



Group Retirement 403(b) plans

AXA's commitment to teachers

We help teachers and public school employees reach their financial goals.

We go well beyond offering products. We provide strategies to help you reach your financial goals:

Semester StrategiesSM



As an education professional, your life is busy. And your time is valuable. Semester StrategiesSM is a simplified investment strategy designed exclusively for educators. The program is available to you at no extra cost through the EQUI-VEST[®] variable

annuity contract. It's designed to evolve with you throughout your career, with built-in monitoring and adjusting by an independent third-party fiduciary to help ensure you're achieving your goals.¹ And it includes 10% downside protection, with the opportunity for growth up to a cap, through the Structured Investment Option (SIO). Semester StrategiesSM makes it simpler to invest to help you reach a comfortable retirement.

Fit, Finance & Fun

We help women achieve their investment goals by coordinating with companies like SoulCycle to offer complimentary classes followed by small social gatherings to engage women about their financial futures.



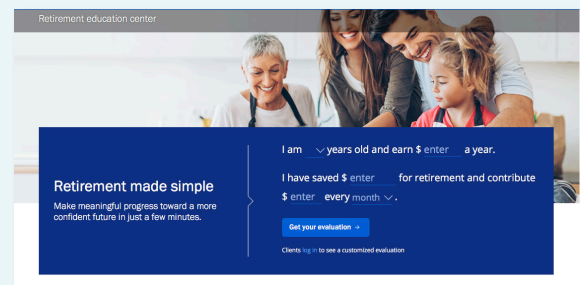
Reduce Your Student Loan Debt

Forty-four million Americans have student loan debt.² We offer tools and resources that can help you take advantage of the federal student loan forgiveness programs.



Financial Literacy

We help teachers make meaningful progress toward a more confident future with our simple, engaging Retirement Education Program. Visit our website at <https://us.axa.com/retirement/education-center/index.html>.



¹ SWBC is an unaffiliated third-party fiduciary.

² Source: "The State of Student Loan Debt in 2018 Report", www.makelemonade.com

Please see the last page for more important information and disclosures.

AXA AchievementSM

Through AXA AchievementSM, AXA is one of the nation's largest corporate providers of scholarships, and a comprehensive resource for information to help students and parents take the next step toward saving for college. Since 2003, we have awarded more than \$28 million in scholarships to high school seniors in every state. To learn more about AXA AchievementSM, visit our AXA foundation website at www.axa.com/achievers.



New Teacher Center

AXA works with the New Teacher Center — a website dedicated to providing resources to the education community. Visit our website at www.newteachercenter.org/resources.



We Understand Teachers

Our AXA Advisors Retirement Benefits Group specializes in helping you and your employees choose a 403(b) plan and invest wisely:

- **Designed to meet your unique needs**
Our financial products and services are designed to meet the unique needs of educators and staff in K-12 public schools. That's why we're the #1 provider of 403(b) plans for K-12 schools.
- **Understanding the pairing**
Our financial professionals have a deep understanding of 403(b) plans and how they work together with pension plans.
- **Extensive credentials**
AXA Advisors have extensive credentials and license requirements so they can offer you greater product choice.

We're here for you, as your needs change

You can depend on the strength and experience of AXA Equitable. For more than 150 years, AXA Equitable has been helping businesses, individuals and families plan for a secure financial future.

Strategic Partnerships and Support

AXA partners and collaborates with local and national associations throughout the country to increase awareness among plans sponsors and participants about the value of their 403(b) plan. With attendance at more than 100 conferences and events annually, AXA is truly committed to the 403(b) market place.



**Get a better perspective
on a financial professional's
work experience and
background.**

Checking credentials is easy!

Go to your state insurance department's website at brokercheck.finra.org to learn more about a particular advisor or broker. For more information, go to axa.com and type "FINRA brokercheck" in the search field.

SWBC Retirement Plan Services is an unaffiliated third party and is a wholly-owned subsidiary of SWBC, which was established in 1976. Advisory services are offered by SWBC Investment Advisory Services, LLC, d/b/a SWBC Retirement Plan Services, a Registered Investment Advisor with the Securities and Exchange Commission. AXA Equitable has entered into an agreement to make SWBC Retirement Plan Services' fiduciary services available to EQUI-VEST® clients through Semester StrategiesSM.

A variable deferred annuity, such as EQUI-VEST®, is a long-term financial product that is designed for retirement purposes. In essence, it is a contractual agreement in which payments are made to an insurance company, which agrees to pay an income stream or lump-sum amount at a later date. There are contract limitations, fees and charges associated with variable deferred annuities, which include, but are not limited to, mortality and expense risk charges, withdrawal charges and administrative fees. ***The variable investment options offered in this contract will fluctuate and are subject to market risk, including loss of principal.***

The Structured Investment Option (SIO) is an investment option available within certain EQUI-VEST® series of variable deferred annuities, consisting of various Segment Types, each of which provides a rate of return tied to the performance of a specified Securities Index or exchange-traded fund, allowing you to participate in the performance of an Index by investing in the corresponding Segment. The Segment Buffer is a built-in protection feature in which AXA Equitable will absorb up to the first 10% or 20% of any loss

for a Segment held until maturity. If the negative return is in excess of the Segment Buffer, there is risk of substantial loss of principal. The SIO is an obligation and subject to the claims-paying ability of AXA Equitable Life Insurance Company.

This brochure does not cover all material provisions of the EQUI-VEST® variable annuity contract. The EQUI-VEST® variable annuity is sold via prospectus which contains complete information regarding risks, charges, expenses, investment objectives, limitations and restrictions. Please ask your financial professional for a current prospectus and carefully read the document before sending any money.

EQUI-VEST® is issued by AXA Equitable Life Insurance Company, NY, NY 10104 and distributed through AXA Advisors, LLC (NY, NY 212-314-4600), member FINRA, SIPC and AXA Network, LLC (AXA Network Insurance Agency of California, LLC; AXA Network Insurance Agency of Utah, LLC; AXA Network of Puerto Rico, Inc.)

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