

ACE INA HOLDINGS INC

Filed by
ACE LTD

FORM FWP

(Free Writing Prospectus - Filing under Securities Act Rules 163/433)

Filed 03/07/13

Address	C/O ACE USA INC SIX CONCOURSE PARKWAY SUITE 2500 ATLANTA, GA 30328
Telephone	7703989955
CIK	0001086754
SIC Code	6331 - Fire, Marine, and Casualty Insurance
Industry	Insurance (Prop. & Casualty)
Sector	Financial
Fiscal Year	12/31

ACE INA Holdings Inc.
Fully and Unconditionally Guaranteed by
ACE Limited

Pricing Term Sheet
\$475,000,000 2.70% Senior Notes due 2023
\$475,000,000 4.15% Senior Notes due 2043

Issuer:	ACE INA Holdings Inc.	
Guarantor:	ACE Limited	
Ratings (Moody's / S&P / Fitch):*	A3 (stable) / A (stable) / A (positive)	
Security Type:	Senior Unsecured Notes	
Pricing Date:	March 6, 2013	
Settlement Date:	March 13, 2013 (T+5)	
	<u>2.70% Senior Notes due 2023</u>	<u>4.15% Senior Notes due 2043</u>
Maturity Date:	March 13, 2023	March 13, 2043
Principal Amount:	\$475,000,000	\$475,000,000
Public Offering Price:	99.661%	99.727%
Coupon (Interest Rate):	2.70% per year	4.15% per year
Interest Payment Dates:	March 13 and September 13, commencing September 13, 2013	March 13 and September 13, commencing September 13, 2013
Benchmark Treasury:	2.00% due February 15, 2023	2.75% due November 15, 2042
Benchmark Treasury Price / Yield:	100-17+ / 1.939%	92-01 / 3.166%
Spread to Benchmark Treasury:	+ 80 bps	+ 100 bps
Yield to Maturity:	2.739%	4.166%
Make-Whole Call (Optional Redemption):	T + 10 bps	T + 15 bps
CUSIP / ISIN:	00440EAP2 / US00440EAP25	00440EAQ0 / US00440EAQ08
Joint Book-Running Managers:	Citigroup Global Markets Inc. Wells Fargo Securities, LLC Mitsubishi UFJ Securities (USA), Inc. Deutsche Bank Securities Inc.	
Senior Co-Managers:	Goldman, Sachs & Co. ING Financial Markets LLC J.P. Morgan Securities LLC Lloyds Securities Inc. RBS Securities Inc.	
Co-Managers:	ANZ Securities, Inc. Barclays Capital Inc. HSBC Securities (USA) Inc. Merrill Lynch, Pierce, Fenner & Smith Incorporated	
Junior Co-Managers:	BNY Mellon Capital Markets, LLC Morgan Stanley & Co. LLC RBC Capital Markets, LLC Standard Chartered Bank	

*Note: A securities rating is not a recommendation to buy, sell or hold securities and may be subject to revision or withdrawal at any time.

The issuer has filed a registration statement (including a prospectus) with the Securities and Exchange Commission (SEC) for the offerings to which this communication relates. Before you invest, you should read the prospectus in that registration statement and any other documents the issuer has filed with the SEC for more complete information about the issuer and these offerings. You may get these documents for free by searching the SEC online data base (EDGAR) on the SEC web site at <http://www.sec.gov>. Alternatively, the issuer, any underwriter or any dealer participating in these offerings will arrange to send you the prospectus if you request it by calling Citigroup Global Markets Inc. toll-free at 1-800-831-9146 or Wells Fargo Securities, LLC toll-free at 1-800-326-5897.