

AXA Advisors Women's Market Program

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Be Life Confident

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U.S. Market Findings

- In 2004, there are 106 million adult women in the United States (8 million more women than men). They*:
 - Represent 52% of the U.S. workforce
 - Earn over \$1 trillion per year – represent 41% of all with net worth of \$500,000+
 - Have increased as investors 85% in the past 5 years
 - Own 9 million small businesses – start at approximately twice the rate of male counterparts – contributing \$2.38 trillion annual revenues to the economy
 - Represent the majority of single heads of households (30 million)
 - Will most likely be in sole charge of their finances at some point (90%)
 - Hold 45% of all professional positions
 - Receive 57% of undergraduate degrees
 - Currently hold: 50% of accounting degrees, 52% of law degrees and 46% of all medical degrees



* Courtesy of GAMA/Stonehill Women's Market Consortium

AXA Advisors/AXA Financial Women's Market Program Goals

Sales Force

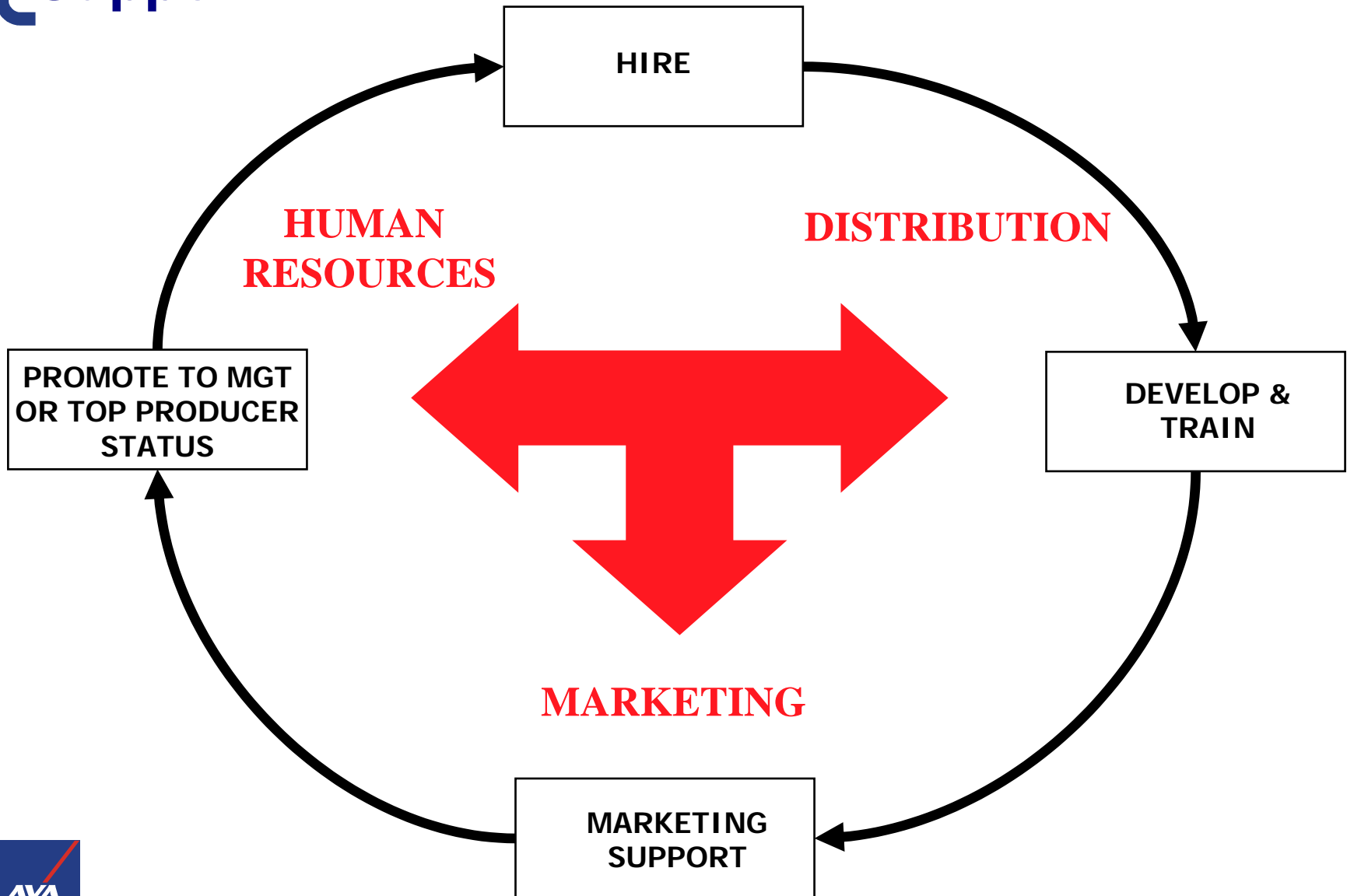
- Increase the number of female Financial Professionals across AXA Advisors retail sales force
- Increase the number of Female District and Branch Managers across AXA Advisors retail sales force
- Train our Field Management to attract, recruit, retain and support our female Financial Professionals

Clients/Public

- Increase female client base and “share of wallet” by supporting and training our Financial Professionals (female AND male) to focus prospecting efforts on the growing women's market
- Position AXA as a female-friendly culture internally to employees and AXA Advisors and externally to clients and the media



Implementation and Organization – Sales Force Support



Current Initiatives in Support of Sales Force

- Mentoring – establish field-wide Women’s Leadership Council
- Teaming – facilitate female sales associate teams representing expertise across various lines of business
- Coaching – support coaching of professional marketing and business practices
- Management Development – focus efforts on ‘re-education’ of Field Management in support of recruiting, training, supporting and retaining female associates
- Communications – enhance access to data via sales associate and public facing web sites
- Recruiting – partner with National Recruiting staff in support of re-education of management and targeted female recruiting efforts, including materials and seminars
- Partnership – Unite the current Women’s Market Program of MONY and AXA Advisors and capture synergies between the two organizations



Current Initiatives in Support of Clients

- Sponsorships – Align with key women’s organizations nationally and locally. AXA Financial is a 2004 sponsor of NAFE, Links, Employee ROI, the Center for Women’s Business Research and local chapters of NAWBO.
- Local Market Events – Support and sponsor local marketing events – seminars, workshops, etc. – to educate women about financial planning. Often done with local chapters of nationally sponsored organizations.
- AXA Summits – Host “Health and Wealth” seminars for clients. Encourage them to “bring a friend.”
- Public Relations Activities – Educate the public and media about AXA’s commitment to the women’s market and meeting women’s needs.
- Marketing Materials – Produce a variety of marketing materials and seminars to support AXA Advisors as they meet with women and couples.
- Advertisements – Support AXA’s programs and initiatives through a variety of local print and radio advertisements.



Who We Want to Be:

- The first company a woman thinks of when she is in need of financial advice.
- The first company a woman thinks of when she is interested in a career in financial services.
- The company that attracts and retains the most talented female Associates and Managers in the financial services/financial protection industry.
- The company that wins the race for the Women's Market in financial services/financial protection!



Questions & Answers



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