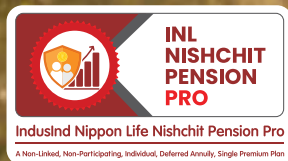


# Har Kal Ki Taiyari Aaj Se!



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 Life<sup>1</sup> 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/disability<sup>2</sup>

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

## Single Life Options

### Option 1- Single Life Annuity:

This annuity option provides you with the highest retirement income throughout 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 – Mr. Singh is a 53-year-old businessman. He pays a one-time premium of ₹50 lakhs & opts to start his annuity payouts at the age of 60, ensuring a fixed guaranteed lifelong income of ₹6,14,350 per annum.

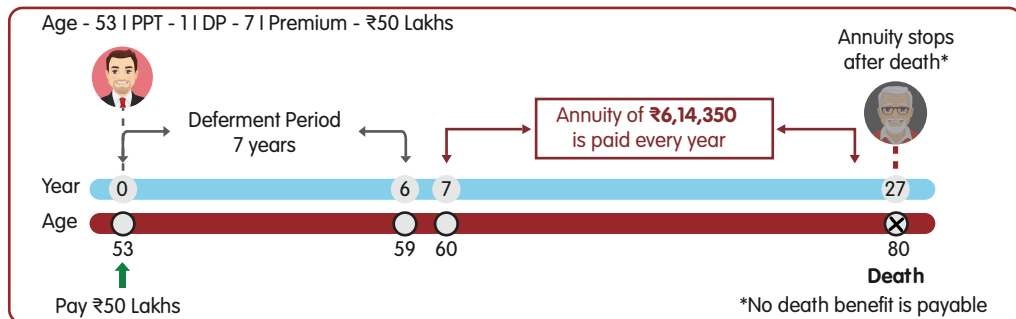
Total Premiums Paid: ₹50 Lakhs

Deferment Period: 7 years

Premium Payment Term: Single

### 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:

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.

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.

Let us understand through an example how this option works

Illustration 2 - Mr. Karan is a 55-year-old businessman. He pays a one-time premium of ₹50 lakhs & chooses to start his annuity payouts at the age of 60 ensuring a fixed guaranteed lifelong income of ₹4,60,000 per year when he turns 60.

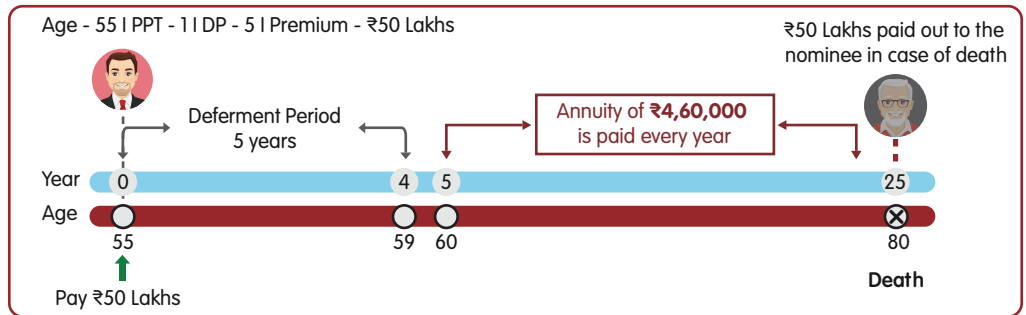
Premium Payment Term: Single

Deferment Period: 5 years

Total Premiums Paid: ₹50 Lakhs

### Scenario I:

In case of death at the age of 80, his nominee(s) will receive ₹50 Lakhs and the policy will terminate.



Total Premiums Paid

₹ 50 Lakhs

Total Income Received

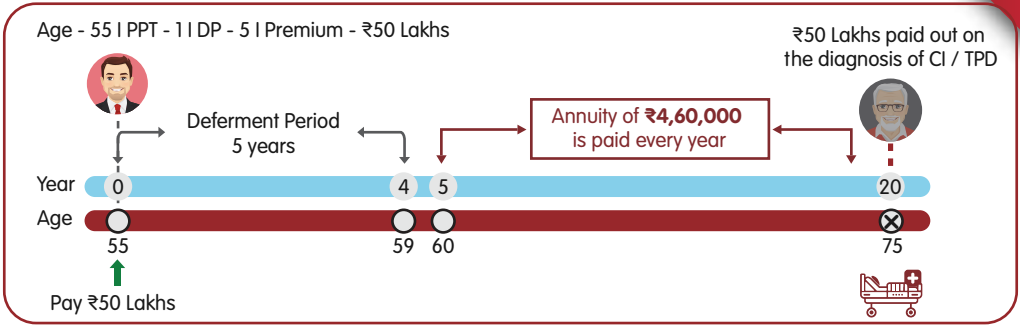
₹ 92 Lakhs

Death Benefit Received

₹ 50 Lakhs

### Scenario II:

In the event of heart attack at the age of 75 years, he opts for CI/TPD Benefit of ₹ 50 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 Certain Period of 10 years:

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 within the certain period of 10 years, the income will continue to be paid to your nominee for the remaining duration of the Certain Period. After completion of Certain Period, the annuity will cease. This option ensures that your family continues to receive income for a guaranteed minimum period of 10 years, even in case of an unfortunate early demise.

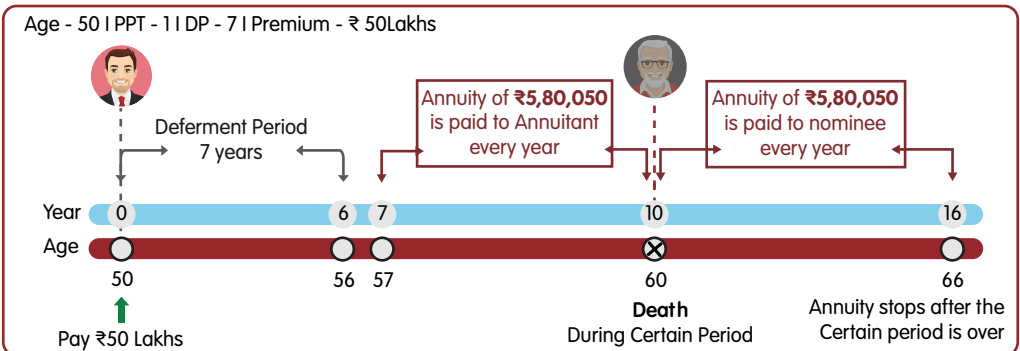
Let us understand through an example how this option works

Illustration 3 - 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 ₹5,80,050 per year, when he turns 57.



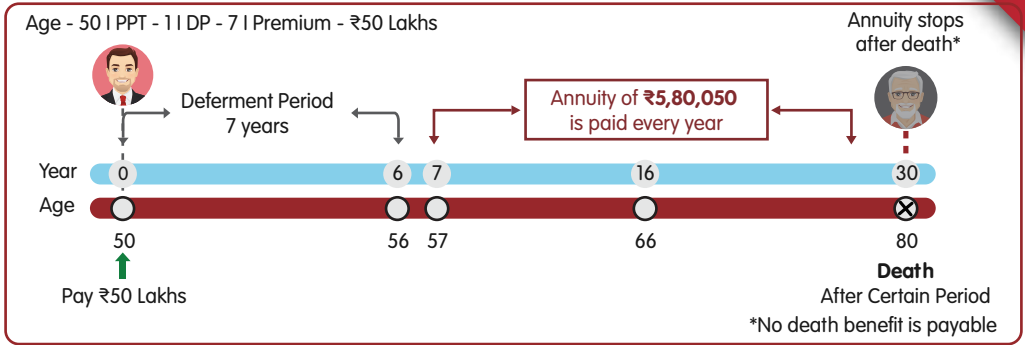
#### Scenario I:

In case of unfortunate demise of Mr. Ganesh within the first 10 years after the deferment period, the income will continue to be paid to the nominee(s) / legal heirs for the remaining duration of the 10 year certain period. After completion of certain period, the annuity will cease.



#### Scenario II:

In case of unfortunate demise of Mr. Ganesh after the completion of the 10-year certain period, the annuity payments will cease immediately upon his death, and no further benefits will be payable to the nominee(s) / legal heirs under the policy.



Scenario	Age at Death	Total Income Received
Death during Certain Period	60	₹ 58 Lakhs
Death after Certain Period	80	₹ 1.39 Crores

#### Option 4 : Single Life Annuity with Certain Period of 15 years

Building on the previous option, this variant offers an extended guaranteed period of 15 years. You will continue to enjoy steady income as long as you live. In the unfortunate event of your demise within the Certain Period of 15 years, the income will continue to be paid to your nominee for the remaining duration of the 15-year certain period. After completion of the certain period, the annuity will cease.

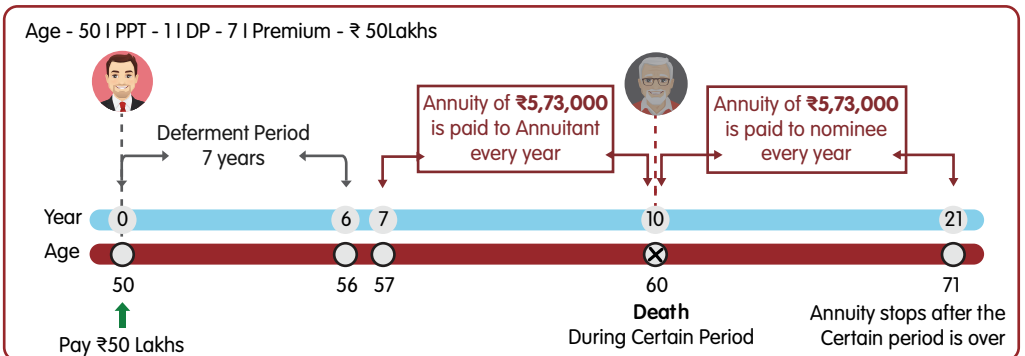
Let us understand through an example how this option works

Illustration 4 – 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 ₹5,73,000 per year, when he turns 57.



#### Scenario I:

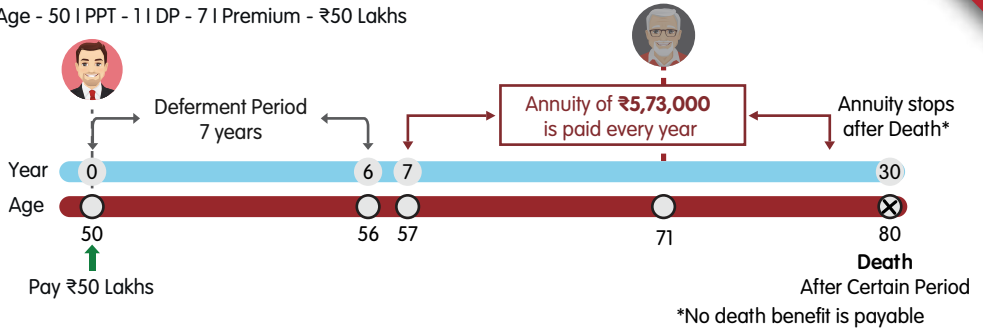
In case of unfortunate demise of Mr. Ganesh within the first 15 years after the deferment period, the income will continue to be paid to the nominee(s) / legal heirs for the remaining duration of the 15-year certain period. After completion of certain period, the annuity will cease.



#### Scenario II:

In case of unfortunate demise of Mr. Ganesh after the completion of the 15-year certain period, the annuity payments will cease immediately upon his death, and no further benefits will be payable to the nominee(s) / legal heirs under the policy.

Age - 50 | PPT - 1 | DP - 7 | Premium - ₹50 Lakhs



Scenario	Age at Death	Total Income Received
Death during Certain Period	60	₹ 85.95 Lakhs
Death after Certain Period	80	₹ 1.38 Crores

## 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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