



# Term Life Cover – **Why?**



A cost-efficient solution compared **to alternative options**



**Ensures prompt liquidity** for designated beneficiaries



A traditional and reliable **approach to Estate Planning**



**Offers strategic business protection** for shareholders and key employees

## The Partners



### Modern products seem **unnecessarily complex**

"We believe in offering great service and real value for money for our policyholders. The majority of modern products seem unnecessarily complex with opaque charges and too many hidden extras whereas we always try to keep things simple. There really is no reason to suffer excessive costs or experience poor service when buying something as fundamental as life cover."

**STEPHEN COULSON - Founder**



### We have taken a **private banking approach**

"Buying life cover is a very personal thing and we all have different needs and objectives. I suppose we are taking a private banking approach to life insurance and our special relationships with two of the world's leading reinsurers mean we can now tailor solutions to meet the needs of any client around the world. This means that policyholders and their beneficiaries have total peace of mind at all times."

**ANDREW PLETZER - Founder**

# Atlas Life **Key Data (as at 31/12/2024)**



Established in **2012**



**More than 7,000 policyholders** on risk



**US\$3.3 Bn of cover** in force



**Reinsured** with a panel of leading Global Reinsurers



**100% pay out** on all valid claims



Regulated by the **Financial Services Authority**  
**in the Seychelles**

## Our Reinsurance Partners



Swiss Re is a leading and highly diversified global reinsurer and is headquartered in Zurich, Switzerland where it was founded in 1863. As at 31 December 2024, Swiss Re had annual life reinsurance revenues of approximately US\$17.1 billion. The financial strength of the Swiss Re Group is currently rated AA- by Standard & Poor's and A+ by A.M.Best. Swiss Re is listed on the Zurich Stock Exchange (SREN).



Reinsurance Group of America (RGA) is one of the largest global life and health reinsurers in the world and was established in 1973. They have operations in 26 markets. As at 31 December 2024, RGA had annual life reinsurance revenues of approximately US\$17.8 billion. The financial strength of the RGA Group is currently rated AA- by Standard & Poor's and A+ by A.M.Best. RGA is listed on the New York Stock Exchange (RGA).



Munich Re Group is one of the world's leading risk managers. Founded in 1880 in Germany, the company is active on a global scale and one of the largest global reinsurers. As at 31 December 2024, Munich Re had annual life reinsurance revenues of approximately €11.5 billion. The financial strength of the Munich Re Group is currently rated AA by Standard & Poor's and A+ by A.M.Best. Munich Re is listed on the German Stock Exchanges.

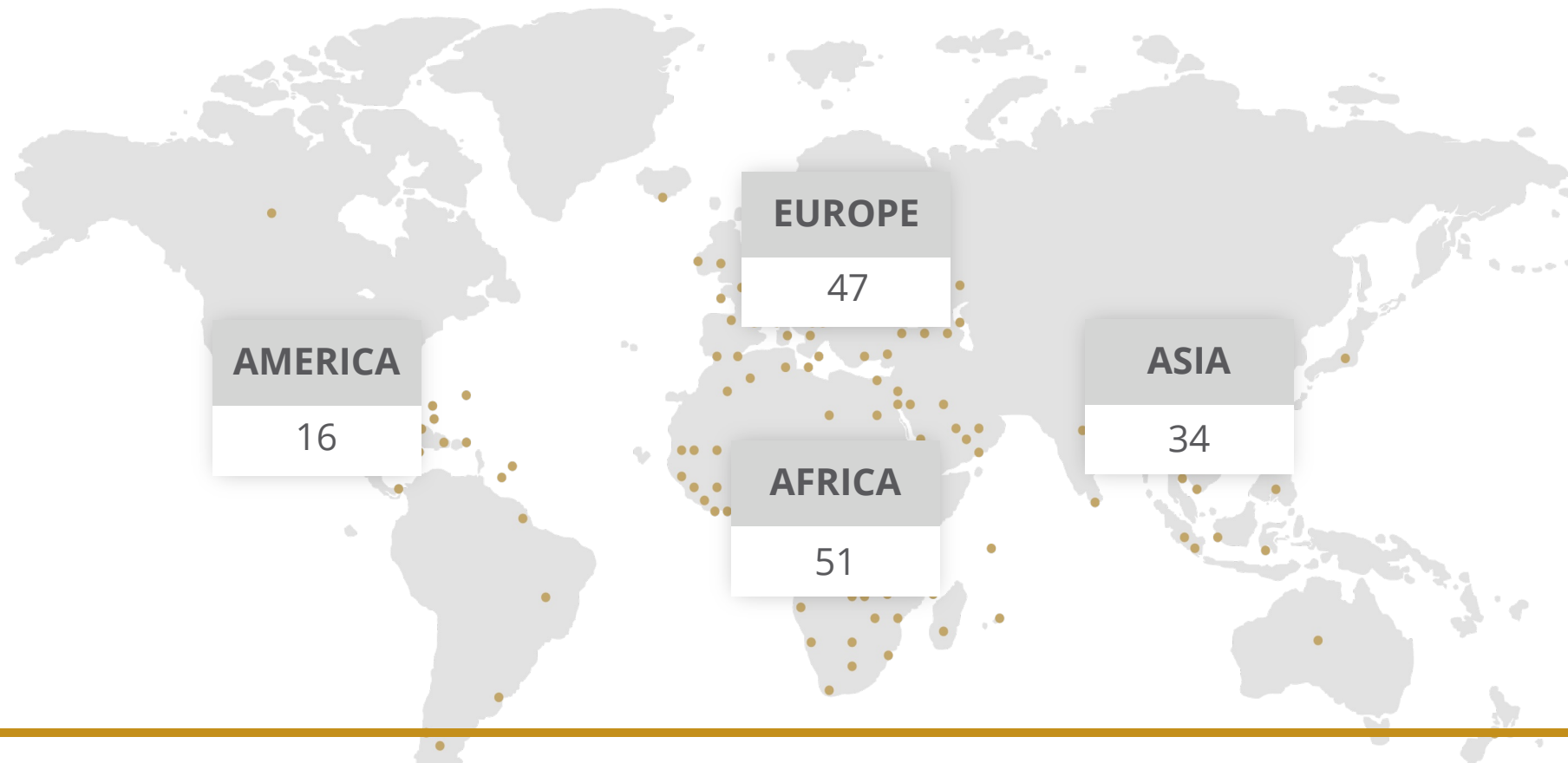


General Reinsurance Africa Ltd is a wholly owned subsidiary of General Reinsurance AG (GenRe), incorporated in Germany. The company's ultimate holding company is Berkshire Hathaway Inc, which is incorporated in the USA. GenRe has \$17.7 billion in capital and \$13.5 billion in net premiums written. The Berkshire Hathaway family of companies has earned superior financial strength ratings from each of the major rating agencies. Their S&P Claims Paying Ability Rating is AA+ and A.M.Best rating is A++.



Arch Re is a leading diversified reinsurer, with operations in most major global insurance centres. Arch Re's parent company, Arch Capital Group Ltd, is based in Bermuda and listed on the New York Stock Exchange (ACGL) with US\$23 billion in capital at 31 December 2024. Arch Re has financial strength ratings of A+ from Standard & Poor's and A+ from A.M.Best.

## Global Coverage - Countries



International life insurance available **to clients all over the world**

# Atlas Life **Key Features**



Risk Only products i.e. **no Stock Market**



Entry ages **18 to 70**



Fixed term from **5 years to age 99**



High capacity limits in **US Dollar, GBP & Euro**



**No surrender value**



**No policy charges**



**Global Coverage**



**Proceeds free of taxes** for non-residents  
of the Seychelles

# Atlas Life **Key Features**



**Level premiums** for the duration of the policy



**Additional benefits** i.e. Disability Cover, Critical Illness and Policy Indexation



**Annually, Quarterly, Monthly** premium options



**Telegraphic Transfer or Debit/Credit Card**



**Online 'real time' quote system**  
([www.atlas-life.com](http://www.atlas-life.com))



Dedicated **broker support**

# Key Features **Cross Border Business**



**Online Application Forms** and submission process



Acceptance of **E-Signatures**



Medicals can be conducted **in the country of residence of the client**



Client can attend **any 'Western Style' Hospital or Clinic**

# Case **Studies**

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## HIGH NET WORTH INDIVIDUALS



## UK INHERITANCE TAX



## BUSINESS PROTECTION



# Your Team **at Atlas Life**



**ONLINE BROKER PORTAL**  
[www.atlas-life.com](http://www.atlas-life.com)  
Digital First, Quotes, Literature, Client Manager Support



**ATLASLIFE**  
INTERNATIONAL LIFE INSURANCE

Thank you  
**any Questions?**