



Announcement No. ACT 09/2016

As at 7th September 2016

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 September 2016 to 6th October 2016 is 3% pa.

This special interest rate is credited to all inforce policies during the period 7th September 2016 to 6th October 2016. The interest rate earned after 6th October 2016 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 1159

Announcement date 7th September 2016

Yours sincerely,

A handwritten signature in black ink that reads 'Ian Stuart'.

Ian Stuart

Chief Actuary of Krungthai AXA Insurance

On behalf of Satoshi Nagano, CFO

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