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Please note that withdrawals from a company-sponsored retirement plan are subject to normal income tax treatment and if taken prior to age 59 ½ may be subject to an additional 10% federal income tax penalty.

Tax-qualified retirement plans already provide tax deferral, under the Internal Revenue Code. Deferral of an annuity contract does not provide any additional tax benefits. Before purchasing such an annuity, you should consider whether its features and benefits beyond tax deferral meet your needs and goals. You may also want to consider the relative features, benefits and costs of the annuity contract compared with any other investments you may use.

**Please consider the charges, risks, expenses, and investment objectives carefully before purchasing a variable annuity. For a prospectus containing this and other information, please contact a financial professional. Read it carefully before you invest or send money.**

Retirement Gateway® is a long-term financial product for retirement purposes. Subject to the terms of the employer's plan and the Internal Revenue Code of 1986, employer contributions are made to the contract. AXA Equitable will provide the annuity benefit options available under the contract, including lump sum or partial withdrawals, or a fixed or variable annuity distribution option. There are contract limitations and fees and charges associated with group variable annuities, which include, but are not limited to, administrative fees and charges for investment management. Amounts in the annuity's variable investment options are subject to fluctuation in value and market risk, including loss of principal.

There are fees and charges associated with Structured Capital Strategies®, which include a contract fee that covers administrative expenses, sales expenses and certain expense risks. Variable annuities are subject to market risk including loss of principal. There is a withdrawal charge that declines from 5% over a five-year period for the Series B product. Variable annuities contain certain restrictions and limitations.

Structured Capital Strategies® is not intended for investors seeking a guarantee of principal. If you would like a guarantee of principal, AXA Equitable offers other products that provide such guarantees. AXA Equitable Life Insurance Company has sole legal responsibility to pay amounts it owes under the contract. An owner should look to the financial strength of AXA Equitable for its claims paying ability. The SIO does not involve an investment in any underlying portfolio. Instead, it is an obligation of AXA Equitable Life Insurance Company. AXA Equitable, upon advance notice, may discontinue, suspend or change investment offerings and contributions, transfers among investment options or make other changes in contribution and transfer requirements and limitations. Certain types of contracts and features will not be available in all jurisdictions.

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