

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.