



The Premier Association of  
Financial Professionals®

United States

## 2013 MDRT Goals Based on 2012 Production

Following are monthly goals in U.S. 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	\$7,500	\$22,500	\$45,000		\$15,000	\$45,000	\$90,000		\$12,833	\$38,500	\$77,000	
February	\$15,000	\$45,000	\$90,000		\$30,000	\$90,000	\$180,000		\$25,667	\$77,000	\$154,000	
March	\$22,500	\$67,500	\$135,000		\$45,000	\$135,000	\$270,000		\$38,500	\$115,500	\$231,000	
April	\$30,000	\$90,000	\$180,000		\$60,000	\$180,000	\$360,000		\$51,333	\$154,000	\$308,000	
May	\$37,500	\$112,500	\$225,000		\$75,000	\$225,000	\$450,000		\$64,167	\$192,500	\$385,000	
June	\$45,000	\$135,000	\$270,000		\$90,000	\$270,000	\$540,000		\$77,000	\$231,000	\$462,000	
July	\$52,500	\$157,500	\$315,000		\$105,000	\$315,000	\$630,000		\$89,833	\$269,500	\$539,000	
August	\$60,000	\$180,000	\$360,000		\$120,000	\$360,000	\$720,000		\$102,667	\$308,000	\$616,000	
September	\$67,500	\$202,500	\$405,000		\$135,000	\$405,000	\$810,000		\$115,500	\$346,500	\$693,000	
October	\$75,000	\$225,000	\$450,000		\$150,000	\$450,000	\$900,000		\$128,333	\$385,000	\$770,000	
November	\$82,500	\$247,500	\$495,000		\$165,000	\$495,000	\$990,000		\$141,167	\$423,500	\$847,000	
December	\$90,000	\$270,000	\$540,000		\$180,000	\$540,000	\$1,080,000		\$154,000	\$462,000	\$924,000	



**MDRT**

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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 USD 90,000 of eligible commissions paid is required. Of this total, a minimum of USD 45,000 of paid commissions (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

###### • Premium Method

A minimum of USD 180,000 of eligible paid premium is required. Of this total, a minimum of USD 90,000 of premium (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

###### • Income Qualification Method

A minimum of USD 154,000 in annual gross income from the sale of insurance and financial products is required. A minimum of USD 45,000 must be income from new business generated during the production year. Further, a minimum of USD 45,000 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 USD 270,000 of eligible commissions paid or USD 540,000 of eligible paid premium is required. At least USD 45,000 of commission or USD 90,000 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 USD 462,000 of eligible annual gross income is required. The applicant must meet the minimums of USD 45,000 in new business and USD 45,000 in risk-protection business.

##### 3. Top of the Table

###### • Commission & Premium Method

A minimum of USD 540,000 of eligible commissions paid or USD 1,080,000 of eligible paid premium. At least USD 45,000 of commission or USD 90,000 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 USD 924,000 of eligible annual gross income is required. The applicant must meet the minimums of USD 45,000 in new business and USD 45,000 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

June 10-13, 2012  
Anaheim, California, USA

June 9-12, 2013

Philadelphia, Pennsylvania, USA

##### \*Top of the Table Annual Meeting

October 10-13, 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

February 21-23, 2013  
Hyderabad, India

*\*The MDRT Experience meeting is open to MDRT members and nonmembers.*