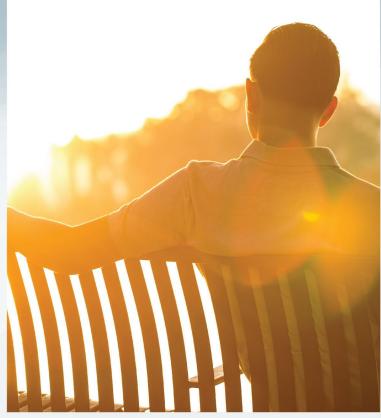
Policy Terms and Criteria

Entry Age	18 Years to 55 Years
Policy Term	Payment paying period
	Minimum: 10 Years Maximum: 40 Years Retirement Benefit Receiving Period Minimum: 5 Years Maximum: 45 Years (Retirement Benefit Receiving Period Can be extended to a maximum of Age 100)
Retirement Age	55 Years to 65 Years
Contribution	Regular Contribution : Minimum monthly contribution Rs. 3,000/-
Pay Modes	Monthly / Quarterly / Half Yearly / Yearly
Fund Types	Protected Multiple Fund Stable Multiple Fund Growth Multiple Fund Volatile Multiple Fund



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A Happy, Healthy & Wealthy Retirement.

ATL Life Retirement Plan – The plan that never retires for you and your spouse

In retirement, how you choose to spend your time is now up to you. The decisions you make about your investment today should be flexible enough to accommodate your life after retirement. Taking charge of your retirement begins with ATL's Retirement Plan; assuring a dignified retirement.

A few questions to ponder...

- Why would I need a retirement plan?
- What's a sufficient retirement fund for me to maintain my lifestyle after I retire?
- For how long should I benefit from this fund?