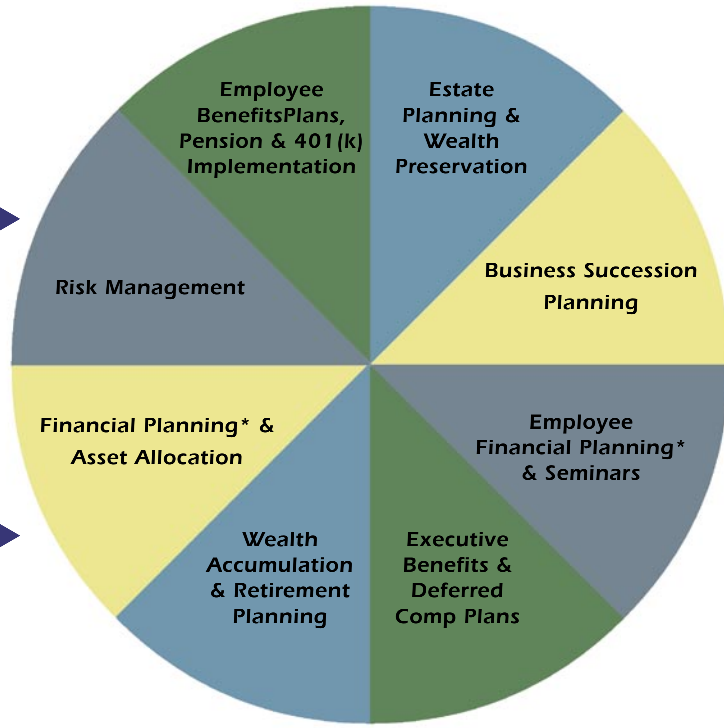
Customized Strategies to Meet your Needs

Estate Planning & Wealth Preservation
To design an effective estate plan incorporating your financial objectives, we offer strategies to help you conserve your assets and protect your estate from some federal and state tax obligations. Such strategies may include possible use of trusts, gift tax strategies, and life insurance. In addition, we assist you with the coordination or restructuring of insurance policies, early inheritance, spousal support, and overall investment strategies.

Risk Management
We offer a variety of strategies designed to assist you in achieving short- and long-term financial goals. Implementation of products and services may include: life insurance, annuities, disability income and long-term care insurance, health insurance, and business planning (please refer to right side of page).

Financial Planning* & Asset Allocation
We look at your total financial picture and help you create a strategy for organizing and addressing your major financial goals, which may include be saving for retirement, education funding, addressing your investment goals or leaving a legacy for your heirs.

Wealth Accumulation & Retirement Planning
We give you access to the investment management experience of over 50 of the country's top mutual fund managers. This breadth of products and services enables you to meet a broad spectrum of investment objectives including long-term growth of capital and current income. In addition, using an appropriate combination of annuities, IRAs, employer-sponsored retirement plans, and other strategies, we can help you plan for financial independence and long-term security.



Employee Benefits Plans, Pension & 401(k) Implementation
To demonstrate a commitment to employees, such as offering a qualified retirement plan and life insurance, a successful benefits package can provide protection, security, and preparation for life events. We can help you decide which benefits to offer and implement them to help you succeed in recruiting — and keeping — the best employees.

Business Succession Planning
Helping to ensure that the company can survive the departure or death of the owner(s) or a key employee adds long-term value to a growing business. We offer a variety of strategies and products, including life insurance to help address the loss of a key person, buy-sell agreements, and stock redemption funding.

Employee Financial Planning* & Seminars
Financial Planning as an employer-sponsored benefit is an innovative and increasingly popular program. As an employer, it can help you to reward key executives, retain employees, boost participation in other company benefits, and enhance employee morale and productivity — all with potential overall cost savings to your business. In addition, we also offer no-obligation educational seminars to employees.

Executive Benefits & Deferred Comp Plans
Designed to help recruit, reward, and retain valued employees, benefit and deferred compensation plans for executives may also provide valuable tax advantages to your business. We are experienced in the implementation of these benefits, including bonus plans, cost-sharing plans, deferred compensation plans, and other nonqualified retirement plans.

*Financial planning is only offered by qualified Investment Advisory Representatives (IARs) of AXA Advisors, LLC. AXA Advisors, LLC does not provide tax or legal advice. Please consult your tax and legal advisors regarding your circumstances. Securities products and financial planning services are offered through AXA Advisors, LLC, a broker-dealer and investment advisor.

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