



The Premier Association of
Financial Professionals®

2013 MDRT Goals Based on 2012 Production

Following are monthly goals in United Arab Emirates dirhams 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	24,292	72,875	145,750		48,583	145,750	291,500		41,567	124,700	249,400	
February	48,583	145,750	291,500		97,167	291,500	583,000		83,133	249,400	498,800	
March	72,875	218,625	437,250		145,750	437,250	874,500		124,700	374,100	748,200	
April	97,167	291,500	583,000		194,333	583,000	1,166,000		166,267	498,800	997,600	
May	121,458	364,375	728,750		242,917	728,750	1,457,500		207,833	623,500	1,247,000	
June	145,750	437,250	874,500		291,500	874,500	1,749,000		249,400	748,200	1,496,400	
July	170,042	510,125	1,020,250		340,083	1,020,250	2,040,500		290,967	872,900	1,745,800	
August	194,333	583,000	1,166,000		388,667	1,166,000	2,332,000		332,533	997,600	1,995,200	
September	218,625	655,875	1,311,750		437,250	1,311,750	2,623,500		374,100	1,122,300	2,244,600	
October	242,917	728,750	1,457,500		485,833	1,457,500	2,915,000		415,667	1,247,000	2,494,000	
November	267,208	801,625	1,603,250		534,417	1,603,250	3,206,500		457,233	1,371,700	2,743,400	
December	291,500	874,500	1,749,000		583,000	1,749,000	3,498,000		498,800	1,496,400	2,992,800	



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 AED 291,500 of eligible commissions paid is required. Of this total, a minimum of AED 145,750 of paid commissions (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

• Premium Method

A minimum of AED 583,000 of eligible paid premium is required. Of this total, a minimum of AED 291,500 of premium (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

• Income Qualification Method

A minimum of AED 498,800 in annual gross income from the sale of insurance and financial products is required. A minimum of AED 145,750 must be income from new business generated during the production year. Further, a minimum of AED 145,750 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 AED 874,500 of eligible commissions paid or AED 1,749,000 of eligible paid premium is required. At least AED 145,750 of commission or AED 291,500 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 AED 1,496,400 of eligible annual gross income is required. The applicant must meet the minimums of AED 145,750 in new business and AED 145,750 in risk-protection business.

3. Top of the Table

• Commission & Premium Method

A minimum of AED 1,749,000 of eligible commissions paid or AED 3,498,000 of eligible paid premium. At least AED 145,750 of commission or AED 291,500 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 AED 2,992,800 of eligible annual gross income is required. The applicant must meet the minimums of AED 145,750 in new business and AED 145,750 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.*