



# MDRT

The Premier Association  
of Financial Professionals®

## 2021 MDRT Goals Based on 2020 Production

United States

Adjusted in response to COVID-19

Following are monthly goals in U.S. dollars to keep you on track for the 2021 Million Dollar Round Table, Court of the Table and Top of the Table. Track your progress toward 2021 membership during the 2020 production year.

Month	COMMISSION			PREMIUM			INCOME		
	MDRT	Court of the Table	Top of the Table	MDRT	Court of the Table	Top of the Table	MDRT	Court of the Table	Top of the Table
January	\$5,083	\$15,250	\$30,500	\$10,167	\$30,500	\$61,000	\$8,750	\$26,250	\$52,500
February	\$10,167	\$30,500	\$61,000	\$20,333	\$61,000	\$122,000	\$17,500	\$52,500	\$105,000
March	\$15,250	\$45,750	\$91,500	\$30,500	\$91,500	\$183,000	\$26,250	\$78,750	\$157,500
April	\$20,333	\$61,000	\$122,000	\$40,667	\$122,000	\$244,000	\$35,000	\$105,000	\$210,000
May	\$25,417	\$76,250	\$152,500	\$50,833	\$152,500	\$305,000	\$43,750	\$131,250	\$262,500
June	\$30,500	\$91,500	\$183,000	\$61,000	\$183,000	\$366,000	\$52,500	\$157,500	\$315,000
July	\$35,583	\$106,750	\$213,500	\$71,167	\$213,500	\$427,000	\$61,250	\$183,750	\$367,500
August	\$40,667	\$122,000	\$244,000	\$81,333	\$244,000	\$488,000	\$70,000	\$210,000	\$420,000
September	\$45,750	\$137,250	\$274,500	\$91,500	\$274,500	\$549,000	\$78,750	\$236,250	\$472,500
October	\$50,833	\$152,500	\$305,000	\$101,667	\$305,000	\$610,000	\$87,500	\$262,500	\$525,000
November	\$55,917	\$167,750	\$335,500	\$111,833	\$335,500	\$671,000	\$96,250	\$288,750	\$577,500
December	<b>\$61,000</b>	<b>\$183,000</b>	<b>\$366,000</b>	<b>\$122,000</b>	<b>\$366,000</b>	<b>\$732,000</b>	<b>\$105,000</b>	<b>\$315,000</b>	<b>\$630,000</b>



## 2021 Million Dollar Round Table

(Abridged version. For more detailed information on membership requirements, go to [www.mdrt.org](http://www.mdrt.org).)

### PRODUCTION 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/top up	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 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

#### OTHER PRODUCTS

##### 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/fee	6% of new money invested
Securities	100% of commission/fee on new money invested	6% of new money invested
Wrap accounts/asset management accounts	100% of all commissions/fee	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 2021 Round Table will be based on the following production methods:

- **Commission/Fee Method**  
A minimum of USD 61,000 of eligible commissions paid is required.
- **Premium Method**  
A minimum of USD 122,000 of eligible paid premium is required.
- **Income Qualification Method**  
A minimum of USD 105,000 in annual gross income from the sale and service of insurance and financial products is required. A minimum of USD 30,500 must be income from new business generated during the production year.

##### 2. Court of the Table

- **Commission & Premium Method**  
A minimum of USD 183,000 of eligible commissions paid or USD 366,000 of eligible paid premium is required.
- **Income Method**  
A minimum of USD 315,000 of eligible annual gross income is required. The applicant must meet the minimums of USD 30,500 in new business.

#### SPECIAL RULES FOR 2019 OR 2020 MDRT MEMBERS

The following special rules apply only to those who were MDRT members in 2019 or 2020.

- The production requirement for eligibility has been waived. They may join without having met the published requirement.
- Members may apply at a level up to the highest level achieved during either 2019 or 2020 without demonstrating qualifying production. Example: If the member achieved Court of the Table membership in either 2019 or 2020, they may join Court of the Table again without demonstrating qualifying production or having met the published requirement.
- If they apply at a level of membership higher than they achieved during either 2019 or 2020, they must demonstrate qualifying production at the published 2021 production requirement. Example: If the member achieved Court of the Table membership in either 2019 or 2020, and wants to join Top of the Table in 2021, they must submit qualifying 2021 production for Top of the Table.
- Additional examples of the above and related questions are addressed in the FAQs on MDRT's Focus Center at [MDRT.org](http://MDRT.org).

##### 3. Top of the Table

###### • **Commission & Premium Method**

A minimum of USD 366,000 of eligible commissions paid or USD 732,000 of eligible paid premium.

###### • **Income Method**

A minimum of USD 630,000 of eligible annual gross income is required. The applicant must meet the minimums of USD 30,500 in new 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 Virtual Event**  
August 3-7, 2020

\***Top of the Table Annual Meeting**  
October 14-17, 2020  
Scottsdale, Arizona, USA

\***EDGE Meeting**  
November 16-18, 2020  
San Francisco, California, USA

**MDRT Annual Meeting 2021**  
June 6-9, 2021  
New Orleans, Louisiana, USA

\*Attendance at the MDRT Virtual Event, EDGE Meeting and Top of the Table Annual Meeting are open to approved members of the 2020 Table and requires payment of separate registration fees.

#### Elimination of the Unlimited Credit Requirement for the United States

MDRT has eliminated the requirement that a minimum of 50 percent of an applicant's qualifying production come from Unlimited Credit or "core products." Beginning with the 2019 membership year, applicants from the United States will be able to qualify using **any** MDRT eligible product in **any** combination or proportion.

The change in the requirement applies to qualification using the Commission, Premium and Income methods and is designed to ensure compliance with the fiduciary rule established by the U.S. Department of Labor.