

AXA Advisors, LLC

Committed to Michigan for Over 100 Years

Managing your finances is a lifelong process. Everyone lives their life in their own way and experiences complicated emotions about money, so investment decisions are highly personal and unique to each individual.

At the Great Lakes Branch of AXA Advisors, we believe in lifestyle planning. We'll help you through every stage of your financial life cycle – from when you land your first full-time job to when you're newly retired, and all the stages in between. We're an established leader in helping individuals and businesses address their financial goals through financial planning, investment services and risk management.

"What we do with prospective clients is build a relationship based on planning rather than on selling a specific product," says Ben Hudson, Divisional Executive Vice President of AXA Advisors and co-manager of Michigan's Great Lakes Branch. "We focus [on] identifying your needs and goals, developing a strategy, and putting your plan into action. We're there to listen, to ask the important questions, to advise you, and to keep you on the road to financial freedom." With a wide variety of financial products, as well as both fee- and non-fee based financial planning services, AXA Advisors offers strategic advice and continues to work with clients through the implementation process and at regular intervals thereafter. Hudson says that, for initial clients, typically three to four contacts are needed to educate them and establish a plan, which may include investment strategies, risk management and financial and retirement planning.

Michigan Presence

Having had a presence in Michigan since 1859, under the banner of The Equitable Life Assurance Society of the United States, the branch is historically one of AXA Advisors' largest and most successful.

"The major difference between AXA and other financial services corporations is our personalized approach," says Divisional Executive Vice President Tim Mackie ChFC, CLU. "That's a major reason we've been in business for so long. We typically meet with new clients three or four times before we even begin to make recommendations. And it doesn't end there. We meet at regular intervals to address their



Ben Hudson, Paddy Miller, Tim Mackie ChFC, CLU, Rick Audas

changing financial needs and priorities." Today, the Great Lakes Branch is led by Mackie, Hudson, and a third Divisional Executive Vice President, Rick Audas. The three Executive Vice Presidents, along with Branch Operations Manager Paddy Miller, have more than 100 years of combined experience in the financial services industry.

A Growing Organization

Despite the challenges facing Michigan's economy, the Great Lakes Branch continues to grow. In fact, 40 new associates have been hired in each of the last several years. Some 263 financial professionals are affiliated with the Great Lakes Branch, which has offices in Troy, Grand Rapids, Okemos, Saginaw and is one of the few financial services companies to maintain an office in downtown Detroit.

AXA Advisors continues to recruit individuals to become financial professionals with the organization, serving communities throughout Michigan. The company primarily looks for people who have an "entrepreneurial" mindset, a strong work ethic, integrity and who are looking for a career — not just a job.

Career-changers are also welcome. "Financial planning is a great second career for individuals who've experienced a cap on future growth in an industry or organization, or who have been successful in their current roles, but [were] perhaps downsized due to corporate consolidation," Hudson says.

The Great Lakes Branch currently services more

than 133,000 households in the Great Lakes area, holding account values totaling nearly \$5.5 billion and in-force life insurance policies totaling more than \$16.5 billion.

Part of A Winning Team

If you're looking for help defining your financial goals and putting a plan in place as a client, or if you're looking to take charge and maximize your "entrepreneurial" potential as a financial professional with an industry leader, contact us. We're here to help.

About AXA Advisors

AXA Advisors is the broker-dealer and investment advisor for AXA Financial Inc., a member of the global AXA Group — a worldwide leader in financial protection and wealth management. AXA Group's operations are geographically diverse, with main operations in Western Europe, North America, and the Asia/Pacific region. and the group had more than \$1.73 trillion in client assets under management as of Dec. 31, 2006.

With operations in more than 60 countries, 52 million individual and corporate clients, and 150,000 employees worldwide, AXA ranks as the second-largest insurance company on the 2007 Fortune Global 500*.



Be Life Confident

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* By revenue, industry: Insurance: Life, Health (stock), Fortune Magazine, July 23, 2007
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