

# Aditya Birla Sun Life Insurance launches **Vision Retirement Solution**

*~ A unique combo solution offering guaranteed income and market linked income for life ~*

**Mumbai, November 24, 2025:** Aditya Birla Sun Life Insurance Company Limited (“ABSLI”), the life insurance subsidiary of Aditya Birla Capital, India’s leading diversified financial services company, today announced the launch of **ABSLI Vision Retirement Solution** - an innovative and flexible combo solution offering a regular stream of income post-retirement.

**ABSLI Vision Retirement Solution** is thoughtfully designed to meet the needs of today’s smart retirees. The solution combines the **ABSLI’s Guaranteed Annuity Plus**, which ensures annuity payouts for life, with **ABSLI’s Wealth Infinia Plan**, which provides equity-linked growth potential to stay ahead of inflation.

**Furthermore, the solution offers guaranteed payouts till the age of 100, ensuring lifelong financial security, while the equity-linked portion enables systematic withdrawals of 5 percent of the fund value with the potential for higher, inflation beating returns.**

Customers can choose between two premium allocation options, 60:40 or 50:50 between the annuity and market-linked components, and select their preferred pay-out frequency such as annual, semi-annual, quarterly, or monthly to suit their lifestyle and cash flow requirements. The solution also offers a comprehensive death benefit to protect the family’s legacy and provide continued financial security.

### **Key Features:**

- Pension till Age 100 years for secured retirement
- Offers potential protection against inflation with Guaranteed\*Equity linked payouts
- Up to 50% equity exposure for better payout prospects
- Access to funds for emergencies without surrendering the plan
- Money stays invested while regular income keeps coming
- Death Benefit for legacy creation
- Tax Benefits

*\*As per policy terms and conditions*

**Mr. Kamlesh Rao, MD & CEO, Aditya Birla Sun Life Insurance Company Limited said,** “*We believe retirement should be a time to live life free from all financial worries. With **Aditya Birla Sun Life’s Vision Retirement Solution**, individuals can enjoy lifelong income potential that is designed to beat inflation, along with flexible premium options for lasting financial security. Featuring guaranteed annuity and equity-linked payouts, this solution empowers smart retirees to plan for tomorrow while enjoying today*”.

Eligibility of the plan starts at 40 years, with a maximum entry age of 60 years for a 7-year premium payment term and 65 years for 8 or 10 year premium payment terms. The policy term is designed to last for the lifetime of the policyholder with premiums starting at ₹5 lakh annually.

To know more about the product [click here](#).

# PRESS RELEASE



## Disclaimer:

*ABSLI Vision Retirement Solution which is a combination of benefits of two individual and separate products named ABSLI Guaranteed Annuity Plus, A Non-Linked Non-Participating General Annuity Plan (UIN:109N132V17) and ABSLI Wealth Infinia Plan, A Unit-Linked Non-Participating Individual Life Insurance Savings Plan (UIN: 109L129V02). These products are also available without this combination solution, and it is not mandatory to apply for this combination only. IN ABSLI WEALTH INFINIA PLAN, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER. ABSLI WEALTH INFINIA PLAN is a linked Insurance Product, and it does not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender/withdraw the monies invested in Linked Insurance Products completely or partially till the end of the fifth year from inception. Linked insurance products are different from traditional insurance products and are subject to risk factors. The premium paid in linked insurance policies are subject to investment risks associated with capital markets. The NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions. Aditya Birla Sun life Insurance is only the name of the Life Insurance Company and ABSLI Wealth Infinia Plan is only the name of the linked insurance contract and does not in any way indicate the quality of the contract, its prospects or returns. For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale.*

## 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 September 30, 2025, total AUM of ABSLI stood at 104,492 Cr. ABSLI recorded a gross premium income of Rs.8,941 Cr with Individual Business FYP with Single Premium at 10% of Rs. 1,880 Cr registering a growth of 19.2%. Renewal Premium grew by 18% with gross Individual and Group segment. ABSLI has a nationwide distribution presence through 440+ branches, 12 bancassurance partners, 6 distribution channels, over 65,200+ direct selling agents, other Corporate Agents and Brokers through its website. The company has over 30,000+ employees and 28.64 lakh active customers. IRDAI Reg no. 109.*

## 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 63,750 employees, the businesses of ABCL have a nationwide reach with over 1,712 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. 5.50 Lakh Crore with a consolidated lending book of over Rs 1.78 Lakh Crore as of Sep 30, 2025. Aditya Birla Capital Limited is a part of the US\$67 billion global conglomerate Aditya Birla Group, which is in the league of Fortune 500. Anchored by an extraordinary force of over 227,500 employees, 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, about 42% of the Group revenues flow from overseas operations that span 41 countries across six continents. For more information, visit [www.adityabirlacapital.com/](http://www.adityabirlacapital.com/)*

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