एलआईसी की स्मार्ट पेंशन का परिचय					
INTRODUCTION OF LIC's SMART PENSION					
Plan No	879		UIN	512N386V01	
ANNEXURES					
ANNX NO	DESCRIPTION		NO OF PAGES	FOR PRINTING PRINT PAGES	
				FROM	TO
1	Proposal Form		7	2	8
2	KFD-cum-Proposal Form		9	9	17

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Proposal Form No. 444 **For LIC's Smart Pension** (A Non-Par, Non-Linked, Individual, Savings, Immediate Annuity Plan)	Recent Photograph of Annuitant/ primary Annuitant	Recent Photograph of Secondary Annuitant

Division: **Branch:**

INSTRUCTIONS TO FILL THE PROPOSAL FORM

1. This form is to be completed in BLOCK LETTERS by the Proposer and the Annuitant.
2. Please read all the questions carefully and fill up the details truthfully.
3. If the Proposer or Annuitant signs this proposal in vernacular or puts his/her thumb impression upon it, then the respective declaration must be completed.
4 Answers should be legible. Questions should be answered in 'Yes' or 'No'. (Strokes/dots/ dashes/leaving the questions unanswered will not be accepted). Details need to be provided in case of affirmative answers.
5 The Proposer and the Annuitant must countersign any cancellation or alterations made in this form. White ink must not be used.

To be filled by Agent/ Intermediary

1. D.O./CLIA/Chief Organizer/ Intermediary Agency Code No & Mobile number :
2. Agent's/Specified Person's/DSA's/Sup Agent's Name, Code No & Mobile number:
3. Licence No/ Registration No: 4. Date of Expiry (DD/MM/YYYY):

For Office Use Only	Inward no :	Date (DD/MM/YYYY):	Proposal no :	B.O.C No:
	Date(DD/MM/YYYY) :		Amt of Deposit (Rs) :	

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Section I: Details of Proposer/Annuitant/Primary Annuitant/ and Secondary Annuitant

I. Particulars of Proposer/Annuitant/Primary Annuitant (in case of Joint Life annuity option)					
1	Customer ID				
2	C KYC number				
3	ABHA number				
4	Name of the person proposing to purchase the Annuity	Prefix First Name Middle Name Last Name			
5	Relationship with: - Annuitant / Primary Annuitant -Secondary Annuitant				
6	Father's Full name	First Name Middle Name Last Name			
7	Mother's Full Name	First Name Middle Name Last Name			
8	Gender	Male / Female / Transgender			
9	Marital Status				
10	a. Date of Birth (DD/MM/YYYY)	____/_____/_____	Age (Yrs)	b. Age Proof Submitted	
11	**Proof of Identity:** Aadhar, Voter Id, Driving License, Passport		**Id Number** (In case of Aadhar only last four digits)		
12	**Permanent Address as per above Proof of Identity**				
	House No./Building Name / Street				
	Town/ Village/ Taluka				
	City/ District				
	State & Country				
	PIN Code				
13	**Correspondence / Current Address if different from above (Proof to be submitted)**				
	House No./Building Name / Street				
	Town/ Village / Taluka				
	City / District				
	State & Country				
	PIN Code				

14	**Contact details**	Mobile Number	WhatsApp Mobile No.	Email id
15	Nationality			
16	Residential status	Resident Indian / Non Resident Indian*/ Foreign National of Indian Origin* *NRI Questionnaire mandatory		
17	Is your country of Tax Residency outside India?	Yes / No (If yes, fill the Self Certification Form)		
18	Are you an Income Tax Assessee	Yes / No		
19	Permanent Account Number (PAN) (Please provide Form 60, if PAN is not available)			
20	If Registered under GST, please give GSTIN			
21	**Occupation**			
a	Present Occupation / Source of Income			
b	Nature of duties			
c	Annual Income (Rs.)			

II	**Particulars of Primary and Secondary Annuitant, if applicable:**				
Particulars		**Annuitant/Primary Annuitant (If different from Proposer)**		**Secondary Annuitant (in case of Joint Life annuity option)**	
1	Name	Prefix First Name Middle Name Last Name		Prefix First Name Middle Name Last Name	
2	Relationship with Primary / Secondary Annuitant				
3	Father's Full name				
4	Mother's Full Name				
5	Gender	Male / Female / Transgender		Male / Female / Transgender	
6	Marital Status				
7	Date of Birth (DD/MM/YYYY)	___/___/_____	Age____ yrs	____/_____/_____	Age____ yrs
8	Age Proof Submitted				
9	**Proof of Identity must be any one of Aadhar/ Driving License/ Voter Id / Passport.** In case of Aadhar only last four digits to be mentioned				
a	**Proof of Identity**				
b	**Id Number**				
10	**Permanent Address as per above Proof of Identity**				
	House No./Building Name / Street				
	Town/ Village/ Taluka				
	City / District				
	State & Country				
	PIN Code				
11	**Correspondence / Current Address if different from above (Proof to be submitted)**				
	House No./Building Name / Street				
	Town/ Village/ Taluka				
	City / District				
	State & Country				
	PIN Code				
12	**Contact details**				
a	Mobile Number				
b	WhatsApp Mobile No				
c	Email id				
13	**Nationality**				
14	**Residential status**	Resident Indian / *NRI / *FNIO		Resident Indian / *NRI / *FNIO	
15	Is your country of Tax Residency outside India**	Yes / No		Yes / No	
	*NRI Questionnaire mandatory		** If yes, fill the Self Certification Form		

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16	Are you Income Tax Assessee	Yes / No	Yes / No
17	Permanent Account Number (PAN) (Please provide Form 60, if PAN is not available)		
18	**Occupation**		
a	Present Occupation/ Source of Income		
b	Nature of duties		
c	Annual Income (Rs)		

III	**Others**			
		Proposer/ Annuitant/ Primary Annuitant	**Annuitant/ Primary Annuitant (If different from Proposer)**	**Secondary Annuitant (in case of Joint Life annuity option)**
1	Have you ever been or are currently being investigated, charge sheeted, prosecuted or convicted or having pending charges in respect of any criminal/civil offences in any court of law in India or abroad ? If yes, give details.			
2	Are you a Politically Exposed Person OR are you a family member or close relative of Politically Exposed Person? [As per RBI guidelines PEPs are the individuals who are or have been entrusted with prominent public functions by a foreign country.]			

IV	**Details of Nominee and Appointee** (*It is in the interest of the Annuitant to avail the facility of nomination. The nomination can be Single or Multiple. Please give % share in case of multiple nomination*)							
	Name of Nominee	% share	DOB	Age (yrs)	Relationship with the Annuitant/ Primary Annuitant	Mobile no	Email id	Address of nominee
	Nominee's Bank details							
	Bank Name				Bank A/c No.		IFSC No.	
	Appointee's details (applicable if nominee is minor or Person with disability (Divyangan or if Secondary annuitant is person with disability (Divyangan)							
	Name of Appointee	DOB	Age	Relationship to Nominee	Mobile no	Email ID	Address of Appointee	Appointee's signature or thumb impression as a token of consent
V	**Bank Details**							
	(To receive payments through NEFT) a) Type of Account-Savings / Current b) Your Account No :_____ c) IFS Code:_____ d) Name of your bank:_____ Attach a cancelled cheque leaf (along with copy of bank passbook if name is not printed on the cheque leaf)							

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Section – II: Details of Annuity Opted

I	**Annuity Option**	
1.	Please state either **Purchase Price** (Rs) _____ ***OR*** **Amount of annuity instalment** (Rs)_____	
2	Mode of annuity instalment to be paid:	Yearly / Half Yearly / Quarterly / Monthly
3	Is this proposal being taken for the benefit of dependant person with disability (Divyangjan)? If yes, please state	
	(Divyangjan is to be read in accordance with Section 2(r) of "The Rights of Persons with Disabilities Act, 2016".)	
i	Whether the dependant person with disability (Divyangjan) is a nominee? (under a Single Life proposal) **or**	
ii	Whether the dependant person with disability (Divyangjan) is a Secondary Annuitant (under Joint Life Immediate Annuity)	
4	Please indicate the **Annuity Option** (Choose (✔) only one out of the given options).	

Annuity Type	**Annuity Option**	**Annuity Option- Details**	
Single Life	Option-A	Life annuity	
	Option-B1	Annuity Certain for 5 years and life thereafter	
	Option-B2	Annuity Certain for 10 years and life thereafter	
	Option-B3	Annuity Certain for 15 years and life thereafter	
	Option-B4	Annuity Certain for 20 years and life thereafter	
	Option-C1	Life Annuity increasing at a simple rate of 3% p.a.	
	Option-C2	Life Annuity increasing at a simple rate of 6% p.a.	
	Option-D	Life annuity with Return of Balance Purchase Price	
	Option-E1	Life annuity with 50% Return of Purchase Price after attaining age 75 years	
	Option-E2	Life annuity with 100% Return of Purchase Price after attaining age 75 years	
	Option-E3	Life annuity with 50% Return of Purchase Price after attaining age 80 years	
	Option-E4	Life annuity with 100% Return of Purchase Price after attaining age 80 years	
	Option-E5	Life annuity with 5% Return of Purchase Price each year after attaining age 76 years to 95 years	
	Option-F	Life annuity with Return of Purchase Price	
Joint Life	Option-G1	Joint Life annuity with a provision of 50% of annuity to Secondary Annuitant on death of the Primary Annuitant	
	Option-G2	Joint Life annuity with a provision of 100% of annuity to Secondary Annuitant on death of the Primary Annuitant	
	Option-H1	Joint Life annuity increasing at a simple rate of 3% p.a. with a provision of 50% of annuity to Secondary Annuitant on death of the Primary Annuitant	
	Option-H2	Joint Life annuity increasing at a simple rate of 6% p.a. with a provision of 50% of annuity to Secondary Annuitant on death of the Primary Annuitant	
	Option-I1	Joint Life annuity increasing at a simple rate of 3% p.a. with a provision of 100% of annuity to Secondary Annuitant on death of the Primary Annuitant	
	Option-I2	Joint Life annuity increasing at a simple rate of 6% p.a. with a provision of 100% of annuity to Secondary Annuitant on death of the Primary Annuitant	
	Option-J	Joint Life annuity with a provision of 100% of the annuity payable as long as one of the Annuitant survives and Return of Purchase Price on death of Last Survivor	

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II.	Options available for payment of Death Benefit to nominee(s) - applicable for Annuity Options-D, E1, E2, E3, E4, E5, F and J only. (Choose only one out of the given options).		
a	Lumpsum Death Benefit		
b	Annuitisation of Death Benefit (If the proposal is being taken for the benefit of Divyangjan, this option is compulsory for full benefit amount payable.)	Whether annuitisation required for: Full / Part of the benefit amount payable. If in part, please specify the percentage of benefit:_____	
c	In instalment		
	i. Period to take Death Benefit in instalment (in years):	5/10/15	
	ii. Whether option to take Death Benefit in instalment is required for	Full/ Part of the proceeds	
	iii. If in part, specify the amount/percentage of benefit proceeds	Absolute Amount (Rs): _____ Percentage of benefit proceeds: _____	
	iv. Mode of Instalment payment	Yearly/ Half- yearly/ Quarterly/ Monthly	
III.	Whether Annuity Accumulation Option is opted for at the proposal stage?		
IV. a	**Do you wish to avail the physical policy document ?**		
b	**Please give EIA no. (e-Insurance Account) if available**		
V.	**Details of policies with the Corporation (for availing the incentive for existing Policyholders/ Nominee/Beneficiary)**		
		Annuitant / Primary Annuitant	**Secondary Annuitant (In case of Joint Life annuity option)**
1.	Are you an existing Policyholder having an in-force policy with the Corporation: If yes, mention the policy number(s):	Yes /No	Yes /No
2.	Has any of the policy with the Corporation on your life and/or on the life of any of your family members* matured within one year before the registration of proposal under this product: *(* Family members means Grandparent, Parent, Spouse or Children)* If yes, mention the policy number(s):	Yes /No	Yes /No
3.	Are you a Nominee / Beneficiary under any of the policy with the Corporation where date of death is within one year before the registration of proposal under this product: If yes, mention the policy number(s):	Yes /No	Yes /No

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Section-III: Declaration

DECLARATION BY PROPOSER AND THE ANNUITANT(S)

I/We ……..do hereby declare that the foregoing statements and answers are true and complete in every particular and do agree and declare that these statements and this declaration shall be the basis of the contract of annuity between me/us and the Life Insurance Corporation of India. In case of fraud, mis-statement and suppression of material facts the policy contract shall be treated in accordance with the Section 45 of Insurance Act, 1938 as amended from time to time.

Not-withstanding the provision of any law, I/We authorize the Corporation to share the information pertaining to my proposal to any Authorised Organisation / Institution / Agency / and Governmental / Regulatory Authority for the sole purpose of investigation / risk mitigation / fraud control and/or claim settlement.

I am aware that if the information on my Tax Residency is found to be false or untrue or misleading or misrepresenting, I may be held liable for it. I also undertake to inform the Corporation of any change in my Tax Residency status.

I/We undertake to inform the Corporation immediately of any changes in KYC documents such as residence. I also give my consent to obtain and share my data from / with Central KYC Registry respectively and to receive phone calls, SMS/ E mail from Central KYC registry in this regard.

I/We hereby give my/ our consent to receive phone calls, SMS/whatsapp messages, E mail on the above mentioned registered number(s)/ E mail address from / on behalf of the Corporation with respect to my life insurance policy/regarding servicing of insurance policies/ notifying about the status of Claim.

I/We also understand that the premium and benefits under the policy are subject to taxes / duties/ charges in accordance with the laws as applicable from time to time.

Dated at……on the ……day of……20

Signature or Thumb impression of Witness

Name of Witness ……..
Occupation …….
Address ……..

Signature or Thumb impression of the Proposer

Signature or Thumb impression of the Annuitant/ Primary Annuitant

Signature or Thumb impression of the Secondary Annuitant

1. **Declaration by the person filling in the form (In case form is filled up/signed in a language different from that of the Proposal Form or in case the Proposer/ Annuitant/ Primary Annuitant/ Secondary Annuitant is person with disability (PWD) where he/she is not able to fill the proposal form himself/ herself.)**

   "I hereby declare that I have fully explained the above questions and contents of the proposal form to the Proposer/ Annuitant/ Primary Annuitant/ Secondary Annuitant and I have truthfully recorded the answers given by the Proposer/ Annuitant/ Primary Annuitant/ Secondary Annuitant and the Proposer/Annuitant/ Primary Annuitant/ Secondary Annuitant has affixed the thumb impression/ signature as below after fully understanding the contents thereof."

   Name and Address of the Declarant:_____
   Signature:_____

   "I certify that the contents of the form have been fully explained to me by (Name, Designation, occupation) Mr. / Ms.:_____

Signature or Thumb impression of the Proposer

Signature or Thumb impression of the Annuitant/ Primary Annuitant

Signature or Thumb impression of the Secondary Annuitant

2. **In case the Proposer/ Annuitant/ Primary Annuitant/ Secondary Annuitant is/are illiterate, the thumb impression of the Proposer/ Annuitant/ Primary Annuitant/ Secondary Annuitant should be attested by a person of standing whose identity can easily be established, but unconnected with the Corporation and this declaration should be made by him/her.**

   "I hereby declare that I have fully explained the above questions and contents of the proposal form to the proposer/ Annuitant/ Primary Annuitant/ Secondary Annuitant in _____language, and that the Proposer/Annuitant/ Primary Annuitant/ Secondary Annuitant has affixed the thumb impression above after fully understanding the contents thereof."

   Signature: _____ Name and Address of the Declarant: _____

SECTION 45 OF THE INSURANCE ACT, 1938

(1) No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.

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(2) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud :
Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and the materials on which such decision is based.
Explanation I - For the purpose of this sub section, the expression "fraud" means any of the following acts committed by the insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance policy :

(a) The suggestion, as a fact of that which is not true and which the insured does not believe to be true;
(b) The active concealment of a fact by the insured having knowledge or belief of the fact ;
(c) Any other act fitted to deceive ; and
(d) Any such act or omission as the law specially declares to be fraudulent.

Explanation II – Mere silence as to facts likely to affect the assessment of the risk by the insurer is not fraud, unless the circumstances of the case are such that regard being had to them, it is the duty of the insured or his agent, keeping silence to speak, or unless his silence is, in itself, equivalent to speak.
(3) Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intension to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer:
Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.
Explanation: A person who solicits and negotiates a contract of insurance shall be deemed for the purpose of the formation of the contract, to be agent of the insurer.
(4) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued:
Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based:
Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.
Explanation – For the purposes of this sub-section, the mis-statement of or suppression of fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer, the onus is on the insurer to show that had the insurer been aware of the said fact no life insurance policy would have been issued to the insured.
(5) Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

In accordance with the applicable provision of Section 41 of the Insurance Act, 1938:
"No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer"

Various Sections of the Insurance Act, 1938 applicable to LIC to apply as amended from time to time.
Please visit our site www.licindia.in and register yourself with LIC Portal after completion of this proposal to avail the benefit of e services

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Unique Reference Number (URN :……..)

LIFE INSURANCE CORPORATION OF INDIA
(Established by the Life Insurance Corporation Act, 1956)

Key Features Document (KFD) cum Proposal Form
LIC's Smart Pension
(A Non-Par, Non-Linked, Individual, Savings, Immediate Annuity Plan)
(To be used only if the sale is initiated by POSP-LI & CPSC-SPV.
Other Intermediaries/ Agents to use Proposal Form No 444 for this Plan)

Part-1 [Key Features Document (KFD)]

S. No.	Plan Name	LIC's Smart Pension (Plan No.879)
1.	**Type of Plan**	This is a Non-Par, Non-linked, Individual, Savings, Immediate Annuity plan
2.	**Annuity Option**	If this plan is purchased through Point of Sales Persons-Life Insurance (POSP-LI) and CPSC-SPV, the available annuity options are: • Option F: Annuity for life with return of Purchase Price. • Option J: Joint Life annuity with a provision of 100% of the annuity payable as long as one of the Annuitant survives and Return of Purchase Price on death of Last Survivor Annuity option once chosen cannot be altered.
3.	**Mode of Premium**	Single Premium
4.	**Mode of Annuity Payment**	The modes of annuity available are yearly, half-yearly, quarterly, and monthly. The Annuity shall be payable in arrears i.e. the annuity payment shall be after 1 year, 6 months, 3 months and 1 month from the date of commencement of policy depending on whether the mode of annuity payment is Yearly, Half yearly, Quarterly and Monthly respectively.
5.	**Maturity Benefit**	Not Applicable
6.	**On the survival of the Annuitant**	The benefit payable under the annuity options are: • Option F: The annuity payments shall be made in arrears for as long as the Annuitant is alive, as per the chosen mode of annuity payment. • Option J: 100% of the annuity amount shall be paid in arrears for as long as the Primary Annuitant and/or Secondary Annuitant is alive, as per the chosen mode of annuity payment.
7.	**Benefit payable on Death**	The benefit payable under the annuity options are: • Option F: On death of the Annuitant, the annuity payment shall cease immediately and Purchase Price shall be payable to nominee(s) as per the Option exercised by the Annuitant as specified in Point 10 (a) below. • Option J: On death of the last survivor, the annuity payments will cease immediately and Purchase Price shall be payable to the nominee(s) as per the option exercised by the Primary Annuitant as specified in Point 10 (a) below.
8.	**Policy Loan**	The Policy loan shall be allowed at any time after three months from the completion of policy (i.e. 3 months from the date of issuance of policy) or after expiry of the free-look period, whichever is later. The maximum amount of loan that can be granted under the policy shall be such that the effective annual interest amount payable on loan does not exceed 50% of the annual annuity amount and shall be subject to maximum of 80% of Surrender Value. Interest on Loan shall be at the rate to be specified by the Corporation at the time of taking loan under the policy. The applicable interest rate shall be based on the method approved by IRDAI. Loan interest will be recovered from annuity amount payable under the policy. The loan outstanding shall be recovered from the claim proceeds at the time of exit. For the loan sanctioned during the 12 months' period commencing from 1st May, 2024 to 30th April, 2025, the applicable interest rate is 9.50% p.a. effective for entire term of the loan.
9.	**Surrender**	The policy can be surrendered at any time during the policy term subject to realization of the premium cheque.

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		On the payment of the surrender value, if any, the policy terminates and all other benefits shall cease. The Surrender Value is reviewable and shall be determined by the Corporation from time to time subject to prior approval. **Note:** The insurance policy being a long term contract should be taken from the long term perspective of continuing the policy. While there is provision for surrender, it may be noted that there can be significant loss on surrender of a policy and hence, it is advisable to continue the policy.
10.	**Options available**	(a) Options available for payment of Death Benefit either Lumpsum or Annuitisation of Death Benefit or In Installments (b) Liquidity Option (c) Advanced Annuity Option (d) Annuity Accumulation Option (e) Option to take the plan for the benefit of dependant person with disability (Divyangjan) life These shall be subject to terms and conditions as specified in Policy Document.
11.	**Free Look Period**	If the Policyholder is not satisfied with the "Terms and Conditions" of the policy, the policy may be returned to the Corporation within 30 days from the date of receipt of the electronic or physical mode of the policy bond, whichever is earlier, stating the reasons for objections. On receipt of the same the Corporation shall cancel the policy and return the Purchase Price paid after deducting the charges for stamp duty and annuity paid, if any.
12.	**Exclusions**	Nil

This Key Features Document (KFD) gives only the key benefits available under the plan. For further details please refer to the Policy document on our website www.licindia.in or contact our nearest Branch Office.
The prospective policyholders are hereby informed that while making a buying decision reference may be made to the similar available products for informed decision making.

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Registered Office:
Life Insurance Corporation of India
Central Office, Yogakshema,
JeevanBima Marg,
Mumbai – 400021.
Website: www.licindia.in
Registration Number: 512

Unique Reference Number (URN :……)

Part- II: Proposal Form

KFD-cum- Proposal Form For LIC's Smart Pension (A Non-Par, Non-Linked, Individual, Savings, Immediate Annuity Plan)	Recent Photograph of Annuitant/ primary Annuitant	Recent Photograph of Secondary Annuitant

Division: **Branch:**

INSTRUCTIONS TO FILL THE PROPOSAL FORM

1. This form is to be completed in BLOCK LETTERS by the Proposer and the Annuitant.
2. Please read all the questions carefully and fill up the details truthfully.
3. If the Proposer or Annuitant signs this proposal in vernacular or puts his/her thumb impression upon it, then the respective declaration must be completed.
4. Answers should be legible. Questions should be answered in 'Yes' or 'No'. (Strokes/dots/ dashes/leaving the questions unanswered will not be accepted). Details need to be provided in case of affirmative answers.
5. The Proposer and the Annuitant must countersign any cancellation or alterations made in this form. White Ink must not be used.

To be filled by Agent/ Intermediary

1. D.O./CLIA/Chief Organizer/ Intermediary Agency Code No & Mobile number :
2. POSP-LI's /RAP/ VLE-Ins' Name, Code No & Mobile number:
3. Licence No/ Registration No: 4. Date of Expiry (DD/MM/YYYY):

For Office Use Only	Inward no : Date (DD/MM/YYYY): Date(DD/MM/YYYY) :	Proposal no : B.O.C No: Amt of Deposit (Rs) :

Section I: Details of Proposer/Annuitant/Primary Annuitant/ and Secondary Annuitant

I. Particulars of Proposer/Annuitant/Primary Annuitant (in case of Joint Life annuity option)					
1	Customer ID				
2	C KYC number				
3	ABHA number				
4	Name of the person proposing to purchase the Annuity	Prefix First Name Middle Name Last Name			
5	Relationship with: - Annuitant / Primary Annuitant -Secondary Annuitant				
6	Father's Full name	First Name Middle Name Last Name			
7	Mother's Full Name	First Name Middle Name Last Name			
8	Gender	Male / Female / Transgender			
9	Marital Status				
10	a. Date of Birth (DD/MM/YYYY)	____/_____/_____	Age___ (Yrs)	b. Age Proof Submitted	
11	**Proof of Identity:**	Aadhar Driving License Voter Id Passport		**Id Number** (In case of Aadhar only last four digits)	
12	**Permanent Address as per above Proof of Identity**				
	House No./Building Name / Street				
	Town/ Village/ Taluka				
	City/ District				
	State & Country				
	PIN Code				
13	**Correspondence / Current Address if different from above (Proof to be submitted)**				
	House No./Building Name / Street				
	Town/ Village / Taluka				

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	City / District			
	State & Country			
	PIN Code			
14	**Contact details**	Mobile Number	WhatsApp Mobile No.	Email id
15	Nationality			
16	Residential status	Resident Indian / Non Resident Indian*/ Foreign National of Indian Origin* *NRI Questionnaire mandatory		
17	Is your country of Tax Residency outside India?		Yes / No (If yes, fill the Self Certification Form)	
18	Are you an Income Tax Assessee		Yes / No	
19	Permanent Account Number (PAN) (Please provide Form 60, if PAN is not available)			
20	If Registered under GST, please give GSTIN			
21	**Occupation**			
a	Present Occupation / Source of Income			
b	Nature of duties			
c	Annual Income (Rs.)			

II	**Particulars of Primary and Secondary Annuitant, if applicable:**		
Particulars		**Annuitant/Primary Annuitant (If different from Proposer)**	**Secondary Annuitant (in case of Joint Life annuity option)**
1	Name	Prefix First Name Middle Name Last Name	Prefix First Name Middle Name Last Name
2	Relationship with Primary / Secondary Annuitant		
3	Father's Full name		
4	Mother's Full Name		
5	Gender	Male / Female / Transgender	Male / Female / Transgender
6	Marital Status		
7	Date of Birth (DD/MM/YYYY)	____/_____/_____	____/_____/_____
8	Age Proof Submitted		
9	**Proof of Identity must be any one of Aadhar/ Driving License/ Voter Id / Passport.** In case of Aadhar only last four digits to be mentioned		
a	**Proof of Identity**		
b	**Id Number**		
10	**Permanent Address as per above Proof of Identity**		
	House No./Building Name / Street		
	Town/ Village/ Taluka		
	City / District		
	State & Country		
	PIN Code		
11	**Correspondence / Current Address if different from above (Proof to be submitted)**		
	House No./Building Name / Street		
	Town/ Village/ Taluka		
	City / District		
	State & Country		
	PIN Code		
12	**Contact details**		
a	Mobile Number		
b	WhatsApp Mobile No		
c	Email id		
13	**Nationality**		
14	**Residential status**	Resident Indian / *NRI / *FNIO	Resident Indian / *NRI / *FNIO
15	Is your country of Tax Residency outside India**	Yes / No	Yes / No
	*NRI Questionnaire mandatory	** If yes, fill the Self Certification Form	

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16	Are you Income Tax Assessee	Yes / No	Yes / No
17	Permanent Account Number (PAN) (Please provide Form 60, if PAN is not available)		
18	**Occupation**		
a	Present Occupation/ Source of Income		
b	Nature of duties		
c	Annual Income (Rs)		

III	**Others**			
		Proposer/ Annuitant/ Primary Annuitant	**Annuitant/ Primary Annuitant (If different from Proposer)**	**Secondary Annuitant (in case of Joint Life annuity option)**
1	Have you ever been or are currently being investigated, charge sheeted, prosecuted or convicted or having pending charges in respect of any criminal/civil offences in any court of law in India or abroad ? If yes, give details.			
2	Are you a Politically Exposed Person OR are you a family member or close relative of Politically Exposed Person? [As per RBI guidelines PEPs are the individuals who are or have been entrusted with prominent public functions by a foreign country.]			

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IV	**Details of Nominee and Appointee** (*It is in the interest of the Annuitant to avail the facility of nomination. The nomination can be Single or Multiple. Please give % share in case of multiple nomination*)							
	Name of Nominee	% share	DOB	Age (Yrs)	Relationship with the Annuitant/ Primary Annuitant	Mobile no.	Email ID	Address of Nominee
	Nominee's Bank details							
	Bank Name				Bank A/c No.		IFSC No.	
	Appointee details (applicable if nominee is minor or Person with disability (Divyangan) or if Secondary annuitant is person with disability (Divyangan)							
	Name of Appointee	DOB	Age	Relationship with nominee	Mobile no.	Email ID	Address of Appointee	Appointee's signature or thumb impression as a token of consent

V	**Bank Details**
	(To receive payments through NEFT) a) Type of Account-Savings / Current b) Your Account No :_____ c) IFS Code:_____ d) Name of your bank:_____ Attach a cancelled cheque leaf (along with copy of bank passbook if name is not printed on the cheque leaf)

Section – II: Details of Annuity Opted

I	**Annuity Option**		
1.	Please state either **Purchase Price** (Rs) _____ ***OR* Amount of annuity instalment** (Rs)_____		
2	Mode of annuity instalment to be paid:	Yearly / Half Yearly / Quarterly / Monthly	
3	Is this proposal being taken for the benefit of dependant person with disability (Divyangjan)? If yes, please state		
	(Divyangjan is to be read in accordance with Section 2(r) of "The Rights of Persons with Disabilities Act, 2016".)		
i	Whether the dependant person with disability (Divyangjan) is a nominee? (under a Single Life proposal) **or**		
ii	Whether the dependant person with disability (Divyangjan) is a Secondary Annuitant (under Joint Life Immediate Annuity)		
4	Please indicate the **Annuity Option** (Choose (✓) only one out of the given options).		

Annuity Type	**Annuity Option**	**Annuity Option- Details**	
Single Life	Option-F	Life annuity with Return of Purchase Price	
Joint Life	Option-J	Joint Life annuity with a provision of 100% of the annuity payable as long as one of the Annuitant survives and Return of Purchase Price on death of Last Survivor	

II.	Options available for payment of Death Benefit to nominee(s) - applicable for Annuity Options-D, E1, E2, E3, E4, E5, F and J only. (Choose only one out of the given options).		
a	Lumpsum Death Benefit		
b	Annuitisation of Death Benefit (If the proposal is being taken for the benefit of Divyangjan, this option is compulsory for full Benefit amount payable.)	Whether annuitisation required for: Full / Part of the benefit amount payable. If in part, please specify the percentage of benefit:_____	
c	In instalment		
	i. Period to take Death Benefit in instalment (in years):	5/10/15	
	ii. Whether option to take Death Benefit in instalment is required for	Full/ Part of the proceeds	
	iii. If in part, specify the amount/percentage of benefit proceeds	Absolute Amount (Rs): _____ Percentage of benefit proceeds: _____	
	iv. Mode of Instalment payment	Yearly/ Half- yearly/ Quarterly/ Monthly	
III.	Whether Annuity Accumulation Option is opted for at the proposal stage?		
IV. a	Do you wish to avail the physical policy document?		
b	Please give EIA no. if available		
V.	**Details of policies with the Corporation (for availing the incentive for existing Policyholders/ Nominee/Beneficiary)**		

		Annuitant / Primary Annuitant	**Secondary Annuitant (In case of Joint Life annuity option)**
1.	Are you an existing Policyholder having an in-force policy with the Corporation: If yes, mention the policy number(s):	Yes /No	Yes /No
2.	Has any of the policy with the Corporation on your life and/or on the life of any of your family members* matured within one year before the registration of proposal under this product: *(* Family members means Grandparent, Parent, Spouse or Children)* If yes, mention the policy number(s):	Yes /No	Yes /No
3.	Are you a Nominee / Beneficiary under any of the policy with the Corporation where date of death is within one year before	Yes /No	Yes /No

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	the registration of proposal under this product: If yes, mention the policy number(s):		

Section-III: Declaration

DECLARATION BY PROPOSER AND THE ANNUITANT(S)

I/We ……..do hereby declare that the foregoing statements and answers are true and complete in every particular and do agree and declare that these statements and this declaration shall be the basis of the contract of annuity between me/us and the Life Insurance Corporation of India. In case of fraud, mis-statement and suppression of material facts the policy contract shall be treated in accordance with the Section 45 of Insurance Act, 1938 as amended from time to time.

Not-withstanding the provision of any law, I/We authorize the Corporation to share the information pertaining to my proposal to any Authorised Organisation / Institution / Agency / and Governmental / Regulatory Authority for the sole purpose of investigation / risk mitigation / fraud control and/or claim settlement.

I am aware that if the information on my Tax Residency is found to be false or untrue or misleading or misrepresenting, I may be held liable for it. I also undertake to inform the Corporation of any change in my Tax Residency status.

I/We undertake to inform the Corporation immediately of any changes in KYC documents such as residence. I also give my consent to obtain and share my data from / with Central KYC Registry respectively and to receive phone calls, SMS/ E mail from Central KYC registry in this regard.

I/We hereby give my/ our consent to receive phone calls, SMS/whatsapp messages, E mail on the above mentioned registered number(s)/ E mail address from / on behalf of the Corporation with respect to my life insurance policy/regarding servicing of insurance policies/ notifying about the status of Claim.

I/We also understand that the premium and benefits under the policy are subject to taxes / duties/ charges in accordance with the laws as applicable from time to time.

Dated at……on the ……day of……20

Signature or Thumb impression of Witness

Name of Witness ……..
Occupation …….
Address ……..

Signature or Thumb impression of the Proposer

Signature or Thumb impression of the Annuitant/ Primary Annuitant

Signature or Thumb impression of the Secondary Annuitant

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1. **Declaration by the person filling in the form (In case form is filled up/signed in a language different from that of the Proposal Form or in case the Proposer/ Annuitant/ Primary Annuitant/ Secondary Annuitant is person with disability (PWD) where he/she is not able to fill the proposal form himself/ herself.)**

   "I hereby declare that I have fully explained the above questions and contents of the proposal form to the Proposer/ Annuitant/ Primary Annuitant/ Secondary Annuitant and I have truthfully recorded the answers given by the Proposer/ Annuitant/ Primary Annuitant/ Secondary Annuitant and the Proposer/Annuitant/ Primary Annuitant/ Secondary Annuitant has affixed the thumb impression/ signature as below after fully understanding the contents thereof."

   Name and Address of the Declarant:_____
   Signature:_____

   "I certify that the contents of the form have been fully explained to me by (Name, Designation, occupation)

   Mr. / Ms.:_____

Signature or Thumb impression of the Proposer

Signature or Thumb impression of the Annuitant/ Primary Annuitant

Signature or Thumb impression of the Secondary Annuitant

2. **In case the Proposer/ Annuitant/ Primary Annuitant/ Secondary Annuitant is/are illiterate, the thumb impression of the Proposer/ Annuitant/ Primary Annuitant/ Secondary Annuitant should be attested by a person of standing whose identity can easily be established, but unconnected with the Corporation and this declaration should be made by him/her.**

"I hereby declare that I have fully explained the above questions and contents of the proposal form to the proposer/ Annuitant/ Primary Annuitant/ Secondary Annuitant in _____language, and that the Proposer/Annuitant/ Primary Annuitant/ Secondary Annuitant has affixed the thumb impression above after fully understanding the contents thereof."

Signature: _____

Name and Address of the Declarant: _____

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SECTION 45 OF THE INSURANCE ACT, 1938

(1) No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.
(2) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud :
Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and the materials on which such decision is based.
Explanation I - For the purpose of this sub section, the expression "fraud" means any of the following acts committed by the insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance policy :

(a) The suggestion, as a fact of that which is not true and which the insured does not believe to be true;
(b) The active concealment of a fact by the insured having knowledge or belief of the fact ;
(c) Any other act fitted to deceive ; and
(d) Any such act or omission as the law specially declares to be fraudulent.

Explanation II – Mere silence as to facts likely to affect the assessment of the risk by the insurer is not fraud, unless the circumstances of the case are such that regard being had to them, it is the duty of the insured or his agent, keeping silence to speak, or unless his silence is, in itself, equivalent to speak.
(3) Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intension to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer:
Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.
Explanation: A person who solicits and negotiates a contract of insurance shall be deemed for the purpose of the formation of the contract, to be agent of the insurer.
(4) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued:
Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based:

Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.

Explanation – For the purposes of this sub-section, the mis-statement of or suppression of fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer, the onus is on the insurer to show that had the insurer been aware of the said fact no life insurance policy would have been issued to the insured.

(5) Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

In accordance with the applicable provision of Section 41 of the Insurance Act, 1938:

"No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer"

Various Sections of the Insurance Act, 1938 applicable to LIC to apply as amended from time to time.

Please visit our site www.licindia.in and register yourself with LIC Portal after completion of this proposal to avail the benefit of e services

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