

PRODUCTS & COMMISSION

Name of the Product	Product Category	Commission	
Jeevan Nivesh Plan [#]	Individual/Non-Linked - (Whole Life Option)	<u>Year</u> 1 PPT(5) 15% PPT(7) 21% PPT(10) 30% PPT(15/20/25/30) 35% 2 to PPT end 7.50%	<u>Commission</u>
	Individual/Non-Linked - (Endowment Option)	<u>Year</u> 1 PPT(5) 15% PPT(7) 21% PPT(10) 30% PPT(15/20/25/30) 35% 2 to 3 7.5% 4 to end PPT(5/7/10) 5% (15/20/25/30) 7.5%	<u>Commission</u>
Health First [#]	Individual/Non-Linked - Health	<u>Year</u> 1 Major CI (ROP) PPTX3 (max 35%) Others 35% 2 onwards 7.5%	<u>Commission</u>
Guaranteed Savings Plan [#]	Individual/Non-Linked -Endowment	<u>Year</u> 1 PPT(5) 15% PPT(7) 21% PPT(10) 30% 2 to end PPT 5%	<u>Commission</u>
Guaranteed Income Plan [#]	Individual/Non-Linked -Endowment	<u>Year</u> 1 PPT(5) 15%	<u>Commission</u>

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		PPT(7)	21%
		PPT(10)	30%
		2 to end PPT	5%
		SP	2%
Guaranteed Income Advantage Plan#	Individual/Non-Linked -Endowment	<u>Year</u>	<u>Commission</u>
		1	
		PPT(7)	17.5%
		PPT(10)	22.5%
		2 to end PPT	1%
Money Back Advantage Plan#	Individual/Non-Linked – Money Back	<u>Year</u>	<u>Commission</u>
		1	30%
		2 to 10	7.5%
Smart Monthly Income Plan#	Individual/Non-Linked – Money Back	<u>Year</u>	<u>Commission</u>
		1	30%
		2 to 4	1%
Smart Junior Plan#	Individual/Non-Linked – Child Money back	<u>Year</u>	<u>Commission</u>
		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%
Easy Bachat Plan	Individual/Non-Linked – Endowment/ Money Back	<u>Year</u>	<u>Commission</u>
		PPT(5)	15%
		PPT (7)	21%
		PPT(10)	30%

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		2 to end of PPT	5%
POS- Easy Bima Plan [#]	Individual/Non-Linked – Term with Return of Premium	<u>Year</u> PPT(5) PPT(10) 2 to 10	<u>Commission</u> 15% 25% 6%
Smart Future Income Plan [#]	Individual/Non-Linked – Money Back	<u>Year</u> 1 2 to 10	<u>Commission</u> 15% 1%
Titanium Plus Plan [#]	Individual/Linked – Endowment	<u>Year</u> 1 (2 lacs-<5 lacs) (5 lacs-<7.5 lacs) (7.5 lacs & above) 2 to 5 6 to 10 SP	<u>Commission</u> 10% 9% 8% 0.75% 0.50% 2%
Secure Bhavishya Plan [#]	Individual/Linked – Pension	<u>Year</u> 1 2 to 10 SP/ Top-up	<u>Commission</u> 7.50% 1.50% 2%
Smart Future Plan [#]	Individual/Linked – Endowment	<u>Year</u> 1 2 to 3 4 to 8 9 10	<u>Commission</u> 6.40% 3% 2% 1% 0.60%
Smart Goals Plan [#] option 2 (PPT : 10 years or	Individual/Linked – Endowment	<u>Year</u> 1	<u>Commission</u> 6.4%

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above) Smart Goals Plan# option 1 (Fixed PPT of 5 years with fixed PT of 10 year)		2 to 3 4 to 8 9 10	3% 2% 1% 0.6%
Smart Lifelong Plan#	Individual/Linked – Endowment	<u>Year</u> 1 2 to 3 4 to 8 9 10	<u>Commission</u> 6.4% 3% 2% 1% 0.60%
Group Secure#	Single Pay	<u>Year</u> 1	<u>Commission</u> 5%
Group Credit Secure Plan#	Group – Credit Term (Single Pay)	<u>Year</u> 1	<u>Commission</u> 5%
iSelect+ Term Plan	Individual/Non-Linked – Term	Limited Pay and Regular Pay <u>Year</u> 1 2 + Single Pay <u>Year</u> 1 2 +	<u>Commission</u> 25% Nil <u>Commission</u> 7.50% 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'.