



The Premier Association of
Financial Professionals®

MDRT

South Africa

2013 MDRT Goals Based on 2012 Production

Following are monthly goals in South African rands 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	20,250	60,750	121,500		40,500	121,500	243,000		34,650	103,950	207,900	
February	40,500	121,500	243,000		81,000	243,000	486,000		69,300	207,900	415,800	
March	60,750	182,250	364,500		121,500	364,500	729,000		103,950	311,850	623,700	
April	81,000	243,000	486,000		162,000	486,000	972,000		138,600	415,800	831,600	
May	101,250	303,750	607,500		202,500	607,500	1,215,000		173,250	519,750	1,039,500	
June	121,500	364,500	729,000		243,000	729,000	1,458,000		207,900	623,700	1,247,400	
July	141,750	425,250	850,500		283,500	850,500	1,701,000		242,550	727,650	1,455,300	
August	162,000	486,000	972,000		324,000	972,000	1,944,000		277,200	831,600	1,663,200	
September	182,250	546,750	1,093,500		364,500	1,093,500	2,187,000		311,850	935,550	1,871,100	
October	202,500	607,500	1,215,000		405,000	1,215,000	2,430,000		346,500	1,039,500	2,079,000	
November	222,750	668,250	1,336,500		445,500	1,336,500	2,673,000		381,150	1,143,450	2,286,900	
December	243,000	729,000	1,458,000		486,000	1,458,000	2,916,000		415,800	1,247,400	2,494,800	



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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 ZAR 243,000 of eligible commissions paid is required. Of this total, a minimum of ZAR 121,500 of paid commissions (50 percent of the requirement) must come from products listed in the Unlimited Credit category.
- **Premium Method**
A minimum of ZAR 486,000 of eligible paid premium is required. Of this total, a minimum of ZAR 243,000 of premium (50 percent of the requirement) must come from products listed in the Unlimited Credit category.
- **Income Qualification Method**
A minimum of ZAR 415,800 in annual gross income from the sale of insurance and financial products is required. A minimum of ZAR 121,500 must be income from new business generated during the production year. Further, a minimum of ZAR 121,500 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 ZAR 729,000 of eligible commissions paid or ZAR 1,458,000 of eligible paid premium is required. At least ZAR 121,500 of commission or ZAR 243,000 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 ZAR 1,247,400 of eligible annual gross income is required. The applicant must meet the minimums of ZAR 121,500 in new business and ZAR 121,500 in risk-protection business.

3. Top of the Table

- **Commission & Premium Method**
A minimum of ZAR 1,458,000 of eligible commissions paid or ZAR 2,916,000 of eligible paid premium. At least ZAR 121,500 of commission or ZAR 243,000 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 ZAR 2,494,800 of eligible annual gross income is required. The applicant must meet the minimums of ZAR 121,500 in new business and ZAR 121,500 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.*