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

PLAN NOS	CEIS REBA TE	PREMIUM PAYING TERM	RATE	COMMISSION ATES YEAR			DIT DE IN STER	DEV. OFFICER CREDIT %
			1 st	2 ^{nd & 3} rd	4 th & next	Full rate	Half rate	
Endowment type policies 1,2,3,4,5,6,9,10,11,12,14,15,16	5%	2 to 4 yrs	5%	2.25%	2.25%	Ι	V	5%
17,18,19,20,22,23,24,25,26,27 28,33,34,46,47,48,83,84,88,89	5%	5 TO 9 yrs	10%	5%	5%	C	Р	30%
90,91,104,105,110, 121, 112 ,133,149,151	5%	10 to 14 yrs	20%	7.5%	5%	В	0	60%
	10%	15 & above	25%	7.5%	5%	А	Ν	100%
Jeevan shree-112- term 5 yrs	5%	3 yrs	5%	2.25%	2.25%	Ι	V	5%
Money back type policies 74,75,76,77,78,79,85,86,93, 103,106,107,108,124,125,126	10%	As per plan	15%	10%	6%	М	Z	100%
73,123	5%	12 yrs	15%	8%	6%	L	Y	60%
Plan 111,150	10%	As per plan	15%	10%	6%	М	Ζ	100%
Children's plans	5% *	2 to 4 yrs	5%	2%	2%	Ι	V	5%
41,50,		5 to 9 yrs	7.5%	5%	5%	F	S	5%
80,81,92,101	NIL	10 to 14 yrs	10%	5%	5%	С	Р	30%
(CEIS rebate under plan 41,50 is allowed from 17/7/2007)		15 yrs & above	10%	5%	5%	C	Р	30%
PLAN 102-Jeevan kishor/ 109- Jeevan sukanya	5%* Nil	As per plan	15%	5%	5%	1	5	50%
113-new children money back		8 to 9 yrs	10%	5%	5%	С	Р	30%
-	NIL	10 to 14 yrs	15%	8%	6%	L	Y	60%
		15 yrs & above	15%	10%	6%	М	Z	100%
Plan 58, 94(Bima sandesh)	3%	As per plan	7.5%	3%	3%	Κ	Х	10%
Plan 95	7%	As per plan	10%	6%	6%	G	Т	40%
Plan 114-Jevan adhar	5%	10 to 14 yrs	15%	8%	6%	L	Y	60%
	10%	15 & above	15%	10%	6%	Μ	Ζ	100%
Plan 117-Jeevan sarita	5%	2 to 9 yrs	10%	3%	3%	2	6	30%
If ppt 15 & above	5% 10%	10 & above	10%	5%	5%	1	5	50%
Pension plans		2 to 4 yrs	5%	2%	2%	Ι	V	5%
21,45,51,52,60,61,64,67,96,	5%	5 to 9 yrs	7.5%	2%	2%	E	R	5%
115,116,145,147,148		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	*
		Plan 122- Age						
		premium for each year of PPT sub to minimum 7.5% & maximum of 60% of premium. 2^{nd} year & onward \rightarrow 0.5% of						
		premium for each years of PPT sub to maximum 5% of premium <u>Plan 122</u> - <u>Dev.officer's credit</u> →2.5 times of premiums of PPT sub to minimum of 30% & maximum of 60% of premium.						
Plan 122- single premium	2%	All term	2%	<u> </u>	<u> </u>	D		3%
Plan 97- Jeevan akshay	1.5%	-	1.5%	ļ	ļ			3.5%
Plan 128-jeevan sneha	10%	20 yrs	15%	10%	6%	Μ	Ζ	100%
Plan 129,131-Jeevan asha	10%	15-20-25	15%	10%	6%	Μ	Ζ	100%
Plan 136-Jeevan vishwas	5%	10 to 14 yrs	15%	8%	6%	L	Y	60%
	10%	15 & above	15%	10%	6%	Μ	Ζ	100%

PLAN NOS	CEIS REBA TE	PREMIUM PAYING TERM	COMMISSION RATES YEAR			CREDIT CODE IN IT MASTER		DEV. OFFICE R CREDIT %
			1 st	2 ^{nd & 3} rd	4 th & next	Full rate	Half rate	70
Plan 140- Bima plus	Nil	10yrs	1,2,3 year—5% 4 to 9 years—1% 10 th year—2% single premium-2%					15% 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%	onal/top-u	p—1%	J	W	2.5% 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%	М	Ζ	60%
PLAN 154, 155,156,157 –	10%	12	15%	7.5%	5%			60%
Jeevan Samridhi	10%	15,20,25	15%	7.5%	5%			100%
Plan 159- komal jeevan	5% *	8 to 9 yr	10%	5%	5%	C	P	30%
(rebate allowed from 17/7/2007)	5% * 10%*	10 to 14 yrs 15 & above	20% 25%	7.5% 7.5%	5% 5%	B A	O N	60% 100%
PLAN 160-Jeevan Bharati	10%	15 & above 15,20	25%	7.5%	5%	A A	N N	100%
Plan 161- varishta pension	Nil		0.1%	-	-	Π	11	.3%
Plan 162-New Jeevan shree-	Nil	Single	2%	Nil	Nil	J	W	.5 %
		2 to 4 yrs	5%	2.25%	2.25%	I	V	5%
		5 to 9 yrs	10%	5%	5%	С	Р	30%
		10 to 14 yrs	20%	7.5%	5%	В	0	60%
		15 & above	25%	7.5%	5%	A	Ν	100%
PLAN 163-Jeevan Akshay-III	2%	Single	2%	_	_	J	W	5%
Plan 164Anmol Jeevan-I	5% *	5 to 9 yrs	10%	5%	5%	С	Р	30%
(* from 17/7/2007 –CEIS	5% *	10 to 14 yrs	15%	7.5%	5%			60%
rebate will be 5%, earlier	10%	15 & above	25%	7.5%	5%	A	N	100%
10%) PLAN 165- Jeevan saral	5%*	Single mode	2%	- 7.5%	- 5%	J B	W	5% 60%
PLAN 105- Jeevan sarai	3%* 10%	10 to 14 yrs 15 & above	20% 25%	7.5% 7.5%	5% 5%	В А	O N	00% 100%
Plan 166- Bima Nivesh 2004	2%	-	23%	-	-	J	W	5%
Plan 167-Jeevan Pramukh	3%	3 & 4 yr	5%	2.25%	2.25%	I	V	5%
		5 yr	10%	5%	5%	C	Р	30%
Plan 168-Jeevan Anurag	5% *	7 to 9 yrs	10%	5%	5%	С	Р	30%
(* from 17/7/2007 –CEIS	5% *	10 to 14 yrs	20%	7.5%	5%	В	0	60%
rebate will be 5%, earlier	10%	15 & above	25%	7.5%	5%	А	Ν	100%
10%)		Single	2%	-	-	J	W	5%
Plan 169-Jeevan Nidhi	2%	Single	2%	-		J	W	5%
	2.75%	5 to 9yrs	7.5%	2%	2%	D	Q	5%
		10& above	7.5%	2%	2%	D	Q	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	7.5%	2%	2%	D	Q	20%
		Single Top up	2% 1%	-	-	J	W	5% nil
Plan 173- Jeevan plus	Nil	Top up Yly, Hly	1%	- 4%	- 2%			30%
(bonus commission payable		Single	2%	-	-	J	W	5%
only under regular premium		Top up	$\frac{2}{1\%}$	-	_	5		570
policies)	1	r •·r	- / -	1	1	1	1	1

PLAN NOS	CEIS REBA -TE	PREMIUM PAYING TERM	COMMISSION RATES YEAR			CREDIT CODE IN IT MASTER		DEV. OFFICE R CREDIT %
	1		1 st	2 ^{nd & 3} rd	4 th & next	Full rate	Half rate	
Plan 174-Bima gold	10%	12Yrs 16, 20 yrs	15% 15%	7.5% 7.5%	5% 5%			60% 100%
Plan 175- Bima bachat	2%	Single	2%	-	-	J	W	5%
Plan 176- Jeevan akshay	2%	Single	2%	-	-	J	W	5%
Plan 177- Amulya jeevan (Bonus commission payable	5% *	Yly & Hly 5 to 9 yrs	10%	5%	5%	С	Р	30%
only under regular premium	5% *	10 to 14 yrs	20%	7.50%	5%	B	0	60%
policies) (* from 17/7/2007 –	10%	15 & above	25%	7.50%	5%	Ā	Ň	100%
CEIS rebate will be 5%, earlier 10%)	2%	Single	2%	-	-	J	W	5%
Plan 178- Jeevan tarang	2%	Single	2%	_	_	J	W	5%
(Bonus commission payable	2% 5%	10 yrs	20%	- 7.5%	- 5%	J B	0 0	5% 60%
only under regular premium	10%	15 & 20 yrs	25%	7.5%	5%	A	N	100%
policies)	5%	PPT 6 yrs (term10,15,20)	10%	5%	5%	C	P	30%
Plan 179- New Bima gold	5% *	12 yrs	15%	7.5%	5%	-		60%
(* from 17/7/2007 –CEIS	10%	16,20 yrs	15%	7.5%	5%			100%
rebate will be 5%, earlier 10%)								
Plan 180- LIC's Money plus	Nil	5 to 20 yrs	10%	4%	2%			30%
(bonus commission payable on		single	2%	-	-			5%
regular premium only)		premium						
Plan 181- market plus	Nil	Yly,Hly,Qly	7.5%	2%	2%	D	Q	20%
(NO bonus commission)		Single Top-up	2% 1%	-	-	J	W	5%
Plan 182-jeevan madhur	Nil	5 to 8 yrs	10%	6%	6%			
(NO bonus commission)	1,11	9 to 11 yrs	10%	8%	8%			nil
()		12 to 15 yrs	10%	10%	10%			
Plan 183- Jeevan akshay	2%	Single	2%	-	-	J	W	5%
(no bonus commission)	Total a		100			G		200
Plan 184- child carrer plan	5% *	6 to 9 yrs	10%	5%	5%	C	P	30%
Plan 185- child future plan	5% *	10 to 14 yrs	20%	7.5%	5%	В	0	60%
(bonus commission payable) (CEIS rebate allowed from 17/7/2007)	10% *	15 & above	25%	7.5%	5%	A	N	100%
Plan 186- Jeevan Amrit	5%	3 Years	4%	2.25%				5%
(Bonus commission payable)		4 years	4%	2.25%	2.25%			5%
(Palacio,		5 years	7.5%	5%	5%			15%
Plan 187-Fortune plus (Bonus commission payable)	Nil	5 yrs	6%	2%	2%			12%
Plan 188-Profit Plus	Nil	3 and 4 yrs	4%	2%	2%	+		5%
(Bonus commission payable	1 111	5 yrs	10%	3%	270 3%			30%
for PPTof 3,4,5 yrs, not single)		Single	2%	-	-			5%
Plan 189-Jeevan Akshay-VI	2%	Single	2%	-	-	1		5%
(No bonus commission)		Yly & Hly						~ ,~
Plan 190- Amulya jeevan-I (Bonus commission payable	5%	5 to 9 yrs	10%	5%	5%	С	Р	30%
only under regular premium	5% 5%	10 to 14 yrs	10% 20%	3% 7.50%	5% 5%	B	P O	30% 60%
policies)	3% 10%	15 & above	20% 25%	7.50%	5% 5%	ь А	N N	00% 100%
policies)	10% 2%	Single	23% 2%	7.30%	<i>3%</i>	A J	W	100% 5%
Plan 901- Health plus	Nil	Yly, Half-	210	+	-	J	**	570
(Bonus commission on first		yearly, Ecs-	10%	5%	5%	С	Р	40%
year premium)		monthly	1070	5 /0	570		1	τυ /υ

PLAN NOS	CEIS REBA -TE	PREMIUM PAYING TERM	COMMISSION RATES YEAR			CREDIT CODE IN IT MASTER		DEV. OFFICE R CREDIT %
			1 st	2 ^{nd & 3} rd	4 th & next	Full rate	Half rate	
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	Р	40%
Plan 902- Health protection plus (Bonus commission on first year premium)	Nil	Yly, Half- yearly, Ecs- monthly	10%	5%	5%	С	Р	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%

RULES REGARDING CEIS REBATES UNDER POLICIES TAKEN BY LIC EMPLOYEES \rightarrow

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:-

- 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.