

REDEFINE YOUR FUTURE

**AXA GLOBAL GRADUATE
PROGRAM - RISK
AND FINANCE 2013**



redefining / standards





At AXA our mission is to help customers
live their lives with more peace of mind

A WORD FROM OUR LEADERS...



At AXA, identifying high potential young talents is something we consider critical as we continue to build and prepare the company for the future. Through this program, we want to attract young talent who will be able to help us achieve our business challenges and become our future executives. I invite you to apply to the AXA Global Graduate Program - Risk and Finance and discover a world of possibilities.



Henri de Castries, Chairman and Chief Executive Officer, AXA Group



AXA's aim is to foster a safer and stronger society over the long term and this means that risk management is at the very core of our business model. This global graduate program is a unique opportunity to start your career and your journey towards top management positions through challenging job opportunities, exposure to an international environment and also to senior management. I wish you all the best in your application to the program.



Jean-Christophe Ménioux, Group Chief Risk Officer, AXA Group

INSIDE AXA

AXA helps its clients live more confidently day after day, by protecting them, their families and their property against risks, and by managing their savings and their assets.

In the last 25 years, AXA has grown to become the world's number one brand in insurance* and a global leader in asset management. Our 163,000 employees in 57 countries work to support customers worldwide, both individuals and businesses, by providing them with solutions to better:

- Manage and pass on their personal assets
- Prepare for their retirement
- Protect their loved ones or businesses
- Settle their health expenses
- Grow their wealth.

As a company whose business is to protect people over the long term, we have a responsibility to use our skills, resources and risk expertise to build a stronger and safer society.

We embrace our corporate responsibility and endeavor to:

- Be attentive to the needs of our customers
- Manage risks in a responsible way
- Treat our business partners fairly
- Develop a work environment built on trust, diversity and sound values.

This sense of responsibility extends outside helping to protect the environment and supporting the communities in which we operate. For example, the AXA Research Fund, which was created in 2008, has committed €92 million for funding 334 research projects in 26 countries.

Working at AXA, you will be part of a leading global company in insurance and asset management.

Worldwide, we redefine standards to care better about our customers, by creating innovative products and ensuring quality of service.

We also care about our employees and communities by:

- Promoting an open working environment
- Providing challenging and empowering jobs with strong expertise and learning opportunities.

* According to Interbrand 2010, 2011 and 2012



START YOUR CAREER ON THE AXA GLOBAL GRADUATE PROGRAM - RISK AND FINANCE



The AXA Global Graduate Program - Risk and Finance is a 2.5 year program supporting top young talent to gain the skills and competencies necessary to become future leaders.

Permanent contract

You will be hired immediately on a permanent AXA contract.

International experience

After working 12 months in the country within which you were hired, you will spend 18 months in another country. This is an exciting opportunity to experience a new culture and gain additional perspectives on risk, finance and actuarial topics within a global company.

We offer support for your move and will fund: visa, relocation* and shipping and insurance, flights – to and from the country, language training, medical coverage and tax assistance.

Training and networking

Upon commencing on the program you will:

- Attend global training at our headquarters in Paris to obtain a global overview of AXA, network with top management and your fellow graduates;
- Contribute through a hands-on customer experience in order to gain an understanding of our clients, our products and our distribution channels.

Mentoring

For the duration of the entire program, you will be mentored by senior leaders allowing you to maximise your experience with us and broaden your career opportunities.

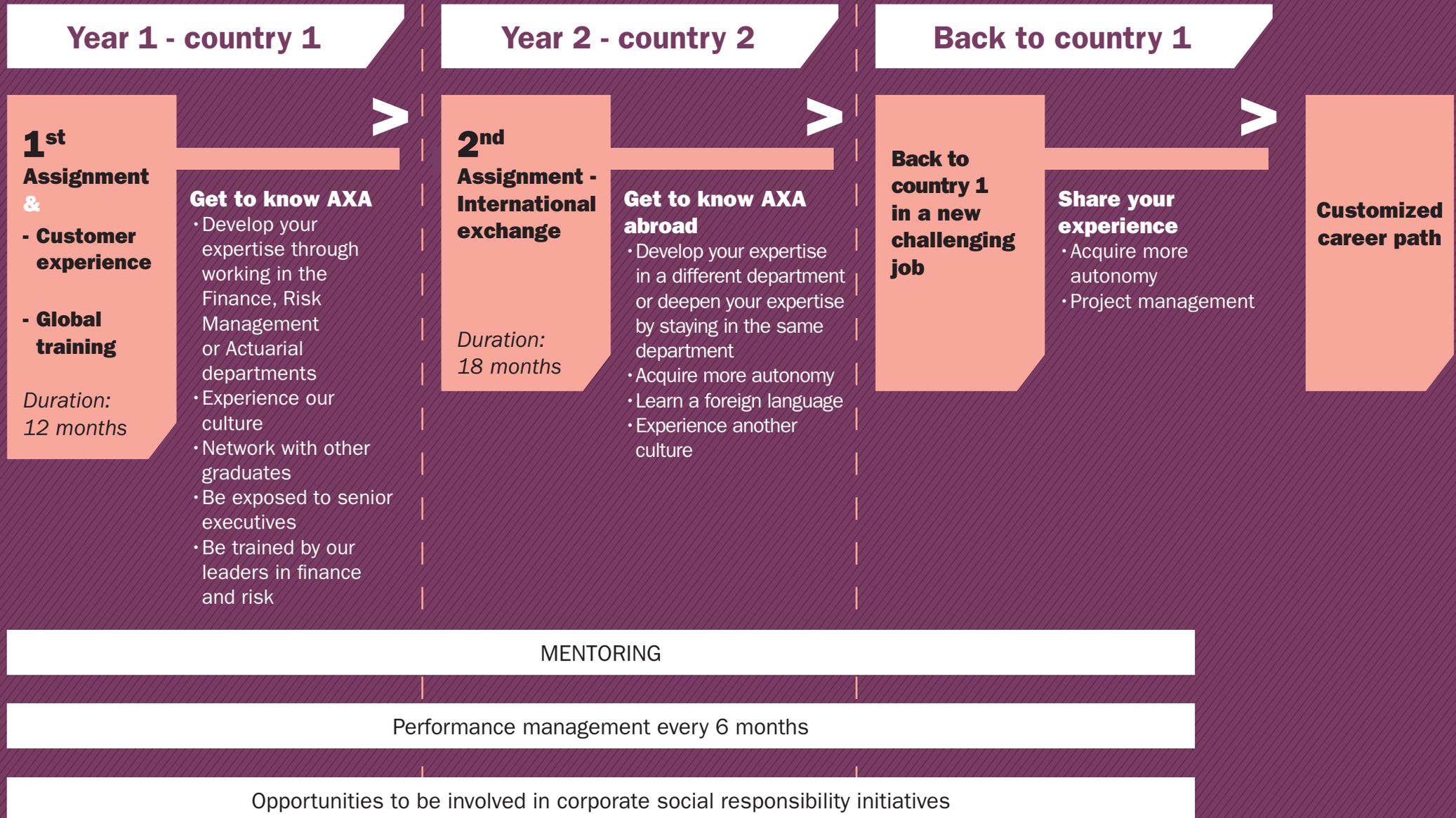
Career path

You will have access to HR and our experts in Risk, Finance and Actuarial departments at global headquarters who will be there to support you in the evolution of your career both during and after the program.

* Conditions apply

AXA GLOBAL GRADUATE PROGRAM – RISK AND FINANCE

PHASES AND TIMELINE



WHAT ABOUT AFTER THE PROGRAM?

- After 18 months abroad you will return to a role with higher responsibilities
- You will have access to our AXA University training catalogue where you will be able to further deepen your expertise and leadership skills
- Depending on your career aspirations, you can either stay in the finance or actuarial departments or join others such as IT or Marketing
- We offer global benefits such as: attractive remuneration, share grants and opportunities to attend world-class leadership programs

Here's what previous graduates and current employees have to say:

Marie,
Actuary - Global Property and Casualty

“After working in Group Risk Management at AXA I had the wonderful opportunity to work in the AXA Mediterranean Latin America regional head office in Madrid. There I worked on distribution agreements between AXA and banks and natural catastrophe pricing. My experience in Madrid was very rewarding as it helped me to have more confidence in myself thanks to a friendly and supportive team.”

Andrew,
Life Actuary - PAP Reporting & Standards, Group Risk Management

“My career at AXA started when I joined as a graduate in the AXA Australia office where I was strongly encouraged

and supported to follow my ambition to work overseas. Since 2009 I have been working at AXA in Paris in Group Risk Management.”

Martin,
Executive Assistant to Chief Investment Officer, Group Finance

“After starting my career as a graduate at AXA in Switzerland, I had a great opportunity to come to Paris headquarters to support the Group Chief Investment Officer as his Executive Assistant. In this strategic role, I enjoy having the lead over several global projects. My job is challenging and has permitted me to learn many new skills and gain a global view of how a large company functions.”

Patricia,
Executive Assistant to COO AXA Global Life

“I started my career as a graduate at AXA in Switzerland. After two years I chose to join the Life and Savings global business line in Paris. Each day I am in contact with different countries, which allows me to understand their different realities. Working in this multicultural environment (there are more than 15 nationalities in our office!) has developed me both personally and professionally.”

FINANCE, RISK MANAGEMENT AND ACTUARIAL TEAMS AT AXA

Finance

Our Finance teams are genuine financial engineers behind every key process related to the profitability and viability of our enterprise. In a global financial environment marked by major shifts, particularly in terms of regulation, AXA demonstrates the power of its business model. Our finance experts play a strategic role in our success.

Finance is responsible for:

- Devising a strategy, planning, analyzing and controlling all financial aspects of the business
- Working on the strategic themes that are central to our business lines ranging from product design to investment decisions.

On the AXA Global Graduate Program - Risk & Finance 2013, we are hiring in our Investments departments which is a critical part of our Finance team. Here you could have the opportunity to work on projects covering asset allocation, credit analysis, ALM (Asset Liabilities Management) or the management of investments operations and middle-office.

Risk Management

The Risk management teams identify, assess, supervise and manage the financial, insurance and operational risks within the organization and work to safeguard corporate

solvency. Risk is an inherent component of the insurance business. In connection with our multiple global business lines, risk management plays a strategic role in determining the level of risk that is acceptable, which is the ultimate guarantor of long-term profitability and corporate viability. Our Enterprise Risk management is ranked among the best in the world according to Standard & Poor's.

Risk teams are responsible for:

- Identifying, analyzing, anticipating and quantifying all internal and external risks (for example, those related to products, financial risks, natural disasters, emerging risks such as pandemics, etc.)
- Understanding and managing the risks borne in optimal fashion
- Promoting a risk culture through the use of adapted tools and programs.

On the AXA Global Graduate Program - Risk and Finance 2013, we have several opportunities to develop your expertise in risk management through projects and on the job, in the areas of life and savings, property and casualty and investment management.

Actuarial – Property and Casualty / Life and Savings

Actuaries help the business understand and manage the financial and insurance risks which are underlying in the insurance industry. Through the application and analysis of models and tools, they are able to give a deeper understanding of the risks we insure and help meet our overall business objectives.

Our actuarial teams in Property and Casualty (P&C) and Life and Savings (L&S) work as business partners with our product management and underwriting teams. They contribute their valuable knowledge and insights into market opportunities, pricing excellence and customer buying behaviour. They also stay in close contact with the actuaries in our operating entities around the world, and with other financial experts within the Group, such as Group Risk Management and financial departments.

Property and Casualty

The P&C insurance operations within the AXA Group are carried out by around 30 entities operating in more than 25 countries and employing more than 40 000 people. It represents a turnover of more than 45 % of the results of the Group.

By joining the Property and Casualty business on the AXA Global Graduate Program - Risk and Finance, you will have

the opportunity to work on a diverse range of key strategic initiatives such as:

- Pricing studies and customer behaviour optimization for both motor and property products,
- Innovative topics including geo-marketing and vehicle classification, micro-segmentation and elasticity modelling for digital offer, big data and technology for telematics, and intensive competitive market analysis.

Life and Savings

The Life and Savings business encompasses a broad range of life insurance, savings, personal protection, retirement and health products. With 40 million customers, it operates in more than 30 countries and represents a turnover of 55% of the results of the Group.

On the AXA Global Graduate Program - Risk and Finance 2013, you will have the opportunity to work in a challenging environment, on projects and initiatives key including the design of new products, the pricing definition and the profitability forecast analysis.



THE RECRUITMENT PROCESS

1 | Your profile

- Master's degree or equivalent dual diploma (or PhD) in finance, actuarial, mathematics, statistics, physics or similar
- Relevant professional experience
- Strong communicator, team spirited, change leader, customer and results focused



2 | How to Apply

- Step 1: Attach your CV and cover letter in English to an email
- Step 2: Clearly state in the subject line whether your preference is to work in Finance (investments), Risk management or Actuarial departments
- Step 3: Send to axagraduate@axa.com

Deadline: 28th February 2013 midnight



3 | Interview Process

- 1st round - interview with HR
- 2nd round - interview with direct manager
- 3rd round - interview with global HR representatives
- 4th round - interview with head of department for Finance/Risk management or Actuarial departments



4 | Final Steps

- Final offers confirmed by May 2013
- Program begins September 2013

Find Out More

For more information on the AXA Group, visit www.axa.com

For specific questions regarding the AXA Global Graduate Program - Risk and Finance, contact axagraduate@axa.com