

# SECURITIES AND EXCHANGE COMMISSION

## FORM 424B3

Prospectus filed pursuant to Rule 424(b)(3)

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### FILER

#### **AXA EQUITABLE LIFE INSURANCE CO**

CIK: **727920** | IRS No.: **135570651** | State of Incorporation: **NY** | Fiscal Year End: **1231**  
Type: **424B3** | Act: **33** | File No.: **333-124413** | Film No.: **061001305**  
SIC: **6411** INSURANCE AGENTS, BROKERS & SERVICE

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AXA Equitable Life Insurance Company

SUPPLEMENT DATED AUGUST 1, 2006 TO THE MAY 1, 2006 PROSPECTUS AND STATEMENT OF ADDITIONAL INFORMATION ("SAI") FOR THE AMERICAN DENTAL ASSOCIATION MEMBERS RETIREMENT PROGRAM ("ADA").

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This supplement modifies certain information in the above-referenced Prospectus and SAI, dated May 1, 2006 (together, the "Prospectus").

Unless otherwise indicated, all other information included in the Prospectus remains unchanged. The terms and section headings we use in this supplement have the same meaning as in the Prospectus. You should keep this supplement with your Prospectus and any previous prospectus supplements. We will send you another copy of any Prospectus without charge, upon request.

1. CHANGES TO THE INVESTMENT OPTIONS

Effective September 15, 2006, the underlying mutual fund for the Equity Income Fund option is being changed from the Putnam Equity Income Fund to the Dodge & Cox Stock Fund. Also, the manager of the underlying mutual fund will change from Putnam Investment Management, LLC to Dodge & Cox. Therefore, as of the effective date of the changes (i) all references in the Prospectus to the Putnam Equity Income Fund are changed to the Dodge & Cox Stock Fund, except as specified below; and (ii) all references in the Prospectus to Putnam Investment Management, LLC are changed to Dodge & Cox, except as specified below.

- A. The Underlying Mutual Fund information with respect to the Equity Income Fund in the chart is replaced in its entirety by the following:

<TABLE>  
<CAPTION>

Underlying Mutual Fund			
Investment Fund	Name	Objective	Adviser
<S> Equity Income Fund	<C> Dodge & Cox Stock Fund	<C> The Fund seeks long-term growth of principal and income. A secondary objective is to achieve a reasonable current income	<C> Dodge & Cox

</TABLE>

2. FEE TABLE

- A. References to Putnam Equity Income Fund in Footnote (1) under the section entitled "Charges we deduct from your account value at the time you request certain transactions" (regarding redemption fees) are deleted in their entirety.
- B. In the "Fee table," the Underlying Portfolio information with respect to the Equity Income Fund under the heading "THE EXPENSES SHOWN FOR THE UNDERLYING MUTUAL FUNDS ARE EXPRESSED AS A PERCENTAGE OF THEIR RESPECTIVE AVERAGE DAILY NET ASSETS" is replaced in its entirety by the following:

<TABLE>  
<CAPTION>

	Program Expense Charge	Administration Fee	Investment Management Fee	Other Expenses	Underlying Portfolio Fees & Expenses	12b-1 Fee	Total
<S> Equity Income Fund	<C> 0.65%	<C> 0.15%	<C> None	<C> 0.06%	<C> --	<C> None	<C> 0.86%
Dodge & Cox Stock Fund(5)	None	None	0.50%	0.02%	--	None	0.52%
TOTAL	0.65%	0.15%	0.50%	0.08%	0.00%	0.00%	1.38%

</TABLE>

C. Reference to Putnam Equity Income Fund in Footnote (3) following the Fee table (regarding administrative and 12b-1 fees) is deleted in its entirety.

D. Footnote (5) following the Fee table is deleted in its entirety and replaced with the following:

"(5) Source: Dodge & Cox Funds' Prospectus dated May 1, 2006."

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### 3. EXAMPLES

Under "Examples" the following information in the table with respect to the changed options is changed as follows:

<TABLE>  
<CAPTION>

	If you do not surrender your contract at the end of the applicable time period:				If you annuitize at the end of the applicable time period:			
	1 Year	3 Years	5 Years	10 Years	1 Year	3 Years	5 Years	10 Years
<S> Equity Income	<C> \$ 177	<C> \$ 497	<C> \$ 837	<C> \$ 1,788	<C> \$ 527	<C> \$ 847	<C> \$ 1,187	<C> \$ 2,138

</TABLE>

### 4. CHARGES AND EXPENSES

Under "Charges and expenses" in the section "Individual annuity charges," the second paragraph under "Redemption charge" is deleted in its entirety.

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