

**MDRT**The Premier Association of  
Financial Professionals®

România

# Obiectivele MDRT privind calificarea în anul 2013 pe baza producției din 2012

Vă prezentăm în continuare obiectivele lunare (exprimate în RON) care vă vor menține în cursa pentru Million Dollar Round Table, Court of the Table și Top of the Table 2013. Urmăriți-vă producția pe parcursul anului 2012 în vederea obținerii calității de membru în anul 2013.

Luna	Comision MDRT	Comision Court of the Table	Comision Top of the Table	Comisionul meu	Primă MDRT	Primă Court of the Table	Primă Top of the Table	Prima mea	Venit MDRT	Venit Court of the Table	Venit Top of the Table	Venitul meu
Ianuarie	3.008	9.025	18.050		6.017	18.050	36.100		5.150	15.450	30.900	
Februarie	6.017	18.050	36.100		12.033	36.100	72.200		10.300	30.900	61.800	
Martie	9.025	27.075	54.150		18.050	54.150	108.300		15.450	46.350	92.700	
Aprilie	12.033	36.100	72.200		24.067	72.200	144.400		20.600	61.800	123.600	
Mai	15.042	45.125	90.250		30.083	90.250	180.500		25.750	77.250	154.500	
Iunie	18.050	54.150	108.300		36.100	108.300	216.600		30.900	92.700	185.400	
Iulie	21.058	63.175	126.350		42.117	126.350	252.700		36.050	108.150	216.300	
August	24.067	72.200	144.400		48.133	144.400	288.800		41.200	123.600	247.200	
Septembrie	27.075	81.225	162.450		54.150	162.450	324.900		46.350	139.050	278.100	
Octombrie	30.083	90.250	180.500		60.167	180.500	361.000		51.500	154.500	309.000	
Noiembrie	33.092	99.275	198.550		66.183	198.550	397.100		56.650	169.950	339.900	
Decembrie	36.100	108.300	216.600		72.200	216.600	433.200		61.800	185.400	370.800	



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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

	<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 RON 36,100 of eligible commissions paid is required. Of this total, a minimum of RON 18,050 of paid commissions (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

##### • Premium Method

A minimum of RON 72,200 of eligible paid premium is required. Of this total, a minimum of RON 36,100 of premium (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

##### • Income Qualification Method

A minimum of RON 61,800 in annual gross income from the sale of insurance and financial products is required. A minimum of RON 18,050 must be income from new business generated during the production year. Further, a minimum of RON 18,050 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 RON 108,300 of eligible commissions paid or RON 216,600 of eligible paid premium is required. At least RON 18,050 of commission or RON 36,100 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 RON 185,400 of eligible annual gross income is required. The applicant must meet the minimums of RON 18,050 in new business and RON 18,050 in risk-protection business.

##### 3. Top of the Table

##### • Commission & Premium Method

A minimum of RON 216,600 of eligible commissions paid or RON 433,200 of eligible paid premium. At least RON 18,050 of commission or RON 36,100 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 RON 370,800 of eligible annual gross income is required. The applicant must meet the minimums of RON 18,050 in new business and RON 18,050 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.*