



Contact: Suzanne Hoffman
610-690-0826
suzanne.hoffman@axa-advisors.com

FOR IMMEDIATE RELEASE

MICHAEL FIORI JOINS AXA ADVISORS

BALA CYNWYD, PA – Michael Fiori has completed the marketing associate program at Karr Barth Associates, part of AXA Advisors, LLC, and has joined AXA’s team of talented financial professionals.

Mr. Fiori is licensed and registered to provide financial products and services to individuals and small businesses including: financial strategies, retirement, and estate conservation; asset allocation; annuities; life insurance and mutual funds. As a financial professional with AXA Advisors, he will be working with clients to help them define their financial goals.

As a graduate of the AXA Advisors Marketing Associate Program Mr. Fiori has completed a 18-month curriculum that allowed him to work alongside and gain hands-on experience from proven sales professionals. This allowed Mr. Fiori the opportunity to sharpen the skills needed to become a successful sales associate. As a marketing associate he developed new-business marketing strategies, reviewed and evaluated current financial plans, and provided support in areas such as asset allocation modeling and sales illustrations.

As a sales associate Mr. Fiori will continue to work with an experienced financial planner or with a group of associates and acquaint himself with their goals, book of business and target markets. He has worked closely with Anthony Villari – Senior Vice President and Michael Stasko – financial consultant. Mr. Villari has been a member of AXA Advisors/Karr Barth for 17 years and continues to grow his practice through sound financial planning with individuals and business owners. For 5 years Michael has been a member of AXA Advisors/Karr Barth and has focused on solving the growing issues individuals face near, at and into retirement.

Mr. Fiori holds a Bachelors of Science Degree in Finance from West Chester University in Pennsylvania. In addition, he has earned his securities and insurance licenses, series 7, 66, life/accident and health.

He currently resides in Cinnaminson, NJ.

Karr Barth Associates is located at 40 Monument Road, Bala Cynwyd, PA 19004. Financial products and services available to individuals and small businesses through AXA Advisors, LLC include: financial, retirement, and estate strategies; asset allocation; annuities; life insurance and mutual funds. Securities products are offered through AXA Advisors, LLC, (NY, NY 10104, (212) 314-4600,) member FINRA, SIPC. Insurance and annuity products are available through AXA Network, LLC, and its subsidiaries.

About AXA Advisors

AXA Advisors, LLC is a leading provider of financial services for consumers and businesses, working with clients to help them define and meet their financial goals. AXA Equitable provides life insurance, annuities and other needs-based products and services for the financial services market, and is a sponsor of the Variable Annuities Knowledge Center (www.variableannuityfacts.org), an online resource aimed at helping consumers understand the facts surrounding variable annuities. The Variable Annuities Knowledge Center is operated by a standalone non-profit organization and is overseen by an independent advisory board.

AXA Advisors and AXA Equitable are subsidiaries of AXA Financial, Inc., one of the premier U.S. organizations providing financial protection and wealth management. AXA Financial had approximately \$795 billion in assets under management as of December 31, 2006, and is a member of the global AXA Group, which had \$1.73 trillion in assets under management as of December 31, 2006.

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