



The Premier Association of
Financial Professionals®

2013 MDRT Goals Based on 2012 Production

Following are monthly goals in Jamaican 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	290,625	871,875	1,743,750		581,250	1,743,750	3,487,500		497,292	1,491,875	2,983,750	
February	581,250	1,743,750	3,487,500		1,162,500	3,487,500	6,975,000		994,583	2,983,750	5,967,500	
March	871,875	2,615,625	5,231,250		1,743,750	5,231,250	10,462,500		1,491,875	4,475,625	8,951,250	
April	1,162,500	3,487,500	6,975,000		2,325,000	6,975,000	13,950,000		1,989,167	5,967,500	11,935,000	
May	1,453,125	4,359,375	8,718,750		2,906,250	8,718,750	17,437,500		2,486,458	7,459,375	14,918,750	
June	1,743,750	5,231,250	10,462,500		3,487,500	10,462,500	20,925,000		2,983,750	8,951,250	17,902,500	
July	2,034,375	6,103,125	12,206,250		4,068,750	12,206,250	24,412,500		3,481,042	10,443,125	20,886,250	
August	2,325,000	6,975,000	13,950,000		4,650,000	13,950,000	27,900,000		3,978,333	11,935,000	23,870,000	
September	2,615,625	7,846,875	15,693,750		5,231,250	15,693,750	31,387,500		4,475,625	13,426,875	26,853,750	
October	2,906,250	8,718,750	17,437,500		5,812,500	17,437,500	34,875,000		4,972,917	14,918,750	29,837,500	
November	3,196,875	9,590,625	19,181,250		6,393,750	19,181,250	38,362,500		5,470,208	16,410,625	32,821,250	
December	3,487,500	10,462,500	20,925,000		6,975,000	20,925,000	41,850,000		5,967,500	17,902,500	35,805,000	



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)

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 JMD 3,487,500 of eligible commissions paid is required. Of this total, a minimum of JMD 1,743,750 of paid commissions (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

• Premium Method

A minimum of JMD 6,975,000 of eligible paid premium is required. Of this total, a minimum of JMD 3,487,500 of premium (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

• Income Qualification Method

A minimum of JMD 5,967,500 in annual gross income from the sale of insurance and financial products is required. A minimum of JMD 1,743,750 must be income from new business generated during the production year. Further, a minimum of JMD 1,743,750 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 JMD 10,462,500 of eligible commissions paid or JMD 20,925,000 of eligible paid premium is required. At least JMD 1,743,750 of commission or JMD 3,487,500 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 JMD 17,902,500 of eligible annual gross income is required. The applicant must meet the minimums of JMD 1,743,750 in new business and JMD 1,743,750 in risk-protection business.

3. Top of the Table

• Commission & Premium Method

A minimum of JMD 20,925,000 of eligible commissions paid or JMD 41,850,000 of eligible paid premium. At least JMD 1,743,750 of commission or JMD 3,487,500 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 JMD 35,805,000 of eligible annual gross income is required. The applicant must meet the minimums of JMD 1,743,750 in new business and JMD 1,743,750 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.*