



IndusInd Nippon Life

Har Kal Ki Taiyari Aaj Se

Secure a retirement AS BRIGHT AS YOUR SPIRIT

with



IndusInd Nippon Life Nishchit Pension

A Non-Linked, Non-Participating, Individual, Deferred Annuity Plan



YOUR KEY TO A STABLE FUTURE

PLAN BENEFITS



GUARANTEED
INCOME FOR LIFE



LIMITED PREMIUM
PAYMENT TERM



AVAIL LIQUIDITY
IN CASE OF EMERGENCY*



MULTIPLE ANNUITY OPTIONS
TO CHOOSE FROM



FLEXIBILITY TO START
RETIREMENT INCOME

*Details of Critical Illness & Disability is provided in product brochure

ELIGIBILITY CRITERIA

Parameter	Minimum	Maximum
Age at Entry (years)	30	75
Minimum Premium	For 2-pay, 3-pay- ₹1,50,000 For other Premium Payment Term- Option 2: ₹75,000 Option 1, 3, 4 & 5 : ₹1,00,000	No Limit
Vesting Age (years)	35	80

Premium Paying Term (years)	Deferment Period (years)
2, 3 & 5	5,6,7,8,9,10,15
6	6,7,8,9,10,15
7	7,8,9,10,15
8	8,9,10,15
10	10,15
Premium Payment Frequency	Yearly, Half Yearly, Quarterly & Monthly
Annuity Payout Frequency	Yearly, Half Yearly, Quarterly & Monthly

All the references to age are based on age last birthday

SINGLE LIFE OPTIONS

Option 1- Single Life Annuity:

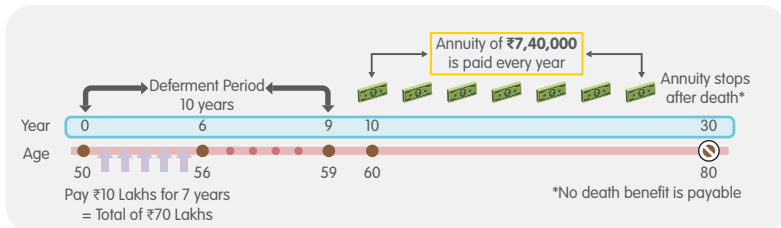
This annuity option provides you with the highest retirement income through your life and is suitable for individuals who are looking to enjoy the golden years of life to the fullest. Let us understand through an example how this option works

Illustration 1 – For a 50-year-old male annuitant

Premium Payment Term: 7 years	Wait Period: 3 years	Annual Premium: ₹10 Lakhs	Total Premiums Paid: ₹70 Lakhs
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Mr. Singh is a 50-year-old businessman. He pays ₹10 Lakhs every year for the next 7 years & chooses to defer his income payout by 10 years, this way he will be ensured with a fixed guaranteed lifelong income of ₹7,40,000 per year when he turns 60.

Scenario I - In case of death at the age of 80, his income will cease, and the policy shall terminate



Scenario II - If Mr. Singh passes away during the deferment period, higher of 110% of Total Premiums Paid or Surrender Value as on the date of death shall be payable and policy will terminate. No Death Benefit is payable after the completion of deferment period.

Option 2- Single Life Annuity with Return of Premium plus CI/TPD benefit:

This option helps you with a steady income during your retirement and also helps to pass on a legacy to your loved ones in your absence.

Let us understand through an example how this option works:

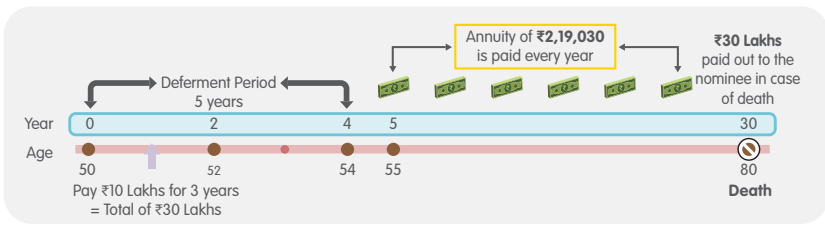
Now pay for a shorter period and enjoy guaranteed income for life—no long-term commitments, just lifelong security made simple.

Illustration 2 - For a 50-year-old male annuitant

Premium Payment Term: 3 years	Wait Period: 2 years	Annual Premium: ₹10 Lakhs	Total Premiums Paid: ₹30 Lakhs
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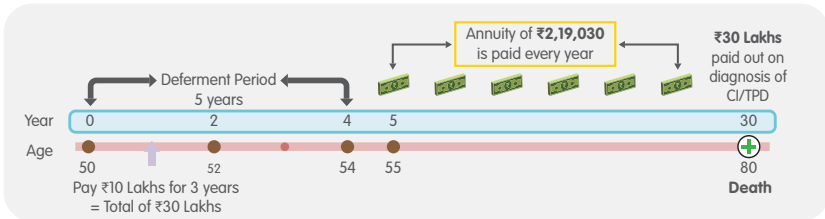
Mr. Singh is a 50-year-old businessman. He pays ₹10 lakhs every year for the next 3 years & chooses to wait 2 years, this way he will be ensured with a fixed guaranteed lifelong income of ₹1,97,400 per year when he turns 55.

Scenario I - In case of death at the age of 80, his nominee(s) will receive ₹30 Lakhs and the policy will terminate.



Total Premium Paid	Total Income Received	Death Benefit Received
₹30 Lakhs	₹54.75 Lakhs	₹30 Lakhs

Scenario II - In the event of heart attack at the age of 80 years, he opts for CI/TPD benefit of Rs. 30 Lakhs and terminates his policy.



A comprehensive list of definitions of each Critical Illness (CI) and Total Permanent Disability (TPD) covered under the plan is mentioned in Annexure A.

We understand you would want to lock your retirement income and create a legacy. This option helps you with a steady income during your retirement and also helps to pass on a legacy to your loved ones in your absence.

With growing age you may suffer from serious illness. In the event of diagnosis of any one of the covered Critical Illnesses (CI) or occurrence of Total Permanent Disability (TPD) before attaining age 80, this option provides you the flexibility to liquidate the policy by taking CI/TPD benefit.

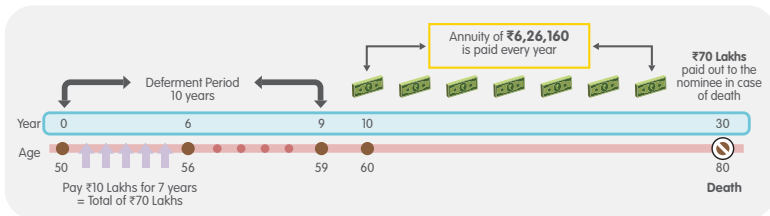
The CI/TPD benefit is equal to higher of Surrender Value or Total Premiums Paid up to the date of diagnosis of Critical Illness/date of occurrence of TPD. The policy shall terminate on payment of CI/TPD benefit.

Let us understand through an example how this option works

Illustration 3 - For a 50-year-old male annuitant

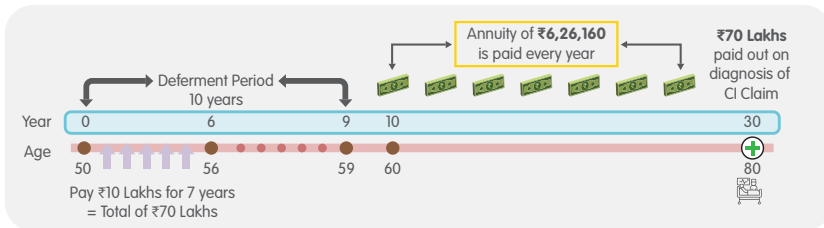
Premium Payment Term: 7 years	Wait Period: 3 years	Annual Premium: ₹10 Lakhs	Total Premiums Paid: ₹70 Lakhs
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Scenario I - Mr. Karan is a 50-year-old businessman. He pays ₹10 lakhs every year for the next 7 years & chooses to defer his payout by 10 years, this way he will be ensured with a fixed guaranteed lifelong income of ₹6,26,160 per year when he turns 60. In case of death at the age of 80, his nominee(s) will receive ₹70 Lakhs and the policy will terminate.



Total Premium Paid	Total Income Received	Death Benefit Received
₹70 Lakhs	₹1.25 Crore	₹70 Lakhs

Scenario II: In the event of heart attack at the age of 80 years, he opts for CI/TPD benefit of ₹70 Lakhs and terminates his policy.



A comprehensive list of definitions of each Critical Illness (CI) and Total Permanent Disability (TPD) covered under the plan is mentioned in Annexure A.

Option 3- Single Life Annuity with Return of Balance of Premium:

This is a specially curated solution for you where you can enjoy steady income as long as you live. In the unfortunate event of your demise post the deferment period, the sum of total premium paid less sum of all income benefit payouts is payable to your nominee. This option ensures that the minimum benefit received should not be less than the capital invested by you even in case of an unfortunate early demise.

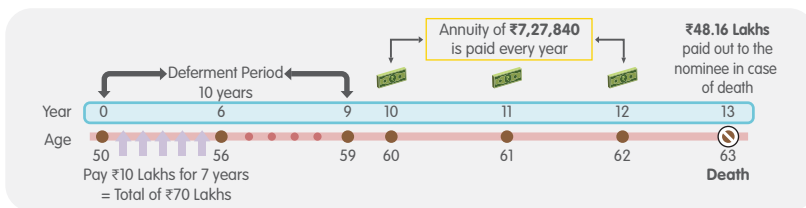
Let us understand through an example how this option works

Illustration 4 - For a 50-year-old male annuitant



Mr. Ganesh is a 50-year-old doctor. He pays ₹10 lakhs every year for the next 7 years & choses to defer his payout by 10 years, this way he will be ensured with a fixed guaranteed lifelong income of ₹7,27,840 when he turns 60.

In case of unfortunate demise of Mr. Ganesh, death benefit equal to total premiums paid up to the date of death less sum of all the income payouts paid till date to him shall be payable to the nominee(s) / legal heirs in the policy.



Age of Death	Total Income Received	Death Benefit Received	Total Benefit
63	₹21.84 Lakhs	₹48.16 Lakhs	₹70 Lakhs
80	₹1.46 Crore	Nil	₹1.46 Crore

Capital of ₹70 Lakhs remains preserved even in case of an early demise.

This product brochure gives only the salient features of the plan and it is only indicative of terms, conditions, warranties and exceptions. This brochure should be read in conjunction with the Benefit Illustration and Policy Terms And Conditions. For further details on all the conditions, suicide exclusion related to IndusInd Nippon Life Nishchit Pension, please contact our insurance advisors. The trade logo displayed above belongs to IndusInd International Holdings Limited & Nippon Life Insurance Company and is used by IndusInd Nippon Life Insurance Company Limited under license.

Tax benefits may be available as per prevailing tax laws and are subject to changes based on amendments from time to time, consulting a tax expert is advisable.

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(IRDAI Registration No. 121)



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