



The Premier Association of
Financial Professionals®

Australia

2013 MDRT Goals Based on 2012 Production

Following are monthly goals in Australian dollars to keep you on track for the 2013 Million Dollar Round Table, Court of the Table and Top of the Table. Track your progress toward 2013 membership during the 2012 production year.

Month	MDRT Commission	Court of the Table Commission	Top of the Table Commission	My Commission	MDRT Premium	Court of the Table Premium	Top of the Table Premium	My Premium	MDRT Income	Court of the Table Income	Top of the Table Income	My Income
January	9,933	29,800	59,600		19,867	59,600	119,200		17,000	51,000	102,000	
February	19,867	59,600	119,200		39,733	119,200	238,400		34,000	102,000	204,000	
March	29,800	89,400	178,800		59,600	178,800	357,600		51,000	153,000	306,000	
April	39,733	119,200	238,400		79,467	238,400	476,800		68,000	204,000	408,000	
May	49,667	149,000	298,000		99,333	298,000	596,000		85,000	255,000	510,000	
June	59,600	178,800	357,600		119,200	357,600	715,200		102,000	306,000	612,000	
July	69,533	208,600	417,200		139,067	417,200	834,400		119,000	357,000	714,000	
August	79,467	238,400	476,800		158,933	476,800	953,600		136,000	408,000	816,000	
September	89,400	268,200	536,400		178,800	536,400	1,072,800		153,000	459,000	918,000	
October	99,333	298,000	596,000		198,667	596,000	1,192,000		170,000	510,000	1,020,000	
November	109,267	327,800	655,600		218,533	655,600	1,311,200		187,000	561,000	1,122,000	
December	119,200	357,600	715,200		238,400	715,200	1,430,400		204,000	612,000	1,224,000	



MDRT

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2013 Million Dollar Round Table

(Abridged version. For more detailed information on membership requirements, go to www.mdr.org.)

PRODUCTION CREDIT

UNLIMITED CREDIT/RISK-PROTECTION PRODUCTS

Products from life insurance companies

Accidental death and dismemberment (individual)

Critical illness (individual)

Disability income contracts (individual)

Life (individual)

Up to annual premium/target premium

Deposits in excess of annual/target premium

Single premium (whole life and investment)

Short-term endowment rider (max 15 yrs)

Long-term endowment rider

Long-term care (individual)

Accidental death and dismemberment (group)

Critical illness (group)

Disability income contracts (group)

Life (group)

Long-term care (group)

Annuities (individual and group)

Single premium and/or short-term endowment (max 15 yrs.)

Commission/Fee Credit

100% of first year commission

100% of first year commission

100% of first year commission

100% of first year commission

100% of commission paid

100% of first year commission

100% of first year commission

100% of first year commission

100% of first year commission

100% of first year commission

100% of first year commission

100% of first year commission

100% of first year commission

100% of all commissions

100% of first year commission

Premium Credit

100% of first year premium

100% of first year premium

100% of first year premium

100% of first year premium

6% of excess premium

6% of first year premium

6% of first year premium

6% of first year premium

100% of first year premium

10% of first year premium

10% of first year premium

10% of first year premium

10% of first year premium

10% of first year premium

6% of new money invested

6% of first year premium

LIMITED CREDIT

Products

Health care (individual)

Health care (group)

Mutual funds

Securities

Wrap accounts/asset management accounts

Financial Planning Fees/Fees for Advice

Commission/Fee Credit

100% of first year commission

100% of first year commission

100% of all commissions

100% of commission on new money invested

100% of all commissions

100% of the net fee

Premium Credit

100% of first year premium

10% of first year premium

6% of new money invested

6% of new money invested

6% of new money invested

100% of the gross fee

PRODUCTION REQUIREMENTS

1. Production Methods

Membership in the 2013 Round Table will be based on the following production methods:

• Commission/Fee Method

A minimum of AUD 119,200 of eligible commissions paid is required. Of this total, a minimum of AUD 59,600 of paid commissions (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

• Premium Method

A minimum of AUD 238,400 of eligible paid premium is required. Of this total, a minimum of AUD 119,200 of premium (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

• Income Qualification Method

A minimum of AUD 204,000 in annual gross income from the sale of insurance and financial products is required. A minimum of AUD 59,600 must be income from new business generated during the production year. Further, a minimum of AUD 59,600 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 AUD 357,600 of eligible commissions paid or AUD 715,200 of eligible paid premium is required. At least AUD 59,600 of commission or AUD 119,200 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 AUD 612,000 of eligible annual gross income is required. The applicant must meet the minimums of AUD 59,600 in new business and AUD 59,600 in risk-protection business.

3. Top of the Table

• Commission & Premium Method

A minimum of AUD 715,200 of eligible commissions paid or AUD 1,430,400 of eligible paid premium. At least AUD 59,600 of commission or AUD 119,200 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 AUD 1,224,000 of eligible annual gross income is required. The applicant must meet the minimums of AUD 59,600 in new business and AUD 59,600 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.

MDRT MEETINGS

*MDRT Annual Meeting

10-13 June 2012
Anaheim, California, USA

9-12 June 2013

Philadelphia, Pennsylvania, USA

*Top of the Table Annual Meeting

10-13 October 2012
Amelia Island, Florida, USA

**Attendance at the MDRT Annual Meeting and Top of the Table Annual Meeting is open to approved members of the 2012 Table and requires payment of separate registration fees.*

*MDRT Experience

21-23 February 2013
Hyderabad, India

**The MDRT Experience meeting is open to MDRT members and nonmembers.*