



The Premier Association of
Financial Professionals®

Barbados

2013 MDRT Goals Based on 2012 Production

Following are monthly goals in Barbadian 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	8,850	26,550	53,100		17,700	53,100	106,200		15,142	45,425	90,850	
February	17,700	53,100	106,200		35,400	106,200	212,400		30,283	90,850	181,700	
March	26,550	79,650	159,300		53,100	159,300	318,600		45,425	136,275	272,550	
April	35,400	106,200	212,400		70,800	212,400	424,800		60,567	181,700	363,400	
May	44,250	132,750	265,500		88,500	265,500	531,000		75,708	227,125	454,250	
June	53,100	159,300	318,600		106,200	318,600	637,200		90,850	272,550	545,100	
July	61,950	185,850	371,700		123,900	371,700	743,400		105,992	317,975	635,950	
August	70,800	212,400	424,800		141,600	424,800	849,600		121,133	363,400	726,800	
September	79,650	238,950	477,900		159,300	477,900	955,800		136,275	408,825	817,650	
October	88,500	265,500	531,000		177,000	531,000	1,092,000		151,417	454,250	908,500	
November	97,350	292,050	584,100		194,700	584,100	1,168,200		166,558	499,675	999,350	
December	106,200	318,600	637,200		212,400	637,200	1,274,400		181,700	545,100	1,090,200	



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 BBD 106,200 of eligible commissions paid is required. Of this total, a minimum of BBD 53,100 of paid commissions (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

• Premium Method

A minimum of BBD 212,400 of eligible paid premium is required. Of this total, a minimum of BBD 106,200 of premium (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

• Income Qualification Method

A minimum of BBD 181,700 in annual gross income from the sale of insurance and financial products is required. A minimum of BBD 53,100 must be income from new business generated during the production year. Further, a minimum of BBD 53,100 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 BBD 318,600 of eligible commissions paid or BBD 637,200 of eligible paid premium is required. At least BBD 53,100 of commission or BBD 106,200 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 BBD 545,100 of eligible annual gross income is required. The applicant must meet the minimums of BBD 53,100 in new business and BBD 53,100 in risk-protection business.

3. Top of the Table

• Commission & Premium Method

A minimum of BBD 637,200 of eligible commissions paid or BBD 1,274,400 of eligible paid premium. At least BBD 53,100 of commission or BBD 106,200 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 BBD 1,090,200 of eligible annual gross income is required. The applicant must meet the minimums of BBD 53,100 in new business and BBD 53,100 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.*