

Form of Letter from Proposer to be sent along with the  
Proposal Form for Annuity duly completed.

The Sr./Divl. Manager,  
Life Insurance Corporation of India,  
\_\_\_\_\_Divisional Office.

Dear Sir,

Re: Annuity on the life of Shri / Smt \_\_\_\_\_

I / We enclose herewith a form of proposal duly completed for an  
Immediate Annuity / Deferred Annuity- Without Profits Policy  
guaranteed for \_\_\_\_\_ years under Table No \_\_\_\_\_

I / We request you to take note of the following and have the same  
incorporated in the resulting Policy:

(a) I / We desire that the policy should not be capable of being  
commuted, transferred to anyone except to the Annuitant,  
revoked or surrendered ;

(b) I / We also desire that the policy should not be capable of  
being made use of for taking loan or \_\_\_\_\_ loans or to be a subject  
matter of any dealings either by myself / ourselves or the Annuitant;

\*(c) I / We desire that the death benefits, in the  
case of unfortunate death of the Annuitant during the deferment  
period, should not be paid in one lump sum but the same should be  
payable in \_\_\_\_\_ monthly / quarterly / half-yearly /  
yearly instalments. I am / We are aware of the LIC's rules that if  
the total amount of the death benefit payable over a year is less  
than Rs. 100/- in the case of yearly / half- yearly / quarterly mode  
of instalments or in the case of monthly mode of instalment if the  
monthly instalment payable is less than Rs. 20/-, the facility of  
periodic instalments will not be granted but the amount of death  
benefit will be paid in one lump sum ;

(d) This letter accompanying as it is the form of proposal should  
form part and parcel of the contract;

(e) I / We also enclose in the form annexed the specimen  
signatures of Annuitant and Alternate Beneficiary duly attested by me/us.

In making this proposal for Annuity we appreciate that the Life  
Insurance Corporation of India is not expressing any view or opinion  
on the treatment the resulting policy may receive at the hand of  
Income-tax Authorities. Further we are aware that the conditions (a)  
to (e) herein above are irrevocable and the LIC will under no  
circumstances agree to cancellation of the endorsement on the  
resulting policy either in part or full.

Yours faithfully,

(Proposer)

\* Delete if not applicable.