



Announcement No. ACT 12/2010

As at 7 December 2010

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 2010 to 6 January 2011 is 2.5% pa.

This special interest rate is credited to all inforce policies during the period 7 December 2010 to 6 January 2011. The interest rate earned after 6 January 2010 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 2010

Yours sincerely,

David Korunic

CFO of Krungthai AXA Insurance

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