



Announcement No. ACT 10/2015

As at 7th November 2015

Re: Portfolio Interest Rate for Universal Life – Whole Life (UL90)

Krungthai-AXA Life Insurance Public Co., Ltd. (the Company) would like to inform you that the interest rate credited to Universal Whole Life (UL90) for the period 7th November 2015 to 6th December 2015 is 2% pa.

This special interest rate is credited to all inforce policies during the period 7th November 2015 to 6th December 2015. The interest rate earned after 6th December 2015 will be subject to the company's review and further announcement.

The company reserves the right to review and change the portfolio interest rate as mentioned in your policy contract.

Should you have any queries, please contact Krungthai AXA's Customer Call Center (CCC) at telephone number 02-689-4888

Announcement date 7th November 2015

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Satoshi Nagano'. The signature is fluid and cursive, written over the printed name.

Satoshi Nagano

CFO of Krungthai AXA Insurance

CC: Excom, Mancom, MMS, CCC, GA, RSM, ASM, Management Team