




केन्द्रीय भण्डारण निगम
(भारत सरकार का उपक्रम)
CENTRAL WAREHOUSING CORPORATION
(A GOVT. OF INDIA UNDERTAKING)



जन जन के लिए भण्डारण – WAREHOUSING FOR EVERY ONE

CWC/PD-PS/Trust Meeting/2018-19/Vol-III

Dated 29-11-2023

परिपत्र

दिनांक 26.11.2019 के समसंख्यक परिपत्र की निरंतरता में, वार्षिकी सेवा प्रदाताओं द्वारा प्रस्तावित सांकेतिक वार्षिकी दरें तत्काल प्रभाव से निम्नानुसार हैं:

(जीएसटी के बाद 10 लाख रुपये के खरीद मूल्य के लिए मासिक पेंशन के लिए वार्षिकी दर (%) प्रति वर्ष @1.8%)

S. No.	Annuity Provider	Annuity Rate for option of Annuity for Life without ROC	Annuity Rate for option for Annuity of Joint Life without ROC	Annuity Rate for Option Annuity of Life with ROC	Annuity Rate for option Annuity of Joint Life with ROC	Annexure for Reference
1	LIC of India	8.14	6.96	5.73	5.71	Annexure-1
2	HDFC Standard Life Insurance Co. Ltd *	8.47	7.44	6.77	6.64	Annexure-2
3	SBI Life Insurance Co. Ltd. *	8.33	7.18	6.70	6.56	Annexure-3
4	ICICI Prudential Life Insurance Co. Ltd. *	8.01	7.06	6.66	6.60	Annexure-4

* पूंजी वापसी के मामले में, जीएसटी 1.8% के समायोजन के बाद पूंजी राशि वापस कर दी जाएगी।

दर समय-समय पर सीडब्ल्यूसी की वेबसाइट पर पेंशन (कर्मचारी कल्याण कक्ष) के लिंक पर प्रकाशित की जाएगी, परिवर्तन एएसपी द्वारा किए जाते हैं। साथ ही, एएसपी के साथ वास्तविक निपटान के समय वार्षिकी दरों में बदलाव किया जा सकता है।


जैसा कि एचडीएफसी ने ईमेल दिनांक 20.06.2023 के माध्यम से सूचित किया है, वे वार्षिकी योजना में दो नई सुविधाएँ लाए हैं जो इस प्रकार हैं:

1. जब सेवानिवृत्ति निधि में संचित कोष से वार्षिकी खरीदी जाती है, तो 1.8% का जीएसटी लगाया जाता है, अब एचडीएफसी के नए उत्पाद पर केवल 0.09% जीएसटी लगता है।

2. एचडीएफसी लाइफ ने उन सभी विकल्पों में जीवन प्रमाणपत्र की आवश्यकता को समाप्त कर दिया है जहां कॉर्पस/खरीद मूल्य नामांकित व्यक्ति को वापस कर दिया जाता है।

टिप्पणी:

- प्राथमिक वार्षिकीग्राही 60 वर्ष का पुरुष माना जाता है।
- द्वितीयक वार्षिकीग्राही को 55 वर्ष की महिला माना जाता है।
- जीएसटी 0.09% लागू होगा।
- प्रभावी खरीद मूल्य 25 लाख रुपये माना जाता है।
- वार्षिकी दरें अगला परिवर्तन होने तक वैध हैं।


(संजीव कुमार साहू)
प्रबंधक (लेखा)

Distribution: -

3. All Divisional Heads, CWC, CO, New Delhi.
4. GGM (Systems), CWC, CO, New Delhi for uploading the circular on CWC website.
5. All RMs, CWC Regional Office.
6. PS to Chairman/Sr. PA to MD/PA to D(F)/PPS to D(P)/PS to D(MCP), CWC, CO, New Delhi.




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Dated 29-11-2023

CIRCULAR

In continuation of circular of even number dated 26.11.2019, the indicative annuity rates offered by the Annuity service providers are as under with immediate effect:

(Annuity rate (%) p.a. for monthly Pension for Purchase price of Rs.10 lakhs after GST @1.8%)

S. No.	Annuity Provider	Annuity Rate for option of Annuity for Life without ROC	Annuity Rate for option for Annuity of Joint Life without ROC	Annuity Rate for Option Annuity of Life with ROC	Annuity Rate for option Annuity of Joint Life with ROC	Annexure for Reference
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* In case of return of capital, the capital amount will be refunded after adjustment of GST 1.8%.

The rate will be published on CWC website from time to time in the link of Pension (Employee Welfare Cell), if any, Changes are made by the ASPs. Also, Annuity rates might be changed at the time of actual settlement with ASP.

As informed by HDFC vide email dated 20.06.2023, they have brought two new features in the annuity scheme which are as follows:

1. When Annuity is purchased from the accumulated corpus in Superannuation fund, a GST of 1.8% is charged now the HDFC **new product charges only 0.09% of GST.**
2. HDFC Life has **waived off the requirement of life certificate** in all the options where Corpus/ Purchase Price is returned back to the Nominee.

Note:

- The Primary Annuitant is considered as a Male of 60 years.
- The Secondary Annuitant is considered as a Female of 55 years.
- GST will be applicable at 0.09%.
- Effective Purchase Price is considered as Rs. 25 Lac.
- Annuity rates are valid till the next change happens.



(Sanjiv Kumar Sahu)
Manager (A/cs)

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2. GGM (Systems), CWC, CO, New Delhi for uploading the circular on CWC website.
3. All RMs, CWC Regional Office.
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Request to confirm Annuity Rates - Feb 22

From: vp. malkania (vp.malkania@licindia.com)

To: cwcensiontrust@yahoo.com

Date: Monday, March 14, 2022, 01:17 PM GMT+5:30

Sir,

Please find the same for your official use:-

4. **Incentive for higher purchase:** If the purchase price or cash option is Rs. 5,00,000/-or more, "Incentive for higher Purchase Price" is to be allowed by way of absolute addition to the annuity rate p.a. for Rs.1000/- purchase price. The incentive for higher purchase prices are given below:

Mode of Annuity	For Rs. 1000/- Purchase price (in Rs.)				
	5,00,000 to 9,99,999	10,00,000 to 24,99,999	25,00,000 to 49,99,999	50,00,000 to 99,99,999	1,00,00,000 & above
Yearly	1.25	1.85	2.20	2.35	2.45
Half Yearly	1.15	1.75	2.10	2.25	2.35
Quarterly	1.10	1.70	2.05	2.20	2.30
Monthly	1.05	1.65	2.00	2.15	2.25

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◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆

The incentive for purchase price is applicable only to annuity rates provided in the Annexure I to XX. As the incentive for purchase price is already included while computing the annuity rates provided in the Annexure XXI to XXIV, no further incentive should be provided.

5. **Reduction Factor for lower purchase price:** If the purchase price is less than the minimum prescribed Purchase price (Rs 1,50,000/-), the immediate annuity rates given under the plan shall be reduced with reduction factor as specified below:

Purchase Price (in Rs.)	Reduction Factor for Rs.1000/- Purchase Price (in Rs.)
Less than 1,00,000	5.00
1,00,000 to 1,49,999	2.00

The above reduction factor is applicable for annuity rates provided in the Annexure I to XX.

Regards,

"The information contained in this electronic message and any attachments to this message are intended for exclusive use of the addressee(s) and may contain confidential or privileged information. If you are not the intended recipient, please notify the sender at LIC OF INDIA or co_mailadmin@licindia.com immediately and destroy all copies of this message and any attachments. The views expressed in this E-mail message / Attachments, are those of the individual sender."

Applicable to GSCA schemes

Applicable to GSCA schemes

Annexure I

Annexure II

ANNUITY P.A. PAYABLE (in arrears) FOR LIFE
FOR Rs.1000/- PURCHASE PRICE

ANNUITY P.A. PAYABLE (in arrears) FOR LIFE WITH
RETURN OF PURCHASE PRICE ON DEATH OF
THE ANNUITANT FOR Rs.1000/- PURCHASE PRICE

Age	Yly	Hly	Qly	Mly
0	58.00	57.20	56.70	56.50
1	58.00	57.20	56.70	56.50
2	58.00	57.20	56.70	56.50
3	58.00	57.20	56.70	56.50
4	58.00	57.20	56.70	56.50
5	58.00	57.20	56.70	56.50
6	58.00	57.20	56.70	56.50
7	58.00	57.20	56.70	56.50
8	58.00	57.20	56.70	56.50
9	58.10	57.20	56.80	56.50
10	58.20	57.30	56.90	56.60
11	58.30	57.40	57.00	56.70
12	58.40	57.50	57.10	56.80
13	58.50	57.60	57.20	56.90
14	58.60	57.70	57.30	57.00
15	58.70	57.90	57.40	57.10
16	58.90	58.00	57.60	57.30
17	59.00	58.10	57.70	57.40
18	59.20	58.30	57.80	57.50
19	59.30	58.40	58.00	57.70
20	59.50	58.60	58.10	57.80
21	59.60	58.70	58.30	58.00
22	59.80	58.90	58.40	58.10
23	59.90	59.00	58.60	58.30
24	60.10	59.20	58.70	58.40
25	60.30	59.40	58.90	58.60
26	60.50	59.50	59.10	58.80
27	60.70	59.70	59.30	59.00
28	60.90	59.90	59.50	59.20
29	61.20	60.20	59.70	59.40
30	61.40	60.40	59.90	59.60
31	61.70	60.60	60.10	59.80
32	61.90	60.90	60.40	60.10
33	62.20	61.20	60.60	60.30
34	62.50	61.50	60.90	60.60
35	62.80	61.80	61.30	60.90
36	63.10	62.10	61.60	61.30
37	63.50	62.50	62.00	61.60
38	63.90	62.80	62.30	62.00
39	64.30	63.20	62.70	62.40
40	64.70	63.60	63.10	62.80
41	65.10	64.10	63.50	63.20
42	65.60	64.50	64.00	63.70
43	66.30	65.00	64.50	64.10
44	66.80	65.60	65.00	64.70
45	67.40	66.10	65.60	65.20
46	68.00	66.80	66.30	65.80
47	68.70	67.50	66.90	66.50
48	69.40	68.20	67.60	67.20
49	70.20	68.90	68.30	67.90
50	71.00	69.70	69.10	68.60
51	71.90	70.50	69.90	69.50
52	72.80	71.50	70.70	70.30
53	73.80	72.40	71.80	71.20
54	74.90	73.40	72.80	72.30
55	76.00	74.50	73.80	73.30
56	77.30	75.70	74.90	74.50
57	78.60	77.00	76.10	75.60
58	79.90	78.30	77.50	77.00
59	81.40	79.70	78.90	78.30
60	83.00	81.10	80.30	79.80
61	84.60	82.80	81.90	81.30
62	86.30	84.40	83.50	82.90
63	88.20	86.20	85.20	84.60

Age	Yly	Hly	Qly	Mly
0	56.40	55.50	55.10	54.80
1	56.40	55.50	55.10	54.80
2	56.40	55.50	55.10	54.80
3	56.40	55.50	55.10	54.80
4	56.40	55.50	55.10	54.80
5	56.40	55.50	55.10	54.80
6	56.40	55.50	55.10	54.80
7	56.40	55.50	55.10	54.80
8	56.50	55.50	55.10	54.80
9	56.50	55.50	55.10	54.90
10	56.50	55.50	55.10	54.90
11	56.50	55.60	55.10	54.90
12	56.50	55.60	55.20	54.90
13	56.50	55.60	55.20	54.90
14	56.50	55.60	55.20	54.90
15	56.50	55.60	55.20	54.90
16	56.60	55.60	55.20	54.90
17	56.60	55.60	55.20	54.90
18	56.60	55.60	55.20	54.90
19	56.60	55.60	55.20	54.90
20	56.60	55.70	55.20	55.00
21	56.60	55.70	55.20	55.00
22	56.60	55.70	55.30	55.00
23	56.70	55.70	55.30	55.00
24	56.70	55.70	55.30	55.00
25	56.70	55.70	55.30	55.00
26	56.70	55.70	55.30	55.00
27	56.70	55.70	55.30	55.00
28	56.70	55.80	55.30	55.10
29	56.80	55.80	55.30	55.10
30	56.80	55.80	55.40	55.10
31	56.80	55.80	55.40	55.10
32	56.80	55.80	55.40	55.10
33	56.90	55.90	55.40	55.10
34	56.90	55.90	55.40	55.10
35	56.90	55.90	55.40	55.20
36	56.90	55.90	55.50	55.20
37	57.00	55.90	55.50	55.20
38	57.00	56.10	55.50	55.20
39	57.00	56.10	55.50	55.20
40	57.00	56.10	55.50	55.20
41	57.10	56.10	55.60	55.30
42	57.10	56.20	55.60	55.30
43	57.10	56.20	55.60	55.30
44	57.20	56.20	55.60	55.30
45	57.20	56.20	55.70	55.30
46	57.30	56.30	55.70	55.40
47	57.30	56.30	55.70	55.40
48	57.30	56.30	55.70	55.40
49	57.40	56.40	55.80	55.40
50	57.40	56.40	55.80	55.50
51	57.50	56.40	55.80	55.50
52	57.50	56.50	55.80	55.50
53	57.60	56.50	55.90	55.50
54	57.60	56.50	55.90	55.60
55	57.70	56.60	55.90	55.60
56	57.70	56.60	56.10	55.60
57	57.80	56.60	56.10	55.60
58	57.90	56.70	56.10	55.70
59	57.90	56.70	56.20	55.70
60	58.00	56.80	56.20	55.70
61	58.10	56.80	56.20	55.70
62	58.20	56.90	56.30	55.80
63	58.20	56.90	56.30	55.80

64	90.20	88.10	87.10	86.40
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64	58.30	57.00	56.30	55.80
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65	92.40	90.20	89.10	88.40
66	94.70	92.40	91.30	90.50
67	97.30	94.80	93.70	92.90
68	100.10	97.60	96.30	95.50
69	103.40	100.60	99.30	98.50
70	107.10	104.10	102.70	101.70
71	111.10	108.00	106.40	105.40
72	115.60	112.30	110.60	109.50
73	120.70	117.00	115.20	114.10
74	126.40	122.40	120.40	119.20
75	133.00	128.40	126.20	124.90
76	140.20	135.20	132.90	131.30
77	147.30	141.80	139.20	137.50
78	155.20	149.10	146.20	144.40
79	164.10	157.20	154.10	151.90
80	174.10	166.40	162.80	160.50
81	185.50	176.90	172.80	170.30
82	194.30	184.80	180.40	177.50
83	203.40	193.00	188.20	185.20
84	213.10	201.80	196.60	193.20
85	223.40	211.00	205.30	201.70
86	234.30	220.70	214.50	210.50
87	245.90	230.90	224.10	219.80
88	258.10	241.70	234.20	229.50
89	271.00	252.90	244.80	239.70
90	284.60	264.70	255.90	250.30
91	299.00	277.20	267.50	261.40
92	314.30	290.30	279.60	272.90
93	330.50	304.00	292.40	285.00
94	347.70	318.50	305.60	297.70
95	365.80	333.70	319.60	310.80
96	385.00	349.60	334.20	324.70
97	405.40	366.30	349.50	339.10
98	427.10	383.90	365.40	354.10
99	450.10	402.40	382.10	369.80
100	474.60	421.80	399.70	386.10
101	500.60	442.20	417.90	403.20
102	528.20	463.70	437.10	420.90
103	557.80	486.40	457.10	439.50
104	589.30	510.20	478.10	458.80
105	623.10	535.20	500.10	479.00
106	659.20	561.70	523.00	500.10
107	697.90	589.60	547.20	522.10
108	739.60	619.10	572.40	545.00
109	784.50	650.20	599.00	569.00
110	833.10	683.20	626.80	594.20

65	58.40	57.00	56.40	55.90
66	58.50	57.10	56.40	55.90
67	58.60	57.10	56.50	55.90
68	58.70	57.20	56.50	55.90
69	58.80	57.20	56.50	55.90
70	58.90	57.30	56.50	55.90
71	59.00	57.30	56.50	55.90
72	59.10	57.40	56.50	55.90
73	59.20	57.40	56.50	55.90
74	59.30	57.40	56.50	55.80
75	59.40	57.40	56.50	55.80
76	59.50	57.40	56.40	55.70
77	59.60	57.40	56.40	55.60
78	59.70	57.40	56.30	55.50
79	59.80	57.40	56.30	55.40
80	60.00	57.40	56.20	55.30
81	60.10	57.30	56.10	55.10
82	60.20	57.30	55.90	55.00
83	60.30	57.30	55.80	54.90
84	60.40	57.30	55.70	54.80
85	60.50	57.20	55.60	54.60
86	60.60	57.20	55.50	54.50
87	60.80	57.10	55.40	54.30
88	60.90	57.10	55.30	54.20
89	61.00	57.00	55.10	54.00
90	61.20	57.00	55.00	53.80
91	61.40	56.90	54.80	53.60
92	61.50	56.80	54.70	53.40
93	61.70	56.70	54.50	53.20
94	61.90	56.70	54.30	52.90
95	62.00	56.60	54.10	52.70
96	62.20	56.50	54.00	52.40
97	62.40	56.40	53.70	52.20
98	62.60	56.30	53.50	51.90
99	62.80	56.20	53.30	51.60
100	63.00	56.10	53.10	51.30
101	63.30	55.90	52.80	51.00
102	63.50	55.70	52.60	50.60
103	63.80	55.60	52.30	50.20
104	64.10	55.40	52.00	49.90
105	64.40	55.30	51.70	49.50
106	64.70	55.10	51.40	49.10
107	65.10	55.00	51.10	48.70
108	65.50	54.80	50.60	48.30
109	65.90	54.60	50.30	47.80
110	66.40	54.40	49.90	47.30

Applicable to GSA schemes

Annexure D

JOINT LIFE AND LAST SURVIVOR ANNUITY PER ANNUM
(IN WHICH A PROVISION OF LIFE ANNUITY PAYABLE TO
POORER ON THE DEATH OF ANNUITY)

FOR Rs.1000 PURCHASE PRICE

Annuity rates @ payable for Rs.1000- Purchase Price

Age (Both)	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
22	17.05	17.10	17.15	17.20	17.25	17.30	17.35	17.40	17.45	17.50	17.55	17.60	17.65	17.70	17.75	17.80	17.85	17.90	17.95	18.00	18.05	18.10	18.15	18.20	18.25	18.30	18.35	18.40	18.45	18.50	18.55	18.60	18.65	18.70	18.75	18.80	18.85	18.90	18.95	19.00	19.05	19.10	19.15	19.20	19.25	19.30	19.35	19.40	19.45	19.50	19.55	19.60	19.65	19.70	19.75	19.80	19.85	19.90	19.95	20.00	20.05	20.10	20.15	20.20	20.25	20.30	20.35	20.40	20.45	20.50	20.55	20.60	20.65	20.70	20.75	20.80	20.85	20.90	20.95	21.00	21.05	21.10	21.15	21.20	21.25	21.30	21.35	21.40	21.45	21.50	21.55	21.60	21.65	21.70	21.75	21.80	21.85	21.90	21.95	22.00	22.05	22.10	22.15	22.20	22.25	22.30	22.35	22.40	22.45	22.50	22.55	22.60	22.65	22.70	22.75	22.80	22.85	22.90	22.95	23.00	23.05	23.10	23.15	23.20	23.25	23.30	23.35	23.40	23.45	23.50	23.55	23.60	23.65	23.70	23.75	23.80	23.85	23.90	23.95	24.00	24.05	24.10	24.15	24.20	24.25	24.30	24.35	24.40	24.45	24.50	24.55	24.60	24.65	24.70	24.75	24.80	24.85	24.90	24.95	25.00	25.05	25.10	25.15	25.20	25.25	25.30	25.35	25.40	25.45	25.50	25.55	25.60	25.65	25.70	25.75	25.80	25.85	25.90	25.95	26.00	26.05	26.10	26.15	26.20	26.25	26.30	26.35	26.40	26.45	26.50	26.55	26.60	26.65	26.70	26.75	26.80	26.85	26.90	26.95	27.00	27.05	27.10	27.15	27.20	27.25	27.30	27.35	27.40	27.45	27.50	27.55	27.60	27.65	27.70	27.75	27.80	27.85	27.90	27.95	28.00	28.05	28.10	28.15	28.20	28.25	28.30	28.35	28.40	28.45	28.50	28.55	28.60	28.65	28.70	28.75	28.80	28.85	28.90	28.95	29.00	29.05	29.10	29.15	29.20	29.25	29.30	29.35	29.40	29.45	29.50	29.55	29.60	29.65	29.70	29.75	29.80	29.85	29.90	29.95	30.00	30.05	30.10	30.15	30.20	30.25	30.30	30.35	30.40	30.45	30.50	30.55	30.60	30.65	30.70	30.75	30.80	30.85	30.90	30.95	31.00	31.05	31.10	31.15	31.20	31.25	31.30	31.35	31.40	31.45	31.50	31.55	31.60	31.65	31.70	31.75	31.80	31.85	31.90	31.95	32.00	32.05	32.10	32.15	32.20	32.25	32.30	32.35	32.40	32.45	32.50	32.55	32.60	32.65	32.70	32.75	32.80	32.85	32.90	32.95	33.00	33.05	33.10	33.15	33.20	33.25	33.30	33.35	33.40	33.45	33.50	33.55	33.60	33.65	33.70	33.75	33.80	33.85	33.90	33.95	34.00	34.05	34.10	34.15	34.20	34.25	34.30	34.35	34.40	34.45	34.50	34.55	34.60	34.65	34.70	34.75	34.80	34.85	34.90	34.95	35.00	35.05	35.10	35.15	35.20	35.25	35.30	35.35	35.40	35.45	35.50	35.55	35.60	35.65	35.70	35.75	35.80	35.85	35.90	35.95	36.00	36.05	36.10	36.15	36.20	36.25	36.30	36.35	36.40	36.45	36.50	36.55	36.60	36.65	36.70	36.75	36.80	36.85	36.90	36.95	37.00	37.05	37.10	37.15	37.20	37.25	37.30	37.35	37.40	37.45	37.50	37.55	37.60	37.65	37.70	37.75	37.80	37.85	37.90	37.95	38.00	38.05	38.10	38.15	38.20	38.25	38.30	38.35	38.40	38.45	38.50	38.55	38.60	38.65	38.70	38.75	38.80	38.85	38.90	38.95	39.00	39.05	39.10	39.15	39.20	39.25	39.30	39.35	39.40	39.45	39.50	39.55	39.60	39.65	39.70	39.75	39.80	39.85	39.90	39.95	40.00	40.05	40.10	40.15	40.20	40.25	40.30	40.35	40.40	40.45	40.50	40.55	40.60	40.65	40.70	40.75	40.80	40.85	40.90	40.95	41.00	41.05	41.10	41.15	41.20	41.25	41.30	41.35	41.40	41.45	41.50	41.55	41.60	41.65	41.70	41.75	41.80	41.85	41.90	41.95	42.00	42.05	42.10	42.15	42.20	42.25	42.30	42.35	42.40	42.45	42.50	42.55	42.60	42.65	42.70	42.75	42.80	42.85	42.90	42.95	43.00	43.05	43.10	43.15	43.20	43.25	43.30	43.35	43.40	43.45	43.50	43.55	43.60	43.65	43.70	43.75	43.80	43.85	43.90	43.95	44.00	44.05	44.10	44.15	44.20	44.25	44.30	44.35	44.40	44.45	44.50	44.55	44.60	44.65	44.70	44.75	44.80	44.85	44.90	44.95	45.00	45.05	45.10	45.15	45.20	45.25	45.30	45.35	45.40	45.45	45.50	45.55	45.60	45.65	45.70	45.75	45.80	45.85	45.90	45.95	46.00	46.05	46.10	46.15	46.20	46.25	46.30	46.35	46.40	46.45	46.50	46.55	46.60	46.65	46.70	46.75	46.80	46.85	46.90	46.95	47.00	47.05	47.10	47.15	47.20	47.25	47.30	47.35	47.40	47.45	47.50	47.55	47.60	47.65	47.70	47.75	47.80	47.85	47.90	47.95	48.00	48.05	48.10	48.15	48.20	48.25	48.30	48.35	48.40	48.45	48.50	48.55	48.60	48.65	48.70	48.75	48.80	48.85	48.90	48.95	49.00	49.05	49.10	49.15	49.20	49.25	49.30	49.35	49.40	49.45	49.50	49.55	49.60	49.65	49.70	49.75	49.80	49.85	49.90	49.95	50.00	50.05	50.10	50.15	50.20	50.25	50.30	50.35	50.40	50.45	50.50	50.55	50.60	50.65	50.70	50.75	50.80	50.85	50.90	50.95	51.00	51.05	51.10	51.15	51.20	51.25	51.30	51.35	51.40	51.45	51.50	51.55	51.60	51.65	51.70	51.75	51.80	51.85	51.90	51.95	52.00	52.05	52.10	52.15	52.20	52.25	52.30	52.35	52.40	52.45	52.50	52.55	52.60	52.65	52.70	52.75	52.80	52.85	52.90	52.95	53.00	53.05	53.10	53.15	53.20	53.25	53.30	53.35	53.40	53.45	53.50	53.55	53.60	53.65	53.70	53.75	53.80	53.85	53.90	53.95	54.00	54.05	54.10	54.15	54.20	54.25	54.30	54.35	54.40	54.45	54.50	54.55	54.60	54.65	54.70	54.75	54.80	54.85	54.90	54.95	55.00	55.05	55.10	55.15	55.20	55.25	55.30	55.35	55.40	55.45	55.50	55.55	55.60	55.65	55.70	55.75	55.80	55.85	55.90	55.95	56.00	56.05	56.10	56.15	56.20	56.25	56.30	56.35	56.40	56.45	56.50	56.55	56.60	56.65	56.70	56.75	56.80	56.85	56.90	56.95	57.00	57.05	57.10	57.15	57.20	57.25	57.30	57.35	57.40	57.45	57.50	57.55	57.60	57.65	57.70	57.75	57.80	57.85	57.90	57.95	58.00	58.05	58.10	58.15	58.20	58.25	58.30	58.35	58.40	58.45	58.50	58.55	58.60	58.65	58.70	58.75	58.80	58.85	58.90	58.95	59.00	59.05	59.10	59.15	59.20	59.25	59.30	59.35	59.40	59.45	59.50	59.55	59.60	59.65	59.70	59.75	59.80	59.85	59.90	59.95	60.00	60.05	60.10	60.15	60.20	60.25	60.30	60.35	60.40	60.45	60.50	60.55	60.60	60.65	60.70	60.75	60.80	60.85	60.90	60.95	61.00	61.05	61.10	61.15	61.20	61.25	61.30	61.35	61.40	61.45	61.50	61.55	61.60	61.65	61.70	61.75	61.80	61.85	61.90	61.95	62.00	62.05	62.10	62.15	62.20	62.25	62.30	62.35	62.40	62.45	62.50	62.55	62.60	62.65	62.70	62.75	62.80	62.85	62.90	62.95	63.00	63.05	63.10	63.15	63.20	63.25	63.30	63.35	63.40	63.45	63.50	63.55	63.60	63.65	63.70	63.75	63.80	63.85	63.90	63.95	64.00	64.05	64.10	64.15	64.20	64.25	64.30	64.35	64.40	64.45	64.50	64.55	64.60	64.65	64.70	64.75	64.80	64.85	64.90	64.95	65.00	65.05	65.10	65.15	65.20	65.25	65.30	65.35	65.40	65.45	65.50	65.55	65.60	65.65	65.70	65.75	65.80	65.85	65.90	65.95	66.00	66.05	66.10	66.15	66.20	66.25	66.30	66.35	66.40	66.45	66.50	66.55	66.60	66.65	66.70	66.75	66.80	66.85	66.90	66.95	67.00	67.05	67.10	67.15	67.20	67.25	67.30	67.35	67.40	67.45	67.50	67.55	67.60	67.65	67.70	67.75	67.80	67.85	67.90	67.95	68.00	68.05	68.10	68.15	68.20	68.25	68.30	68.35	68.40	68.45	68.50	68.55	68.60	68.65	68.70	68.75	68.80	68.85	68.90	68.95	69.00	69.05	69.10	69.15	69.20	69.25	69.30	69.35	69.40	69.45	69.50	69.55	69.60	69.65	69.70	69.75	69.80	69.85	69.90	69.95	70.00	70.05	70.10	70.15	70.20	70.25	70.30	70.35	70.40	70.45	70.50	70.55	70.60	70.65	70.70	70.75	70.80	70.85	70.90	70.95	71.00	71.05	71.10	71.15	71.20	71.25	71.30	71.35	71.40	71.45	71.50	71.55	71.60	71.65	71.70	71.75	71.80	71.85	71.90	71.95	72.00	72.05	72.10	72.15	72.20	72.25	72.30	72.35	72.40	72.45	72.50	72.55	72.60	72.65	72.70	72.75	72.80	72.85	72.90	72.95	73.00	73.05	73.10	73.15	73.20	73.25	73.30	73.35	73.40	73.45	73.50	73.55	73.60	73.65	73.70	73.75	73.80	73.85	73.90	73.95	74.00	74.05	74.10	74.15	74.20	74.25	74.30	74.35	74.40	74.45	74.50	74.55	74.60	74.65	74.70	74.75	74.80	74.85	74.90	74.95	75.00	75.

Re: Change of annuity rates - reg. #Business#

From : kamlesh v <kamlesh_v@hdfclife.in> Sat, Nov 25, 2023 12:16 PM
Sender : kamlesh v <kamlesh_v@hdfclife.in>
Subject : Re: Change of annuity rates - reg. #Business#
To : PENSION TRUST <pension.trust@cewacor.nic.in>
Cc : saketn@hdfclife.com, amit b898 <amit.b898@hdfclife.com>, SANJIV KUMAR SAHU <sanjiv.cwc@cewacor.nic.in>

Dear Sir,

At the outset, let me start by thanking you for our long-term association. It is our absolute privilege to work so closely with your organization and help the retiring employees with the "Salary after Retirement" i.e. Annuities.

In our continued approach to improving and innovating, we have brought a number of Industry 1st features which will help the outgoing employees retire in style.

1) As you know, when Annuity is purchased from the accumulated corpus in Superannuation fund, a GST of 1.8% is charged. As the industry first feature, we have re-filed our product and received approval from IRDAI, and the **new product charges only 0.09% of GST**

2) Waiver of Life Certificate - Seeing the outrage of Covid, we realized how post-servicing and digitalization will play a crucial role in the future. Subsequently, HDFC Life has **waived off the requirement of life certificate** in all the options where Corpus/ Purchase Price is returned back to the Nominee

Please find below the effective Annuity rates applicable under the 4 options

Monthly Annuity Rates(Inclusive of GST@0.09%)			
Life Annuity	Life Annuity with return of Corpus	Joint Life without Return Of Corpus	Joint Life with Return Of Corpus
8.47%	6.77%	7.44%	6.64%

Note:

The Primary Annuitant is considered as a Male of 60 years
The Secondary Annuitant is considered as a Female of 55 years
GST will be applicable at 0.09%
Effective Purchase Price is considered as Rs. 25 Lac
Annuity rates are valid till the next change happens.

Best Regards,

Kamlesh Vishwakarma
Sales Manager
Retirement and Pension
HDFCLife

Unit No. 407 to 412, 4th Floor, Kanchenjunga Building, Barakhamba Road, Connaught Place, New Delhi-110001

Mobile: +91 7982304765

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Connect With Us On 

From: PENSION TRUST <pension.trust@cewacor.nic.in>
Sent: Thu, 16 Nov 2023 10:29:50 GMT+0530
To: "saketrn" <saketrn@hdfclife.com>, "amit b898" <amit.b898@hdfclife.com>
Cc: "kamlesh" <kamlesh_v@hdfclife.in>, "SANJIV KUMAR SAHU"
<sanjiv.cwc@cewacor.nic.in>
Subject: Change of annuity rates - reg.

Sir,

Please provide e-mail regarding the change in annuity rates for the m/o November'2023 onward.

--

Regards,
Pension Cell
CWC



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IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint

Re: Change of annuity rates - reg.**From :** chanchal ray <chanchal.ray@sbilife.co.in>

Mon, Nov 20, 2023 05:29 PM

Subject : Re: Change of annuity rates - reg.**To :** PENSION TRUST <pension.trust@cewacor.nic.in>**Cc :** SANJIV KUMAR SAHU <sanjiv.cwc@cewacor.nic.in>

Dear Sir/ Ma'am,

Greeting from SBLife Insurance !!

Please find below revised annuity rates.

Kindly upload [New Annuity Rates on CWC Portal](#).

New rate				
Life annuity	Monthly Pension	Quarterly Pension	Half-yearly Pension	Yearly Pension
Annuity Amount	13876	41833	84284	13876
Rate	8.33%	8.37%	8.43%	8.33%
Life annuity with refund of purchase price				
Annuity Amount	11169	33674	67843	11169
Rate	6.70%	6.73%	6.78%	6.70%
Joint Life (Last Survivor) Annuity, with 100% reversion for the spouse				
Annuity Amount	11966	36076	72684	11966
Rate	7.18%	7.22%	7.27%	7.18%
Joint Life (Last Survivor) Annuity -100% reversion for the spouse with refund of purchase price on the death of last survivor				
Annuity Amount	10929	32948	66381	10929
Rate	6.56%	6.59%	6.64%	6.56%
Spouse age 55 years				
RATES INCL. of GST * 1.8%				
Corpus amount: 20 lakhs				

Thanks & Regards**Chanchal Ray**

Senior Key Account Manager

Corporate Solutions Group

+91-9811520466

SBI Life Insurance Company Ltd.

Regional Office, New Delhi

From: "PENSION TRUST" <pension.trust@cewacor.nic.in>

To: "chanchal ray" <chanchal.ray@sbilife.co.in>

Cc: "SANJIV KUMAR SAHU" <sanjiv.cwc@cewacor.nic.in>

Date: 16/11/2023 10:33

Subject: Change of annuity rates - reg.

CAUTION: Please verify the email address**This email is not from SBI Life Organisation/Employee/Email domain(@sbilife.co.in). Do not click links or open attachments unless you know the sender.**

Sir,

Please provide e-mail regarding the change in annuity rates for the m/o November'2023 onward.

--

Regards,
Pension Cell
CWC

Annuity Rates for the month of November 2023 - ICICI Prudential Life Insurance

From : verma ashish <verma.ashish@iciciprulife.com>
Subject : Annuity Rates for the month of November 2023 - ICICI Prudential Life Insurance
To : PENSION TRUST <pension.trust@cewacor.nic.in>
Cc : SANJIV KUMAR SAHU <sanjiv.cwc@cewacor.nic.in>

Wed, Nov 15, 2023 10:25 AM

1 attachment

Dear Sir,

Please find below the annuity rates in required format for the month of November 2023.

Employee Age	Male 60 years
Spouse Age	Female 58 years
Purchase Price	Rs 1000000

ICICI Prudential Life				
Life Annuity				
	Yearly	Half-yearly	Quarterly	Monthly
Annuity Amount	82543	40871	20235	6678
Rate	8.25%	8.17%	8.09%	8.01%
Life Annuity with Return of Corpus				
Annuity Amount	68564	33949	16808	5547
Rate	6.86%	6.79%	6.72%	6.66%
Joint Life with 100% to spouse w/o Return of Corpus				
Annuity Amount	72697	35996	17821	5882
Rate	7.27%	7.20%	7.13%	7.06%
Joint Life with 100% to spouse with Return of Corpus				
Annuity Amount	67996	33668	16669	5501
Rate	6.80%	6.73%	6.67%	6.60%

Feel free to contact in case of any requirement/ query.

Thanks and Regards!
 Ashish Verma
 Sr. Key Account Manager - Group Solutions
[ICICI Prudential Life Insurance Co.Ltd](#)
 +919015540905

