



Announcement No. ACT 12/2013

As at 6th December 2013

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 7th December 2013 to 6th January 2014 is 2.00% pa.

This special interest rate is credited to all inforce policies during the period 7th December 2013 to 6th January 2014. The interest rate earned after 6th January 2014 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 6th December 2013

Yours sincerely,

Nicolas Fauvarque

CFO of Krungthai AXA Insurance

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