

AXA Equitable Life Insurance Company MONY Life Insurance Company of America

Supplement dated June 13, 2019 to the current variable life and annuity prospectuses

This Supplement updates certain information in the most recent prospectus and statement of additional information you received and in any supplements to that prospectus and statement of additional information (collectively, the "Prospectus"). You should read this Supplement in conjunction with the Prospectus and retain it for future reference. 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. We will send you another copy of any prospectus or supplement without charge upon request. Please contact the customer service group referenced in the Prospectus.

The purpose of this Supplement is to provide you with information regarding changes to certain portfolios. Please note, that the portfolios may not be available under your contract or policy. As applicable to your contract or policy, please note the following changes described below.

A. Changes to the EQ/Oppenheimer Global Portfolio

On or about May 24, 2019, Invesco Advisers, Inc. replaced OppenheimerFunds, Inc. as a Sub-Adviser to the EQ/Oppenheimer Global Portfolio. Accordingly, all references to OppenheimerFunds, Inc. in the Prospectus are replaced with Invesco Advisers, Inc.

B. EQ/Global Equity Managed Volatility Portfolio

On or about May 24, 2019, Invesco Advisers, Inc. replaced OppenheimerFunds, Inc. as a Sub-Adviser to the EQ/Global Equity Managed Volatility Portfolio. Accordingly, all references to OppenheimerFunds, Inc. in the Prospectus are replaced with Invesco Advisers, Inc.

AXA Equitable Funds Management Group, LLC will continue to be the Investment Adviser for the Portfolios. Also, please see "The Portfolios of the Trusts" in your Prospectus for more information.

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AXA Equitable Life Insurance Company MONY Life Insurance Company of America

Supplement dated August 2, 2019 to the current variable annuity and life prospectuses

This Supplement updates certain information in the most recent prospectus and statement of additional information you received and in any supplements to that prospectus and statement of additional information (collectively, the "Prospectus"). You should read this Supplement in conjunction with the Prospectus and retain it for future reference. 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. We will send you another copy of any prospectus or supplement without charge upon request. Please contact the customer service group referenced in the Prospectus.

The purpose of this Supplement is to provide you with information regarding certain changes to the Prospectus. Please note, that certain Portfolios described below may not be available under your contract or policy. As applicable to your contract or policy, please note the following changes:

Sub-Adviser Changes to Certain EQ Advisors Trust Portfolios

A. 1290 VT Small Cap Value Portfolio

Horizon Asset Management LLC ("Horizon Asset Management") has undergone a merger with two affiliated investment advisers. As a result of the merger, Horizon Asset Management was renamed Horizon Kinetics Asset Management LLC. Therefore, all references to Horizon Asset Management in the Prospectus are hereby deleted in their entirety and replaced with Horizon Kinetics Asset Management LLC.

B. EQ/Money Market Portfolio

The Dreyfus Corporation ("Dreyfus"), the sub-adviser for EQ/Money Market Portfolio has changed its name to BNY Mellon Investment Adviser, Inc. Therefore, all references to Dreyfus in the Prospectus are hereby deleted in their entirety and replaced with BNY Mellon Investment Adviser, Inc.

C. Multimanager Aggressive Equity Portfolio

Scotia Institutional Asset Management US, Ltd. ("Scotia") has resigned as a sub-adviser of Multimanager Aggressive Equity Portfolio. Effective on or about June 30, 2019, 1832 Asset Management U.S. Inc., an affiliate of Scotia, replaced Scotia as sub-adviser for a portion of the Active Allocated Portion of the Multimanager Aggressive Equity Portfolio. Therefore, all references to Scotia in the Prospectus are hereby deleted in their entirety and replaced with 1832 Asset Management U.S., Inc.

D. EQ/Capital Guardian Research Portfolio and EQ/Large Cap Core Managed Volatility Portfolio

Capital Guardian Trust Company ("Capital Guardian") has undergone a merger with an affiliated investment adviser Capital International, Inc. ("Capital International"). As a result of the merger, Capital International has assumed the sub-advisory responsibilities for the EQ/Capital Guardian Research Portfolio and a portion of the Active Allocated Portion of the EQ/Large Cap Core Managed Volatility Portfolio (together, "Capital Portfolios"). Therefore, all references to Capital Guardian in the Prospectus are hereby deleted in their entirety and replaced with Capital International, Inc.

E. EQ/Global Bond PLUS Portfolio

Effective on or about August 1, 2019, Wells Fargo Asset Management (International), LLC was consolidated into Wells Fargo Asset Management (International) Limited that is a registered investment adviser. As a result, Wells Fargo Asset Management (International) Limited assumed the investment sub-advisory responsibilities for the Active Allocated Portion of EQ/Global Bond PLUS Portfolio. Therefore, all references to Wells Fargo Asset Management (International), LLC in the Prospectus are hereby deleted in their entirety and replaced with Wells Fargo Asset Management (International) Limited.

Please see "The Portfolios of the Trusts" or "The Funds" in your Prospectus for more information.

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Supplement Dated August 16, 2019 to the May 1, 2019 Prospectus for Members Retirement Program

This Supplement modifies certain information in the above-referenced Prospectus and Supplements to Prospectus and Statement of Additional Information, dated May 1, 2019, as previously supplemented (the "Prospectus"). You should read this Supplement in conjunction with the Prospectus and retain it for future reference. 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. We will send you another copy of any prospectus or supplement without charge upon request. Please contact the customer service group referenced in your prospectus.

Change to Website address

Effective September 10, 2019, the Members Retirement Program Website www.axa.com/mrp, which provides information about the Program, as well as several interactive tools and resources that can help answer some of your retirement planning questions is changing. The current Website in your Prospectus is deleted in its entirety and replaced with the following new Website address:

mrp.axa-equitable.com

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Supplement dated December 6, 2019 to the current Prospectus and Statement of Additional Information for Members Retirement Program

This Supplement modifies certain information in the above-referenced Prospectus and Statement of Additional Information. You should read this Supplement in conjunction with the Prospectus and Statement of Additional Information and retain it for future reference. Unless otherwise indicated, all other information included in the Prospectus and Statement of Additional Information remains unchanged. The terms we use in this Supplement have the same meaning as in your Prospectus and Statement of Additional Information. We will send you another copy of the Prospectus or Statement of Additional Information without charge upon request. Please contact the customer service center referenced in your Prospectus.

The purpose of this Supplement is to provide you with certain information regarding the AllianceBernstein Balanced Fund, Separate Account No. 10.

- In the section of your Prospectus entitled "Investment options", effective December 15, 2019, the following replaces the Portfolio Manager information for AllianceBernstein Balanced Fund in the chart under the heading, "Investment advisor".

Fund	Portfolio Manager	Business experience for past 5 years
AllianceBernstein Balanced Fund	Michael Canter	Portfolio Manager at AllianceBernstein since 2016
	Joshua Lisser	Portfolio Manager at AllianceBernstein since 1992
	Judith A. De Vivo	Portfolio Manager at AllianceBernstein since 1984
	Ben Sklar	Portfolio Manager at AllianceBernstein since 2009
	Janaki Rao	Portfolio Manager at AllianceBernstein since 2013

- In the section of your Statement of Additional Information entitled, "Portfolio managers' information (AllianceBernstein Growth Equity Fund, AllianceBernstein Mid Cap Growth Fund and AllianceBernstein Balanced Fund)," effective December 15, 2019, the Portfolio Manager information in the chart under the heading "AllianceBernstein Balanced Fund, Separate Account No. 10 (the "Fund"), AllianceBernstein L.P. ("Adviser"), Information as of December 31, 2018" and the discussion below the chart that provides information with respect to the Portfolio Managers who are primarily responsible for the day-to-day management of the Fund will be replaced as follows:

AllianceBernstein Balanced Fund, Separate Account No. 10 ("Fund") AllianceBernstein L.P. ("Adviser") Information as of December 31, 2018													
(a)(1) Portfolio manager(s) of the Adviser named in the prospectus	(a)(2) For each person identified in column (a)(1), the number of other accounts of the Advisor managed by the person within each category below and the total assets in the accounts managed within each category below						(a)(3) For each of the categories in column (a)(2), the number of accounts and the total assets in the accounts with respect to which the advisory fee is based on the performance of the account						
	Registered Investment Companies		Other Pooled Investment Vehicles		Other Accounts		Registered Investment Companies		Other Pooled Investment Vehicles		Other Accounts		
	Number of Accounts	Total Assets (\$MM)	Number of Accounts	Total Assets (\$MM)	Number of Accounts	Total Assets (\$MM)	Number of Accounts	Total Assets (\$MM)	Number of Accounts	Total Assets (\$MM)	Number of Accounts	Total Assets (\$MM)	
Michael Canter	33	8,933	30	4,311	116	5,540	—	—	—	—	3	422	
Joshua Lisser	26	20,127	32	5,729	370	35,017	—	—	—	—	1	207	
Ben Sklar	27	20,141	32	5,729	365	34,874	—	—	—	—	1	207	
Janaki Rao	—	—	6	3,211	1	203	—	—	—	—	1	203	
Judith DeVivo	26	20,127	32	5,729	370	35,017	—	—	—	—	1	207	

For a description of any material conflicts, please see “Investment professional conflict of interest” later in the SAI.

For compensation information, please see “AllianceBernstein’s compensation program” later in the SAI.

Ownership of Securities of AXA’s insurance products for which the Fund serves as an investment option (Retirement Investment Account and Members Retirement Program):

Portfolio Manager	None	\$1-\$10,000	\$10,001-\$50,000	\$50,001-\$100,000	\$100,001-\$500,000	\$500,001-\$1,000,000	over \$1,000,000
Joshua Lisser	X						
Michael Canter	X						
Judith A. DeVivo	X						
Ben Sklar	X						
Janaki Rao	X						

AllianceBernstein Balanced Fund, Separate Account No. 10 (“Fund”) is managed by the following team members:

Joshua Lisser — Head — Index Strategies

Joshua Lisser is Head of the Index Strategies team and a member of the Multi-Asset Services investment team. He joined AB in 1992 as a portfolio manager in the Index Strategies Group and developed various services, including equity factor strategies, risk-controlled equity strategies and derivative-based risk overlay services. Prior to that, Lisser was with Equitable Capital Management, specializing in derivative investment strategies. He holds a BA from the State University of New York, Binghamton, where he was elected a member of Phi Beta Kappa, and an MBA from New York University. Location: New York

Shawn Keegan — Portfolio Manager — Credit

Shawn Keegan is a Senior Vice President and a member of the Credit portfolio-management team, focusing on US and global portfolios. He is also a member of both the US Multi-Sector and the Canada Fixed Income portfolio-management teams, where he specializes in credit. Keegan first joined AB in 1997 as a portfolio assistant. He then spent a year at Aladdin Capital as a trader before rejoining the firm in 2001 as part of the US Multi-Sector team. Keegan holds a BS in finance from Siena College. Location: New York

Judith A. DeVivo — Senior Portfolio Manager — Index Strategies

Judith A. DeVivo is a Senior Vice President and Senior Portfolio Manager. She manages equity portfolios benchmarked to a variety of indices, including the S&P 500, S&P MidCap, MSCI EAFE, S&P SmallCap and Russell 2000, in addition to several customized accounts. DeVivo joined AB in 1971 and has held a variety of positions throughout the firm. Just prior to joining the Passive Management Group in 1984, she was head of portfolio administration for the firm. Location: New York

Michael S. Canter — Director — US Multi-Sector and Securitized Assets

Michael Canter is a Senior Vice President and Director of US Multi-Sector and Securitized Assets at AllianceBernstein (AB). He is also the Chief Investment Officer of AB’s Securitized Assets Fund and the former CIO of the Recovery Asset Fund (ABRA-S) and the Legacy Securities (PPIP) Fund. In addition, Canter is Head of the Securitized Assets Research Group, which is responsible for the firm’s investments in agency mortgage-backed securities (MBS), credit risk-transfer securities (CRT), non-agency residential mortgage-backed securities, commercial mortgage-backed securities and other asset-backed securities (ABS). He has particularly extensive expertise in residential mortgage credit. Canter has been called upon to give expert testimony to the US Senate Committee on Banking, Housing, and Urban Affairs in 2013 and the US House of Representatives Subcommittee on Housing and Insurance in 2017, on how US housing policy should be structured going forward. Prior to joining the firm, he was the president of ACE Principal Finance, a division of ACE Limited (now Chubb). There, Canter managed portfolios of credit default swaps, ABS, MBS and collateralized debt obligations. He is currently a board member of the Association of Mortgage Investors. Canter holds a BA in math and economics from Northwestern University and a PhD in finance from the Columbia University Graduate School of Business. Location: New York

Ben Sklar — Portfolio Manager — Index Strategies

Ben Sklar joined AB in 2006 as an associate portfolio manager in the Blend Strategies Team, managing global equity portfolios for institutional clients. He joined the Index Strategies team in 2009 as a Portfolio Manager where he has focused on developing a suite of custom index, structured equity and systematic volatility-management strategies. He received a BA from Trinity College, Hartford, and a Masters of Business Administration in finance from New York University. Location: New York

Janaki Rao — Portfolio Manager and Head — Agency Mortgage-Backed Securities Research

Janaki Rao is a Senior Vice President, Portfolio Manager and Head of Agency Mortgage-Backed Securities Research, where he oversees agency mortgage-backed securities (MBS) research, including fundamental and relative-value research. He brings decades of experience to AB, with a focus on MBS and US interest-rate strategies. Before joining the firm, Rao spent seven years in the US Interest Rate Strategy Group at Morgan Stanley,

where he was responsible for covering the agency MBS market, including publishing for the flagship weekly publication, and generating ad hoc reports on breaking news, in-depth analysis of emerging trends and product primers. He also engaged with policymakers on various issues related to housing finance. Prior to joining Morgan Stanley, Rao ran the advance pricing, debt and derivatives trading desk at the Federal Home Loan Bank of New York. He holds a BA in economics from Delhi University and an MBA in finance from the Zicklin School of Business at Baruch College. Location: New York

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Supplement dated February 28, 2020 to the current variable annuity prospectuses

This Supplement updates certain information in the most recent prospectus and statement of additional information you received and in any supplements to that prospectus and statement of additional information (collectively, the “Prospectus”). You should read this Supplement in conjunction with your Prospectus and retain it for future reference. Unless otherwise indicated, all other information included in your Prospectus remains unchanged. The terms we use in this Supplement have the same meaning as in your Prospectus. We will send you another copy of any prospectus or supplement without charge upon request.

This Supplement describes, as applicable, changes to distributions from certain qualified contracts, effective as of January 1, 2020 pursuant to legislation passed at the end of 2019 (the Setting Every Community Up for Retirement Enhancement (“SECURE”) Act). As of the date of this Supplement, very limited substantive regulatory guidance has been issued on this legislation. This Supplement is not intended as tax advice. If you own a tax-qualified contract or intend to purchase a tax-qualified contract, you should consult with your tax adviser regarding how the SECURE Act impacts your unique situation.

New age for beginning lifetime required minimum distributions from tax-qualified contracts

As of January 1, 2020, the age after which lifetime required minimum distributions must begin for all traditional IRAs (including SEP IRAs and SIMPLE IRAs, as well as all other tax-favored and tax-qualified employer sponsored plans under Internal Revenue Code Sections 401(a), including 401(k) (qualified plans), 403(b) (TSAs) and 457(b) plans (EDCs)) has increased from 70½ to 72 only if you attain age 70½ on or after January 1, 2020 (e.g., only if you were born on or after July 1, 1949). All other requirements for the timing of lifetime required minimum distributions remain the same. This means, for example, if you were born before July 1, 1949, then the increase in the age when lifetime required minimum distributions must begin does not apply to you and you must begin and/or continue to take lifetime required minimum distributions as required before the passage of the SECURE Act. Please consult your tax adviser about your individual circumstances.

New rules for post-death distributions from defined contribution plans

These rules apply to defined contribution plans, including employer sponsored plans under Internal Revenue Code Sections 401(a), including 401(k) (qualified plans), 403(b) (TSAs) and 457(b) plans (EDCs), as well as, all types of IRAs (traditional, SEP, SIMPLE and Roth, and all types of Inherited IRAs).

For IRA owners and plan participants who die on or after January 1, 2020, and where the death beneficiary is an individual, the entire account value must be withdrawn or distributed by the end of the tenth year following the year of death, unless the individual beneficiary is an “Eligible Designated Beneficiary”. An Eligible Designated Beneficiary as defined in the SECURE Act generally includes a surviving spouse, a minor child (until the child reaches the age of majority), an individual with chronic illness or disability, or any other person not more than 10 years younger than the IRA owner or plan participant. Only an Eligible Designated Beneficiary may take death benefits over his/her life or life expectancy period. Also, trusts which are death beneficiaries can no longer take death benefits over the life expectancy period of the oldest trust beneficiary unless the trust is for the benefit of specified disabled or chronically ill individuals. The practical effect of this change is that, in certain cases, benefits under new and existing contracts may have to be paid out faster than what was required before the passage of the SECURE Act. Please consult your tax adviser about your individual circumstances.

Other

Pending the issuance of regulatory guidance regarding the SECURE Act, we may (1) make changes to your existing contract, (2) stop offering certain contracts and (3) stop offering certain features and benefits of the contract for both new sales and/or existing contracts.

For taxable years beginning after December 31, 2019, the SECURE Act also removes the limitation on making regular contributions with respect to compensation to an IRA for the year the owner reaches age 70½. Please consult your tax adviser about your individual circumstances.

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