Members Retirement Program

Variable Annuity

Portfolio Expenses

(as reported in each portfolio's prospectus dated May 1, 2019) as supplemented*

	Class	CUSIP	Management Fees	12b-1 Fees	Other Expenses	Acquired Fund Fees and Expenses (Underlying Portfolios)	Total Annual Expense (Before Expense Limitations)	Fee waivers and/or Expense Reimbursements	Net Annual Expenses (After Expense Limitations)
1290 Retirement 2020	I	68259P307	0.50%		3.35%	0.13%	3.98%	-3.33%	0.65%
1290 Retirement 2025	I	68259P703	0.50%		2.67%	0.13%	3.30%	-2.65%	0.65%
1290 Retirement 2030	I	68259P869	0.50%		4.14%	0.12%	4.76%	-4.11%	0.65%
1290 Retirement 2035	I	68259P828	0.50%		3.37%	0.13%	4.00%	-3.35%	0.65%
1290 Retirement 2040	I	68259P778	0.50%		4.69%	0.12%	5.31%	-4.66%	0.65%
1290 Retirement 2045	I	68259P737	0.50%		4.32%	0.13%	4.95%	-4.30%	0.65%
1290 Retirement 2050	I	68259P687	0.50%		4.58%	0.13%	5.21%	-4.56%	0.65%
1290 Retirement 2055	I	68259P646	0.50%		4.65%	0.13%	5.28%	-4.63%	0.65%
1290 Retirement 2060	I	68259P596	0.50%		4.65%	0.13%	5.28%	-4.63%	0.65%
EQ Advisors Trust									
1290 VT DoubleLine Dynamic Allocation	B	26884M628	0.75%	0.25%	0.28%	0.04%	1.32%	-0.12%	1.20%
1290 VT Equity Income	B	29364E801	0.75%	0.25%	0.13%		1.13%	-0.18%	0.95%
1290 VT GAMCO Mergers and Acquisitions	B	29364E744	0.90%	0.25%	0.16%	0.03%	1.34%	-	1.34%
1290 VT GAMCO Small Company Value	B	29364E207	0.71%	0.25%	0.11%		1.07%	-	1.07%
1290 VT Socially Responsible	B	268940418	0.50%	0.25%	0.18%		0.93%	-	0.93%
All Asset Growth - Alt 20	B	29364E306	0.10%	0.25%	0.21%	0.73%	1.29%	-	1.29%
EQ/AB Small Cap Growth	B	404992711	0.52%	0.25%	0.15%		0.92%	-	0.92%
EQ/Capital Guardian Research	B	268940434	0.65%	0.25%	0.14%		1.04%	-0.07%	0.97%
EQ/ClearBridge Large Cap Growth	B	268940525	0.65%	0.25%	0.14%		1.04%	-	1.04%
EQ/Equity 500 Index	B	404992554	0.22%	0.25%	0.11%		0.58%	-	0.58%
EQ/Global Equity Managed Volatility	B	268940756	0.72%	0.25%	0.18%		1.15%	-0.05%	1.10%
EQ/Intermediate Government Bond	B	404992596	0.31%	0.25%	0.11%	0.01%	0.68%	-	0.68%
EQ/International Core Managed Volatility	B	268940459	0.59%	0.25%	0.19%	0.03%	1.06%	-	1.06%
EQ/International Equity Index	A	404992661	0.40%	0.25%	0.16%		0.81%	-	0.81%
EQ/Janus Enterprise	B	268940129	0.70%	0.25%	0.12%		1.07%	-0.02%	1.05%
EQ/Large Cap Growth Index	B	268940491	0.35%	0.25%	0.14%		0.74%	-	0.74%
EQ/Large Cap Growth Managed Volatility	B	268940764	0.45%	0.25%	0.14%	0.02%	0.86%	-	0.86%
EQ/Large Cap Value Managed Volatility	B	268940699	0.45%	0.25%	0.14%	0.01%	0.85%	-	0.85%
EQ/MFS International Growth	B	29364E405	0.84%	0.25%	0.13%		1.22%	-0.07%	1.15%
EQ/Mid Cap Index	B	268940293	0.35%	0.25%	0.12%		0.72%	-	0.72%
EQ/Mid Cap Value Managed Volatility	B	268940749	0.54%	0.25%	0.14%	0.03%	0.96%	-	0.96%
EQ/Money Market	A	404992687	0.34%	0.25%	0.12%		0.71%	-	0.71%

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EQ Advisors Trust									
EQ/PIMCO Global Real Return	B	26884M461	0.60%	0.25%	0.79%		1.64%	-0.10%	1.54%
EQ/PIMCO Ultra Short Bond	B	29364E769	0.49%	0.25%	0.14%		0.88%	-0.07%	0.81%
EQ/Small Company Index	B	268940632	0.25%	0.25%	0.14%		0.64%	-	0.64%
EQ/T. Rowe Price Growth Stock	B	29364E108	0.74%	0.25%	0.12%		1.11%	-0.11%	1.00%
Multimanager Core Bond	B	00247C783	0.55%	0.25%	0.26%		1.06%	-0.10%	0.96%
Multimanager Technology	B	00247C833	0.94%	0.25%	0.16%	0.05%	1.40%	-0.15%	1.25%
AXA Premier VIP Trust									
Charter Multi-Sector Bond	B	404992653	0.15%	0.25%	0.22%	0.57%	1.19%	-0.09%	1.10%
EQ/Aggressive Allocation	B	00247C692	0.10%	0.25%	0.16%	0.66%	1.17%	-	1.17%
EQ/Conservative Allocation	B	00247C767	0.10%	0.25%	0.17%	0.53%	1.05%	-0.05%	1.00%
EQ/Conservative-Plus Allocation	B	00247C742	0.10%	0.25%	0.18%	0.57%	1.10%	-	1.10%
EQ/Moderate Allocation	B	404992498	0.09%	0.25%	0.16%	0.59%	1.09%	-	1.09%
EQ/Moderate-Plus Allocation	B	00247C726	0.09%	0.25%	0.16%	0.63%	1.13%	-	1.13%
Target 2015 Allocation	B	00247C676	0.10%	0.25%	0.41%	0.55%	1.31%	-0.21%	1.10%
Target 2025 Allocation	B	00247C650	0.10%	0.25%	0.23%	0.53%	1.11%	-0.01%	1.10%
Target 2035 Allocation	B	00247C635	0.10%	0.25%	0.26%	0.51%	1.12%	-0.02%	1.10%
Target 2045 Allocation	B	00247C619	0.10%	0.25%	0.29%	0.51%	1.15%	-0.05%	1.10%
Target 2055 Allocation	B	00248T439	0.10%	0.25%	0.71%	0.51%	1.57%	-0.47%	1.10%
Variable Insurance Trust									
Vanguard VIF Total Bond Mark	N/A	921925202	0.12%		0.02%		0.14%	-	0.14%
Vanguard VIF Total Stock Mark	N/A	921925814				0.13%	0.13%	-	0.13%

Total # of Funds:	**50**	**Highest:**	1.54%
		Lowest:	0.13%
		Arithmetic Average:	0.91%

Please see the last page for important, additional information.

Members Retirement Program
Variable Annuity

Portfolio Expenses
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Disclosure: Portfolio shares of EQ Advisors Trust and AXA Premier VIP Trust ("the Trusts") are currently sold only to insurance company separate accounts in connection with variable life insurance contracts and variable annuity certificates and contracts (the contracts") issued by AXA Equitable Life Insurance Company ("AXA Equitable"), AXA Life and Annuity Company, other affiliated or unaffiliated insurance companies and to The AXA Equitable 401(k) Plan ("AXA Equitable Plan"). Shares also may be sold to tax-qualified retirement plans and to other series of the Trusts. This means that investors may not buy shares of the Portfolios directly, but only through a contract offered by a participating insurance company.

Note: The CUSIPs are provided for research purposes only.

* These expenses are based on each portfolio's prospectus dated May 1, 2019, or for certain portfolios, the most recent prospectus supplement to the May 1, 2019 prospectus.

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There are fees and charges associated with variable annuities, which include, but are not limited to, mortality and expense risk charges, sales and surrender charges, administrative fees, and additional charges for optional benefits. Amounts in the annuity's variable investment options are subject to fluctuation in value and market risk, including loss of principal. Certain types of contracts, features and benefits may not be available in all jurisdictions. Withdrawals will be subject to ordinary income tax and, if made prior to age 59 1/2, may be subject to an additional 10% federal income tax penalty.

Please consider the charges, risks, expenses, and investment objectives carefully before purchasing a variable annuity or making an investment portfolio decision. For a prospectus containing this and other information, please contact a financial professional.
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