

Plan Name	Year	Commission rates
ULIP		
Canara HSBC Oriental Bank of Commerce Life Insurance Smart Lifelong	1	6.40%
	2-3	3%
	4-8	2%
	9	1%
	10	0.60%
Canara HSBC Oriental Bank of Commerce Life Insurance Smart Goals Plan_option 2 (PPT : 10 years or above)	1	6.40%
	2-3	3%
	4-8	2%
	9	1%
	10	0.60%
Canara HSBC Oriental Bank of Commerce Life Insurance Smart Goals Plan_option 1 (Fixed PPT of 5 years with fixed PT of 10 year)	1	6%
	2-4	2%
	5	1%
Canara HSBC Oriental Bank of Commerce Life Insurance Smart One Pay Plan	1	2%
Canara HSBC Oriental Bank of Commerce Life Insurance Smart Future Plan	1	6.40%
	2-3	3%
	4-8	2%
	9	1%
	10	0.60%
Canara HSBC Oriental Bank of Commerce Life Insurance Platinum Plus Plan	1	5%
	2-3	2.25%
	4-5	1.50%
	6-10	0.50%
	1	2%
	Top-up	2%
Canara HSBC Oriental Bank of Commerce Life Insurance Secure Bhavishya Plan -Single Pay	1	7.50%
	2-10	1.50%
	Top-up	2%
TRADITIONAL		
Canara HSBC Oriental Bank of Commerce Life Insurance Smart Junior Plan	1	Term 12, PPT 5: 12% Term 13/15/20, PPT 5: 15% Term 14, PPT 6: 18% Term 15, PPT 7: 21% Term 16, PPT 8: 24% Term 17, PPT 9: 27% PPT 10 & above: 30%
	2 to end of PPT	5%
Canara HSBC Oriental Bank of Commerce Life Insurance Jeevan Nivesh Plan_ Whole Life Option	1	PPT 5: 15%, PPT 7: 21%, PPT 10: 30%, PPT 15/20/25/30: 35%
	2 to end of PPT	7.50%
Canara HSBC Oriental Bank of Commerce Life Insurance Jeevan Nivesh Plan_ Endowment Option	1	PPT 5: 15%, PPT 7: 21%, PPT 10: 30%, PPT 15/20/25/30: 35%
	2 to 3	7.50%
	4 to end of PPT	PPT 5/7/10 : 5%, PPT 15/20/25/30 : 7.5%,
Canara HSBC Oriental Bank of Commerce Life Insurance Smart Monthly Income Plan	1	30%
	2-4	1%

Canara HSBC Oriental Bank of Commerce Life Insurance Smart Future Income Plan	1	15%
	2-10	1%
Canara HSBC Oriental Bank of Commerce Life Insurance Smart Suraksha Plan	1	Policy term upto 9 yrs: 25% Policy term 10 yrs & above: 35%
	2 year onwards	7.5%
Canara HSBC Oriental Bank of Commerce Life Insurance Samridh Bhavishya Plan	1	2%
Canara HSBC Oriental Bank of Commerce Life Insurance Money Back Advantage Plan	1	30%
	2 to 10	7.50%
Group Secure		
Canara HSBC Oriental Bank of Commerce Life Group Secure v4 - Single Pay	1	5%
Canara HSBC Oriental Bank of Commerce Life Group Secure v4- Limited & Regular Pay	1 to end of PPT	7.50%