



The Premier Association of
Financial Professionals®

Singapore

2013 MDRT Goals Based on 2012 Production

Following are monthly goals in Singapore 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	9,908	29,725	59,450		29,725	89,175	178,350		16,958	50,875	101,750	
February	19,817	59,450	118,900		59,450	178,350	356,700		33,917	101,750	203,500	
March	29,725	89,175	178,350		89,175	267,525	535,050		50,875	152,625	305,250	
April	39,633	118,900	237,800		118,900	356,700	713,400		67,833	203,500	407,000	
May	49,542	148,625	297,250		148,625	445,875	891,750		84,792	254,375	508,750	
June	59,450	178,350	356,700		178,350	535,050	1,070,100		101,750	305,250	610,500	
July	69,358	208,075	416,150		208,075	624,225	1,248,450		118,708	356,125	712,250	
August	79,267	237,800	475,600		237,800	713,400	1,426,800		135,667	407,000	814,000	
September	89,175	267,525	535,050		267,525	802,575	1,605,150		152,625	457,875	915,750	
October	99,083	297,250	594,500		297,250	891,750	1,783,500		169,583	508,750	1,017,500	
November	108,992	326,975	653,950		326,975	980,925	1,961,850		186,542	559,625	1,119,250	
December	118,900	356,700	713,400		356,700	1,070,100	2,140,200		203,500	610,500	1,221,000	



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 SGD 118,900 of eligible commissions paid is required. Of this total, a minimum of SGD 59,450 of paid commissions (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

• Premium Method

A minimum of SGD 356,700 of eligible paid premium is required. Of this total, a minimum of SGD 178,350 of premium (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

• Income Qualification Method

A minimum of SGD 203,500 in annual gross income from the sale of insurance and financial products is required. A minimum of SGD 59,450 must be income from new business generated during the production year. Further, a minimum of SGD 59,450 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 SGD 356,700 of eligible commissions paid or SGD 1,070,100 of eligible paid premium is required. At least SGD 59,450 of commission or SGD 178,350 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 SGD 610,500 of eligible annual gross income is required. The applicant must meet the minimums of SGD 59,450 in new business and SGD 59,450 in risk-protection business.

3. Top of the Table

• Commission & Premium Method

A minimum of SGD 713,400 of eligible commissions paid or SGD 2,140,200 of eligible paid premium. At least SGD 59,450 of commission or SGD 178,350 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 SGD 1,221,000 of eligible annual gross income is required. The applicant must meet the minimums of SGD 59,450 in new business and SGD 59,450 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.*