SBI Life Commission Chart 2026:

SBI Life Insurance **agents earn commissions** based on the **policy type** and **premium payment mode** (single vs. regular premium). See below the **SBI Life Insurance advisor commission chart**.

Commission Structure:

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

Example:

- If a customer buys a **policy with a ₹50,000 annual premium**, the agent earns:
  - **₹15,000 – ₹17,500 (30-35%) in the 1st year**
  - **₹3,750 (7.5%) in the 2nd & 3rd years**
  - **₹2,500 (5%) from the 4th year onwards**