

AGENT COMPENSATION FY 2026-27



— Your Growth, Our Commitment —

Agent compensation document consists of following **sections & sub sections**:



A MONTHLY BUSINESS INCENTIVE:

- First Year Commission (FYC)
- Renewal Commission



B PAYOUT:

- Promotion
- Team Business Incentive
- Monthly Contest
- Club Benefits



MONTHLY BUSINESS INCENTIVE:

a. First Year Commission (FYC):

Commission as per defined commission rates is credited directly to the bank account of Agent.

b. Renewal Commission:

On the receipt of renewal premium, Agent will get renewal commission as per product commission structure.



PAYOUT:



A PROMOTION:

Target FOR Sales Officer 5 Lacs Traditional Plans.

PRODUCT WEIGHTAGE :

- 12 PPT PLAN 100%
- 10 PPT 80%
- Below 10 PPT 60%



B TEAM BUSINESS INCENTIVE FOR SALES OFFICER:

TARGET BUSINESS	PERCENTAGE (%) OF MBI
0 TO 50000	NIL
51000 TO 200000	5%
201000 TO 500000	7%
501000 +	10%

TERMS & CONDITIONS:

- ☒ a Team Business Incentive will be eligible to sales Officer doing doing Business of **5 Lacs Traditional** according to weightage.
- ☒ b Total renewal persistency of self and Team must be 85%.



MONTHLY CONTEST

Monthly Contest will be declared every month.



CLUB BENEFITS:

CLUB NAMES	ACTIVE	FEES (₹)
STAR	1	1,000
SUPER STAR	2	3,000
SILVER STAR	3 TO 5	5,000
GOLD STAR	6 AND ABOVE	10,000

TERMS & CONDITIONS:

- Minimum premium for active is 50000 traditional premium.
- Total renewal persistency of self and Team must be 85%.



ATTRACTIVE
FIRST YEAR
COMMISSION
(FYC)



RENEWAL
INCOME



ATTRACTIVE
INCENTIVES



PROMOTION
OPPORTUNITIES



CONTESTS &
RECOGNITION



LEARN, GROW &
EARN UNLIMITED

— OPPORTUNITIES DON'T HAPPEN, YOU CREATE THEM. —



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JOIN

BUILD YOUR CAREER IN

LIFE INSURANCE

— **WE ARE HIRING** —
INSURANCE ADVISORS
SALES OFFICERS
TEAM LEADERS

“ Opportunities
Don't Happen,
You Create Them.”

WHY JOIN US?



**ATTRACTIVE
FIRST YEAR
COMMISSION
(FYC)**



**RENEWAL
INCOME**



**MONTHLY
INCENTIVES**



**PROMOTION
OPPORTUNITIES**



**TEAM BUSINESS
INCENTIVES**



**MONTHLY
CONTESTS**



**CLUB BENEFITS
& RECOGNITION**

WHO CAN APPLY?



**Freshers &
Experienced**



**Graduates /
Undergraduates**



**Full-Time /
Part-Time**



**Self-Employed
Professionals**



**Individuals Looking
for Unlimited Income**

*Your Success
Begins Here!*



**Join Our Winning Team & Build a Rewarding Career
with Unlimited Earning Potential.**



EDELWEISS LIFE – PAYOUT RATES



SMART PLANS • ASSURED RETURNS • SECURE TOMORROW

Product	PPT	Pay-out Rates 2nd & 3rd year	
Edelweiss – Flexi Saving Plan	5	30%	2%
	8	35%	–
	10, 12 & 15	40%	–

Product	PPT	Pay-out Rates
Edelweiss – Premier Guaranteed Star (PGS)	5	25%
	8	30%
	10 & 12	30%

Product	PPT	Pay-out Rates 2nd & 3rd year	
Edelweiss – GIS	5 pay, PT < 20	20%	2%
	5 pay, PT 20+	25%	–
	8 pay, PT < 20	25%	–
	8 pay, PT 20+	25%	–
	10 pay, PT < 20	25%	–
	10 pay, PT 20+	30%	–
	12 pay, PT < 20	35%	–
	12 pay, PT 20+	40%	–

Product	PPT	Pay-out Rates
Edelweiss – Assured Income Star	5 to 7	20%
	8	25%
	10	33%
	12	35%

Product	PPT	Pay-out Rates
Edelweiss – Flexi Dream Plan	5	20%
	6	25%
	8	35%
	10	40%
	12	43%

Product	PPT	Pay-out Rates 2nd & 3rd year	
Edelweiss – Legacy Plus	5 to 7	25%	2%
	8	30%	–
	10	35%	–
	12	40%	–

Product	PPT	Payout Rate
Edelweiss – Zindagi Protect – Life Cover Option – >= 2 CR – Regular Pay	5	2%
	6	3%
	7	7%
	8+	25%



EDELWEISS LIFE – ASSURED PAYOUTS, SECURE FUTURE.

Note: PPT – Premium Paying Term

BHARTI AXA LIFE – PAYOUT RATES



Smart Plans • Assured Payouts • Secure Tomorrow

	Product	PPT	Pay-out Rates
Bharti Axa - Guaranteed Wealth Pro - Endowment		5 to 7	25%
		7 to 8	35%
		12	40%

	Product	PPT	Pay-out Rates
Bharti Axa - Guaranteed Wealth Pro - Long Term Income		5	30%
		10	35%
		12	35%

	Product	PPT	Pay-out Rates
Bharti Axa - Unnati Plan		6	25%
		7	35%
		10	45%
		15	45%

	Product	PPT	Pay-out Rates
Bharti Axa - Insta Gain Plan		7	30%
		10	32%
		12	35%
		15	20%

	Product	PPT	Pay-out Rates
Bharti Axa - Swabhimaan Retirement Plan		5	15%
		7	20%
		10	25%

	Product	PPT	Payout Rate
Bharti AXA - Swabhimaan retirement Plan		5	15%
		7	20%
		10	25%

	Product	PPT	Payout Rate
Bharti Axa - Growth Shield Plus		5 to 6	10%
		7 to 8	10%
		10	20%
		12 & above	20%

	Product	PPT	Payout Rate
Bharti Axa - Dream Shield Plus		5	10%
		7	15%
		10	20%
		12 & above	20%



GUARANTEED
PAYOUTS



GROW YOUR
WEALTH



FINANCIAL SECURITY
FOR YOUR LOVED ONES



PLAN TODAY FOR A
SECURE TOMORROW



BHARTI AXA LIFE – ASSURED RETURNS, SECURE FUTURE.

Note: PPT – Premium Paying Term

HDFC LIFE – PAYOUT RATES



Smart Plans • Strong Returns • Secure Future

	Product	PPT	Pay-out Rates
HDFC – Sanchay Plus Sanchay FMP Sanchay Par Advantage Click to Achieve Par Advantage		5	30%
		6 to 7	35%
		8 to 9	38%
		10+	40%

	Product	PPT	Pay-out Rates
Guaranteed Wealth Plus & Click to Achieve		5	30%
		6 & 7	35%
		8 & 9	38%
		10+	40%

	Product	PPT	Pay-out Rates
HDFC – Guaranteed Income Insurance Plan		5	32%
		6 & 7	35%
		8 & 9	40%
		10+	45%

	Product	PPT	Pay-out Rates
HDFC – Sampoorna Jeevan		6 to 8	30%
		10 +	35%

	Product	PPT	Pay-out Rates
HDFC – Sanchay AaJeevan Guaranteed Plan (SAGA)		Up to 9	35%
		10 +	40%

	Product	PPT	Payout Rate
HDFC – Sanchay Legacy		5 to 9	30%
		10 to 11	35%
		12 +	40%

	Product	PPT	Payout Rate
HDFC – Guaranteed Pension Plan		5 to 8	17%
		9 to 12	26%

	Product	PPT	Payout Rate
HDFC - Click2Protect Supreme C Supreme Plus		5 to 11	25%
		12+	30%



GUARANTEED
BENEFITS



ATTRACTIVE
RETURNS



FINANCIAL SECURITY
FOR YOUR LOVED ONES



PLAN TODAY FOR A
BETTER TOMORROW



CHOOSE HDFC LIFE – BECAUSE EVERY PLAN PAYS YOU BACK.

Note: PPT – Premium Paying Term

BAJAJ LIFE – PAYOUT RATES



Smart Plans • Strong Returns • Secure Future



Product	PPT	Pay-out Rates
Bajaj – Assured Wealth Goal-Platinum plan	5 to 6	15%
	7	20%
	8 to 9	25%
	10 & 11	30%
	12+	35%



Product	PPT	Pay-out Rates
Bajaj – POS Goal Suraksha	5 to 6	10%
	7	15%
	8	20%
	10 & 12	25%



Product	PPT	Pay-out Rates 2nd & 3rd Year	
Bajaj - ACE	5 & 6	20%	2%
	7, 8 & 9	25%	—
	10 & 11	30%	—
	12+	35%	—



Product	PPT	Pay-out Rates
Bajaj - Guaranteed Wealth Goal	5 to 6	20%
	7	25%
	8 to 9	30%
	10 & 12	35%



Product	PPT	Payout Rate
Bajaj – Guaranteed Pension Goal	(PT - Def 5-10) - 5 PPT	10%
	(PT - Def 6-10) - 6 PPT	15%
	(PT - Def 7-10) - 7 PPT	15%
	(PT - Def 8-10) - 8 PPT	20%
	(PT - Def 9-10) - 9 PPT	25%
	(PT - Def 10) - 10 PPT	30%



Product	PPT	Payout Rate
Bajaj – Guaranteed Pension Goal	5	15%
	6 & 7	20%
	8 & 9	25%
	10+	30%



Product	PPT	Payout Rate
Bajaj – E-touch Term Variant 1 C 2	5 & 9	25%
	10+	30%



Product	PPT	Payout Rate
Bajaj - Invest Protect Goal & Smart Secure Plan	5 to 6	10%
	7 to 8	15%
	10	20%
	12 & above	25%



Product	PPT	Payout Rate
Bajaj – I - Secure	5 to 9	25%
	10+	30%



CHOOSE BAJAJ LIFE – WHERE EVERY PLAN PAYS YOU BACK.



Note: PPT – Premium Paying Term



NIDA CONSULTANCY

AUGUST KRANTI CONTEST

1st August 2026 – 31st August 2026



ACHIEVE MORE. WIN MORE.

Reach your premium target and win an exclusive prize.

₹60,000
PREMIUM

PRIZE 1



PERSONALISED 7-IN-1
CORPORATE GIFT SET

₹1,00,000
PREMIUM

PRIZE 2



8-IN-1 BACKPACK &
PERSONALISED GIFT SET

₹1,50,000
PREMIUM

PRIZE 3



SAFARI GENIUS ALLEY
3-PIECE TROLLEY SET

CONTEST TERMS & CONDITIONS

- 🎯 12 PPT Plan: 100% weightage
- 📊 10 PPT: 80% weightage
- 📉 Below 10 PPT: 60% weightage

- This contest is available for Bajaj Life, HDFC Life.
- Prizes will be given for the highest achievement of the month — only 1 prize, whichever is highest.



NIDA CONSULTANCY

Your Growth. Our Support. Your Success.



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