

RATES OF AGENT'S COMMISSION

TABLES	TERM	1 st Year	II nd & III rd Year	Subsequent Years
		%	%	%
1, 2, 3, 5, 11, 14, 17, 18, 27, 47, 48, 88, 89, 90, 91, 104, 105, 110, 112, 121, 149, 151, 160, 162	a) 15 years & above b) 10 to 14 yrs. c) 5 to 9 yrs. d) 2 to 4 yrs.	25 20 10 5	7.5 7.5 5 2.25	5 5 5 2.25
41, 50, 80, 81, 92, 101	a) 10 yrs. & above b) 5 yrs. & above c) 2 to 4 yrs.	10 7.5 5	5 2 2	5 2 2
21, 45, 51, 52, 60, 61, 64, 67, 96, 116, 145	2 to 4 yrs. 5 yrs. & above	5 7.5	2 2	2 2
Single premium for other plans 7, 8, 43, 44, 60, 96, 115, 145		2	Nil	Nil
58, 94	5 to 25 yrs	7.5	3	3
74, 75, 93, 103, 106, 107, 108, 111, 123, 125, 126, 128, 129, 131, 150	15 yrs and above	15	10	6
8-9 yrs 159	10 yrs 10-14 yrs 15 & above	5 20 25	5 7.5 7.5	0 5 5
95	15 yrs. And above	10	6	6
96, 132, 141, 142, 145, 158, 164	Single premium	2	--	--
97	Single prem.	1.5	--	--
102	15 yrs. And above	15	5	5
109	Term depends on age at entry	15	5	5
113	a) 8-9 yrs. b) 10-14 yrs. c) 15 yrs. and above	10 15 15	5 8 10	5 6 6
114	a)10 yrs. b)15 yrs.& above	15 15	8 10	6 6

117	a) 10 yrs & above b) 5 to 9 yrs	15 10	5 3	5 3
122	No relation with Term	7.5	2	2
146, 163	2% of purchase price			
147 /148	a) 2-4 yrs b) 5-9 yrs. c) For term more than 9 yrs. d) Single prem.	5 7.5 7.5 2	2 2 2 -	2 2 2 -
161	e) Single prem.	0.1 sub. to a min of Rs. 50 /- per life		

Note: Commission to agent under plan No. 51 is 2% throughout (1st years as well as renewal) vide C.O cir Ref.: Actl/pd/dated 24/12/2002.

TABLES	TERM	1 ST YEAR	II nd & III rd Years	Subsequent years
		%	%	%
152	a) 5 yrs.	10	5	5
	b) 10 yrs.	15	8	6
	c) 15, 20, 25 & life	15	10	6
	d) Single prem.	2	-	-
153	e) All terms	15	10	6
	f) Single prem.	2	-	2
154,158,156 & 157	All terms (12, 15, 20 & 25 yrs)	15	7.5	5
164	a) Single prem.	2	-	-
	b) 5 to 9 yrs.	10	5	5
	c) 10 to 14 years	15	7.5	5
	d) 15 yrs & above	25	7.5	5
	Bonus commission	40 % of 1 st year commission excluding single premium.		