

CLIA SCHEME – BULLET POINTS

- **Introduced on 12th April 2008.**
- **Eligibility :** DM & Above Club Members and Retired Employees.
- **Selection Process :**
 - a) Appointing Authority is Sr.Divisional Manager.
 - b) Interview by 3 members committee.
 - c) Agreement to be executed between LIC and CLIA.
- **Functions:**
 - a) Recommend suitable candidates for appointment as Agents.
 - b) Mentoring and hand holding of Agents in his team to procure New Business.
 - c) Reinstate and Reappoint terminated agents.
- CLIA must have **at least one in-force agent to continue as CLIA.**
- **MBG Clause :** Rs. 10 Lakh FYPI for new entrants and 12.50 Lakh for continuing CLIAs.
- **Financial Benefits:**
 - a) **Activisation Allowance:** (Rs. 1,000/-) per Agent.
 - b) **Productivity Linked Allowance :** (Rs. 1,000/- to Rs. 2,000/-) per Agent.
 - c) **Training & Mentorship Allowance :**(10% + 10% =20% on First Year Commission including Bonus commission earned by all the Supervised Agents) subject to maintaining 5 Agents.
 - d) **Club Membership Allowance :** (Rs. 10,000/- to Rs. 75,000/-) depending upon the Club Membership
 - e) **MDRT/COT/TOT Allowance:** (Rs.10,000/- to Rs. 60,000/-)
 - f) **Brigade Allowance :** (Payable on First Year Commission including Bonus commission earned by all the Supervised Agents):-
 - Silver (5%), Golden (7.5%), Diamond (10%), Platinum (12.5%), Super Platinum (13%), Star Platinum (14%).

S. No.	Brigade	Required FYP & No. of Lives as on 31.03.2025 from Supervised Agents		No. of Active Agents	No. of Qualified Agents	No. of MDRT/ Half MDRT/ Qtr MDRT Agents on commission basis
		New Entrants	Continuing Members			
1.	Silver	30 Lakh OR 250 Lives	35 Lakh OR 275 Lives	10	6	--
2.	Gold	60 Lakh OR 450 Lives	65 Lakh OR 475 Lives	12	7	--
3.	Diamond	100 Lakh OR 750 Lives	110 Lakh OR 800 Lives	15	8	--
4.	Platinum	250 Lakh OR 1350 Lives	275 Lakh OR 1400 Lives	25	12	--
5.	Super Platinum	500 Lakh OR 2000 Lives	500 Lakh OR 2000 Lives	30	12	3 MDRT OR MDRT + Half MDRT = 6 OR MDRT + Half MDRT + Qtr. MDRT = 10
6.	Star Platinum	1000 Lakh OR 3500 Lives	1000 Lakh OR 3500 Lives	35	12	5 MDRT OR MDRT + Half MDRT = 10 OR MDRT + Half MDRT + Qtr. MDRT = 15