

Product Information

Description	The product is a term insurance policy and offers protection against death and terminal illness for the duration of the term selected. You are also able to add a disability option. Please note that the policy has no cash value at any time.
Lives Assured	Own Life Life of Another
Policy Owner	Individual, Trustees and Corporate
Age at Application	Minimum age 18 Maximum age 99
Availability	Global Coverage
Term	Fixed Term – the entry age plus term chosen cannot exceed age 80 Level
Premium Type	Maximum cover – up to US\$15 Million (<i>or currency equivalent</i>) – higher amounts upon request
Death Benefit Limits	Minimum cover – US\$300,000 (<i>or currency equivalent</i>)
Disability Benefit Limits	Maximum cover – up to US\$3 Million (<i>or currency equivalent</i>) – cover cannot exceed the Death Benefit Minimum cover – 50% of the Death Benefit
Benefit Payable	On Death, Terminal Illness or Disability
Reinsurers	<p>Reinsurance Group of America – RGA was incorporated in the United States in 1973 and today is one of the largest life reinsurance companies in the world with offices in 26 countries. RGA is listed on the New York Stock Exchange and rated AA- by Standard & Poor's. As at 2014, RGA had over US\$2.9 Trillion of life reinsurance in force and was ranked 274 on the Fortune 500 list.</p> <p>Swiss Re - Swiss Re was founded in 1863 and is the world's second largest reinsurer with 70 offices in more than 30 countries. They are listed on the Swiss Stock Exchange and are rated AA- by Standard & Poor's. As at 2014, Swiss Re made revenues of more than US\$33.6 Billion and was ranked 127th in Forbes 2000 Global Leading Companies.</p>
Charges	All policy charges are included in the underlying product rates
Regulators	Atlas Life is regulated by the Seychelles Financial Services Authority

Payment of Premiums

Policy Currency	US Dollar, UK Sterling, Euro
Minimum Payment	Annual minimum premium of US\$500 (<i>or currency equivalent</i>) Quarterly minimum premium of US\$150 (<i>or currency equivalent</i>) Monthly minimum premium of US\$42 (<i>or currency equivalent</i>)
Payment Frequency	Annually, Quarterly, Monthly (<i>monthly premiums can only be paid by Credit Card</i>)
Payment Methods	Telegraphic Transfer, Credit Card, Debit Card