

**CHART SHOWING RATES OF COMMISSION PAYABLE
TO AGENTS AND DEVELOPMENT OFFICER'S CREDIT**

PLAN NOS	CEIS REBA TE	PREMIUM PAYING TERM	COMMISSION RATES YEAR			CREDIT CODE IN IT MASTER		DEV. OFFICER CREDIT %
			1 st	2 nd & 3 rd	4 th & next	Full rate	Half rate	
<u>Endowment type policies</u> 1,2,3,4,5,6,9,10,11,12,14,15,16 17,18,19,20,22,23,24,25,26,27 28,33,34,46,47,48,83,84,88,89 90,91,104,105,110, 121, 112,133,149,151	5%	2 to 4 yrs	5%	2.25%	2.25%	I	V	5%
	5%	5 TO 9 yrs	10%	5%	5%	C	P	30%
	5%	10 to 14 yrs	20%	7.5%	5%	B	O	60%
	10%	15 & above	25%	7.5%	5%	A	N	100%
Jeevan shree-112- term 5 yrs	5%	3 yrs	5%	2.25%	2.25%	I	V	5%
<u>Money back type policies</u> 74,75,76,77,78,79,85,86,93, 103,106,107,108,124,125,126 73,123	10%	As per plan	15%	10%	6%	M	Z	100%
	5%	12 yrs	15%	8%	6%	L	Y	60%
Plan 111,150	10%	As per plan	15%	10%	6%	M	Z	100%
<u>Children's plans</u> 41,50, 80,81,92,101 (CEIS rebate under plan 41,50 is allowed from 17/7/2007)	5% *	2 to 4 yrs	5%	2%	2%	I	V	5%
		5 to 9 yrs	7.5%	5%	5%	F	S	5%
	NIL	10 to 14 yrs	10%	5%	5%	C	P	30%
		15 yrs & above	10%	5%	5%	C	P	30%
PLAN 102-Jeevan kishor/ 109- Jeevan sukanya	5%* Nil	As per plan	15%	5%	5%	1	5	50%
113-new children money back	NIL	8 to 9 yrs	10%	5%	5%	C	P	30%
		10 to 14 yrs	15%	8%	6%	L	Y	60%
		15 yrs & above	15%	10%	6%	M	Z	100%
Plan 58 , 94(Bima sandesh)	3%	As per plan	7.5%	3%	3%	K	X	10%
Plan 95	7%	As per plan	10%	6%	6%	G	T	40%
Plan 114-Jeevan adhar	5%	10 to 14 yrs	15%	8%	6%	L	Y	60%
	10%	15 & above	15%	10%	6%	M	Z	100%
Plan 117-Jeevan sarita	5%	2 to 9 yrs	10%	3%	3%	2	6	30%
	5%	10 & above	10%	5%	5%	1	5	50%
	10%							
<u>Pension plans</u> 21,45,51,52,60,61,64,67,96, 115,116,145,147,148	5%	2 to 4 yrs	5%	2%	2%	I	V	5%
		5 to 9 yrs	7.5%	2%	2%	E	R	5%
		10 & above	7.5%	2%	2%	D	Q	30%
Plan 122- with/without cover	5%	All terms	7.5%	2%	2%	D	Q	30%
Plan 122-endowment approach Plan 137-nav prabhat	5%	All terms	*	*	*	3	7	*
		<u>Plan 122- Agents commission- 1st year commission- 1% of premium for each year of PPT sub to minimum 7.5% & maximum of 60% of premium. 2nd year & onward→ 0.5% of premium for each years of PPT sub to maximum 5% of premium. Plan 122- Dev.officer's credit→2.5 times of premiums of PPT sub to minimum of 30% & maximum of 60% of premium.</u>						
Plan 122- single premium	2%	All term	2%			D		3%
Plan 97- Jeevan akshay	1.5%	-	1.5%					3.5%
Plan 128-jeevan sneha	10%	20 yrs	15%	10%	6%	M	Z	100%
Plan 129,131-Jeevan ash	10%	15-20-25	15%	10%	6%	M	Z	100%
Plan 136-Jeevan vishwas	5%	10 to 14 yrs	15%	8%	6%	L	Y	60%
	10%	15 & above	15%	10%	6%	M	Z	100%

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Plan 140- Bima plus	Nil	10yrs	1,2,3 year—5% 4 to 9 years—1% 10 th year—2% single premium-2% additional/top-up—1%					15% 5% 2.5%
<u>Single premium policies-</u> 7,8,43,44,48,60,96,112,113, 136,115,132,135,137,142,144, 145,146,147,148,143,158,152, 153	2%	SINGLE	2%			J	W	5%
Plan 152- Jeevan rekha	10%	5 yrs 10 yrs 15,20,25& life	10% 15% 15%	5% 8% 10%	5% 6% 6%	C L M	P Y Z	30% 60% 100%
Plan 153- Anmol Jeevan	10%	10,15,20	15%	10%	6%	M	Z	60%
PLAN 154, 155,156,157 – Jeevan Samridhi	10% 10%	12 15,20,25	15% 15%	7.5% 7.5%	5% 5%			60% 100%
Plan 159- komal jeevan (rebate allowed from 17/7/2007)	5% * 5% * 10%*	8 to 9 yr 10 to 14 yrs 15 & above	10% 20% 25%	5% 7.5% 7.5%	5% 5% 5%	C B A	P O N	30% 60% 100%
PLAN 160-Jeevan Bharati	10%	15,20	25%	7.5%	5%	A	N	100%
Plan 161- varishta pension	Nil	--	0.1%	-	-			.3%
Plan 162-New Jeevan shree-	Nil	Single 2 to 4 yrs 5 to 9 yrs 10 to 14 yrs 15 & above	2% 5% 10% 20% 25%	Nil 2.25% 5% 7.5% 7.5%	Nil 2.25% 5% 5% 5%	J I C B A	W V P O N	5% 5% 30% 60% 100%
PLAN 163-Jeevan Akshay-III	2%	Single	2%	-	-	J	W	5%
Plan 164Anmol Jeevan-I (* from 17/7/2007 –CEIS rebate will be 5% , earlier 10%)	5% * 5% * 10%	5 to 9 yrs 10 to 14 yrs 15 & above Single mode	10% 15% 25% 2%	5% 7.5% 7.5% -	5% 5% 5% -	C A J	P N W	30% 60% 100% 5%
PLAN 165- Jeevan saral	5%* 10%	10 to 14 yrs 15 & above	20% 25%	7.5% 7.5%	5% 5%	B A	O N	60% 100%
Plan 166- Bima Nivesh 2004	2%	-	2%	-	-	J	W	5%
Plan 167-Jeevan Pramukh	3%	3 & 4 yr 5 yr	5% 10%	2.25% 5%	2.25% 5%	I C	V P	5% 30%
Plan 168-Jeevan Anurag (* from 17/7/2007 –CEIS rebate will be 5% , earlier 10%)	5% * 5% * 10%	7 to 9 yrs 10 to 14 yrs 15 & above Single	10% 20% 25% 2%	5% 7.5% 7.5% -	5% 5% 5% -	C B A J	P O N W	30% 60% 100% 5%
Plan 169-Jeevan Nidhi	2% 2.75%	Single 5 to 9yrs 10& above	2% 7.5% 7.5%	- 2% 2%	-- 2% 2%	J D D	W Q Q	5% 5% 30%
Plan 170-Jeevan Akshay-III	2%	Single	2%	-	-	J	W	5%
Plan 171-Bima nivesh 2005	2%	Single	2%	-	-	J	W	5%
Plan 172-future plus	Nil	Yly, Hly Single Top up	7.5% 2% 1%	2% - -	2% - -	D J	Q W	20% 5% nil
Plan 173- Jeevan plus (bonus commission payable only under regular premium policies)	Nil	Yly, Hly Single Top up	10% 2% 1%	4% - -	2% - -	J	W	30% 5%

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Plan 191-LIC's Market Plus-I (NO bonus commission payable)	Nil	Yly,Hly,Qly Single Top-up	7.5% 2% 1%	2% - -	2% - -	D J	Q W	20% 5% -
Plan 192-LIC's Jeevan Bharati- I (bonus commission payable)	10%	Yearly	25%	7.5%	5%	A	N	100%
Plan 193-LIC's Money plus-I (bonus commission payable)	Nil	5 to 30 yrs	10%	4%	2%			30%
Plan 194-LIC's child fortune plus(bonus commission payable on regular premium policies) and not on single premium + top up premium	Nil	Yly, HLY, Qly, ECS Single Top up	12% 2% 1%	4% - -	2% - -			30% 5% -
Plan 195- LIC's Jeevan Aashta (no bonus commission)	2%	Single	2%	-	-	J	W	5%
Plan 196- LIC's Jeevan varsha (with Bonus commission)	5%	Yly, HLY,QLY, ECS-monthly	10%	5%	5%	C	P	40%
Plan 902- Health protection plus (Bonus commission on first year premium)	Nil	Yly, Half-yearly, Ecs-monthly	10%	5%	5%	C	P	40%
Plan- 197, LIC's Jeevan Saathi Plus (bonus commission on first year premium under regular premium policy and not on single premium)	Nil	YLY, HLY, QLY,ECS-MONTHLY, SINGLE	12% 2%	4% ---	2% ----			30% 5%

Bonus commission is not payable under plans→ All single premium plans, pension plans
122,132,137,96,97,141,142,140,135,150,153,161,164,166,169,170,171,172,175,176,181,183,182,191,
195

RULES REGARDING CEIS REBATES UNDER POLICIES TAKEN BY LIC EMPLOYEES→

As per CEIS rebate in case of VRS taken by LIC employees , the rules were revised vide
co/act/ps/2100/4 dt 10/2/2007 as follows:-

- 1) Those who retire on reaching the superannuation age of 58/60 years and
- 2) Those who have completed at least 55 years of age and retire on ill-health grounds or otherwise.
- 3) In case of employees who leave the organization or take VRS before completing 55 yrs of age
CEIS rebate shall not continue.

As per co/act/2110/4 dt. 17/7/2007, CEIS rebate under various plans has been revised:-

- 1) Under plan 164,165,168,177,179, 159,184,185- for premium paying term less than 15 years ,
CEIS rebate will be 5% of tabular premium and for term 15 years and more CEIS rebate will be
10% of tabular premium. For these plans, policies which are completed upto 16/7/2007, the
CEIS rebate will be 10% .
- 2) Under plan 41,50,102 the CEIS rebate will be 5% of tabular premium. under plan 102,159-single
premium shall be 2% of the tabular premium
- 3) Henceforth CEIS rebate under CDA and children's plan will be allowed.
- 4) Other plans rebate will remain unchanged.
- 5) CEIS rebate will also be allowed on policies to be taken by our employees on the lives of their
spouse and children below 25 yrs of age. Rebate will be allowed if policies are taken directly and
not through agents.
- 6) If any employee leaves the organization or take voluntary retirement before completing 55 yrs
then CEIS rebate on his policies and on policies of spouse/children will also be discontinued.