

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 up to 74K\*

### 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	57,600	1,49,300	80,800	51,840	1,34,370	72,720
	Pay till 60	40,100	89,700	-	36,090	80,730	-
	Regular Pay	23,300	61,100	39,100	20,970	54,990	35,190
40 (Male)	10 Pay	73,200	1,76,900	1,04,600	65,880	1,59,210	94,140
	Pay till 60	48,400	1,02,900	-	43,560	92,610	-
	Regular Pay	33,300	77,000	54,800	29,970	69,300	49,320
35 (Female)	10 Pay	50,666	1,29,654	67,522	45,599	1,16,689	60,770
	Pay till 60	30,576	67,228	-	27,518	60,505	-
	Regular Pay	19,992	46,550	30,576	17,993	41,895	27,518
40 (Female)	10 Pay	60,466	1,47,686	84,672	54,419	1,32,917	76,205
	Pay till 60	40,670	85,848	-	36,603	77,263	-
	Regular Pay	28,518	60,270	41,062	25,666	54,243	36,956

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
	Limited Pay Plan Option 1 & 2:	5, 7, 10, 12, 15, 20 Years and To age 60	PPT + 5 Years
	Plan Option 3:	5, 10 & 15 years	
Premium Payment Modes & Modal Factors	Regular Pay		10
	Annual   Semi-Annual   Quarterly   Monthly		
	Mode	Annual	Semi-annual
Sum Assured	Modal Factor	0%	2%
	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.**

 **Sabse Pehle**  
Life Insurance

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.

ABSLI Super Term Plan is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI). This is a non-linked non-participating individual pure risk premium life insurance plan. All terms & conditions are guaranteed throughout the Policy Term. GST and any other applicable taxes will be added (extra) to your premium and levied as per extant tax laws. An extra premium may be charged as per our then existing underwriting guidelines for substandard lives, smokers or people having hazardous occupations etc. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding the sale. This product shall also be available for sales through online channel Tax benefits are subject to changes in the tax laws. For more details and clarification call your ABSLI Insurance Advisor or visit our website and see how we can help in making your dreams come true.

The TradeLogo "Aditya Birla Capital" Displayed Above Is Owned By ADITYA BIRLA MANAGEMENT CORPORATION PRIVATE LIMITED (Trademark Owner) And Used By ADITYA BIRLA SUN LIFE INSURANCE COMPANY LIMITED (ABSLI) under the License.

Aditya Birla Sun Life Insurance Company Limited Registered Office: One World Centre, Tower 1, 16th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. 1-800-270-7000 Website: <https://lifeinsurance.adityabirlacapital.com> IRDAI Reg No.109 CIN: U99999MH2000PLC128110 UIN: 109N153V02 ADV/12/25-26/1391

 **ADITYA BIRLA  
CAPITAL**  
LIFE INSURANCE

**BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS**

IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.