



Announcement No. ACT 12/2015

As at 7th December 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 December 2015 to 6th January 2016 is 2% pa.

This special interest rate is credited to all inforce policies during the period 7th December 2015 to 6th January 2016. The interest rate earned after 6th January 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 02-689-4888

Announcement date 7th December 2015

Yours sincerely,

Satoshi Nagano

CFO of Krungthai AXA Insurance

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