

Retirement Gateway[®]

Group Variable Annuity

Investment options — Portal II



Large-Cap Growth Stocks EQ/ClearBridge Large-Cap Growth EQ/Large-Cap Growth Index IB EQ/Large-Cap Growth Managed Volatility IB EQ/Loomis Sayles Growth IB AB Core Opportunities Fund A AB Large-Cap Growth A Alger Capital Appreciation A American Century All Cap Growth A American Century Select A American Funds AMCAP R3 American Funds Growth Fund of America R3 BlackRock Capital Appreciation Inv A BlackRock Large-Cap Focus Growth Inv A ClearBridge Aggressive Growth A Eaton Vance Growth A Federated Kaufmann Large-Cap A Franklin DynaTech A Franklin Growth A Janus Henderson Forty S MFS Growth R2 MFS Massachusetts Investors Gr Stk R2 Neuberger Berman Guardian A Neuberger Berman Sustainable Equity A PGIM Jennison 20/20 Focus A PGIM Jennison Growth A T. Rowe Price Blue Chip Growth Adv T. Rowe Price Growth Stock Adv	Large-Cap Blend Stocks EQ/Capital Guardian Research IB EQ/ClearBridge Select Equity Managed Volatility IB EQ/Common Stock Index IB EQ/Equity 500 Index IB EQ/Large-Cap Core Managed Volatility IB American Funds Fundamental Investors R3 ClearBridge Appreciation A Columbia Contrarian Core A Federated Max-Cap Index Svc Franklin Rising Dividends A Invesco Charter A Invesco Equally-Wtd S&P 500 A Invesco Oppenheimer Main Street Fund A Invesco Oppenheimer Rising Dividends Fund A MFS Massachusetts Investors Tr R2 PGIM Jennison Equity Income A	Small-Cap Value Stocks 1290 GAMCO Small-/Mid-Cap Value A 1290 VT GAMCO Small Company Value IB EQ/Franklin Small-Cap Value Managed Volatility IB Federated Clover Small Value A Franklin Small-Cap Value A Goldman Sachs Small-Cap Val Insights A MFS New Discovery Value R2	International/Global Stocks (cont.) Eaton Vance Global Income Builder A Goldman Sachs Intl Sm Cp Insights A Invesco Emerging Markets Select Equity A Invesco Global Real Estate A Invesco Oppenheimer Global Opportunities Fund A Invesco Oppenheimer International Diversified Fund A Invesco Oppenheimer International Growth Fund A Janus Henderson Overseas S Lord Abbett International Opp R4 MFS International Diversification R2 MFS International Growth R2 MFS International New Discovery R2 Neuberger Berman Intl Select Putnam International Capital Opp A T. Rowe Price International Stock Adv Templeton Foreign A
Large-Cap Value Stocks 1290 VT Equity Income EQ/Invesco Comstock IB EQ/JPMorgan Value Opportunities IB EQ/Large-Cap Value Managed Volatility IB American Century Value A American Funds American Mutual R3 American Funds Washington Mutual Investors R3 BlackRock Basic Value Inv A BlackRock Equity Dividend Inv A Columbia Dividend Income A Eaton Vance Large-Cap Value A Franklin Equity Income A Invesco Comstock A Invesco Diversified Dividend A Invesco Growth and Income A Invesco Oppenheimer Equity Income Fund A MFS Value R2 T. Rowe Price Equity Income Adv	Mid-Cap Growth Stocks EQ/Janus Enterprise Portfolio IB AB Discovery Growth A American Century Heritage A Franklin Small-/Mid-Cap Growth A Invesco Oppenheimer Discovery Mid-Cap Growth Fund A Multimanager Mid-Cap Growth IB Neuberger Berman Mid-Cap Growth A	Small-Cap Blend Stocks EQ/AB Small-Cap Growth IB Alger Small-Cap Growth A DWS Small-Cap Growth A Eaton Vance Small-Cap A Janus Henderson Triton S MFS New Discovery R2	Sector/Specialty 1290 Convertible Securities A 1290 Diversified Bond A 1290 Multi-Alternative Strategies A 1290 VT Energy IB 1290 VT GAMCO Mergers & Acquisitions IB 1290 VT Natural Resources IB EQ/Ivy Science and Technology Portfolio American Century Global Gold A BlackRock Health Sciences Ops Inv A Columbia Seligman Comms & Info A DWS RREEF Real Estate Securities A Invesco Oppenheimer Gold & Special Minerals Funds A MFS Technology R2 MFS Utilities R2 PIMCO CommodityRealReturn Strategy Portfolio PGIM Jennison Financial Services A PGIM Global Real Estate A PGIM Jennison Natural Resources A Putnam International Capital Opp A
	Mid-Cap Value Stocks EQ/Mid-Cap Value Managed Volatility IB AB Discovery Value A BlackRock Mid-Cap Dividend Inv A Invesco American Value A Janus Henderson Mid-Cap Value S MFS Mid-Cap Value R2 Multimanager Mid-Cap Value IB Neuberger Berman Equity Income A	Bonds 1290 VT Doubleline Opportunistic Core Plus Bond IB EQ/Core Bond Index IB EQ/Franklin Strategic Income Portfolio EQ/PIMCO Real Return EQ/PIMCO Total Return EQ/PIMCO Ultra Short Bond IB EQ/Quality Bond PLUS IB American Century Short Dur Inf Pr Bd A Charter SM Multi-Sector Bond B Fidelity VIP Investment Grade Bond Svc 2 Invesco Strategic Real Return A Multimanager Core Bond IB Putnam Global Income A Putnam Income A	Cash Equivalents EQ/Money Market IB Columbia Trust Stable Government I-50
	Mid-Cap Blend Stocks EQ/Mid-Cap Index IB Invesco Mid-Cap Core Equity A ClearBridge Mid-Cap A	High-Yield Bonds 1290 High-Yield Bond A Invesco V.I. High-Yield II Ivy VIP High Income	Guaranteed Account Guaranteed Interest Option
	Small-Cap Growth Stocks EQ/AB Small-Cap Growth IB Alger Small-Cap Growth A DWS Small-Cap Growth A Eaton Vance Small-Cap A Janus Henderson Triton S MFS New Discovery R2	International/Global Bonds EQ/Global Bond PLUS IB American Funds Capital World Bond R3 Templeton Global Bond VIP	Personal Income BenefitSM PIB EQ/Balanced Strategy IB
	International/Global Stocks 1290 Global Talents A 1290 SmartBeta Equity A EQ/Global Equity Managed Volatility IB EQ/International Core Managed Volatility IB EQ/International Equity Index IB EQ/International Value Managed Volatility IB EQ/Oppenheimer Global IA EQ/Templeton Global Equity Managed Volatility IB American Century Global Growth A American Funds EuroPacific Growth R3 American Funds New Perspective R3 American Funds New World R3 BlackRock Advantage Global Inv A ClearBridge International Value A		

Please also see the reverse side for additional important information.

Variable Annuities: · Are Not a Deposit of Any Bank · Are Not FDIC Insured
 · Are Not Insured by Any Federal Government Agency · Are Not Guaranteed
 by Any Bank or Savings Association · May Go Down in Value

AXA Equitable Life Insurance Company (NY, NY)



Asset Allocation		
1290 DoubleLine Dynamic Allocation A	American Century One Choice 2020 Portfolio A	MFS Global Total Return R2
EQ/Aggressive Allocation B	American Century One Choice 2025 Portfolio A	MFS Growth Allocation R2
EQ/Conservative Allocation B	American Century One Choice 2030 Portfolio A	MFS Moderate Allocation R2
EQ/Conservative PLUS Allocation B	American Century One Choice 2035 Portfolio A	MFS Total Return R2
EQ/Franklin Templeton Allocation Managed Volatility IB	American Century One Choice 2040 Portfolio A	T. Rowe Price Retirement Balanced Adv
EQ/Growth Strategy IB	American Century One Choice 2045 Portfolio A	T. Rowe Price Retirement 2005 Adv
EQ/Moderate Allocation B	American Century One Choice 2050 Portfolio A	T. Rowe Price Retirement 2010 Adv
EQ/Moderate PLUS Allocation B	American Century One Choice 2055 Portfolio A	T. Rowe Price Retirement 2015 Adv
AB Global Risk Allocation A	American Century One Choice 2060 Portfolio A	T. Rowe Price Retirement 2020 Adv
AB Multi-Manager Select 2015 A	American Century One Choice In Retirement A	T. Rowe Price Retirement 2025 Adv
AB Multi-Manager Select 2020 A	American Funds Global Balanced R3	T. Rowe Price Retirement 2030 Adv
AB Multi-Manager Select 2025 A	BlackRock Global Allocation Inv A	T. Rowe Price Retirement 2035 Adv
AB Multi-Manager Select 2030 A	Columbia Balanced A	T. Rowe Price Retirement 2040 Adv
AB Multi-Manager Select 2035 A	Eaton Vance Global Income Builder A	T. Rowe Price Retirement 2045 Adv
AB Multi-Manager Select 2040 A	Invesco Balanced-Risk Allc A	T. Rowe Price Retirement 2050 Adv
AB Multi-Manager Select 2045 A	Invesco Equity and Income A	T. Rowe Price Retirement 2055 Adv
AB Multi-Manager Select 2050 A	Invesco Income Allocation A	T. Rowe Price Retirement 2060 Adv
AB Multi-Manager Select 2055 A	Invesco Multi-Asset Income A	Templeton Global Balanced A
AB Multi-Manager Select Retire Allc A	MFS Aggressive Growth Allocation Fund R2	
American Century Multi-Asset Real Return A	MFS Conservative Allocation R2	

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Portfolios feature AXA Equitable's proprietary managed-volatility strategy (or invest in underlying portfolios that feature this strategy) that currently utilizes futures and options to manage equity exposure when market volatility increases above specific thresholds set for the portfolio. It is not possible to manage volatility fully or perfectly, which could cause these portfolios to underperform or experience losses.

Investment options and available share classes are subject to change. Contact your financial professional for the most up-to-date list of investment options and available share classes.

Amounts in variable investment options are subject to fluctuation in value and market risk, including loss of principal. Clients should consider the charges, risks, expenses and investment objectives carefully before investing. For a prospectus containing this and other information on the investment options listed here, clients should contact their financial professional. Clients should read the prospectus carefully before they invest or send money.

The Retirement Gateway® Investment Options contain various types of investments, including variable investment trusts and mutual funds. Certain investment funds may contain different investments than similarly named investment funds of a different type offered by the money manager. Investment results of the different types of similarly named investments may be higher or lower. Please see the investment fund's prospectus for more information on the type and structure of the

investment.

A group variable annuity is a long-term financial product that is used for retirement purposes. In its most basic form, a group annuity is a contract between a company and an insurance company to allow company employees (participants) to make contributions toward a retirement account and then be able to receive payments from the account during retirement years. There are contract limitations and fees associated with variable annuities, which include, but are not limited to, mortality and expense risk charges, sales and withdrawal charges, administrative fees and charges for optional benefits.

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Retirement Gateway® contract forms #: 2005GAC QP, 2011RG-457, 2012RDPIB-RG, 2012QPRG and any state variations.

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