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## Credit Ratings

# A Tradition of Financial Protection

AXA Equitable Life Insurance Company has been helping individuals develop financial strategies since 1859. AXA Equitable is a premier provider of annuity and life insurance products and maintains its fundamental commitment to helping people build sound financial futures.

### AXA Equitable Financial Strength Ratings

The guarantees provided in our life insurance and annuity contracts are based on the claims paying ability of AXA Equitable. AXA Equitable has consistently earned high marks by independent companies that rate insurance companies for their financial strength.

Rating Agency	Current Rating	Meaning of Category	Relative Ranking	Date Reviewed
A.M. Best & Co. <sup>1</sup>	A+	Superior	2nd highest of 16	07 / 14
Fitch <sup>2</sup>	AA-	Very Strong	4th highest of 21	11 / 14
Moody's <sup>3</sup>	Aa3	Excellent	4th highest of 21	05 / 14
Standard & Poor's <sup>4</sup>	A+	Strong	5th highest of 21	10 / 14

**Date Reviewed** indicates the last public statement by the rating agency.

Ratings are subject to change and this page was last updated on 11/05/14.

<sup>1</sup> **A.M. Best:** A.M. Best's Financial Strength Rating is an opinion of an insurer's ability to meet its obligations to policyholders.

A.M. Best ratings range from A++ to S. A plus (+) or minus (-) following the rating shows relative standing within the major rating categories. The "A+" rating represents the second highest among sixteen rating levels.

<sup>2</sup> **Fitch:** Fitch's Insurer Financial Strength rating provides an assessment of the financial strength of an insurance organization and its capacity to meet senior obligations to policyholders and contract holders on a timely basis.

Fitch ratings range from AAA to C. A plus (+) or minus (-) following the rating shows relative standing within the major rating categories. The "AA-" rating represents the fourth highest among twenty-one rating levels.

<sup>3</sup> **Moody's:** Moody's Insurance Financial Strength Ratings are opinions of the ability of insurance companies to repay punctually senior policyholder claims and obligations.

Moody's ratings range from Aaa to C. Moody's applies numerical modifiers 1, 2, & 3 in each rating classification from Aa to Caa. The modifier 1 indicates that the obligation ranks in the higher end of its rating category; the modifier 2 indicates a mid-range ranking and a modifier 3 indicates a ranking in the lower end of that rating category. The "Aa3" rating represents the fourth highest among twenty-one rating levels.

<sup>4</sup> **Standard & Poor's:** A Standard & Poor's Insurer Financial Strength Rating is a current opinion of the financial security characteristics of an insurance organization with respect to its ability to pay under its insurance policies and contracts in accordance with their terms.

Standard & Poor's ratings range from AAA to R. A plus (+) or minus (-) following the rating shows relative standing within the major rating categories. The "A+" rating represents the fifth highest among twenty-one rating levels.

## Global Strength

AXA Equitable is a member of the global [AXA Group](#),\* one of the world's largest financial services organizations.\*\*

AXA Equitable's assets under management totaled \$584.9 billion as of June 30, 2014.\*\*\*

AXA Equitable has sole responsibility for its life insurance and annuity obligations. Guarantees are based on the claims-paying ability of AXA Equitable Life Insurance Company.

Ratings are subject to change; contact your financial professional /insurancelicensed registered representative for more details, including information on rating scales and individual rating source. The ratings reflected have no bearing on the performance of the variable investment options. Moody's ratings range from Aaa to C; Standard & Poor's ratings range from AAA to R; Fitch ratings range from AAA to D; and A.M. Best ratings range from A++ to S. Moody's applies numerical modifiers 1, 2 and 3 in each rating classification from Aa through Caa. The modifier 1 indicates that the obligation ranks in the higher end of its rating category; the modifier 2 indicates a mid-range ranking and modifier 3 indicates a ranking in the lower end of that rating category. Plus (+) or minus (-) following a rating shows relative standing within the major rating categories. Applicable for Standard & Poor's, Fitch and A.M. Best ratings.

\* AXA Group refers to AXA, a French holding company for an international group of insurance and financial services companies, together with its direct and indirect consolidated subsidiaries. AXA Equitable Life Insurance Company is an indirect, wholly-owned subsidiary of AXA.

\*\* "The World's Biggest Public Companies for 2011, Forbes 2000," *Forbes* magazine. Values calculated in April 2012: [www.forbes.com/global2000/](http://www.forbes.com/global2000/)

\*\*\* AXA Equitable's assets under management are inclusive of assets under management held by an affiliate, AllianceBernstein L.P.

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