SBI Life Mitra Commission Chart 2026:

SBI Life Insurance Product	Premium Paying Term	First-Year Commission	Renewal: 2nd & 3rd Year	Renewal: 4th Year Onwards
Smart Platina Supreme	7 years	**21%**	**4%**	**2%**
Smart Platina Supreme	8 years	**24%**	**4%**	**2%**
Smart Platina Supreme	10 years	**30%**	**4%**	**2%**
Smart Platina Plus	7 years	**21%**	**4%**	**2%**
Smart Platina Plus	8 years	**24%**	**4%**	**2%**
Smart Platina Plus	10 years	**30%**	**4%**	**2%**
Smart Platina Assure	7 years	**21%**	**4%**	**2%**
Smart Platina Assure	10 years	**30%**	**4%**	**2%**
New Smart Samridhi	6 years	**18%**	**4%**	**2%**
New Smart Samridhi	7 years	**21%**	**4%**	**2%**
New Smart Samridhi	10 years	**30%**	**4%**	**2%**
Smart Platina Young Achiever	7 years	**21%**	**4%**	**2%**
Smart Platina Young Achiever	10 years	**30%**	**4%**	**2%**
Smart Bachat Plus	7 years	**21%**	—	—
Smart Bachat Plus	10 years	**30%**	—	—
Smart Bachat Plus	15 years	**35%**	**7.5%**	**5%**
Smart Lifetime Saver	10 years	**30%**	—	—
Smart Lifetime Saver	12 years	**35%**	**7.5%**	**5%**
Smart Lifetime Saver	15 years	**35%**	**7.5%**	**5%**

The product names and rates above are taken from a publicly indexed SBI Life commission document; the document itself should be treated as a **reference schedule**, not as proof that these are the current rates for every Life Mitra in September 2026.

Quick Commission Percentage Chart:

Commission category	Rate shown in reference schedule

Commission category	Rate shown in reference schedule
Lowest first-year commission shown	**18%**
First-year commission	**18%–35%**
Highest first-year commission shown	**35%**
2nd & 3rd year renewal	**4%–7.5%**
4th year onwards	**2%–5%**

SBI Life Mitra Commission Example

For example, if the applicable first-year commission is **30%** and the eligible annual premium is ₹1,00,000:

₹1,00,000 × 30% = ₹30,000

If the applicable renewal commission is 4%:

₹1,00,000 × 4% = ₹4,000

So, an illustrative calculation would look like this:

Premium	Commission Rate	Commission
₹50,000	18%	₹9,000
₹50,000	21%	₹10,500
₹50,000	30%	₹15,000
₹50,000	35%	₹17,500
₹1,00,000	18%	₹18,000
₹1,00,000	21%	₹21,000
₹1,00,000	30%	₹30,000
₹1,00,000	35%	₹35,000
₹5,00,000	30%	₹1,50,000
₹5,00,000	35%	₹1,75,000

These are **mathematical examples using the reference percentages**, not guaranteed earnings.