

Investing in your future - how ATL Life's DeerghaYOU PLUS can help you enjoy a fulfilling life in your retirement

Amāna Takaful's (ATL) DeerghaYOU PLUS continues to help Sri Lankans across the country, invest in their future and put adequate funds aside, to achieve greater financial freedom and independence when they retire. Saving for your future, should not be left for the later stages of your life, but should ideally be invested in from your early working years - to ensure that you have enough money to support yourself and continue to enjoy a decent standard of living, when the time comes for you to leave the workforce. The golden years of your life, should be a time filled with relaxation and enjoyment, and by investing in ATL DeerghaYOU PLUS, you can enjoy peace of mind and rest assured that you will always be provided for in the future.

Simply by putting a pre-agreed monthly amount aside with ATL's retirement plan will ensure you financial freedom, independence, and a stress-free lifestyle when you retire. Your monthly contribution, will be set aside in a dedicated fund, which you can leave to accumulate and then claim over a period of between 15-30 years. One of the most unique aspects and key benefits of this product, is unlike a traditional savings account or fixed deposit, it will continue to grow even in the unfortunate event that a policyholder passes away, ATL in this case will continue making the investment on their behalf up to the pre-determined date, and thereafter the spouse will be able to access the funds and enjoy a peaceful and stress-free retirement.

In order to ensure that the funds you put aside grow over time, policyholders also get to choose four fund options - a Protected Multiple Fund that is designed to protect your savings, and a Growth Multiple Fund that is designed to benefit from market performances at moderate risk, each fund has the capacity to grow over time. You can also choose the fund and amount that best suits your long-term financial needs.

Commenting on this policy and the importance of planning for your future Mr. Gehan Rajapakse – Chief Executive Officer, ATL Life, stated, "At ATL, we understand how important it is for you to establish a financial safety net for your retirement. But unfortunately many people don't really think about future savings until well into their late forties and fifties. However, by this time, it might be too late and ultimately the amount saved is much less than it could have been had you simply started saving earlier. Sometimes it can be that saving that may even slip your mind due to various reasons. That is where DeerghaYOU PLUS can help you. The flexibility of DeerghaYOU PLUS allows you to access the funds as a lump sum or through monthly payments, while the amount set aside can be topped up easily.

Most importantly, DeerghaYOU PLUS also ensures that even in the unfortunate event of the death of the policyholder, ATL will step forward to match the deceased's payment plan up until the pre-determined date of maturity. This means that the assigned beneficiary will gain access to the full allotment of funds. This guarantee ensures that as a valued ATL client, you can relax, knowing very well your investments will go exactly as planned. We understand that saving is not something that comes naturally to many of us, which is why we hope to

remove that burden, provide convenience and guarantee your future financial security as you go about living life."

Highlighting the interest in the plan, he added: "We are seeing a growing number of policyholders in their mid-thirties to early forties, opting into our DeerghaYOU PLUS plan, instead of leaving it as an after-thought to be dealt with at the end of their working lives. This is extremely encouraging and a prudent approach to financial planning. Life is filled with uncertainties, and by putting aside a small amount each month, you can ensure that you are well prepared and able to face unexpected challenges that come your way."

ATL's DeerghaYOU PLUS is also designed to serve as a flexible plan, and you can opt to switch between the two fund options that are available. Additionally, after completing five years of payment at the maximum value, you can opt for up to two partial withdrawals.

With a focus on customer-centricity and ensuring the protection of Sri Lankans from all corners of the island, ATL continuously reaches out to its ever-expanding customer base and offers innovative and state-of-the-art insurance products that are convenient, affordable and reliable. With a strong branch network in place, ATL's multi-ethnic team works tirelessly to ensure that all policyholders are well taken care of at all times.

To find out more about how you can enjoy a happy and stress-free retirement with ATL's DeerghaYOU PLUS, kindly call our hotline (11 7 501 000) or visit www.takaful.lk.

