



The Premier Association of
Financial Professionals®

Iran

2013 MDRT Goals Based on 2012 Production

Following are monthly goals in Iranian rials 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	20,814,750	62,444,250	124,888,500		41,629,500	124,888,500	249,777,000		35,616,350	106,849,050	213,698,100	
February	41,629,500	124,888,500	249,777,000		83,259,000	249,777,000	499,554,000		71,232,700	213,698,100	427,396,200	
March	62,444,250	187,332,750	374,665,500		124,888,500	374,665,500	749,331,000		106,849,050	320,547,150	641,094,300	
April	83,259,000	249,777,000	499,554,000		166,518,000	499,554,000	999,108,000		142,465,400	427,396,200	854,792,400	
May	104,073,750	312,221,250	624,442,500		208,147,500	624,442,500	1,248,885,000		178,081,750	534,245,250	1,068,490,500	
June	124,888,500	374,665,500	749,331,000		249,777,000	749,331,000	1,498,662,000		213,698,100	641,094,300	1,282,188,600	
July	145,703,250	437,109,750	874,219,500		291,406,500	874,219,500	1,748,439,000		249,314,450	747,943,350	1,495,886,700	
August	166,518,000	499,554,000	999,108,000		333,036,000	999,108,000	1,998,216,000		284,930,800	854,792,400	1,709,584,800	
September	187,332,750	561,998,250	1,123,996,500		374,665,500	1,123,996,500	2,247,993,000		320,547,150	961,641,450	1,923,282,900	
October	208,147,500	624,442,500	1,248,885,000		416,295,000	1,248,885,000	2,497,770,000		356,163,500	1,068,490,500	2,136,981,000	
November	228,962,250	686,886,750	1,373,773,500		457,924,500	1,373,773,500	2,747,547,000		391,779,850	1,175,339,550	2,350,679,100	
December	249,777,000	749,331,000	1,498,662,000		499,554,000	1,498,662,000	2,997,324,000		427,396,200	1,282,188,600	2,564,377,200	



MDRT

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2013 Million Dollar Round Table

(Abridged version. For more detailed information on membership requirements, go to www.mdrtd.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 IRR 249,777,000 of eligible commissions paid is required. Of this total, a minimum of IRR 124,888,500 of paid commissions (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

• Premium Method

A minimum of IRR 499,554,000 of eligible paid premium is required. Of this total, a minimum of IRR 249,777,000 of premium (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

• Income Qualification Method

A minimum of IRR 427,396,200 in annual gross income from the sale of insurance and financial products is required. A minimum of IRR 124,888,500 must be income from new business generated during the production year. Further, a minimum of IRR 124,888,500 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 IRR 749,331,000 of eligible commissions paid or IRR 1,498,662,000 of eligible paid premium is required. At least IRR 124,888,500 of commission or IRR 249,777,000 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 IRR 1,282,188,600 of eligible annual gross income is required. The applicant must meet the minimums of IRR 124,888,500 in new business and IRR 124,888,500 in risk-protection business.

3. Top of the Table

• Commission & Premium Method

A minimum of IRR 1,498,662,000 of eligible commissions paid or IRR 2,997,324,000 of eligible paid premium. At least IRR 124,888,500 of commission or IRR 249,777,000 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 IRR 2,564,377,200 of eligible annual gross income is required. The applicant must meet the minimums of IRR 124,888,500 in new business and IRR 124,888,500 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.*