



The Premier Association of  
Financial Professionals®

# 2012년 실적을 기준으로 한 2013년 MDRT 목표

다음은 귀하가 2013년 MDRT, COT, TOT 자격을 충족하기 위해 필요한 월별  
목표입니다(단위: 원). 2012년 한 해 동안 2013년 회원 자격을 얻기 위해 나아가는

월	MDRT 수수료	COT 수수료	TOT 수수료	나외 수수료	MDRT 보험료	COT 보험료	TOT 보험료	나외 보험료	MDRT 소득	COT 소득	TOT 소득	나외 소득
1월	5,953,500	17,860,500	35,721,000		14,883,750	44,651,250	89,302,500		10,187,100	30,561,300	61,122,600	
2월	11,907,000	35,721,000	71,442,000		29,767,500	89,302,500	178,605,000		20,374,200	61,122,600	122,245,200	
3월	17,860,500	53,581,500	107,163,000		44,651,250	133,953,750	267,907,500		30,561,300	91,683,900	183,367,800	
4월	23,814,000	71,442,000	142,884,000		59,535,000	178,605,000	357,210,000		40,748,400	122,245,200	244,490,400	
5월	29,767,500	89,302,500	178,605,000		74,418,750	223,256,250	446,512,500		50,935,500	152,806,500	305,613,000	
6월	35,721,000	107,163,000	214,326,000		89,302,500	267,907,500	535,815,000		61,122,600	183,367,800	366,735,600	
7월	41,674,500	125,023,500	250,047,000		104,186,250	312,558,750	625,117,500		71,309,700	213,929,100	427,858,200	
8월	47,628,000	142,884,000	285,768,000		119,070,000	357,210,000	714,420,000		81,496,800	244,490,400	488,980,800	
9월	53,581,500	160,744,500	321,489,000		133,953,750	401,861,250	803,722,500		91,683,900	275,051,700	550,103,400	
10월	59,535,000	178,605,000	357,210,000		148,837,500	446,512,500	893,025,000		101,871,000	305,613,000	611,226,000	
11월	65,488,500	196,465,500	392,931,000		163,721,250	491,163,750	982,327,500		112,058,100	336,174,300	672,348,600	
12월	71,442,000	214,326,000	428,652,000		178,605,000	535,815,000	1,071,630,000		122,245,200	366,735,600	733,471,200	



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## 2013 Million Dollar Round Table

(Abridged version. For more detailed information on membership requirements, go to [www.mdrt.org](http://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 KRW 71,442,000 of eligible commissions paid is required. Of this total, a minimum of KRW 35,721,000 of paid commissions (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

##### • Premium Method

A minimum of KRW 178,605,000 of eligible paid premium is required. Of this total, a minimum of KRW 89,302,500 of premium (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

##### • Income Qualification Method

A minimum of KRW 122,245,200 in annual gross income from the sale of insurance and financial products is required. A minimum of KRW 35,721,000 must be income from new business generated during the production year. Further, a minimum of KRW 35,721,000 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 KRW 214,326,000 of eligible commissions paid or KRW 535,815,000 of eligible paid premium is required. At least KRW 35,721,000 of commission or KRW 89,302,500 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 KRW 366,735,600 of eligible annual gross income is required. The applicant must meet the minimums of KRW 35,721,000 in new business and KRW 35,721,000 in risk-protection business.

##### 3. Top of the Table

##### • Commission & Premium Method

A minimum of KRW 428,652,000 of eligible commissions paid or KRW 1,071,630,000 of eligible paid premium. At least KRW 35,721,000 of commission or KRW 89,302,500 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 KRW 733,471,200 of eligible annual gross income is required. The applicant must meet the minimums of KRW 35,721,000 in new business and KRW 35,721,000 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.*