



## Virtual Training Session on ANNUITY Market in India -Trends, Opportunities and Challenges (CVT) - 8 July, 2026

**Program Concept and Objectives:** The Indian insurance market is witnessing a significant shift towards retirement planning and pension products, driven by increasing life expectancy, rising healthcare costs, and declining traditional pension systems. Annuity products, which provide a steady income stream to policyholders, are gaining popularity in this context. However, marketing annuity products in India poses unique challenges, from low awareness, limited products and low penetration to intense competition and regulatory requirements. Despite these challenges, the opportunities in the Indian annuity markets are substantial. With the growing old age population and increasing financial literacy, there is a rising demand for retirement solutions. This virtual session aims to equip insurance professionals with the knowledge and skills necessary to successfully address the challenges and capitalize on the opportunities available in the annuity market of India and transform them into 'Retirement Architects'.

Upon completion of this 3-hour virtual session, participants will be able to:

- Understand the current landscape of annuity products in India, including market trends, customer preferences, and regulatory requirements.
- Identify and address the challenges of marketing annuity products, such as low awareness, competition, and customer skepticism.
- Decode the New Pension Era: Analyze the impact of 2025/2026 NPS updates (including MSF and the 80:20 withdrawal rule) on the demand for private annuities.
- Develop effective sales and marketing strategies to promote annuity products to diverse customer segments.
- Execute Data-Driven Outreach: Use digital marketing and predictive analytics to identify high-potential "Retirement-Ready" segments.

### Key Takeaways from the program :

- Insights into the Indian annuity market and customer preferences.
- Strategies for addressing challenges and leveraging opportunities in annuity marketing.
- Effective sales and marketing techniques for promoting annuity products.
- Best practices for regulatory compliance in annuity marketing and sales.
- Deep dive into the latest PFRDA guidelines and the tax implications of the 80% NPS withdrawal rule.

**Participant Profile:** This virtual session is designed for:

- Insurance professionals: Agents, advisors, and sales teams from life insurance companies.
- Marketing and sales teams: Professionals like unit managers, development officers, Branch managers, Product managers who are responsible for promoting and selling annuity products.
- Regulatory and compliance professionals: Individuals responsible for ensuring regulatory compliance in annuity marketing and sales.

**Program Date:** 8 July 2026

**Program Duration:** 1 day (CVT)

**Program Time (IST):** 10.30 am to 01.30 pm

**Program Coordinator:** Mr. Subash Pattanayak, Faculty, Email: [pattanayak@iii.org.in](mailto:pattanayak@iii.org.in), Contact No: 022-69654204

**Program Fees:** Rs. 1770/- (₹ 1500/- plus 18% GST)

**Certificate of Participation:** Online Certificate in PDF format will be issued to all the participants.



### PROGRAM TEAM:

Ms. Nilambari Bagde	Any help/queries mail to <a href="mailto:college_insurance@iii.org.in">college_insurance@iii.org.in</a>	022-69654234
Ms. Yogeeta Kulkarni		022-69654255
Mr. A. G. Madwal		022-69654254
Mr. P. H. Ekke		022-69654284
Ms. Akshara Naggal		022-69654266
Ms. Meghana Shrivastava		022-69654249
Ms. Sneha Pednekar		022-69654270
Ms. Mrunal Satam		022-69654216