

ACE LTD
Filed by
ACE INA HOLDINGS INC

FORM FWP

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

Filed 02/07/08

Telephone	441 295 5200
CIK	0000896159
Symbol	ACE
SIC Code	6331 - Fire, Marine, and Casualty Insurance
Industry	Insurance (Prop. & Casualty)
Sector	Financial
Fiscal Year	12/31

\$300,000,000
ACE INA Holdings Inc.
5.80% Senior Notes due 2018
Fully and Unconditionally Guaranteed by
ACE Limited

FINAL TERM SHEET

Dated: February 7, 2008

Issuer:	ACE INA Holdings Inc.
Guarantor:	ACE Limited
Issue Ratings:	A3 / A- / A (stable / stable / stable)
Security Type:	SEC Registered Senior Unsecured Notes
Size:	\$300,000,000
Maturity:	March 15, 2018
Coupon (Interest Rate):	5.80%
Price:	99.916%
Yield:	5.81%
Spread to Benchmark Treasury:	+215 bps
Benchmark Treasury:	3.50% due 2/15/18
Benchmark Treasury Price and Yield:	98-21+ (3.66% yield)
Interest Payment Dates:	The 15 th day of each March and September, commencing September 15, 2008
Redemption Provision:	Make Whole Call - UST +35 bps Redemption for Changes in Withholding Taxes - Par
Net Proceeds to ACE INA (before expenses):	\$297,798,000
Settlement:	T+5 (February 14, 2008)
Sole Book-Running Manager:	Banc of America Securities LLC
Co-Managers:	Citigroup Global Markets Inc. Deutsche Bank Securities Inc. J.P. Morgan Securities Inc. Mitsubishi UFJ Securities International plc Wachovia Capital Markets, LLC

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 and the guarantor have filed a registration statement (including a prospectus) with the SEC for the offering to which this communication relates. Before you invest, you should read the prospectus in that registration statement and other documents the issuer and the guarantor have filed with the SEC for more complete information about the issuer, the guarantor and this offering. You may get these documents for free by visiting EDGAR on the SEC Web site at www.sec.gov. Alternatively, the issuer, any underwriter or any dealer participating in the offering will arrange to send you the prospectus if you request it by calling Banc of America Securities LLC toll-free at 1-800-294-1322 or you may e-mail a request to dg.prospectus_distribution@bofasecurities.com.

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