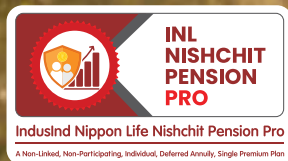


Har Kal Ki Taiyari Aaj Se!



with



IndusInd Nippon Life Nishchit Pension Pro

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

A fulfilling retirement depends on the ability to meet every day needs without depending on others or worrying about future expenses. As active income comes to an end, a steady and reliable replacement becomes essential to sustain your lifestyle and preserve financial independence.

Introducing IndusInd Nippon Life Nishchit Pension Pro (UIN - 12IN184V01)

A plan designed for individuals who prefer a one-time premium payment and seek guaranteed lifelong income during retirement years. This plan offers a simple and convenient way to convert a lump-sum investment into assured lifelong income allowing you to start receiving your retirement income when it best aligns with your requirement needs.

With INL Nishchit Pension Pro, you can now be financially prepared for the golden years of your life with ease.

Key benefits of IndusInd Nippon Life Nishchit Pension Pro



Get Guaranteed* Income for Life for Single Life or Joint Life¹ with one-time premium payment.



Lock your annuity rates today and ensure regular flow of income ahead of time.



Multiple Annuity options to choose from as per your needs.



Lock guaranteed annuity for a certain period of 10 or 15 years, irrespective of survival.



Flexibility to start your retirement income as per your convenience.



Option to avail liquidity in case of critical illness/disability²

1. Joint Life Annuities may be opted with Spouse/Children/Parents/Parents in Law/Sibling
2. Details of Critical Illness & Disability in Annexure A

Joint Life Annuity Options

Option 5 : Joint Life Annuity

Ever wondered how would your spouse or a person financially dependent on you will manage his/her daily expenses when you are not around? Would they depend on others for the same?

This option is designed to ensure guaranteed income to the Joint Lives as long as they both live. You can now leave your worries behind because we shall pay regular income not only to you, but also to your spouse or a person financially dependent on you for his/her lifetime after your demise.

Let us understand through an example how this option works

Illustration 5 - For a 50-year-old male Primary Annuitant & 45-year-old female Secondary Annuitant

Premium Payment Term: Single

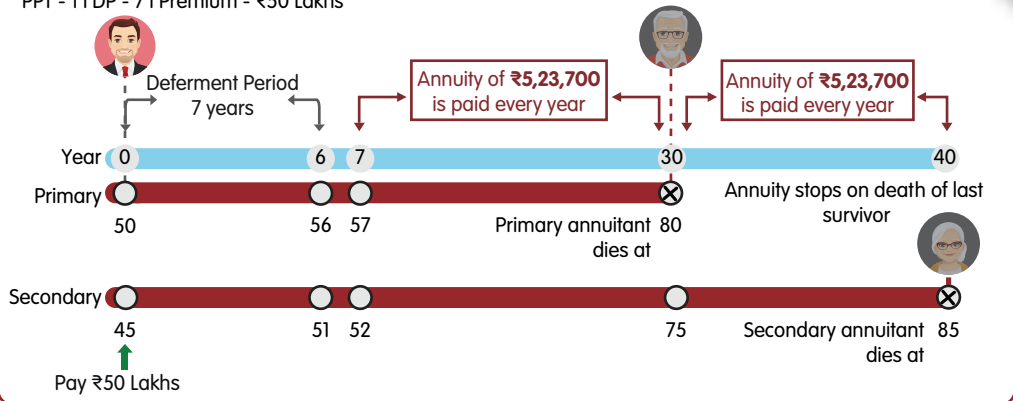
Deferment Period: 7 years

Total Premiums Paid: ₹50 Lakhs

Mr. Ganesh is a 50-year-old doctor. He pays a one-time premium of ₹50 lakhs & chooses to receive his annuity payouts starting at the age of 57. This ensures him a fixed guaranteed lifelong income of ₹5,23,700 per year when he turns 57.

In case of unfortunate demise of Mr. Ganesh (primary annuitant), the income payouts shall continue & will be paid to Mrs. Ruchita (secondary annuitant) for her lifetime.

Primary Age - 50 | Secondary Age - 45
 PPT - 1 | DP - 7 | Premium - ₹50 Lakhs



On death of the last surviving annuitant i.e. Mrs. Ruchita at the age of 85 years, no death benefit shall be payable and the policy will terminate.

Option 6 : Joint Life Annuity with Return of Premium plus CI/TPD Benefit:

This is a comprehensive option, that not only provides guaranteed lifetime income to the joint lives, but also leaves a legacy for the loved ones.

In the event of any of the joint lives being diagnosed with one of the covered Critical Illnesses (CI) or on 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.

During Deferment Period, the CI/TPD Benefit payable shall be higher of Total Premiums Paid or Surrender Value, as applicable on the date of diagnosis of Critical Illness/date of occurrence of TPD for any of the annuitant(s).

After the Deferment Period, the CI/TPD shall be equal to the Total Premiums Paid.

The policy shall terminate on payment of CI/TPD Benefit.

Let us understand through an example how this option works

Illustration 6 - Mr. Ganesh is a 50-year-old doctor. He pays a one-time Premium of ₹50 lakhs & chooses to receive his annuity payouts starting at the age of 57. This ensures him a fixed guaranteed lifelong income of ₹4,94,800 per year, when he turns 57.

Premium Payment Term: Single

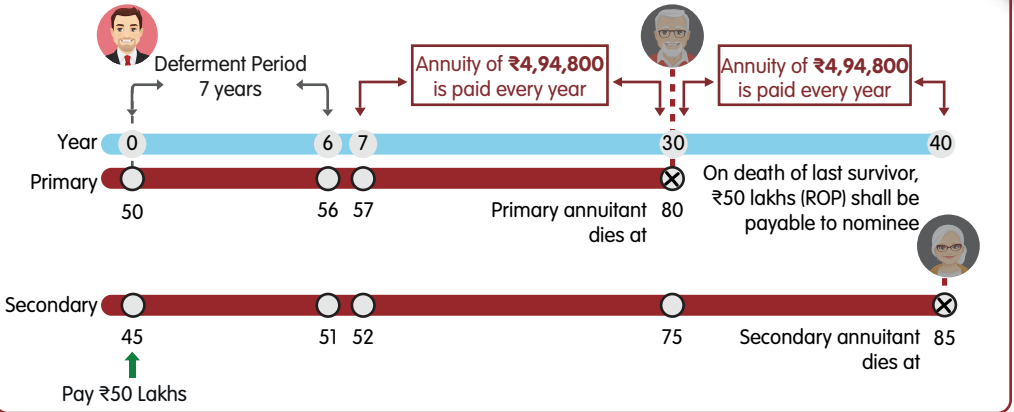
Deferment Period: 7 years

Total Premiums Paid: ₹50 Lakhs

In case of unfortunate demise of Mr. Ganesh at age 80, the income payouts shall continue & will be paid to Mrs. Ruchita (secondary annuitant) for her lifetime.

On death of the last surviving annuitant i.e. Mrs. Ruchita at age 85, the nominee / legal heir receives ₹50 Lakhs and the policy will terminate.

Primary Age - 50 | Secondary Age - 45
 PPT - 1 | DP - 7 | Premium - ₹50 Lakhs



Eligibility Criteria

Parameter	Minimum	Parameter
Age at Entry	40	75
Vesting Age	41	80
Premium	₹ 2,00,000 /-	No Limit
Premium Paying Term	Single Premium	
Deferment Period	1 to 5 & 7	
Annuity Payout Frequency	Yearly, Half Yearly, Quarterly & Monthly	

This product leaflet gives only the salient features of the plan and it is only indicative of terms, conditions, warranties and exceptions. This leaflet should be read in conjunction with the policy exclusions. Tax laws are subject to change, consulting a tax expert is advisable. For further details on all the conditions, exclusions related to IndusInd Nippon Life Nishchit Pension Pro, please contact our insurance advisors. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale. 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.

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IndusInd Nippon Life Insurance Company Limited (Formerly known as Reliance Nippon Life Insurance Company Limited). IRDAI Registration No: 121



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Visit us at

www.indusindnipponlife.com or



Email us at

customerservice@indusindnipponlife.com



Chat with us

on Whatsapp number (+91) 7208852700

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