



The Premier Association of
Financial Professionals®

New Zealand

2013 MDRT Goals Based on 2012 Production

Following are monthly goals in New Zealand 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 | 11,733 | 35,200 | 70,400 | | 23,467 | 70,400 | 140,800 | | 20,075 | 60,225 | 120,450 | |
| February | 23,467 | 70,400 | 140,800 | | 46,933 | 140,800 | 281,600 | | 40,150 | 120,450 | 240,900 | |
| March | 35,200 | 105,600 | 211,200 | | 70,400 | 211,200 | 422,400 | | 60,225 | 180,675 | 361,350 | |
| April | 46,933 | 140,800 | 281,600 | | 93,867 | 281,600 | 563,200 | | 80,300 | 240,900 | 481,800 | |
| May | 58,667 | 176,000 | 352,000 | | 117,333 | 352,000 | 704,000 | | 100,375 | 301,125 | 602,250 | |
| June | 70,400 | 211,200 | 422,400 | | 140,800 | 422,400 | 844,800 | | 120,450 | 361,350 | 722,700 | |
| July | 82,133 | 246,400 | 492,800 | | 164,267 | 492,800 | 985,600 | | 140,525 | 421,575 | 843,150 | |
| August | 93,867 | 281,600 | 563,200 | | 187,733 | 563,200 | 1,126,400 | | 160,600 | 481,800 | 963,600 | |
| September | 105,600 | 316,800 | 633,600 | | 211,200 | 633,600 | 1,267,200 | | 180,675 | 542,025 | 1,084,050 | |
| October | 117,333 | 352,000 | 704,000 | | 234,667 | 704,000 | 1,408,000 | | 200,750 | 602,250 | 1,204,500 | |
| November | 129,067 | 387,200 | 774,400 | | 258,133 | 774,400 | 1,548,800 | | 220,825 | 662,475 | 1,324,950 | |
| December | 140,800 | 422,400 | 844,800 | | 281,600 | 844,800 | 1,689,600 | | 240,900 | 722,700 | 1,445,400 | |



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

| | <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 NZD 140,800 of eligible commissions paid is required. Of this total, a minimum of NZD 70,400 of paid commissions (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

• Premium Method

A minimum of NZD 281,600 of eligible paid premium is required. Of this total, a minimum of NZD 140,800 of premium (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

• Income Qualification Method

A minimum of NZD 240,900 in annual gross income from the sale of insurance and financial products is required. A minimum of NZD 70,400 must be income from new business generated during the production year. Further, a minimum of NZD 70,400 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 NZD 422,400 of eligible commissions paid or NZD 844,800 of eligible paid premium is required. At least NZD 70,400 of commission or NZD 132,100 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 NZD 722,700 of eligible annual gross income is required. The applicant must meet the minimums of NZD 70,400 in new business and NZD 70,400 in risk-protection business.

3. Top of the Table

• Commission & Premium Method

A minimum of NZD 844,800 of eligible commissions paid or NZD 1,689,600 of eligible paid premium. At least NZD 70,400 of commission or NZD 132,100 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 NZD 1,445,400 of eligible annual gross income is required. The applicant must meet the minimums of NZD 70,400 in new business and NZD 70,400 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.*