

**Canara HSBC OBC Life Insurance Co. Ltd. (CHOICE)**

Name of Product	Product Category	Commission			
		Non Staff		Staff	
Jeevan Nivesh Plan#	Individual/Non-Linked - (Whole Life Option)	Year 1 PPT(5) 15% PPT(7) 21% PPT(10) 30% PPT(15/20/25/30) 35%		Year 1 PPT(5) 7.5% PPT(7) 10.5% PPT(10) 15% PPT(15/20/25/30) 17.5%	
		2 to PPT end 7.50%		2 to PPT end 7.50%	
	Individual/Non-Linked - (Endowment Option)	Year 1 PPT(5) 15% PPT(7) 21% PPT(10) 30% PPT(15/20/25/30) 35%		Year 1 PPT(5) 7.5% PPT(7) 10.5% PPT(10) 15% PPT(15/20/25/30) 17.5%	
		2 to 3 7.5% 4 to end PPT(5/7/10) 5% (15/20/25/30) 7.5%		2 to 3 7.5% 4 to end PPT(5/7/10) 5% (15/20/25/30) 7.5%	
Health First#	Individual/Non-Linked - Health	Year 1 Major CI (ROP) PPTX3 (max 35%) Others 35% 2 onwards 7.5%		Nil	
Guaranteed Income4Life#	Individual/Non-Linked -Endowment	Year 1 PPT(5) 15% PPT(7) 21% PPT(10) 30% PPT(12) 35% Single Pay 2% 2 to end of PPT 5%		Year 1 PPT(5) 7.5% PPT(7) 10.5% PPT(10) 15.0% PPT(12) 17.5% Single Pay 1% 2 to end of PPT 5%	
Guaranteed Savings Plan#	Individual/Non-Linked -Endowment	Year 1 PPT(5) 15% PPT(7) 21% PPT(10) 30% 2 to end PPT 5%		Nil	
Guaranteed Income Plan#	Individual/Non-Linked -Endowment	Year 1 PPT(5) 15% PPT(7) 21% PPT(10) 30% 2 to end PPT 5% SP 2%		Nil	
Guaranteed Income Advantage Plan#	Individual/Non-Linked -Endowment	Year 1 PPT(7) 17.5% PPT(10) 22.5% 2 to end PPT 1%		Year 1 PPT(7) 8.75% PPT(10) 11.25% 2 1%	
Money Back Advantage Plan#	Individual/Non-Linked – Money Back	Year 1 Commission 30% 2 to 10 7.5%		Year 1 Commission 15% 2 to 10 7.5%	
Smart Monthly Income Plan#	Individual/Non-Linked – Money Back	Year 1 Commission 30% 2 to 4 1%		Year 1 Commission 15% 2 to 4 1%	
Smart Junior Plan#	Individual/Non-Linked – Child Money back	Year 1 PT(12) and PPT(5) 12% PT(13/15/20) and PPT(5) 15% PT(14) and PPT(6) 18% PT(15) and PPT(7) 21% PT(16) and PPT(8) 24% PT(17) and PPT(9) 27% PT(17) and PPT(10+) 30% 2 to end of PPT 5%		Year 1 PT(12) and PPT(5) 6% PT(13/15/20) and PPT(5) 7.5% PT(14) and PPT(6) 9% PT(15) and PPT(7) 10.5% PT(16) and PPT(8) 12% PT(17) and PPT(9) 13.5% PT(17) and PPT(10+) 15% 2 to end of PPT 5%	
Easy Bachat Plan#	Individual/Non-Linked – Endowment/ Money Back	Year PPT(5) 15% PPT (7) 21% PPT(10) 30% 2 to end of PPT 5%		Nil	
POS- Easy Bima Plan#	Individual/Non-Linked – Term with Return of Premium	Year PPT(5) 15% PPT(10) 25% 2 to 10 6%		Year PPT(5) 7.5% PPT(10) 12.5% 2 to 10 6%	

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Smart Future Income Plan#	Individual/Non-Linked – Money Back	Year 1 2 to 10	Commission 15% 1%	Year 1 2 to 10	Commission 7.5% 1%
Titanium Plus Plan# (Limited/ Regular Pay)	Individual/Linked – Endowment	Year 1 (2 lacs-<5 lacs) (5 lacs-<7.5 lacs) (7.5 lacs & above)  2 to 5 6 to 10  SP	Commission  10% 9% 8%  0.75% 0.50%  2%	Year 1/SP 2 to 5 6 to 10 Staff – through WA – Nil	Commission  Nil 0.75% 0.50%
Secure Bhavishya Plan#	Individual/Linked – Pension	Year 1 2 to 10 SP/ Top-up	Commission  7.50% 1.50% 2%	Year 1 2 to 10 SP/ Top-up No commission payable for Single Premium policies bought from the proceeds of Company's Pension plan on vesting/surrender	Commission 3.75% 1.50% 1%
Smart Future Plan#	Individual/Linked – Endowment	Year 1 2 to 3 4 to 8 9 10	Commission 6.40% 3% 2% 1% 0.60%	Year 1 2 to 3 4 to 8 9 10	Commission 3.2% 3% 2% 1% 0.60%
Smart Goals Plan# option 2 (PPT : 10 years or above)	Individual/Linked – Endowment	Year 1 2 to 3 4 to 8 9 10	Commission 6.4% 3% 2% 1% 0.6%	Year 1 2 to 3 4 to 8 9 10	Commission 3.2% 3% 2% 1% 0.6%
Smart Goals Plan# option 1 (Fixed PPT of 5 years with fixed PT of 10 year )	Individual/Linked – Endowment	Year 1 2 to 4 5	Commission 6% 2% 1%	Year 1 2 to 4 5	Commission 3% 2% 1%
Smart Lifelong Plan#	Individual/Linked – Endowment	Year 1 2 to 3 4 to 8 9 10	Commission 6.4% 3% 2% 1% 0.60%	Year 1 2 to 3 4 to 8 9 10	Commission 3.2% 3% 2% 1% 0.6%
Group Secure#	Limited and Regular Pay	Year 1 to end	Commission 7.5%	Year 1 2 to end	Commission 3.25% 7.5%
	Single Pay	Year 1	Commission 5%	Year 1	Commission 2.5%
Group Credit Secure Plan#	Limited and Regular Pay	Year 1 to end	Commission 7.5%	Nil	
	Single Pay	Year 1	Commission 5%	Nil	
Group Advantage Term Plan#	Group – Term	Year 1+	Commission 5% (max 10 lacs per Scheme per year)	Nil	
Pradhan Mantri Jeevan Jyoti Bima Yojana#	Group – Term	Nil		Nil	
Pension4life Plan#	Individual/ Non-Linked/ General Annuity	Year 1 2+	Commission 2.00% Nil	Year 1 2+	Commission 1.00% Nil
Group Term Edge Plan#	Group - Term	Year 1  2+	Commission 5% subject to maximum of Rs.10 lacs per scheme in each year  5% subject to maximum of Rs. 10 lacs per scheme in each year	Nil	
Group Traditional Plan#	Fund Based EE Product	0.50% of the contributions paid during the year with a ceiling of Rs.10,00,000 per scheme for the entire year. This commission scale and ceiling will be applicable in the first year as well as on the subsequent renewal of the schemes		Nil	

PPT- Premium Paying Term; PT- Policy Term

# -The regulatory approved name of each product includes 'Canara HSBC Oriental Bank of Commerce Life' or 'Canara HSBC Oriental Bank of Commerce Life Insurance' as prefix to the name mentioned above in column 'Name of the Product'.