	(b).....0.0000	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.....	775,382,131	XXX	XXX	775,382,131	0.0000	0	0.1600	124,061,141	0.1600	124,061,141
18		Total common stock (sum of Lines 1 through 17).....	804,249,177	0	0	804,249,177	XXX	0	XXX	127,280,966	XXX	127,320,251
		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 Desig- nation	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. 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.....	48,630,172	XXX	XXX	48,630,172	0.0004	19,452	0.0023	111,849	0.0030	145,891
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).....	48,630,172	XXX	XXX	48,630,172	XXX	19,452	XXX	111,849	XXX	145,891
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS										
		In Good Standing:										
39		Farm mortgages.....	0	0	XXX	0	0.0030	0	0.0100	0	0.0130	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.....	0	0	XXX	0	0.0030	0	0.0100	0	0.0130	0
44		In good standing with restructured terms.....	0	0	XXX	0	0.0030	0	0.0100	0	0.0130	0
		Overdue, Not in Process:										
45		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
		In Process of foreclosure:										
50		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).....	0	0	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 Design- ation	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. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK										
56		Unaffiliated public.....	0	XXX.....	XXX.....	0	0.0000	0	(a).....0.0000	0	(a).....0.0000	0
57		Unaffiliated private.....	1,433,129,928	XXX.....	XXX.....	1,433,129,928	0.0000	0	0.1600	229,300,789	0.1600	229,300,789
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 and Procedures manual).....	0	XXX.....	XXX.....	0	0.0000	0	0.1300	0	0.1300	0
60		Affiliated other - all other.....	98,145,428	XXX.....	XXX.....	98,145,428	0.0000	0	0.1600	15,703,268	0.1600	15,703,268
61		Total with common stock characteristics (sum of Lines 56 through 60).....	1,531,275,356	XXX.....	XXX.....	1,531,275,356	XXX.....	0	XXX.....	245,004,057	XXX.....	245,004,057
		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.....	(2,808,139)	0	5,143,204	2,335,065	0.0000	0	0.0750	175,130	0.0750	175,130
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).....	(2,808,139)	0	5,143,204	2,335,065	XXX.....	0	XXX.....	175,130	XXX.....	175,130
		LOW INCOME HOUSING TAX CREDIT INVESTMENTS										
66		Guaranteed federal low income housing tax credit.....	0	0	0	0	0.0003	0	0.0006	0	0.0010	0
67		Non-guaranteed federal low income housing tax credit.....	10,438,465	0	0	10,438,465	0.0063	65,762	0.0120	125,262	0.0190	198,331
68		Guaranteed state low income housing tax credit.....	0	0	0	0	0.0003	0	0.0006	0	0.0010	0
69		Non-guaranteed state low income housing tax credit.....	1,543,674	0	0	1,543,674	0.0063	9,725	0.0120	18,524	0.0190	29,330
70		All other low income housing tax credit.....	0	0	0	0	0.0273	0	0.0600	0	0.0975	0
71		Total LIHTC.....	11,982,138	0	0	11,982,138	XXX.....	75,487	XXX.....	143,786	XXX.....	227,661
		ALL OTHER INVESTMENTS										
72		NAIC 1 working capital finance investments.....	0	XXX.....	0	0	0.0000	0	0.0037	0	0.0037	0
73		NAIC 2 working capital finance investments.....	0	XXX.....	0	0	0.0000	0	0.0120	0	0.0120	0
74		Other invested assets - Schedule BA.....	15,219,039	XXX.....	0	15,219,039	0.0000	0	0.1300	1,978,475	0.1300	1,978,475
75		Other short-term invested assets - Schedule DA.....	0	XXX.....	0	0	0.0000	0	0.1300	0	0.1300	0
76		Total all other (sum of Lines 72, 73, 74 and 75).....	15,219,039	XXX.....	0	15,219,039	XXX.....	0	XXX.....	1,978,475	XXX.....	1,978,475
77		Total other invested assets - Schedule BA & DA (Sum of Lines 30, 38, 55, 61, 65, 71 and 76).....	1,604,298,567	0	5,143,204	1,609,441,771	XXX.....	94,940	XXX.....	247,413,297	XXX.....	247,531,213

(a) Times the company's weighted average portfolio beta (Minimum .10, Maximum .20).
(b) Determined using same factors and breakdowns used for directly owned real estate.

ASSET VALUATION RESERVE (continued)
Basic Contributions, Reserve Objective and Maximum Reserve Calculations
Replications (Synthetic) Assets

1	2	3	4	5	6	7	8	9
RSAT Number	Type	CUSIP	Description of Asset(s)	NAIC Designation or Other Description of Asset	Value of Asset	AVR Basic Contribution	AVR Reserve Objective	AVR Maximum Reserve

NONE

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
CLAIMS DISPOSED OF DURING CURRENT YEAR							
Death Claims - Ordinary							
In Suit.....				0	0	0	.....
157219276.....		NY.....	2010.....	500,000	(35,000)	0	Settlement Reached.....
37623213.....		CT.....	2012.....	100,000	(5,000)	0	Settlement Reached.....
Not in Suit.....				0	0	0	.....
111010653.....		IL.....	2012.....	250,000	(1,758)	0	Refund Check Accepted.....
0199999. Death Claims - Ordinary.....				850,000	(41,758)	0	XXX.....
0599999. Subtotal - Disposed Death Claims.....				850,000	(41,758)	0	XXX.....
2699999. Subtotal - Claims Disposed of During Current Year.....				850,000	(41,758)	0	XXX.....
CLAIMS RESISTED DURING CURRENT YEAR							
Death Claims - Ordinary							
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.....
156224850.....		NY.....	2009.....	7,200,000	0	6,669,413	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.....
155229954.....		NY.....	2010.....	8,427,493	0	8,427,493	Fraudulent representation.....
156201236.....		NY.....	2010.....	5,054,022	0	5,054,022	Fraudulent representation.....
151208325.....		FL.....	2012.....	500,000	0	486,162	Misrepresentation, rescission of policy.....
37245604.....		OH.....	2012.....	2,000,000	0	2,000,000	Misrepresentation, rescission of policy.....
38243018.....		MO.....	2013.....	700,000	0	700,000	Policy lapsed prior to insured's death.....
48221890.....		NY.....	2013.....	220,000	0	220,000	Policy lapsed prior to insured's death.....
91025888.....		NY.....	2013.....	250,000	0	250,000	Policy lapsed prior to insured's death.....
105004610.....		GA.....	2013.....	634,764	0	634,764	Policy lapsed prior to insured's death.....
Not in Suit.....				0	0	0	.....
103005441.....		IL.....	2005.....	382,000	0	382,000	Misrepresentation, rescission of policy.....
155200991.....		NY.....	2006.....	250,000	0	250,000	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.....
158200836.....		IL.....	2009.....	400,000	0	392,518	Misrepresentation, rescission of policy.....
112008837.....		FL.....	2013.....	890,000	0	888,431	Misrepresentation, rescission of policy.....
AXA Equitable Life Insurance Company admits a liability with respect to Death Claims in the amount of \$9,478,803.37. This was derived after applying deductions based on the Company's actual experience in settling resisted claims.							
Deduction Amt.....				0	0	(22,686,340)	.....
2799999. Death Claims - Ordinary.....				32,733,279	0	9,478,803	XXX.....
3199999. Subtotal - Resisted Death Claims.....				32,733,279	0	9,478,803	XXX.....
Disability Benefit Claims - Ordinary							
In Suit.....				0	0	0	.....
41201512.....		OH.....	2013.....	190,257	0	190,257	Misrepresentation, disability premium waiver rider rescinded.
41249941.....		FL.....	2013.....	275,000	0	275,000	Misrepresentation, disability premium waiver rider rescinded.
Not in Suit.....				0	0	0	.....
105014170.....		TX.....	2006.....	116	0	116	Misrepresentation, disability premium waiver rider rescinded.
154218888.....		NJ.....	2006.....	1,641	0	1,641	Misrepresentation, disability premium waiver rider rescinded.
156212134.....		NJ.....	2009.....	150,000	0	150,000	Misrepresentation, disability premium waiver rider rescinded.
158204750.....		NY.....	2010.....	500,000	0	500,000	Misrepresentation, disability premium waiver rider rescinded.
AXA Equitable Life Insurance Company admits a liability with respect to Disability Benefit Claims in the amount of \$530,432.65. This was derived after applying deductions based on the Company's actual experience in settling resisted claims.							
Deduction Amt.....				0	0	(586,581)	.....
3799999. Disability Benefit Claims - Ordinary.....				1,117,014	0	530,433	XXX.....
4199999. Subtotal - Resisted-Disability Benefit Claims.....				1,117,014	0	530,433	XXX.....
5299999. Subtotal - Claims Resisted of During Current Year.....				33,850,293	0	10,009,236	XXX.....
5399999. Totals.....				34,700,293	(41,758)	10,009,236	XXX.....

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

		Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
										Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
		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.....	35,559,854	XXX.....	0	XXX.....	0	XXX.....	0	XXX.....	5,848,815	XXX.....	18,466,000	XXX.....	371,486	XXX.....	10,873,553	XXX.....	0	XXX.....
2.	Premiums earned.....	36,565,646	XXX.....	0	XXX.....	0	XXX.....	0	XXX.....	5,908,667	XXX.....	19,191,172	XXX.....	374,596	XXX.....	11,091,211	XXX.....	0	XXX.....
3.	Incurred claims.....	55,609,291	152.1	270,769	0.0	0	0.0	0	0.0	25,859,580	437.7	15,412,361	80.3	298,204	79.6	13,768,377	124.1	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).....	55,609,291	152.1	270,769	0.0	0	0.0	0	0.0	25,859,580	437.7	15,412,361	80.3	298,204	79.6	13,768,377	124.1	0	0.0
6	Increase in contract reserves.....	9,653,228	26.4	0	0.0	0	0.0	0	0.0	(584,822)	(9.9)	(239,448)	(1.2)	0	0.0	10,477,498	94.5	0	0.0
7	Commissions (a).....	12,592,012	34.4	0	0.0	0	0.0	0	0.0	5,992,127	101.4	1,877,125	9.8	37,175	9.9	4,685,585	42.2	0	0.0
8	Other general insurance expenses.....	5,299,229	14.5	0	0.0	0	0.0	0	0.0	2,563,350	43.4	2,764,481	14.4	(28,602)	(7.6)	0	0.0	0	0.0
9	Taxes, licenses and fees.....	46,051	0.1	0	0.0	0	0.0	0	0.0	41,619	0.7	6,747	0.0	(2,315)	(0.6)	0	0.0	0	0.0
10	Total other expenses incurred.....	17,937,292	49.1	0	0.0	0	0.0	0	0.0	8,597,096	145.5	4,648,353	24.2	6,258	1.7	4,685,585	42.2	0	0.0
11.	Aggregate write-ins for deductions.....	35,527	0.1	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	35,527	0.3	0	0.0
12.	Gain from underwriting before dividends or refunds.....	(46,669,692)	(127.6)	(270,769)	0.0	0	0.0	0	0.0	(27,963,187)	(473.3)	(630,094)	(3.3)	70,134	18.7	(17,875,776)	(161.2)	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.....	(46,669,692)	(127.6)	(270,769)	0.0	0	0.0	0	0.0	(27,963,187)	(473.3)	(630,094)	(3.3)	70,134	18.7	(17,875,776)	(161.2)	0	0.0
DETAILS OF WRITE-INS																			
1101.	Initial premium.....	35,527	0.1	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	35,527	0.3	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.	Total (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	35,527	0.1	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	35,527	0.3	0	0.0

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

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
PART 2 - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums.....	9,024,176	0	0	0	538,368	5,778,580	10,704	2,696,524	0
2. Advance premiums.....	991,040	0	0	0	0	982,702	2,983	5,355	0
3. Reserve for rate credits.....	0	0	0	0	0	0	0	0	0
4. Total premium reserves, current year.....	10,015,216	0	0	0	538,368	6,761,282	13,687	2,701,879	0
5. Total premium reserves, prior year.....	10,998,276	0	0	0	598,220	7,486,454	16,797	2,896,805	0
6. Increase in total premium reserves.....	(983,060)	0	0	0	(59,852)	(725,172)	(3,110)	(194,926)	0
B. Contract Reserves:									
1. Additional reserves (a).....	274,692,583	0	0	0	10,253,515	813,706	76,852	263,548,510	0
2. Reserve for future contingent benefits.....	0	0	0	0	0	0	0	0	0
3. Total contract reserves, current year.....	274,692,583	0	0	0	10,253,515	813,706	76,852	263,548,510	0
4. Total contract reserves, prior year.....	265,039,355	0	0	0	10,838,338	1,053,153	76,852	253,071,012	0
5. Increase in contract reserves.....	9,653,228	0	0	0	(584,823)	(239,447)	0	10,477,498	0
C. Claim Reserves and Liabilities:									
1. Total current year.....	329,481,363	1,054,942	0	0	224,703,582	30,094,697	515,381	73,112,761	0
2. Total prior year.....	336,212,747	1,227,408	0	0	220,161,097	38,254,073	515,381	76,054,788	0
3. Increase.....	(6,731,384)	(172,466)	0	0	4,542,485	(8,159,376)	0	(2,942,027)	0

38

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.....	28,249,288	443,235	0	0	21,486,643	6,185,878	133,532	0	0
1.2 On claims incurred during current year.....	34,312,449	0	0	0	51,512	17,385,860	164,672	16,710,405	0
2. Claim Reserves and Liabilities, December 31, Current Year:									
2.1 On claims incurred prior to current year.....	327,208,703	1,054,942	0	0	222,807,538	13,295,371	227,687	89,823,165	0
2.2 On claims incurred during current year.....	2,272,659	0	0	0	1,896,044	16,799,326	287,694	(16,710,405)	0
3. Test:									
3.1 Lines 1.1 and 2.1.....	355,457,991	1,498,177	0	0	244,294,181	19,481,249	361,219	89,823,165	0
3.2 Claim reserves and liabilities, December 31, prior year.....	336,212,747	1,227,408	0	0	220,161,097	38,254,073	515,381	76,054,788	0
3.3 Line 3.1 minus Line 3.2.....	19,245,244	270,769	0	0	24,133,084	(18,772,824)	(154,162)	13,768,377	0

PART 4 - REINSURANCE

A. Reinsurance Assumed:									
1. Premiums written.....	12,226,870	0	0	0	3,191,797	0	0	9,035,073	0
2. Premiums earned.....	12,468,841	0	0	0	3,236,031	0	0	9,232,810	0
3. Incurred claims.....	32,859,798	0	0	0	20,048,803	0	0	12,810,995	0
4. Commissions.....	3,241,698	0	0	0	575,350	0	0	2,666,348	0
B. Reinsurance Ceded:									
1. Premiums written.....	54,490,057	0	0	0	54,094,557	395,500	0	0	0
2. Premiums earned.....	55,401,297	0	0	0	55,005,797	395,500	0	0	0
3. Incurred claims.....	178,232,916	870,608	0	0	177,362,195	113	0	0	0
4. Commissions.....	365,775	0	0	0	365,775	0	0	0	0

(a) Includes \$.....0 premium deficiency reserve.

AXA EQUITABLE LIFE INSURANCE COMPANY
SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred claims.....	15,419,750	0	185,562,658	200,982,408
2. Beginning claim reserves and liabilities.....	38,325,525	0	1,800,526,815	1,838,852,340
3. Ending claim reserves and liabilities.....	30,166,149	0	1,798,381,508	1,828,547,657
4. Claims paid.....	23,579,126	0	187,707,965	211,287,091
B. Assumed Reinsurance:				
5. Incurred claims.....	0	0	32,859,799	32,859,799
6. Beginning claim reserves and liabilities.....	0	0	241,769,347	241,769,347
7. Ending claim reserves and liabilities.....	0	0	242,823,935	242,823,935
8. Claims paid.....	0	0	31,805,211	31,805,211
C. Ceded Reinsurance:				
9. Incurred claims.....	113	0	178,232,803	178,232,916
10. Beginning claim reserves and liabilities.....	0	0	1,745,443,031	1,745,443,031
11. Ending claim reserves and liabilities.....	0	0	1,743,145,382	1,743,145,382
12. Claims paid.....	113	0	180,530,452	180,530,565
D. Net:				
13. Incurred claims.....	15,419,637	0	40,189,654	55,609,291
14. Beginning claim reserves and liabilities.....	38,325,525	0	296,853,131	335,178,656
15. Ending claim reserves and liabilities.....	30,166,149	0	298,060,061	328,226,210
16. Claims paid.....	23,579,013	0	38,982,724	62,561,737
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred claims and cost containment expenses.....	15,419,637	0	40,189,654	55,609,291
18. Beginning reserves and liabilities.....	38,325,525	0	296,853,131	335,178,656
19. Ending reserves and liabilities.....	30,166,149	0	298,060,061	328,226,210
20. Paid claims and cost containment expenses.....	23,579,013	0	38,982,724	62,561,737

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	2	3	4	5	6	7	8	9	10	11	12
NAIC Company Code	ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance Assumed	Amount of In Force at End of Year	Reserve	Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
General Account - Affiliates - U.S. - Other											
62880.....	13-3198083....	09/10/1984	AXA EQUITABLE LIFE & ANNUITY CO.....	CO.....	YRT/I.....	237,435,151	0	7,858,436	529,105	0	0
78077.....	86-0222062....	07/08/2004	MONY LIFE INS CO OF AMER.....	AZ.....	YRT/I.....	666,519,033	1,826,564	766,576	0	0	0
84530.....	38-2046096....	03/01/2005	US FINANCIAL LIFE INS CO.....	OH.....	YRT/I.....	967,780,324	5,688,036	4,454,252	2,078,160	0	0
0299999	Total - General Account - Affiliates - U.S. - Other.....					1,871,734,508	7,514,601	13,079,265	2,607,265	0	0
0399999	Total - General Account - Affiliates - U.S. - Totals.....					1,871,734,508	7,514,601	13,079,265	2,607,265	0	0
General Account - Affiliates - Non-U.S. - Other											
00000.....	AA-1320097....	01/01/2006	AXA GLOBAL LIFE.....	FRA.....	YRT/I.....	0	0	9,117	482,160	0	0
00000.....	AA-1580027....	03/06/2006	AXA LIFE INS CO LTD.....	JPN.....	OTH/G.....	0	30,040,832	8,795,552	0	0	0
0599999	Total - General Account - Affiliates - Non-U.S. - Other.....					0	30,040,832	8,804,670	482,160	0	0
0699999	Total - General Account - Affiliates - Non-U.S. - Totals.....					0	30,040,832	8,804,670	482,160	0	0
0799999	Total - General Account - Affiliates.....					1,871,734,508	37,555,433	21,883,934	3,089,425	0	0
General Account - Non-Affiliates - U.S. Non-Affiliates											
60348.....	22-1771521....	05/01/2006	ACE LIFE INS CO.....	CT.....	YRT/I.....	161,229,417	1,190,783	1,192,465	521,631	0	0
60895.....	35-0145825....	08/01/1976	AMERICAN UNITED LIFE INS CO.....	IN.....	YRT/I.....	2,377,709	56,123	57,396	0	0	0
80659.....	38-0397420....	01/01/1999	CANADA LIFE ASSURANCE CO.....	MI.....	YRT/I.....	543,217,772	7,286,589	6,391,475	3,029,743	0	0
62308.....	06-0303370....	01/01/1985	CONNECTICUT GENERAL LIFE INS CO.....	CT.....	YRT/I.....	469,236	34,165	0	0	0	0
68276.....	48-1024691....	08/01/1976	EMPLOYERS REASSURANCE CORPORATION.....	KS.....	YRT/I.....	358,896,377	6,238,197	3,852,322	658,165	0	0
68276.....	48-1024691....	08/01/1976	EMPLOYERS REASSURANCE CORPORATION.....	KS.....	DIS/I.....	0	79,552	0	0	0	0
87220.....	93-0937645....	01/01/1988	EQUITABLE AGENT'S REINSURANCE CO.....	AZ.....	YRT/I.....	3,054,936,395	42,031	5,388,230	6,901,235	0	0
63665.....	43-0285930....	01/01/1991	GENERAL AMERICAN LIFE INSURANCE CO.....	MO.....	YRT/I.....	38,640,624	1,063,812	1,229,257	982,446	0	0
86258.....	13-2572994....	01/01/1979	GENERAL RE LIFE CORP.....	CT.....	YRT/I.....	1,054,325,305	8,445,391	5,340,541	2,681,692	0	0
86258.....	13-2572994....	01/01/1979	GENERAL RE LIFE CORP.....	CT.....	DIS/I.....	0	232,756	0	0	0	0
86258.....	13-2572994....	01/01/1979	GENERAL RE LIFE CORP.....	CT.....	CO/I.....	720,308	12,848	15,342	0	0	0
88340.....	59-2859797....	01/01/1983	HANNOVER LIFE REASSURANCE CO OF AMERICA.....	FL.....	YRT/I.....	940,861,960	7,076,722	4,943,424	4,040,911	0	0
88340.....	59-2859797....	01/01/1991	HANNOVER LIFE REASSURANCE CO OF AMERICA.....	FL.....	CO/I.....	36,630,660	1,220,354	227,981	0	0	0
74780.....	86-0214103....	01/01/1986	INTEGRITY LIFE INSURANCE CO.....	OH.....	YRT/I.....	10,195,308	18,494	97,485	0	0	0
65056.....	38-1659835....	01/01/1986	JACKSON NATIONAL LIFE INS CO.....	MI.....	CO/I.....	2,750,000	0	4,624	0	0	0
65838.....	01-0233346....	01/01/1983	JOHN HANCOCK LIFE INS CO (USA).....	MI.....	YRT/I.....	5,798,817	194,098	215,247	0	0	0
65676.....	35-0472300....	07/01/1998	LINCOLN NATIONAL LIFE INS CO.....	IN.....	YRT/I.....	475,569,305	5,724,087	4,522,436	0	0	0
65676.....	35-0472300....	01/01/1996	LINCOLN NATIONAL LIFE INS CO.....	IN.....	CO/I.....	43,589,617	839,155	40,769	0	0	0
65978.....	13-5581829....	01/01/1991	METROPLITAN LIFE INSURANCE CO.....	NY.....	YRT/I.....	1,760,632	49,969	0	0	0	0
66346.....	58-0828824....	08/01/1976	MUNICH AMERICAN REASSURANCE CO.....	GA.....	YRT/I.....	1,419,386,839	18,845,974	13,714,842	15,864,058	0	0
75264.....	16-0958252....	01/01/1986	NATIONAL INTEGRITY LIFE INS CO.....	NY.....	YRT/I.....	5,517,033	8,833	20,450	0	0	0
88099.....	75-1608507....	01/01/2002	OPTIMUM RE INS CO.....	TX.....	YRT/I.....	7,954,115,264	19,331,177	22,961,594	16,357,464	0	0
67814.....	06-0493340....	06/01/1983	PHOENIX LIFE INSURANCE CO.....	NY.....	YRT/I.....	5,326,774	16,072	14,886	0	0	0
68136.....	63-0169720....	10/01/2013	PROTECTIVE LIFE INS CO.....	TN.....	YRT/I.....	10,250,000	31,332	19,955	0	0	0

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	2	3	4	5	6	7	8	9	10	11	12
NAIC Company Code	ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance Assumed	Amount of In Force at End of Year	Reserve	Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
93572.....	43-1235868....	01/01/1993	RGa REINSURANCE CO.....	MO.....	YRT/I.....	2,871,264,210	19,994,139	16,690,687	10,467,618	0	0
93572.....	43-1235868....	09/23/1985	RGa REINSURANCE CO.....	MO.....	CO/I.....	79,206,774	53,300,784	1,165,352	0	0	0
93572.....	43-1235868....	01/01/1983	RGa REINSURANCE CO.....	MO.....	DIS/I.....	0	4,740,671	0	0	0	0
64688.....	75-6020048....	01/01/2000	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO.....	DE.....	YRT/I.....	394,713,956	2,104,649	1,998,698	698,746	0	0
64688.....	75-6020048....	08/09/2011	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO.....	DE.....	CO/I.....	281,240,144	1,782,703	1,577,909	0	0	0
87017.....	62-1003368....	01/01/2004	SCOR GLOBAL LIFE REINSURANCE COMPANY OF DELAWARE	TX.....	YRT/I.....	1,881,811,171	27,244,793	16,504,800	14,527,546	0	0
87017.....	62-1003368....	08/09/2011	SCOR GLOBAL LIFE REINSURANCE COMPANY OF DELAWARE	TX.....	CO/I.....	389,696,650	1,876,472	1,554,768	0	0	0
97071.....	13-3126819....	07/01/1996	SCOR GLOBAL LIFE USA REINSURANCE CO.....	MO.....	YRT/I.....	1,232,837,299	10,413,316	10,273,793	9,231,255	0	0
97071.....	13-3126819....	01/01/1981	SCOR GLOBAL LIFE USA REINSURANCE CO.....	MO.....	CO/I.....	656,000	10,164	15,141	0	0	0
87572.....	23-2038295....	01/01/2000	SCOTTISH RE (US) INC.....	DE.....	YRT/I.....	1,052,283,313	15,101,315	15,051,208	4,580,863	0	0
68713.....	84-0499703....	08/01/1983	SECURITY LIFE OF DENVER.....	CO.....	YRT/I.....	5,491,684	130,128	178,779	0	0	0
80802.....	38-1082080....	11/01/1985	SUN LIFE ASSURANCE CO OF CANADA.....	MI.....	YRT/I.....	607,553	9,946	9,626	0	0	0
82627.....	06-0839705....	09/01/1982	SWISS RE LIFE & HEALTH AMERICA.....	CT.....	YRT/I.....	3,745,682,838	17,052,316	17,266,938	3,687,945	0	0
82627.....	06-0839705....	08/01/1982	SWISS RE LIFE & HEALTH AMERICA.....	CT.....	CO/I.....	47,605,984	219,814	217,766	0	0	0
86231.....	39-0989781....	03/01/1979	TRANSAMERICA LIFE INS CO.....	IA.....	DIS/I.....	0	97,288	0	0	0	0
86231.....	39-0989781....	01/01/1985	TRANSAMERICA LIFE INS. CO.....	IA.....	YRT/I.....	27,693,887	540,347	425,260	1,134,586	0	0
86231.....	39-0989781....	01/01/1985	TRANSAMERICA LIFE INS. CO.....	IA.....	CO/I.....	201,925,276	2,700,544	3,153,471	0	0	0
70319.....	36-1933760....	05/01/1984	WASHINGTON NATIONAL INSURANCE COMPANY.....	IN.....	YRT/I.....	814,077	3,337	19,760	0	0	0
66133.....	41-1760577....	08/10/2005	WILTON REASSURANCE GROUP.....	MN.....	YRT/I.....	26,030,831	255,743	308,040	0	0	0
0899999.	Total - General Account - Non-Affiliates - U.S. Non-Affiliates.....					28,366,126,999	235,616,983	156,662,717	95,365,904	0	0
General Account - Non-Affiliates - Non-U.S. Non-Affiliates											
00000.....	AA-3194154....	03/01/2005	ACE TEMPEST LIFE REINSURANCE LTD.....	BMU.....	YRT/I.....	47,574,418	106,221	90,726	0	0	0
00000.....	AA-1560119....	11/01/2008	AURIGEN REINSURANCE CO.....	CAN.....	YRT/I.....	147,763,627	140,066	178,465	0	0	0
00000.....	AA-1340145....	01/01/1986	GENERAL REINSURANCE AG.....	DEU.....	YRT/I.....	708,994,549	3,994,034	375,854	1,430,236	0	0
00000.....	AA-1121340....	01/01/2001	HANNOVER LIFE REASSUR (UK) LTD.....	GBR.....	YRT/I.....	328,085,391	1,001,324	805,454	536,338	0	0
00000.....	AA-1780044....	04/01/2003	HANNOVER LIFE REASSURANCE (IRELAND) LTD.....	IRL.....	YRT/I.....	129,888,696	766,063	674,966	130,892	0	0
00000.....	AA-3160057....	11/09/1994	LINCOLN NATIONAL (BARBADOS).....	BRB.....	MCO/I.....	0	0	301,361	0	18,384,440	0
00000.....	AA-1340165....	03/01/2001	MUNCHENER RUCKVERSICHERUNGS GESELLSCHAFT.....	DEU.....	YRT/I.....	1,086,636,870	4,446,263	2,948,351	825,055	0	0
00000.....	AA-1780106....	01/01/2000	SCOR GLOBAL LIFE REINSURANCE IRELAND PLC.....	IRL.....	YRT/I.....	940,117,434	16,884,396	14,495,246	1,734,004	0	0
00000.....	AA-1370021....	01/01/1996	SWISS RE EUROPE SA.....	LUX.....	YRT/I.....	48,872,453	334,649	132,224	0	0	0
00000.....	AA-1560160....	07/01/1978	SWISS REINSURANCE COMPANY CANADA.....	CAN.....	YRT/I.....	43,550,870	507,724	157,659	0	0	0
00000.....	AA-3190773....	01/01/2000	TRANSAMERICA INTERNATL RE (BERMUDA) LTD.....	BMU.....	YRT/I.....	862,948	13,508	13,077	7,673	0	0
00000.....	AA-3190773....	01/01/1985	TRANSAMERICA INTERNATL RE (BERMUDA) LTD.....	BMU.....	CO/I.....	10,502,963	67,040	103,511	0	0	0
00000.....	AA-3190878....	08/01/2005	WILTON REINS BERMUDA LTD.....	BMU.....	YRT/I.....	755,649	28,134	16,823	0	0	0
0999999.	Total - General Account - Non-Affiliates - Non-U.S. Non-Affiliates.....					3,493,605,868	28,289,422	20,293,717	4,664,198	18,384,440	0
1099999.	Total - General Account - Non-Affiliates.....					31,859,732,867	263,906,405	176,956,434	100,030,102	18,384,440	0

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	2	3	4	5	6	7	8	9	10	11	12
NAIC Company Code	ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance Assumed	Amount of In Force at End of Year	Reserve	Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
1199999	Total - General Account.....					33,731,467,375	301,461,838	198,840,368	103,119,527	18,384,440	0
2399999	Total U.S.....					30,237,861,507	243,131,584	169,741,982	97,973,169	0	0
2499999	Total Non-U.S.....					3,493,605,868	58,330,254	29,098,387	5,146,358	18,384,440	0
9999999	Total.....					33,731,467,375	301,461,838	198,840,368	103,119,527	18,384,440	0

SCHEDULE S - PART 1 - SECTION 2

Reinsurance Assumed Accident and Health Insurance Listed by Reinsured Company as of December 31, Current Year

1	2	3	4	5	6	7	8	9	10	11	12
NAIC Company Code	ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance Assumed	Premiums	Unearned Premiums	Reserve Liability Other Than for Unearned Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
Non-Affiliates - U.S. Non-Affiliates											
90611.....	41-1366075....	01/01/1976	ALLIANZ LIFE INSURANCE COMPANY OF N AMER.....	MN.....	OTH/G.....	0	0	0	15,980,396	0	0
00000.....	AA-9995000....	12/01/1974	AMERICAN ACCIDENT REINSURANCE GROUP I.....	NY.....	OTH/G.....	(6,548)	0	0	3,412,674	0	0
00000.....	AA-9995001....	09/01/1979	AMERICAN ACCIDENT REINSURANCE GROUP II.....	NY.....	OTH/G.....	0	0	0	988,731	0	0
00000.....	AA-9995000....	07/01/1993	AMERICAN ACCIDENT REINSURANCE GRP(NOMAD).....	NY.....	OTH/G.....	0	0	0	19,927	0	0
00000.....	AA-9995056....	07/01/1988	AMERICAN LONG TERM CARE.....	NY.....	OTH/G.....	8,867,641	2,696,524	296,706,034	2,085,322	0	0
60895.....	35-0145825....	01/01/1996	AMERICAN UNITED LIFE (DWVD).....	IN.....	OTH/G.....	0	0	0	17,500	0	0
20281.....	13-1963496....	10/01/1992	FEDERAL INSURANCE CO (LARG II).....	NJ.....	OTH/G.....	(24,111)	0	0	1,350,800	0	0
20281.....	13-1963496....	03/01/1989	FEDERAL INSURANCE CO (LARG).....	NJ.....	OTH/G.....	(25,713)	0	0	1,303,769	0	0
20281.....	13-1963496....	03/01/1989	FEDERAL INSURANCE CO (SARF).....	NJ.....	OTH/G.....	(16,013)	0	0	5,015,936	0	0
00000.....	AA-9995096....	05/01/1999	LDG RE UNDERWRITERS OCCUPATIONAL FACILIT.....	MA.....	OTH/G.....	0	0	0	391,523	0	0
65676.....	35-0472300....	07/01/1986	LINCOLN NATIONAL LIFE INS. CO.....	IN.....	OTH/G.....	790,057	163,827	80,398,918	10,840,290	0	0
65978.....	13-5581829....	07/01/1986	METROPOLITAN LIFE INS CO.....	NY.....	OTH/G.....	523,784	8,172	28,498,540	900,104	0	0
88099.....	75-1608507....	01/01/2011	OPTIMUM RE INS CO.....	TX.....	OTH/I.....	206,159	0	46,610	505,550	0	0
67598.....	04-1768571....	04/01/1994	PAUL REVERE LIFE INSURANCE COMPANY.....	MA.....	OTH/G.....	331,054	0	0	34,780	0	0
00000.....	AA-9995050....	08/01/1984	PINEHURST ACCIDENT REINSURANCE GROUP.....	NJ.....	OTH/G.....	0	0	0	2,537,806	0	0
00000.....	AA-9995074....	05/01/1999	SPECIAL RISK REINSURANCE FACILITY.....	MA.....	OTH/G.....	959	0	0	1,975,753	0	0
82627.....	06-0839705....	07/01/1988	SWISS RE LIFE & HEALTH AMERICA INC.....	CT.....	OTH/G.....	1,546,903	130,335	52,136,249	2,620,748	0	0
62235.....	01-0278678....	10/01/1997	UNUM LIFE INS CO OF AMER (IMF).....	ME.....	OTH/G.....	0	0	0	1,729	0	0
62235.....	01-0278678....	01/01/1996	UNUM LIFE INS CO OF AMER (LARG III).....	ME.....	OTH/G.....	2,419	0	0	677,941	0	0
62235.....	01-0278678....	10/01/1991	UNUM LIFE INS CO OF AMER (LMX).....	ME.....	OTH/G.....	0	0	0	6,786	0	0
0899999.	Total - Non-Affiliates - U.S. Non-Affiliates.....					12,196,591	2,998,858	457,786,351	50,668,065	0	0
Non-Affiliates - Non-U.S. Non-Affiliates											
00000.....	AA-1564114....	01/01/1991	CANADIAN ACCIDENT REINSUR FACILITY II.....	CAN.....	OTH/G.....	0	0	0	566,053	0	0
00000.....	AA-1564114....	01/01/1994	CANADIAN ACCIDENT REINSURANCE FACILITY.....	CAN.....	OTH/G.....	(575)	0	0	32,167	0	0
00000.....	AA-1122000....	08/01/1993	LLOYD'S OF LONDON.....	GBR.....	OTH/G.....	30,854	0	0	888,167	0	0
0999999.	Total - Non-Affiliates - Non-U.S. Non-Affiliates.....					30,279	0	0	1,486,387	0	0
1099999.	Total - Non-Affiliates.....					12,226,870	2,998,858	457,786,351	52,154,452	0	0
1199999.	Total - U.S.....					12,196,591	2,998,858	457,786,351	50,668,065	0	0
1299999.	Total Non-U.S.....					30,279	0	0	1,486,387	0	0
9999999.	Total.....					12,226,870	2,998,858	457,786,351	52,154,452	0	0

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 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
Life and Annuity - Affiliates - U.S. - Captive						
14355.....	14-1903564....	10/01/2008	AXA RE ARIZONA COMPANY.....	AZ.....	63,299,553	0
14355.....	14-1903564....	03/01/2003	AXA RE ARIZONA COMPANY.....	AZ.....	13,387,500	12,265,000
0199999.	Total - Life and Annuity Affiliates - U.S. - Captive.....				76,687,053	12,265,000
0399999.	Total - Life and Annuity Affiliates - U.S. - Total.....				76,687,053	12,265,000
0799999.	Total - Life and Annuity Affiliates.....				76,687,053	12,265,000
Life and Annuity - Non-Affiliates - U.S. Non-Affiliates						
80659.....	38-0397420....	11/01/1981	CANADA LIFE ASSURANCE CO.....	MI.....	4,201,079	2,172,131
62308.....	06-0303370....	05/01/1997	CONNECTICUT GENERAL LIFE INS CO.....	CT.....	4,758,434	0
87220.....	93-0937645....	01/01/1988	EQUITABLE AGENTS REINSURANCE COMPANY.....	AZ.....	13,518,696	0
86258.....	13-2572994....	10/02/1972	GENERAL RE LIFE CORP.....	CT.....	3,455,197	3,187,201
65536.....	54-0283385....	05/31/1991	GENWORTH LIFE & ANNUITY INS CO.....	VA.....	0	47,891
88340.....	59-2859797....	12/15/1984	HANNOVER LIFE REASSUR CO OF AMERICA.....	FL.....	17,641	1,000,000
65110.....	57-0380426....	12/31/1989	KANAWHA INSURANCE CO.....	SC.....	49,898	0
65676.....	35-0472300....	01/01/1972	LINCOLN NATIONAL LIFE INSURANCE CO.....	IN.....	5,913,158	7,923,596
76694.....	23-2044256....	05/01/1999	LONDON LIFE REINS CO.....	PA.....	1,553,594	0
66346.....	58-0828824....	09/01/1973	MUNICH AMERICAN REASSURANCE CO.....	GA.....	4,994,714	3,991,269
93572.....	43-1235868....	04/15/1980	RGA REINSURANCE CO.....	MO.....	35,124,347	17,463,739
80594.....	41-0987741....	07/01/1989	RIVERSOURCE LIFE INSURANCE OF NEW YORK.....	NY.....	6,188	0
87017.....	62-1003368....	04/01/2008	SCOR GLOBAL LIFE REINSURANCE COMPANY OF DELAWARE.....	TX.....	1,516,310	1,009,913
97071.....	13-3126819....	07/01/1980	SCOR GLOBAL LIFE USA REINSURANCE CO.....	MO.....	6,748,115	2,970,091
87572.....	23-2038295....	03/01/1991	SCOTTISH RE (US) INC.....	DE.....	0	14,503
68713.....	84-0499703....	12/01/1986	SECURITY LIFE OF DENVER.....	CO.....	968,643	0
82627.....	06-0839705....	07/01/1974	SWISS RE LIFE & HEALTH AMERICA.....	CT.....	0	622,144
70688.....	36-6071399....	01/01/1972	TRANSAMERICA FINANCIAL LIFE INS CO.....	NY.....	4,710,279	933,014
86231.....	39-0989781....	01/01/1983	TRANSAMERICA LIFE INS CO.....	IA.....	6,205,984	0
67423.....	22-3219879....	01/01/1998	USB LIFE INS CO (PAINWEBBER).....	CA.....	582,757	0
0899999.	Total - Life and Annuity Non-Affiliates - U.S. Non-Affiliates.....				94,325,035	41,335,492
Life and Annuity - Non-Affiliates - Non-U.S. Non-Affiliates						
00000.....	AA-3194154....	04/01/2002	ACE TEMPEST LIFE REINSURANCE LTD.....	BMU.....	62,893	0
0999999.	Total - Life and Annuity Non-Affiliates - Non-U.S. Non-Affiliates.....				62,893	0
1099999.	Total - Life and Annuity Non-Affiliates.....				94,387,928	41,335,492
1199999.	Total - Life and Annuity.....				171,074,981	53,600,492
Accident and Health - Non-Affiliates - U.S. Non-Affiliates						
80896.....	04-1589940....	07/01/2000	CENTRE LIFE INSURANCE COMPANY.....	MA.....	0	6,552,933
67598.....	04-1768571....	09/01/1987	PAUL REVERE LIFE INSURANCE COMPANY.....	MA.....	1,255,151	1,329,206
1999999.	Total - Accident and Health Non-Affiliates - U.S. Non-Affiliates.....				1,255,151	7,882,139
2199999.	Total - Accident and Health Non-Affiliates.....				1,255,151	7,882,139
2299999.	Total - Accident and Health.....				1,255,151	7,882,139
2399999.	Total U.S.....				172,267,239	61,482,631
2499999.	Total Non-U.S.....				62,893	0
9999999.	Total.....				172,330,132	61,482,631

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 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type of Reinsurance 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		
General Account - Authorized - Affiliates - U.S. - Other													
68365.....	04-2729166....	09/01/1996	AXA CORPORATE SOLUTIONS LIFE REINS CO.....	DE.....	YRT/I.....	165,658,142	0	0	2,296,051	0	0	0	0
0299999	Total - General Account - Authorized - Affiliates - U.S. - Other.....					165,658,142	0	0	2,296,051	0	0	0	0
0399999	Total - General Account - Authorized - Affiliates - U.S. - Total.....					165,658,142	0	0	2,296,051	0	0	0	0
0799999	Total - General Account - Authorized - Affiliates.....					165,658,142	0	0	2,296,051	0	0	0	0
General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates													
10348.....	06-1430254....	02/01/2012	ARCH REINSURANCE COMPANY.....	NE.....	CAT/I.....	0	0	0	127,086	0	0	0	0
80659.....	38-0397420....	11/01/1981	CANADA LIFE ASSURANCE CO.....	MI.....	YRT/I.....	630,944,738	6,353,728	6,197,561	17,297,900	0	0	0	0
62383.....	42-0813782....	02/01/2012	CENTURION LIFE INSURANCE COMPANY.....	IA.....	CAT/I.....	0	0	0	8,944	0	0	0	0
62308.....	06-0303370....	05/01/1997	CONNECTICUT GENERAL LIFE INS. CO.....	CT.....	OTH/I.....	0	195,373,438	239,264,368	1,271,332	0	0	0	0
62308.....	06-0303370....	08/01/1990	CONNECTICUT GENERAL LIFE INS. CO.....	CT.....	CO/G.....	3,352,213	90,576,773	109,161,182	0	0	0	0	0
86258.....	13-2572994....	10/02/1972	GENERAL RE LIFE CORP.....	CT.....	YRT/I.....	2,514,283,695	15,904,766	16,350,313	26,555,726	0	0	0	0
88340.....	59-2859797....	12/15/1984	HANNOVER LIFE REASSUR CO OF AMERICA.....	FL.....	YRT/I.....	640,811,308	1,248,244	992,177	748,470	0	0	0	0
23043.....	04-1543470....	04/01/2013	LIBERTY MUTUAL INSURANCE CO.....	MA.....	CAT/I.....	0	0	0	88,613	0	0	0	0
76694.....	23-2044256....	05/01/1999	LONDON LIFE REINS CO.....	PA.....	OTH/I.....	0	90,287,898	173,188,887	3,708,109	0	0	0	0
66346.....	58-0828824....	09/01/1973	MUNICH AMERICAN REASSURANCE CO.....	GA.....	YRT/I.....	3,647,780,106	19,252,991	19,267,802	31,649,496	0	0	0	0
66346.....	58-0828824....	08/31/1999	MUNICH AMERICAN REASSURANCE CO.....	GA.....	OTH/I.....	0	0	0	19,525	0	0	0	0
10227.....	13-4924125....	02/01/2012	MUNICH REINSURANCE AMERICA INCORPORATED.....	DE.....	CAT/I.....	0	0	0	74,431	0	0	0	0
19445.....	25-0687550....	02/01/2012	NATIONAL FIRE INSURANCE COMPANY OF PITTSBURGH PA.....	PA.....	CAT/I.....	0	0	0	14,583	0	0	0	0
93572.....	43-1235868....	04/15/1980	RGA REINSURANCE CO.....	MO.....	YRT/I.....	16,507,311,962	92,238,484	94,009,813	108,047,964	0	0	0	0
93572.....	43-1235868....	04/30/2001	RGA REINSURANCE CO.....	MO.....	CO/I.....	1,611,189,638	38,813,313	38,693,492	2,383,587	0	0	0	0
80594.....	41-0987741....	07/01/1989	RIVERSOURCE LIFE INS CO OF NY.....	NY.....	CO/I.....	36,517,203	5,542,602	6,142,592	(117,830)	0	0	0	0
87017.....	62-1003368....	10/06/1997	SCOR GLOBAL LIFE REINSURANCE COMPANY OF DELAWARE.....	TX.....	YRT/I.....	1,265,636,120	7,068,153	6,946,952	11,592,015	0	0	0	0
97071.....	13-3126819....	07/01/1980	SCOR GLOBAL LIFE USA REINSURANCE CO.....	MO.....	YRT/I.....	1,097,770,415	8,604,280	8,295,575	25,954,255	0	0	0	0
87572.....	23-2038295....	06/01/2002	SCOTTISH RE US INC.....	DE.....	YRT/I.....	180,535,259	698,040	831,918	565,864	0	0	0	0
68713.....	84-0499703....	12/01/1986	SECURITY LIFE OF DENVER INSURANCE CO.....	CO.....	YRT/I.....	431,339,088	3,795,492	3,610,523	3,474,419	0	0	0	0
82627.....	06-0839705....	07/01/1974	SWISS RE LIFE & HEALTH AMERICA INC.....	CT.....	YRT/I.....	1,697,070,394	4,518,197	3,974,530	3,259,012	0	0	0	0
70688.....	36-6071399....	01/01/1972	TRANSAMERICA FINANCIAL LIFE INS CO.....	NY.....	YRT/I.....	2,013,963,339	9,492,446	9,509,201	7,087,597	0	0	0	0
70688.....	36-6071399....	02/09/1998	TRANSAMERICA FINANCIAL LIFE INS CO.....	NY.....	CO/I.....	143,335,782	626,943	607,586	273,182	0	0	0	0
0899999	Total - General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates.....					32,421,841,260	590,395,786	737,044,472	244,084,281	0	0	0	0
1099999	Total - General Account - Authorized - Non-Affiliates.....					32,421,841,260	590,395,786	737,044,472	244,084,281	0	0	0	0
1199999	Total - General Account - Authorized.....					32,587,499,402	590,395,786	737,044,472	246,380,333	0	0	0	0
General Account - Unauthorized - Affiliates - U.S. - Captive													
14355.....	14-1903564....	03/01/2003	AXA RE ARIZONA COMPANY.....	AZ.....	CO/I.....	42,960,752,200	3,028,968,961	2,786,378,840	103,160,914	0	0	0	0
14355.....	14-1903564....	10/01/2008	AXA RE ARIZONA COMPANY.....	AZ.....	OTH/I.....	0	6,101,652,240	9,361,340,079	370,398,432	0	0	0	0
1288888	Total - General Account - Unauthorized - Affiliates - U.S. - Captive.....					42,960,752,200	9,130,621,201	12,147,718,919	473,559,346	0	0	0	0
1499999	Total - General Account - Unauthorized - Affiliates - U.S. - Total.....					42,960,752,200	9,130,621,201	12,147,718,919	473,559,346	0	0	0	0
General Account - Unauthorized - Affiliates - Non-U.S. - Other													

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 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type of Reinsurance 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		
00000.....	AA-1320097....	01/01/2010	AXA GLOBAL LIFE.....	FRA.....	YRT/I.....	48,528,779	0	0	(42,600)	0	0	0	0
1699999	Total - General Account - Unauthorized - Affiliates - Non-U.S. - Other.....					48,528,779	0	0	(42,600)	0	0	0	0
1799999	Total - General Account - Unauthorized - Affiliates - Non-U.S. - Total.....					48,528,779	0	0	(42,600)	0	0	0	0
1899999	Total - General Account - Unauthorized - Affiliates.....					...43,009,280,979	...9,130,621,201	...12,147,718,919	473,516,746	0	0	0	0

General Account - Unauthorized - Non-Affiliates - U.S. Non-Affiliates

20370.....	51-0434766....	02/01/2012	AXIS REINSURANCE COMPANY.....	NY.....	CAT/I.....	0	0	0	191,940	0	0	0	0
87220.....	93-0937645....	01/01/1988	EQUITABLE AGENTS REINSURANCE COMPANY.....	AZ.....	MCO/I.....	5,340,932,501	0	0	13,678,347	0	0	0	0
87220.....	93-0937645....	01/01/1988	EQUITABLE AGENTS REINSURANCE COMPANY.....	AZ.....	CO/I.....	49,173	34,974	37,935	3,754	0	0	0	0
65536.....	54-0283385....	05/31/1991	GENWORTH LIFE & ANNUITY INS CO.....	VA.....	CO/I.....	57,842,051	9,041,787	9,159,183	585,820	0	0	0	0
65110.....	57-0380426....	12/31/1989	KANAWHA INSURANCE CO.....	SC.....	CO/I.....	44,354,169	6,356,278	7,155,801	(303,860)	0	0	0	0
65676.....	35-0472300....	01/01/1972	LINCOLN NATIONAL LIFE INSURANCE CO.....	IN.....	YRT/I.....	8,938,481,991	36,907,915	36,467,174	24,566,447	0	0	0	0
65676.....	35-0472300....	02/10/1988	LINCOLN NATIONAL LIFE INSURANCE CO.....	IN.....	CO/I.....	...2,117,403,047	48,240,357	48,069,050	3,051,453	0	0	0	0
88099.....	75-1608507....	12/01/1976	OPTIMUM RE INS CO.....	TX.....	YRT/I.....	837,144	19,755	19,056	57,641	0	0	0	0
67466.....	95-1079000....	07/01/1984	PACIFIC LIFE INS CO.....	NE.....	YRT/I.....	64,302,576	727,003	790,045	997,663	0	0	0	0
64688.....	75-6020048....	04/01/2008	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO.....	DE.....	YRT/I.....	94,521,488	125,079	133,172	116,459	0	0	0	0
00000.....	AA-9995053....	09/30/1980	SPECIAL POOLED RISK ADMINISTRATORS INC.....	NJ.....	AMCO/I.....	0	0	0	29,000	0	0	0	0
86231.....	39-0989781....	05/01/1997	TRANSAMERICA LIFE INS CO.....	IA.....	OTH/I.....	0	260,693,803	321,571,800	1,768,555	0	0	0	0
67423.....	22-3219879....	01/01/1998	UBS LIFE INS CO (PAINWEBBER).....	CA.....	AMCO/G....	0	0	0	0	0	0	35,232	0
16535.....	36-4233459....	02/01/2012	ZURICH AMERICAN INSURANCE COMPANY.....	NY.....	CAT/I.....	0	0	0	150,887	0	0	0	0
1999999	Total - General Account - Unauthorized - Non-Affiliates - U.S. Non-Affiliates.....					...16,658,724,140	362,146,952	423,403,216	44,894,106	0	0	35,232	0

General Account - Unauthorized - Non-Affiliates - Non-U.S. Non-Affiliates

00000.....	AA-1120841....	02/01/2012	AIG EUROPE LTD.....	GBR.....	CAT/I.....	0	0	0	24,271	0	0	0	0
00000.....	AA-3194128....	02/01/2012	ALLIED WORLD ASSURANCE COMPANY LIMITED.....	BMU.....	CAT/I.....	0	0	0	24,271	0	0	0	0
00000.....	AA-3160075....	04/01/2013	BMO REINSURANCE LTD.....	BRB.....	CAT/I.....	0	0	0	122,030	0	0	0	0
00000.....	AA-1340028....	02/01/2012	DEVK RUCKVERSICHERUNGS-UND BETELLIGUNGS-AG.....	DEU.....	CAT/I.....	0	0	0	26,924	0	0	0	0
00000.....	AA-5340310....	02/01/2012	GENERAL INSURANCE CORPORATION OF INDIA.....	IND.....	CAT/I.....	0	0	0	46,846	0	0	0	0
00000.....	AA-3190060....	02/01/2012	HANNOVER RE (BERMUDA) LIMITED.....	BMU.....	CAT/I.....	0	0	0	40,452	0	0	0	0
00000.....	AA-1126510....	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 0510KLN.....	GBR.....	CAT/I.....	0	0	0	25,080	0	0	0	0
00000.....	AA-1126780....	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 0780 ADV.....	GBR.....	CAT/I.....	0	0	0	22,329	0	0	0	0
00000.....	AA-1127084....	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 1084CSL.....	GBR.....	CAT/I.....	0	0	0	40,980	0	0	0	0
00000.....	AA-1127183....	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 1183TAL.....	GBR.....	CAT/I.....	0	0	0	3,333	0	0	0	0
00000.....	AA-1127200....	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 1200AMA.....	GBR.....	CAT/I.....	0	0	0	34,239	0	0	0	0
00000.....	AA-1127206....	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 1206SAL.....	GBR.....	CAT/I.....	0	0	0	42,243	0	0	0	0
00000.....	AA-1127301....	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 1301TUL.....	GBR.....	CAT/I.....	0	0	0	67,723	0	0	0	0
00000.....	AA-1127400....	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 1400DRE.....	GBR.....	CAT/I.....	0	0	0	14,439	0	0	0	0
00000.....	AA-1127861....	04/01/2013	LLOYD'S UNDERWRITER SYNDICATE NO. 1861 ANV.....	GBR.....	CAT/I.....	0	0	0	20,294	0	0	0	0
00000.....	AA-1120124....	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 1945SII.....	GBR.....	CAT/I.....	0	0	0	79,654	0	0	0	0
00000.....	AA-1120103....	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 1967WRB.....	GBR.....	CAT/I.....	0	0	0	39,292	0	0	0	0

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 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type of Reinsurance 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		
00000.....	AA-1120055....	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 3623AFB.....	GBR.....	CAT/I.....	0	0	0	99,283	0	0	0	0
00000.....	AA-1126005....	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 4000PEM.....	GBR.....	CAT/I.....	0	0	0	34,980	0	0	0	0
00000.....	AA-1120075....	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 4020ARK.....	GBR.....	CAT/I.....	0	0	0	20,929	0	0	0	0
00000.....	AA-1120075....	04/01/2013	LLOYD'S UNDERWRITER SYNDICATE NO. 4472 LIB.....	GBR.....	CAT/I.....	0	0	0	36,609	0	0	0	0
00000.....	AA-1840000....	02/01/2012	MAPFRE RE COMPANIADE REASERGUROS S A.....	ESP.....	CAT/I.....	0	0	0	17,570	0	0	0	0
00000.....	AA-1840680....	02/01/2012	NACIONAL DE REASERGUROS SA.....	ESP.....	CAT/I.....	0	0	0	5,367	0	0	0	0
2099999	Total - General Account - Unauthorized - Non-Affiliates - Non-U.S. Non-Affiliates.....					0	0	0	889,138	0	0	0	0
2199999	Total - General Account - Unauthorized - Non-Affiliates.....					...16,658,724,140	362,146,952	423,403,216	45,783,244	0	0	35,232	0
2299999	Total - General Account - Unauthorized.....					...59,668,005,119	9,492,768,153	12,571,122,135	519,299,990	0	0	35,232	0
General Account - Certified - Non-Affiliates - Non-U.S. Non-Affiliates													
00000.....	AA-3194154....	04/01/2002	ACE TEMPEST LIFE REINSURANCE LTD.....	BMU.....	OTH/I.....	0	427,590,015	558,197,367	48,356,954	0	0	0	0
3199999	Total - General Account - Certified - Non-Affiliates - Non-U.S. Non-Affiliates.....					0	427,590,015	558,197,367	48,356,954	0	0	0	0
3299999	Total - General Account - Certified - Non-Affiliates.....					0	427,590,015	558,197,367	48,356,954	0	0	0	0
3399999	Total - General Account - Certified.....					0	427,590,015	558,197,367	48,356,954	0	0	0	0
3499999	Total - General Account - Authorized, Unauthorized and Certified.....					...92,255,504,521	10,510,753,954	13,866,363,974	814,037,276	0	0	35,232	0
Separate Accounts - Authorized - Non-Affiliates - U.S. Non-Affiliates													
67423.....	22-3219879....	01/01/1998	UBS LIFE INS CO (PAINWEBBER).....	CA.....	AMCO/G....	0	0	0	0	0	0	37,607,229	0
4299999	Total - Separate Accounts - Authorized - Non-Affiliates - U.S. Non-Affiliates.....					0	0	0	0	0	0	37,607,229	0
4499999	Total - Separate Accounts - Authorized - Non-Affiliates.....					0	0	0	0	0	0	37,607,229	0
4599999	Total - Separate Accounts - Authorized.....					0	0	0	0	0	0	37,607,229	0
6899999	Total - Separate Accounts - Authorized, Unauthorized and Certified.....					0	0	0	0	0	0	37,607,229	0
6999999	Total U.S.....					...92,206,975,742	...10,083,163,939	...13,308,166,607	764,833,785	0	0	37,642,461	0
7099999	Total Non-U.S.....					48,528,779	427,590,015	558,197,367	49,203,491	0	0	0	0
9999999	Total.....					...92,255,504,521	10,510,753,954	13,866,363,974	814,037,276	0	0	37,642,461	0

SCHEDULE S - PART 3 - SECTION 2

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type	7 Premiums	8 Unearned Premiums (estimated)	9 Reserve Credit Taken Other Than for Unearned Premiums	Outstanding Surplus Relief		12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
									10 Current Year	11 Prior Year		
General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates												
80896....	04-1589940....	07/01/2000	CENTRE LIFE INSURANCE COMPANY	MA.....	OTH/I.....	43,470,605	6,011,357	1,673,894,934	0	0	0	0
62308....	06-0303370....	04/01/1990	CONNECTICUT GENERAL LIFE INS CO.....	CT.....	CO/G.....	0	0	36,166,358	0	0	0	0
10227....	13-4924125....	01/01/2003	MUNICH REINS AMER INC.....	DE.....	OTH/I.....	395,500	0	0	0	0	0	0
67598....	04-1768571....	07/01/1993	PAUL REVERE LIFE INSURANCE COMPANY.....	MA.....	OTH/I.....	86,868	48,990	35,629,606	0	0	0	0
67598....	04-1768571....	09/01/1987	PAUL REVERE LIFE INSURANCE COMPANY.....	MA.....	OTH/I.....	10,693,866	907,022	107,009,167	0	0	0	0
0899999.	Total - General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates.....					54,646,838	6,967,370	1,852,700,065	0	0	0	0
1099999.	Total - General Account - Authorized - Non-Affiliates.....					54,646,838	6,967,370	1,852,700,065	0	0	0	0
1199999.	Total - General Account - Authorized.....					54,646,838	6,967,370	1,852,700,065	0	0	0	0
General Account - Unauthorized - Non-Affiliates - Non-U.S. Non-Affiliates												
00000....	AA-3190757...	07/01/2000	XL RE LTD.....	BMU.....	OTH/I.....	0	0	51,604,888	0	0	0	0
2099999.	Total - General Account - Unauthorized - Non-Affiliates - Non-U.S. Non-Affiliates.....					0	0	51,604,888	0	0	0	0
2199999.	Total - General Account - Unauthorized - Non-Affiliates.....					0	0	51,604,888	0	0	0	0
2299999.	Total - General Account - Unauthorized.....					0	0	51,604,888	0	0	0	0
3499999.	Total - General Account - Authorized, Unauthorized and Certified.....					54,646,838	6,967,370	1,904,304,953	0	0	0	0
6999999.	Total - U.S.....					54,646,838	6,967,370	1,852,700,065	0	0	0	0
7099999.	Total - Non-U.S.....					0	0	51,604,888	0	0	0	0
9999999.	Total.....					54,646,838	6,967,370	1,904,304,953	0	0	0	0

SCHEDULE S - PART 4

Reinsurance Ceded To Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Cols. 5 + 6 + 7)	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Cols. 9 + 11 + 12 + 13 + 14 But Not in Excess of Col. 8
General Account - Life and Annuity - Affiliates - U.S. - Captive														
14355.....	14-1903564	03/01/2002	AXA RE ARIZONA COMPANY.....	...9,130,621,201	88,952,053	7,459,498	...9,227,032,752	...2,781,000,000	001.....	...6,808,506,456	0	0	56,757,889	...9,227,032,752
0199999.	Total - General Account - Life and Annuity - Affiliates - U.S. - Captive.....			...9,130,621,201	88,952,053	7,459,498	...9,227,032,752	...2,781,000,000	XXX.....	...6,808,506,456	0	0	56,757,889	...9,227,032,752
0399999.	Total - General Account - Life and Annuity - Affiliates - U.S. - Total.....			...9,130,621,201	88,952,053	7,459,498	...9,227,032,752	...2,781,000,000	XXX.....	...6,808,506,456	0	0	56,757,889	...9,227,032,752
General Account - Life and Annuity - Affiliates - Non-U.S. - Other														
00000.....	AA-1320097	01/01/2010	AXA GLOBAL LIFE.....	0	0	0	0	0	0.....	0	0	0	42,600	0
0599999.	Total - General Account - Life and Annuity - Affiliates - Non-U.S. - Other.....			0	0	0	0	0	XXX.....	0	0	0	42,600	0
0699999.	Total - General Account - Life and Annuity - Affiliates - Non-U.S. - Total.....			0	0	0	0	0	XXX.....	0	0	0	42,600	0
0799999.	Total - General Account - Life and Annuity - Affiliates.....			...9,130,621,201	88,952,053	7,459,498	...9,227,032,752	...2,781,000,000	XXX.....	...6,808,506,456	0	0	56,800,489	...9,227,032,752
General Account - Life and Annuity - Non-Affiliates - U.S. Non-Affiliates														
20370.....	51-0434766	02/01/2012	AXIS REINSURANCE COMPANY.....	0	0	0	0	0	0.....	0	0	0	0	0
87220.....	93-0937645	01/01/1988	EQUITABLE AGENTS REINSURANCE COMPANY.....	34,974	13,518,696	6,466	13,560,135	0	0.....	0	0	0	14,515,630	13,560,135
65536.....	54-0283385	05/31/1991	GENWORTH LIFE & ANNUITY INS CO.....	9,041,787	47,891	0	9,089,678	0	0.....	10,478,677	0	0	51,045	9,089,678
65110.....	57-0380426	12/31/1989	KANAWHA LIFE INS CO.....	6,356,278	49,898	99,233	6,505,409	0	0.....	9,009,354	0	0	0	6,505,409
65676.....	35-0472300	01/01/1972	LINCOLN NATIONAL LIFE INSURANCE CO.....	85,148,272	13,836,754	132,950	99,117,976	0	0.....	102,103,462	0	0	3,840,036	99,117,976
88099.....	75-1608507	12/01/1976	OPTIMUM RE INS CO.....	19,755	0	108	19,863	0	0.....	0	0	0	5,388	5,388
67466.....	95-1079000	07/01/1984	PACIFIC LIFE INS CO.....	727,003	0	1,867	728,870	731,257	002.....	0	0	0	93,524	728,870
64688.....	75-6020048	04/01/2008	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO.....	125,079	0	0	125,079	1,423,740	003.....	0	0	0	3,704	125,079
00000.....	AA-9995053	09/30/1980	SPRA.....	0	0	0	0	0	0.....	0	0	0	0	0
86231.....	39-0989781	05/01/1997	TRANSAMERICA LIFE INS CO.....	260,693,803	6,205,984	0	266,899,787	112,427,791	004.....	189,656,458	0	0	413,262	266,899,787
67423.....	22-3219879	01/01/1998	UBS LIFE INS CO (PAINWEBBER).....	0	582,757	469,491	1,052,248	0	0.....	0	0	0	1,178,555	1,052,248
16535.....	36-4233459	02/01/2012	ZURICH AMERICAN INSURANCE COMPANY.....	0	0	0	0	0	0.....	0	0	0	0	0
0899999.	Total - General Account - Life and Annuity - Non-Affiliates - U.S. Non-Affiliates.....			362,146,951	34,241,980	710,114	397,099,045	114,582,788	XXX.....	311,247,951	0	0	20,101,144	397,084,571
General Account - Life and Annuity - Non-Affiliates - Non-U.S. Non-Affiliates														
00000.....	AA-1120841	02/01/2012	AIG EUROPE LTD.....	0	0	0	0	0	0.....	0	0	0	0	0
00000.....	AA-3194128	02/01/2012	ALLIED WORLD ASSURANCE COMPANY LIMITED.....	0	0	0	0	0	0.....	0	0	0	0	0
00000.....	AA-3160075	04/01/2013	BMO REINSURANCE LTD.....	0	0	0	0	0	0.....	0	0	0	0	0
00000.....	AA-1340028	02/01/2012	DEVK RUCKVERSICHERUNGS-UND BETELLIGUNGS-AG.....	0	0	0	0	0	0.....	0	0	0	0	0
00000.....	AA-5340310	02/01/2012	GENERAL INSURANCE CORPORATION OF INDIA.....	0	0	0	0	0	0.....	0	0	0	0	0
00000.....	AA-3190060	02/01/2012	HANNOVER RE (BERMUDA) LIMITED.....	0	0	0	0	0	0.....	0	0	0	0	0
00000.....	AA-1126510	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 0510KLN.....	0	0	0	0	0	0.....	0	0	0	0	0
00000.....	AA-1126780	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 0780 ADV.....	0	0	0	0	0	0.....	0	0	0	0	0
00000.....	AA-1127084	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 1084CSL.....	0	0	0	0	0	0.....	0	0	0	0	0
00000.....	AA-1127183	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 1183TAL.....	0	0	0	0	0	0.....	0	0	0	0	0
00000.....	AA-1127200	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 1200AMA.....	0	0	0	0	0	0.....	0	0	0	0	0
00000.....	AA-1127206	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 1206SAL.....	0	0	0	0	0	0.....	0	0	0	0	0
00000.....	AA-1127301	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 1301TUL.....	0	0	0	0	0	0.....	0	0	0	0	0
00000.....	AA-1127400	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 1400DRE.....	0	0	0	0	0	0.....	0	0	0	0	0

SCHEDULE S - PART 4

Reinsurance Ceded To Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Cols. 5 + 6 + 7)	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Cols. 9 + 11 + 12 + 13 + 14 But Not in Excess of Col. 8
00000.....	AA-1127861	04/01/2013	LLOYD'S UNDERWRITER SYNDICATE NO. 1861 ANV.....	0	0	0	0	0	0.....	0	0	0	0	0
00000.....	AA-1120124	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 1945SII.....	0	0	0	0	0	0.....	0	0	0	0	0
00000.....	AA-1120103	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 1967WRB.....	0	0	0	0	0	0.....	0	0	0	0	0
00000.....	AA-1120055	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 3623AFB.....	0	0	0	0	0	0.....	0	0	0	0	0
00000.....	AA-1126005	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 4000PEM.....	0	0	0	0	0	0.....	0	0	0	0	0
00000.....	AA-1120075	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 4020ARK.....	0	0	0	0	0	0.....	0	0	0	0	0
00000.....	AA-1120075	04/01/2013	LLOYD'S UNDERWRITER SYNDICATE NO. 4472 LIB.....	0	0	0	0	0	0.....	0	0	0	0	0
00000.....	AA-1840000	02/01/2012	MAPFRE RE COMPANIADE REASERGUROS S A.....	0	0	0	0	0	0.....	0	0	0	0	0
00000.....	AA-1840680	02/01/2012	NACIONAL DE REASERGUROS SA.....	0	0	0	0	0	0.....	0	0	0	0	0
0999999.	Total - General Account - Life and Annuity - Non-Affiliates - Non-U.S. Non-Affiliates.....			0	0	0	0	0	XXX.....	0	0	0	0	0
1099999.	Total - General Account - Life and Annuity - Non-Affiliates.....			362,146,951	34,241,980	710,114	397,099,045	114,582,788	XXX.....	311,247,951	0	0	20,101,144	397,084,571
1199999.	Total - General Account - Life and Annuity.....			9,492,768,152	123,194,033	8,169,612	9,624,131,798	2,895,582,788	XXX.....	7,119,754,407	0	0	76,901,633	9,624,117,323

General Account - Accident and Health - Non-Affiliates - Non-U.S. Non-Affiliates

00000.....	AA-3190757	07/01/2000	XL RE LTD.....	51,604,888	0	0	51,604,888	52,636,985	005.....	0	0	0	0	51,604,888
2099999.	Total - General Account - Accident and Health - Non-Affiliates - Non-U.S. Non-Affiliates.....			51,604,888	0	0	51,604,888	52,636,985	XXX.....	0	0	0	0	51,604,888
2199999.	Total - General Account - Accident and Health - Non-Affiliates.....			51,604,888	0	0	51,604,888	52,636,985	XXX.....	0	0	0	0	51,604,888
2299999.	Total - General Account - Accident and Health.....			51,604,888	0	0	51,604,888	52,636,985	XXX.....	0	0	0	0	51,604,888
2399999.	Total - General Account.....			9,544,373,040	123,194,033	8,169,612	9,675,736,686	2,948,219,773	XXX.....	7,119,754,407	0	0	76,901,633	9,675,722,211
3599999.	Total - U.S.....			9,492,768,152	123,194,033	8,169,612	9,624,131,798	2,895,582,788	XXX.....	7,119,754,407	0	0	76,859,033	9,624,117,323
3699999.	Total - Non-U.S.....			51,604,888	0	0	51,604,888	52,636,985	XXX.....	0	0	0	42,600	51,604,888
9999999.	Total.....			9,544,373,040	123,194,033	8,169,612	9,675,736,686	2,948,219,773	XXX.....	7,119,754,407	0	0	76,901,633	9,675,722,211

(a)

Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
001.....	3.....	026009593.....	BANK OF AMERICA, N.A.....	247,000,000
001.....	3.....	026002574.....	BARCLAYS BANK PLC, NEW YORK BRANCH.....	247,000,000
001.....	3.....	026007689.....	BNP PARIBAS, NEW YORK BRANCH.....	247,000,000
001.....	3.....	026008073.....	CRÉDIT AGRICOLE CORPORATE AND INVESTMENT BANK, NEW YORK BRANCH.....	247,000,000
001.....	3.....	021000089.....	CITIBANK INTERNATIONAL PLC THROUGH CITIBANK N.A.....	247,000,000
001.....	3.....	021001088.....	HSBC BANK USA, N.A.....	247,000,000
001.....	3.....	021000021.....	JP MORGAN CHASE BANK, N.A.....	247,000,000
001.....	3.....	026009470.....	THE ROYAL BANK OF SCOTLAND PLC, NEW YORK BRANCH.....	247,000,000
001.....	3.....	026008044.....	COMMERZBANK AKTIENGESSELLSCHAFT, NEW YORK BRANCH.....	248,571,429
001.....	3.....	026002545.....	LANDESBANK HESSEN- THURINGEN GIROZENTRALE, NEW YORK BRANCH.....	207,142,857
001.....	3.....	011001438.....	STATE STREET BANK AND TRUST COMPANY, BOSTON MA.....	124,285,714
001.....	3.....	026002545.....	LANDESBANK HESSEN- THURINGEN GIROZENTRALE, NEW YORK BRANCH.....	225,000,000

SCHEDULE S - PART 4

Reinsurance Ceded To Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Cols. 5 + 6 + 7)	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Cols. 9 + 11 + 12 + 13 + 14 But Not in Excess of Col. 8
		002.....		1.....	026009917.....		AUSTRALIA AND NEW ZEALAND BANKING GROUP.....							731,257
		003.....		1.....	026003780.....		DEUTSCHE BANK AG NEW YORK BRANCH.....							1,423,740
		004.....		3.....	073000914.....		FEDERAL HOME LOAN BANK.....							112,427,791
		005.....		1.....	021000021.....		JP MORGAN CHASE BANK, N.A.....							52,636,985

SCHEDULE S - PART 5

Provision for Reinsurance Ceded to Certified Reinsurers as of December 31, Current Year (000 Omitted)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Collateral							23	24	25	26		
															16	17	18	19	20	21	22						
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Domi- ciliary Juris- diction	Certi- fied Rein- surer Rating (1 thru 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% - 100%)	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total Recoverable Reserve Credit Taken (Cols. 9 + 10 + 11)	Miscellaneous Balances (Credit)	Net Obligation Subject to Collateral (Col. 12 - 13)	Dollar Amount of Collateral Required for Full Credit (Col. 14 x Col. 8)	Multiple Beneficiary Trust	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Total Collateral Provided (Cols. 16 + 17 + 19 + 20 + 21)	Percent of Collateral Provided for Net Obligation Subject to Collateral (Col. 22 / Col. 14)	Percent Credit Allowed on Net Obligation Subject to Collateral (Col. 23 / Col. 8, not to Exceed 100%)	Amount of Credit Allowed for Net Obligation Subject to Collateral (Col. 14 x Col. 24)	Liability for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 14 - Col. 25)		
General Account - Life and Annuity - Affiliates - Non-U.S. - Other																											
00000.....	AA-3194154	04/01/2002	ACE TEMPEST LIFE REINS LTD.....	BMU.	2	01/01/2011.	0.10	427,590	63	0	427,653	3.661	423,992	42,399	0	0	0.....	52,885	0	0	52,885	0.12	1.00	423,992	0		
0599999.	Total General Account - Life and Annuity - Affiliates - Non-U.S. - Other.....							427,590	63	0	427,653	3.661	423,992	42,399	0	0	0.....	52,885	0	0	52,885	XXX.....	XXX.....	423,992	0		
0699999.	Total General Account - Life and Annuity - Affiliates - Non-U.S. - Total.....							427,590	63	0	427,653	3.661	423,992	42,399	0	0	XXX.....	52,885	0	0	52,885	XXX.....	XXX.....	423,992	0		
0799999.	Total General Account - Life and Annuity - Affiliates.....							427,590	63	0	427,653	3.661	423,992	42,399	0	0	XXX.....	52,885	0	0	52,885	XXX.....	XXX.....	423,992	0		
1199999.	Total General Account - Total Life and Annuity.....							427,590	63	0	427,653	3.661	423,992	42,399	0	0	XXX.....	52,885	0	0	52,885	XXX.....	XXX.....	423,992	0		
2399999.	Total General Account.....							427,590	63	0	427,653	3.661	423,992	42,399	0	0	XXX.....	52,885	0	0	52,885	XXX.....	XXX.....	423,992	0		
3699999.	Total Non-U.S.....							427,590	63	0	427,653	3.661	423,992	42,399	0	0	XXX.....	52,885	0	0	52,885	XXX.....	XXX.....	423,992	0		
9999999.	Total.....							427,590	63	0	427,653	3.661	423,992	42,399	0	0	XXX.....	52,885	0	0	52,885	XXX.....	XXX.....	423,992	0		

AXA EQUITABLE LIFE INSURANCE COMPANY
SCHEDULE S - PART 6

Five-Year Exhibit of Reinsurance Ceded Business
(000 Omitted)

	1 2013	2 2012	3 2011	4 2010	5 2009
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts.....	868,684	829,804	864,953	855,829	868,242
2. Commissions and reinsurance expense allowances.....	23,909	24,630	26,894	29,251	32,103
3. Contract claims.....	872,869	635,249	447,288	535,188	516,134
4. Surrender benefits and withdrawals for life contracts.....	3,751	3,658	5,331	3,543	6,588
5. Dividends to policyholders.....	10	(4)	5	3	2
6. Reserve adjustments on reinsurance ceded.....	(5,830)	25,661	(6,596)	(5,333)	(8,859)
7. Increase in aggregate reserves for life and accident and health contracts.....	3,511,692	1,144,976	4,606,205	(170,542)	(1,054,103)
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected.....	(21,780)	76,256	110,742	115,938	121,154
9. Aggregate reserves for life and accident and health contracts.....	12,290,231	15,803,965	14,739,068	10,108,521	10,334,606
10. Liability for deposit-type contracts.....	57	115	150	183	0
11. Contract claims unpaid.....	61,483	69,017	47,037	75,083	61,836
12. Amounts recoverable on reinsurance.....	172,330	107,858	82,340	79,298	54,229
13. Experience rating refunds due or unpaid.....	188	34,912	1,596	1,656	1,639
14. Policyholders' dividends (not included in Line 10).....	3	(4)	5	3	2
15. Commissions and reinsurance expense allowances due.....	6,408	6,253	6,763	7,279	7,580
16. Unauthorized reinsurance offset.....	1,264	1,318	83,463	379,504	1,329,383
17. Offset for reinsurance with certified reinsurers.....	0	0	XXX	XXX	XXX
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F).....	0	0	0	0	0
19. Letters of credit (L).....	2,948,220	2,883,785	2,176,052	2,279,624	2,487,950
20. Trust agreements (T).....	7,119,754	10,037,235	9,288,728	5,409,599	5,727,144
21. Other (O).....	0	0	0	0	0
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple beneficiary trust.....	0	0	XXX	XXX	XXX
23. Funds deposited by and withheld from (F).....	0	0	XXX	XXX	XXX
24. Letters of credit (L).....	0	0	XXX	XXX	XXX
25. Trust agreements (T).....	52,885	62,045	XXX	XXX	XXX
26. Other (O).....	0	0	XXX	XXX	XXX

AXA EQUITABLE LIFE INSURANCE COMPANY
SCHEDULE S - PART 7

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).....	42,431,639,727	1,569,031	42,433,208,758
2. Reinsurance (Line 16).....	192,520,473	(182,992,750)	9,527,723
3. Premiums and considerations (Line 15).....	221,753,210	(21,779,593)	199,973,617
4. Net credit for ceded reinsurance.....	XXX.....	12,746,170,210	12,746,170,210
5. All other admitted assets (balance).....	2,008,951,868	0	2,008,951,868
6. Total assets excluding Separate Accounts (Line 26).....	44,854,865,278	12,542,966,898	57,397,832,176
7. Separate Account Assets (Line 27).....	113,802,920,077	0	113,802,920,077
8. Total assets (Line 28).....	158,657,785,355	12,542,966,898	171,200,752,253
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2).....	40,182,695,752	12,421,969,108	52,604,664,860
10. Liability for deposit-type contracts (Line 3).....	812,404,293	57,166	812,461,459
11. Claim reserves (Line 4).....	420,335,890	61,482,631	481,818,521
12. Policyholder dividends/reserves (Lines 5 through 7).....	264,760,018	3,052	264,763,070
13. Premium & annuity considerations received in advance (Line 8).....	5,929,897	754,857	6,684,754
14. Other contract liabilities (Line 9).....	97,456,176	(1,178,555)	96,277,621
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount).....	1,264,136	(1,264,136)	0
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount).....	0	0	0
17. Reinsurance with certified reinsurers (Line 24.02 inset amount).....	0	0	0
18. Funds held under reinsurance treaties with certified reinsurers (Line 24.03 inset amount).....	0	0	0
19. All other liabilities (balance).....	(564,047,823)	61,142,775	(502,905,048)
20. Total liabilities excluding Separate Accounts (Line 26).....	41,220,798,339	12,542,966,898	53,763,765,237
21. Separate Account liabilities (Line 27).....	113,611,516,839	0	113,611,516,839
22. Total liabilities (Line 28).....	154,832,315,178	12,542,966,898	167,375,282,076
23. Capital & surplus (Line 38).....	3,825,470,177	XXX.....	3,825,470,177
24. Total liabilities, capital & surplus (Line 39).....	158,657,785,355	12,542,966,898	171,200,752,253
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves.....	12,421,969,108		
26. Claim reserves.....	61,482,631		
27. Policyholder dividends/reserves.....	3,052		
28. Premium & annuity considerations received in advance.....	754,857		
29. Liability for deposit-type contracts.....	57,166		
30. Other contract liabilities.....	(1,178,555)		
31. Reinsurance ceded assets.....	182,992,750		
32. Other ceded reinsurance recoverables.....	(1,569,031)		
33. Total ceded reinsurance recoverables.....	12,664,511,978		
34. Premiums and considerations.....	(21,779,593)		
35. Reinsurance in unauthorized companies.....	1,264,136		
36. Funds held under reinsurance treaties with unauthorized reinsurers.....	0		
37. Reinsurance with certified reinsurers.....	0		
38. Funds held under reinsurance treaties with certified reinsurers.....	0		
39. Other ceded reinsurance payables/offsets.....	(61,142,775)		
40. Total ceded reinsurance payables/offsets.....	(81,658,232)		
41. Total net credit for ceded reinsurance.....	12,746,170,210		

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.....	24,930,154	79,558,252	921,851	1,056,242	106,466,499	0
2.	Alaska.....	AK.....	L.....	1,589,449	7,957,410	186,823	40,059	9,773,741	0
3.	Arizona.....	AZ.....	L.....	23,636,958	131,654,279	623,773	276,413	156,191,423	0
4.	Arkansas.....	AR.....	L.....	8,670,440	45,265,053	258,972	154,990	54,349,455	0
5.	California.....	CA.....	L.....	262,362,499	856,956,389	6,498,122	16,073,718	1,141,890,728	0
6.	Colorado.....	CO.....	L.....	28,348,438	208,226,703	506,532	1,635,325	238,716,998	0
7.	Connecticut.....	CT.....	L.....	36,025,658	242,050,206	1,193,635	143,066	279,412,565	0
8.	Delaware.....	DE.....	L.....	21,281,734	40,530,671	103,181	196,228	62,111,814	0
9.	District of Columbia.....	DC.....	L.....	6,081,984	20,208,861	221,025	20,318	26,532,188	0
10.	Florida.....	FL.....	L.....	174,815,067	693,423,791	5,065,941	14,430,924	887,735,723	0
11.	Georgia.....	GA.....	L.....	44,602,044	148,680,323	2,721,787	4,439,899	200,444,053	0
12.	Hawaii.....	HI.....	L.....	9,342,384	50,154,585	263,480	99,067	59,859,516	0
13.	Idaho.....	ID.....	L.....	3,164,110	18,496,017	68,619	20,457	21,749,203	0
14.	Illinois.....	IL.....	L.....	104,108,226	410,443,044	2,919,723	1,070,285	518,541,278	0
15.	Indiana.....	IN.....	L.....	20,065,737	92,252,418	442,936	1,488,969	114,250,060	0
16.	Iowa.....	IA.....	L.....	11,292,372	68,429,722	155,229	42,071	79,919,394	0
17.	Kansas.....	KS.....	L.....	15,229,958	60,754,286	247,427	929,240	77,160,911	0
18.	Kentucky.....	KY.....	L.....	10,122,117	45,190,710	166,260	186,681	55,665,768	0
19.	Louisiana.....	LA.....	L.....	14,999,592	69,159,770	828,197	99,752	85,087,311	0
20.	Maine.....	ME.....	L.....	2,935,281	28,520,639	101,380	43,013,567	74,570,867	0
21.	Maryland.....	MD.....	L.....	48,060,274	203,386,248	1,197,782	306,323	252,950,627	0
22.	Massachusetts.....	MA.....	L.....	31,013,320	241,659,955	872,814	353,645	273,899,734	0
23.	Michigan.....	MI.....	L.....	72,890,196	437,653,570	1,847,893	1,081,859	513,473,518	0
24.	Minnesota.....	MN.....	L.....	113,879,248	156,389,733	356,127	3,024,147	273,649,255	0
25.	Mississippi.....	MS.....	L.....	11,633,820	19,751,351	530,657	68,654	31,984,482	0
26.	Missouri.....	MO.....	L.....	33,477,512	103,326,733	493,471	114,068	137,411,784	0
27.	Montana.....	MT.....	L.....	1,740,821	3,789,508	20,079	7,895	5,558,303	0
28.	Nebraska.....	NE.....	L.....	7,142,474	39,327,741	102,796	143,755	46,716,766	0
29.	Nevada.....	NV.....	L.....	12,132,456	63,951,355	82,379	104,478	76,270,668	0
30.	New Hampshire.....	NH.....	L.....	2,506,056	34,096,000	127,247	11,259,854	47,989,157	0
31.	New Jersey.....	NJ.....	L.....	153,156,677	834,968,714	6,305,796	12,157,432	1,006,588,619	0
32.	New Mexico.....	NM.....	L.....	5,644,087	21,246,266	211,003	129,615	27,230,971	0
33.	New York.....	NY.....	L.....	420,812,806	1,167,834,225	18,023,552	161,656,998	1,768,327,581	0
34.	North Carolina.....	NC.....	L.....	54,864,180	233,645,749	949,886	9,974,355	299,434,170	0
35.	North Dakota.....	ND.....	L.....	4,247,988	29,768,833	53,880	12,970	34,083,671	0
36.	Ohio.....	OH.....	L.....	46,922,066	394,715,230	693,479	1,414,788	443,745,563	0
37.	Oklahoma.....	OK.....	L.....	15,223,820	82,642,169	439,020	89,622	98,394,631	0
38.	Oregon.....	OR.....	L.....	10,117,487	57,259,257	183,043	423,727	67,983,514	0
39.	Pennsylvania.....	PA.....	L.....	109,395,966	573,856,244	6,647,933	285,958	690,186,101	0
40.	Rhode Island.....	RI.....	L.....	4,321,622	30,844,339	52,239	28,615	35,246,815	0
41.	South Carolina.....	SC.....	L.....	15,985,172	129,090,539	695,587	218,987	145,990,285	0
42.	South Dakota.....	SD.....	L.....	7,974,974	14,843,151	117,683	8,335,815	31,271,623	0
43.	Tennessee.....	TN.....	L.....	32,007,604	92,094,028	1,322,035	108,916	125,532,583	0
44.	Texas.....	TX.....	L.....	123,877,825	654,109,137	1,899,539	10,215,099	790,101,600	0
45.	Utah.....	UT.....	L.....	21,499,665	82,629,448	62,396	11,026	104,202,535	0
46.	Vermont.....	VT.....	L.....	2,547,100	10,441,813	21,521	120,265	13,130,699	0
47.	Virginia.....	VA.....	L.....	52,334,684	233,570,661	1,422,674	6,249,503	293,577,522	0
48.	Washington.....	WA.....	L.....	25,078,237	123,187,557	225,714	119,902	148,611,410	0
49.	West Virginia.....	WV.....	L.....	8,140,080	32,002,827	382,073	29,252	40,554,232	0
50.	Wisconsin.....	WI.....	L.....	34,408,223	184,515,221	735,847	400,960	220,060,251	0
51.	Wyoming.....	WY.....	L.....	5,700,955	19,860,201	74,738	2,937,204	28,573,098	0
52.	American Samoa.....	AS.....	N.....	0	0	0	0	0	0
53.	Guam.....	GU.....	N.....	72,524	0	0	0	72,524	0
54.	Puerto Rico.....	PR.....	L.....	28,338,206	60,933,330	1,628,952	220,140	91,120,628	0
55.	US Virgin Islands.....	VI.....	L.....	620,995	22,153	15,215	0	658,363	0
56.	Northern Mariana Islands.....	MP.....	N.....	9,315	0	0	0	9,315	0
57.	Canada.....	CAN.....	L.....	274,344	116,309	4,907	84	395,644	0
58.	Aggregate Other Alien.....	OT.....	XXX.....	43,083,357	313,895	1,153,169	5,372	44,555,793	0
59.	Subtotal.....	(a).....53	XXX.....	2,384,740,338	9,685,756,619	72,448,019	317,028,554	12,459,973,530	0
90.	Reporting entity contributions for employee benefit plans.....	XXX.....	XXX.....	0	1,589	0	127,718	129,307	0
91.	Dividends or refunds applied to purchase paid-up additions and annuities.....	XXX.....	XXX.....	114,408,574	23,935	0	0	114,432,509	0
92.	Dividends or refunds applied to shorten endowment or premium paying period.....	XXX.....	XXX.....	0	0	0	0	0	0
93.	Premium or annuity considerations waived under disability or other contract provisions.....	XXX.....	XXX.....	10,447,603	0	5,375,025	0	15,822,628	0
94.	Aggregate other amounts not allocable by State.....	XXX.....	XXX.....	0	0	0	0	0	0
95.	Totals (Direct Business).....	XXX.....	XXX.....	2,509,596,515	9,685,782,143	77,823,044	317,156,272	12,590,357,974	0
96.	Plus reinsurance assumed.....	XXX.....	XXX.....	193,293,804	8,847,835	12,226,870	0	214,368,509	0
97.	Totals (All Business).....	XXX.....	XXX.....	2,702,890,319	9,694,629,978	90,049,914	317,156,272	12,804,726,483	0
98.	Less reinsurance ceded.....	XXX.....	XXX.....	362,050,939	430,256,485	54,490,057	0	846,797,481	0
99.	Totals (All Business) less reinsurance ceded.....	XXX.....	XXX.....	2,340,839,380	9,264,373,493	(b).....35,559,857	317,156,272	11,957,929,002	0
DETAILS OF WRITE-INS									
58001.	Canal Zone.....	XXX.....	XXX.....	75,127	0	0	0	75,127	0
58002.	Mexico.....	XXX.....	XXX.....	1,191,193	0	782,535	0	1,973,728	0
58003.	Phillippines.....	XXX.....	XXX.....	30,959	0	0	0	30,959	0
58998.	Summ. of remaining write-ins for line 58 from overflow page.....	XXX.....	XXX.....	41,786,078	313,895	370,634	5,372	42,475,979	0
58999.	Total (Lines 58001 thru 58003 plus 58998) (Line 58 above).....	XXX.....	XXX.....	43,083,357	313,895	1,153,169	5,372	44,555,793	0
9401.	.....	XXX.....	XXX.....	0	0	0	0	0	0
9402.	.....	XXX.....	XXX.....	0	0	0	0	0	0
9403.	.....	XXX.....	XXX.....	0	0	0	0	0	0
9498.	Summ. of remaining write-ins for line 94 from overflow page.....	XXX.....	XXX.....	0	0	0	0	0	0
9499.	Total (Lines 9401 thru 9403 plus 9498) (Line 94 above).....	XXX.....	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.

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.

(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, Column 1, Line 1

SCHEDULE T - PART 2

INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

			Direct Business Only					
			1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	6 Totals
States, Etc.								
1.	Alabama.....	AL	24,930,154	79,558,252	843,671	0	0	105,332,077
2.	Alaska.....	AK	1,589,449	7,957,410	132,100	0	0	9,678,959
3.	Arizona.....	AZ	23,636,958	131,654,279	500,799	0	0	155,792,036
4.	Arkansas.....	AR	8,670,440	45,265,053	234,857	0	0	54,170,350
5.	California.....	CA	262,362,499	856,956,389	5,193,773	0	0	1,124,512,661
6.	Colorado.....	CO	28,348,438	208,226,703	325,892	0	0	236,901,033
7.	Connecticut.....	CT	36,025,658	242,050,206	582,880	0	0	278,658,744
8.	Delaware.....	DE	21,281,734	40,530,671	91,851	0	0	61,904,256
9.	District of Columbia.....	DC	6,081,984	20,208,861	163,934	0	0	26,454,779
10.	Florida.....	FL	174,815,067	693,423,791	2,823,863	0	0	871,062,721
11.	Georgia.....	GA	44,602,044	148,680,323	2,482,318	0	0	195,764,685
12.	Hawaii.....	HI	9,342,384	50,154,585	214,981	0	0	59,711,950
13.	Idaho.....	ID	3,164,110	18,496,017	16,808	0	0	21,676,935
14.	Illinois.....	IL	104,108,226	410,443,044	2,350,173	0	0	516,901,443
15.	Indiana.....	IN	20,065,737	92,252,418	307,091	0	0	112,625,246
16.	Iowa.....	IA	11,292,372	68,429,722	103,952	0	0	79,826,046
17.	Kansas.....	KS	15,229,958	60,754,286	222,062	0	0	76,206,306
18.	Kentucky.....	KY	10,122,117	45,190,710	129,080	0	0	55,441,907
19.	Louisiana.....	LA	14,999,592	69,159,770	662,787	0	0	84,822,149
20.	Maine.....	ME	2,935,281	28,520,639	37,608	0	0	31,493,528
21.	Maryland.....	MD	48,060,274	203,386,248	1,037,673	0	0	252,484,195
22.	Massachusetts.....	MA	31,013,320	241,659,955	685,455	0	0	273,358,730
23.	Michigan.....	MI	72,890,196	437,653,570	1,733,181	0	0	512,276,947
24.	Minnesota.....	MN	113,879,248	156,389,733	347,150	0	0	270,616,131
25.	Mississippi.....	MS	11,633,820	19,751,351	467,057	0	0	31,852,228
26.	Missouri.....	MO	33,477,512	103,326,733	426,048	0	0	137,230,293
27.	Montana.....	MT	1,740,821	3,789,508	4,773	0	0	5,535,102
28.	Nebraska.....	NE	7,142,474	39,327,741	83,524	0	0	46,553,739
29.	Nevada.....	NV	12,132,456	63,951,355	16,672	0	0	76,100,483
30.	New Hampshire.....	NH	2,506,056	34,096,000	23,633	0	0	36,625,689
31.	New Jersey.....	NJ	153,156,677	834,968,714	4,603,152	0	0	992,728,543
32.	New Mexico.....	NM	5,644,087	21,246,266	114,600	0	0	27,004,953
33.	New York.....	NY	420,812,806	1,167,834,225	9,678,077	0	0	1,598,325,108
34.	North Carolina.....	NC	54,864,180	233,645,749	725,212	0	0	289,235,141
35.	North Dakota.....	ND	4,247,988	29,768,833	41,788	0	0	34,058,609
36.	Ohio.....	OH	46,922,066	394,715,230	625,591	0	0	442,262,887
37.	Oklahoma.....	OK	15,223,820	82,642,169	389,750	0	0	98,255,739
38.	Oregon.....	OR	10,117,487	57,259,257	148,026	0	0	67,524,770
39.	Pennsylvania.....	PA	109,395,966	573,856,244	6,364,383	0	0	689,616,593
40.	Rhode Island.....	RI	4,321,622	30,844,339	31,228	0	0	35,197,189
41.	South Carolina.....	SC	15,985,172	129,090,539	613,460	0	0	145,689,171
42.	South Dakota.....	SD	7,974,974	14,843,151	102,845	0	0	22,920,970
43.	Tennessee.....	TN	32,007,604	92,094,028	1,185,371	0	0	125,287,003
44.	Texas.....	TX	123,877,825	654,109,137	972,782	0	0	778,959,744
45.	Utah.....	UT	21,499,665	82,629,448	34,722	0	0	104,163,835
46.	Vermont.....	VT	2,547,100	10,441,813	2,988	0	0	12,991,901
47.	Virginia.....	VA	52,334,684	233,570,661	1,212,297	0	0	287,117,642
48.	Washington.....	WA	25,078,237	123,187,557	143,629	0	0	148,409,423
49.	West Virginia.....	WV	8,140,080	32,002,827	292,819	0	0	40,435,726
50.	Wisconsin.....	WI	34,408,223	184,515,221	674,036	0	0	219,597,480
51.	Wyoming.....	WY	5,700,955	19,860,201	37,402	0	0	25,598,558
52.	American Samoa.....	AS	0	0	0	0	0	0
53.	Guam.....	GU	72,524	0	0	0	0	72,524
54.	Puerto Rico.....	PR	28,338,206	60,933,330	1,582,375	0	0	90,853,911
55.	US Virgin Islands.....	VI	620,995	22,153	7,009	0	0	650,157
56.	Northern Mariana Islands.....	MP	9,315	0	0	0	0	9,315
57.	Canada.....	CAN	274,344	116,309	0	0	0	390,653
58.	Aggregate Other Alien.....	OT	43,083,357	313,895	0	0	0	43,397,252
59.	Totals.....		2,384,740,338	9,685,756,619	51,829,190	0	0	12,122,326,147

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

PART 1 – ORGANIZATIONAL CHART

Names of Parent, Subsidiaries or Affiliates		Ownership %	Federal ID#	NAIC Code	State of Domicile
AXA SA		100.00			
	AXA Assistance SA	100.00			
	AXA Inter Partner Assistance - Belgium	98.75			
	AXA Corporate Solutions Assurance - France	100.00			
	MATRIX	100.00			
	AXA Group Solutions - France	100.00			
	AXA Assistance Inc. USA	73.77			
	AXA Investment Managers	100.00			
	AXA Investment Managers - France	100.00			
	AXA Rosenberg Group LLC	100.00			
	AXA IM Rose Inc	100.00	22-3624513		
	AllianceBernstein LP	14.82	13-4064930		
	AXA Mediterranean Holdings, S.A.U	100.00			
	AXA Milleésimes	42.34			
	AXA Real Estate Investment Managers	100.00			
	AXA Technology Services	100.00			
	AXA Belgium	100.00			
	AXA Life Insurance Company Ltd. - Hong Kong	100.00			
	AXA General Ins. Hong Kong Ltd. - Hong Kong	100.00			
	AXA General Insurance China Ltd	100.00			
	AXA China - France	51.00			
	AXA-Mimentals Assurance Company Limited	51.00			
AXA Societe	Beaujon	100.00			
	AXA Pojistovna a.s.	100.00			
	AXA Zivtni Pojistovna a.s.	100.00			
	AXA Penzijni Fond a.s.	99.98			
	AXA Biztosito Zrt.	100.00			
	AXA Zycie Towarzystwo Ubezpieczen S.A.	90.24			
	AXA Powszechnie Towarzystwo Emerytalne S.A.	100.00			
	AXA Towarzystwo Ubezpieczen i Reasekuracji S.A.	100.00			
	AXA Life Insurance SA	99.90			
	AXA Business Services Private Limited	99.99			
	Compagnie Financiere de Paris	100.00			
AXA France	Assurance	100.00			
	AXA Corporate Solutions Assurance	98.75			
	AXA Global Life	100.00			
	AXA Global P&C	100.00			
	AXA Liabilities Managers - France	99.90			
	AXA Liabilities Managers - US	100.00			
	Colisee Re - France	99.90	AA-1320035		

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

PART 1 – ORGANIZATIONAL CHART

Names of Parent, Subsidiaries or Affiliates		Ownership %	Federal ID#	NAIC Code	State of Domicile
AXA SA	AXA Konzern AG	100.00			
	AXA Investment Managers	100.00			
	WinCom Versicherungs-Holding AG	5.20			
	DBV Deutsche Beamtenversicherung Leben AG	100.00			
	DBV Deutsche Beamtenversicherung AG	94.90			
	DBV Deutsche Lebensversicherung AG	100.00			
	AXA ART Versicherung AG - Clologne	100.00			
	AXA Art Holdings Inc.	100.00			
	Fine Art Service International Inc.	100.00			
	AXA Art Insurance Corporation	100.00	13-3368745	29530	NY
	AXA Szolgaltato Kft.	100.00			
	AXA India Holdings	100.00			
	Bharti AXA Life Insurance Company	22.22			
	Bharti AXA General Insurance	100.00			
	National Mutual International Pty Limited	100.00			
	AXA-AFFIN Life Insurance Berhad	49.00			
	AXA Financial Services (Singapore) Pte Ltd.	100.00			
	ipac financial planning Taiwan Limited	100.00			
	AXA Insurance Singapore Pte Ltd	100.00			
	AXA Asia Regional Centre Pte Ltd	100.00			
	P.T. Asuransi AXA Indonesia	80.00			
	P.T. Life Indonesia	80.00			
	AXA Financial Services (Singapore) Pte Ltd.	100.00			
	AXA Life Europe	100.00			
	AXA Global Distributors (Ireland) Limited	100.00			
	AXA Ireland Limited	100.00			
	AXA mps Financial Ltd.	100.00			
	AXA Italia S.p.A.	98.24			
	AXA Assicurazioni S.p.A.	98.11			
	AXA Japan Holding Co., Ltd	78.67			
	AXA Life Insurance Co.,	100.00			
	AXA General Insurance Co., Ltd	100.00			
	AXA Collection Services Co. Ltd	100.00			
	Nextia Life Insurance Co., Ltd	97.25			
	AXA Seguros, S.A. de CV	99.94			
	Voltaire Participacoes	100.00			
	AXA Luxembourg SA	99.99			
	Finance Solutions S.ar.l. ("Finso")	100.00			
	Matignon Finance S.A.	100.00			
	AXA-AFFIN General Insurance Berhad	42.40			
	Philippine AXA Life Insurance Corporation	45.00			
	AXA Middle East SAL Lebanon	49.00			
	AXA Holding SAL	100.00			
	AXA Gulf Holding W.L.L.	95.00			
	AXA Holding Maroc	100.00			
	AXA Assurance Maroc	100.00			

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

PART 1 – ORGANIZATIONAL CHART

Names of Parent, Subsidiaries or Affiliates		Ownership %	Federal ID#	NAIC Code	State of Domicile
51.2	AXA SA	100.00			
	Seguro Directo Gere Compania de Seguros SA	100.00			
	AXA Portugal Companhia de Seguros SA	83.02			
	AXA Portugal Companhia de Seguros Vida SA	87.63			
	AXA Services s.r.o.	100.00			
	EX-SR a.s. v likvdacii	100.00			
	AXA d.s.s., a.s.	100.00			
	AXA d.d.s., a.s.	100.00			
	AXA General Insurance	94.13			
	AXA Mediterraenan Holding, S.A.U	100.00			
		Hilo Direct, Seguros y Reaseguros S.A.	99.99		
		AXA MEDLA IT & Local Support Services, S.A.	100.00		
		AXA Regional Services, S.A.	100.00		
		AXA Seguros Generales, S.A. de Seguros y Reaseguros	99.89		
		AXA Pensiones, S.A. E.G.F.P.	100.00		
		AXA Tigris, S.A.	100.00		
		AXA Vida, S.A.de Seguros y Reaseguros	99.80		
	AXA Senegal	51.53			
	AXA Cote d'Ivoire	78.64			
	AXA Cameroun ©	99.90			
	AXA Gabon	86.49			
	AXA Versicherungen AG	100.00			
		AXA Leben AG	100.00		
		Rechtsschutz AG	66.67		
	AXA Insurance Public Co. Ltd	24.99			
	ASM Holdings Limited	48.80			
	Krungthai-AXA Life Insurance Company Limited	25.00			
	AXA Hayat ve Emeklilik A.S.	100.00			
	AXA Sigorta A.S.	72.55			
	AXA Insurance	50.29			
	AXA Ukraine	50.00			
	AXA Global Risks (Uk) Limited	100.00			
	Hordel FV	100.00			
	AXA Equity & Law Plc	99.90			
		AXA UK PLC	46.90		
			53.10		
		Bluefin Group Limited	100.00		
		GBI Holdings Limited	100.00		
		Guardian Royal Exchange PLC	100.00		
		Architas Advisory Services Limited	100.00		
		Architas Multi-Manager Limited	100.00		
		AXA Sun Direct Limited	100.00		
	Oudinot Participations France	100.00			

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

PART 1 – ORGANIZATIONAL CHART

Names of Parent, Subsidiaries or Affiliates		Ownership %	Federal ID#	NAIC Code	State of Domicile
AXA SA		100.00			
	AXA America Holdings, Inc	100.00	90-0226248		
	AXA Technology Services America Inc.	100.00	30-0011728		
	AXA Corporate Solutions Life Reinsurance Company	100.00	04-2729166	68365	DE
	AXA America Corporate Solutions, Inc.	100.00	36-3044045		
	Coliseum Reinsurance Company	100.00	36-2994662	36552	DE
	AllianceBernstein LP	3.01	13-4064930		
	Mosaic Insurance Company	100.00	04-2482364	16187	DE
	AXA Delaware LLC	100.00	13-4177328		
	AXA Insurance Company	100.00	13-3594502	33022	NY
	AXA Financial, Inc.	100.00	13-3623351		
	787 Holdings, LLC	100.00	27-0294443		
	1285 Holdings, LLC	100.00	46-1106388		
	AllianceBernstein LP	12.19	13-4064930		
	AXA Equitable Financial Services, LLC	100.00	52-2197822		
	AXA Distribution Holding Corporation	100.00	13-4078005		
	AXA Advisors, LLC	100.00	13-4071393		
	AXA Network, LLC	100.00	06-1555494		
	PlanConnect, LLC	100.00	27-1540220		
	AXA RE Arizona Company	100.00	14-1903564	14355	AZ
	AXA Equitable Life Insurance Company	100.00	13-5570651	62944	NY
	AXA Equitable Funds Management Group, LLC	100.00	27-5373651		
	Equitable Deal Flow Fund, LP	100.00	13-3385076		
	EVSA, Inc	100.00	23-2671508		
	Equitable Holdings, LLC	100.00	22-2766036		
	Equitable Casualty Insurance Company	100.00	06-1166226	10589	VT
	ECMC, LLC	100.00	13-3266813		
	AllianceBernstein Corporation	100.00	13-3633538		
	AXA Distributors, LLC	100.00	52-2233674		
	JMR Reality services, Inc	100.00	13-3813232		
	ACMC, LLC.	100.00	13-2677213		
	AllianceBernstein LP	32.71	13-4064930		
	AXA Equitable Life and Annuity Company	100.00	13-3198083	62880	CO
	MONY Life Insurance Company of America	100.00	86-0222062	78077	AZ
	AllianceBernstein LP	0.95	13-4064930		
	U.S. Financial Life Insurance Company	100.00	38-2046096	84530	OH
	MONY International Holdings, LLC	100.00	13-3790446		
	MONY Life Insurance Company of the Americas, Ltd.	100.00	98-0152046		
	MONY Financial Services, Inc	100.00	11-3722370		
	Financial Marketing Agency, Inc.	100.00	31-1465146		
	1740 Advisors, Inc.	100.00	13-2645490		

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
Members														
0968.....	AXA.....	00000.....	00-0000000	0000898427	0000898427	Paris Stock Exchange	AXA SA.....	FRA.....	UIP.....			0.000		0.....
0000.....		00000.....		0.....	0.....		AXA Assistance SA.....	FRA.....	NIA.....	AXA.....	Ownership.....	100.000	AXA.....	0.....
0000.....		00000.....		0.....	0.....		AXA Inter Partner Assistance - Belgium.....	BEL.....	NIA.....	AXA.....	Ownership.....	100.000	AXA.....	0.....
0000.....		00000.....		0.....	0.....		AXA Corporate Solutions Assurance - France.....	FRA.....	NIA.....	AXA.....	Ownership.....	98.750	AXA.....	0.....
0000.....		00000.....		0.....	0.....		MATRIX.....	USA.....	IA.....	AXA Corporate Solutions Assurance - Fr.....	Ownership.....	100.000	AXA.....	0.....
0000.....		00000.....		0.....	0.....		AXA Group Solutions - France.....	FRA.....	NIA.....	AXA.....	Ownership.....	100.000	AXA.....	0.....
0000.....		00000.....		0.....	0.....		AXA Assistance Inc. USA.....	USA.....	NIA.....	AXA.....	Ownership.....	100.000	AXA.....	0.....
0000.....		00000.....		0.....	0.....		AXA Investment Managers.....	FRA.....	NIA.....	AXA.....	Ownership.....	73.770	AXA.....	0.....
0000.....		00000.....		0.....	0.....		AXA Investment Managers.....	FRA.....	NIA.....	AXA Konzern AG.....	Ownership.....	5.200	AXA.....	0.....
0000.....		00000.....		0.....	0.....		AXA Investment Managers - France.....	FRA.....	NIA.....	AXA.....	Ownership.....	100.000	AXA.....	0.....
0000.....		00000.....		0.....	0.....		AXA Investment Managers Holdings US.....	USA.....	NIA.....	AXA Investment Managers - France.....	Ownership.....	100.000	AXA.....	0.....
0000.....		00000.....		0.....	0.....		AXA Rosenberg Group LLC.....	USA.....	NIA.....	AXA Investment Managers.....	Ownership.....	75.000	AXA.....	0.....
0000.....		00000.....	22-3624513	0001459848	0001459848		AXA IM Rose Inc.....	USA.....	NIA.....	AXA Investment Managers.....	Ownership.....	100.000	AXA.....	0.....
0000.....		00000.....	13-4064930	0001109448	0001109448		AllianceBernstein LP.....	USA.....	NIA.....	AXA IM Rose Inc.....	Ownership.....	14.820	AXA.....	0.....
0000.....		00000.....		0.....	0.....		AXA Mediterranean Holdings, S.A.U.....	ESP.....	NIA.....	AXA.....	Ownership.....	100.000	AXA.....	0.....
0000.....		00000.....		0.....	0.....		AXA Millésimes.....	PRT.....	NIA.....	AXA.....	Ownership.....	42.340	AXA.....	0.....
0000.....		00000.....		0.....	0.....		AXA Real Estate Investment Managers.....	FRA.....	NIA.....	AXA.....	Ownership.....	100.000	AXA.....	0.....
0000.....		00000.....		0.....	0.....		AXA Technology Services.....	FRA.....	IA.....	AXA.....	Ownership.....	100.000	AXA.....	0.....
0000.....		00000.....		0.....	0.....		AXA Belgium.....	BEL.....	IA.....	AXA.....	Ownership.....	100.000	AXA.....	0.....
0000.....		00000.....		0.....	0.....		AXA Life Insurance Company Ltd. - Hong Kong.....	CHN.....	IA.....	AXA.....	Ownership.....	100.000	AXA.....	0.....
0000.....		00000.....		0.....	0.....		AXA General Ins. Hong Kong Ltd.- Hong Kong.....	CHN.....	IA.....	AXA.....	Ownership.....	100.000	AXA.....	0.....
0000.....		00000.....		0.....	0.....		AXA General Insurance China Ltd.....	CHN.....	IA.....	AXA.....	Ownership.....	100.000	AXA.....	0.....
0000.....		00000.....		0.....	0.....		AXA China - France.....	FRA.....	NIA.....	AXA.....	Ownership.....	51.000	AXA.....	0.....
0000.....		00000.....		0.....	0.....		AXA-Mimentals Assurance Company Limited.....	CHN.....	IA.....	AXA China - France.....	Ownership.....	51.000	AXA.....	0.....
0000.....		00000.....		0.....	0.....		AXA Societe Beaujon.....	FRA.....	NIA.....	AXA.....	Ownership.....	100.000	AXA.....	0.....
0000.....		00000.....		0.....	0.....		AXA Pojistovna a.s.....	CZE.....	IA.....	AXA Societe Beaujon.....	Ownership.....	100.000	AXA.....	0.....
0000.....		00000.....		0.....	0.....		AXA Zivtni Pojistonva a.s.....	CZE.....	IA.....	AXA Societe Beaujon.....	Ownership.....	100.000	AXA.....	0.....
0000.....		00000.....		0.....	0.....		AXA Penzijni Fond a.s.....	CZE.....	IA.....	AXA Societe Beaujon.....	Ownership.....	99.980	AXA.....	0.....
0000.....		00000.....		0.....	0.....		Compagnie Financiere de Paris.....	FRA.....	IA.....	AXA.....	Ownership.....	100.000	AXA.....	0.....
0000.....		00000.....		0.....	0.....		AXA France Assurance.....	FRA.....	IA.....	AXA.....	Ownership.....	100.000	AXA.....	0.....
0000.....		00000.....		0.....	0.....		AXA Corporate Solutions Assurance.....	FRA.....	IA.....	AXA France Assurance.....	Ownership.....	98.750	AXA.....	0.....
0000.....		00000.....		0.....	0.....		AXA Global Life.....	FRA.....	IA.....	AXA.....	Ownership.....	100.000	AXA.....	0.....
0000.....		00000.....		0.....	0.....		AXA Global P&C.....	FRA.....	IA.....	AXA.....	Ownership.....	100.000	AXA.....	0.....
0000.....		00000.....		0.....	0.....		AXA Liabilities Managers- France.....	FRA.....	IA.....	AXA.....	Ownership.....	99.900	AXA.....	0.....
0000.....		00000.....		0.....	0.....		AXA Liabilities Managers-US.....	USA.....	IA.....	AXA Liabilities Managers- France.....	Ownership.....	100.000	AXA.....	0.....
0000.....		00000.....	AA-1320035	0.....	0.....		Colisee Re - France.....	FRA.....	IA.....	AXA.....	Ownership.....	99.900	AXA.....	0.....

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

52.1

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0000.....		00000.....	.....	0.....	0.....	.....	AXA Konzern AG	DEU.....	NIA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	WinCom Versicherungs-Holding AG.....	DEU.....	NIA.....	AXA Konzern AG	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	DBV Deutsche Beamtenversicherung Leben AG...	DEU.....	IA.....	WinCom Versicherungs-Holding AG.....	Ownership.....	...94.900	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	DBV Deutsche Beamtenversicherung AG.....	DEU.....	IA.....	WinCom Versicherungs-Holding AG.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	DBV Deutsche Lebensversicherung AG.....	DEU.....	IA.....	WinCom Versicherungs-Holding AG.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA ART Versicherung AG - Clologne.....	DEU.....	IA.....	AXA Konzern AG	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Art Holdings Inc.....	USA.....	NIA.....	AXA ART Versicherung AG - Clologne.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	Fine Art Service International Inc.....	USA.....	NIA.....	AXA Art Holdings Inc.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		29530.....	13-3368745	0.....	0.....	.....	AXA Art Insurance Corporation.....	USA.....	IA.....	AXA Art Holdings Inc.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Biztosito Zrt.....	HUN.....	IA.....	AXA Societe Beaujon.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Szolgaltato Kft.....	HUN.....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA India Holdings.....	IND.....	NIA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	Bharti AXA Life Insurance Company.....	IND.....	IA.....	AXA India Holdings.....	Ownership.....	...22.220	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Business Services Private Limited.....	IND.....	NIA.....	AXA.....	Ownership.....	...99.900	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	Bharti AXA General Insurance.....	IND.....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	National Mutual International Pty Limited.....	AUS.....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	P.T. Asuransi AXA Indonesia.....	IDN.....	IA.....	AXA.....	Ownership.....	...80.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	P.T. Life Indonesia.....	IDN.....	IA.....	AXA.....	Ownership.....	...80.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Financial Services (Singapore) Pte Ltd.	SGP.....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Life Europe.....	IRL.....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Global Distributors (Ireland) Limited.....	IRL.....	NIA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Ireland Limited.....	IRL.....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA mps Financial Ltd.....	IRL.....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Italia S.p.A.....	ITA.....	NIA.....	AXA.....	Ownership.....	...98.240	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Assicurazioni S.p.A.....	ITA.....	IA.....	AXA Italia S.p.A.....	Ownership.....	...98.110	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Japan Holding Co., Ltd.....	JPN.....	NIA.....	AXA.....	Ownership.....	...78.670	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Life Insurance Co., Ltd.....	JPN.....	IA.....	AXA Japan Holding Co., Ltd.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA General Insurance Co., Ltd.....	JPN.....	IA.....	AXA Japan Holding Co., Ltd.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Collection Services Co. Ltd.....	JPN.....	IA.....	AXA Japan Holding Co., Ltd.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	Nextia Life Insurance Co., Ltd.....	JPN.....	IA.....	AXA Japan Holding Co., Ltd.....	Ownership.....	...97.250	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Seguros, S.A. de CV.....	MEX.....	IA.....	AXA.....	Ownership.....	...99.940	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	Voltaire Participacoes.....	BRA.....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Luxembourg SA.....	LUX.....	IA.....	AXA.....	Ownership.....	...99.990	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	Finance Solutions S.ar.l. ("Finso").....	LUX.....	NIA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	Matignon Finance S.A.....	LUX.....	NIA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA-AFFIN General Insurance Berhad	MYS.....	IA.....	AXA.....	Ownership.....	...42.400	AXA.....	0.....

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

52.2

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0000.....		00000.....	.....	0.....	0.....	.....	AXA-AFFIN Life Insurance Berhad	MYS.....	IA.....	National Mutual International Pty Limited.....	Ownership.....	...49.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	Philippine AXA Life Insurance Corporation.....	MYS.....	IA.....	AXA.....	Ownership.....	...45.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Middle East SAL Lebanon.....	LBN.....	NIA.....	AXA.....	Ownership.....	...49.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Holding SAL.....	LBN.....	NIA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Gulf Holding W.L.L.....	BHR.....	NIA.....	AXA.....	Ownership.....	...95.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Holding Maroc.....	MAR.....	NIA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Assurance Maroc.....	MAR.....	IA.....	AXA Holding Maroc.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Zycie Towarzystwo Ubezpieczen S.A.....	POL.....	IA.....	AXA Societe Beaujon.....	Ownership.....	...90.240	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Powszechne Towarzystwo Emerytalne S.A.....	POL.....	IA.....	AXA Societe Beaujon.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Towarzystwo Ubezpieczen i Reasekuracji S.A.....	POL.....	IA.....	AXA Societe Beaujon.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	Seguro Directo Gere Compania de Seguros SA	PRT.....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Portugal Companhia de Seguros SA.....	PRT.....	IA.....	AXA.....	Ownership.....	...83.020	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Portugal Companhia de Seguros Vida SA	PRT.....	IA.....	AXA.....	Ownership.....	...87.630	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Life Insurance SA.....	ROU.....	IA.....	AXA Societe Beaujon.....	Ownership.....	...99.900	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Financial Services (Singapore) Pte Ltd.	SGP.....	NIA.....	National Mutual International Pty Limited.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	ipac financial planning Taiwan Limited.....	TWN.....	NIA.....	National Mutual International Pty Limited.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Insurance Singapore Pte Ltd.....	SGP.....	IA.....	National Mutual International Pty Limited.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Asia Regional Centre Pte Ltd.....	SGP.....	IA.....	National Mutual International Pty Limited.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Services s.r.o.....	SVK.....	NIA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	EX-SR a.s. v likvdacii.....	SVK.....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA d.s.s., a.s.....	SVK.....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA d.d.s., a.s.....	SVK.....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA General Insurance.....	KOR.....	IA.....	AXA.....	Ownership.....	...94.130	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Mediterraenan Holding, S.A.U.....	ESP.....	NIA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	Hilo Direct, Seguros y Reaseguros S.A.....	ESP.....	IA.....	AXA Mediterraenan Holding, S.A.U.....	Ownership.....	...99.990	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA MEDLA IT & Local Support Services, S.A.....	ESP.....	NIA.....	AXA Mediterraenan Holding, S.A.U.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Regional Services, S.A.....	ESP.....	NIA.....	AXA Mediterraenan Holding, S.A.U.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Seguros Generales, S.A. de Seguros y Reaseguros	ESP.....	IA.....	AXA Mediterraenan Holding, S.A.U.....	Ownership.....	...99.890	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Pensiones, S.A. E.G.F.P.....	ESP.....	IA.....	AXA Mediterraenan Holding, S.A.U.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Tigris, S.A.....	ESP.....	IA.....	AXA Mediterraenan Holding, S.A.U.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Vida, S.A.de Seguros y Reaseguros.....	ESP.....	IA.....	AXA Mediterraenan Holding, S.A.U.....	Ownership.....	...99.800	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Senegal.....	SEN.....	IA.....	AXA.....	Ownership.....	...51.530	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Cote d'Ivoire.....	CIV.....	IA.....	AXA.....	Ownership.....	...78.640	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Cameroun ©.....	CMR.....	IA.....	AXA.....	Ownership.....	...99.900	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Gabon.....	GAB.....	IA.....	AXA.....	Ownership.....	...86.490	AXA.....	0.....

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

52.3

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0000.....		00000.....	.....	0.....	0.....	.....	AXA Versicherungen AG.....	CHE.....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Leben AG.....	CHE.....	IA.....	AXA Versicherungen AG.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	Rechtsschutz AG.....	CHE.....	IA.....	AXA Versicherungen AG.....	Ownership.....	...66.670	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Insurance Public Co. Ltd.....	THA.....	IA.....	AXA.....	Ownership.....	...24.990	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	ASM Holdings Limited.....	THA.....	NIA.....	AXA.....	Ownership.....	...48.800	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	Krungthai-AXA Life Insurance Company Limited....	THA.....	IA.....	AXA.....	Ownership.....	...25.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Hayat ve Emeklilik A.S.....	TUR.....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Sigorta A.S.....	TUR.....	IA.....	AXA.....	Ownership.....	...72.550	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Insurance.....	UKR.....	IA.....	AXA.....	Ownership.....	...50.290	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Ukraine.....	UKR.....	IA.....	AXA.....	Ownership.....	...50.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Global Risks (Uk) Limited.....	GBR.....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	Hordel FV.....	GBR.....	NIA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Equity & Law Plc.....	GBR.....	IA.....	AXA.....	Ownership.....	...99.900	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA UK PLC.....	GBR.....	IA.....	AXA Equity & Law Plc.....	Ownership.....	...46.900	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA UK PLC.....	GBR.....	IA.....	AXA.....	Ownership.....	...53.100	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	Bluefin Group Limited.....	GBR.....	IA.....	AXA UK PLC.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	GBI Holdings Limited.....	GBR.....	IA.....	AXA UK PLC.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	Guardian Royal Exchange PLC.....	GBR.....	NIA.....	AXA UK PLC.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	Architas Advisory Services Limited.....	GBR.....	NIA.....	AXA UK PLC.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	Architas Multi-Manager Limited.....	GBR.....	NIA.....	AXA UK PLC.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	AXA Sun Direct Limited.....	GBR.....	IA.....	AXA UK PLC.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	.....	0.....	0.....	.....	Oudinot Participations (France).....	USA.....	UIP.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	90-0226248	0.....	0001333986	.....	AXA America Holdings, Inc.....	USA.....	UIP.....	Oudinot Participation France.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	30-0011728	0.....	0.....	.....	AXA Technology Services America Inc.....	USA.....	NIA.....	AXA America Holdings, Inc.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	36-3044045	0.....	0001456276	.....	AXA America Corporate Solutions, Inc.....	USA.....	NIA.....	AXA America Holdings, Inc.....	Ownership.....	...100.000	AXA.....	0.....
0968.....		36552.....	36-2994662	0.....	0001456280	.....	Coliseum Reinsurance Company.....	USA.....	IA.....	AXA America Corporate Solutions, Inc.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	13-4064930	0.....	0001109448	.....	AllianceBernstein LP.....	USA.....	NIA.....	Coliseum Reinsurance Company.....	Ownership.....	...3.010	AXA.....	0.....
0968.....		16187.....	04-2482364	0.....	0.....	.....	Mosaic Insurance Company.....	USA.....	IA.....	Coliseum Reinsurance Company.....	Ownership.....	...100.000	AXA.....	0.....
0968.....		68365.....	04-2729166	0.....	0.....	.....	AXA Corporate Solutions Life Reinsurance Company.....	USA.....	IA.....	AXA America Holdings, Inc.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	13-4177328	0.....	0.....	.....	AXA Delaware LLC.....	USA.....	NIA.....	Coliseum Reinsurance Company.....	Ownership.....	...100.000	AXA.....	0.....
0968.....		33022.....	13-3594502	0.....	0.....	.....	AXA Insurance Company.....	USA.....	IA.....	AXA Delaware LLC.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	13-3623351	0.....	0000888002	.....	AXA Financial, Inc.....	USA.....	UIP.....	AXA America Holdings, Inc.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	27-0294443	0.....	0.....	.....	787 Holdings, LLC.....	USA.....	NIA.....	AXA Financial, Inc.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	46-1106388	0.....	0.....	.....	1285 Holdings, LLC.....	USA.....	NIA.....	AXA Financial, Inc.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	52-2197822	0.....	0001257148	.....	AXA Equitable Financial Services, LLC.....	USA.....	UDP.....	AXA Financial, Inc.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	13-4078005	0.....	0.....	.....	AXA Distribution Holding Corporation.....	USA.....	NIA.....	AXA Equitable Financial Services, LLC.....	Ownership.....	...100.000	AXA.....	0.....

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

52.4

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0000.....		00000.....	13-4071393	0.....	0000033179	.....	AXA Advisors, LLC	USA.....	NIA.....	AXA Distribution Holding Corporation.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	06-1555494	0.....	0001292309	.....	AXA Network, LLC	USA.....	NIA.....	AXA Distribution Holding Corporation.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	27-1540220	0.....	0.....	.....	PlanConnect, LLC.....	USA.....	NIA.....	AXA Distribution Holding Corporation.....	Ownership.....	...100.000	AXA.....	0.....
0968.....		14355.....	14-1903564	0.....	0001450152	.....	AXA RE Arizona Company.....	USA.....	IA.....	AXA Equitable Financial Services, LLC.....	Ownership.....	...100.000	AXA.....	0.....
0968.....		62944.....	13-5570651	0.....	0000727920	.....	AXA Equitable Life Insurance Company.....	USA.....	RE.....	AXA Equitable Financial Services, LLC.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	27-5373651	0.....	0.....	.....	AXA Equitable Funds Management Group, LLC....	USA.....	DS.....	AXA Equitable Life Insurance Company.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	13-3385076	0.....	0.....	.....	Equitable Deal Flow Fund, LP.....	USA.....	DS.....	AXA Equitable Life Insurance Company.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	23-2671508	0.....	0.....	.....	EVSA, Inc.....	USA.....	DS.....	AXA Equitable Life Insurance Company.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	22-2766036	0.....	0001257149	.....	Equitable Holdings, LLC.....	USA.....	DS.....	AXA Equitable Life Insurance Company.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	13-2677213	0.....	0000003798	.....	ACMC, LLC.....	USA.....	DS.....	AXA Equitable Life Insurance Company.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	13-4064930	0.....	0001109448	.....	AllianceBernstein LP.....	USA.....	NIA.....	ACMC, LLC.....	Ownership.....	...32.710	AXA.....	0.....
0968.....		10589.....	06-1166226	0.....	0.....	.....	Equitable Casualty Insurance Company.....	USA.....	DS.....	Equitable Holdings, LLC.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	13-3266813	0.....	0000842885	.....	ECMC, LLC	USA.....	DS.....	Equitable Holdings, LLC.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	13-3633538	0.....	0.....	.....	AllianceBernstein Corporation.....	USA.....	DS.....	Equitable Holdings, LLC.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	52-2233674	0.....	0000858875	.....	AXA Distributors, LLC.....	USA.....	DS.....	Equitable Holdings, LLC.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	13-3813232	0.....	0.....	.....	JMR Reality services, Inc.....	USA.....	DS.....	Equitable Holdings, LLC.....	Ownership.....	...100.000	AXA.....	0.....
0968.....		62880.....	13-3198083	0.....	0001342913	.....	AXA Equitable Life and Annuity Company.....	USA.....	IA.....	AXA Equitable Financial Services, LLC.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	13-3790446	0.....	0.....	.....	MONEY International Holdings, LLC.....	USA.....	NIA.....	AXA Equitable Financial Services, LLC.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	98-0152046	0.....	0.....	.....	MONEY Life Insurance Company of the Americas, Ltd.....	USA.....	IA.....	MONEY International Holdings, LLC.....	Ownership.....	...100.000	AXA.....	0.....
0968.....		78077.....	86-0222062	0.....	0000835357	.....	MONEY Life Insurance Company of America.....	USA.....	IA.....	AXA Equitable Financial Services, LLC.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	13-4064930	0.....	0001109448	.....	AllianceBernstein LP.....	USA.....	NIA.....	MONEY Life Insurance Company of America.....	Ownership.....	0.095	AXA.....	0.....
0968.....		84530.....	38-2046096	0.....	0.....	.....	U.S. Financial Life Insurance Company.....	USA.....	IA.....	AXA Equitable Financial Services, LLC.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	11-3722370	0.....	0.....	.....	MONEY Financial Services, Inc.....	USA.....	NIA.....	AXA Equitable Financial Services, LLC.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	31-1465146	0.....	0.....	.....	Financial Marketing Agency, Inc.....	USA.....	NIA.....	MONEY Financial Services, Inc.....	Ownership.....	...100.000	AXA.....	0.....
0000.....		00000.....	13-2645490	0.....	0.....	.....	1740 Advisors, Inc.....	USA.....	NIA.....	MONEY Financial Services, Inc.....	Ownership.....	...100.000	AXA.....	0.....

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
Affiliated Transactions												
00000.....	00-0000000.....	AXA SA.....	0	0	0	0	0	0	.....	.....(63,697,522)	(63,697,522)	0
00000.....	90-0226248.....	AXA America Holdings, Inc.....	628,838,791	0	241,900,000	0	0	0	.....	.....(386,900,000)	483,838,791	0
00000.....	13-3623351.....	AXA Financial, Inc.....	781,184,414	(15,513,819)	412,053,830	0	(245,635,266)	0	.....	.....78,153,799	1,010,242,958	0
00000.....	AA-1580027.....	AXA Life Insurance Co LTD (Japan).....	0	0	0	0	0	(5,361,175)	.....	.....0	(5,361,175)	30,040,832
00000.....	30-0011728.....	AXA Technology Services America Inc.....	0	0	0	0	100,200,000	0	.....	.....0	100,200,000	0
00000.....	52-2197822.....	AXA Equitable Financial Services, LLC.....	611,132,104	0	0	0	0	0	.....	.....0	611,132,104	0
00000.....	06-1555494.....	AXA Network, LLC.....	0	0	0	0	755,593,783	0	.....	.....0	755,593,783	0
62944.....	13-5570651.....	AXA Equitable Life Insurance Company.....	233,000,000	968,830	(637,587,079)	0	(935,757,421)	(46,171,660)	.....	.....11,099,440	(1,374,447,890)	9,180,284,806
00000.....	27-5373651.....	AXA Equitable Funds Management Group, LLC.....	(335,000,000)	0	0	(181,305,049)	0	0	.....	.....0	(516,305,049)	0
62880.....	13-3198083.....	AXA Equitable Life and Annuity Company.....	(25,846,501)	(14,153,499)	0	(3,493,559)	(5,365,638)	0	.....	.....0	(48,859,197)	529,105
10589.....	06-1166226.....	Equitable Casualty Insurance Company.....	(7,000,000)	0	0	0	0	0	.....	.....0	(7,000,000)	0
00000.....	22-2766036.....	EHLLC.....	0	0	0	0	5,194,329	0	.....	.....0	5,194,329	0
00000.....	13-3434400.....	AllianceBernstein L.P.....	(45,369,081)	0	0	0	44,855,983	0	.....	.....0	(513,098)	0
00000.....	13-2677213.....	ACMC, LLC.....	(359,000,000)	0	0	0	(21,136,103)	0	.....	.....(17,500,000)	(397,636,103)	0
00000.....	13-3633538.....	Alliance Bernstein Corporation.....	0	0	0	(1,779,359)	0	0	.....	.....0	(1,779,359)	0
00000.....	58-1538468.....	AXA Advisors, LLC.....	0	0	0	325,380	0	0	.....	.....0	325,380	0
00000.....	13-3266813.....	ECMC, LLC.....	0	0	0	0	4,030,188	0	.....	.....0	4,030,188	0
00000.....	13-3350365.....	AXA Distributors, LLC.....	0	0	0	0	584,431,598	0	.....	.....0	584,431,598	0
14355.....	14-1903564.....	AXA RE Arizona Company.....	18,790,633	0	145,946,170	0	(5,358,992)	(20,643,423)	.....	.....20,643,423	180,021,234	(10,302,475,290)
66370.....	13-1632487.....	MONY Life Insurance Company.....	(890,054,797)	228,548,488	84,099,022	0	48,723,879	(19,955)	.....	.....2,050,417	(526,652,946)	0
78077.....	86-0222062.....	MONY Life Insurance Company of America.....	4,372,828	(200,000,000)	0	(137,581,315)	695,875	0	.....	.....0	(332,512,612)	25,858,510
00000.....	11-3722370.....	MONY Financial Services Inc.....	0	0	0	0	0	0	.....	.....0	0	0
84530.....	38-2046096.....	U.S. Financial Life Insurance Company.....	0	0	0	(10,719,584)	59,538,225	0	.....	.....0	48,818,641	1,064,402,478
00000.....	27-0294443.....	787 Holdings, LLC.....	0	0	(4,511,943)	0	0	0	.....	.....(30,749,557)	(35,261,500)	0
00000.....	13-3790446.....	MONY International Holdings, LLC.....	0	150,000	0	0	0	0	.....	.....0	150,000	0
68365.....	04-2729166.....	AXA Corporate Solutions Life Re Co.....	0	78,100,000	0	(5,290,304)	2,216,834	(22,022,278)	.....	.....53,004,252	(1,356,409)	0
36552.....	36-2994662.....	Coliseum Reinsurance Company.....	(615,048,391)	66,900,000	(241,900,000)	0	(170,837)	(3,819,311)	.....	.....408,922,278	(385,116,261)	25,158,000
00000.....	98-0152046.....	MONY Life Insurance Company of America Ltd.....	0	0	0	0	0	0	.....	.....0	0	0
00000.....	AA-1320035.....	Colisee Re Paris.....	0	(145,000,000)	0	0	0	0	.....	.....0	(145,000,000)	0
00000.....	AA-1320097.....	AXA Global Life.....	0	0	0	0	(173,514)	0	.....	.....0	(173,514)	2,715,968
00000.....	22-3492811.....	ESSCO.....	0	0	0	0	9,800	0	.....	.....0	9,800	0
00000.....	36-3044045.....	AXA America Corporate Solutions, Inc.....	0	0	0	0	0	0	.....	.....0	0	0
00000.....	13-3813232.....	JMR Reality.....	0	0	0	(303,610)	0	0	.....	.....0	(303,610)	0
33022.....	13-3594502.....	AXA Insurance Company.....	0	0	0	(177,634)	(9,870)	0	.....	.....0	(187,504)	(120,000)
16187.....	04-2482364.....	Mosaic Insurance Company.....	0	0	0	(14,899)	3,829,181	0	.....	.....0	3,814,282	(25,038,000)
00000.....	46-1106388.....	1285 Holdings, LLC.....	0	0	0	0	0	0	.....	.....0	0	0
9999999.....	Control Totals.....	.....	.....0	0	0	0	0	0	XXX	0	0	0

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.

MARCH FILING		Responses
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 with this statement 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 state of domicile and the NAIC by April 1?	YES
8.	Will the Supplemental Investment Risk 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 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, enter 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?	NO
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?	YES
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
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 Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
34.	Will the Workers' Compensation Carve-Out Supplement be filed by March 1?	YES
35.	Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?	YES
36.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
37.	Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partners be filed electronically with the NAIC by March 1?	NO
38.	Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
39.	Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	NO
APRIL FILING		
40.	Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
41.	Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1?	YES
42.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
43.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	YES
44.	Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1?	YES
45.	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
46.	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
47.	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		
48.	Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	YES

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.

EXPLANATIONS:

BAR CODE:

1.
2.
3.
4.
5.
6.
7.
8.
9.
10.
11.
12.
13.
14.
15.
16.
17.
18.
19.
20.
21.
22.
23.
24.
25.
26.
27.
28.
29.
30.
31.
32.
33.
34.

*

6

2

9

4

4

2

0

1

3

4

2

0

0

0

0

0

0

*

*

6

2

9

4

4

2

0

1

3

3

6

0

0

0

0

0

0

*

*

6

2

9

4

4

2

0

1

3

4

9

0

0

0

0

0

0

*

*

6

2

9

4

4

2

0

1

3

4

4

4

0

0

0

0

0

*

*

6

2

9

4

4

2

0

1

3

4

4

5

0

0

0

0

0

*

*

6

2

9

4

4

2

0

1

3

4

4

6

0

0

0

0

0

*

*

6

2

9

4

4

2

0

1

3

4

4

7

0

0

0

0

0

*

*

6

2

9

4

4

2

0

1

3

4

4

8

0

0

0

0

0

*

*

6

2

9

4

4

2

0

1

3

4

5

2

0

0

0

0

0

*

*

6

2

9

4

4

2

0

1

3

4

5

3

0

0

0

0

0

*

*

6

2

9

4

4

2

0

1

3

4

5

4

0

0

0

0

0

*

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.

35.

36.



37.



38.



39.



40.



41.

42.



43.

44.

45.

46.

47.

48.

AXA EQUITABLE LIFE INSURANCE COMPANY
Overflow Page for Write-Ins

Additional Write-ins for Assets:

	Current Statement Date			4 December 31, Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
2504. Other assets non-admitted.....	60,281,697	60,281,697	0	0
2505. Corporate-owned life insurance.....	827,565,841	0	827,565,841	772,850,117
2597. Summary of remaining write-ins for Line 25.....	887,847,538	60,281,697	827,565,841	772,850,117

Additional Write-ins for Liabilities:

	1 Current Statement Date	2 December 31 Prior Year
2504. Miscellaneous liabilities.....	82,136,043	118,314,859
2597. Summary of remaining write-ins for Line 25.....	82,136,043	118,314,859

Additional Write-ins for Summary of Operations:

	1 Current Year	2 Prior Year
2704. Commissions on aviation reinsurance.....	0	(118)
2705. Initial premiums on coinsurance contracts.....	35,527	4,756,254
2706. Fines & penalties of reg authorities.....	13,474	39,702
2797. Summary of remaining write-ins for Line 27.....	49,001	4,795,838

Additional Write-ins for Summary of Operations:

	1 Current Year	2 Prior Year
5304. Prior Year correction.....	(66,400,000)	0
5397. Summary of remaining write-ins for Line 53.....	(66,400,000)	0

Additional Write-Ins for Schedule T:

	1 Active Status	Direct Business Only					
		Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Mem- bership and Other Fees	5 Other Considerations	6 Total Columns 2 through 5	7 Deposit-Type Contracts
		2 Life Insurance Premiums	3 Annuity Considerations				
States, Etc.							
58004. United Kingdom.....	...XXX...	121,733	0	27,624	1,512	150,869	0
58005. Other Foreign.....	...XXX...	41,664,345	313,895	343,010	3,860	42,325,110	0
58997. Summary of remaining write-ins for line 58.....	...XXX...	41,786,078	313,895	370,634	5,372	42,475,979	0

Overflow Page for Write-Ins

Additional Write-ins for Analysis of Operations:

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health			12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance(a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	
2704. Commissions on aviation reinsurance.....	0	0	0	0	0	0	0	0	0	0	0	0
2705. Initial premiums on coinsurance contracts.....	35,527	0	0	0	0	0	0	0	0	0	35,527	0
2706. Fines & penalties of reg authorities.....	13,474	0	7,815	0	0	0	0	5,659	0	0	0	0
2797. Summary of remaining write-ins for Line 27.....	49,001	0	7,815	0	0	0	0	5,659	0	0	35,527	0

AXA EQUITABLE LIFE INSURANCE COMPANY
SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1	2	3	4	5	6
	Amount	Percentage	Amount	Securities Lending Reinvested Collateral Amount	Total (Col. 3 + 4) Amount	Percentage
1. Bonds:						
1.1 U.S. treasury securities.....	3,157,697,783	7.4	3,157,697,783	0	3,157,697,783	7.4
1.2 U.S. government agency obligations (excluding mortgage-backed securities):						
1.21 Issued by U.S. government agencies.....	0	0.0	0	0	0	0.0
1.22 Issued by U.S. government sponsored agencies.....	262,609,306	0.6	262,609,306	0	262,609,306	0.6
1.3 Non-U.S. government (including Canada, excluding mortgage-backed securities).....	414,946,230	1.0	414,946,230	0	414,946,230	1.0
1.4 Securities issued by states, territories and possessions and political subdivisions in the U.S.:						
1.41 States, territories and possessions general obligations.....	109,805,000	0.3	109,805,000	0	109,805,000	0.3
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations.....	114,082,927	0.3	114,082,927	0	114,082,927	0.3
1.43 Revenue and assessment obligations.....	165,244,789	0.4	165,244,789	0	165,244,789	0.4
1.44 Industrial development and similar obligations.....	0	0.0	0	0	0	0.0
1.5 Mortgage-backed securities (includes residential and commercial MBS):						
1.51 Pass-through securities:						
1.511 Issued or guaranteed by GNMA.....	102,756,080	0.2	102,756,080	0	102,756,080	0.2
1.512 Issued or guaranteed by FNMA and FHLMC.....	462,392,794	1.1	462,392,794	0	462,392,794	1.1
1.513 All other.....	0	0.0	0	0	0	0.0
1.52 CMOs and REMICs:						
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA.....	220,550,788	0.5	220,550,788	0	220,550,788	0.5
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-based securities issued or guaranteed by agencies shown in Line 1.521.....	3,629,494	0.0	3,629,495	0	3,629,495	0.0
1.523 All other.....	827,776,394	2.0	827,776,394	0	827,776,394	2.0
2. Other debt and other fixed income securities (excluding short-term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities).....	14,926,283,821	35.2	14,926,283,821	0	14,926,283,821	35.2
2.2 Unaffiliated non-U.S. securities (including Canada).....	6,506,421,125	15.3	6,506,421,125	0	6,506,421,125	15.3
2.3 Affiliated securities.....	1,205,839,606	2.8	1,205,839,606	0	1,205,839,606	2.8
3. Equity interests:						
3.1 Investments in mutual funds.....	0	0.0	0	0	0	0.0
3.2 Preferred stocks:						
3.21 Affiliated.....	0	0.0	0	0	0	0.0
3.22 Unaffiliated.....	399,560,776	0.9	399,560,776	0	399,560,776	0.9
3.3 Publicly traded equity securities (excluding preferred stocks):						
3.31 Affiliated.....	775,382,130	1.8	775,382,130	0	775,382,130	1.8
3.32 Unaffiliated.....	15,771,717	0.0	15,771,717	0	15,771,717	0.0
3.4 Other equity securities:						
3.41 Affiliated.....	0	0.0	0	0	0	0.0
3.42 Unaffiliated.....	13,095,330	0.0	13,095,330	0	13,095,330	0.0
3.5 Other equity interests including tangible personal property under lease:						
3.51 Affiliated.....	0	0.0	0	0	0	0.0
3.52 Unaffiliated.....	0	0.0	0	0	0	0.0
4. Mortgage loans:						
4.1 Construction and land development.....	61,267,907	0.1	61,267,907	0	61,267,907	0.1
4.2 Agricultural.....	1,865,734,106	4.4	1,865,734,106	0	1,865,734,106	4.4
4.3 Single family residential properties.....	0	0.0	0	0	0	0.0
4.4 Multifamily residential properties.....	1,026,129,864	2.4	1,026,129,864	0	1,026,129,864	2.4
4.5 Commercial loans.....	3,019,605,661	7.1	3,019,605,661	0	3,019,605,661	7.1
4.6 Mezzanine real estate loans.....	79,774,890	0.2	79,774,890	0	79,774,890	0.2
5. Real estate investments:						
5.1 Property occupied by company.....	0	0.0	0	0	0	0.0
5.2 Property held for production of income (including \$.....0 of property acquired in satisfaction of debt).....	1	0.0	1	0	1	0.0
5.3 Property held for sale (including \$.....0 property acquired in satisfaction of debt).....	0	0.0	0	0	0	0.0
6. Contract loans.....	3,432,209,031	8.1	3,425,815,827	0	3,425,815,827	8.1
7. Derivatives.....	552,883,153	1.3	552,883,153	0	552,883,153	1.3
8. Receivables for securities.....	1,584,495	0.0	1,584,495	0	1,584,495	0.0
9. Securities lending (Line 10, Asset Page reinvested collateral).....	0	0.0	0	XXX	XXX	XXX
10. Cash, cash equivalents and short-term investments.....	1,086,672,659	2.6	1,086,672,659	0	1,086,672,659	2.6
11. Other invested assets.....	1,628,325,076	3.8	1,628,325,074	0	1,628,325,074	3.8
12. Total invested assets.....	42,438,032,933	100.0	42,431,639,728	0	42,431,639,728	100.0

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year.....		1
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 end of current period (Lines 1+2+3+4-5+6-7-8).....		1
10.	Deduct total nonadmitted amounts.....		0
11.	Statement value at end of current period (Line 9 minus Line 10).....		1

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year.....		5,437,718,959
2.	Cost of acquired:		
2.1	Actual cost at time of acquisition (Part 2, Column 7).....	1,498,120,467	
2.2	Additional investment made after acquisition (Part 2, Column 8).....	71,484,014	1,569,604,481
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.....		250,718
5.	Unrealized valuation increase (decrease):		
5.1	Totals, Part 1, Column 9.....	17,710,517	
5.2	Totals, Part 3, Column 8.....	2,230,098	19,940,615
6.	Total gain (loss) on disposals, Part 3, Column 18.....		0
7.	Deduct amounts received on disposals, Part 3, Column 15.....		943,603,994
8.	Deduct amortization of premium and mortgage interest points and commitment fees.....		2,497,167
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.....	28,901,184	
10.2	Totals, Part 3, Column 10.....	0	28,901,184
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10).....		6,052,512,428
12.	Total valuation allowance.....		0
13.	Subtotal (Line 11 plus Line 12).....		6,052,512,428
14.	Deduct total nonadmitted amounts.....		0
15.	Statement value at end of current period (Line 13 minus Line 14).....		6,052,512,428

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year.....		1,495,332,041
2.	Cost of acquired:		
2.1	Actual cost at time of acquisition (Part 2, Column 8).....	206,002,925	
2.2	Additional investment made after acquisition (Part 2, Column 9).....	246,928,184	452,931,109
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.....		12,175
5.	Unrealized valuation increase (decrease):		
5.1	Totals, Part 1, Column 13.....	665,239	
5.2	Totals, Part 3, Column 9.....	30,396,097	31,061,336
6.	Total gain (loss) on disposals, Part 3, Column 19.....		961,428
7.	Deduct amounts received on disposals, Part 3, Column 16.....		368,067,061
8.	Deduct amortization of premium and depreciation.....		178,942
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.....	2,205,173	
10.2	Totals, Part 3, Column 11.....	5,548,342	7,753,515
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10).....		1,604,298,571
12.	Deduct total nonadmitted amounts.....		2
13.	Statement value at end of current period (Line 11 minus Line 12).....		1,604,298,569

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year.....		31,531,363,242
2.	Cost of bonds and stocks acquired, Part 3, Column 7.....		6,062,143,943
3.	Accrual of discount.....		73,209,807
4.	Unrealized valuation increase (decrease):		
4.1	Part 1, Column 12.....	(27,995,268)	
4.2	Part 2, Section 1, Column 15.....	0	
4.3	Part 2, Section 2, Column 13.....	68,457,470	
4.4	Part 4, Column 11.....	7,739,483	48,201,685
5.	Total gain (loss) on disposals, Part 4, Column 19.....		(10,401,125)
6.	Deduct consideration for bonds and stocks disposed of, Part 4, Column 7.....		7,899,481,741
7.	Deduct amortization of premium.....		45,485,811
8.	Total foreign exchange change in book/adjusted carrying value:		
8.1	Part 1, Column 15.....	(5,238,895)	
8.2	Part 2, Section 1, Column 19.....	0	
8.3	Part 2, Section 2, Column 16.....	0	
8.4	Part 4, Column 15.....	(917,536)	(6,156,431)
9.	Deduct current year's other-than-temporary impairment recognized:		
9.1	Part 1, Column 14.....	65,552,757	
9.2	Part 2, Section 1, Column 17.....	0	
9.3	Part 2, Section 2, Column 14.....	3,994,715	
9.4	Part 4, Column 13.....	0	69,547,472
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....		29,683,846,097
11.	Deduct total nonadmitted amounts.....		0
12.	Statement value at end of current period (Line 10 minus Line 11).....		29,683,846,097

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.....	3,523,063,169	3,075,693,539	3,470,505,724	4,091,683,727
	2. Canada.....	150,832,854	170,261,645	150,202,776	149,911,765
	3. Other Countries.....	264,113,376	273,508,199	265,727,370	253,317,951
	4. Totals.....	3,938,009,399	3,519,463,383	3,886,435,870	4,494,913,443
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.....	114,082,926	121,592,719	114,201,704	113,560,000
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.....	961,622,871	1,008,331,360	945,453,162	968,755,944
Industrial and Miscellaneous and Hybrid Securities (Unaffiliated)	8. United States.....	15,758,075,543	16,643,873,732	15,993,495,214	16,475,736,603
	9. Canada.....	1,235,560,562	1,294,509,969	1,240,136,231	1,226,217,000
	10. Other Countries.....	5,266,845,235	5,494,382,523	5,274,640,805	5,243,569,405
	11. Totals.....	22,260,481,340	23,432,766,224	22,508,272,250	22,945,523,008
Parent, Subsidiaries and Affiliates	12. Totals.....	1,205,839,606	1,205,839,606	1,206,030,000	1,200,000,000
	13. Total Bonds.....	28,480,036,142	29,287,993,292	28,660,392,986	29,722,752,395
PREFERRED STOCKS Industrial and Miscellaneous (Unaffiliated)	14. United States.....	399,560,776	384,656,807	330,121,855	
	15. Canada.....	0	0	0	
	16. Other Countries.....	0	0	0	
	17. Totals.....	399,560,776	384,656,807	330,121,855	
Parent, Subsidiaries and Affiliates	18. Totals.....	0	0	0	
	19. Total Preferred Stocks.....	399,560,776	384,656,807	330,121,855	
COMMON STOCKS Industrial and Miscellaneous (Unaffiliated)	20. United States.....	28,867,047	28,867,047	28,844,166	
	21. Canada.....	0	0	0	
	22. Other Countries.....	0	0	0	
	23. Totals.....	28,867,047	28,867,047	28,844,166	
Parent, Subsidiaries and Affiliates	24. Totals.....	775,382,131	775,382,131	449,829,324	
	25. Total Common Stocks.....	804,249,178	804,249,178	478,673,490	
	26. Total Stocks.....	1,203,809,954	1,188,905,985	808,795,345	
	27. Total Bonds and Stocks....	29,683,846,096	30,476,899,277	29,469,188,331	

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

SIOIS	NAIC Designation	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 Column 6 as a % of Line 9.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
	1. U.S. Governments											
	1.1 NAIC 1.....	63,706,756	69,444,856	224,308,208	449,202,078	2,735,569,977	3,542,231,875	12.0	4,736,581,044	14.7	3,542,231,876	0
	1.2 NAIC 2.....	0	0	0	0	0	0	0.0	0	0.0	0	0
	1.3 NAIC 3.....	0	0	0	0	0	0	0.0	0	0.0	0	0
	1.4 NAIC 4.....	0	0	0	0	0	0	0.0	0	0.0	0	0
	1.5 NAIC 5.....	0	0	0	0	0	0	0.0	0	0.0	0	0
	1.6 NAIC 6.....	0	0	0	0	0	0	0.0	0	0.0	0	0
	1.7 Totals.....	63,706,756	69,444,856	224,308,208	449,202,078	2,735,569,977	3,542,231,875	12.0	4,736,581,044	14.7	3,542,231,876	0
	2. All Other Governments											
	2.1 NAIC 1.....	25,332,031	95,931,565	219,312,110	27,649,827	0	368,225,533	1.3	355,535,977	1.1	316,055,774	52,169,759
	2.2 NAIC 2.....	0	13,271,503	24,916,563	2,279,384	6,253,247	46,720,697	0.2	39,547,763	0.1	14,706,976	32,013,721
	2.3 NAIC 3.....	0	0	0	0	0	0	0.0	0	0.0	0	0
	2.4 NAIC 4.....	0	0	0	0	0	0	0.0	0	0.0	0	0
	2.5 NAIC 5.....	0	0	0	0	0	0	0.0	0	0.0	0	0
	2.6 NAIC 6.....	0	0	0	0	0	0	0.0	0	0.0	0	0
	2.7 Totals.....	25,332,031	109,203,068	244,228,673	29,929,211	6,253,247	414,946,230	1.4	395,083,740	1.2	330,762,750	84,183,480
	3. U.S. States, Territories and Possessions, etc., Guaranteed											
	3.1 NAIC 1.....	0	0	0	0	0	0	0.0	0	0.0	0	0
	3.2 NAIC 2.....	0	0	0	0	0	0	0.0	0	0.0	0	0
	3.3 NAIC 3.....	0	0	0	0	0	0	0.0	0	0.0	0	0
	3.4 NAIC 4.....	0	0	0	0	0	0	0.0	0	0.0	0	0
	3.5 NAIC 5.....	0	0	0	0	0	0	0.0	0	0.0	0	0
	3.6 NAIC 6.....	0	0	0	0	0	0	0.0	0	0.0	0	0
	3.7 Totals.....	0	0	0	0	0	0	0.0	0	0.0	0	0
	4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
	4.1 NAIC 1.....	0	0	0	91,992,886	22,090,041	114,082,927	0.4	114,120,394	0.4	114,082,927	0
	4.2 NAIC 2.....	0	0	0	0	0	0	0.0	0	0.0	0	0
	4.3 NAIC 3.....	0	0	0	0	0	0	0.0	0	0.0	0	0
	4.4 NAIC 4.....	0	0	0	0	0	0	0.0	0	0.0	0	0
	4.5 NAIC 5.....	0	0	0	0	0	0	0.0	0	0.0	0	0
	4.6 NAIC 6.....	0	0	0	0	0	0	0.0	0	0.0	0	0
	4.7 Totals.....	0	0	0	91,992,886	22,090,041	114,082,927	0.4	114,120,394	0.4	114,082,927	0
	5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed											
	5.1 NAIC 1.....	119,823,700	271,787,678	220,024,640	261,239,427	84,591,063	957,466,508	3.3	1,868,826,121	5.8	956,946,236	520,272
	5.2 NAIC 2.....	3,075,000	0	0	0	0	3,075,000	0.0	5,745,000	0.0	3,075,000	0
	5.3 NAIC 3.....	0	0	0	0	0	0	0.0	0	0.0	0	0
	5.4 NAIC 4.....	0	1,081,358	0	0	0	1,081,358	0.0	0	0.0	1,081,358	0
	5.5 NAIC 5.....	0	0	0	0	0	0	0.0	0	0.0	0	0
	5.6 NAIC 6.....	0	0	0	0	0	0	0.0	0	0.0	0	0
	5.7 Totals.....	122,898,700	272,869,036	220,024,640	261,239,427	84,591,063	961,622,866	3.3	1,874,571,121	5.8	961,102,594	520,272

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

NAIC Designation		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 Column 6 as a % of Line 9.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6.	Industrial and Miscellaneous (unaffiliated)											
6.1	NAIC 1	1,783,475,018	3,437,556,985	4,982,809,161	860,997,633	282,100,611	11,346,939,408	38.6	12,193,572,299	37.8	7,722,003,679	3,624,935,730
6.2	NAIC 2	477,926,975	3,507,036,869	4,945,458,379	1,109,974,150	109,337,218	10,149,733,591	34.5	9,721,080,357	30.2	6,789,388,428	3,360,345,163
6.3	NAIC 3	129,316,370	477,982,350	106,273,581	71,564,001	0	785,136,302	2.7	761,312,020	2.4	562,465,899	222,670,403
6.4	NAIC 4	42,815,021	98,558,792	45,146,662	4,660,480	0	191,180,955	0.6	196,057,633	0.6	85,211,368	105,969,587
6.5	NAIC 5	375,476	64,661,860	13,530,509	11,979,990	0	90,547,835	0.3	141,544,459	0.4	12,355,466	78,192,369
6.6	NAIC 6	6,248,451	110,216,816	18,321,588	155,207	0	134,942,062	0.5	187,730,580	0.6	32,845,838	102,096,224
6.7	Totals	2,440,157,311	7,696,013,672	10,111,539,880	2,059,331,461	391,437,829	22,698,480,153	77.1	23,201,297,348	72.0	15,204,270,678	7,494,209,476
7.	Hybrid Securities											
7.1	NAIC 1	12,894,800	31,845,655	0	0	48,079,578	92,820,033	0.3	67,796,904	0.2	54,414,406	38,405,627
7.2	NAIC 2	18,004,160	87,578,069	0	119,846,266	36,348,156	261,776,651	0.9	446,421,769	1.4	254,868,530	6,908,121
7.3	NAIC 3	35,615,559	15,000,000	0	31,525,335	26,294,067	108,434,961	0.4	137,701,352	0.4	49,817,459	58,617,503
7.4	NAIC 4	0	21,158,180	0	0	0	21,158,180	0.1	92,808,049	0.3	21,158,180	0
7.5	NAIC 5	0	0	0	0	0	0	0.0	0	0.0	0	0
7.6	NAIC 6	0	0	0	0	0	0	0.0	0	0.0	0	0
7.7	Totals	66,514,519	155,581,904	0	151,371,601	110,721,801	484,189,825	1.6	744,728,074	2.3	380,258,575	103,931,251
8.	Parent, Subsidiaries and Affiliates											
8.1	NAIC 1	0	500,000,000	705,839,606	0	0	1,205,839,606	4.1	1,150,000,000	3.6	0	1,205,839,606
8.2	NAIC 2	0	0	0	0	0	0	0.0	0	0.0	0	0
8.3	NAIC 3	0	0	0	0	0	0	0.0	0	0.0	0	0
8.4	NAIC 4	0	0	0	0	0	0	0.0	0	0.0	0	0
8.5	NAIC 5	0	0	0	0	0	0	0.0	0	0.0	0	0
8.6	NAIC 6	0	0	0	0	0	0	0.0	0	0.0	0	0
8.7	Totals	0	500,000,000	705,839,606	0	0	1,205,839,606	4.1	1,150,000,000	3.6	0	1,205,839,606

901S

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
	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	Column 6 as a % of Line 9.7	Total from Column 6 Prior Year	% from Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
9.	Total Bonds Current Year											
9.1	NAIC 1.....	(d).....2,005,232,305	4,406,566,739	6,352,293,725	1,691,081,851	3,172,431,270	17,627,605,890	59.9	XXX.....	XXX.....	12,705,734,898	4,921,870,994
9.2	NAIC 2.....	(d).....499,006,135	3,607,886,441	4,970,374,942	1,232,099,800	151,938,621	10,461,305,939	35.6	XXX.....	XXX.....	7,062,038,934	3,399,267,005
9.3	NAIC 3.....	(d).....164,931,929	492,982,350	106,273,581	103,089,336	26,294,067	893,571,263	3.0	XXX.....	XXX.....	612,283,358	281,287,906
9.4	NAIC 4.....	(d).....42,815,021	120,798,330	45,146,662	4,660,480	0	213,420,493	0.7	XXX.....	XXX.....	107,450,906	105,969,587
9.5	NAIC 5.....	(d).....375,476	64,661,860	13,530,509	11,979,990	0	(c).....90,547,835	0.3	XXX.....	XXX.....	12,355,466	78,192,369
9.6	NAIC 6.....	(d).....6,248,451	110,216,816	18,321,588	155,207	0	(c).....134,942,062	0.5	XXX.....	XXX.....	32,845,838	102,096,224
9.7	Totals.....	2,718,609,317	8,803,112,536	11,505,941,007	3,043,066,664	3,350,663,958	(b).....29,421,393,482	100.0	XXX.....	XXX.....	20,532,709,400	8,888,684,085
9.8	Line 9.7 as a % of Col. 6.....	9.2	29.9	39.1	10.3	11.4	100.0	XXX.....	XXX.....	XXX.....	69.8	30.2
10.	Total Bonds Prior Year											
10.1	NAIC 1.....	3,863,445,026	5,043,503,155	6,213,237,461	1,830,425,369	3,535,821,728	XXX.....	XXX.....	20,486,432,739	63.6	15,574,486,378	4,911,946,364
10.2	NAIC 2.....	1,212,028,490	3,395,231,539	4,099,702,356	1,180,624,051	325,208,453	XXX.....	XXX.....	10,212,794,889	31.7	6,699,236,500	3,513,558,390
10.3	NAIC 3.....	97,642,744	464,928,213	191,967,126	90,890,139	53,585,150	XXX.....	XXX.....	899,013,372	2.8	619,903,720	279,109,652
10.4	NAIC 4.....	48,660,275	110,541,459	53,207,659	4,745,915	71,710,374	XXX.....	XXX.....	288,865,682	0.9	125,521,137	163,344,544
10.5	NAIC 5.....	74,831,569	53,816,508	955,224	11,941,158	0	XXX.....	XXX.....	(c).....141,544,459	0.4	71,529,862	70,014,597
10.6	NAIC 6.....	106,482,899	78,300,929	2,941,973	4,779	0	XXX.....	XXX.....	(c).....187,730,580	0.6	23,651,925	164,078,655
10.7	Totals.....	5,403,091,003	9,146,321,803	10,562,011,799	3,118,631,411	3,986,325,705	XXX.....	XXX.....	(b).....32,216,381,721	100.0	23,114,329,522	9,102,052,202
10.8	Line 10.7 as a % of Col. 8.....	16.8	28.4	32.8	9.7	12.4	XXX.....	XXX.....	100.0	XXX.....	71.7	28.3
11.	Total Publicly Traded Bonds											
11.1	NAIC 1.....	1,810,302,614	2,482,937,752	3,922,958,970	1,375,697,363	3,113,838,198	12,705,734,897	43.2	15,574,486,378	48.3	12,705,734,897	XXX.....
11.2	NAIC 2.....	315,755,963	2,106,107,631	3,531,639,865	971,596,854	136,938,620	7,062,038,933	24.0	6,699,236,500	20.8	7,062,038,933	XXX.....
11.3	NAIC 3.....	86,909,928	362,748,544	72,988,522	86,344,240	3,292,123	612,283,357	2.1	619,903,720	1.9	612,283,357	XXX.....
11.4	NAIC 4.....	20,274,089	56,391,598	30,785,219	0	0	107,450,906	0.4	125,521,137	0.4	107,450,906	XXX.....
11.5	NAIC 5.....	375,476	0	0	11,979,990	0	12,355,466	0.0	71,529,862	0.2	12,355,466	XXX.....
11.6	NAIC 6.....	41,073	32,715,766	59,983	29,016	0	32,845,838	0.1	23,651,925	0.1	32,845,838	XXX.....
11.7	Totals.....	2,233,659,143	5,040,901,291	7,558,432,559	2,445,647,463	3,254,068,941	20,532,709,397	69.8	23,114,329,522	71.7	20,532,709,397	XXX.....
11.8	Line 11.7 as a % of Col. 6.....	10.9	24.6	36.8	11.9	15.8	100.0	XXX.....	XXX.....	XXX.....	100.0	XXX.....
11.9	Line 11.7 as a % of Line 9.7, Col. 6, Section 9.....	7.6	17.1	25.7	8.3	11.1	69.8	XXX.....	XXX.....	XXX.....	69.8	XXX.....
12.	Total Privately Placed Bonds											
12.1	NAIC 1.....	194,929,691	1,923,628,987	2,429,334,755	315,384,488	58,593,072	4,921,870,993	16.7	4,911,946,364	15.2	XXX.....	4,921,870,993
12.2	NAIC 2.....	183,250,171	1,501,778,811	1,438,735,077	260,502,946	15,000,000	3,399,267,005	11.6	3,513,558,390	10.9	XXX.....	3,399,267,005
12.3	NAIC 3.....	78,022,001	130,233,807	33,285,059	16,745,096	23,001,944	281,287,907	1.0	279,109,652	0.9	XXX.....	281,287,907
12.4	NAIC 4.....	22,540,932	64,406,732	14,361,443	4,660,480	0	105,969,587	0.4	163,344,544	0.5	XXX.....	105,969,587
12.5	NAIC 5.....	0	64,661,860	13,530,509	0	0	78,192,369	0.3	70,014,597	0.2	XXX.....	78,192,369
12.6	NAIC 6.....	6,207,378	77,501,051	18,261,605	126,191	0	102,096,225	0.3	164,078,655	0.5	XXX.....	102,096,225
12.7	Totals.....	484,950,173	3,762,211,248	3,947,508,448	597,419,201	96,595,016	8,888,684,086	30.2	9,102,052,202	28.3	XXX.....	8,888,684,086
12.8	Line 12.7 as a % of Col. 6.....	5.5	42.3	44.4	6.7	1.1	100.0	XXX.....	XXX.....	XXX.....	XXX.....	100.0
12.9	Line 12.7 as a % of Line 9.7, Col. 6, Section 9.....	1.6	12.8	13.4	2.0	0.3	30.2	XXX.....	XXX.....	XXX.....	XXX.....	30.2

- (a) Includes \$.....4,163,218,859 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
- (b) Includes \$.....99,315,746 current year, \$.....108,500,000 prior year of bonds with Z designations and \$.....0 current year, \$.....0 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 are under regulatory review.
- (c) Includes \$.....0 current year, \$.....0 prior year of bonds with 5* designations and \$.....0 current year, \$.....0 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.

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

801S

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 Column 6 as a % of Line 9.5	8 Total from Column 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.....	23,308,130	21,000,910	214,721,318	445,472,350	2,734,973,088	3,439,475,796	11.7	4,581,997,691	14.2	3,439,475,796	0
1.2	Residential Mortgage-Backed Securities.....	40,398,626	48,443,946	9,586,891	3,729,729	596,889	102,756,081	0.3	154,583,354	0.5	102,756,080	0
1.3	Commercial Mortgage-Backed Securities.....	0	0	0	0	0	0	0.0	0	0.0	0	0
1.4	Other Loan-Backed and Structured Securities.....	0	0	0	0	0	0	0.0	0	0.0	0	0
1.5	Totals.....	63,706,756	69,444,856	224,308,209	449,202,079	2,735,569,977	3,542,231,877	12.0	4,736,581,045	14.7	3,542,231,876	0
2.	All Other Governments											
2.1	Issuer Obligations.....	25,332,031	109,203,068	244,228,672	29,929,211	6,253,247	414,946,229	1.4	376,479,740	1.2	330,762,751	84,183,480
2.2	Residential Mortgage-Backed Securities.....	0	0	0	0	0	0	0.0	0	0.0	0	0
2.3	Commercial Mortgage-Backed Securities.....	0	0	0	0	0	0	0.0	0	0.0	0	0
2.4	Other Loan-Backed and Structured Securities.....	0	0	0	0	0	0	0.0	18,604,000	0.1	0	0
2.5	Totals.....	25,332,031	109,203,068	244,228,672	29,929,211	6,253,247	414,946,229	1.4	395,083,740	1.2	330,762,751	84,183,480
3.	U.S. States, Territories and Possessions, Guaranteed											
3.1	Issuer Obligations.....	0	0	0	0	0	0	0.0	0	0.0	0	0
3.2	Residential Mortgage-Backed Securities.....	0	0	0	0	0	0	0.0	0	0.0	0	0
3.3	Commercial Mortgage-Backed Securities.....	0	0	0	0	0	0	0.0	0	0.0	0	0
3.4	Other Loan-Backed and Structured Securities.....	0	0	0	0	0	0	0.0	0	0.0	0	0
3.5	Totals.....	0	0	0	0	0	0	0.0	0	0.0	0	0
4.	U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1	Issuer Obligations.....	0	0	0	91,992,886	22,090,041	114,082,927	0.4	114,120,394	0.4	114,082,927	0
4.2	Residential Mortgage-Backed Securities.....	0	0	0	0	0	0	0.0	0	0.0	0	0
4.3	Commercial Mortgage-Backed Securities.....	0	0	0	0	0	0	0.0	0	0.0	0	0
4.4	Other Loan-Backed and Structured Securities.....	0	0	0	0	0	0	0.0	0	0.0	0	0
4.5	Totals.....	0	0	0	91,992,886	22,090,041	114,082,927	0.4	114,120,394	0.4	114,082,927	0
5.	U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed											
5.1	Issuer Obligations.....	3,075,000	0	52,408,953	136,674,230	65,074,311	257,232,494	0.9	259,902,533	0.8	257,232,493	0
5.2	Residential Mortgage-Backed Securities.....	119,823,700	257,806,700	164,860,728	124,565,197	19,516,752	686,573,077	2.3	1,599,458,399	5.0	686,052,806	520,272
5.3	Commercial Mortgage-Backed Securities.....	0	0	0	0	0	0	0.0	0	0.0	0	0
5.4	Other Loan-Backed and Structured Securities.....	0	15,062,336	2,754,960	0	0	17,817,296	0.1	15,210,189	0.0	17,817,296	0
5.5	Totals.....	122,898,700	272,869,036	220,024,641	261,239,427	84,591,063	961,622,867	3.3	1,874,571,121	5.8	961,102,595	520,272
6.	Industrial and Miscellaneous (unaffiliated)											
6.1	Issuer Obligations.....	2,304,848,720	6,879,158,086	9,779,297,241	1,950,065,290	390,597,205	21,303,966,542	72.4	21,404,223,662	66.4	14,779,183,188	6,524,783,353
6.2	Residential Mortgage-Backed Securities.....	1,040,726	2,733,077	2,427,472	6,072,569	806,122	13,079,966	0.0	14,152,568	0.0	13,010,946	69,020
6.3	Commercial Mortgage-Backed Securities.....	90,697,051	574,592,318	86,704,511	373,318	34,502	752,401,700	2.6	976,343,175	3.0	252,638,015	499,763,684
6.4	Other Loan-Backed and Structured Securities.....	43,570,814	239,530,192	243,110,656	102,820,284	0	629,031,946	2.1	806,577,946	2.5	159,438,528	469,593,419
6.5	Totals.....	2,440,157,311	7,696,013,673	10,111,539,880	2,059,331,461	391,437,829	22,698,480,154	77.1	23,201,297,351	72.0	15,204,270,677	7,494,209,476
7.	Hybrid Securities											
7.1	Issuer Obligations.....	57,514,519	134,423,724	0	151,371,602	87,719,858	431,029,703	1.5	619,917,438	1.9	350,100,395	80,929,308
7.2	Residential Mortgage-Backed Securities.....	0	0	0	0	0	0	0.0	0	0.0	0	0
7.3	Commercial Mortgage-Backed Securities.....	0	0	0	0	0	0	0.0	0	0.0	0	0
7.4	Other Loan-Backed and Structured Securities.....	9,000,000	21,158,180	0	0	23,001,944	53,160,124	0.2	124,810,637	0.4	30,158,180	23,001,944
7.5	Totals.....	66,514,519	155,581,904	0	151,371,602	110,721,802	484,189,827	1.6	744,728,075	2.3	380,258,575	103,931,252
8.	Parent, Subsidiaries and Affiliates											
8.1	Issuer Obligations.....	0	500,000,000	705,839,606	0	0	1,205,839,606	4.1	1,150,000,000	3.6	0	1,205,839,606
8.2	Residential Mortgage-Backed Securities.....	0	0	0	0	0	0	0.0	0	0.0	0	0
8.3	Commercial Mortgage-Backed Securities.....	0	0	0	0	0	0	0.0	0	0.0	0	0
8.4	Other Loan-Backed and Structured Securities.....	0	0	0	0	0	0	0.0	0	0.0	0	0
8.5	Totals.....	0	500,000,000	705,839,606	0	0	1,205,839,606	4.1	1,150,000,000	3.6	0	1,205,839,606

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

601S

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 Column 6 as a % of Line 9.5	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
9. Total Bonds Current Year											
9.1 Issuer Obligations.....	2,414,078,400	7,643,785,788	10,996,495,790	2,805,505,569	3,306,707,750	27,166,573,297	92.3	XXX	XXX	19,270,837,550	7,895,735,747
9.2 Residential Mortgage-Backed Securities.....	161,263,052	308,983,723	176,875,091	134,367,495	20,919,763	802,409,124	2.7	XXX	XXX	801,819,832	589,292
9.3 Commercial Mortgage-Backed Securities.....	90,697,051	574,592,318	86,704,511	373,318	34,502	752,401,700	2.6	XXX	XXX	252,638,015	499,763,684
9.4 Other Loan-Backed and Structured Securities.....	52,570,814	275,750,708	245,865,616	102,820,284	23,001,944	700,009,366	2.4	XXX	XXX	207,414,004	492,595,363
9.5 Totals.....	2,718,609,317	8,803,112,537	11,505,941,008	3,043,066,666	3,350,663,959	29,421,393,487	100.0	XXX	XXX	20,532,709,401	8,888,684,086
9.6 Line 9.5 as a % of Col. 6.....	9.2	29.9	39.1	10.3	11.4	100.0	XXX	XXX	XXX	69.8	30.2
10. Total Bonds Prior Year											
10.1 Issuer Obligations.....	4,088,629,186	7,707,844,554	10,035,485,836	2,854,876,370	3,819,805,512	XXX	XXX	28,506,641,458	88.5	20,730,662,047	7,775,979,412
10.2 Residential Mortgage-Backed Securities.....	502,281,202	794,848,268	248,251,025	151,129,124	71,684,702	XXX	XXX	1,768,194,321	5.5	1,767,248,214	946,105
10.3 Commercial Mortgage-Backed Securities.....	628,686,544	346,041,409	1,347,318	0	267,904	XXX	XXX	976,343,175	3.0	308,865,372	667,477,803
10.4 Other Loan-Backed and Structured Securities.....	183,494,072	297,587,573	276,927,621	112,625,918	94,567,588	XXX	XXX	965,202,772	3.0	307,553,889	657,648,883
10.5 Totals.....	5,403,091,004	9,146,321,804	10,562,011,800	3,118,631,412	3,986,325,706	XXX	XXX	32,216,381,726	100.0	23,114,329,522	9,102,052,203
10.6 Line 10.5 as a % of Col. 8.....	16.8	28.4	32.8	9.7	12.4	XXX	XXX	100.0	XXX	71.7	28.3
11. Total Publicly Traded Bonds											
11.1 Issuer Obligations.....	2,028,696,180	4,390,017,244	7,331,528,942	2,287,446,004	3,233,149,179	19,270,837,549	65.5	20,730,662,047	64.3	19,270,837,549	XXX
11.2 Residential Mortgage-Backed Securities.....	161,263,052	308,463,451	176,875,090	134,298,475	20,919,763	801,819,831	2.7	1,767,248,214	5.5	801,819,831	XXX
11.3 Commercial Mortgage-Backed Securities.....	20,726,719	231,911,296	0	0	0	252,638,015	0.9	308,865,372	1.0	252,638,015	XXX
11.4 Other Loan-Backed and Structured Securities.....	22,973,193	110,509,299	50,028,527	23,902,985	0	207,414,004	0.7	307,553,889	1.0	207,414,004	XXX
11.5 Totals.....	2,233,659,144	5,040,901,290	7,558,432,559	2,445,647,464	3,254,068,942	20,532,709,399	69.8	23,114,329,522	71.7	20,532,709,399	XXX
11.6 Line 11.5 as a % of Col. 6.....	10.9	24.6	36.8	11.9	15.8	100.0	XXX	XXX	XXX	100.0	XXX
11.7 Line 11.5 as a % of Line 9.5, Col. 6, Section 9.....	7.6	17.1	25.7	8.3	11.1	69.8	XXX	XXX	XXX	69.8	XXX
12. Total Privately Placed Bonds											
12.1 Issuer Obligations.....	385,382,220	3,253,768,544	3,664,966,848	518,059,564	73,558,570	7,895,735,746	26.8	7,775,979,412	24.1	XXX	7,895,735,746
12.2 Residential Mortgage-Backed Securities.....	0	520,272	0	69,020	0	589,292	0.0	946,105	0.0	XXX	589,292
12.3 Commercial Mortgage-Backed Securities.....	69,970,332	342,681,022	86,704,511	373,318	34,502	499,763,685	1.7	667,477,803	2.1	XXX	499,763,685
12.4 Other Loan-Backed and Structured Securities.....	29,597,621	165,241,409	195,837,089	78,917,299	23,001,944	492,595,362	1.7	657,648,883	2.0	XXX	492,595,362
12.5 Totals.....	484,950,173	3,762,211,247	3,947,508,448	597,419,201	96,595,016	8,888,684,085	30.2	9,102,052,203	28.3	XXX	8,888,684,085
12.6 Line 12.5 as a % of Col. 6.....	5.5	42.3	44.4	6.7	1.1	100.0	XXX	XXX	XXX	XXX	100.0
12.7 Line 12.5 as a % of Line 9.5, Col. 6, Section 9.....	1.6	12.8	13.4	2.0	0.3	30.2	XXX	XXX	XXX	XXX	30.2

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.....	1,749,833,586	1,749,833,586	0	0	0
2. Cost of short-term investments acquired.....	11,456,823,761	11,456,823,761	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.....	12,265,300,000	12,265,300,000	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).....	941,357,347	941,357,347	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).....	941,357,347	941,357,347	0	0	0

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

\$110

SCHEDULE DB - PART A - VERIFICATION BETWEEN YEARS

Options, Caps, Floors, Collars, Swaps and Forwards

1.	Book/Adjusted Carrying Value, December 31, prior year (Line 9, prior year).....		1,105,042,082
2.	Cost paid/(consideration received) on additions:		
2.1	Current year paid/(consideration received) at time of acquisition, still open, Section 1, Column 12.....	(821,229)	
2.2	Current year paid/(consideration received) at time of acquisition, terminated, Section 2, Column 14.....	102,392,048	101,570,818
3.	Unrealized valuation increase/(decrease):		
3.1	Section 1, Column 17.....	(237,794,100)	
3.2	Section 2, Column 19.....	196,704,853	(41,089,247)
4.	Total gain (loss) on termination recognized, Section 2, Column 22.....		(1,145,987,464)
5.	Considerations received/(paid) on terminations, Section 2, Column 15.....		(533,893,511)
6.	Amortization:		
6.1	Section 1, Column 19.....	(546,580)	
6.2	Section 2, Column 21.....	0	(546,580)
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).....		552,883,120
10.	Deduct nonadmitted assets.....		0
11.	Statement value at end of current period (Line 9 minus Line 10).....		552,883,120

SCHEDULE DB - PART B - VERIFICATION BETWEEN YEARS

Futures Contracts

1.	Book/Adjusted Carrying Value, December 31, prior year (Line 6 prior year).....		0
2.	Cumulative cash change (Section 1, Broker Name/Net Cash Deposits Footnote - Cumulative Cash Change Column).....		0
3.1	Add:		
	Change in variation margin on open contracts - highly effective hedges:		
3.11	Section 1, Column 15, current year minus.....	0	
3.12	Section 1, Column 15, prior year.....	0	0
	Change in the valuation margin on open contracts - all other:		
3.13	Section 1, Column 18, current year minus.....	(165,013,871)	
3.14	Section 1, Column 18, prior year.....	(125,767,745)	(39,246,125) (39,246,125)
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 19, current year to date minus.....	(165,013,871)	
3.24	Section 1, Column 19, prior year.....	(125,767,745)	(39,246,125) (39,246,125)
3.3	Subtotal (Line 3.1 minus Line 3.2).....		0
4.1	Cumulative variation margin on terminated contracts during the year (Section 2, Column 15).....	(1,698,313,147)	
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).....	(1,698,313,147)	(1,698,313,147)
4.3	Subtotal (Line 4.1 minus Line 4.2).....		0
5.	Dispositions gains (losses) on contracts terminated in prior year:		
5.1	Total gain (loss) recognized for terminations in prior year.....		0
5.2	Total gain (loss) adjusted into the hedged item(s) for terminations in prior year.....		0
6.	Book/Adjusted Carrying Value at end of current period (Lines 1 + 2 + 3.3 - 4.3 - 5.1 - 5.2).....		0
7.	Deduct nonadmitted assets.....		0
8.	Statement value at end of current period (Line 6 minus Line 7).....		0

Sch. DB-Pt. C-Sn. 1
NONE

Sch. DB-Pt. C-Sn. 2
NONE

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.....	552,883,135
2.	Part B, Section 1, Column 15 plus Part B, Section 1 Footnote-Total Ending Cash Balance.....	0
3.	Subtotal (Line 1 plus Line 2).....	552,883,135
4.	Part D, Section 1, Column 5.....	609,647,874
5.	Part D, Section 1, Column 6.....	(56,764,739)
6.	Total (Line 3 minus Line 4 minus Line 5).....	(0)
		Fair Value Check
7.	Part A, Section 1, Column 16.....	619,670,558
8.	Part B, Section 1, Column 13.....	(26,993,031)
9.	Total (Line 7 plus Line 8).....	592,677,527
10.	Part D, Section 1, Column 8.....	661,785,327
11.	Part D, Section 1, Column 9.....	(69,107,800)
12.	Total (Line 9 minus Line 10 minus Line 11).....	0
		Potential Exposure Check
13.	Part A, Section 1, Column 21.....	664,508,593
14.	Part B, Section 1, Column 20.....	261,190,903
15.	Part D, Section 1, Column 11.....	925,699,496
16.	Total (Line 13 plus Line 14 minus Line 15).....	(0)

AXA EQUITABLE LIFE INSURANCE COMPANY

SCHEDULE E - VERIFICATION BETWEEN YEARS

Cash Equivalents

	1 Total	2 Bonds	3 Other (a)
1. Book/adjusted carrying value, December 31 of prior year.....	100,000,000	100,000,000	0
2. Cost of cash equivalents acquired.....	500,000,000	500,000,000	0
3. Accrual of discount.....	0	0	0
4. Unrealized valuation increase (decrease).....	0	0	0
5. Total gain (loss) on disposals.....	0	0	0
6. Deduct consideration received on disposals.....	600,000,000	600,000,000	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).....	0	0	0
11. Deduct total nonadmitted amounts.....	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11).....	0	0	0

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

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

		1	2	Deposits for the Benefit of All Policyholders		All Other Special Deposits	
		Type of Deposit	Purpose of Deposit	3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
States, Etc.							
1.	Alabama.....AL			0	0	0	0
2.	Alaska.....AK			0	0	0	0
3.	Arizona.....AZ			0	0	0	0
4.	Arkansas.....AR	ST..	AR RSD Insurance Law Code 23-63-206.....	0	0	310,000	310,000
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 Law Code 33-2-8/9.....	0	0	49,950	51,252
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	99,901	102,504
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	110,096	110,960
33.	New York.....NY	B....	NY RSD Insurance Law GL Section 4206.....	1,703,547	1,708,950	0	0
34.	North Carolina.....NC	B....	NC RSD Insurance Law Code 85-5/20.....	0	0	403,323	412,876
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 Law Code 38.2-1045.....	0	0	529,974	521,545
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	B....	PR Insurance Law Code Section 3.160.....	0	0	1,081,358	837,640
55.	US Virgin Islands.....VI			0	0	0	0
56.	Northern Mariana Islands.....MP			0	0	0	0
57.	Canada.....CAN	B....	CN ART 233 of Montreal Act Respecting Insurance Law (Chapter A-32).....	0	0	79,620,992	79,203,492
58.	Aggregate Alien and Other.....OT	XXX..	XXX.....	0	0	0	0
59.	Total.....	XXX..	XXX.....	1,703,547	1,708,950	82,205,594	81,550,269
DETAILS OF WRITE-INS							
5801.	.....			.....0	0	0	0
5802.	.....			.....0	0	0	0
5803.	.....			.....0	0	0	0
5898.	Summary of remaining write-ins for line 58 from overflow page.....	XXX..	XXX.....	0	0	0	0
5899.	Total (Lines 5801 thru 5803+5898) (Line 58 above).....	XXX..	XXX.....	0	0	0	0

2013 ALPHABETICAL INDEX

LIFE ANNUAL STATEMENT BLANK

Analysis of Increase in Reserves During The Year	7	Schedule D – Part 2 – Section 1	E11
Analysis of Operations By Lines of Business	6	Schedule D – Part 2 – Section 2	E12
Asset Valuation Reserve Default Component	30	Schedule D – Part 3	E13
Asset Valuation Reserve Equity	32	Schedule D – Part 4	E14
Asset Valuation Reserve Replications (Synthetic) Assets	35	Schedule D – Part 5	E15
Asset Valuation Reserve	29	Schedule D – Part 6 – Section 1	E16
Assets	2	Schedule D – Part 6 – Section 2	E16
Cash Flow	5	Schedule D – Summary By Country	SI04
Exhibit 1 – Part 1 – Premiums and Annuity Considerations for Life and Accident and Health Contracts	9	Schedule D – Verification Between Years	SI03
Exhibit 1 – Part 2 – Dividends and Coupons Applied, Reinsurance Commissions and Expense	10	Schedule DA – Part 1	E17
Exhibit 2 – General Expenses	11	Schedule DA – Verification Between Years	SI10
Exhibit 3 – Taxes, Licenses and Fees (Excluding Federal Income Taxes)	11	Schedule DB – Part A – Section 1	E18
Exhibit 4 – Dividends or Refunds	11	Schedule DB – Part A – Section 2	E19
Exhibit 5 – Aggregate Reserve for Life Contracts	12	Schedule DB – Part A – Verification Between Years	SI11
Exhibit 5 – Interrogatories	13	Schedule DB – Part B – Section 1	E20
Exhibit 5A – Changes in Bases of Valuation During The Year	13	Schedule DB – Part B – Section 2	E21
Exhibit 6 – Aggregate Reserves for Accident and Health Contracts	14	Schedule DB – Part B – Verification Between Years	SI11
Exhibit 7 – Deposit-Type Contracts	15	Schedule DB – Part C – Section 1	SI12
Exhibit 8 – Claims for Life and Accident and Health Contracts – Part 1	16	Schedule DB – Part C – Section 2	SI13
Exhibit 8 – Claims for Life and Accident and Health Contracts – Part 2	17	Schedule DB – Part D – Section 1	E22
Exhibit of Capital Gains (Losses)	8	Schedule DB – Part D – Section 2	E23
Exhibit of Life Insurance	25	Schedule DB – Verification	SI14
Exhibit of Net Investment Income	8	Schedule DL – Part 1	E24
Exhibit of Nonadmitted Assets	18	Schedule DL – Part 2	E25
Exhibit of Number of Policies, Contracts, Certificates, Income Payable and Account Values	27	Schedule E – Part 1 – Cash	E26
Five-Year Historical Data	22	Schedule E – Part 2 – Cash Equivalents	E27
Form for Calculating the Interest Maintenance Reserve (IMR)	28	Schedule E – Part 3 – Special Deposits	E28
General Interrogatories	20	Schedule E – Verification Between Years	SI15
Jurat Page	1	Schedule F	36
Liabilities, Surplus and Other Funds	3	Schedule H – Accident and Health Exhibit – Part 1	37
Life Insurance (State Page)	24	Schedule H – Part 2, Part 3 and Part 4	38
Notes To Financial Statements	19	Schedule H – Part 5 – Health Claims	39
Overflow Page For Write-ins	55	Schedule S – Part 1 – Section 1	40
Schedule A – Part 1	E01	Schedule S – Part 1 – Section 2	41
Schedule A – Part 2	E02	Schedule S – Part 2	42
Schedule A – Part 3	E03	Schedule S – Part 3 – Section 1	43
Schedule A – Verification Between Years	SI02	Schedule S – Part 3 – Section 2	44
Schedule B – Part 1	E04	Schedule S – Part 4	45
Schedule B – Part 2	E05	Schedule S – Part 5	46
Schedule B – Part 3	E06	Schedule S – Part 6	47
Schedule B – Verification Between Years	SI02	Schedule S – Part 7	48
Schedule BA – Part 1	E07	Schedule T – Part 2 Interstate Compact	50
Schedule BA – Part 2	E08	Schedule T – Premiums and Annuity Considerations	49
Schedule BA – Part 3	E09	Schedule Y – Information Concerning Activities of Insurer Members of a Holding Company Group	51
Schedule BA – Verification Between Years	SI03	Schedule Y – Part 1A – Detail of Insurance Holding Company System	52
Schedule D – Part 1	E10	Schedule Y – Part 2 – Summary of Insurer's Transactions With Any Affiliates	53
Schedule D – Part 1A – Section 1	SI05	Summary Investment Schedule	SI01
Schedule D – Part 1A – Section 2	SI08	Summary of Operations	4
		Supplemental Exhibits and Schedules Interrogatories	54