



The Premier Association of
Financial Professionals®

2013 MDRT Goals Based on 2012 Production

Following are monthly goals in Trinidad & Tobago 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	30,592	91,775	183,550		61,183	183,550	367,100		52,342	157,025	314,050	
February	61,183	183,550	367,100		122,367	367,100	734,200		104,683	314,050	628,100	
March	91,775	275,325	550,650		183,550	550,650	1,101,300		157,025	471,075	942,150	
April	133,267	367,100	734,200		244,733	734,200	1,468,400		209,367	628,100	1,256,200	
May	152,958	458,875	917,750		305,917	917,750	1,835,500		261,708	785,125	1,570,250	
June	183,550	550,650	1,101,300		367,100	1,101,300	2,202,600		314,050	942,150	1,884,300	
July	214,142	642,425	1,284,850		428,283	1,248,850	2,569,700		366,392	1,099,175	2,198,350	
August	244,733	734,200	1,468,400		489,467	1,468,400	2,936,800		418,733	1,256,200	2,512,400	
September	275,325	825,975	1,651,950		550,650	1,651,950	3,303,900		471,075	1,413,225	2,826,450	
October	305,917	917,750	1,835,500		611,833	1,835,500	3,671,000		523,417	1,570,250	2,140,500	
November	336,508	1,009,525	2,019,050		673,017	2,019,050	4,038,100		575,758	1,727,275	3,454,550	
December	367,100	1,101,300	2,202,600		734,200	2,202,600	4,405,200		628,100	1,884,300	3,768,600	



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 TTD 367,100 of eligible commissions paid is required. Of this total, a minimum of TTD 183,550 of paid commissions (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

• Premium Method

A minimum of TTD 734,200 of eligible paid premium is required. Of this total, a minimum of TTD 367,100 of premium (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

• Income Qualification Method

A minimum of TTD 628,100 in annual gross income from the sale of insurance and financial products is required. A minimum of TTD 183,550 must be income from new business generated during the production year. Further, a minimum of TTD 183,550 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 TTD 1,101,300 of eligible commissions paid or TTD 2,202,600 of eligible paid premium is required. At least TTD 183,550 of commission or TTD 367,100 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 TTD 1,884,300 of eligible annual gross income is required. The applicant must meet the minimums of TTD 183,550 in new business and TTD 183,550 in risk-protection business.

3. Top of the Table

• Commission & Premium Method

A minimum of TTD 2,202,600 of eligible commissions paid or TTD 4,405,200 of eligible paid premium. At least TTD 183,550 of commission or TTD 367,100 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 TTD 3,768,600 of eligible annual gross income is required. The applicant must meet the minimums of TTD 183,550 in new business and TTD 183,550 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.*