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Ref:-CO/CLIA/ZD/6/2025-26

11.08.2025

All Zonal Managers
All Sr. Divisional Managers (In-charge) of Divisions
All Chief/Sr/Br. Managers
MDC/ZTCs/STCs/Audit Centers and Inspection Department

Re: Life Insurance Corporation Of India
(Chief Life Insurance Advisor), Scheme,2025 (Revised)

The Competent Authority has approved the revision of the existing Life Insurance Corporation of India (Chief Life Insurance Advisor) Scheme, 2008. The Life Insurance Corporation of India (Chief Life Insurance Advisor) Scheme, 2025(Revised) is effective from 01.04.2025 and is applicable to all the CLIAs

A copy of the Revised scheme is enclosed with this Circular.

AP Bhatia
11.08.2025
Executive Director(Mktg/CLIA)

Encl:- Revised Scheme

**LIFE INSURANCE CORPORATION OF INDIA
CENTRAL OFFICE**

"Yogakshema" Jeevan Bima Marg, Mumbai-400021

**The Life Insurance Corporation of India
(Chief Life Insurance Advisor), Scheme, 2025(Revised)**

A) SHORT TITLE AND COMMENCEMENT:

This Scheme shall be called the Life Insurance Corporation of India(Chief Life Insurance Advisor), Scheme, 2025(Revised). The Scheme has come into force from 1st April 2025.

B) DEFINITIONS:

1) In this scheme, unless the context otherwise requires

- a) **Insurance Agent means** a person who has been appointed under Regulation 4 of Life Insurance Corporation of India (Agents), Regulations, 2017
- b) **"A Chief Life Insurance Advisor" (CLIA) means** a person authorised under this scheme to recommend suitable candidates for appointment as Agents under such terms and conditions by way of an agreement to be executed between such Chief Life Insurance Advisor and Life Insurance Corporation of India.
- c) **"Corporation"** means the Life Insurance Corporation of India.
- d) **"Competent Authority"** means the Senior/Divisional Manager In-charge of the Divisional Office.
- e) **"Development Officer"** means a whole-time salaried employee of the Corporation belonging to Class II appointed as Development Officer.
- f) **"Club Rules"** shall be the rules as amended from time to time prescribing the various terms and conditions on which membership to the various clubs are granted to the agents.
 - i) **"Divisional Manager's Club Member Agent** means an agent of the Corporation who on fulfilling the conditions of the Divisional Manager's Club Rules as decided by the Corporation from time to time and has been granted the membership of "Divisional Manager's Club for Agents" and continues to be such member of the Divisional Manager's Club.
 - ii) **"Zonal Manager's Club Member Agent** means an agent of the Corporation who on fulfilling the conditions of the Zonal Manager's Club Rules as decided by the Corporation from time to time and has been granted the membership of "Zonal Manager's Club for Agents" and continues to be such member of the Zonal Manager's Club.
 - iii) **"Chairman's Club Member Agent"** means an agent of the Corporation who on fulfilling the conditions of the Chairman's Club Rules as decided by the Corporation from time to time and has been granted the membership of "Chairman's Club for Agents" and continues to be such member of the Chairman's Club.
 - iv) **"Galaxy Club Member Agent"** means an agent of the Corporation who on fulfilling

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the conditions of the Galaxy Club Rules as decided by the Corporation from time to time and has been granted the membership of "Galaxy Club for Agents" and continues to be such member of the Galaxy Club.

v) "Corporate Club Member Agent" means an agent of the Corporation who on fulfilling the conditions of the Corporate Club Rules as decided by the Corporation from time to time and has been granted the membership of "Corporate Club for Agents" and continues to be such member of the Corporate Club.

vi) "Elite Club Member Agent" means an agent of the Corporation who on fulfilling the conditions of the Elite Club Rules as decided by the Corporation from time to time and has been granted the membership of "Elite Club for Agents" and continues to be such member of the Elite Club.

- g) "First year premium Income (FYPI)" means Single Premium, Non Single Premium and First Year Renewal Premium procured by the supervised agent
- h) "Weighted Received premium (WRP)" means 10% of Single Premium, Non Single Premium and First Year Renewal Premium
- i) "Review Year" in relation to Chief Life Insurance Advisor shall mean-
 - i) In the first year of his selection, the period from the date of his selection to the end of the month in which he/she completes twelve months as a Chief Life Insurance Advisor (herein after referred to as the First Insurance Review Year of such Chief Life Insurance Advisor), and
 - ii) In the subsequent years of his appointment, every successive period of twelve months following the completion of the First Review Year.

All the agents of the Corporation will be governed by

1. Life Insurance Corporation of India (Agents) Regulations, 2017, in exercise of the powers vested in it under Section 49 of the Life Insurance Corporation Act, 1956 (31 of 1956) and such amendments as may be made thereto from time to time; and
2. Insurance Regulatory and Development Authority of India (Appointment of Insurance Agents) Regulations, 2016 as amended from time to time.
3. Insurance Laws (Amendment) Act, 2015 inter alia amending Section 42 of the Insurance Act, 1938 relating to Appointment of Insurance Agents.
4. The Board Approved Policy on Agency matter and Payment of Commission to Insurance Agent, Intermediaries or Insurance Intermediaries issued for the respective Financial Year

- 2) All words and expressions used in the Board policy on Agency matter and Payment of Commission to Insurance Agent, Intermediaries or Insurance Intermediaries issued for the respective for respective Financial Year and not defined but defined in the Insurance Act, 1938, or in the Insurance Regulatory and Development Authority Act, 1999 (41 of 1999), or the Life Insurance Corporation of India (Agents) Regulations, 2017 as amended from time to time or any other Rules and Regulations made there under shall have the meanings respectively assigned to them in those Acts, Rules and Regulations.

All words and expressions used herein and not defined but defined either in the Agents Regulations or the Club Rules shall have the meanings respectively assigned to them in those

Regulations/Rules and shall include any modification in the club names from time to time

C) ELIGIBILITY CRITERIA:

The applicant should be an agent and a member of any of the following Clubs for Agents:

1. Elite Club
2. Corporate Club,
3. Galaxy Club,
4. Chairman's Club,
5. Zonal Manager's Club,
6. Divisional Manager's Club.

OR

The applicant should be a Retired Employee of the Corporation in the Class I, II and III cadre including who has taken voluntary retirement under Pension Rules and having LIC agency.

AGE:

The applicant should have completed minimum age of 25 years and should not have completed 65 years of age. ZM I/C can relax the upper age limit beyond 65 years of age in deserving cases upto 70 years of age. The Maximum age up to which an applicant can work as a Chief Life Insurance Advisor shall be 75 years. The Zonal Manager may grant extension beyond 75 years to CLIAs (irrespective of the age at appointment) to work up to completion of age 80, subject to certain conditions.

The minimum age at entry of the applicant can be relaxed from 25 years to 21 years (last birthday) subject to the condition that the eligible club member agent has been a member of the relevant eligible club for at least one full year prior to submitting application for CLIA if his age is below 25 years.

SELECTION PROCESS:

- a) The applicant fulfilling the above eligibility criteria will be authorized to act as a Chief Life Insurance Advisor (CLIA) on the basis of an interview by a 2 Member Committee constituted by the Branch Manager I/c. The committee will be headed by Branch in charge and the other member of the committee will be any Class I officer of the Branch. The Branch committee will send their recommendations to Sr./ Divisional Manager I/c for approval of enrollment of CLIA

Such selected applicants will enter into a separate agreement with the Life Insurance Corporation of India on such terms and conditions as may be defined from time to time.

The Sr. /Divisional Manager I/C will be competent authority to authorize Marketing Manager or Manager (CLIA) to sign the agreement on behalf of the Corporation and allot ACN to the applicant. The applicant would be authorized to act as a Chief Life Insurance Advisor. The contract would be for a period of Five years and renewable thereafter for a period of five years or less in case of CLIA attaining 75 years of age.

- b) In case the CLIA requests for extension of contract before 75 years of age and the Competent Authority extends it up to 80 years of age, the contract shall be renewed accordingly

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D) FUNCTIONS OF A CHIEF LIFE INSURANCE ADVISOR:

- a) Every Chief Life Insurance Advisor shall recommend names of candidates suitable for appointment as new agents [extended to RCA/CCA/MCA as per eligible rules]. These individuals, after passing the necessary pre-recruitment test as specified by Insurance Regulatory Development Authority, India Regulations, 2000 as amended from time to time, shall be placed under the supervision of the Chief Life Insurance Advisor.
- b) Every Chief Life Insurance Advisor will also persuade and shall make efforts for re-appointment/ reinstatement of terminated agents of the Corporation by motivating them. Such agents on re-appointment/ reinstatement shall be placed under the supervision of the CLIA who motivated them.
- c) The Chief Life Insurance Advisor shall be responsible for Post Recruitment mentoring, counseling, and performance of the Agents supervised by him/her. The Chief Life Insurance Advisor shall also be responsible for the quality of business and professional conduct of the agent supervised.
- d) Every Chief Life Insurance Advisor shall be responsible for activating the agent placed under him/her and shall motivate him/her to perform satisfactorily.
- e) Every Chief Life Insurance Advisor shall help the Supervised Agent to perform his/her duties as per Agents Regulations 2017 and IRDAI Rules and Regulations as applicable from time to time.
- f) Every Chief Life Insurance Advisor shall perform such other duties as may be entrusted or assigned to him/her by the Corporation from time to time

E) OTHER CONDITIONS:

- a) The CLIAs appointed from Club Member agents category have to be a member of Elite/Corporate/ Galaxy/CM/ZM/DM during the time they continue as CLIA.
- b) The Chief Life Insurance Advisor would be required to maintain a minimum of 1 Supervised Agent under him/her at the end of the every Review Year to continue as a Chief Life Insurance Advisor.
- c) The Chief Life Insurance Advisor can identify and supervise any number of agents.
- d) No credit of the business done by the supervised agents of the Chief Life Insurance Advisor shall be payable to the Development Officer. The Development Officer, however, will continue to get credit for business done by CLIA, in the capacity as an agent, if he/she is under a Development Officer.
- e) No existing agent appointed on or before the date of implementation of this scheme shall be placed under the supervision of a Chief Life Insurance Advisor. However, a terminated agent on re-appointment/ reinstatement can be placed under his supervision, if such terminated agent has been motivated by the CLIA for re- appointment/ reinstatement subject to existing provisions in force.
- f) In case of Death, Resignation or Termination of a Chief Life Insurance Advisor, the agents supervised by him/her may at the sole discretion of the Competent Authority be either made Direct or shall be allotted to other Chief Life Insurance Advisor.

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- g) The Competent authority may terminate this agreement by giving one month's notice thereof in writing even if the CLIA has fulfilled minimum performance norms as specified from time to time. However, the CLIA during this notice period shall continue to be responsible for the quality of business brought by the supervised agents.
- h) Where a Chief Life Insurance Advisor in his/her capacity as an Agent is directed not to solicit or procure New Business under Regulation 15(3) and Regulation 16(2) of Agents Regulations, 2017 or if his/her Club membership is withdrawn or if any penalty is imposed that directly affects his/her being an agent / Elite/ Corporate /Galaxy / Chairman's/ Zonal Manager's/ Divisional Manager's Club Member agent of the Corporation, in all such cases he/she will cease to be a Chief Life Insurance Advisor till such time he/she is allowed to procure New business or his/her Club Membership is restored. The agents supervised by him/her under such circumstances will be treated as "Direct" or shall be brought under the supervision of any other Chief Life Insurance Advisor as decided by the Competent Authority. On reinstatement of the agency or restoration of the club membership, only those agents who have not been allotted shall again be brought under his supervision. However, the Chief Life Insurance Advisor shall not be entitled to any benefits during the period he/she ceased to be a Chief Life Insurance Advisor.
- i) After the Supervised Agent under the CLIA has continuously worked for the Corporation for a period of 7 years or more and the Chief/Sr./Branch Manager is satisfied that the agent is no longer in need of help and guidance of any CLIA, such a Supervised Agent may be treated as direct agent at the sole discretion of the Corporation.
- j) The allotment of any orphan supervised agent will be done by the Sr./Divisional Manager (I/C). However at any point of time if the Supervised Agent applies for detachment, the Sr./ Divisional Manager I/C, depending on the merits of the case and after recording the reasons in writing, may at his discretion detach the agent from the Chief Life Insurance Advisor and such a detached agent shall become a Direct Agent only and shall not be attached under a Development Officer or under a different CLIA.
- k) No allowance or any benefit shall be payable to the Chief Life Insurance Advisor for the Renewal Premium brought by the agents supervised by him/her.
- l) The Competent Authority may add or delete credit of any plan for the purpose of Training and Mentorship allowance, Brigadeship or any other benefit of CLIA
- m) **Continuation as CLIA-**
In case the CLIA loses club criteria for CLIA i.e club status goes below DM Club Member due to some reason beyond his/her control, he/she shall be allowed to continue as CLIA in the relevant club year, subject of following condition:
- i) Specific recommendations from Sr./DM I/C and ZM with supporting evidence should be sent to Central Office for claiming continuation as CLIA in the relevant club year, whose club membership status is less than DM club.
 - ii) Maximum 3 times relaxation allowed during the entire career of CLIA.
 - 1.First Relaxation: ED (Mktg/CLIA) is the Competent authority
 - 2.Second and Third Relaxation: - MD is the Competent authority
- In all these cases the CLIA benefits shall be payable as per the CLIA scheme. No further relaxation will be allowed.

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F) FUNCTIONAL PRIVILEGES:

The Chief Life Insurance Advisor shall be authorized to submit Moral Hazard Report (MHR) up to a sum determined from time to time in respect of proposals submitted by himself/herself or supervised agents placed under him/her.

G) BENEFITS & INCENTIVES:

1. Activation Allowance:

On the Supervised Agent getting an appointment letter and becoming active during the first agency year, an amount as mentioned below will be paid to CLIA:

- 1) Rs.1500/- per Supervised Agent recruited and activated **with one life OR**
- 2) Rs.2500/- per Supervised Agent recruited and activated with **minimum 2 lives** at a time **OR**
- 3) In case Supervised Agent is recruited and activated **with one life** and second life is completed by the end of next calendar month, **Rs 1500/- will be paid on completion of first life** and the balance of Rs 1000/- will be paid to CLIA on completion of 2nd life.

The Activation allowance will be payable when a proposal other than that on his own life is completed.

2. Productivity Linked Allowance—

A Chief Life Insurance Advisor shall be paid an Amount as per table appended below if such a Supervised Agent completes 12 lives with at least two lakh rupees of First Year Premium income within:

Fulfillment of Eligibility criteria for Productivity Linked Allowance within:	Amount of benefit per Supervised Agent
3 months from the date of appointment	Rs.4000/-
6 months from the date of appointment	Rs.3000/-
12 months from the date of appointment	Rs.2000/-

Rs.2000/- per Supervised Agent shall be paid if a Supervised Agent completes 12 lives with at least two lakh rupees of First Year Premium Income during the 2nd year and beyond.

3. Training Allowance:

To enable a Chief Life Insurance Advisor to meet the office-related expenses caused by the business coming from Supervised Agents, an Allowance for Training at the rate of 11% of the First Year Commission including Bonus Commission earned by the Supervised Agents shall be payable to a Chief Life Insurance Advisor, provided he/she has brought in a total FYPI/ WRP in the Review Year as per "Minimum Business Requirement" (MBR) as mentioned in Clause (I) of the Scheme, and maintains 5 active Supervised Agents at the end of the Review Year.

4. Mentorship Allowance:

A Mentorship Allowance at the rate of 11% of the First Year Commission including bonus Commission earned by the supervised agents shall be payable to a Chief Life Insurance Advisor provided he/she has brought in a total FYPI/ WRP in the Review Year as per "Minimum Business Requirement" (MBR) Clause as mentioned in Clause (I) of the Scheme, and maintains 5 active Supervised Agents at the end of the Review Year.

5. Club Membership Allowance:

A one time Allowance, as per table appended below, per Supervised Agent shall be payable to the Chief Life Insurance Advisor provided the Supervised Agent becomes a Club member during the period the agent remains attached to the Chief Life Insurance Advisor. The Club membership Allowance will be payable to the CLIA after he/she completes the will be payable to the CLIA after he/ she completes the minimum stipulation of 5 Supervised Agents bringing in FYP of two Lakhs each and fulfilling the "Minimum Business Requirement" (MBR) Clause.

Club membership status of the Supervised agent	Amount of allowance per Supervised agent(Rs.)
Branch Manager's Club Member	Rs.10000/-
Divisional Manager's Club Member	Rs.20000/-
Zonal Manager's Club Member	Rs.30000/-
Chairman's Club Member	Rs.40000/-
Galaxy Club Member	Rs.50000/-
Corporate Club Member	Rs.75000/-
Elite Club Member	Rs.100000/-

- 60% of the amount as applicable will be paid every year on such Supervised Agent continuing his club membership.
- In case the Supervised Agent moves to a higher club the amount specified against the higher club will be payable to CLIA.
- If the Supervised Agent of the CLIA moves to a lower club in the subsequent Review Year, then 60% of the amount applicable to the club to which he/she has moved, shall be paid.

6. Allowance for MDRT/COT/TOT:

An amount, as specified below, per Supervised Agent shall be payable to the Chief Life Insurance Advisor every time he/she qualifies as a Member of the Million Dollar Round Table (MDRT)/Court Of The table (COT)/Top Of The Table (TOT), on Commission basis only (First year commission including Bonus commission) during the period the agent remains attached to Chief Life Insurance Advisor.

Eligibility criteria	Amount paid per supervised agent(Rs.)
MDRT	Rs.12000/-
COT	Rs.30000/-
TOT	Rs.60000/-

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The Allowance for MDRT/COT/TOT will be payable to the CLIA after he/ she completes the minimum stipulation of 5 Supervised Agents bringing in FYP of two Lakhs each and fulfilling the "Minimum Business Requirement" (MBR) Clause.

7) Brigade Allowance:-

In order to recognize the achievements of the CLIAs, various levels of "CLIA Brigades" have been formed based on their performance during the financial year. The performance parameters will be announced every year at the beginning of the financial year. The first year of the CLIA brigade being 2009-10, based on the achievement of CLIAs during the financial year 2008-09. The CLIAs who have achieved the performance parameters will be declared as members of the respective Brigades

Members of these Brigades will be entitled to Membership Allowance at the specified rates of First Year Commission (including Bonus Commission) paid to their Supervised Agents during the Financial Year (Performance Year), along with certain other benefits as declared from time to time

Brigades	Membership Allowance
CLIA Bronze Brigade	2%
CLIA Silver Brigade	6%
CLIA Gold Brigade	8.50%
CLIA Diamond Brigade	11%
CLIA Platinum Brigade	14%
CLIA Super Platinum Brigade	15%
CLIA Star Platinum Brigade	17%

Other than Membership Allowance, as mentioned in the above table, the Brigade Members are entitled for other benefits like Certificates, Convention with Memento.

The criteria for Brigade membership along with other benefits, except Membership allowance, will be decided by Managing Director at the beginning of every financial year. Competent Authority to approve CLIA Brigade Membership is Sr /DM I/C of the Division.

A CLIA will be disqualified from the CLIA Brigade if

- A) any action is taken against him/her under Agents Regulations 2017 or
- B) acts in a manner prejudicial to good conduct or prejudicial to the interest of the Corporation. The authority to withdraw CLIA Brigade Membership vests with Sr /DM I/C of the Division. In case any doubt or dispute the decision of Executive Director (Mktg/CLIA) will be final.

H) Group Insurance Scheme for CLIA Brigade Members:

Group Insurance Scheme for CLIA Brigade Members has been introduced from 1st October, 2018. Brigade Members from age 18 years to 69 years NBD (Nearer Birthday as on 1st October) will be covered under the Scheme. All members who have joined the scheme in 2018 will continue in the Scheme as long as they are Brigade members and age up to 69 years (NBD) at the time of Annual Renewal Date, while all CLIAs who

become Brigade members after the commencement of the Scheme have to compulsorily join the Scheme. All members who have joined the scheme will continue to be covered under the Scheme as long as they are eligible and remit the premium on each renewal date. Relevant circulars may be referred for other conditions of the scheme.

I) Minimum Business Requirement Clause-(MBR):

The Chief Life Insurance Advisor shall bring in minimum Total First Year Premium (FYPI) or Weighted Received Premium(WRP) herein called "Minimum Business Requirement" (MBR), from his supervised agents taken together, which shall be decided by the Corporation from time to time. If the CLIA fails to procure the Minimum Business Requirement (MBR), he/she shall not be eligible for any allowance except Activation Allowance and Productivity Linked Allowance, if any, in that Review Year. The respective circulars issued in this regard from time to time will form the part of this Scheme. Managing Director shall be the Competent Authority to decide the MBR on periodical basis.

J) PERSISTENCY INCENTIVE FOR T&M EARNERS

CLIAs , who are T&M earners and have completed minimum **100** lives during the Review year, allowance for 13th month persistency, the benefits are proposed as follows:

Persistency Month	Ratio (on NOP)	Incentive
13 th	80%	1% of FY Commission including Bonus commission

K) Instructions and Interpretation:

1. The Scheme will be reviewed every three years or as and when necessary
2. Any matter connected with the Scheme shall be regulated by administrative Instructions/directions issued by the CEO&MD from time to time.
3. Where a doubt arises as to the interpretation of any of the provisions of this Scheme, the matter shall be referred to the Central Office for its consideration and the decision of the CEO&MD shall be final and binding on the Chief Life Insurance Advisors.

up to date
Signature
EXECUTIVE DIRECTOR(MKTG/CLIA)