



Commission income from Life Insurance

Category	First Year Commission		2nd year Renewal commission	
	Min	Max	Min	Max
Health	2%	25%	0%	7.50%
Pension	2%	7.50%	0%	2%
Protection	2%	35%	0%	0%
Savings & Investment	0%	35%	0%	3%
Group Product*	2%	2%	0%	0%

Note: The commission varies depending upon the Product in each category, tenure, amount of premium and premium paying term

*For Group Products commission payable is 2% of the premium with a ceiling on the maximum payout as defined by Insurance Regulatory and Development Authority of India (IRDAI) from time to time.