



The Premier Association of  
Financial Professionals ®

Việt Nam

## MỤC TIÊU CỦA MDRT 2013 DỰA TRÊN KẾT QUẢ KINH DOANH NĂM 2012

Dưới đây là mục tiêu tháng theo VND để bạn có thể theo dõi Million Dollar Round Table, Court of the Table và Top of the Table 2013. Theo dõi tiến trình tiến đến thành viên năm 2013 ngay trong năm kinh doanh 2012.

Tháng	Hoa hồng MDRT	Hoa hồng Court of the Table	Hoa hồng Top of the Table	Hoa hồng của Tôi	Phí bảo hiểm MDRT	Phí bảo hiểm Court of the Table	Phí bảo hiểm Top of the Table	Phí bảo hiểm của Tôi	Thu nhập MDRT	Thu nhập Court of the Table	Thu nhập Top of the Table	Thu nhập của Tôi
Tháng Một	21,541,025	64,623,075	129,246,150		43,082,050	129,246,150	258,492,300		36,859,083	110,577,250	221,154,500	
Tháng Hai	43,082,050	129,246,150	258,492,300		86,164,100	258,492,300	516,984,600		73,718,167	221,154,500	442,309,000	
Tháng Ba	64,623,075	193,869,225	387,738,450		129,246,150	287,738,450	775,476,900		110,577,250	331,731,750	663,463,500	
Tháng Tư	86,164,100	258,492,300	516,984,600		172,328,200	516,984,600	1,033,969,200		147,436,333	442,309,000	884,618,000	
Tháng Năm	107,705,125	323,115,375	646,230,750		215,410,250	646,230,750	1,292,461,500		184,295,417	552,886,250	1,105,772,500	
Tháng Sáu	129,246,150	387,738,450	775,476,900		258,492,300	775,476,900	1,550,953,800		221,154,500	663,463,500	1,326,927,000	
Tháng Bảy	150,787,175	452,361,525	904,723,050		301,574,350	904,723,050	1,809,446,100		258,013,583	774,040,750	1,548,081,500	
Tháng Tám	172,328,200	516,984,600	1,033,969,200		344,656,400	1,033,969,200	2,067,938,400		294,872,667	884,618,000	1,769,236,000	
Tháng Chín	193,869,225	581,607,675	1,163,215,350		387,738,450	1,163,215,350	2,326,430,700		331,731,750	995,195,250	1,990,390,500	
Tháng Mười	215,410,250	646,230,750	1,292,461,500		430,820,500	1,292,461,500	2,584,923,000		368,590,833	1,105,772,500	2,211,545,000	
Tháng Mười Một	236,951,275	710,863,825	1,421,707,650		473,902,550	1,421,707,650	2,843,415,300		405,449,917	1,216,349,750	2,432,699,500	
Tháng Mười Hai	258,492,300	775,476,900	1,550,953,800		516,984,600	1,550,953,800	3,101,907,600		442,309,000	1,326,927,000	2,653,854,000	



**MDRT**  
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## 2013 Million Dollar Round Table

(Abridged version. For more detailed information on membership requirements, go to [www.mdr.org](http://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 VND 258,492,300 of eligible commissions paid is required. Of this total, a minimum of VND 129,246,150 of paid commissions (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

##### • Premium Method

A minimum of VND 516,984,600 of eligible paid premium is required. Of this total, a minimum of VND 258,492,300 of premium (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

##### • Income Qualification Method

A minimum of VND 442,309,000 in annual gross income from the sale of insurance and financial products is required. A minimum of VND 129,246,150 must be income from new business generated during the production year. Further, a minimum of VND 129,246,150 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 VND 775,476,900 of eligible commissions paid or VND 1,550,953,800 of eligible paid premium is required. At least VND 129,246,150 of commission or VND 258,492,300 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 VND 1,326,927,000 of eligible annual gross income is required. The applicant must meet the minimums of VND 129,246,150 in new business and VND 129,246,150 in risk-protection business.

##### 3. Top of the Table

##### • Commission & Premium Method

A minimum of VND 1,550,953,800 of eligible commissions paid or VND 3,101,907,600 of eligible paid premium. At least VND 129,246,150 of commission or VND 258,492,300 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 VND 2,653,854,000 of eligible annual gross income is required. The applicant must meet the minimums of VND 129,246,150 in new business and VND 129,246,150 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.