



**MDRT**

The Premier Association of  
Financial Professionals®

**Membership Information  
for the  
2013 Million Dollar Round Table**

*based on 2012 production*

# PLEASE NOTE

Please note the following changes to previous versions of this document. Please discard any copies of this document that do not have the date of 12/14/11 at the foot of each page.

- **2013 Membership Requirements** are now available. See pages 12-17.
- **Dates and locations announced for the MDRT Annual Meeting, the Top of the Table Annual Meeting and the MDRT Experience.** See page 11.
- **New Bylaw changes** went into effect on November 1, 2011. These changes are reflected in this version.
- Please note that the membership production requirements for Zimbabwe have changed as the country no longer uses its local currency. Their requirements are now expressed in US dollars.

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# MEMBERSHIP INFORMATION FOR THE 2013 MILLION DOLLAR ROUND TABLE

## I. PRODUCTION REQUIREMENTS

### 1. Production Methods

Membership in the 2013 Round Table will be based on the following production methods: (See page 4 for products)

- **Commission/Fee Method**  
A minimum of USD 90,000 of eligible commissions paid is required. Of this total, a minimum of USD 45,000 of paid commissions (50 percent of the requirement) must come from products listed in the Unlimited Credit category.
- **Premium Method**  
A minimum of USD 180,000 of eligible paid premium is required. Of this total, a minimum of USD 90,000 of premium (50 percent of the requirement) must come from products listed in the Unlimited Credit category.
- **Income Qualification Method**  
A minimum of USD 154,000 in annual gross income from the sale of insurance and financial products is required. A minimum of USD 45,000 must be income from new business generated during the production year. Further, a minimum of USD 45,000 must be derived from income associated with risk-protection products (products eligible for Unlimited Credit under the commission or premium methods). It is possible that the same business, for example the sale of new life insurance policies, could satisfy both requirements.

### 2. Court of the Table

- **Commission & Premium Method**  
A minimum of USD 270,000 of eligible commissions paid or USD 540,000 of eligible paid premium is required. At least USD 45,000 of commission or USD 90,000 of premium (50 percent of the entry-level MDRT requirement) must come from products listed in the Unlimited Credit category before an applicant can use any credit from policies listed under the Limited Credit category.
- **Income Method**  
A minimum of USD 462,000 of eligible annual gross income is required. The applicant must meet the minimums of USD 45,000 in new business and USD 45,000 in risk-protection business.

### 3. Top of the Table

- **Commission & Premium Method**  
A minimum of USD 540,000 of eligible commissions paid or USD 1,080,000 of eligible paid premium. At least USD 45,000 of commission or USD 90,000 of premium (50 percent of the entry-level MDRT requirement) must come from products listed in the Unlimited Credit category before an applicant can use any credit from policies listed under the Limited Credit category.
- **Income Method**  
A minimum of USD 924,000 of eligible annual gross income is required. The applicant must meet the minimums of USD 45,000 in new business and USD 45,000 in risk-protection business.
- **Top of the Table Waivers**  
Top of the Table members with a minimum of 10 years of Top of the Table membership who do not meet the required minimum production level may apply under the Top of the Table waiver provision, but must submit required Top of the Table dues.

**Please note: Applicants may not combine production credit from the methods above to attain the minimum requirement. Applicants will be approved only under one method.**

**The 2013 production requirements for applicants outside the United States are expressed in local currency. All commission, premium or income credit reported must be converted to U.S. dollars using the MDRT conversion factor listed at the end of this document.**

**4. Eligible Products and Credit**

**UNLIMITED CREDIT/RISK-PROTECTION PRODUCTS**

<b>Products from life insurance companies</b>	<b>Commission/Fee Credit</b>	<b>Premium Credit</b>
Accidental death and dismemberment (individual)	100% of first year commission	100% of first year premium
Critical illness (individual)	100% of first year commission	100% of first year premium
Disability income contracts (individual)	100% of first year commission	100% of first year premium
Life (individual)		
Up to annual premium/target premium	100% of first year commission	100% of first year premium
Deposits in excess of annual/target premium	100% of commission paid	6% of excess premium
Single premium (whole life and investment)	100% of first year commission	6% of first year premium
Short-term endowment rider (max 15 yrs)	100% of first year commission	6% of first year premium
Long-term care (individual)	100% of first year commission	100% of first year premium
Accidental death and dismemberment (group)	100% of first year commission	10% of first year premium
Critical illness (group)	100% of first year commission	10% of first year premium
Disability income contracts (group)	100% of first year commission	10% of first year premium
Life (group)	100% of first year commission	10% of first year premium
Long-term care (group)	100% of first year commission	10% of first year premium
Annuities (individual and group)	100% of all commissions	6% of new money invested
Single premium and/or short-term endowment (max 15 yrs.)	100% of first year commission	6% of first year premium

**LIMITED CREDIT**

<b>Products</b>	<b>Commission/Fee Credit</b>	<b>Premium Credit</b>
Health care (individual)	100% of first year commission	100% of first year premium
Health care (group)	100% of first year commission	10% of first year premium
Mutual funds	100% of all commissions	6% of new money invested
Securities	100% of commission on new money invested	6% of new money invested
Wrap accounts/asset management accounts	100% of all commissions	6% of new money invested
Financial Planning Fees/Fees for Advice	100% of the net fee	100% of the gross fee

**II. ELIGIBILITY**

**1. Qualification Overview**

- First-time applicants for MDRT must use either the commission or premium methods to demonstrate qualification for membership. (See chart below)
- Any individual with prior MDRT membership is eligible to apply using the income qualification method.

**2. MDRT Status Designations**

Each MDRT status designation is granted for **one year only**. All members **must apply every year** to continue their affiliation with MDRT.

**• Qualifying Member**

An individual who is a first-time applicant becomes a Qualifying (Q) member when his/her application papers are approved. Until the 10<sup>th</sup> year of membership is attained, the member will be a Qualifying member.

**• Qualifying And Life Member**

An individual becomes a Qualifying and Life (QL) member when approved for the 10<sup>th</sup> year of membership. The year or years during which Provisional Applicant status was/were held

are counted. Qualifying and Life status is maintained in future years by submitting an application each year attesting to having met current minimum production levels and by paying the required dues.

**• Life Member**

After Qualifying and Life membership has been attained, Applicants for Life status will declare that they did not meet the production requirement, but still wish to continue their MDRT membership. Life members **must annually submit an application and pay dues**.

**3. Qualification and Production Reporting Matrix -**

*The table below illustrates the production qualification and verification rules for those applying for membership using the commission, premium, or income qualification method. All production figures below are expressed in U.S. dollars.*

## MDRT Qualification Overview

Member Type	COMMISSION						PREMIUM						INCOME								
	MDRT		COT		TOT		MDRT		COT		TOT		MDRT		COT		TOT				
	Unlimited	Total	Unlimited	Total	Unlimited	Total	Unlimited	Total	Unlimited	Total	Unlimited	Total	New Bus	Unlimited	Total	New Bus	Unlimited	Total	New Bus	Unlimited	Total
Production	\$45,000	\$90,000	\$45,000	\$270,000	\$45,000	\$540,000	\$90,000	\$180,000	\$90,000	\$540,000	\$90,000	\$1,080,000	\$45,000	\$45,000	\$154,000	\$45,000	\$45,000	\$462,000	\$45,000	\$45,000	\$924,000
<b>1st-Time Member</b>																					
Certifying letters	Required		Required		Required		Required		Required		Required		Not Eligible		Not Eligible		Not Eligible		Not Eligible		Not Eligible
Signed by	Company		Company		Company		Company		Company		Company										
<b>2 - 10 Year Member</b>																					
Certifying letters	Required		Required		Required		Required		Required		Required		Required		Required		Required		Required		Required
Signed by	Company		Company		Company		Company		Company		Company		Company		Self-signed with documents, CPA, Company		Self-signed with documents, CPA, Company		Self-signed with documents, CPA, Company		Self-signed with documents, CPA, Company
<b>10+ Year Member</b>																					
Certifying letters	Not Required		Required if less than 10 COT		Required if less than 10 TOT		Not Required		Required if less than 10 COT		Required if less than 10 TOT		Not Required		Not Required		Required if less than 10 COT		Required if less than 10 COT		Required if less than 10 TOT
Signed by	Not Required		Company		Company		Not Required		Company		Company		Not Required		Not Required		Self-signed with documents, CPA, Company		Self-signed with documents, CPA, Company		Self-signed with documents, CPA, Company

### III. REPORTING

#### 1. Verifying Production

- **Commission And Premium Verification**  
First-time applicants must apply using **ONLY** the commission or premium methods and supply a certifying letter(s) with third party verification. Those applying for Qualifying membership (years two through 10) may submit the customary certifying letters with third party verification for commission or premium or submit a self-signed certifying letter and attach supporting documents for the income qualification method as outlined above.
- **Income Verification**  
Verification of eligible production under the income qualification method will be accomplished via a certifying letter signed by the applicant, who will attach supporting documents, such as commission statements, that verify the amount claimed. Also acceptable would be a statement of income signed by a representative of the company/broker dealer/ brokerage agency, a Certified Public Accountant (or equivalent), or a representative of the applicant's personal agency/corporation/office. A W-2, 1099 or other income tax statement may be used.
- **Simplified Reporting for Qualifying & Life and Life Members**  
Once eligibility for Life status has been attained, members who have achieved Qualifying and Life or Life status are eligible to submit an application each year attesting to having met current minimum production levels and by paying the required dues. Proof of production (i.e. certifying letters or commission/income documents) will not be required beginning in the eleventh year. Applicants for Life status will declare that they did not meet the production requirement, but still wish to continue their MDRT membership.

#### 2. Court of the Table

- Applicants must continue to submit proof of production via certifying letter(s) until achieving 10 years of membership at the higher level. They may declare their eligibility without certifying letters or income documents when applying for the eleventh year of membership at Court of the Table level.
- **Top of the Table**
- Applicants must continue to submit proof of production via certifying letter(s) until achieving 10 years of membership at the higher level. They may declare their eligibility without certifying letters or income documents when applying for the eleventh year of membership at Top of the Table level.

#### 4. Application Forms

- Applications for 2013 MDRT membership will automatically be sent in November 2012 to all 2012 and 2011 MDRT members. Others may request an application by phone, fax or through the MDRT Web site at [www.mdr.org](http://www.mdr.org).

#### 5. Certifying Letters

- An application for Qualifying membership will be considered incomplete, and membership may be denied, unless a certifying letter **signed by an official** from the company an applicant is using for MDRT production is attached to the **membership application** when applying under the commission or premium method. **These companies may include life insurance companies, agencies, brokerage companies, broker/dealers, banks or mutual fund companies.**
- A Certified Public Accountant (CPA) or the equivalent may sign certifying letters for financial planning fees/fees for advice that are paid directly to the producer when applying under the commission or premium method.
- Brokerage companies are defined as third party wholesalers of insurance and investment products that are provided to agents on behalf of insurance and investment companies. Should an applicant be an official of a brokerage company, the product provider who pays the commissions must sign the certifying letter unless applying under the income qualification method.
- Income certifying letters are self-reported, signed by the applicant with supporting documents attached verifying the amount claimed. Acceptable supporting documents would be:
  - commission statements
  - a statement of income signed by a representative of the company/broker dealer/ brokerage agency, a Certified Public Accountant (or equivalent), or a representative of the applicant's personal agency/ corporation/office
  - a W-2, 1099 or other income tax statement

#### 6. Honor Roll

- Individuals who have reported at least 15 years of Qualifying membership shall be designated as members of the "Honor Roll."

#### IV. ADDITIONAL REQUIREMENTS

##### 4. Professional Association Membership Requirement

- When applying for MDRT membership, applicants from the countries listed below must be members in good standing of a Professional Association that meets all of the following criteria: (*A list of professional associations may be found on our Web site at <http://www.mdrt.org/membership/info.asp>.)*)
- The association must be an individual membership organization, open to participation without regard to company affiliation, one of the focuses of which is insurance or financial services.
  - The association must have been in existence at least two years and must have 100 or more members.
  - The association must be a nonprofit organization.
  - The association must have a code of ethics and an effective means of dealing with breaches of its code.
- Membership in a Professional Association is required of applicants from the following countries:

<i>Australia</i>	<i>Israel</i>	<i>Singapore</i>
<i>Bahamas</i>	<i>Jamaica</i>	<i>South Africa</i>
<i>Canada</i>	<i>Japan</i>	<i>Thailand</i>
<i>Greece</i>	<i>Malaysia</i>	<i>Trinidad &amp; Tobago</i>
<i>Hong Kong</i>	<i>New Zealand</i>	<i>United States</i>
<i>Ireland</i>	<i>Philippines</i>	

##### 5. Annual Membership Dues: USD TBD

- Required dues, completed application and other required forms must be postmarked on or before March 1, 2013. Applications postmarked after March 1 will be considered only if accompanied by an additional fee of USD 200.

##### 6. Court of the Table Dues: USD TBD

- In addition to remitting regular MDRT dues, a Court of the Table applicant must remit the required Court of the Table dues.

##### 7. Top of the Table Dues: USD TBD

- In addition to remitting regular MDRT membership dues, a Top of the Table applicant must remit the required Top of the Table dues. Top of the Table membership dues includes Court of the Table dues.

##### 8. Life, Reduced Dues: USD TBD

- Life members who meet **all four of the criteria below** are eligible to pay a reduced dues amount. Those eligible for reduced dues are not required to be members of a professional association.
  - a **Life** or a **Qualifying & Life** member, **and**
  - applying as a **Life** member, **and**
  - 65 years of age by December 31, 2012 **and**
  - have either 25 years of membership **OR** 20 years of membership with production

*Online payment options are now available. For more information, please refer to your 2013 Membership application.*

##### 9. Disability Waiver

- Life members who have been declared totally disabled for six consecutive months during 2012 may petition for a waiver of payment of dues for the 2013 Table. A disability petition form and doctor's statement must be submitted by March 1, 2013, with the membership application. Each petition will be judged on its own merit. Those approved for the disability waiver are not required to be members of a professional association.

##### 10. Former Life Member Options

- Former Life and Qualifying & Life members are not required to pay back dues for years missed. If back dues are not submitted, the member is required to submit the current minimum production and current membership dues with their application. Their status will revert to "Qualifying" and they must, again, fulfill requirements to regain "Life" or "Qualifying & Life" status.
- Should Qualifying & Life or Life members fail to renew their membership, they may be reinstated by paying back dues for the number of years missed, not to exceed a maximum of five years, and by meeting the then current requirements for Life membership. The maximum number of years for which back dues are required will be reduced to three years if the member submits production that satisfies the current requirement for Qualifying membership. The amount of back dues will be based upon the current dues at the time of reinstatement. *Please note: Payment of back dues does not entitle credit for member year(s) missed.*

For additional information, contact:

**Million Dollar Round Table**

**Membership Department**

325 West Touhy Avenue

Park Ridge, IL 60068 USA

Phone: 847.692.6378

Fax: 847.518.8921

Web site: [www.mdrt.org](http://www.mdrt.org)

E-mail: [membership@mdrt.org](mailto:membership@mdrt.org)

## V. CLARIFICATIONS

### I. Eligible Commissions, Fees

Production credit (for commissions) will be based on eligible commissions received during 2012. Credit may include either earned or advanced (annualized) commissions or both. Advanced (annualized) or earned commissions must be paid to the applicant in 2012 to be eligible for MDRT credit. Please note:

- Commissions paid on a levelized basis may be reported using the present value of up to the first five years' commission discounted at 10 percent per year, not to exceed 55 percent of first-year premium.
- Annualized commissions may be reported for credit if paid, but any chargeback of annualized commissions in a subsequent production year will result in a reduction of that year's production credit.
- If commissions are paid as earned, a policy effective in 2011 may result in production credit for 2012. The policy must be in force on December 31, 2011 but is not required to be in force as of December 31, 2012.
- Commission credit for pensions is based on the product used to fund the pension (life insurance, annuities, mutual funds, etc.) which determines whether it receives Unlimited or Limited Credit.
- Commissions that are part of a deferred compensation program may be claimed up front for MDRT credit, provided that they are not claimed again in later years.
- Life insurance policies that exceed the annual premium or target premium are eligible for credit. First year commission credit may be given in the Unlimited Credit category for the commission paid on the amount up to the annual/target premium. If the annual/target premium is exceeded, commission credit may be given in the Unlimited Credit category for the commission paid on the amount that exceeded the annual/target premium.
- Override commissions, training allowances, bonuses and other sales or expense allowances do not qualify under the commission/premium method.
- Fees paid for the placement of a product are eligible for credit toward the commission requirement, as are asset management fees for mutual funds and wrap/asset management accounts. To be eligible, the fee must be paid by a company. Maintenance, service and other fees do not qualify. The type of product placed determines the type of credit the product receives (Unlimited or Limited).
- Financial Planning Fees/Fees for Advice are eligible for Limited Credit for the net fee paid to the agent/advisor. Fees must be documented by certifying letter signed by a company official, a broker dealer official, or a Certified Public Accountant (or equivalent) for Qualifying members.
- Group health insurance commissions are eligible in the first year of the policy only. Additions to the group policy in subsequent years are not eligible for credit.
- Single premium and/or short-term endowment commissions are only eligible in the first year of the policy. Short-term endowment riders (max 15 years) to life insurance policies are eligible for 100 percent of first-year

commissions in the Unlimited Credit category.

- Long-term endowment commissions are only eligible in the first year of the policy. Long-term endowment riders (16 or more years) to life insurance policies are eligible for 100 percent of first-year commissions in the Unlimited Credit category.

### 2. Eligible Premium

Production credit (for premium) will be based on eligible premium paid or new money invested during 2012. Please note:

- If commissions are paid as earned, premium credit should be given only for the amount of premium actually received during the production year.
- If commissions are annualized, the premium credit should also be annualized. Any chargeback of annualized commissions should result in a reduction of that year's premium credit also.
- A policy that becomes effective in 2011 may result in production credit for the amount of premium paid or new money invested during 2012.
- Life insurance policies that exceed the annual premium or target premium are eligible for credit. First year premium credit may be given in the Unlimited Credit category up to the amount of the annual/target premium. If the annual/target premium is exceeded, premium credit may be given in the Unlimited Credit category for 6 percent of the amount that exceeded the annual/target premium.
- Financial Planning Fees/Fees for Advice are eligible for Limited Credit for the gross fee paid to the company, broker dealer or individual agent/advisor. Fees must be documented by certifying letter signed by a company official, a broker dealer official, or a Certified Public Accountant (or equivalent) for Qualifying members.
- Group health insurance premium is eligible for credit in the first year of the policy only. Additions to the group policy in subsequent years are not eligible for credit.
- Single premium and/or short-term endowment premium is only eligible in the first year of the policy. Short-term endowment riders (max 15 years) to life insurance policies are eligible for 6 percent of first year premium credit.
- Long-term endowment premium is only eligible in the first year of the policy. Long-term endowment riders (16 or more years) to life insurance policies are eligible for 100 percent of first-year premium credit in the Unlimited Credit category.
- Premium credit for pensions is based on the product used to fund the pension (life insurance, annuities, mutual funds, etc.) which determines whether it receives Unlimited or Limited Credit.

### **3. Eligible Income**

Production credit is based on annual gross income paid during 2012. Please note:

- See chart on page 4 for eligible products.
- Under this model, income is defined as first-year, trail and renewal commissions, as well as fees for product placement, asset management fees and fees for advice.
- Other production-based compensation, such as salaries and production-based bonuses, are also eligible for credit.
- Income contributed as part of a deferred compensation plan is eligible for credit. Credit should be taken during the production year when the deferred income was earned.
- Override commissions are eligible only for personal production.
- Income considered **INELIGIBLE** for MDRT credit includes:
  - Training bonuses/allowances
  - Sales/expense allowances
  - Overrides derived from the production of others.
  - Non-cash compensation, such as incentive trips
  - Income from property and casualty insurance and general insurance (fire, home, auto, etc)
  - Income from the sale of mortgages.
  - Life settlements
  - Maintenance/service fees
  - Money market accounts

### **4. Credit for Coverage Written on the Applicant, Spouse or Dependents**

- Any business written on the applicant, applicant's spouse or dependents may not exceed a **maximum** of 5 percent of the current year's MDRT production requirement (USD 4,500 eligible commissions or USD 9,000 of eligible premium or USD 7,700 of eligible income) if any of the premiums are paid, directly or indirectly, by the applicant or spouse.

### **5. Replacements**

- Credit for individual life insurance policies may be claimed only for the amount of first-year commissions or premium on the new policy that exceeds the first-year commissions or premium for the policy being replaced. If the amount is not known, then the amount of commissions being replaced shall be calculated by multiplying the current commission times the appropriate premium for the policy being replaced. Premium credit can be determined by subtracting the replaced premium from the new premium.
- Conversion of a permanent product to a permanent product is to be treated as a replacement for MDRT purposes. This applies only to replacement of individual life insurance policies.

### **6. Definitions And Interpretations**

#### **• Business Paid for and Underwritten**

Business to be credited shall be paid for during the MDRT qualification period (January 1 through December 31). Business shall be considered to have been paid for as of the date when the coverage first became fully effective with home office approval from the standpoint of payment of the claim (regardless of company practice or the distance between home and field office). However, no credit shall be allowed until the home office has finally accepted the premium and also until the first-year commissions have been paid or credited to the agent's account without any right reserved to the insurance company to recover same, except in case of recall under the contestable provisions of the contract.

On joint, partnership, corporate and/or brokerage business, MDRT credit shall be given for only that portion of the business on which the applicant has been compensated, either by first-year commission or the equivalent.

#### **• Health Insurance**

Includes policies that relate to the health of the body. Dental, vision, etc., are eligible for credit. See page 4 for specifics.

#### **• In Force Requirement**

Credited business shall include only business which has not been terminated on or before the last day of the MDRT qualification period (December 31) except for business terminated by death or term conversion.

#### **• Policy and Case Definitions**

A policy shall be defined as an individual contract covering one or more lives as contrasted with a group policy, a pension, profit sharing trust or a salary savings plan. Under a qualified pension or profit sharing trust or a salary savings plan, each individual policy shall count as one (1) policy for the purpose of computing total eligible policies. For purposes of production, an employer-sponsored group life plan, franchise life plan and group annuity plan and mutual fund transaction with one (1) investor shall be considered one (1) case regardless of the number of lives or funds involved.

#### **• Securities**

Includes stocks, bonds or other equities. See page 4 for specifics.

## VI. ILLUSTRATIONS

### Clarification of Unlimited and Limited Credit

- At least one-half (50 percent) of the production requirement must come from products listed in the Unlimited Credit Category. (See section I, 4)
- This serves as a threshold that must be crossed before an applicant can use any credit from the Limited Credit category.
- Once crossing the threshold, applicants may use **all** of the credits from Limited Credit products to meet the MDRT requirement.
- The 2013 commission requirement for the United States is USD 90,000. To qualify, the applicant must submit a minimum of USD 45,000 in commission from products listed in the Unlimited Credit category.

#### Example 1 – Eligible for MDRT membership

Applicant total Unlimited Credit	45,000
Applicant total Limited Credit	<u>100,000</u>
Total MDRT commission credit	145,000

#### Example 2 – NOT eligible for MDRT membership

Applicant total Unlimited Credit	44,999
Applicant total Limited Credit	<u>100,000</u>
Total MDRT commission credit	44,999

#### Please note:

The 50 percent threshold applies regardless of whether commission or premium is used to qualify for membership.

### Clarification of Income Qualification

- A minimum of USD 154,000 in annual gross income from the sale of insurance and financial products is required.
- A minimum of USD 45,000 must be income from new business generated during the production year. Further, a minimum of USD 45,000 must be derived from income associated with risk-protection products (products eligible for Unlimited Credit under the commission or premium methods).
- It is possible that the same business, for example the sale of new life insurance policies, could satisfy both requirements. (See Example 2 below.)

#### ELIGIBLE for MDRT membership

##### Example 1

Applicant annual gross income	154,000
Applicant total new business	45,000
Applicant total risk-protection products	45,000

##### Example 2

Applicant annual gross income	154,000
Applicant total new business from risk-protection products*	45,000

\*Satisfies both new business and risk-protection products minimums.

#### NOT Eligible for MDRT membership

##### Example 3

Applicant annual gross income	154,000
Applicant total new business	44,999
Applicant total risk-protection products	45,000

##### Example 4

Applicant annual gross income	154,000
Applicant total new business	45,000
Applicant total risk-protection products	44,999

# MDRT Meetings - Mark Your Calendars!

## MDRT Annual Meeting\*

June 9 – 12, 2013

Philadelphia, Pennsylvania, USA

*Early Registration Deadline: TBD*

## Top of the Table Annual Meeting\*

October 10 - 13, 2012

Amelia Island, Florida, USA

*Early Registration Deadline: July 26, 2012*

*\*Attendance at the MDRT Annual Meeting and Top of the Table Annual Meeting is open to approved members of the 2013 Table and requires payment of separate registration fees.*

## The MDRT Experience

February 9 – 12, 2012

Bangkok, Thailand

*The MDRT Experience meetings are open to non-members and MDRT Members.*

# COMMISSION AND PREMIUM PRODUCTION REQUIREMENTS FOR MEMBERSHIP IN THE 2013 MILLION DOLLAR ROUND TABLE

Based on 2012 Production, Expressed in Local Currency

**Production credit must be reported in U.S. dollars on Certifying Letters**

(Local currency divided by the conversion/standardization factor = MDRT requirement in U.S. dollars)

Production requirements are set independently for each country. Conversion/standardization factors have no relationship to currency exchange rates and are used only to standardize MDRT processing.

(For a complete list of country requirements, see the MDRT web site at <http://www.mdrt.org/membership/MembershipRequirements.asp>.)

COUNTRY	MDRT Commission	COT Commission	TOT Commission	Conversion Factor: Commission	MDRT Premium	COT Premium	TOT Premium	Conversion Factor: Premium
Anguilla	43,900	131,700	263,400	0.4877	87,800	263,400	526,800	0.4877
Antigua	136,600	409,800	819,600	1.5177	273,200	819,600	1,639,200	1.5177
Argentina	81,000	243,000	486,000	0.9000	162,000	486,000	972,000	0.9000
Armenia	13,239,000	39,717,000	79,434,000	147.1000	26,478,000	79,434,000	158,868,000	147.1000
Aruba	84,500	253,500	507,000	0.9388	169,000	507,000	1,014,000	0.9388
Australia	119,200	357,600	715,200	1.3244	238,400	715,200	1,430,400	1.3244
Azerbaijan	37,600	112,800	225,600	0.4177	75,200	225,600	451,200	0.4177
Bahamas	70,900	212,700	425,400	0.7877	141,800	425,400	850,800	0.7877
Bahrain	23,900	71,700	143,400	0.2655	47,800	143,400	286,800	0.2655
Bangladesh	1,143,000	3,429,000	6,858,000	12.7000	2,286,000	6,858,000	13,716,000	12.7000
Barbados	106,200	318,600	637,200	1.1800	212,400	637,200	1,274,400	1.1800
Belarus	65,538,000	196,614,000	393,228,000	728.2000	131,076,000	393,228,000	786,456,000	728.2000
Belgium	76,800	230,400	460,800	0.8533	153,600	460,800	921,600	0.8533
Belize	84,300	252,900	505,800	0.9366	168,600	505,800	1,011,600	0.9366
Bermuda	128,200	384,600	769,200	1.4244	256,400	769,200	1,538,400	1.4244
Bolivia	261,000	783,000	1,566,000	2.9000	522,000	1,566,000	3,132,000	2.9000
Bosnia-Herzegovina	44,100	132,300	264,600	0.4900	88,200	264,600	529,200	0.4900
Botswana	225,000	675,000	1,350,000	2.5000	450,000	1,350,000	2,700,000	2.5000
Brazil	108,000	324,000	648,000	1.2000	324,000	972,000	1,944,000	1.8000
British Virgin Islands	90,000	270,000	540,000	1.0000	180,000	540,000	1,080,000	1.0000
Brunei	50,600	151,800	303,600	0.5622	101,200	303,600	607,200	0.5622
Bulgaria	54,000	162,000	324,000	0.6000	108,000	324,000	648,000	0.6000
Canada	111,200	333,600	667,200	1.2355	222,400	667,200	1,334,400	1.2355
Cayman Islands	58,000	174,000	348,000	0.6444	116,000	348,000	696,000	0.6444
Channel Islands	54,700	164,100	328,200	0.6077	109,400	328,200	656,400	0.6077
Chile	28,161,000	84,483,000	168,966,000	312.9000	56,322,000	168,966,000	337,932,000	312.9000
Colombia	71,415,000	214,245,000	428,490,000	793.5000	142,830,000	428,490,000	856,980,000	793.5000
Costa Rica	18,207,000	54,621,000	109,242,000	202.3000	36,414,000	109,242,000	218,484,000	202.3000
Croatia	342,000	1,026,000	2,052,000	3.8000	684,000	2,052,000	4,104,000	3.8000
Cyprus	34,200	102,600	205,200	0.3800	68,400	205,200	410,400	0.3800
Czech Republic	1,160,900	3,482,700	6,965,400	12.8988	2,321,800	6,965,400	13,930,800	12.8988
Dominica	108,500	325,500	651,000	1.2055	217,000	651,000	1,302,000	1.2055
Dominican Republic	1,089,000	3,267,000	6,534,000	12.1000	2,178,000	6,534,000	13,068,000	12.1000
Ecuador	39,800	119,400	238,800	0.4422	79,600	238,800	477,600	0.4422
Egypt	144,000	432,000	864,000	1.6000	432,000	1,296,000	2,592,000	2.4000
El Salvador	41,100	123,300	246,600	0.4566	82,200	246,600	493,200	0.4566
Estonia	657,000	1,971,000	3,942,000	7.3000	1,314,000	3,942,000	7,884,000	7.3000
Fiji Islands	64,400	193,200	386,400	0.7155	128,800	386,400	772,800	0.7155
France	81,000	243,000	486,000	0.9000	162,000	486,000	972,000	0.9000
Georgia	63,000	189,000	378,000	0.7000	126,000	378,000	756,000	0.7000
Germany	81,000	243,000	486,000	0.9000	162,000	486,000	972,000	0.9000
Ghana	143,307,000	429,921,000	859,842,000	1592.3000	286,614,000	859,842,000	1,719,684,000	1592.3000
Greece	51,700	155,100	310,200	0.5744	103,400	310,200	620,400	0.5744

COUNTRY	MDRT Commission	COT Commission	TOT Commission	Conversion Factor: Commission	MDRT Premium	COT Premium	TOT Premium	Conversion Factor: Premium
Grenada	158,800	476,400	952,800	1.7644	317,600	952,800	1,905,600	1.7644
Guatemala	369,000	1,107,000	2,214,000	4.1000	738,000	2,214,000	4,428,000	4.1000
Guyana	3,744,200	11,232,600	22,465,200	41.6022	7,488,400	22,465,200	44,930,400	41.6022
Honduras	603,000	1,809,000	3,618,000	6.7000	1,206,000	3,618,000	7,236,000	6.7000
Hong Kong SAR	540,000	1,620,000	3,240,000	6.0000	2,160,000	6,480,000	12,960,000	12.0000
Hungary	10,854,000	32,562,000	65,124,000	120.6000	21,708,000	65,124,000	130,248,000	120.6000
India	818,600	2,455,800	4,911,600	9.0955	3,274,400	9,823,200	19,646,400	18.1911
Indonesia	265,833,000	797,499,000	1,594,998,000	2953.7000	531,666,000	1,594,998,000	3,189,996,000	2953.7000
Iran	249,777,000	749,331,000	1,498,662,000	2775.3000	499,554,000	1,498,662,000	2,997,324,000	2775.3000
Ireland	81,000	243,000	486,000	0.9000	162,000	486,000	972,000	0.9000
Isle of Man	54,700	164,100	328,200	0.6077	109,400	328,200	656,400	0.6077
Israel	288,000	864,000	1,728,000	3.2000	576,000	1,728,000	3,456,000	3.2000
Italy	71,900	215,700	431,400	0.7988	143,800	431,400	862,800	0.7988
Jamaica	3,487,500	10,462,500	20,925,000	38.7500	6,975,000	20,925,000	41,850,000	38.7500
Japan	11,925,000	35,775,000	71,550,000	132.5000	35,775,000	107,325,000	214,650,000	198.7500
Jordan	27,000	81,000	162,000	0.3000	54,000	162,000	324,000	0.3000
Kazakhstan	4,446,000	13,338,000	26,676,000	49.4000	8,892,000	26,676,000	53,352,000	49.4000
Kenya	3,222,000	9,666,000	19,332,000	35.8000	6,444,000	19,332,000	38,664,000	35.8000
Korea, Republic of	71,442,000	214,326,000	428,652,000	793.8000	178,605,000	535,815,000	1,071,630,000	992.2500
Kuwait	26,900	80,700	161,400	0.2988	53,800	161,400	322,800	0.2988
Latvia	27,100	81,300	162,600	0.3011	54,200	162,600	325,200	0.3011
Lebanon	121,905,000	365,715,000	731,430,000	1354.5000	243,810,000	731,430,000	1,462,860,000	1354.5000
Lithuania	126,000	378,000	756,000	1.4000	252,000	756,000	1,512,000	1.4000
Luxembourg	92,700	278,100	556,200	1.0300	185,400	556,200	1,112,400	1.0300
Macau	419,800	1,259,400	2,518,800	4.6644	1,679,200	5,037,600	10,075,200	9.3288
Macedonia	1,764,000	5,292,000	10,584,000	19.6000	3,528,000	10,584,000	21,168,000	19.6000
Malaysia	149,600	448,800	897,600	1.6622	448,800	1,346,400	2,692,800	2.4933
Malta	21,400	64,200	128,400	0.2377	42,800	128,400	256,800	0.2377
Mauritius	1,017,000	3,051,000	6,102,000	11.3000	2,034,000	6,102,000	12,204,000	11.3000
Mexico	639,700	1,919,100	3,838,200	7.1077	1,279,400	3,838,200	7,676,400	7.1077
Montenegro	4,400	13,200	26,400	0.0489	8,800	26,400	52,800	0.0489
Mozambique	478,100	1,434,300	2,868,600	5.3122	956,200	2,868,600	5,737,200	5.3122
Namibia	243,000	729,000	1,458,000	2.7000	486,000	1,458,000	2,916,000	2.7000
Nepal	1,188,000	3,564,000	7,128,000	13.2000	3,564,000	10,692,000	21,384,000	19.8000
Netherlands	81,000	243,000	486,000	0.9000	162,000	486,000	972,000	0.9000
Netherlands Antilles	61,300	183,900	367,800	0.6811	122,600	367,800	735,600	0.6811
New Zealand	140,800	422,400	844,800	1.5644	281,600	844,800	1,689,600	1.5644
Nigeria	5,544,000	16,632,000	33,264,000	61.6000	11,088,000	33,264,000	66,528,000	61.6000
Norway	864,000	2,592,000	5,184,000	9.6000	1,728,000	5,184,000	10,368,000	9.6000
Oman	18,000	54,000	108,000	0.2000	36,000	108,000	216,000	0.2000
P.R. China	171,000	513,000	1,026,000	1.9000	513,000	1,539,000	3,078,000	2.8500
Pakistan	1,335,300	4,005,900	8,011,800	14.8366	2,670,600	8,011,800	16,023,600	14.8366
Panama	51,100	153,300	306,600	0.5677	102,200	306,600	613,200	0.5677
Peru	135,000	405,000	810,000	1.5000	270,000	810,000	1,620,000	1.5000
Philippines	1,152,000	3,456,000	6,912,000	12.8000	2,304,000	6,912,000	13,824,000	12.8000
Poland	154,900	464,700	929,400	1.7211	309,800	929,400	1,858,800	1.7211
Portugal	63,000	189,000	378,000	0.7000	189,000	567,000	1,134,000	1.0500
Qatar	223,700	671,100	1,342,200	2.4855	447,400	1,342,200	2,684,400	2.4855
Romania	36,100	108,300	216,600	0.4011	72,200	216,600	433,200	0.4011
Russia	1,071,000	3,213,000	6,426,000	11.9000	2,677,500	8,032,500	16,065,000	14.8750
Saudi Arabia	261,000	783,000	1,566,000	2.9000	522,000	1,566,000	3,132,000	2.9000
Serbia	2,448,000	7,344,000	14,688,000	27.2000	4,896,000	14,688,000	29,376,000	27.2000
Singapore	118,900	356,700	713,400	1.3211	356,700	1,070,100	2,140,200	1.9816
Slovakia	1,489,700	4,469,100	8,938,200	16.5522	2,979,400	8,938,200	17,876,400	16.5522

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COUNTRY	MDRT Commission	COT Commission	TOT Commission	Conversion Factor: Commission	MDRT Premium	COT Premium	TOT Premium	Conversion Factor: Premium
Slovenia	69,800	209,400	418,800	0.7755	139,600	418,800	837,600	0.7755
South Africa	243,000	729,000	1,458,000	2.7000	486,000	1,458,000	2,916,000	2.7000
Spain	72,000	216,000	432,000	0.8000	144,000	432,000	864,000	0.8000
Sri Lanka	2,093,000	6,279,000	12,558,000	23.2555	4,186,000	12,558,000	25,116,000	23.2555
St Kitts and Nevis	127,300	381,900	763,800	1.4144	254,600	763,800	1,527,600	1.4144
St Lucia	161,500	484,500	969,000	1.7944	323,000	969,000	1,938,000	1.7944
St Vincent	161,500	484,500	969,000	1.7944	323,000	969,000	1,938,000	1.7944
Suriname	19,359,800	58,079,400	116,158,800	215.1088	38,719,600	116,158,800	232,317,600	215.1088
Sweden	864,000	2,592,000	5,184,000	9.6000	1,728,000	5,184,000	10,368,000	9.6000
Switzerland	162,000	486,000	972,000	1.8000	324,000	972,000	1,944,000	1.8000
Taiwan R.O.C.	1,888,100	5,664,300	11,328,600	20.9788	3,776,200	11,328,600	22,657,200	20.9788
Thailand	1,161,000	3,483,000	6,966,000	12.9000	2,322,000	6,966,000	13,932,000	12.9000
Tonga	102,700	308,100	616,200	1.1411	205,400	616,200	1,232,400	1.1411
Trinidad & Tobago	367,100	1,101,300	2,202,600	4.0788	734,200	2,202,600	4,405,200	4.0788
Turkey	61,300	183,900	367,800	0.6811	122,600	367,800	735,600	0.6811
Turks & Caicos	24,800	74,400	148,800	0.2755	49,600	148,800	297,600	0.2755
Ukraine	99,000	297,000	594,000	1.1000	198,000	594,000	1,188,000	1.1000
United Arab Emirates	291,500	874,500	1,749,000	3.2388	583,000	1,749,000	3,498,000	3.2388
United Kingdom	54,000	162,000	324,000	0.6000	108,000	324,000	648,000	0.6000
Uruguay	1,062,000	3,186,000	6,372,000	11.8000	2,124,000	6,372,000	12,744,000	11.8000
USA	90,000	270,000	540,000	1.0000	180,000	540,000	1,080,000	1.0000
Venezuela	119,079,000	357,237,000	714,474,000	1323.1000	238,158,000	714,474,000	1,428,948,000	1323.1000
Vietnam	258,492,300	775,476,900	1,550,953,800	2872.1366	516,984,600	1,550,953,800	3,101,907,600	2872.1366
Zimbabwe	34,400	103,200	206,400	0.3822	68,800	206,400	412,800	0.3822

# INCOME PRODUCTION REQUIREMENTS FOR MEMBERSHIP IN THE 2013 MILLION DOLLAR ROUND TABLE

Based on 2012 Production, Expressed in Local Currency  
Production credit must be reported in U.S. dollars on certifying letters

Production requirements are set independently for each country. Conversion (Conv) factors have no relationship to currency exchange rates and are used only to standardize MDRT processing.  
(Local currency divided by the income conversion = U.S. MDRT requirement)

Qualification under this method is based on a requirement of USD 154,000 in annual gross income from insurance and financial products. A minimum of USD 45,000 must be income from new business generated during the production year. Further, a minimum of USD 45,000 must be derived from income associated with risk-protection products (products eligible for Unlimited Credit under the commission or premium methods). (For a complete list of country requirements, see the MDRT web site at <http://www.mdrt.org/membership/MembershipRequirements.asp>.)

COUNTRY	Income	Unlimited Credit	New Business	COT	TOT	Conversion Factor: Income
Anguilla	75,100	21,947	21,947	225,300	450,600	0.4877
Antigua	233,700	68,297	68,297	701,100	1,402,200	1.5177
Argentina	138,600	40,500	40,500	415,800	831,600	0.9000
Armenia	22,653,400	6,619,500	6,619,500	67,960,200	135,920,400	147.1000
Aruba	144,600	42,246	42,246	433,800	867,600	0.9388
Australia	204,000	59,598	59,598	612,000	1,224,000	1.3244
Azerbaijan	64,300	18,797	18,797	192,900	385,800	0.4177
Bahamas	121,300	35,447	35,447	363,900	727,800	0.7877
Bahrain	40,900	11,948	11,948	122,700	245,400	0.2655
Bangladesh	1,955,800	571,500	571,500	5,867,400	11,734,800	12.7000
Barbados	181,700	53,100	53,100	545,100	1,090,200	1.1800
Belarus	112,142,800	32,769,000	32,769,000	336,428,400	672,856,800	728.2000
Belgium	131,400	38,399	38,399	394,200	788,400	0.8533
Belize	144,200	42,147	42,147	432,600	865,200	0.9366
Bermuda	219,400	64,098	64,098	658,200	1,316,400	1.4244
Bolivia	446,600	130,500	130,500	1,339,800	2,679,600	2.9000
Bosnia-Herzegovina	75,500	22,050	22,050	226,500	453,000	0.4900
Botswana	385,000	112,500	112,500	1,155,000	2,310,000	2.5000
Brazil	184,800	54,000	54,000	554,400	1,108,800	1.2000
British Virgin Islands	154,000	45,000	45,000	462,000	924,000	1.0000
Brunei	86,600	25,299	25,299	259,800	519,600	0.5622
Bulgaria	92,400	27,000	27,000	277,200	554,400	0.6000
Canada	190,300	55,598	55,598	570,900	1,141,800	1.2355
Cayman Islands	99,200	28,998	28,998	297,600	595,200	0.6444
Channel Islands	93,600	27,347	27,347	280,800	561,600	0.6077
Chile	48,186,600	14,080,500	14,080,500	144,559,800	289,119,600	312.9000
Colombia	122,199,000	35,707,500	35,707,500	366,597,000	733,194,000	793.5000
Costa Rica	31,154,200	9,103,500	9,103,500	93,462,600	186,925,200	202.3000
Croatia	585,200	171,000	171,000	1,755,600	3,511,200	3.8000
Cyprus	58,500	17,100	17,100	175,500	351,000	0.3800
Czech Republic	1,986,400	580,446	580,446	5,959,200	11,918,400	12.8988
Dominica	185,700	54,248	54,248	557,100	1,114,200	1.2055
Dominican Republic	1,863,400	544,500	544,500	5,590,200	11,180,400	12.1000
Ecuador	68,100	19,899	19,899	204,300	408,600	0.4422
Egypt	246,400	72,000	72,000	739,200	1,478,400	1.6000
El Salvador	70,300	20,547	20,547	210,900	421,800	0.4566
Estonia	1,124,200	328,500	328,500	3,372,600	6,745,200	7.3000
Fiji Islands	110,200	32,198	32,198	330,600	661,200	0.7155
France	138,600	40,500	40,500	415,800	831,600	0.9000
Georgia	107,800	31,500	31,500	323,400	646,800	0.7000
Germany	138,600	40,500	40,500	415,800	831,600	0.9000

COUNTRY	Income	Unlimited Credit	New Business	COT	TOT	Conversion Factor: Income
Ghana	245,214,200	71,653,500	71,653,500	735,642,600	1,471,285,200	1592.3000
Greece	88,500	25,848	25,848	265,500	531,000	0.5744
Grenada	271,700	79,398	79,398	815,100	1,630,200	1.7644
Guatemala	631,400	184,500	184,500	1,894,200	3,788,400	4.1000
Guyana	6,406,700	1,872,099	1,872,099	19,220,100	38,440,200	41.6022
Honduras	1,031,800	301,500	301,500	3,095,400	6,190,800	6.7000
Hong Kong SAR	924,000	270,000	270,000	2,772,000	5,544,000	6.0000
Hungary	18,572,400	5,427,000	5,427,000	55,717,200	111,434,400	120.6000
India	1,400,700	409,298	409,298	4,202,100	8,404,200	9.0955
Indonesia	454,869,800	132,916,500	132,916,500	1,364,609,400	2,729,218,800	2953.7000
Iran	427,396,200	124,888,500	124,888,500	1,282,188,600	2,564,377,200	2775.3000
Ireland	138,600	40,500	40,500	415,800	831,600	0.9000
Isle of Man	93,600	27,347	27,347	280,800	561,600	0.6077
Israel	492,800	144,000	144,000	1,478,400	2,956,800	3.2000
Italy	123,000	35,946	35,946	369,000	738,000	0.7988
Jamaica	5,967,500	1,743,750	1,743,750	17,902,500	35,805,000	38.7500
Japan	20,405,000	5,962,500	5,962,500	61,215,000	122,430,000	132.5000
Jordan	46,200	13,500	13,500	138,600	277,200	0.3000
Kazakhstan	7,607,600	2,223,000	2,223,000	22,822,800	45,645,600	49.4000
Kenya	5,513,200	1,611,000	1,611,000	16,539,600	33,079,200	35.8000
Korea, Republic of	122,245,200	35,721,000	35,721,000	366,735,600	733,471,200	793.8000
Kuwait	46,000	13,446	13,446	138,000	276,000	0.2988
Latvia	46,400	13,550	13,550	139,200	278,400	0.3011
Lebanon	208,593,000	60,952,500	60,952,500	625,779,000	1,251,558,000	1354.5000
Lithuania	215,600	63,000	63,000	646,800	1,293,600	1.4000
Luxembourg	158,600	46,350	46,350	475,800	951,600	1.0300
Macau	718,300	209,898	209,898	2,154,900	4,309,800	4.6644
Macedonia	3,018,400	882,000	882,000	9,055,200	18,110,400	19.6000
Malaysia	256,000	74,799	74,799	768,000	1,536,000	1.6622
Malta	36,600	10,697	10,697	109,800	219,600	0.2377
Mauritius	1,740,200	508,500	508,500	5,220,600	10,441,200	11.3000
Mexico	1,094,600	319,847	319,847	3,283,800	6,567,600	7.1077
Montenegro	7,500	2,200	2,200	22,500	45,000	0.0489
Mozambique	818,100	239,049	239,049	2,454,300	4,908,600	5.3122
Namibia	415,800	121,500	121,500	1,247,400	2,494,800	2.7000
Nepal	2,032,800	594,000	594,000	6,098,400	12,196,800	13.2000
Netherlands	138,600	40,500	40,500	415,800	831,600	0.9000
Netherlands Antilles	104,900	30,650	30,650	314,700	629,400	0.6811
New Zealand	240,900	70,398	70,398	722,700	1,445,400	1.5644
Nigeria	9,486,400	2,772,000	2,772,000	28,459,200	56,918,400	61.6000
Norway	1,478,400	432,000	432,000	4,435,200	8,870,400	9.6000
Oman	30,800	9,000	9,000	92,400	184,800	0.2000
P.R. China	292,600	85,500	85,500	877,800	1,755,600	1.9000
Pakistan	2,284,800	667,647	667,647	6,854,400	13,708,800	14.8366
Panama	87,400	25,547	25,547	262,200	524,400	0.5677
Peru	231,000	67,500	67,500	693,000	1,386,000	1.5000
Philippines	1,971,200	576,000	576,000	5,913,600	11,827,200	12.8000
Poland	265,100	77,450	77,450	795,300	1,590,600	1.7211
Portugal	107,800	31,500	31,500	323,400	646,800	0.7000
Qatar	382,800	111,848	111,848	1,148,400	2,296,800	2.4855
Romania	61,800	18,050	18,050	185,400	370,800	0.4011
Russia	1,832,600	535,500	535,500	5,497,800	10,995,600	11.9000
Saudi Arabia	446,600	130,500	130,500	1,339,800	2,679,600	2.9000

*Million Dollar Round Table*  
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COUNTRY	Income	Unlimited Credit	New Business	COT	TOT	Conversion Factor: Income
Serbia	4,188,800	1,224,000	1,224,000	12,566,400	25,132,800	27.2000
Singapore	203,500	59,450	59,450	610,500	1,221,000	1.3211
Slovakia	2,549,000	744,849	744,849	7,647,000	15,294,000	16.5522
Slovenia	119,400	34,898	34,898	358,200	716,400	0.7755
South Africa	415,800	121,500	121,500	1,247,400	2,494,800	2.7000
Spain	123,200	36,000	36,000	369,600	739,200	0.8000
Sri Lanka	3,581,400	1,046,498	1,046,498	10,744,200	21,488,400	23.2555
St Kitts and Nevis	217,800	63,648	63,648	653,400	1,306,800	1.4144
St Lucia	276,300	80,748	80,748	828,900	1,657,800	1.7944
St Vincent	276,300	80,748	80,748	828,900	1,657,800	1.7944
Suriname	33,126,800	9,679,896	9,679,896	99,380,400	198,760,800	215.1088
Sweden	1,478,400	432,000	432,000	4,435,200	8,870,400	9.6000
Switzerland	277,200	81,000	81,000	831,600	1,663,200	1.8000
Taiwan R.O.C.	3,230,700	944,046	944,046	9,692,100	19,384,200	20.9788
Thailand	1,986,600	580,500	580,500	5,959,800	11,919,600	12.9000
Tonga	175,700	51,350	51,350	527,100	1,054,200	1.1411
Trinidad & Tobago	628,100	183,546	183,546	1,884,300	3,768,600	4.0788
Turkey	104,900	30,650	30,650	314,700	629,400	0.6811
Turks & Caicos	42,400	12,398	12,398	127,200	254,400	0.2755
Ukraine	169,400	49,500	49,500	508,200	1,016,400	1.1000
United Arab Emirates	498,800	145,746	145,746	1,496,400	2,992,800	3.2388
United Kingdom	92,400	27,000	27,000	277,200	554,400	0.6000
Uruguay	1,817,200	531,000	531,000	5,451,600	10,903,200	11.8000
USA	154,000	45,000	45,000	462,000	924,000	1.0000
Venezuela	203,757,400	59,539,500	59,539,500	611,272,200	1,222,544,400	1323.1000
Vietnam	442,309,000	129,246,147	129,246,147	1,326,927,000	2,653,854,000	2872.1366
Zimbabwe	58,900	29,450	29,450	76,700	353,400	0.3822