Structured Capital Strategies®
Series C
Fact Card

This document is one part of the Structured Capital Strategies® product kit. Please note that this document is intended to be viewed only after reading the kit carrier, which contains important introductory information about Structured Capital Strategies® variable annuity, including the definitions of product terms.

Structured Capital Strategies® is an innovative, tax-deferred structured growth strategy that includes a built-in protection feature providing you the opportunity to invest for growth up to a Performance Cap Rate with some downside protection.

**Contribution Amounts**

**Initial Minimum:** $25,000

**Subsequent Minimum:**

- Non-Qualified and Qualified Plans: $500
- Roth IRA & Traditional IRA: $50

There is no minimum requirement for transfers into a Segment or for contributions/transfers to a Segment Type Holding Account.

**Maximum:** $1.5 million

- Maximum contribution age is 86 (or if later, the first contract date anniversary).

This product generally offers greater upside potential, but less downside protection, at maturity than fixed indexed annuities, which provide a guaranteed minimum return.

AXA Equitable may at any time exercise its rights to discontinue, suspend or change acceptance of contributions/transfers, as well as change minimum and maximum contribution requirements and limitations. Please see the prospectus and supplemental materials for details.

Structured Capital Strategies® is a long-term financial product designed for retirement purposes. Simply stated, a variable annuity is a contract between you and an insurance company that lets you pursue the accumulation of assets through equities and other investment options. You may then take payments or a lump sum amount at a later date. In Structured Capital Strategies®, you invest to accumulate value on a tax-deferred basis in one or more of our variable investment options and/or in one of the Segments comprising the Structured Investment Option.

**important considerations**

This fact card does not cover all material provisions of the Structured Capital Strategies® contract. This fact card must be preceded or accompanied by a current Structured Capital Strategies® prospectus, which contains detailed information about the Structured Capital Strategies® contract, including risks, charges, expenses, investment objectives, limitations and restrictions. You should carefully read the prospectus included in this kit before purchasing a contract.

There is a risk of a substantial loss of your principal because you agree to absorb all losses to the extent they exceed the protection provided by the Structured Investment Option at maturity. If you would like a guarantee of principal, we offer other products that provide such guarantees.

AXA Equitable Life Insurance Company has sole legal responsibility to pay amounts it owes under the contract. An owner should look to the financial strength of AXA Equitable for its claims-paying ability.

Variable Annuities: • Are Not a Deposit of Any Bank • Are Not FDIC Insured
• Are Not Insured by Any Federal Government Agency • Are Not Guaranteed by Any Bank or Savings Association • May Go Down in Value

1 Structured Capital Strategies® is a variable and index-linked deferred annuity contract. Please see the back page for additional important information.
**Issue Ages**

Non-Qualified, Roth IRA & Traditional IRA: 0–85 (Ages 20–75 for Qualified Plans. Ages 0–18 are available under a custodial agreement under the Uniform Gifts to Minors Act (UGMA) or Uniform Transfers to Minors Act (UTMA). May vary in some states.)

**Structured Investment Option**

To address down market fears, the Structured Investment Option provides the choice of one or several indices and maturity options, and in addition, it includes a downside protection feature, called a Segment Buffer. The Segment Buffer provides you with the opportunity to invest for growth while minimizing loss.

The Structured Investment Option permits an investor to invest in one or more Segments, each of which provides performance tied to the performance of a securities or commodities index for a set period (1 year, 3 years or 5 years) up to a Performance Cap Rate.

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**The Structured Investment Option comprises the following 21 Segment Types**

**1. Segment Duration?**

- 1-Year
- 3-Year
- 5-Year

**2. What Index?**

- S&P 500 Index®
- Russell 2000® Index
- NASDAQ 100 Index®
- MSCI EAFE Index
- MSCI Emerging Markets Index®
- Financial Select Sector SPDR®
- DJ US REIT®
- Gold Index®
- Oil Index®

**3. With How Much Downside Segment Protection?**

- Standard -10%
- Standard -20%
- Standard -30%
- Choice -10%

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* You are protected from some downside risk; if the negative return is in excess of the Segment Buffer, there is a loss of principal.

The Structured Investment Option does not involve an investment in any underlying portfolio. Instead, it is an obligation of AXA Equitable Life insurance Company.

**Segment Type** — Combination of the index option, duration and buffer you choose is what distinguishes your investment option. See Important Terms.

**Segment Buffer** — Built-in protection feature, in which AXA Equitable will absorb up to the first -10%, -15%, -20%, -25% or -30% of any loss. You will absorb the loss in excess of your Segment Buffer. See Important Terms.

**Segment Duration** — Segment Start Date to Segment Maturity Date, available in one, three, and five years. See Important Terms.

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Depending on the index option and duration you choose, (1 year, 3 years or 5 years), AXA Equitable will absorb the first -10%, -20% or -30% of any loss to help alleviate your down market fears while capturing any potential gain up to the applicable Performance Cap Rate. The Performance Cap Rate is the maximum potential “ceiling,” or cap, that you may get from index gains. It may limit your potential in up markets. While you are protected from some downside risk, if the negative return is in excess of the Segment Buffer, there is a risk of a substantial loss of your principal.

**Investment Options**

**I. Structured Investment Option** offers you the opportunity to invest in 21 Segment Types, with varying maturities tied to the performance of an equity or commodity index. Your options are:

1. S&P 500 Price Return Index
2. Russell 2000 Price Return Index
3. NASDAQ 100 Price Return Index®
4. MSCI EAFE Price Return Index
5. MSCI Emerging Markets Price Return Index®
6. Financial Select Sector SPDR® Fund®
7. iShares® Dow Jones U.S. Real Estate Index Fund®
8. London Gold Market Fixing Ltd PM Fix Price/USD®
9. NYMEX West Texas Intermediate Crude Oil Generic Front Month Futures®

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2 Not available in all jurisdictions.
Investment Options (continued)

You have the ability to invest in up to 70 Segments and Segment Type Holding Accounts at any given time. If money that is scheduled to sweep into Segments will cause the contract to exceed 70, the money will be defaulted into the EQ/Money Market. Once amounts are in a Segment, you cannot transfer out of a Segment to another investment option. You can only make withdrawals out of a Segment or surrender your contract. The amount you would receive would be calculated using the formula for the Segment Interim Value. (See Important Terms Section.)

II. Variable Investment Options are also available, exclusive of Segment Buffers and Performance Cap Rates. These choices are:

1. EQ/Equity 500 Index
2. EQ/Core Bond Index
3. EQ/Money Market

Your investment return is dependent on the performance of the underlying portfolios and subject to market fluctuations and could include the loss of principal.

Dollar Cap Averaging (DCA)

Dollar Cap Averaging Program (DCA) is a service designed to reduce investment timing decisions by systematically investing in any of the available Segments over a period of either three or six months. The Program invests in the Dollar Cap Averaging Account, which is part of the EQ/Money Market variable investment option. The Dollar Cap Averaging Account has the same rate of return as the EQ/Money Market variable investment option. The Program allows you to gradually allocate amounts to available Segment Type Holding Accounts by periodically transferring approximately the same dollar amount to your selected Segment Type Holding Accounts. Regular allocations to the Segment Type Holding Accounts will allow you to invest in the Segments at different Performance Cap Rates. This plan of investing, however, does not guarantee that you will earn a profit or be protected against losses. We may, at any time, exercise our right to terminate transfers to any of the Segment Type Holding Accounts, limit the number of Segments that you may elect or discontinue offering the Program. You may not specify a Performance Cap Threshold if you elect to invest in the DCA. This means the Performance Cap Rate declared on the Segment Start Date will apply to the amounts transferred from the DCA. The DCA can be funded from both new contributions to your contract and transfers from the investment options, including the EQ/Money Market variable investment option. If you elect to invest in the DCA at contract issue, 100% of your initial contribution must be allocated to the DCA. In other words, your initial contribution cannot be split between your DCA and any other investment option available under the contract.

Annual Contract Fee for the Variable Investment Options

1.65% plus administrative portfolio fees (a daily charge deducted from the net assets in each Variable Investment Option and Segment Type Holding Account to cover administrative expenses, sales expenses and certain expense risks)

Underlying Investment Portfolio Expenses (expressed as an annual percentage of daily net assets)

<table>
<thead>
<tr>
<th>Chosen Index</th>
<th>Segment Duration</th>
<th>Segment Buffer</th>
</tr>
</thead>
<tbody>
<tr>
<td>S&amp;P 500®</td>
<td>3 years</td>
<td>-20%</td>
</tr>
</tbody>
</table>

Segment Types with greater protection tend to have lower Performance Cap Rates than other Segment Types that use the same index and duration but provide less protection.

Segment — Is your investment in a Segment Type, with a specific Segment Maturity Date. The Segment in the example below was established in August 2010.

Example:

<table>
<thead>
<tr>
<th>Chosen Index</th>
<th>Segment Duration</th>
<th>Segment Buffer</th>
<th>Segment Maturity Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>S&amp;P 500®</td>
<td>3 years</td>
<td>-20%</td>
<td>August 14, 2013</td>
</tr>
</tbody>
</table>

Segment Buffer — Protects your investment when an index performance declines. Each Segment has a Segment Buffer. Segment Buffer rates available are -10%, -20% and -30%. AXA Equitable will absorb up to the first -10%, -20% or -30% of any loss. You will absorb the loss in excess of your Segment Buffer. Please note that this could mean a substantial loss of principal in certain cases.

Segment Type Holding Account — Your contribution or the money that you wish to transfer into a Segment will be held in this account until it is ready to be swept or transferred into the chosen Segment on the next available Segment Start Date. Each Segment Type has its own Holding Account, which is part of the EQ/Money Market Variable Investment Option.

The amounts held in a Segment Type Holding Account may earn a return that is less than the return you might have earned if those amounts were held in another Variable Investment Option.
**Important Terms (continued)**

**Segment Start Date** — Is the date a new Segment is scheduled to start and is generally the 15th of each month. The Segment Start Date may be delayed by holidays or other events that may affect the exchanges on which the indices are traded. On the Segment Start Date, all money in the Segment Type Holding Account as of the prior business day will be swept into a new Segment if all qualifying requirements to establish a new Segment are met. Transfers cannot be made out of a Segment Type Holding Account on a Segment Start Date.

**Performance Cap Rate** — Maximum potential “ceiling,” or cap, that you may get from index gains. This rate is locked in on the Segment Start Date. The Performance Cap Rate is a rate of return from the Segment Start Date to the Segment Maturity Date, not an annual rate, even if the Segment Duration is longer than one year. (Please note that you are not investing directly in the applicable index. You will not know what the Performance Cap Rate is until the Segment starts.) Your Segment Rate of Return may be limited by the Performance Cap Rate, which may be lower than the performance you may otherwise have experienced if you invested in a mutual fund or exchange-traded fund designed to track the performance of the applicable index.

**Performance Cap Threshold** — The minimum Performance Cap Rate that you determine to be acceptable in allowing sweeps from the Segment Type Holding Account into a Segment. This means that you can determine a minimum level of return that meets your investment needs. If your Performance Cap Threshold is not met (the Performance Cap Rate is lower than your designated Performance Cap Threshold), your money will continue to be invested in the Segment Type Holding Account until it is met or the entire account value is transferred out of the Segment Type Holding Account. The Performance Cap Threshold remains in effect for 3 scheduled Start Date opportunities. If at the end of the 3rd opportunity the requested threshold is not met, any money in the Segment Holding Account will be swept on the next Segment Start Date that the Segments become available. For contracts issues on or after August 25th, 2014, a Performance Cap Threshold will remain in effect until the after the third scheduled Segment Start Date following your Performance Cap Threshold election. For policies issued prior to August 25th, 2014, the Performance Cap Threshold is active for 90 days or if later, until amounts are swept into a new Segment. Setting a Performance Cap Threshold is not required.

**Segment Maturity Date** — The date when a Segment ends, which is generally on the 14th of each month. On the Segment Maturity Date your maturity value, equal to your investment contribution adjusted for withdrawals prior to the Segment Maturity Date, multiplied by your Segment Rate of Return (the index performance adjusted by the Segment Buffer or Performance Cap Rate), will be set to automatically roll over into the next new Segment of the same Segment Type. Alternatively, you may elect to have your maturity value allocated to the same or different Segment Type, and/or Variable Investment Options, according to your current or updated allocation instructions on file.

**Account Value** — Total investment value in your Variable Investment Options, Segment Type Holding Accounts and Segment Interim Value.

**Segment Investment** — Is the dollar amount of your initial contribution, adjusted for withdrawals prior to the Segment Maturity Date. It is reduced pro rata by the proportion of the withdrawal to the Segment Interim Value. Therefore, the reduction could be greater than the amount of the withdrawal. The Segment Investment remaining at Segment Maturity is the amount protected by the Buffer.

**Segment Interim Value** — Is the value of the Segment prior to the Segment Maturity Date. The calculation is linked to various factors, including the value of a basket of put and call options on the relevant Index, as described in “Appendix III” of the prospectus. It may be lower than the original investment even when the index is higher and may be less than the amount you would receive had you held the investment to maturity. It would generally be lower the longer the time period before the Segment Maturity Date because we prorate the Performance Cap. It will generally be negatively affected by the increases in the expected volatility of index prices, interest rate increases, and by poor market performance. Overall, withdrawals from a Segment prior to the Segment Maturity Date will proportionately reduce the Segment Buffer and the Performance Cap Rate depending on the period those amounts were invested in the Segment.

**S&P 500 Price Return Index** — Comprises 500 of the largest companies in leading industries of the U.S. economy. Larger, more established companies may not be able to attain potentially higher growth rates of smaller companies, especially during extended periods of economic expansion.

**Russell 2000 Price Return Index** — Tracks the performance of small-cap companies. Stocks of small and mid-size companies have less liquidity than those of larger companies and are subject to greater price volatility than the overall stock market. Smaller company stocks involve a greater risk than is customarily associated with more established companies.

**NASDAQ 100 Price Return Index** — Is a free float-adjusted market capitalization index that is designed to measure equity market performance of 100 of the largest domestic and international non-financial securities listed on The NASDAQ Stock Market based on market capitalization. The Index reflects companies across major industry groups, including computer hardware and software, telecommunications and biotechnology. Non-diversified investing may be focused in a smaller number of issues or one sector of the market that may make the value of the investment more susceptible to certain risks than diversified investing.

**MSCI EAFE Price Return Index** — Is a sampling of securities deemed by MSCI as designed to measure the equity market performance of the developed European, Australasian and Far East (EAFE) markets. Australasia includes Australia, New Zealand and neighboring islands of the South Pacific. International securities carry additional risks, including currency exchange fluctuation and different government regulations, economic conditions and accounting standards.

**MSCI Emerging Markets Index** — Is a free float-adjusted market capitalization index that is designed to measure equity market performance of 21 emerging market country indices, including Brazil, Russia, India, China and others in Southeast Asia, Eastern Europe, Latin America and Africa. International securities carry additional risks, including currency exchange fluctuation and different government regulations, economic conditions and accounting standards.

**Financial Select Sector SPDR® Fund** — Seeks to closely match the returns and characteristics of the Financial Select Sector Index, which is the underlying index. The underlying index seeks to provide an effective representation of the financial sector of the S&P 500 Index, and includes companies from the following industries: commercial banks, capital markets, diversified financial services, insurance and real estate. The Financial Select Sector SPDR Fund may not fully replicate or may, in certain circumstances, diverge significantly from the performance of the index. Non-diversified investing may be focused in a smaller number of issues or one sector of the market that may make the value of the investment more susceptible to certain risks than diversified investing.
Important Terms (continued)

iShares® Dow Jones U.S. Real Estate Index Fund (Not available in all jurisdictions.) — Seeks investment results that correspond generally to the performance of the Dow Jones U.S. Real Estate Index. The Index measures the performance of the Real Estate industry of the U.S. equity market, including real estate holding and developing and real estate investment trust (REITS) subsectors. The investment performance of the iShares® Dow Jones U.S. Real Estate Index Segment is based only on the closing share price of the Index Fund. The iShares® Dow Jones U.S. Real Estate Index Segment does not include dividends declared by the Index Fund. Non-diversified investing may be focused in a smaller number of issues or one sector of the market that may make the value of the investment more susceptible to certain risks than diversified investing.

London Gold Market Fixing Ltd PM Fix Price/USD (Gold Index) (Not available in all jurisdictions.) — Is an international benchmark for the price of Gold. Because this Investment Segment is tracked to the commodities industry, it can be significantly affected by commodity process, world events, import controls, worldwide competition, government regulations, and economic conditions. Apart from the risks associated with general commodity investing, there are risks to investing in the common stocks of commodity-producing companies. You should be willing to accept the risks that come with exposure to foreign and emerging markets, including political, economic and currency volatility.

NYMEX West Texas Intermediate Crude Oil Generic Front Month Futures (Oil Index) (Not available in all jurisdictions.) — Is the underlying commodity index of oil futures contracts. Risks involved with futures contracts include imperfect correlation between the change in the market value of the stocks held by the portfolio and the prices of futures contracts and options, and the possible lack of a liquid secondary market for futures or options contracts, and the resulting inability to close a futures contract prior to its maturity date. Also, index options, over-the-counter options, and options on futures are exposed to additional volatility and potential losses.

Withdrawing Your Money

Free Withdrawal Amount: Access up to 100% of the account value free of withdrawal charges.

Withdrawals from a Segment: Prior to the Segment Maturity Date withdrawals are based upon the Segment Interim Value and will proportionately reduce the Segment Buffer and Performance Cap Rate depending on the period those amounts were invested in the Segment. Therefore, a withdrawal may impact your Segment Investment by a greater amount than the withdrawal itself. See Segment Interim Value in the Important Terms section of this fact card.

Partial withdrawals are permitted. Unless otherwise requested, withdrawals are taken in the following order on a pro rata basis:

1. Variable Investment Options (VIOs)
2. Segment Type Holding Account(s)
3. Dollar Cap Averaging Account (DCA)
4. Segment(s)

Alternatively, if you want to select Segments to withdraw from, you may make that selection after the VIOs and Segment Type Holding Account(s) have been depleted. Amounts withdrawn from active Segments will be valued using the formula for calculating the Segment Interim Value. (See Important Terms Section.)

AXA Equitable Life Insurance Company has sole legal responsibility to pay amounts it owes under the contract. An owner should look to the financial strength of AXA Equitable for its claims-paying ability.

Automatic Required Minimum Distribution (RMD) Withdrawal Service is available. Beginning in the calendar year in which you reach age 70½, you will receive an annual RMD payment in December when you enroll in the RMD program. Withdrawn money is taken in the same order as partial withdrawals (see above).

Death Benefit

Return of Account Value as of the date all paperwork is received in good order, without any missing or unclear information. Depending on your designated beneficiaries, a contract can be continued under either Spousal Continuation or the Beneficiary Continuation Option.

The Segment Interim Value is used in the calculation of the death benefit, and may be lower than your original investment in the Segment, even when the index is higher at the time of the death benefit payment than at the time of the original investment. If an investor dies before the Segment Maturity Date, the Segment Buffer will not necessarily apply to the extent it would on the Segment Maturity Date, and any upside performance will be limited to a percentage lower than the Performance Cap Rate. See Segment Interim Value in the Important Terms section of this fact card.

Tax Consequences

Distributions taken prior to annuitization are generally considered to come from the gain in the contract first. If the contract is tax-qualified, generally all withdrawals are treated as distributions of gain. Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59½, may be subject to an additional 10% federal tax.
This flyer is not a complete description of the Structured Capital Strategies® variable annuity and must be accompanied by the product kit carrier and the product prospectus. Qualified Plans are not available in all jurisdictions.

Investing in the Choice Segments generally provides you access to higher Performance Cap Rates and potentially greater Segment performance. The cost to invest in a Choice Segment is 1% per year of duration (for example, 3% for a 3-year Segment and 5% for a 5-Year Segment). However, the Choice cost is waived if your index returns are negative, and is partially waived if your index returns are positive but less than your applicable Choice cost. This guarantees that the Choice cost will never bring your returns below zero at maturity. Because you have access to a higher Performance Cap Rate, if the market is up at maturity you may keep a greater percentage of that growth even after deduction of the Choice cost than you would in a similar Standard Segment.

The Segment Rate of Return for a Choice Segment will always be less than (a) the Performance Cap Rate and (b) the Index Performance Rate, if positive, for that Segment. The Segment Rate of Return for a Choice Segment may be less than the Segment Rate of Return for a Standard Segment based on the same Index, Segment Buffer and Segment Duration. This will occur if the applicable Index Performance Rate is positive but less than the sum of (a) the Performance Cap Rate for the Standard Segment and (b) the Choice cost.

If you are purchasing an annuity contract as an Individual Retirement Annuity (IRA), you should be aware that such annuities do not provide tax-deferral benefits beyond those already provided by the Internal Revenue Code. Before purchasing one of these annuities, you should consider whether its features and benefits beyond tax deferral meet your needs and goals. You may also want to consider the relative features, benefits and costs of these annuities with any other investment that you may use in connection with your retirement plan or arrangement.

AXA Equitable may at any time exercise its rights to discontinue, suspend or change acceptance of contributions/transfer, as well as change minimum and maximum contribution requirements and limitations. Please see the prospectus and supplemental materials for details. Certain features and benefits described herein may not be available in all jurisdictions. In addition, some distributors may eliminate and/or limit the availability of certain features or options, based on annuitant issue age or other criteria.

Not all types of contracts, features and benefits are available in all jurisdictions and all markets. We offer other variable annuity contracts with different fees, charges and features. Not every contract is available through the same selling broker/dealer. You can contact us at (212) 554-1234 to find out the availability of other contracts.

This fact card was prepared to support the promotion and marketing of AXA Equitable variable annuities. AXA Equitable, its distributors and their respective representatives do not provide tax, accounting or legal advice. Any tax statements contained herein were not intended or written to be used, and cannot be used, for the purpose of avoiding U.S. federal, state or local tax penalties. Please consult your own independent advisors as to any tax, accounting or legal statements made herein.

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The Russell 2000® Price Return Index is a trademark of Russell Investments and has been licensed for use by AXA Equitable. The Product is not sponsored, endorsed, sold or promoted by Russell Investments and Russell Investments makes no representation regarding the advisability of investing in the Product. The NASDAQ 100 Price Return Index® (Not available in all jurisdictions.) includes 100 of the largest domestic and international non-financial securities listed on the NASDAQ Stock Market based on market capitalization. The Index reflects companies across major industry groups including computer hardware and software, telecommunications and biotechnology. Non-diversified investing may be focused in a smaller number of issues or one sector of the market that may make the value of the investment more susceptible to certain risks than diversified investing.

The Product referred to herein is not sponsored, endorsed, or promoted by MS&I, and MSCI bears no liability with respect to any such Product or any index on which such Product is based. The prospectus contains a more detailed description of the limited relationship MS&I has with AXA Equitable and any related products.

The MSCI Emerging Markets Price Return Index (Not available in all jurisdictions.) is a free float-adjusted market capitalization index that is designed to measure equity market performance of 21 emerging market country indices, including Brazil, Russia, India, China and others in Southeast Asia, Eastern Europe, Latin America and Africa. International securities carry additional risks, including currency exchange fluctuation and different government regulations, economic conditions and accounting standards.

The London Gold Market Fixing Ltd PM Fix Price/USD (Gold Index) (Not available in all jurisdictions) is the underlying commodity index of oil futures contracts. Risks involved with futures contracts include imperfect correlation between the NYMEX West Texas Intermediate Crude Oil Generic Front Month Futures (Oil Index) (Not available in all jurisdictions.) is the underlying commodity index of oil futures contracts. Risks involved with futures contracts include imperfect correlation between the NYMEX West Texas Intermediate Crude Oil Generic Front Month Futures (Oil Index) (Not available in all jurisdictions.) and its derivatives. Non-diversified investing may be focused in a smaller number of countries or one sector of the market that may make the value of the investment more susceptible to certain risks than diversified investing.

The MSCI EAFE Price Return Index is a sampling of securities deemed by MSCI as representative of the developed non-U.S. equity markets and includes excluded companies from the following industries: commercial banks, capital markets, diversified financial services, insurance and real estate. The Financial Select Sector SPDR Fund may not fully replicate or may, in certain circumstances, diverge significantly from the performance of the index. Non-diversified investing may be focused in a smaller number of sectors or one sector of the market that may make the value of the investment more susceptible to certain risks than diversified investing.