

**AXA Equitable Notification**

Re: Informal Inquiries No Longer Considered on Term Products.

When: Effective Monday, April 16, 2007.

As a result of AXA Equitable's competitive product portfolio, the company continues to receive an increasing level of informal submissions. In order to improve the management of these submissions, the company will no longer consider informal inquiries on term products, effective Monday, April 16, 2007.

This will enable AXA Equitable to focus its underwriting resources on your high net-worth clients who seek permanent coverage.

The company will review general medical scenarios on both term and universal life products in the form of a Quick Quote. These changes will enable the company to respond more efficiently – meeting the needs of your brokers and their clients in a more timely manner.