

RATES OF AGENT'S COMMISSION

Under All In force Plans

PLAN	Premium Paying Term	1 st Year	2 nd & 3 rd Year	4 th Year onwards
		%	%	%
814, 815, 823, 830, 832, 833, 834, 836, 838, 843, 844 & 845	15 years & above	25	7.50	5
	10 to 14 years	20	7.50	5
	5 to 9 years	10	5	5
822	15 years & above	25	7.50	5
	10 to 14 years	15	7.50	5
	5 to 9 years	10	5	5
820 821	15 years 20 years	20	7.50	5
904	15 years & above	25	7.50	5
818	7 to 35 years	7.50	2	2
827	10 to 14 years	15	5.50	3.75
	15 to 20 years	18.75	5.50	3.75
835	10 to 20 years	5	3.50	2.50
842	Single Premium	0.1	NA	NA
189, 816, 817, 818, 846 & 850	Single Premium	2	NA	NA
847 & 848	16 years	25	7.5	5
	10, 12 & 14 years	20	7.5	5 (7.5 in last Year of PPT)
Bonus Commission*	Excluding Plan 818 and Single Premium Plans	40% of 1 st year commission.		

***Bonus Commission Rules:**

1. Agent has to bring Minimum 6 lives and 50,000 Premium every year to become eligible for Bonus Commission.
2. If agent has earned bonus commission for 5 successive year then he will be entitled to Bonus Commission during the year following the 5 successive years even if he doesn't fulfil the eligibility criteria during that year.

Commission on Own Life Case:

Agents commission on his own life case will be released only after he completes 6 proposals on other lives during 1st year of his agency.