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

Marie   Commission   First   First   Commission   First   First   Commission   First   First   Commission   First   Fir	Name of Dradust	Draduct Catagory	Commission	
Part	Name of Product	Product Category		
1				
### Committee   Profit   21%   Profi				
### Committee   Profit   21%   Profi				
Option    PPTLD  2004   PPTLD  2004   PPTLD  2005   PPTLD  2005   2004   PPTLD  2005   PPTLD  2005   2004   PPTLD  2005   2005   PPTLD  2005		Individual/Non-Linked - (Whole Life		
PRITECTORS   PRI				
2.15 PT 1 and   7.50%   2.15		opasii,		
Part				
Note			2 to PPT end 7.50%	2 to PPT end 7.50%
Priling   21%   Priling   21	Jeevan Nivesh Plan#			
Per			PPT(5) 15%	PPT(5) 7.5%
Commission   PPI(12/20/20/20/20   27.5%   27				
PPITIS 2017-25-90   7.7-95   2.7-95			PPT(10) 30%	PPT(10) 15%
4 to an PPTICI/TIUD   5%   15/20/25/30   7.5%   1				PPT(15/20/25/30) 17.5%
4 to an PPTICI/TIUD   5%   15/20/25/30   7.5%   1				
			2 to 3 7.5%	2 to 3 7.5%
			4 to end PPT(5/7/10) 5%	4 to end PPT(5/7/10) 5%
Individual/Non-Linked - Health   Individual/Non-Linked - Health   Individual/Non-Linked - Health   Individual/Non-Linked - Indoverse   I			(15/20/25/30) 7.5%	(15/20/25/30) 7.5%
Major Clip			Year Commission	
Cherry   2   2   2   2   2   2   2   2   2			1	
Others   35%   2   2   2   2   2   2   2   2   2	Health First#	Individual/Non-Linked - Health	Major CI (ROP) PPTX3 (max 35%)	Nil
Suaranteed Income Advantage   Individual/Non-Linked -Endowment   PPTI   21%   PPTI   30%   PPT				
Ver				
1				Year Commission
PRITICE   15%   PRITICE   15				I .
Individual/Non-Linked -Endowment   Individual/Non-Linked -Individual/Non-Linked -Individual/Non-Linked -Individual/Non-			I <sup>-</sup>	PPT(5) 7.5%
				I .
	Cuaranteed Income 41.5	Individual/Non-Cirls 4-5-1		
Simple Pay   1%   Simple Pay	Guaranteed Income4Life#	Individual/Non-Linked -Endowment		I .
Zto end of PPT   5%   Zto end PPT   21%   Zto end PPT   21%   Zto end PPT   5%   Zto end PPT   21%   Zto				I .
Var   Commission   1			Single Pay 2%	
Var   Commission   1				2 to end of PPT 5%
Suaranteed Savings Plan#   Individual/Non-Linked-Endowment			2 to end of PPT 5%	
Individual/Non-Linked - Endowment   Parall   PPT(5)   15%   PPT(7)   21%   PPT(8)   30%   PPT(8)   PPT(8)   30%   PPT(8)   PPT(8)   30%   PPT(8)   PPT(8)   30%   PPT(8)   PPT(			Year Commission	
Suaranteed Savings Plan#   Individual/Non-Linked -Endowment   PPT(7)   21%   PPT(8)   30%   PPT(8)   30%   PPT(8)   1   1   1   1   1   1   1   1   1				
Suaranteed Savings Plan#   Individual/Non-Linked -Endowment   PPT(7)   21%   PPT(8)   30%   PPT(8)   30%   PPT(8)   1   1   1   1   1   1   1   1   1			PPT(5) 15%	
PPT(10)   30%   2 to end PPT   5%	Guaranteed Savings Plan#	Individual/Non-Linked -Endowment		Nil
2 to end PPT   5%	[			
Var			(=5)	
Var			2 to end PPT 5%	
Suaranteed income Plan#   Individual/Non-Linked - Endowment   PPT(5)   15%   PPT(7)   21%   PPT(10)   30%   Nill   PPT(7)   21%   PPT(10)   30%   Nill   PPT(7)   PPT(10)   30%   PPT(8)   PPT(10)   30%   PPT(8)   PPT(10)   30%   PPT(8)   PPT(10)   30%   PPT(10)		Individual/Non-Linked -Endowment		
PPT(5)   15%   PPT(7)   21%   PPT(10)   30%   Nill				
Suaranteed Income Plan#   Individual/Non-Linked - Endowment   PPT(10)   30%   Nil				
Individual/Non-Linked - Endowment   PPT[10]   30%   Nil				
2 to end PPT   5%   SP   2%	Guaranteed Income Plan#			Nil
Sp	Guaranteed income Flanii		(=5)	
Sp			2 to end PPT 5%	
Suaranteed Income Advantage   Individual/Non-Linked - Endowment   Individual/Non-Linked - Endowment   Individual/Non-Linked - Endowment   Individual/Non-Linked - Endowment   Individual/Non-Linked - Money Back   Advantage Plan#   Individual/Non-Linked - Money Back   Advantage Plan#   Individual/Non-Linked - Money Back   Year   Commission   Year				
Suaranteed Income Advantage   Individual/Non-Linked - Endowment   Individual/Non-Linked - Endowment   Individual/Non-Linked - Endowment   Individual/Non-Linked - Endowment   Individual/Non-Linked - Money Back   Advantage Plan#   Individual/Non-Linked - Money Back   Advantage Plan#   Individual/Non-Linked - Money Back   Year   Commission   Year			SP 2%	
Individual/Non-Linked - Endowment   PPT(1)   17.5%   PPT(10)   12.5%   PPT(10)   11.25%				
PPT(7) 17.5%   PPT(10) 12.5%   PPT(10) 11.25%   PPT(10)				
Individual/Non-Linked - Endowment   PPT(10)   22.5%   PPT(10)   1.25%   PPT(10)   1.1.25%   2   1   1.25%	Guaranteed Income Advantage	Individual/Non-Linked -Endowment		
PPT[10] 11.2%     2 to end PPT	Plan#			I .
Vear   Commission   Year   Commission   Year   Commission   1   15%				1 1
Money Back Advantage Plan#			2 to end PPT 1%	2 1%
Money Back Advantage Plan#   Individual/Non-Linked - Money Back   1 30%   2 to 10 7.5%   2 to 10 7.5%				Year Commission
Name	Money Back Advantage Plan#	Individual/Non-Linked – Money Back		
Individual/Non-Linked - Money Back   Vear   Commission   Vear   Commission   1   15%	]			I .
Individual/Non-Linked - Money Back   1 30%   2 to 4 1%   2 to 4	Smart Monthly Income Plan#	Individual/Non-Linked – Money Back		
Price   Pric				I .
Year   Commission   1   1   1   1   1   1   1   1   1				
Individual/Non-Linked - Child Money back   Individual/Non-Linked - Endowment/ Money Back   Individual/Non-Linked - Endowment/ Money Back   Individual/Non-Linked - Endowment/ Money Back   Individual/Non-Linked - Term with Return of Premium   Individual/				
Individual/Non-Linked - Child Money back   PT(12) and PPT(5)   12%   PT(13/15/20) and PPT(5)   7.5%   PT(13/15/20) and PPT(5)   15%   PT(13/15/20) and PPT(5)   7.5%   PT(14) and PPT(6)   9%   PT(14) and PPT(6)   9%   PT(15) and PPT(7)   10.5%   PT(16) and PPT(8)   24%   PT(16) and PPT(8)   12%   PT(17) and PPT(8)   24%   PT(16) and PPT(8)   12%   PT(17) and PPT(8)   12%   PT(17) and PPT(9)   30%   PT(17) and PPT(10+)   15%   PPT(10)   30%   PT(17) and PPT(10+)   15%   PPT(10)   30%   PPT(10)   15%   PPT(10)   12.5%   PPT(10)   PPT(1	Smart Junior Plan#	back		
Individual/Non-Linked - Child Money back   PT(13/15/20) and PPT(5)   15%   PT(13/15/20) and PPT(6)   9%   PT(14) and PPT(6)   9%   PT(15) and PPT(7)   10.5%   PT(15) and PPT(7)   10.5%   PT(15) and PPT(8)   24%   PT(15) and PPT(8)   12%   PT(17) and PPT(9)   27%   PT(17) and PPT(9)   13.5%   PT(17) and PPT(10+)   30%   PT(17) and PPT(10+)   15%   PPT(10)   30%   PT(17) and PPT(10+)   15%   PPT(10)   30%   PT(17) and PPT(10+)   15%   PPT(10)   15%   PPT(10)   15%   PPT(10)   15%   PPT(10)   15%   PPT(10)   15%   PPT(10)   12.5%   PPT(10)				I .
Individual/Non-Linked - Child Money back   PT(14) and PPT(6)   18%   PT(15) and PPT(7)   10.5%				
Individual/Non-Linked = Child Money back				
PT(16) and PPT(8)   24%   PT(16) and PPT(8)   12%     PT(17) and PPT(9)   27%   PT(17) and PPT(9)   13.5%     PT(17) and PPT(10+)   30%   PT(17) and PPT(10+)   15%     PT(17) and PPT(10+)   30%   PT(17) and PPT(10+)   15%     PT(18) and PPT(8)   12%     PT(17) and PPT(9)   13.5%     PT(17) and PPT(9)   15%     PPT(5)   15%     PPT(7)   21%     PPT(10)   30%     PPT(10)   30%     PPT(10)   25%   PPT(10)   12.5%     PPT(10				
PT(17) and PPT(9) 27% PT(17) and PPT(9) 13.5% PT(17) and PPT(10+) 30% PT(17) and PPT(10+) 15%  2 to end of PPT 5% 2 to end of PPT 5%    Individual/Non-Linked – Endowment/ Money Back   PPT(5) 15% PPT (7) 21% PPT(10) 30% 2 to end of PPT 5%     PPT(10) 30% 2 to en				I .
PT(17) and PPT(10+) 30% PT(17) and PPT(10+) 15%  2 to end of PPT 5% 2 to end of PPT 5%  PPT(5) 15% PPT (7) 21% PPT (10) 30% 2 to end of PPT 5%  PPT (8) PPT (9) 21% PPT (10) 30% 2 to end of PPT 5%  PPT (10) 30% 2 to end of PPT 5%  PPT (10) 30% 2 to end of PPT 5%  PPT (10) 30% 2 to end of PPT 5%  PPT (10) 21% PPT (10) 30% 2 to end of PPT 5%  PPT (10) 25%  PPT (5) 15% PPT (7) 21% PPT (10) 21% PPT (10) 25%  PPT (5) 15% PPT (5) 15% PPT (5) 15% PPT (7) 21% PPT (8) PPT (5) 7.5% PPT (10) 12.5%				
2 to end of PPT   5%   2 to end of PPT   5%				I .
Nil				1.1(2.) 3.1011 1(20.)
Nil			2 to end of PPT 5%	2 to end of PPT 5%
Individual/Non-Linked - Endowment/ Money Back	Easy Bachat Plan#			2 to chia di FFT 3/0
Individual/Non-Linked = Endowment/   PPT (7)   21%   PPT (10)   30%   2 to end of PPT   5%				
PPT(10) 30% 2 to end of PPT 5%  Year Commission POS- Easy Bima Plan#  Individual/Non-Linked – Term with Return of Premium  PPT(10) 30% 2 to end of PPT 5%  Year Commission PPT(5) 15% PPT(5) 7.5% PPT(10) 25%  PPT(10) 12.5%				Nil
2 to end of PPT         5%           Year         Commission         Year         Commission           POS- Easy Bima Plan#         Individual/Non-Linked – Term with Return of Premium         PPT(5)         15%         PPT(5)         7.5%           PPT(10)         25%         PPT(10)         12.5%				····
POS- Easy Bima Plan#				
POS- Easy Bima Plan# Individual/Non-Linked – Term with Return of Premium PPT(5) 15% PPT(10) 25% PPT(10) 12.5%		1		Vear Commission
PDT(10) 25% PPT(10) 12.5%		Individual/Non-Linkod Torra with		I .
	POS- Easy Bima Plan#			l t
2 to 10 6% 2 to 10 6%		neturn or Premium		I .
		1	Z (U 1U   b%	Z tO 10 b%

		Comr	nission
Name of Product	Product Category	Non Staff	Staff
		Year Commission	Year Commission
Smart Future Income Plan#	Individual/Non-Linked – Money Back	1 15%	1 7.5%
		2 to 10 1%	2 to 10 1%
		Year Commission	
		1	
		(2 lacs-<5 lacs) 10%	Year Commission
Titanium Plus Plan#		(5 lacs-<7.5 lacs) 9%	1/SP Nil
(Limited/ Regular Pay)	Individual/Linked – Endowment	(7.5 lacs & above) 8%	2 to 5 0.75%
		24-5	6 to 10 0.50%
		2 to 5 0.75% 6 to 10 0.50%	Staff – through WA – Nil
		0.50%	
		SP 2%	
			Year Commission
		Year Commission	1 3.75%
Cooura Phayichya Plan#	Individual/Linked – Pension	1 7.50% 2 to 10 1.50%	2 to 10 1.50%
Secure Bhavishya Plan#		SP/ Top-up 2%	SP/ Top-up 1%  No commission payable for Single Premium policies bought
		270	from the proceeds of Company's Pension plan on vesting/
			surrender
		Year Commission	Year Commission
		1 6.40%	1 3.2%
Smart Future Plan#	Individual/Linked – Endowment	2 to 3 3% 4 to 8 2%	2 to 3 3% 4 to 8 2%
		4 to 8 2% 9 1%	4 to 8 2% 9 1%
		10 0.60%	10 0.60%
		Year Commission	Year Commission
		1 6.4%	1 3.2%
Smart Goals Plan#	Individual/Linked – Endowment	2 to 3 3%	2 to 3 3%
option 2 (PPT : 10 years or above)		4 to 8 2% 9 1%	4 to 8 2% 9 1%
		10 0.6%	10 0.6%
Count Couls Bloom	Individual/Linked – Endowment	Year Commission	Year Commission
Smart Goals Plan# option 1 (Fixed PPT of 5 years with		1 6%	1 3%
fixed PT of 10 year )		2 to 4 2%	2 to 4 2%
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		5 1%	5 1%
	Individual/Linked – Endowment	Year Commission 1 6.4%	Year Commission 1 3.2%
		2 to 3 3%	2 to 3 3%
Smart Lifelong Plan#  Group Secure#		4 to 8 2%	4 to 8 2%
		9 1%	9 1%
		10 0.60%	10 0.6%
	Limited and Regular Pay	Year Commission	Year Commission 1 3.25%
		1 to end 7.5%	2 to end 7.5%
	Circula Davi	Year Commission	Year Commission
	Single Pay	1 5%	1 2.5%
Group Credit Secure Plan#	Limited and Regular Pay	Year Commission	Nil
		1 to end 7.5%  Year Commission	
	Single Pay	1 5%	Nil
		Year Commission	
Group Advantage Term Plan#	Group – Term	1+ 5% (max 10 lacs per	Nil
		Scheme per year)	
Pradhan Mantri Jeevan Jyoti Bima	Group – Term	Nil	Nil
Yojana#  Pension4life Plan#  Group Term Edge Plan#	Individual/ Non-Linked/ General Annuity Group - Term	Year Commission	Year Commission
		1 2.00%	1 1.00%
		2+ Nil	2+ Nil
		Year Commission	
		1 5% subject to maximum of Rs.10 lacs per	
		scheme in each year	Nil
		2+ 5% subject to maximum of Rs. 10 lacs per scheme	
		in each year	
Consum Taradition and Disagram	Fund Docad FF Droduct	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	
Group Traditional Plan#	Fund Based EE Product	scale and ceiling will be applicable in the first year as well as on	Nil
		the subsequent renewal of the schemes	
L	I	ļ.	

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'.