



Announcement No. ACT 12/2018

As at 7th December 2018

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 2018 to 6th January 2019 is 2.5% pa.

This special interest rate is credited to all inforce policies during the period 7th December 2018 to 6th January 2019. The interest rate earned after 6th January 2019 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 7th December 2018

Yours sincerely,

Yahya Ahmad

Chief Actuary Officer

On behalf of Sally O'Hara, Chief Executive Officer

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