

Aditya Birla Sun Life Insurance Launches **Super Term Plan**

~ An All-in-One term insurance solution offering customisable protection for life, healthy living and income security ~

Mumbai, June 16, 2025: Aditya Birla Sun Life Insurance Company Limited ("ABSLI"), the life insurance subsidiary of Aditya Birla Capital, India's leading diversified financial services company, has announced the launch of **ABSLI Super Term Plan**. This all-in-one pure protection term insurance is designed to provide goal-linked financial protection along with built-in health management services. The launch reflects the company's customer-first approach and its commitment to supporting the overall well-being of policyholders.

ABSLI Super Term Plan offers the flexibility to choose from three tailored coverage options:

1. **Level Cover** provides a fixed sum assured throughout the policy term, payable as a lump sum, monthly income, or a combination thereof upon the death of the life insured.
2. **Increasing Cover** enhances the sum assured by 5% per annum (simple interest) offering increasing protection over time.
3. **Level Cover with Return of Premium** ensures a fixed death benefit, while also returning 100% of total premiums paid if the life insured survives till maturity.

Beyond providing robust life protection, the plan offers built-in **health management services** accessible throughout the policy term, empowering policyholders to actively monitor and maintain their health while securing family's financial future. Furthermore, it offers an **Enhanced Life Stage Protection** option, allowing for an increase in sum assured upon the occurrence of specific life events such as marriage, childbirth, or home loan, provided the option is chosen at inception and other criteria are met.

Mr Kamlesh Rao, MD & CEO, Aditya Birla Sun Life Insurance Company Limited said, *"At ABSLI, we are committed to empowering individuals and families with insurance solutions that deliver lasting protection and peace of mind. The **ABSLI Super Term Plan** is thoughtfully designed to offer comprehensive financial security through flexible coverage, in-built health management services, and protection against life's uncertainties, including critical illness and disability."*

Key Features:

- **Health Management Services -** Built in service to actively monitor and maintain policyholder's health while securing family's financial future
- **Flexibility in coverage -** Choose from Level Cover, Increasing Cover and Level Cover with Return of Premium Options
- **Terminal & Accelerated Critical Illness Benefit -** Offers early financial support upon diagnosis of a terminal or specified critical illness.
- **Discounts -** Special discounts available for salaried customers and female lives
- **Enhanced Life Stage Protection -** Allows policyholders to increase sum assured at key milestones
- **Instant Payment on Claim Intimation -** Provides timely financial support within one working day of claim registration (as per the terms and conditions of the policy).

ABSLI Super Term Plan provides an **Instant Payment on Claim Intimation facility**, under which a specified amount is payable within one working day of claim registration. The plan provides enhanced flexibility in the disbursement of death benefits as well. At inception, policyholders can choose from three pay-out options: **a lump sum, equal monthly income, or a combination of both (Income plus Lump Sum).**

Additionally, the **Staggered Death Benefit** option enables the nominee to receive the benefit in monthly instalments over a five-year period. Moreover, the plan includes **Commutation of Income Benefit**, allowing the nominee to convert the monthly income pay-outs into a lump sum amount at any time during the income benefit period.

To know more about the product click on the link [ABSLI Super Term Plan](#).

About Aditya Birla Sun Life Insurance Company Limited:

Aditya Birla Sun Life Insurance Company Limited ("ABSLI") is a part of Aditya Birla Capital Ltd ("ABCL"). ABSLI was incorporated on August 4th, 2000, and commenced operations on January 17th, 2001. ABSLI is a 51:49 a joint venture between the Aditya Birla Group and Sun Life Financial Inc., an international financial services organization in Canada. ABSLI offers a range of products across the customer's life cycle, including children future plans, wealth protection plans, retirement and pension solutions, health plans, traditional term plans and Unit Linked Insurance Plans ("ULIPs"). As of March 31, 2025, total AUM of ABSLI stood at 99,496 Cr. ABSLI recorded a gross premium income of Rs. 20,639 Cr and registering a y-o-y growth in Gross Premium with Individual Business FYP with Single Premium at 10% of Rs. 4115 Cr at 34%. ABSLI has a nationwide distribution presence through 430 branches, 12 bancassurance partners, 6 distribution channels, over 65,500+ direct selling agents, other Corporate Agents and Brokers through its website. The company has over 30,000+ employees and 20.03 lakh active customers.

About Aditya Birla Capital Limited:

Aditya Birla Capital Limited ("ABCL") is a listed systemically important non-deposit taking Non-Banking Financial Company (NBFC) and the holding company of the financial services businesses. ABCL and its subsidiaries/JVs provides a comprehensive suite of financial solutions across Loans, Investments, Insurance, and Payments to serve the diverse needs of customers across their lifecycles. Powered by over 60,000 employees, the businesses of ABCL have a nationwide reach with over 1,623 branches and more than 200,000 agents/channel partners along with several bank partners. ABCL and its subsidiaries/JVs manage aggregate assets under management of over Rs. 5.11 Lakh Crore with a consolidated lending book of over Rs 1.57 Lakh Crore as of March 31, 2025.

Aditya Birla Capital Limited is a part of the US\$66 billion global conglomerate Aditya Birla Group, which is in the league of Fortune 500. Anchored by an extraordinary force of over 187,000 employees belonging to 100 nationalities, the Group is built on a strong foundation of stakeholder value creation. With over seven decades of responsible business practices, the Group's businesses have grown into global powerhouses in a wide range of sectors - from metals to cement, fashion to financial services and textiles to trading. Today, over 50% of the Group's revenues flow from overseas operations that span over 40 countries in North and South America, Africa, Asia, and Europe.

For more information, visit www.adityabirlacapital.com.

For media queries, please contact:

Paulami Roy

Aditya Birla Capital Limited

Email: paulami.roy@adityabirlacapital.com

Phone: (+91) 9845804056

Mihir Dani

Aditya Birla Sun Life Insurance Company Limited

Email: mihir.dani@adityabirlacapital.com

Phone: (+91) 7738012080