



**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 27-12-2022

**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 *	8.61	7.49	6.85	6.80	Annexure-2
3	SBI Life Insurance Co. Ltd. *	8.53	7.38	6.94	6.79	Annexure-3
4	ICICI Prudential Life Insurance Co. Ltd. *	7.93	6.98	6.54	6.51	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,

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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



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	17.37	17.56	17.75	17.94	18.13	18.32	18.51	18.70	18.89	19.08	19.27	19.46	19.65	19.84	20.03	20.22	20.41	20.60	20.79	20.98	21.17	21.36	21.55	21.74	21.93	22.12	22.31	22.50	22.69	22.88	23.07	23.26	23.45	23.64	23.83	24.02	24.21	24.40	24.59	24.78	24.97	25.16	25.35	25.54	25.73	25.92	26.11	26.30	26.49	26.68	26.87	27.06	27.25	27.44	27.63	27.82	28.01	28.20	28.39	28.58	28.77	28.96	29.15	29.34	29.53	29.72	29.91	30.10	30.29	30.48	30.67	30.86	31.05	31.24	31.43	31.62	31.81	32.00	32.19	32.38	32.57	32.76	32.95	33.14	33.33	33.52	33.71	33.90	34.09	34.28	34.47	34.66	34.85	35.04	35.23	35.42	35.61	35.80	35.99	36.18	36.37	36.56	36.75	36.94	37.13	37.32	37.51	37.70	37.89	38.08	38.27	38.46	38.65	38.84	39.03	39.22	39.41	39.60	39.79	39.98	40.17	40.36	40.55	40.74	40.93	41.12	41.31	41.50	41.69	41.88	42.07	42.26	42.45	42.64	42.83	43.02	43.21	43.40	43.59	43.78	43.97	44.16	44.35	44.54	44.73	44.92	45.11	45.30	45.49	45.68	45.87	46.06	46.25	46.44	46.63	46.82	47.01	47.20	47.39	47.58	47.77	47.96	48.15	48.34	48.53	48.72	48.91	49.10	49.29	49.48	49.67	49.86	50.05	50.24	50.43	50.62	50.81	51.00	51.19	51.38	51.57	51.76	51.95	52.14	52.33	52.52	52.71	52.90	53.09	53.28	53.47	53.66	53.85	54.04	54.23	54.42	54.61	54.80	54.99	55.18	55.37	55.56	55.75	55.94	56.13	56.32	56.51	56.70	56.89	57.08	57.27	57.46	57.65	57.84	58.03	58.22	58.41	58.60	58.79	58.98	59.17	59.36	59.55	59.74	59.93	60.12	60.31	60.50	60.69	60.88	61.07	61.26	61.45	61.64	61.83	62.02	62.21	62.40	62.59	62.78	62.97	63.16	63.35	63.54	63.73	63.92	64.11	64.30	64.49	64.68	64.87	65.06	65.25	65.44	65.63	65.82	66.01	66.20	66.39	66.58	66.77	66.96	67.15	67.34	67.53	67.72	67.91	68.10	68.29	68.48	68.67	68.86	69.05	69.24	69.43	69.62	69.81	70.00	70.19	70.38	70.57	70.76	70.95	71.14	71.33	71.52	71.71	71.90	72.09	72.28	72.47	72.66	72.85	73.04	73.23	73.42	73.61	73.80	73.99	74.18	74.37	74.56	74.75	74.94	75.13	75.32	75.51	75.70	75.89	76.08	76.27	76.46	76.65	76.84	77.03	77.22	77.41	77.60	77.79	77.98	78.17	78.36	78.55	78.74	78.93	79.12	79.31	79.50	79.69	79.88	80.07	80.26	80.45	80.64	80.83	81.02	81.21	81.40	81.59	81.78	81.97	82.16	82.35	82.54	82.73	82.92	83.11	83.30	83.49	83.68	83.87	84.06	84.25	84.44	84.63	84.82	85.01	85.20	85.39	85.58	85.77	85.96	86.15	86.34	86.53	86.72	86.91	87.10	87.29	87.48	87.67	87.86	88.05	88.24	88.43	88.62	88.81	89.00	89.19	89.38	89.57	89.76	89.95	90.14	90.33	90.52	90.71	90.90	91.09	91.28	91.47	91.66	91.85	92.04	92.23	92.42	92.61	92.80	92.99	93.18	93.37	93.56	93.75	93.94	94.13	94.32	94.51	94.70	94.89	95.08	95.27	95.46	95.65	95.84	96.03	96.22	96.41	96.60	96.79	96.98	97.17	97.36	97.55	97.74	97.93	98.12	98.31	98.50	98.69	98.88	99.07	99.26	99.45	99.64	99.83	100.02	100.21	100.40	100.59	100.78	100.97	101.16	101.35	101.54	101.73	101.92	102.11	102.30	102.49	102.68	102.87	103.06	103.25	103.44	103.63	103.82	104.01	104.20	104.39	104.58	104.77	104.96	105.15	105.34	105.53	105.72	105.91	106.10	106.29	106.48	106.67	106.86	107.05	107.24	107.43	107.62	107.81	108.00	108.19	108.38	108.57	108.76	108.95	109.14	109.33	109.52	109.71	109.90	110.09	110.28	110.47	110.66	110.85	111.04	111.23	111.42	111.61	111.80	111.99	112.18	112.37	112.56	112.75	112.94	113.13	113.32	113.51	113.70	113.89	114.08	114.27	114.46	114.65	114.84	115.03	115.22	115.41	115.60	115.79	115.98	116.17	116.36	116.55	116.74	116.93	117.12	117.31	117.50	117.69	117.88	118.07	118.26	118.45	118.64	118.83	119.02	119.21	119.40	119.59	119.78	119.97	120.16	120.35	120.54	120.73	120.92	121.11	121.30	121.49	121.68	121.87	122.06	122.25	122.44	122.63	122.82	123.01	123.20	123.39	123.58	123.77	123.96	124.15	124.34	124.53	124.72	124.91	125.10	125.29	125.48	125.67	125.86	126.05	126.24	126.43	126.62	126.81	127.00	127.19	127.38	127.57	127.76	127.95	128.14	128.33	128.52	128.71	128.90	129.09	129.28	129.47	129.66	129.85	130.04	130.23	130.42	130.61	130.80	130.99	131.18	131.37	131.56	131.75	131.94	132.13	132.32	132.51	132.70	132.89	133.08	133.27	133.46	133.65	133.84	134.03	134.22	134.41	134.60	134.79	134.98	135.17	135.36	135.55	135.74	135.93	136.12	136.31	136.50	136.69	136.88	137.07	137.26	137.45	137.64	137.83	138.02	138.21	138.40	138.59	138.78	138.97	139.16	139.35	139.54	139.73	139.92	140.11	140.30	140.49	140.68	140.87	141.06	141.25	141.44	141.63	141.82	142.01	142.20	142.39	142.58	142.77	142.96	143.15	143.34	143.53	143.72	143.91	144.10	144.29	144.48	144.67	144.86	145.05	145.24	145.43	145.62	145.81	146.00	146.19	146.38	146.57	146.76	146.95	147.14	147.33	147.52	147.71	147.90	148.09	148.28	148.47	148.66	148.85	149.04	149.23	149.42	149.61	149.80	150.00	150.19	150.38	150.57	150.76	150.95	151.14	151.33	151.52	151.71	151.90	152.09	152.28	152.47	152.66	152.85	153.04	153.23	153.42	153.61	153.80	153.99	154.18	154.37	154.56	154.75	154.94	155.13	155.32	155.51	155.70	155.89	156.08	156.27	156.46	156.65	156.84	157.03	157.22	157.41	157.60	157.79	157.98	158.17	158.36	158.55	158.74	158.93	159.12	159.31	159.50	159.69	159.88	160.07	160.26	160.45	160.64	160.83	161.02	161.21	161.40	161.59	161.78	161.97	162.16	162.35	162.54	162.73	162.92	163.11	163.30	163.49	163.68	163.87	164.06	164.25	164.44	164.63	164.82	165.01	165.20	165.39	165.58	165.77	165.96	166.15	166.34	166.53	166.72	166.91	167.10	167.29	167.48	167.67	167.86	168.05	168.24	168.43	168.62	168.81	169.00	169.19	169.38	169.57	169.76	169.95	170.14	170.33	170.52	170.71	170.90	171.09	171.28	171.47	171.66	171.85	172.04	172.23	172.42	172.61	172.80	172.99	173.18	173.37	173.56	173.75	173.94	174.13	174.32	174.51	174.70	174.89	175.08	175.27	175.46	175.65	175.84	176.03	176.22	176.41	176.60	176.79	176.98	177.17	177.36	177.55	177.74	177.93	178.12	178.31	178.50	178.69	178.88	179.07	179.26	179.45	179.64	179.83	179.99	180.18	180.37	180.56	180.75	180.94	181.13	181.32	181.51	181.70	181.89	182.08	182.27	182.46	182.65	182.84	183.03	183.22	183.41	183.60	183.79	183.98	184.17	184.36	184.55	184.74	184.93	185.12	185.31	185.50	185.69	185.88	186.07	186.26	186.45	186.64	186.83	187.02	187.21	187.40	187.59	187.78	187.97	188.16	188.35	188.54	188.73	188.92	189.11	189.30	189.49	189.68	189.87	190.06	190.25	190.44	190.63	190.82	191.01	191.20	191.39	191.58	191.77	191.96	192.15	192.34	192.53	192.72	192.91	193.10	193.29	193.48	193.67	193.86	194.05	194.24	194.43	194.62	194.81	195.00	195.19	195.38	195.57	195.76	195.95	196.14	196.33	196.52	196.71	196.90	197.09	197.28	197.47	197.66	197.85	198.04	198.23	198.42	198.61	198.80	198.99	199.18	199.37	199.56	199.75	199.94	200.13	200.32	200.51	200.70	200.89	201.08	201.27	201.46	201.65	201.84	202.03	202.22	202.41	202.60	202.79	202.98	203.17	203.36	203.55	203.74	203.93	204.12	204.31	204.50	204.69	204.88	205.07	205.26	205.45	205.64	205.83	206.02	206.21	206.40	206.59	206.78	206.97	207.16	207.35	207.54	207.73	207.92	208.11	208.30	208.49	208.68	208.87	209.06	209.25	209.44	209.63	209.82	210.01	210.20	210.39	210.58	210.77	210.96	211.15	211.34	211.53	211.72	211.91	212.10	212.29	212.48	212.67	212.86	213.05	213.24	213.43	213.62	213.81	214.00	214.19	214.38	214.57	214.76	214.95	215.14	215.33	215.52	215.71	215.90	216.09	216.28	216.47	216.66	216.85	217.04	217.23	217.42	217.61	217.80	217.99	218.18	218.37	218.56	218.75	218.94	219.13	219.32	219.51	219.70	219.89	220.08	220.27	220.46	220.65	220.84	221.03	221.22	221.41	221.60	221.79	221.98	222.17	222.36	222.55	222.74	222.93	223.12	223.31	223.50	223.69	223.88	224.07	224.26	224.45	224.64	224.83	225.02	225.21	225.40	225.59	225.78	225.97	226.16	226.35	226.54	226.73	226.92	227.11	227.30	227.49	227.68	227.87	228.06	228.25	228.44	228.63	228.82	229.01	229.20	229.39	229.58	229.77	229.96	230.15	230.34	230.53	230.72	230.91	231.10	231.29	231.48	231.67	231.86	232.05	232.24	232.43	232.62	232.81	233.00	233.19	233.38	233.57	233.76	233.95	234.14	234.33	234.52	234.71	234.90	235.09	235.28	235.47	235.66	235.85	236.04	236.23	236.42	236.61	236.80	236.99	237.18	237.37	237.56
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Email

PENSION TRUST

**[WARNING: MESSAGE ENCRYPTED]#Business# Annuity Rates of HDFC Life For Nov'22**

**From :** saurabh a105 <saurabh.a105@hdfclife.com> Thu, Nov 17, 2022 02:30 PM  
**Subject :** [WARNING: MESSAGE ENCRYPTED]#Business# Annuity Rates of HDFC Life For Nov'22 1 attachment  
**To :** PENSION TRUST <pension.trust@cewacor.nic.in>  
**Cc :** kamlesh v <kamlesh\_v@hdfclife.in>, SANJIV KUMAR SAHU <sanjiv.cwc@cewacor.nic.in>

Dear Sir,

Greetings from HDFC !!

We have upwardly revised our annuity rates for the month of Nov'22

Please find enclosed our rates for your reference along with our latest calculator

<b>Monthly Annuity Rates(Inclusive of GST@1.8%)</b>			
<b>Life Annuity</b>	<b>Life Annuity with return of Corpus</b>	<b>Joint Life without Return Of Corpus</b>	<b>Joint Life with Return Of Corpus</b>
8.61%	6.85%	7.49%	6.80%

**Important instructions:**

1. In case of any difference, **ONLY system generated quote will be final.**
2. This calculator works ONLY on excel. Please enable the macros before using it. The calculator does not work on Libre office.
3. Rates are for Price Band 4(Rs 1,000,000 to 4,999,999) with primary annuitant taken as male 60yrs and secondary annuitant as female 55yrs
4. Annuity rates are subject to change.

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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

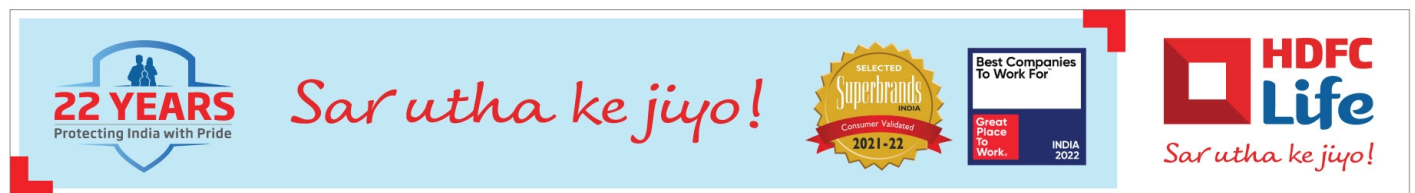
From: "PENSION TRUST" <pension.trust@cewacor.nic.in>  
 To: "saurabh a105" <saurabh.a105@hdfclife.com>, "kamlesh" <kamlesh\_v@hdfclife.in>  
 Cc: "SANJIV KUMAR SAHU" <sanjiv.cwc@cewacor.nic.in>  
 Date: 17-11-2022 12:59  
 Subject: [External] Change of Annuity rates - reg.

**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 November'2022 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.

 **101N084V29 New Immediate Annuity Calculator 4 options.xls**  
3 MB

Email

PENSION TRUST

**Re: Change of Annuity rates - reg.**

Fri, Dec 23, 2022 12:42 PM

**From :** chanchal ray <chanchal.ray@sbilife.co.in>**Subject :** Re: Change of Annuity rates - reg.**To :** PENSION TRUST <pension.trust@cewacor.nic.in>

Dear Sir/ Ma'am,

Greeting from SBILife Insurance !!  
Please find below New increasing Annuity Rates

new rate				
Life annuity				
	Monthly Pension	Quarterly Pension	Half-yearly Pension	Yearly Pension
Annuity Amount	14215	42856	86344	175218
Rate	8.53%	8.57%	8.63%	8.76%
Life annuity with refund of purchase price				
Annuity Amount	11560	34852	70218	142487
Rate	6.94%	6.97%	7.02%	7.12%
Joint Life (Last Survivor) Annuity, with 100% reversion for the spouse				
Annuity Amount	12302	37089	74724	151633
Rate	7.38%	7.42%	7.47%	7.58%
Joint Life (Last Survivor) Annuity -100% reversion for the spouse with refund of purchase price on the death of last survivor				
Annuity Amount	11313	34107	68716	139438
Rate	6.79%	6.82%	6.87%	6.97%
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>  
 Date: 20/12/2022 13:12  
 Subject: Re: 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 email regarding change in annuity rates for the m/o December'2022 onward.

--  
 Regards,  
 Pension Cell  
 CWC

Email

PENSION TRUST

**RE: Change of Annuity rates - ICICI Prudential Life Insurance**

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

Fri, Dec 09, 2022 06:33 PM

4 attachments

Dear Sir,

Please find below the annuity rate in required format for the month of December.

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	81639	40423	20013	6605
Rate	8.16%	8.08%	8.01%	7.93%
Life Annuity with Return of Corpus				
Annuity Amount	67317	33332	16502	5446
Rate	6.73%	6.67%	6.60%	6.54%
Joint Life with 100% to spouse w/o Return of Corpus				
Annuity Amount	71900	35601	17626	5817
Rate	7.19%	7.12%	7.05%	6.98%
Joint Life with 100% to spouse with Return of Corpus				
Annuity Amount	67084	33216	16445	5428
Rate	6.71%	6.64%	6.58%	6.51%

Thanks and Regards!

Ashish Verma

Key Account Manager - Group Solutions

[ICICI Prudential Life Insurance Co.Ltd](http://www.iciciprudential.com)

+919015540905



**From:** Ashish Verma /GROUP/ICICIPRU/Delhi  
**Sent:** 14 November 2022 12:38  
**To:** PENSION TRUST <pension.trust@cewacor.nic.in>  
**Cc:** SANJIV KUMAR SAHU <sanjiv.cwc@cewacor.nic.in>  
**Subject:** RE: Change of Annuity rates - reg.

Dear Sir,

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

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