



The Premier Association of
Financial Professionals®

2013 MDRT Goals Based on 2012 Production

Following are monthly goals in Bahrain dinars 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	1,992	5,975	11,950		3,983	11,950	23,900		3,408	10,225	20,450	
February	3,983	11,950	23,900		7,967	23,900	47,800		6,817	20,450	40,900	
March	5,975	17,925	35,850		11,950	35,850	71,700		10,225	30,675	61,350	
April	7,967	23,900	47,800		15,933	47,800	95,600		13,633	40,900	81,800	
May	9,958	29,875	59,750		19,917	59,750	119,500		17,042	51,125	102,250	
June	11,950	35,850	71,700		23,900	71,700	143,400		20,450	61,350	122,700	
July	13,942	41,825	83,650		27,883	83,650	167,300		23,858	71,575	143,150	
August	15,933	47,800	95,600		31,867	95,600	191,200		27,267	81,800	163,600	
September	17,925	53,775	107,550		35,850	107,550	215,100		30,675	92,025	184,050	
October	19,917	59,750	119,500		39,833	119,500	239,000		34,083	102,250	204,500	
November	21,908	65,725	131,450		43,817	131,450	262,900		37,492	112,475	224,950	
December	23,900	71,700	143,400		47,800	143,400	286,800		40,900	122,700	245,400	



MDRT
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2013 Million Dollar Round Table

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

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 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

Premium Credit
100% of first year premium
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
6% of first year premium
100% of first year premium

Accidental death and dismemberment (group)
Critical illness (group)
Disability income contracts (group)
Life (group)
Long-term care (group)

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

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

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

100% of all commissions
100% of first year commission

6% of new money invested
6% of first year premium

LIMITED CREDIT

Products

Health care (individual)

Commission/Fee Credit
100% of first year commission

Premium Credit
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

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 BHD 23,900 of eligible commissions paid is required. Of this total, a minimum of BHD 11,950 of paid commissions (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

• Premium Method

A minimum of BHD 47,800 of eligible paid premium is required. Of this total, a minimum of BHD 23,900 of premium (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

• Income Qualification Method

A minimum of BHD 40,900 in annual gross income from the sale of insurance and financial products is required. A minimum of BHD 11,950 must be income from new business generated during the production year. Further, a minimum of BHD 11,950 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 BHD 71,700 of eligible commissions paid or BHD 143,400 of eligible paid premium is required. At least BHD 11,950 of commission or BHD 23,900 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 BHD 122,700 of eligible annual gross income is required. The applicant must meet the minimums of BHD 11,950 in new business and BHD 11,950 in risk-protection business.

3. Top of the Table

• Commission & Premium Method

A minimum of BHD 143,400 of eligible commissions paid or BHD 286,800 of eligible paid premium. At least BHD 11,950 of commission or BHD 23,900 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 BHD 245,400 of eligible annual gross income is required. The applicant must meet the minimums of BHD 11,950 in new business and BHD 11,950 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.