

DALBAR Recognizes the Best Websites in Life Insurance & Annuities

AXA Jumps to #1 in FP rankings - New York Life Stays At the Top in Consumer Rankings; Mobile Access Continues to Grow

(Boston, MA. - August, 2010) The race for DALBAR's number one ranking for advisor websites in the life insurance & annuity industry has been close for the past few quarters and today AXA Equitable has garnered the top position, edging out American General, who finished in second. Lincoln Financial, MassMutual, SunAmerica, Allstate and The Hartford join these two firms at the top of DALBAR's Second Quarter Rankings of financial professional websites in the life insurance & annuity industry. All these firms have been awarded an "Excellent" website designation, DALBAR's highest honor, for their online offerings.

AXA Equitable routinely placed high in DALBAR's rankings, however this is their first quarter as the number one professional website. Since launching a new advisor website in 2008, the firm constantly strived to enhance online resources for advisors. This past quarter multiple enhancements to their industry-leading Performance Center as well as the launch of a new advisor mobile site allowed them to leapfrog ahead of AG.

In the realm of consumer websites, New York Life continues to dominate the rankings, holding the top spot since 2005 and earning an "Excellent" designation for an impressive 24 consecutive quarters. AXA Equitable's consumer website also earned an "Excellent" designation and landed in second place, followed by The Hartford, TIAA-CREF, Pacific Life, MassMutual, American General, and SunAmerica, all of whom earned a "Very Good" rating for their efforts.

Mobile Offerings -The New Game in Town

Insurance & annuity firms have been active in the mobile environment for some time but the focus is on auto and property insurance. Top firms such as Allstate, State Farm, Nationwide, and The Hartford all offer mobile applications for accident assistance, which help drivers in submitting auto claims, finding service stations, and obtaining insurance information. A few firms, like New York Life, maintain mobile websites designed for mobile devices, while MassMutual took a different approach and created an app game intended to teach children the value of saving. Using a little avatar, children run around collecting money and coins and try to avoid items, like candy and toys, which drain them of their savings.

Whether app or mobile website, account access is not the focus. Compared to mutual fund and brokerage firms, life & annuity companies are lacking investment account access capabilities for consumers. Fidelity, who offers clients a comprehensive brokerage app, allows customers to view annuity values on their mobile devices while TIAA-CREF gives their participants access to employer-sponsored plan balances with their mobile app.

Despite a lack of attention for customer access to accounts, life insurance & annuity firms are making great strides in mobile offerings for advisors and producers. AXA Equitable released a new advisor mobile site in the second quarter that allows advisors to access their book of business, client activity alerts, and wholesaler contact information. John Hancock Insurance developed a mobile version of their JH Illustrator software for use on BlackBerry devices in late

2009 and Principal Financial has a mobile app for producer compensation information while Allstate recently launched a mobile version of their Producer Resource website for easy access to sales and marketing materials on the go.

First Quarter Rankings, 2010:

Top-ranked websites, as of the end of the first quarter, 2010, are:

| Web Ranking | Consumer sites | Financial Professional sites |
|-------------|----------------|------------------------------|
| # 1 | New York Life* | AXA Distributors* |
| # 2 | AXA Equitable* | American General* |
| # 3 | The Hartford | Lincoln Financial* |
| # 4 | TIAA-CREF | MassMutual* |
| # 5 | Pacific Life | SunAmerica* |

*Earns DALBAR's "Excellent" designation

The complete WebMonitor Life Insurance & Annuity quarterly updates for the Second Quarter, 2010, are available from DALBAR at WebMonitor Quarterly Rankings or 617-723-6400.

DALBAR, Inc., the nation's leading financial-services market research firm, is committed to raising the standards of excellence in the financial-services industry. With offices in both the US and Canada, DALBAR develops standards for, and provides research, ratings, and rankings of intangible factors to the mutual fund, broker/dealer, discount brokerage, life insurance, and banking industries. They include investor behavior, customer satisfaction, service quality, communications, Internet services, and financial-professional ratings.

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