



The Premier Association of
Financial Professionals®

Kuwait

2013 MDRT Goals Based on 2012 Production

Following are monthly goals in Kuwaiti 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	2,242	6,725	13,450		4,483	13,450	26,900		3,833	11,500	23,000	
February	4,483	13,450	26,900		8,967	26,900	53,800		7,667	23,000	46,000	
March	6,725	20,175	40,350		13,450	40,350	80,700		11,500	34,500	69,000	
April	8,967	26,900	53,800		17,933	53,800	107,600		15,333	46,000	92,000	
May	11,208	33,625	67,250		22,417	67,250	134,500		19,167	57,500	115,000	
June	13,450	40,350	80,700		26,900	80,700	161,400		23,000	69,000	138,000	
July	15,692	47,075	94,150		31,383	94,150	188,300		26,833	80,500	161,000	
August	17,933	53,800	107,600		35,867	107,600	215,200		30,667	92,000	184,000	
September	20,175	60,525	121,050		40,350	121,050	242,100		34,500	103,500	207,000	
October	22,417	67,250	134,500		44,833	134,500	269,000		38,333	115,000	230,000	
November	24,658	73,975	147,950		49,317	147,950	295,900		42,167	126,500	253,000	
December	26,900	80,700	161,400		53,800	161,400	322,800		46,000	138,000	276,000	



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

	<u>Commission/Fee Credit</u>	<u>Premium Credit</u>
Accidental death and dismemberment (individual)	100% of first year commission	100% of first year premium
Critical illness (individual)	100% of first year commission	100% of first year premium
Disability income contracts (individual)	100% of first year commission	100% of first year premium
Life (individual)		
Up to annual premium/target premium	100% of first year commission	100% of first year premium
Deposits in excess of annual/target premium	100% of commission paid	6% of excess premium
Single premium (whole life and investment)	100% of first year commission	6% of first year premium
Short-term endowment rider (max 15 yrs)	100% of first year commission	6% of first year premium
Long-term endowment rider	100% of first year commission	6% of first year premium
Long-term care (individual)	100% of first year commission	100% of first year premium
Accidental death and dismemberment (group)	100% of first year commission	10% of first year premium
Critical illness (group)	100% of first year commission	10% of first year premium
Disability income contracts (group)	100% of first year commission	10% of first year premium
Life (group)	100% of first year commission	10% of first year premium
Long-term care (group)	100% of first year commission	10% of first year premium
Annuities (individual and group)	100% of all commissions	6% of new money invested
Single premium and/or short-term endowment (max 15 yrs.)	100% of first year commission	6% of first year premium

LIMITED CREDIT

Products

	<u>Commission/Fee Credit</u>	<u>Premium Credit</u>
Health care (individual)	100% of first year commission	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 KWD 26,900 of eligible commissions paid is required. Of this total, a minimum of KWD 13,450 of paid commissions (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

• Premium Method

A minimum of KWD 53,800 of eligible paid premium is required. Of this total, a minimum of KWD 26,900 of premium (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

• Income Qualification Method

A minimum of KWD 46,000 in annual gross income from the sale of insurance and financial products is required. A minimum of KWD 13,450 must be income from new business generated during the production year. Further, a minimum of KWD 13,450 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 KWD 80,700 of eligible commissions paid or KWD 161,400 of eligible paid premium is required. At least KWD 13,450 of commission or KWD 26,900 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 KWD 138,000 of eligible annual gross income is required. The applicant must meet the minimums of KWD 13,450 in new business and KWD 13,450 in risk-protection business.

3. Top of the Table

• Commission & Premium Method

A minimum of KWD 161,400 of eligible commissions paid or KWD 322,800 of eligible paid premium. At least KWD 13,450 of commission or KWD 26,900 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 KWD 276,000 of eligible annual gross income is required. The applicant must meet the minimums of KWD 13,450 in new business and KWD 13,450 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.*