



Announcement No. ACT 11/2012

As at 7th November 2012

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 November 2012 to 6th December 2012 is 2.25% pa.

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

Yours sincerely,

David Korunic

CFO of Krungthai AXA Insurance

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