



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 18-08-2022

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
1	LIC of India	8.14	6.96	5.73	5.71	Annexure-1
2	HDFC Standard Life Insurance Co. Ltd *	8.40	7.27	6.60	6.55	Annexure-2
3	SBI Life Insurance Co. Ltd. *	7.68	6.55	6.05	5.92	Annexure-3
4	ICICI Prudential Life Insurance Co. Ltd. *	7.77	6.81	6.38	6.33	Annexure-4

* 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.

(Sanjiv Kumar Sahu)
Sr. Asstt. Manager (Finance)

Distribution: -

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

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,

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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 (As per IFAA PROVISION OF IFAA ANNEXURE D PAYABLE TO SPOUSE ON THE DEATH OF ANNUITY)

FOR Rs.1000 PURCHASE PRICE

Annuity rates p.a. payable for Rs.1000:- Purchase Price

Table with columns for Age (A) and year (18 to 85), showing annuity rates for various ages and years.

Annuity rates p.a. payable half yearly for Rs.1000:- Purchase Price

Table with columns for Age (A) and year (18 to 85), showing annuity rates for various ages and years.

46	17.00	17.18	17.20	17.22	17.40	17.45	17.60	17.80	17.90	18.00	18.20	18.30	18.50	18.60	18.80	19.00	19.10	19.20	19.30	19.50	19.70	19.80	20.00	20.20	20.40	20.60	20.80	21.00	21.10	21.20	21.40	21.60	21.80	22.00	22.20	22.40	22.60	22.80	23.00	23.20	23.40	23.60	23.80	24.00	24.20	24.40	24.60	24.80	25.00	25.20	25.40	25.60	25.80	26.00	26.20	26.40	26.60	26.80	27.00	27.20	27.40	27.60	27.80	28.00	28.20	28.40	28.60	28.80	29.00	29.20	29.40	29.60	29.80	30.00	30.20	30.40	30.60	30.80	31.00	31.20	31.40	31.60	31.80	32.00	32.20	32.40	32.60	32.80	33.00	33.20	33.40	33.60	33.80	34.00	34.20	34.40	34.60	34.80	35.00	35.20	35.40	35.60	35.80	36.00	36.20	36.40	36.60	36.80	37.00	37.20	37.40	37.60	37.80	38.00	38.20	38.40	38.60	38.80	39.00	39.20	39.40	39.60	39.80	40.00	40.20	40.40	40.60	40.80	41.00	41.20	41.40	41.60	41.80	42.00	42.20	42.40	42.60	42.80	43.00	43.20	43.40	43.60	43.80	44.00	44.20	44.40	44.60	44.80	45.00	45.20	45.40	45.60	45.80	46.00	46.20	46.40	46.60	46.80	47.00	47.20	47.40	47.60	47.80	48.00	48.20	48.40	48.60	48.80	49.00	49.20	49.40	49.60	49.80	50.00	50.20	50.40	50.60	50.80	51.00	51.20	51.40	51.60	51.80	52.00	52.20	52.40	52.60	52.80	53.00	53.20	53.40	53.60	53.80	54.00	54.20	54.40	54.60	54.80	55.00	55.20	55.40	55.60	55.80	56.00	56.20	56.40	56.60	56.80	57.00	57.20	57.40	57.60	57.80	58.00	58.20	58.40	58.60	58.80	59.00	59.20	59.40	59.60	59.80	60.00	60.20	60.40	60.60	60.80	61.00	61.20	61.40	61.60	61.80	62.00	62.20	62.40	62.60	62.80	63.00	63.20	63.40	63.60	63.80	64.00	64.20	64.40	64.60	64.80	65.00	65.20	65.40	65.60	65.80	66.00	66.20	66.40	66.60	66.80	67.00	67.20	67.40	67.60	67.80	68.00	68.20	68.40	68.60	68.80	69.00	69.20	69.40	69.60	69.80	70.00	70.20	70.40	70.60	70.80	71.00	71.20	71.40	71.60	71.80	72.00	72.20	72.40	72.60	72.80	73.00	73.20	73.40	73.60	73.80	74.00	74.20	74.40	74.60	74.80	75.00	75.20	75.40	75.60	75.80	76.00	76.20	76.40	76.60	76.80	77.00	77.20	77.40	77.60	77.80	78.00	78.20	78.40	78.60	78.80	79.00	79.20	79.40	79.60	79.80	80.00	80.20	80.40	80.60	80.80	81.00	81.20	81.40	81.60	81.80	82.00	82.20	82.40	82.60	82.80	83.00	83.20	83.40	83.60	83.80	84.00	84.20	84.40	84.60	84.80	85.00	85.20	85.40	85.60	85.80	86.00	86.20	86.40	86.60	86.80	87.00	87.20	87.40	87.60	87.80	88.00	88.20	88.40	88.60	88.80	89.00	89.20	89.40	89.60	89.80	90.00	90.20	90.40	90.60	90.80	91.00	91.20	91.40	91.60	91.80	92.00	92.20	92.40	92.60	92.80	93.00	93.20	93.40	93.60	93.80	94.00	94.20	94.40	94.60	94.80	95.00	95.20	95.40	95.60	95.80	96.00	96.20	96.40	96.60	96.80	97.00	97.20	97.40	97.60	97.80	98.00	98.20	98.40	98.60	98.80	99.00	99.20	99.40	99.60	99.80	100.00
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Applicable to GSA schemes

Annexure X

JOINT LIFE AND LAST SURVIVOR ANNUITY PAYABLE IN AREARs PER ANNUM
A PROVISION OF THE ANNUITY PAYABLE IN PROGRESS ON THE DEATH
WITH RETURN OF PURCHASE PRICE ON THE DEATH

OF THE LAST SURVIVOR OR BY LIMITING INTEREST

Annular rates p.a. payable yearly for Rs.1000/- Purchase Price		Annular rates p.a. payable half yearly for Rs.1000/- Purchase Price	
Age	Rate	Age	Rate
18	55.90	18	55.90
19	55.90	19	55.90
20	55.90	20	55.90
21	55.90	21	55.90
22	55.90	22	55.90
23	55.90	23	55.90
24	55.90	24	55.90
25	55.90	25	55.90
26	55.90	26	55.90
27	55.90	27	55.90
28	55.90	28	55.90
29	55.90	29	55.90
30	55.90	30	55.90
31	55.90	31	55.90
32	55.90	32	55.90
33	55.90	33	55.90
34	55.90	34	55.90
35	55.90	35	55.90
36	55.90	36	55.90
37	55.90	37	55.90
38	55.90	38	55.90
39	55.90	39	55.90
40	55.90	40	55.90
41	55.90	41	55.90
42	55.90	42	55.90
43	55.90	43	55.90
44	55.90	44	55.90
45	55.90	45	55.90
46	55.90	46	55.90
47	55.90	47	55.90
48	55.90	48	55.90
49	55.90	49	55.90
50	55.90	50	55.90
51	55.90	51	55.90
52	55.90	52	55.90
53	55.90	53	55.90
54	55.90	54	55.90
55	55.90	55	55.90
56	55.90	56	55.90
57	55.90	57	55.90
58	55.90	58	55.90
59	55.90	59	55.90
60	55.90	60	55.90
61	55.90	61	55.90
62	55.90	62	55.90
63	55.90	63	55.90
64	55.90	64	55.90
65	55.90	65	55.90
66	55.90	66	55.90
67	55.90	67	55.90
68	55.90	68	55.90
69	55.90	69	55.90
70	55.90	70	55.90
71	55.90	71	55.90
72	55.90	72	55.90
73	55.90	73	55.90
74	55.90	74	55.90
75	55.90	75	55.90
76	55.90	76	55.90
77	55.90	77	55.90
78	55.90	78	55.90
79	55.90	79	55.90
80	55.90	80	55.90
81	55.90	81	55.90
82	55.90	82	55.90
83	55.90	83	55.90
84	55.90	84	55.90
85	55.90	85	55.90

Annular rates p.a. payable half yearly for Rs.1000/- Purchase Price		Annular rates p.a. payable yearly for Rs.1000/- Purchase Price	
Age	Rate	Age	Rate
18	55.90	18	55.90
19	55.90	19	55.90
20	55.90	20	55.90
21	55.90	21	55.90
22	55.90	22	55.90
23	55.90	23	55.90
24	55.90	24	55.90
25	55.90	25	55.90
26	55.90	26	55.90
27	55.90	27	55.90
28	55.90	28	55.90
29	55.90	29	55.90
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31	55.90	31	55.90
32	55.90	32	55.90
33	55.90	33	55.90
34	55.90	34	55.90
35	55.90	35	55.90
36	55.90	36	55.90
37	55.90	37	55.90
38	55.90	38	55.90
39	55.90	39	55.90
40	55.90	40	55.90
41	55.90	41	55.90
42	55.90	42	55.90
43	55.90	43	55.90
44	55.90	44	55.90
45	55.90	45	55.90
46	55.90	46	55.90
47	55.90	47	55.90
48	55.90	48	55.90
49	55.90	49	55.90
50	55.90	50	55.90
51	55.90	51	55.90
52	55.90	52	55.90
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61	55.90	61	55.90
62	55.90	62	55.90
63	55.90	63	55.90
64	55.90	64	55.90
65	55.90	65	55.90
66	55.90	66	55.90
67	55.90	67	55.90
68	55.90	68	55.90
69	55.90	69	55.90
70	55.90	70	55.90
71	55.90	71	55.90
72	55.90	72	55.90
73	55.90	73	55.90
74	55.90	74	55.90
75	55.90	75	55.90
76	55.90	76	55.90
77	55.90	77	55.90
78	55.90	78	55.90
79	55.90	79	55.90
80	55.90	80	55.90
81	55.90	81	55.90
82	55.90	82	55.90
83	55.90	83	55.90
84	55.90	84	55.90
85	55.90	85	55.90

#Business# Change of Annuity rates - HDFC Life: July'22

From : saurabh a105 <saurabh.a105@hdfclife.com>
Subject : #Business# Change of Annuity rates - HDFC Life: July'22
To : PENSION TRUST <pension.trust@cewacor.nic.in>
Cc : SANJIV KUMAR SAHU <sanjiv.cwc@cewacor.nic.in>, kamlesh v <kamlesh_v@hdfclife.in>, AKSHAY GARG <akshay.garg@cewacor.nic.in>

Mon, Jul 11, 2022 02:26 PM

1 attachment

Dear Sir,

Greetings from HDFC Life !!

Please find enclosed our latest annuity calculator along with the rates for your reference effective July'22

These are the applicable rates for July'22 till further change.

Monthly Rates For CWC(Inclusive of GST)				
Purchase Price(Including GST@1.8%)	Life Annuity(Annuity/rate)	Life Annuity with ROP(Annuity/rate)	Joint Life Annuity(Annuity/rate)	Joint Life Annuity with ROP(Annuity/rate)
Band4 (Rs1,000,000/- to Rs 4,999,999/-)	8.4%	6.60%	7.27%	6.55%

Please Note: Primary annuitant is taken as male of Age 60 Years and secondary annuitant is taken as Female of Age 55 Years. The rates are subject to change from time to time and system generated quote/rate will apply. This calculator works ONLY on excel. Please enable the macros before using it. The calculator does not work on Libre office.

--
 Best Regards,

Saurabh Avasthi | Associate Regional Manager | Retirement & Pension | HDFCLife

131/140, 1st Floor, Ansal Chamber 1, Bhikaji Cama Place, New Delhi- 110066
 Mobile: +91 9899238709

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Email

PENSION TRUST

CWC Revised Annuity Rates

Wed, Sep 29, 2021 05:14 PM

From : dhiraj shrivastava <dhiraj.shrivastava@sbilife.co.in>
Subject : CWC Revised Annuity Rates
To : PENSION TRUST <pension.trust@cewacor.nic.in>
Cc : aishwarya mudgal <aishwarya.mudgal@sbilife.co.in>, amar jeet <amar.jeet@sbilife.co.in>

Dear Sir,

We are happy to share the revised current annuity rates effective from 27th of September,2021.

These are the dynamic rates and are subject to change. Any change in rates will be intimated according.

Employees should be informed of this aspect of the rate change.

new rate				
Life annuity	Monthly Pension	Quarterly Pension	Half-yearly Pension	Yearly Pension
Annuity Amount	6403	19305	38895	7892
Rate	7.68%	7.72%	7.78%	7.89
Life annuity with refund of purchase price				
Annuity Amount	5043	15203	30628	6214
Rate	6.05%	6.08%	6.13%	6.21
Joint Life (Last Survivor) Annuity, with 100% reversion for the spouse				
Annuity Amount	5458	16454	33150	6726
Rate	6.55%	6.58%	6.63%	6.73
Joint Life (Last Survivor) Annuity -100% reversion for the spouse with refund of purchase price on the death of last survivor				
Annuity Amount	4934	14875	29969	6081
Rate	5.92%	5.95%	5.99%	6.08

Spouse age 55 years
 RATES INCL. of GST * 1.8%
 Corpus amount: 10 lakhs

Thanks & Regards
 Dhiraj Kumar Shrivastava
 Key Account Manager - Corporate Solution Group
 SBI Life Insurance Co. Ltd.
 2nd floor,A Block Annexe Building
 SBI DZO Building 11-Parliament Street
 New Delhi -110001
 Mobile No : +91-9871242993

Visit us at www.sbilife.co.in

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RE: Annuity rate in required format

From : verma ashish <verma.ashish@iciciprulife.com> Fri, Jul 15, 2022 12:30 PM
Subject : RE: Annuity rate in required format 📎 2 attachments
To : PENSION TRUST <pension.trust@cewacor.nic.in>
Cc : SANJIV KUMAR SAHU <sanjiv.cwc@cewacor.nic.in>, sandeep verma <sandeep.verma@iciciprulife.com>

Dear Sir,

Please find below the annuity rate in required format. Please find attached calculator also.

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	79,981	39,602	19,607	6,471
Rate	8.00%	7.92%	7.84%	7.77%
Life Annuity with Return of Corpus				
Annuity Amount	65,756	32,559	16,120	5,320
Rate	6.58%	6.51%	6.45%	6.38%
Joint Life with 100% to spouse w/o Return of Corpus				
Annuity Amount	70,166	34,742	17,201	5,677
Rate	7.02%	6.95%	6.88%	6.81%
Joint Life with 100% to spouse with Return of Corpus				
Annuity Amount	65,253	32,310	15,997	5,279
Rate	6.53%	6.46%	6.40%	6.33%

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

Thanks and Regards!
 Ashish Verma
 Key Account Manager - Group Solutions
 ICICI Prudential Life Insurance Co.Ltd
 +919015540905



From: Abhay Singh /GROUP/ICICIPRU/Delhi
Sent: 10 June 2022 11:52
To: 'PENSION TRUST' <pension.trust@cewacor.nic.in>
Cc: SANJIV KUMAR SAHU (sanjiv.cwc@cewacor.nic.in) <sanjiv.cwc@cewacor.nic.in>;