Kotak Life Insurance Commission Chart 2026:

The **Kotak life insurance agent salary** **depends** on the **policy type and premium payment mode**. See below the **Kotak Life advisor commission chart**.

Policy Type	1st Year Commission	2nd & 3rd Year	4th Year Onwards
Regular Premium Plans	30-35%	7.5%	5%
Single Premium Plans	2%	-	-
Term Insurance Plans	30-35%	7.5%	5%
Pension Plans	7.5%	2%	2%

Example:

Selling a **₹50,000 annual premium policy** earns:

- **₹15,000 – ₹17,500 in the first year** (30-35%)
- **₹3,750 per year in the 2nd & 3rd years** (7.5%)
- **₹2,500 per year from the 4th year onwards** (5%)