



Announcement No. ACT 12/2011

As at 7 December 2011

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

Krungthai AXA Life Insurance Co., Ltd. (the Company) would like to inform you that the interest rate credited to Universal Whole Life (UL90) for the period 7 December 2011 to 6 January 2012 is 2.00% pa.

This special interest rate is credited to all inforce policies during the period 7 December 2011 to 6 January 2012. The interest rate earned after 6 January 2012 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 7 December 2011

Yours sincerely,

David Korunic

CFO of Krungthai AXA Insurance

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