

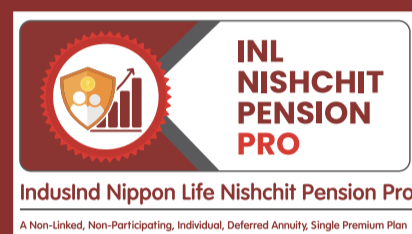
Two Lives One Promise. Retirement is better shared.



Retirement planning is about continuity.

After decades of building a life, a home, and a future, Raj (50) and Menka (45) wanted retirement to feel just as steady.

So they chose IndusInd Nippon Life Nishchit Pension Pro



Joint Life Annuity with Return of Premium + CI/TPD option

At 50, Raj invested ₹30 lakhs once. At age 57, their guaranteed income begins:

**₹2,96,880
every year**

For as long as either Raj or Menka lives. Annuity rate locked at 9.90%.

*No reinvestment. No market dependence.
No income gap if one partner is no more.*

- Income continues to the surviving spouse
- On death of the last survivor 100% of ₹30 lakhs is returned to the nominee
- In case of Critical Illness or Total Permanent Disability, option to receive ₹30 lakhs as lumpsum

This is retirement income with continuity, protection and legacy built in.

Illustrated numbers are for Joint Life Annuity with Return of Premium + CI/TPD option for a 50 year old male primary annuitant and 45 year old female secondary annuitant. Premium ₹30,00,000 and DP 7 years

Terms & Conditions Apply

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