

JOIN AXA'S SHAREHOLDERS' CIRCLE



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Are you an AXA shareholder and would you like to keep up-to-date with the Group's latest news and developments?

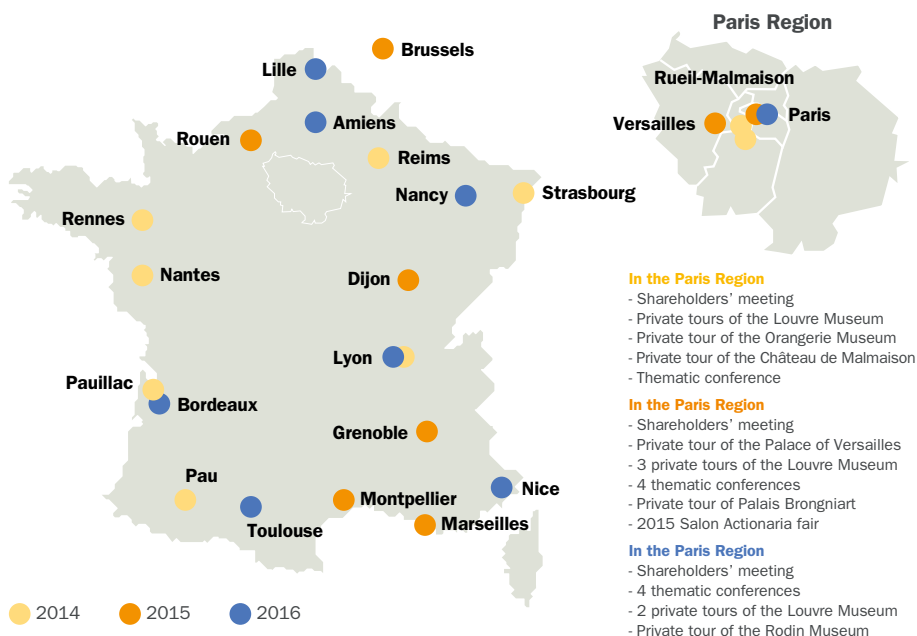
Become a member of the Shareholders' Circle and join nearly 15,000 other shareholders.

You will receive regular updates on the Group's major operations and will be invited to shareholders' meetings

(in Paris or other locations across France), investor fairs, conferences, and even private tours (Louvre Museum, Rodin Museum, etc.).

As a member of the Circle, you will also be able to benefit from the special deals offered by AXA Millésimes on a selection of outstanding wines from the Group's wineries.

Shareholders' events in Paris and across France



keep up-to-date with the latest news and access exclusive benefits!

1 Regular communications

AXA's Activity and Corporate Responsibility Report presents every year the Group's strategy, fundamentals, business lines, performance and commitments.

To keep up-to-date with AXA's news, "Côté AXA", the dedicated newsletter for individual shareholders, comes back on AXA's key moments and financial information. It is released four times a year.

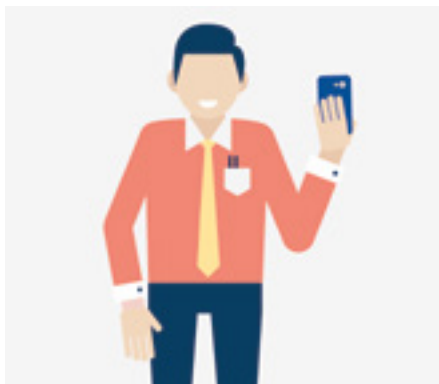
The "individual shareholders" section (axa.com/investors) has been revamped in order to offer better visibility on topics such as: being a shareholder, Shareholders' Circle, Advisory Committee for Individual Shareholders, taxation and wealth management, as well as shareholders' meetings.

2 Dedicated events for shareholders

Each year, AXA organizes information meetings across France, as well as thematic conferences hosted by AXA experts, heading out to meet its shareholders. The topics covered in 2016 include for example "AXA and socially responsible insurance" and "AXA Strategic Ventures". As a member of the Circle, you are the first to be informed of these events.

In addition, AXA organizes cultural events reserved for members of the Shareholders' Circle such as: private tours of the Louvre Museum, the Rodin Museum and Lyon's Museum of Fine Arts.

First aid training sessions will also be offered, in partnership with the French Red Cross, in several cities across France.



3 Discounts on fine wines* from AXA Millésimes

You are entitled to discounted prices and free delivery on a wide selection of wines: Château Pichon-Longueville (grand cru classé, Pauillac), Château Suduiraut (grand cru classé, Sauternes), Château Pibran, Tourelles de Longueville, and many others. These AXA Millésimes offers are valid throughout the year on offre-axa-millesimes.com.

You can also benefit from a 20% discount on the Vins Guy Jeunemaitre range of wines, champagnes and spirits on the netvin.com site, a subsidiary of AXA Millésimes (code: "actionnaire").

* Please drink responsibly.

become a member

REGISTRATION

Registration is free: you simply need to own at least one AXA share.

HOW?

Register online:

www.axa.com/en/investor/shareholders-circle

or send the following form to:

AXA Group

Individual Shareholder Relations

25, avenue Matignon - 75008 Paris - France

☐ Mr ☐ Mrs ☐ Ms

Surname*: First name*:

Address*:
.....

Postcode*: Town/city*:

Tel: Mobile:

Email : @

I, the undersigned.....

hereby certify that I hold: shares*.

* Required fields

Our advisors are available to answer your questions from 9 am to 6 pm Monday to Friday.

Calls from France:

0 800 43 48 43 Service & call free of charge

Calls from abroad:

Tél. : + 33 (0)1 40 75 48 43

Fax : +33 (0)1 40 75 59 54



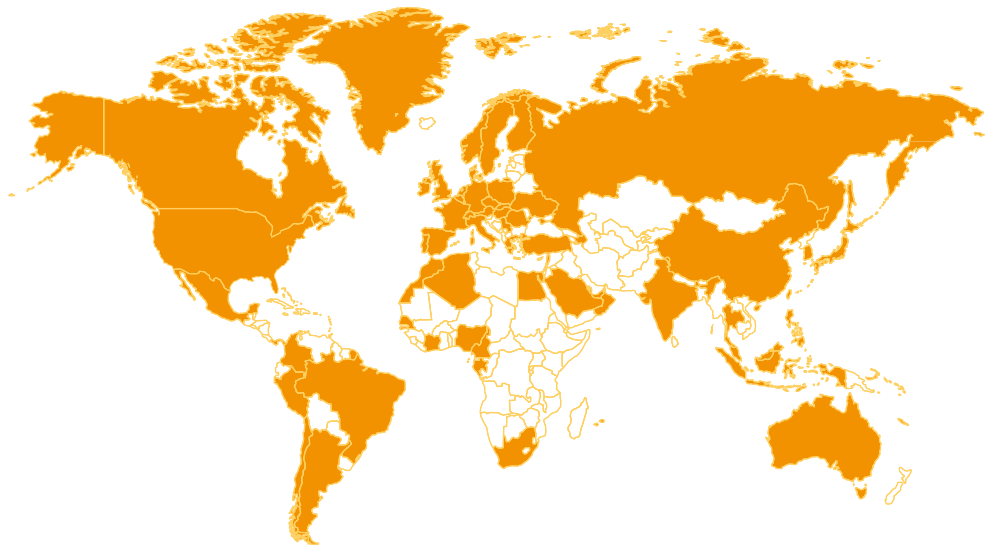
+ Email : actionnaires.web@axa.com

**a global leader
in insurance**

countries in which
AXA operates

employees

customers



● Countries in which AXA operates

revenues

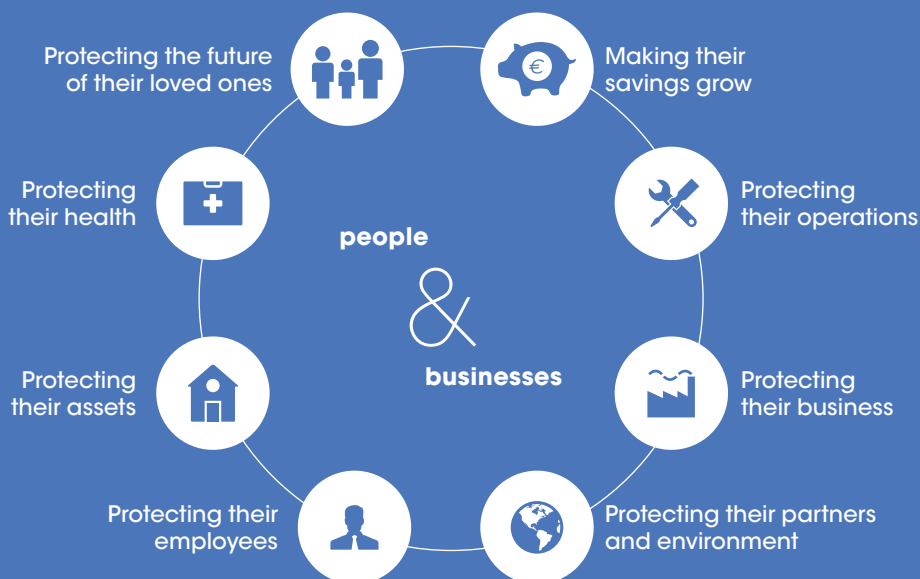
shareholders' equity

assets under management
at December 31, 2015



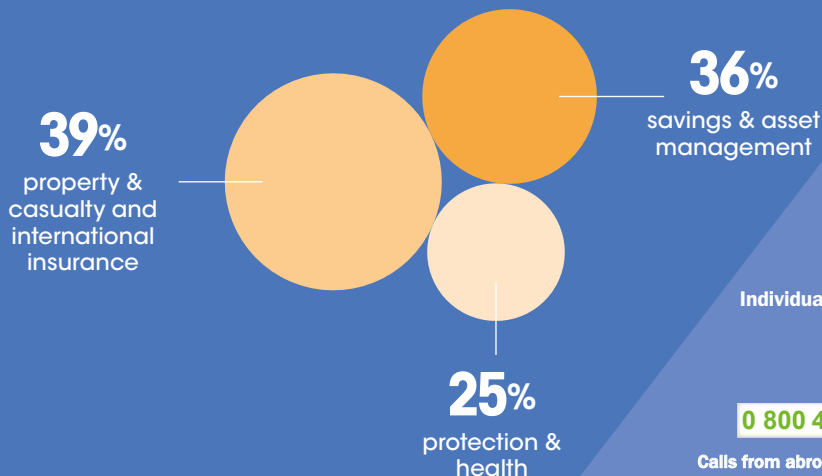
partnering with our customers

Covering all insurance activities, AXA develops its business in line with the needs of its commercial and retail customers. It operates as a partner, able to offer the right products at the right time.



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our areas of expertise



Breakdown by business line
Pre-tax underlying earnings, excluding holdings

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