



Announcement No. ACT 12/2019

As at 9th December 2019

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 9th December 2019 to 6th January 2020 is 2.5% pa.

This interest rate is credited to all inforce policies during the period 9th December 2019 to 6th January 2020. The interest rate earned after 6th January 2020 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 1159

Announcement date 9th December 2019

Yours sincerely,

A handwritten signature in black ink, appearing to be 'L. Cholvy', written over a printed name and title.

Laurent Cholvy
Chief Financial Officer

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