

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	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	Monthly
	Modal Factor	0%	2%	4%	6%
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.

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

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

**ADITYA BIRLA
CAPITAL**
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.

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