
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 27-09-2022

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 *	8.50	7.36	6.69	6.65	Annexure-2
3	SBI Life Insurance Co. Ltd. *	7.80	6.67	6.38	6.24	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)
Manager (A/cs)

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,

"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

65	18.00	18.18	18.36	18.54	18.70	18.86	19.00	19.15	19.29	19.43	19.57	19.70	19.83	19.96	20.09	20.21	20.33	20.45	20.56	20.67	20.77	20.87	20.96	21.05	21.14	21.22	21.30	21.38	21.46	21.53	21.61	21.68	21.75	21.82	21.89	21.96	22.02	22.09	22.15	22.21	22.27	22.33	22.39	22.45	22.51	22.57	22.63	22.69	22.75	22.81	22.87	22.93	22.99	23.05	23.11	23.17	23.23	23.29	23.35	23.41	23.47	23.53	23.59	23.65	23.71	23.77	23.83	23.89	23.95	24.01	24.07	24.13	24.19	24.25	24.31	24.37	24.43	24.49	24.55	24.61	24.67	24.73	24.79	24.85	24.91	24.97	25.03	25.09	25.15	25.21	25.27	25.33	25.39	25.45	25.51	25.57	25.63	25.69	25.75	25.81	25.87	25.93	25.99	26.05	26.11	26.17	26.23	26.29	26.35	26.41	26.47	26.53	26.59	26.65	26.71	26.77	26.83	26.89	26.95	27.01	27.07	27.13	27.19	27.25	27.31	27.37	27.43	27.49	27.55	27.61	27.67	27.73	27.79	27.85	27.91	27.97	28.03	28.09	28.15	28.21	28.27	28.33	28.39	28.45	28.51	28.57	28.63	28.69	28.75	28.81	28.87	28.93	28.99	29.05	29.11	29.17	29.23	29.29	29.35	29.41	29.47	29.53	29.59	29.65	29.71	29.77	29.83	29.89	29.95	30.01	30.07	30.13	30.19	30.25	30.31	30.37	30.43	30.49	30.55	30.61	30.67	30.73	30.79	30.85	30.91	30.97	31.03	31.09	31.15	31.21	31.27	31.33	31.39	31.45	31.51	31.57	31.63	31.69	31.75	31.81	31.87	31.93	31.99	32.05	32.11	32.17	32.23	32.29	32.35	32.41	32.47	32.53	32.59	32.65	32.71	32.77	32.83	32.89	32.95	33.01	33.07	33.13	33.19	33.25	33.31	33.37	33.43	33.49	33.55	33.61	33.67	33.73	33.79	33.85	33.91	33.97	34.03	34.09	34.15	34.21	34.27	34.33	34.39	34.45	34.51	34.57	34.63	34.69	34.75	34.81	34.87	34.93	34.99	35.05	35.11	35.17	35.23	35.29	35.35	35.41	35.47	35.53	35.59	35.65	35.71	35.77	35.83	35.89	35.95	36.01	36.07	36.13	36.19	36.25	36.31	36.37	36.43	36.49	36.55	36.61	36.67	36.73	36.79	36.85	36.91	36.97	37.03	37.09	37.15	37.21	37.27	37.33	37.39	37.45	37.51	37.57	37.63	37.69	37.75	37.81	37.87	37.93	37.99	38.05	38.11	38.17	38.23	38.29	38.35	38.41	38.47	38.53	38.59	38.65	38.71	38.77	38.83	38.89	38.95	39.01	39.07	39.13	39.19	39.25	39.31	39.37	39.43	39.49	39.55	39.61	39.67	39.73	39.79	39.85	39.91	39.97	40.03	40.09	40.15	40.21	40.27	40.33	40.39	40.45	40.51	40.57	40.63	40.69	40.75	40.81	40.87	40.93	40.99	41.05	41.11	41.17	41.23	41.29	41.35	41.41	41.47	41.53	41.59	41.65	41.71	41.77	41.83	41.89	41.95	42.01	42.07	42.13	42.19	42.25	42.31	42.37	42.43	42.49	42.55	42.61	42.67	42.73	42.79	42.85	42.91	42.97	43.03	43.09	43.15	43.21	43.27	43.33	43.39	43.45	43.51	43.57	43.63	43.69	43.75	43.81	43.87	43.93	43.99	44.05	44.11	44.17	44.23	44.29	44.35	44.41	44.47	44.53	44.59	44.65	44.71	44.77	44.83	44.89	44.95	45.01	45.07	45.13	45.19	45.25	45.31	45.37	45.43	45.49	45.55	45.61	45.67	45.73	45.79	45.85	45.91	45.97	46.03	46.09	46.15	46.21	46.27	46.33	46.39	46.45	46.51	46.57	46.63	46.69	46.75	46.81	46.87	46.93	46.99	47.05	47.11	47.17	47.23	47.29	47.35	47.41	47.47	47.53	47.59	47.65	47.71	47.77	47.83	47.89	47.95	48.01	48.07	48.13	48.19	48.25	48.31	48.37	48.43	48.49	48.55	48.61	48.67	48.73	48.79	48.85	48.91	48.97	49.03	49.09	49.15	49.21	49.27	49.33	49.39	49.45	49.51	49.57	49.63	49.69	49.75	49.81	49.87	49.93	49.99	50.05	50.11	50.17	50.23	50.29	50.35	50.41	50.47	50.53	50.59	50.65	50.71	50.77	50.83	50.89	50.95	51.01	51.07	51.13	51.19	51.25	51.31	51.37	51.43	51.49	51.55	51.61	51.67	51.73	51.79	51.85	51.91	51.97	52.03	52.09	52.15	52.21	52.27	52.33	52.39	52.45	52.51	52.57	52.63	52.69	52.75	52.81	52.87	52.93	52.99	53.05	53.11	53.17	53.23	53.29	53.35	53.41	53.47	53.53	53.59	53.65	53.71	53.77	53.83	53.89	53.95	54.01	54.07	54.13	54.19	54.25	54.31	54.37	54.43	54.49	54.55	54.61	54.67	54.73	54.79	54.85	54.91	54.97	55.03	55.09	55.15	55.21	55.27	55.33	55.39	55.45	55.51	55.57	55.63	55.69	55.75	55.81	55.87	55.93	55.99	56.05	56.11	56.17	56.23	56.29	56.35	56.41	56.47	56.53	56.59	56.65	56.71	56.77	56.83	56.89	56.95	57.01	57.07	57.13	57.19	57.25	57.31	57.37	57.43	57.49	57.55	57.61	57.67	57.73	57.79	57.85	57.91	57.97	58.03	58.09	58.15	58.21	58.27	58.33	58.39	58.45	58.51	58.57	58.63	58.69	58.75	58.81	58.87	58.93	58.99	59.05	59.11	59.17	59.23	59.29	59.35	59.41	59.47	59.53	59.59	59.65	59.71	59.77	59.83	59.89	59.95	60.01	60.07	60.13	60.19	60.25	60.31	60.37	60.43	60.49	60.55	60.61	60.67	60.73	60.79	60.85	60.91	60.97	61.03	61.09	61.15	61.21	61.27	61.33	61.39	61.45	61.51	61.57	61.63	61.69	61.75	61.81	61.87	61.93	61.99	62.05	62.11	62.17	62.23	62.29	62.35	62.41	62.47	62.53	62.59	62.65	62.71	62.77	62.83	62.89	62.95	63.01	63.07	63.13	63.19	63.25	63.31	63.37	63.43	63.49	63.55	63.61	63.67	63.73	63.79	63.85	63.91	63.97	64.03	64.09	64.15	64.21	64.27	64.33	64.39	64.45	64.51	64.57	64.63	64.69	64.75	64.81	64.87	64.93	64.99	65.05	65.11	65.17	65.23	65.29	65.35	65.41	65.47	65.53	65.59	65.65	65.71	65.77	65.83	65.89	65.95	66.01	66.07	66.13	66.19	66.25	66.31	66.37	66.43	66.49	66.55	66.61	66.67	66.73	66.79	66.85	66.91	66.97	67.03	67.09	67.15	67.21	67.27	67.33	67.39	67.45	67.51	67.57	67.63	67.69	67.75	67.81	67.87	67.93	67.99	68.05	68.11	68.17	68.23	68.29	68.35	68.41	68.47	68.53	68.59	68.65	68.71	68.77	68.83	68.89	68.95	69.01	69.07	69.13	69.19	69.25	69.31	69.37	69.43	69.49	69.55	69.61	69.67	69.73	69.79	69.85	69.91	69.97	70.03	70.09	70.15	70.21	70.27	70.33	70.39	70.45	70.51	70.57	70.63	70.69	70.75	70.81	70.87	70.93	70.99	71.05	71.11	71.17	71.23	71.29	71.35	71.41	71.47	71.53	71.59	71.65	71.71	71.77	71.83	71.89	71.95	72.01	72.07	72.13	72.19	72.25	72.31	72.37	72.43	72.49	72.55	72.61	72.67	72.73	72.79	72.85	72.91	72.97	73.03	73.09	73.15	73.21	73.27	73.33	73.39	73.45	73.51	73.57	73.63	73.69	73.75	73.81	73.87	73.93	73.99	74.05	74.11	74.17	74.23	74.29	74.35	74.41	74.47	74.53	74.59	74.65	74.71	74.77	74.83	74.89	74.95	75.01	75.07	75.13	75.19	75.25	75.31	75.37	75.43	75.49	75.55	75.61	75.67	75.73	75.79	75.85	75.91	75.97	76.03	76.09	76.15	76.21	76.27	76.33	76.39	76.45	76.51	76.57	76.63	76.69	76.75	76.81	76.87	76.93	76.99	77.05	77.11	77.17	77.23	77.29	77.35	77.41	77.47	77.53	77.59	77.65	77.71	77.77	77.83	77.89	77.95	78.01	78.07	78.13	78.19	78.25	78.31	78.37	78.43	78.49	78.55	78.61	78.67	78.73	78.79	78.85	78.91	78.97	79.03	79.09	79.15	79.21	79.27	79.33	79.39	79.45	79.51	79.57	79.63	79.69	79.75	79.81	79.87	79.93	79.99	80.05	80.11	80.17	80.23	80.29	80.35	80.41	80.47	80.53	80.59	80.65	80.71	80.77	80.83	80.89	80.95	81.01	81.07	81.13	81.19	81.25	81.31	81.37	81.43	81.49	81.55	81.61	81.67	81.73	81.79	81.85	81.91	81.97	82.03	82.09	82.15	82.21	82.27	82.33	82.39	82.45	82.51	82.57	82.63	82.69	82.75	82.81	82.87	82.93	82.99	83.05	83.11	83.17	83.23	83.29	83.35	83.41	83.47	83.53	83.59	83.65	83.71	83.77	83.83	83.89	83.95	84.01	84.07	84.13	84.19	84.25	84.31	84.37	84.43	84.49	84.55	84.61	84.67	84.73	84.79	84.85	84.91	84.97	85.03	85.09	85.15	85.21	85.27	85.33	85.39	85.45	85.51	85.57	85.63	85.69	85.75	85.81	85.87	85.93	85.99	86.05	86.11	86.17	86.23	86.29	86.35	86.41	86.47	86.53	86.59	86.65	86.71	86.77	86.83	86.89	86.95	87.01	87.07	87.13	87.19	87.25	87.31	87.37	87.43	87.49	87.55	87.61	87.67	87.73	87.79	87.85	87.91	87.97	88.03	88.09	88.15	88.21	88.27	88.33	88.39	88.45	88.51	88.57	88.63	88.69	88.75	88.81	88.87	88.93	88.99	89.05	89.11	89.17	89.23	89.29	89.35	89.41	89.47	89.53	89.59	89.65	89.71	89.77	89.83	89.89	89.95	90.01	90.07	90.13	90.19	90.25	90.31	90.37	90.43	90.49	90.55	90.61	90.67	90.73	90.79	90.85	90.91	90.97	91.03	91.09	91.15	91.21	91.27	91.33	91.39	91.45	91.51	91.57	91.63	91.69	91.75	91.81	91.87	91.93	91.99	92.05	92.11	92.17	92.23	92.29	92.35	92.41	92.47	92.53	92.59	92.65	92.71	92.77	92.83	92.89	92.95	93.01	93.07	93.13	93.19	93.25	93.31	93.37	93.43	93.49	93.55	93.61	93.67	93.73	93.79	93.85
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46	17.00	17.18	17.20	17.20	17.40	17.40	17.60	17.80	17.90	18.00	18.20	18.20	18.50	18.60	18.80	19.00	19.10	19.20	19.30	19.30	19.50	19.60	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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Email

PENSION TRUST

#Business# HDFC Life September'22 Annuity Rates

From : saurabh a105 <saurabh.a105@hdfclife.com>
Subject : #Business# HDFC Life September'22 Annuity Rates
To : PENSION TRUST <pension.trust@cewacor.nic.in>
Cc : kamlesh v <kamlesh_v@hdfclife.in>, SANJIV KUMAR SAHU <sanjiv.cwc@cewacor.nic.in>

Wed, Sep 14, 2022 08:09 PM

1 attachment

Dear Sir,

Greetings from HDFC Life !!

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

These are the applicable rates for September'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/-)	8.5%	6.69%	7.36%	6.65%

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

Excellence | People Engagement | Integrity | Customer Centricity | Collaboration

From: "PENSION TRUST" <pension.trust@cewacor.nic.in>
 To: "saurabh a105" <saurabh.a105@hdfclife.com>, "kamlesh" <kamlesh_v@hdfclife.in>
 Cc: "SANJIV KUMAR SAHU" <sanjiv.cwc@cewacor.nic.in>
 Date: 14-09-2022 10:37
 Subject: [External] Change of Annuity rates - reg.

Attention: This email was sent from someone outside of HDFC Life. Always use caution when opening attachments or clicking links from unknown senders or when receiving unexpected emails.

Sir,

Please provide email regarding change in annuity rates for the m/o September'2022 onward.

--
 Regards,
 Pension Cell
 CWC



21 YEARS
Protecting India with Pride

Sar utha ke jiyo!

SELECTED
Superbrands
INDIA
Consumer Vahidat
2021-22

Best Companies
To Work For
Great
Place
To
Work.
INDIA
2022

HDFC Life
Sar utha ke jiyo!

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 **101N084V28 New Immediate Annuity Calculator 4 options.xls**
3 MB

Email

PENSION TRUST

Re: Launch of Swarna Jeevan Plus V03 | Master Proposal form | Central Warehousing Corporation - New Annuity Rates

From : chanchal ray <chanchal.ray@sblife.co.in>

Mon, Sep 12, 2022 08:15 PM

Subject : Re: Launch of Swarna Jeevan Plus V03 | Master Proposal form | Central Warehousing Corporation - New Annuity Rates

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

Cc : cwcpensiontrust@yahoo.com, dhiraj shrivastava <dhiraj.shrivastava@sblife.co.in>

Dear Sir/ Ma'am,

Greeting from SBILife Insurance !!

Please find below New Annuity Rates.

new rate				
Life annuity				
	Monthly Pension	Quarterly Pension	Half-yearly Pension	Yearly Pension
Annuity Amount	6503	19605	39499	
Rate	7.80%	7.84%	7.90%	
Life annuity with refund of purchase price				
Annuity Amount	5313	16019	32272	
Rate	6.38%	6.41%	6.45%	
Joint Life (Last Survivor) Annuity, with 100% reversion for the spouse				
Annuity Amount	5555	16746	33739	
Rate	6.67%	6.70%	6.75%	
Joint Life (Last Survivor) Annuity -100% reversion for the spouse with refund of purchase price on the death of last survivor				
Annuity Amount	5199	15674	31577	
Rate	6.24%	6.27%	6.32%	
Spouse age 55 years				
RATES INCL. of GST * 1.8%				
Corpus amount: 10 lakhs				

Thanks & Regards

Chanchal Ray

Senior Key Account Manager

Corporate Solutions Group

+91-9811520466

SBI Life Insurance Company Ltd.

Regional Office, New Delhi

From: Chanchal Ray/Marketing/Regions/sblife

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

Cc: "Cwcpension Trust" <cwcpensiontrust@yahoo.com>, Dhiraj Shrivastava/Marketing/Regions/sblife@sblife

Date: 01/09/2022 11:35

Subject: Launch of Swarna Jeevan Plus V03 | Master Proposal form | Central Warehousing Corporation

Dear Sir/Madam,

Greetings for the Day!

With reference to our telephonic conversation ,request you to kindly arrange to provide master proposal form of Swarna Jeevan Plus (UIN 111N131V03)

Central Warehousing Corporation was purchasing annuity for their superannuating employees through SBI Life in Group Annuity Plan Swarna Jeevan with UIN 111N131V02.

As a company, we periodically review our products basis financial market & interest rate outlook and the requirements of the Corporates & Customers. In the process, our group annuity product Swarna Jeevan Plus (UIN 111N131V02) which was available after the IRDAI approval from 27th Sep 2021 had been withdrawn now and product Swarna Jeevan Plus (UIN 111N131V03) has been launched with better annuity rates.

A letter with comparison of Annuity amount due to revision of Annuity rates have been attached for your reference.

In case of any further query ,feel free to contact the undersigned !

[attachment "SBI Life- Swarna Jeevan Plus_V03_Proposal Form_03.08.2022.pdf" deleted by Chanchal Ray/Marketing/Regions/sblife] [attachment "Swarna Jeevan Plus Letter for cwc.pdf" deleted by Chanchal Ray/Marketing/Regions/sblife] [attachment "SBILIFESWARNJEEVANPLUS_Brochure.pdf" deleted by Chanchal Ray/Marketing/Regions/sblife]

Thanks & Regards

Chanchal Ray

Senior Key Account Manager

Corporate Solutions Group

+91-9811520466

SBI Life Insurance Company Ltd.

Regional Office, New Delhi

Visit us at www.sbilife.co.in

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Email

PENSION TRUST

RE: Change of Annuity rates - reg.

From : verma ashish <verma.ashish@iciciprulife.com>
Subject : RE: Change of Annuity rates - reg.
To : PENSION TRUST <pension.trust@cewacor.nic.in>
Cc : SANJIV KUMAR SAHU <sanjiv.cwc@cewacor.nic.in>

Wed, Sep 14, 2022 01:58 PM

1 attachment

Dear Sir,

Please find below the annuity rate in required format.

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](http://www.iciciprulife.com)

+919015540905

**From:** PENSION TRUST [mailto:pension.trust@cewacor.nic.in]**Sent:** 14 September 2022 10:33**To:** Ashish Verma /GROUP/ICICIPRU/Delhi <verma.ashish@iciciprulife.com>**Cc:** SANJIV KUMAR SAHU <sanjiv.cwc@cewacor.nic.in>**Subject:** Change of Annuity rates - reg.

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Sir,

Please provide email regarding change in annuity rates for the m/o September'2022 onward.

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Regards,
 Pension Cell
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Cc : SANJIV KUMAR SAHU <sanjiv.cwc@cewacor.nic.in>

Wed, Sep 14, 2022 10:32 AM

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