403(b) plans

A new kind of retirement plan experience

Support for you, retirement readiness for your employees
Motivating employees to save for a comfortable retirement
These days, employees are looking for benefits that will help them live healthier, happier lives – now and in the future. A retirement plan that provides access to guidance, flexibility and a degree of certainty can be an attractive part of their overall benefits package. At the same time, you may be looking for ways to improve your retirement plan's effectiveness and simplify the administration process.

AXA retirement plans are designed with both you and your employees in mind:

**For you:**
Support from a responsive, dedicated team with knowledge and experience in the education market.

**For your employees:**
Personalized guidance from financial professionals who think beyond enrollment to help them make meaningful progress toward a more confident future.

**The #1 provider of 403(b) plans for K-12 schools**

We can help your employees to save for retirement while minimizing the effort needed to administer your plan. That’s why more teachers, administrators and school staff come to us for their retirement plans than anyone else.

**We know how to motivate educators**

AXA spoke with educators across the country to get a deeper understanding of their perspective and why they enroll in a 403(b) plan. Based on those conversations, we’ve developed educational materials to help motivate them to participate in your plan so they can look forward to a more comfortable retirement.

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1 LIMRA, Not-for-Profit Survey, Q1, 2018 results based on 403(b) assets, participants and contributions.  
We offer full-service plan administration.

If you are looking for a third-party administrator, AXA can help. From fundamental tasks, such as payroll remittance, to more complex responsibilities, such as compliance monitoring and audit support, we offer services to help simplify even your most complicated administrative responsibilities.
AXA understands that no two people are alike and everyone’s investing needs change over time. That’s why we provide your employees with the flexibility to customize a savings strategy to suit who they are now, with opportunities to adjust later on. This may help them to be more prepared financially when it’s time to retire.

Support on their terms

We begin by offering your employees the freedom to enroll in a way that works best for them. They can choose from three different options:

- Meet with a financial professional for highly personalized guidance.
- Call Customer Service at (855) 205-2494 if telephone support is preferred.
- Enroll online with our convenient web-based enrollment tool.  

We then continue to support your employees on an ongoing basis. Whenever they need guidance or have questions, your employees can set up an appointment with their financial professional or use our online tools to make sure they stay on track toward their retirement goals.

Ultimately, AXA can help get more of your employees investing toward the comfortable retirement they deserve.

An advisor can help your employees prepare for retirement.

According to a recent AXA study, 4 participants who use a financial advisor demonstrate measurable financial benefits:

- Earlier and larger plan contributions
- Higher confidence in plan performance
- Higher overall satisfaction with their retirement plan

Online tools can help make retirement planning simple.

Our Retirement Education Center helps employees make meaningful progress toward a more confident future by motivating them to explore, engage and take action:

- An easy-to-use calculator helps them determine their retirement needs, view projected income, and learn how to close savings gaps.
- A benchmarking tool compares their retirement savings progress to others in the same age range.
- Short videos, articles and success stories are provided, based on whatever stage of the retirement journey they’re in.

3 Online enrollment may not be available in all plans.
Flexible retirement plan strategies

We know many educators are looking for a careful balance between growth and security. That’s why AXA offers them opportunities for investment growth while they’re building assets during their working years, and predictable income after they retire.

Meeting the diverse needs of your employees

AXA offers a broad spectrum of investment products to fund your retirement plan – from variable and fixed annuities to mutual fund options. Our investment platform features a high degree of flexibility to help you design a retirement package appropriate for you and your employees.

Options for additional protection

Some of our products offer additional protection options to help your employees feel more secure about their retirement investment strategy:5

- **Guaranteed growth** – Options that offer employees an opportunity to earn a minimum fixed interest on their retirement savings, regardless of market performance.6

- **A balance between protection and growth** – Options that offer potential for growth while having some protection from market declines for employees who have concerns about market volatility. Available in certain products.7

- **Guaranteed income in retirement** – Options that offer employees a way to turn their retirement savings into a stream of guaranteed income payments that can last their lifetime. Available in certain products.7

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5 Protection options may vary by product. Guarantees are based on the claims-paying ability of AXA Equitable.
6 Various fixed interest options are available, depending on the product(s) selected for the plan.
7 May not be available in all products or states. Check with your financial professional for details.
We know educators are driven by passion. A career in education means helping students reach their full potential and plan for the future. Similarly, AXA is passionate about helping clients build their financial futures – and has been since 1859. We leverage our extensive knowledge and experience to create retirement plan strategies tailor-made to meet your needs and those of your employees.

The AXA difference

AXA offers a wide range of retirement products and services designed to give your plan flexibility, value and ease of administration. However, our mission is to do more than offer just retirement plans. We are committed to helping your employees in other ways so they can achieve the retirement they deserve.

- **Women’s programs** – Women have unique life circumstances and financial planning needs. Since more than 70% of educators are women, we offer educational programs especially designed for them.

- **Student loan forgiveness guidance** – Many teachers graduate from college with significant student debt. We can help them find out if they are eligible for one or more loan forgiveness programs.

- **Scholarships and grants** – AXA Achievement® is one of the nation’s largest corporate providers of scholarships for students planning for college, awarding more than $25 million dollars since 2003. We also support educators by providing grants to schools to help fund their professional education and development.

Award-winning customer service center provides additional support.

Employees often have routine questions about their retirement accounts. Our customer service center can provide instant answers for employees, which means fewer questions for you. We’ve won the DALBAR Service Award for outstanding customer service 7 years in a row (2011-2017).
A new kind of retirement plan experience

There’s a reason AXA is the #1 provider of 403(b) plans for K-12 schools. With our years of experience, you get a lot more than just a 403(b) provider. You get a company that knows how to help turn a portion of a school employee’s salary into a more comfortable retirement.

For more information on our retirement plan services, please contact your local financial professional.

For more than 150 years, AXA Equitable has been helping businesses, individuals and families plan for a secure financial future. Since 1859, AXA Equitable has stood among the nation’s premier providers of life insurance and annuity products.

AXA Group has been

**Ranked #1**

global insurance brand in the world for 9 consecutive years

AXA Group has more than

**105 million**

individual and corporate clients

AXA Equitable

**Winner**

of the Dalbar Annuity Service Award

**2011 – 2017**

AXA Group has been ranked one of the

**50 most innovative companies**

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9 As of December 31, 2017, AXA Group Fact Sheet.
10 Source: http://www.dalbar.com/Awards/ServiceAwardWinners.

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