PLI Agent Commission Chart 2026:

As of February 2026, the **Postal Life Insurance (PLI)** in India has not publicly released a detailed **agent commission chart** for the year. However, based on general industry standards, PLI agents can anticipate commission structures similar to those in the broader life insurance sector. See below the **Post Office agent commission chart 2026**.

General Commission Structure:

Life insurance agents typically earn commissions based on the premiums paid by policyholders. The structure is usually divided into:

- **First-Year Commission:** A significant percentage of the premium paid in the first year.
- **Renewal Commission:** A smaller percentage on premiums paid in subsequent years.

Illustrative Commission Rates:

While exact percentages can vary, an illustrative example based on industry norms is as follows:

Commission Type	Percentage of Premium
First-Year Commission	60% - 80%
Renewal Commission	5% - 10%

The **PLI commission structure** varies based on the policy type. Below is an estimated commission chart:

Policy Type	First-Year Commission	Renewal Commission
Endowment Assurance (Santosh)	10%	2%
Whole Life Assurance (Suraksha)	10%	2%
Convertible Whole Life (Suvidha)	10%	2%
Anticipated Endowment (Sumangal)	10%	2%
Children Policy (Bal Jeevan Bima)	No commission	No commission

Example Calculation:

If a policyholder pays an annual premium of ₹10,000:

- **First-Year Commission:** At a 70% rate, the agent would earn ₹7,000 in the first year.
- **Renewal Commission:** At a 7% rate, the agent would earn ₹700 annually in subsequent years, provided the policy remains active.

Factors Influencing Commissions:

- **Policy Type:** Different policies (e.g., endowment plans, whole life insurance) may offer varying **PLI commission rate**.
- **Premium Amount:** Higher premium amounts result in higher absolute commission earnings.
- **Policy Term:** Longer-term policies may provide extended renewal commissions.

Important Considerations:

- **Policy Lapses:** If a policyholder discontinues premium payments early, agents might lose out on renewal commissions.
- **Regulatory Changes:** Structures of the **PLI Commission for agent** are subject to change based on governmental regulations and organizational policies.