


/AXA ADVISORS

AXA Advisors' financial professionals (FPs) are the cornerstone of our success and we strive to help our FPs build their business through:

- OPPORTUNITIES:** Pay for performance in compensation and incentive rewards
- BENEFITS:** Programs that help ensure the well being of our financial professionals and their loved ones.
- SUPPORT:** Tools and services to help build businesses.
- COMMUNITY:** Programs that help us give back to the community.

<p><u>OPPORTUNITIES</u></p> <p><i>We offer a wide range of opportunities to expand earnings potential. AXA is proud to offer one of the most competitive earnings models in the industry.</i></p> <p>Compensation Based on Fees and Commission From:</p> <ul style="list-style-type: none"> • New Business • Existing business <p>Compensation Programs</p> <ul style="list-style-type: none"> • Production Opportunity Payment is a pay-for-performance program with focus on rewarding and encouraging growth • 2005 Financial Professional Equity Program recognizes outstanding sales performance • Variable Deferred Compensation Plan for highly productive FPs provides the opportunity to increase tax-deferred savings <p><u>BENEFITS*</u></p> <p><i>We offer a comprehensive selection of financial and personal benefits to our FPs and their families.</i></p> <p>Investing in our FPs' Future</p> <ul style="list-style-type: none"> • Retirement Plan • SharePlan, 2001 through 2004 • Investment Plan – 401(k) • Non-Qualified Stock Purchase Plan <p>Protection for FPs and Their Eligible Family</p> <ul style="list-style-type: none"> • Life Insurance • Disability Coverage <p>Health & Wellness</p> <ul style="list-style-type: none"> • Health Plans • Dental Plans • Vision coverage • Prescription Drug Coverage • Personal Concerns Program <p>Spending Accounts</p> <ul style="list-style-type: none"> • Health Care/Dependent Care • Transportation Reimbursement Incentive Program 	<p><u>SUPPORTING SUCCESS</u></p> <p><i>We offer the support of an exclusive team of professionals who provide an unparalleled level of experience and service, plus access to advanced learning resources and professional development programs.</i></p> <p>Helping FPs Make the Sale</p> <ul style="list-style-type: none"> • <u>Marketing:</u> Sales and advertising, seminars, trade shows, business planning, local partnerships, national sponsorships, civic marketing and existing clientele • <u>Sales Tools:</u> Customized, state-of-the-art software applications enhance the sales cycle and product implementation process by facilitating an analysis of a client's needs • <u>Open Architecture of Products and Services:</u> Access to investment management services and mutual funds from numerous companies, and financial products from more than 100 insurance companies. • <u>Advisors Support Group:</u> A collaborative team of attorneys, CPAs, CFPs and certified pension consultants work with our FPs on advanced planning through needs assessment, case design, service and support. <p>Professional Development</p> <ul style="list-style-type: none"> • <u>Professional Designations:</u> Tuition refund program for CFP, ChFC, CLU designations and an MSFS via the American College • <u>Learning:</u> Learning programs at the Advisors Learning Center, eLearning courses, instructor-led programs and knowledge reinforcement • <u>Practice Development:</u> Programs designed to help assess, evaluate to maximize FPs' growth opportunities. • <u>Paramount Planning Group and Sterling Groups:</u> Distinguished divisions of AXA Advisors that provide service and support to qualifying FPs. <p>Everyday Service and Support</p> <ul style="list-style-type: none"> • <u>Technology:</u> The latest Web-based and Client Relationship Management platforms • <u>Legal and Compliance:</u> Dedicated group of compliance professionals to help FPs manage their practices 	<p><u>GIVING BACK TO THE COMMUNITY</u></p> <p><i>AXA Foundation is the philanthropic arm of AXA Financial, directing the company's philanthropic and volunteer activities working to improve the quality of life in communities across the country.</i></p> <p>AXA Achievement</p> <ul style="list-style-type: none"> • Long-term strategy to provide America's youth with the advice and access needed to succeed in college and beyond. <p>AXA Matching Gifts Programs</p> <ul style="list-style-type: none"> • Designed to leverage the impact of one's own giving and community activities. <p>AXA Hearts in Action</p> <ul style="list-style-type: none"> • AXA Group's worldwide community service program committed to corporate citizenship, active on every continent and in AXA offices around the world <p>AXA United Way Campaign</p> <ul style="list-style-type: none"> • AXA is a longstanding supporter of the United Way, helping people in communities across the country. <p style="text-align: right; font-size: small;">* With the exception of our Personal Concerns program, associates must meet certain Production Credit minimums each year to be eligible to participate in the company's benefit programs. Some programs may also require a length of service requirement.</p> <div style="text-align: right;">  Be Life Confident </div>
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