

EK PLAN MEIN  
ITNA TALENT.

#YeAkelaHiKaafiHai

# ABSLI SUPER TERM PLAN

A Non-Linked Non-Participating  
Life Individual Pure Risk Premium Plan



## Key Features



### 3 plan options

Choose from level cover, increasing cover, or a plan that returns your premium if you outlive the term



### Enhanced protection

Get covered not just for life but also for terminal illness, critical illness, and disability



### Early Exit Option with Return of Premium

You can exit the plan early and get back 100% of the premiums paid\*



### Cover Continuance Benefit

Your plan stays active even if you defer the payment by 12 months



### Health Management Services

Access to wellness and health-related services upto 46K\*



### Special discounts

Lower premiums available for salaried individuals, and women



### Flexible Death Benefit Payouts

Your family can receive the benefit as a lump sum, as monthly income, or a combination of both



### Instant Payment on Claim Intimation.

Quick financial support with immediate payout upon claim registration\*



### Life Stage Sum Assured Upgrade

Increase your cover as your responsibilities grow — like after marriage, childbirth, etc

### Sample Illustration

Age (In Years)	Premium Payment Term (PPT)	Lumpsum			Income Plus Lumpsum*		
		Option 1: Level Cover	Option 2: Increasing Cover	Option 3: Level Cover with ROP	Option 1: Level Cover	Option 2: Increasing Cover	Option 3: Level Cover with ROP
35 (Male)	10 Pay	54,900	1,42,200	76,900	49,410	1,27,980	69,210
	Pay till 60	38,200	85,400	-	34,380	76,860	-
	Regular Pay	22,200	58,200	37,200	19,980	52,380	33,480
40 (Male)	10 Pay	69,700	1,68,500	99,500	62,730	1,51,650	89,550
	Pay till 60	46,100	98,000	-	41,490	88,200	-
	Regular Pay	31,700	73,300	52,100	28,530	65,970	46,890
35 (Female)	10 Pay	48,216	1,23,480	64,288	43,394	1,11,132	57,859
	Pay till 60	29,106	63,994	-	26,195	57,595	-
	Regular Pay	19,012	44,296	29,106	17,111	39,866	26,195
40 (Female)	10 Pay	57,624	1,40,630	80,556	51,862	1,26,567	72,500
	Pay till 60	38,710	81,732	-	34,839	73,559	-
	Regular Pay	27,146	57,428	39,102	24,431	51,685	35,192

The above illustration is for Sum Assured: 1 Cr | Policy Term 85 years | Non-Smoker | Non-Salaried | Annual Premium without GST

\*Income Benefit Period 20 years | Percentage as Income 50%

### Boundary Conditions

Age at Entry (Minimum/Maximum)	Option 1 & 2 : 18 Years / 65 Years   Option 3 : 18 Years / 55 Years			
Age at Maturity (Minimum/Maximum)	28 Years / 85 Years			
Premium Payment Term (PPT) & Policy Term (PT)	PPT		Minimum PT	Maximum PT
	Limited Pay Plan Option 1 & 2	5, 7, 10, 12, 15, 20 Years and To age 60	PPT + 5 Years	55 Years
	Plan Option 3:	5, 10 & 15 years		
	Regular Pay		10	
Premium Payment Modes & Modal Factors	Annual   Semi-Annual   Quarterly   Monthly			
	Mode	Annual	Semi-annual	Quarterly
	Modal Factor	0%	2%	4%
Sum Assured	Minimum		Maximum	
	₹25,00,000		No Limit (subject to Board Approved Underwriting Policy)	

Any reference to age above is as on last birthday.

**All-in-one. All you need.**

To plan your secure future, speak to your trusted ABSLI advisor today.

**Aditya Birla Sun Life  
Insurance Company Ltd.**



As per section 10(10D) of the Income-tax Act, 1961, proceeds from life insurance policy issued on or after 1 April 2023 shall be taxable as income from other sources if the cumulative annual premium payable by taxpayer for life insurance policies exceeds ₹ 5 lacs.

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