



**MDRT**

The Premier Association of  
Financial Professionals®

**Membership Information  
for the  
2022 Million Dollar Round Table**

*Based on 2021 production*

**Million Dollar Round Table**

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# PLEASE NOTE

Please note the following changes to previous versions of this document. Please discard any copies of this document that do not have the mark of “Global – 12/22/2021” at the foot of each page.

- The Market specific production requirements have been established. See pages 11-16.
- A typo has been remedied under the TOT requirements listed on page 3.
- The meeting dates for Global Conference and MDRT EDGE have been updated. See page 10.

## Table of Contents

	Page
I. Production Requirements -----	3
II. Eligibility-----	4
III. Reporting -----	5
IV. Additional Requirements -----	6
V. Clarifications-----	7
VI. Illustrations -----	9
VII. Meetings-----	10
VIII. Commission/Premium Production Requirements By Market-----	11
IX. Income Production Requirements By Market-----	14

Apply for 2022 membership online at  
<https://www.mdrt.org/membership-application/>

# MEMBERSHIP INFORMATION FOR THE 2022 MILLION DOLLAR ROUND TABLE

## I. PRODUCTION REQUIREMENTS

### 1. Production Methods

Membership in the 2022 Round Table will be based on the following production methods: (See page 4 for products)

- **Commission/Fee Method**  
A minimum of USD 66,000 of eligible commissions paid is required. Of this total, a minimum of USD 33,000 of paid commissions (50 percent of the requirement) must come from products listed in the Risk-Protection category.
- **Premium Method**  
A minimum of USD 132,000 of eligible paid premium is required. Of this total, a minimum of USD 66,000 of premium (50 percent of the requirement) must come from products listed in the Risk-Protection category.
- **Income Qualification Method**  
A minimum of USD 114,000 in annual gross income from the sale of insurance and financial products is required. A minimum of USD 33,000 must be income from new business generated during the production year. Further, a minimum of USD 33,000 must be derived from income associated with products in the Risk-Protection category. 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 198,000 of eligible commissions paid or USD 396,000 of eligible paid premium is required. At least USD 33,000 of commission or USD 66,000 of premium (50 percent of the entry-level MDRT requirement) must come from products listed in the Risk-Protection category before an applicant can use any credit from policies listed under the Other Products category.
- **Income Method**  
A minimum of USD 342,000 of eligible annual gross income is required. The applicant must meet the minimums of USD 33,000 in new business and USD 33,000 in risk-protection business.

### 3. Top of the Table

- **Commission & Premium Method**  
A minimum of USD 396,000 of eligible commissions paid or USD 792,000 of eligible paid premium. At least USD 33,000 of commission or USD 66,000 of premium (50 percent of the entry-level MDRT requirement) must come from products listed in the Risk-Protection category before an applicant can use any credit from policies listed under the Other Products category.
- **Income Method**  
A minimum of USD 684,000 of eligible annual gross income is required. The applicant must meet the minimums of USD 33,000 in new business and USD 33,000 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.

**Please note: Applicants may not combine production credit from the methods above to attain the minimum requirement. Applicants will be approved only under one method.**

**The 2022 production requirements for applicants outside the United States are expressed in local currency in the tables at the end of this document. All commission, premium or income credit reported must be converted to U.S. dollars using the MDRT conversion factor listed at the end of this document.**

#### 4. Eligible Products and Credit

##### RISK-PROTECTION PRODUCTS

<b>Products from life insurance companies</b>	<b>Commission/Fee Credit</b>	<b>Premium Credit</b>
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

<b>Products</b>	<b>Commission/Fee Credit</b>	<b>Premium Credit</b>
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

## II. **ELIGIBILITY**

### 1. Qualification Overview

- First-time applicants for MDRT must use either the commission or premium methods to demonstrate qualification for membership. (See chart on page 5.)
- Any individual with prior MDRT membership is eligible to apply using the income qualification method.

### 2. MDRT Status Designations

Each MDRT status designation is granted for **one year only**. All members **must apply every year** to continue their affiliation with MDRT.

- **Qualifying Member**

An individual who is a first-time applicant becomes a Qualifying (Q) member when his/her application papers are approved. Until the 10<sup>th</sup> year of membership is attained, the member will be a Qualifying member.

- **Qualifying And Life Member**

An individual becomes a Qualifying and Life (QL) member when approved for the 10<sup>th</sup> year of membership. Qualifying and Life status is maintained in future years by submitting an application each year, including certifying letter(s) demonstrating qualifying production or by attesting to having met current minimum production levels, and by paying the required dues.

- **Life Member**

After Qualifying and Life membership has been attained, Applicants for Life status will declare that they did not meet the production requirement, but still wish to continue their MDRT membership. Life members **must annually submit an application and pay dues**.

Member Type	COMMISSION						Member Type	PREMIUM					
	MDRT		COT		TOT			MDRT		COT		TOT	
	Risk-Protection	Total	Risk-Protection	Total	Risk-Protection	Total		Risk-Protection	Total	Risk-Protection	Total	Risk-Protection	Total
Production	\$33,000	\$66,000	\$33,000	\$198,000	\$33,000	\$396,000	Production	\$66,000	\$132,000	\$66,000	\$396,000	\$66,000	\$792,000
<b>1st-Time Member</b>	Required		Required		Required		<b>1st-Time Member</b>	Required		Required		Required	
Certifying letters Signed by	Company		Company		Company		Certifying letters Signed by	Company		Company		Company	
<b>2 - 10 Year Member</b>	Required		Required		Required		<b>2 - 10 Year Member</b>	Required		Required		Required	
Certifying letters Signed by	Company		Company		Company		Certifying letters Signed by	Company		Company		Company	
<b>11+ Year Member</b>	Not Required		Required if less than 10 COT		Required if less than 10 TOT		<b>11+ Year Member</b>	Not Required		Required if less than 10 COT		Required if less than 10 TOT	
Certifying letters Signed by	Not Required		Company		Company		Certifying letters Signed by	Not Required		Company		Company	

Member Type	INCOME								
		MDRT			COT			TOT	
	New Business	Risk-Protection	Total	New Business	Risk-Protection	Total	New Business	Risk-Protection	Total
Production	\$33,000	\$33,000	\$114,000	\$33,000	\$33,000	\$342,000	\$33,000	\$33,000	\$684,000
<b>1st-Time Member</b>	Not Eligible			Not Eligible			Not Eligible		
Certifying letters Signed by									
<b>2 - 10 Year Member</b>	Required			Required			Required		
Certifying letters Signed by	Self-signed			Self-signed			Self-signed		
<b>11+ Year Member</b>	Not Required			Required if less than 10 COT			Required if less than 10 TOT		
Certifying letters Signed by	Not Required			Self-signed			Self-signed		

### III. REPORTING

#### 1. Verifying Production

- Commission And Premium Verification**

First-time applicants must apply using **ONLY** the commission or premium methods and supply a certifying letter(s) with third party verification. Those applying for Qualifying membership (years two through 10) may submit the customary certifying letters with third party verification for commission or premium or submit a self-signed certifying letter and attach supporting documents for the income qualification method as outlined above. Certifying letters may be completed by a representative of the company/broker dealer/brokerage agency, a Certified Public Accountant (or equivalent), or a representative of the applicant's personal agency/corporation or office.

- Income Verification**

Verification of eligible production under the income qualification method will be accomplished via a certifying letter signed by the applicant. All applications submitted under the income method are subject to a random production verification audit at a later date. If selected, the individual will need to supply supporting documents, such as commission statements, that verify the amounts claimed. Other acceptable supporting documents would be a statement of income signed by a representative of the company/broker dealer/brokerage agency, a Certified Public Accountant (or equivalent), or a representative of the applicant's personal agency/corporation/office. Tax documents may also be used.

- **Simplified Reporting for Qualifying & Life and Life Members**  
Once eligibility for Life status has been attained, members who have achieved Qualifying and Life or Life status are eligible to submit an application each year, including certifying letter(s) demonstrating qualifying production or by attesting to having met current minimum production levels, and by paying the required dues. Proof of production (i.e. certifying letters or commission/income documents) will not be required beginning in the eleventh year. Applicants for Life status will declare that they did not meet the production requirement, but still wish to continue their MDRT membership.

## 2. Court of the Table

- Applicants must continue to submit proof of production via certifying letter(s) until achieving 10 years of membership at the higher level. They may declare their eligibility without certifying letters or income documents when applying for the eleventh year of membership at Court of the Table level.

## 3. Top of the Table

- Applicants must continue to submit proof of production via certifying letter(s) until achieving 10 years of membership at the higher level. They may declare their eligibility without certifying letters or income documents when applying for the eleventh year of membership at Top of the Table level.

## 4. Application Forms

- Applications for 2022 MDRT membership will be available on November 1, 2021. Applicants may complete an online application or download a paper application at [www.mdrtd.org](http://www.mdrtd.org). A paper application may also be requested by phone, fax or email at [memberrelations@mdrt.org](mailto:memberrelations@mdrt.org).

## 5. Certifying Letters

- A certifying letter **signed by an official** from the company an applicant is using for MDRT qualification is required when applying under the commission or premium method. Otherwise, the application will be considered incomplete and membership may be denied. **These companies may include** life insurance companies, agencies, brokerage companies, broker/dealers, banks or mutual fund companies. Also acceptable would be a certifying letter completed by a representative of the company/broker dealer/brokerage agency, a Certified Public Accountant (or equivalent), or a representative of the applicant's personal agency/corporation or office.
- A Certified Public Accountant (CPA) or the equivalent may sign certifying letters for financial planning fees/fees for advice that are paid directly to the producer when applying under the commission or premium method.
- Brokerage companies are defined as third party wholesalers of insurance and investment products that are provided to agents on behalf of insurance and investment companies. Should an applicant be an official of a brokerage company, the product provider who pays the commissions must sign the certifying letter unless applying under the income qualification method.

- Income certifying letters are self-reported, signed by the applicant. If selected for a production verification audit, the individual will need to supply supporting documents to verify the amounts claimed, such as:
  - commission statements
  - a statement of income signed by a representative of the company/broker dealer/ brokerage agency, a Certified Public Accountant (or equivalent), or a representative of the applicant's personal agency/corporation/office
  - Tax documents

## 6. **Honor Roll**

Individuals with at least 15 years of qualifying membership (qualification by production) shall be designated as members of the "Honor Roll."

## IV. **ADDITIONAL REQUIREMENTS**

### 1. **Professional Association Membership Requirement**

- When applying for MDRT membership, applicants from the countries/territories listed below must be members in good standing of an association that meets all of the criteria below. (A list of associations that meet the criteria may be found on our web site at <https://www.mdrtd.org/join/member-requirements/>.)
- The association must be an individual membership organization, open to participation without regard to company affiliation, one of the focuses of which is insurance or financial services.
  - The association must have been in existence at least two years and must have 100 or more members.
  - The association must be a nonprofit organization.
  - The association must have a code of ethics and an effective means of dealing with breaches of its code.
- Applicants using a disability waiver, as well as members with 50 or more years of membership, are exempt from the professional association requirement.
- Membership in an association is required of applicants from the following Markets:

<i>Australia</i>	<i>Ireland</i>	<i>Philippines</i>
<i>Bahamas</i>	<i>Israel</i>	<i>Singapore</i>
<i>Canada</i>	<i>Jamaica</i>	<i>Thailand</i>
<i>Greece</i>	<i>Japan</i>	<i>Trinidad &amp; Tobago</i>
<i>Hong Kong</i>	<i>Malaysia</i>	<i>United States</i>
	<i>New Zealand</i>	

### 2. **Annual Membership Dues: USD 550**

- Required dues, completed application and other required forms must be postmarked on or before March 1, 2022. Applications postmarked after March 1 will be considered only if accompanied by an additional fee of USD 200.
- Members with 50 or more years of membership are exempt from the MDRT-level dues. They must, however, pay Court or Top of the Table dues.

### 3. **Court of the Table Dues: USD 50**

- In addition to remitting regular MDRT dues, a Court of the Table applicant must remit the required Court of the Table dues.

#### 4. **Top of the Table Dues: USD 550**

- In addition to remitting regular MDRT membership dues, a Top of the Table applicant must remit the required Top of the Table dues. Top of the Table membership dues includes Court of the Table dues.

#### 5. **Life, Reduced Dues: USD 185**

- Life members who meet **all four of the criteria below** are eligible to pay a reduced dues amount. Those eligible for reduced dues are not required to be members of a professional association.
  - a **Life** or a **Qualifying & Life** member, and
  - applying as a Life member, and
  - 65 years of age by December 31, 2021 and
  - have either 25 years of membership **OR** 20 years of membership with production

*Online payment options are available. For more information, please refer to your 2022 membership application.*

#### 6. **Disability Waiver**

- Life members who have been declared totally disabled for six consecutive months during 2021 may petition for a waiver of payment of dues for the 2022 Table. A disability petition form and doctor's statement must be submitted by March 1, 2022, with the membership application. Each petition will be judged on its own merit. Those approved for the disability waiver are not required to be members of a professional association.

#### 7. **Former Life Member Options**

- Former Life and Qualifying & Life members who wish to rejoin MDRT have two options:
- **Option One:** They may choose not to pay back dues for the years missed and submit the current minimum production and current membership dues with their application. Their member status will revert to Qualifying and they must again fulfill the requirements to attain Life or Qualifying & Life status, which includes accumulating an additional 9 years of Qualifying membership.
- **Option Two:** They may retain Life or Qualifying & Life member status by paying back dues for the number of years missed, not to exceed a maximum of five years, and by meeting the then current requirements for Life membership. The maximum number of years for which back dues may be required will be reduced to three years if the member submits qualifying production for the current year. The amount of back dues will be based upon the current dues at the time of reinstatement. *Please note: Payment of back dues does not provide credit for member year(s) missed.*

For additional information, contact:  
**Million Dollar Round Table  
Member Relations Department**  
325 West Touhy Avenue  
Park Ridge, IL 60068 USA  
Phone: +1 847.692.6378  
Fax: +1 847.518.8921  
Web site: <https://www.mdrt.org>  
E-mail: [memberrelations@mdrt.org](mailto:memberrelations@mdrt.org)

## V. CLARIFICATIONS

### 1. **Eligible Commissions, Fees**

Production credit (for commissions) will be based on eligible commissions received during 2021. Credit may include either earned or advanced (annualized) commissions or both. Advanced (annualized) or earned commissions must be paid to the applicant in 2021 to be eligible for MDRT credit. Please note:

- Commissions paid on a levelized basis may be reported using the present value of up to the first five years' commission discounted at 10 percent per year, not to exceed 55 percent of first-year premium.
- Annualized commissions may be reported for credit if paid, but any chargeback of annualized commissions in a subsequent production year will result in a reduction of that year's production credit.
- If commissions are paid as earned, a policy effective in 2020 may result in production credit for 2021. The policy must be in force on December 31, 2020 but is not required to be in force as of December 31, 2021.
- Commission credit for pensions is based on the product used to fund the pension (life insurance, annuities, mutual funds, etc.) which determines whether it receives Risk-Protection or Other Products credit.
- Commissions that are part of a deferred compensation program may be claimed up front for MDRT credit, provided that they are not claimed again in later years.
- Life insurance policies that exceed the annual premium or target premium are eligible for credit. First year commission credit may be given Risk-Protection category for the commission paid on the amount up to the annual/target premium. If the annual/target premium is exceeded, (sometimes referred to as a "top up") commission credit may be given in the Risk-Protection category for the commission paid on the amount that exceeded the annual/target premium.
- Override commissions, training allowances, bonuses and other sales or expense allowances do not qualify under the commission/premium method.
- Fees paid for the placement of a product are eligible for credit toward the commission requirement, as are asset management fees for mutual funds and wrap/asset management accounts. The type of product placed determines the type of credit the product receives (Risk-Protection or Other).
- Financial Planning Fees/Fees for Advice are eligible for Other Products credit for the net fee paid to the agent/advisor. Fees must be documented by certifying letter signed by a company official, a broker dealer official, or a Certified Public Accountant (or equivalent) for qualifying members.
- Group health insurance commissions are eligible in the first year of the policy only. Additions to the group policy in subsequent years are not eligible for credit.
- Single premium and/or short-term endowment commissions are only eligible in the first year of the policy. Short-term endowment riders (max 15 years) to life insurance policies are eligible for 100 percent of first-year commissions in the Risk-Protection category.
- Long-term endowment commissions are only eligible in the first year of the policy. Long-term endowment riders (16 or more years) to life insurance policies are eligible for 100 percent of first-year commissions in the Risk-Protection category.

## 2. Eligible Premium

Production credit (for premium) will be based on eligible premium paid or new money invested during 2021. Please note:

- If commissions are paid as earned, premium credit should be given only for the amount of premium actually received during the production year.
- If commissions are annualized, the premium credit should also be annualized. Any chargeback of annualized commissions should also result in a reduction of that year's premium credit.
- A policy that becomes effective in 2020 may result in production credit for the amount of premium paid or new money invested during 2021.
- Life insurance policies that exceed the annual premium or target premium are eligible for credit. First year premium credit may be given in the Risk-Protection category up to the amount of the annual/target premium. If the annual/target premium is exceeded, (sometimes referred to as a "top up") premium credit may be given in the Risk-Protection category for 6 percent of the amount that exceeded the annual/target premium.
- Financial Planning Fees/Fees for Advice are eligible for Other Products credit for the gross fee paid to the company, broker dealer or individual agent/advisor. Fees must be documented by certifying letter signed by a company official, a broker dealer official, or a Certified Public Accountant (or equivalent) for qualifying members.
- Group health insurance premium is eligible for credit in the first year of the policy only. Additions to the group policy in subsequent years are not eligible for credit.
- Single premium and/or short-term endowment premium is only eligible in the first year of the policy. Short-term endowment riders (max 15 years) to life insurance policies are eligible for 6 percent of first year premium credit.
- Long-term endowment premium is only eligible in the first year of the policy. Long-term endowment riders (16 or more years) to life insurance policies are eligible for 100 percent of first-year premium credit in the Risk-Protection category.
- Premium credit for pensions is based on the product used to fund the pension (life insurance, annuities, mutual funds, etc.) which determines whether it receives Risk-Protection or Other Products credit.

## 3. Eligible Income

Production credit is based on annual gross income paid during 2021. Please note:

- See chart on page 4 for eligible products.
- Under this model, income is defined as first-year, trail and renewal commissions, as well as fees for product placement, asset management fees and fees for advice.
- Other production-based compensation, such as salaries and production-based bonuses, are also eligible for credit.
- Income contributed as part of a deferred compensation plan is eligible for credit. Credit should be taken during the production year when the deferred income was earned.
- Override commissions are eligible only for personal production.

- Income considered **INELIGIBLE** for MDRT credit includes:
  - Training bonuses/allowances
  - Sales/expense allowances
  - Overrides derived from the production of others.
  - Non-cash compensation, such as incentive trips
  - Income from property and casualty insurance and general insurance (fire, home, auto, etc.)
  - Income from the sale of mortgages.
  - Life settlements
  - Money market accounts

## 4. Credit for Coverage Written on the Applicant, Spouse or Dependents

- Any business written on the applicant, applicant's spouse or dependents may not exceed a **maximum** of 5 percent of the current year's MDRT production requirement (USD 3,300 eligible commissions or USD 6,600 of eligible premium or USD 5,700 of eligible income) if any of the premiums are paid, directly or indirectly, by the applicant or spouse.

## 5. Replacements

- Credit for individual life insurance policies may be claimed only for the amount of first-year commissions or premium on the new policy that exceeds the first-year commissions or premium for the policy being replaced. If the amount is not known, then the amount of commissions being replaced shall be calculated by multiplying the current commission times the appropriate premium for the policy being replaced. Premium credit can be determined by subtracting the replaced premium from the new premium.
- Conversion of a permanent product to a permanent product is to be treated as a replacement for MDRT purposes. This applies only to replacement of individual life insurance policies.

## 6. Definitions And Interpretations

### • **Business Paid for and Underwritten**

Business to be credited shall be paid for during the MDRT qualification period (January 1 through December 31). Business shall be considered to have been paid for as of the date when the coverage first became fully effective with home office approval from the standpoint of payment of the claim (regardless of company practice or the distance between home and field office). However, no credit shall be allowed until the home office has finally accepted the premium and also until the first-year commissions have been paid or credited to the agent's account without any right reserved to the insurance company to recover same, except in case of recall under the contestable provisions of the contract. On joint, partnership, corporate and/or brokerage business, MDRT credit shall be given for only that portion of the business on which the applicant has been compensated, either by first-year commission or the equivalent.

### • **Health Insurance**

Includes policies that relate to the health of the body. Dental, vision, etc., are eligible for credit. See page 4 for specifics.



**6. Definitions and Interpretations (Cont'd)**

**• Policy and Case Definitions**

A policy shall be defined as an individual contract covering one or more lives as contrasted with a group policy, a pension, profit sharing trust or a salary savings plan. Under a qualified pension or profit sharing trust or a salary savings plan, each individual policy shall count as one (1) policy for the purpose of computing total eligible policies. For purposes of production, an employer-sponsored group life plan, franchise life plan and group annuity plan and mutual fund transaction with one (1) investor shall be considered one (1) case regardless of the number of lives or funds involved.

**• In Force Requirement**

Credited business shall include only business which has not been terminated on or before the last day of the MDRT qualification period (December 31) except for business terminated by death or term conversion.

**• Securities**

Includes stocks, bonds or other equities. See page 4 for specifics.

**VI. ILLUSTRATIONS**

**Clarification of Risk-Protection and Other Products Credit**

- At least one-half (50 percent) of the production requirement must come from products listed in the Risk-Protection category. (See section I, 4)
- This serves as a threshold that must be crossed before an applicant can use any credit from the Other Products category.
- Once crossing the threshold, applicants may use **all** of the credits from Other Products category to meet the MDRT requirement.
- The 2022 commission requirement is USD 66,000. To qualify, the applicant must submit a minimum of USD 33,000 in commission from products listed in the Risk-Protection category.

**Example 1 – Eligible for MDRT membership**

Applicant total Risk-Protection	33,000
Applicant total Other Products	<u>100,000</u>
Total MDRT commission credit	133,000

**Example 2 – NOT eligible for MDRT membership**

Applicant total Risk-Protection	32,999
Applicant total Other Products	<u>100,000</u>
Total MDRT commission credit	32,999

**Please note:**

The 50 percent threshold applies regardless of whether commission or premium is used to qualify for membership.

**Clarification of Income Qualification**

- A minimum of USD 114,000 in annual gross income from the sale of insurance and financial products is required.
- A minimum of USD 33,000 must be income from new business generated during the production year. Further, a minimum of USD 33,000 must be derived from income associated with Risk-Protection Products.
- It is possible that the same business, for example the sale of new life insurance policies, could satisfy both requirements. (See Example 2 below.)

**ELIGIBLE for MDRT membership**

**Example 1**

Applicant annual gross income	114,000
Applicant total new business	33,000
Applicant total Risk-Protection Products	33,000

**Example 2**

Applicant annual gross income	114,000
Applicant total new business from Risk-Protection Products *	33,000

\*Satisfies both new business and risk-protection products minimums.

**NOT Eligible for MDRT membership**

**Example 3**

Applicant annual gross income	114,000
Applicant total new business	32,999
Applicant total Risk-Protection Products	33,000

**Example 4**

Applicant annual gross income	114,000
Applicant total new business	33,000
Applicant total Risk-Protection Products	32,999

## **MDRT Annual Meeting\***

26 – 29 June 2022

Boston, Massachusetts, USA

## **MDRT Global Conference\***

28 – 31 August 2022

Sydney, Australia

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

19 – 22 October 2022

Santa Barbara, California, USA

## **MDRT EDGE Meeting\*\*\***

7 – 2 November 2022

Orlando, Florida, USA

*\* Attendance at the MDRT Annual Meeting and MDRT Global Conference is open to approved 2022 members and requires payment of separate registration fees.*

*\*\*Attendance at the Top of the Table Annual Meeting is open to approved 2022 TOT members and requires payment of separate registration fees.*

*\*\*\*MDRT EDGE Meeting is open to approved 2022 members from the U.S. and Canada and requires payment of separate registration fees.*

Visit [www.mdrt.org](http://www.mdrt.org) or contact MDRT at +1 847.692.6378 or email [meetings@mdrt.org](mailto:meetings@mdrt.org) for meeting information or for exhibitor and sponsorship opportunities.

**COMMISSION AND PREMIUM PRODUCTION REQUIREMENTS FOR MEMBERSHIP  
IN THE 2022 MILLION DOLLAR ROUND TABLE**

Based on 2021 Production, Expressed in Local Currency

**Production credit must be reported in U.S. dollars on Certifying Letters**

(Local currency divided by the conversion/standardization factor = MDRT requirement in U.S. dollars)

Production requirements are set independently for each Market. Conversion/standardization factors have no relationship to currency exchange rates and are used only to standardize MDRT processing.

(For a complete list of Market requirements, see the MDRT web site at <https://www.mdr.org/join/member-requirements/>.)

Market	MDRT Commission	COT Commission	TOT Commission	Commission Conv Factor	MDRT Premium	COT Premium	TOT Premium	Premium Conv Factor
Angola	43,500	130,500	261,000	0.6590	87,000	261,000	522,000	0.6590
Anguilla	83,200	249,600	499,200	1.2606	166,400	499,200	998,400	1.2606
Antigua	111,400	334,200	668,400	1.6878	222,800	668,400	1,336,800	1.6878
Argentina	234,800	704,400	1,408,800	3.5575	469,600	1,408,800	2,817,600	3.5575
Armenia	12,476,100	37,428,300	74,856,600	189.0318	24,952,200	74,856,600	149,713,200	189.0318
Aruba	74,800	224,400	448,800	1.1333	149,600	448,800	897,600	1.1333
Australia	101,800	305,400	610,800	1.5424	203,600	610,800	1,221,600	1.5424
Azerbaijan	19,400	58,200	116,400	0.2939	38,800	116,400	232,800	0.2939
Bahamas	57,200	171,600	343,200	0.8666	114,400	343,200	686,400	0.8666
Bahrain	15,600	46,800	93,600	0.2363	31,200	93,600	187,200	0.2363
Bangladesh	1,629,500	4,888,500	9,777,000	24.6893	3,259,000	9,777,000	19,554,000	24.6893
Barbados	92,300	276,900	553,800	1.3984	184,600	553,800	1,107,600	1.3984
Belarus	99,981,000	299,943,000	599,886,000	1,514.8636	199,962,000	599,886,000	1,199,772,000	1,514.8636
Belgium	52,200	156,600	313,200	0.7909	104,400	313,200	626,400	0.7909
Belize	66,800	200,400	400,800	1.0121	133,600	400,800	801,600	1.0121
Bermuda	114,400	343,200	686,400	1.7333	228,800	686,400	1,372,800	1.7333
Bolivia	187,000	561,000	1,122,000	2.8333	374,000	1,122,000	2,244,000	2.8333
Bosnia-Herzegovina	47,900	143,700	287,400	0.7257	95,800	287,400	574,800	0.7257
Botswana	210,100	630,300	1,260,600	3.1833	420,200	1,260,600	2,521,200	3.1833
Brazil	139,600	418,800	837,600	2.1151	418,800	1,256,400	2,512,800	3.1726
British Virgin Islands	73,600	220,800	441,600	1.1151	147,200	441,600	883,200	1.1151
Brunei	45,000	135,000	270,000	0.6818	135,000	405,000	810,000	1.0226
Bulgaria	47,800	143,400	286,800	0.7242	95,600	286,800	573,600	0.7242
Cambodia	63,746,800	191,240,400	382,480,800	965.8606	254,987,200	764,961,600	1,529,923,200	1,931.7212
Cameroon	18,099,800	54,299,400	108,598,800	274.2393	36,199,600	108,598,800	217,197,600	274.2393
Canada	82,300	246,900	493,800	1.2469	164,600	493,800	987,600	1.2469
Cayman Islands	51,400	154,200	308,400	0.7787	102,800	308,400	616,800	0.7787
Channel Islands	52,000	156,000	312,000	0.7878	104,000	312,000	624,000	0.7878
Chile	24,538,000	73,614,000	147,228,000	371.7878	49,076,000	147,228,000	294,456,000	371.7878
China	183,100	549,300	1,098,600	2.7742	549,300	1,647,900	3,295,800	4.1613
Colombia	66,804,700	200,414,100	400,828,200	1,012.1924	133,609,400	400,828,200	801,656,400	1,012.1924
Costa Rica	22,047,600	66,142,800	132,285,600	334.0545	44,095,200	132,285,600	264,571,200	334.0545
Côte d'Ivoire	19,665,800	58,997,400	117,994,800	297.9666	39,331,600	117,994,800	235,989,600	297.9666
Croatia	235,400	706,200	1,412,400	3.5666	470,800	1,412,400	2,824,800	3.5666
Curacao	56,100	168,300	336,600	0.8500	112,200	336,600	673,200	0.8500
Cyprus	31,200	93,600	187,200	0.4727	62,400	187,200	374,400	0.4727
Czech Republic	900,000	2,700,000	5,400,000	13.6363	1,800,000	5,400,000	10,800,000	13.6363
Denmark	499,900	1,499,700	2,999,400	7.5742	999,800	2,999,400	5,998,800	7.5742
Dominica	99,200	297,600	595,200	1.5030	198,400	595,200	1,190,400	1.5030
Dominican Republic	1,029,200	3,087,600	6,175,200	15.5939	2,058,400	6,175,200	12,350,400	15.5939
Ecuador	32,600	97,800	195,600	0.4939	65,200	195,600	391,200	0.4939
Egypt	129,000	387,000	774,000	1.9545	387,000	1,161,000	2,322,000	2.9317
El Salvador	33,700	101,100	202,200	0.5106	67,400	202,200	404,400	0.5106
Estonia	37,800	113,400	226,800	0.5727	75,600	226,800	453,600	0.5727
Fiji	51,000	153,000	306,000	0.7727	102,000	306,000	612,000	0.7727
France	50,000	150,000	300,000	0.7575	100,000	300,000	600,000	0.7575
Georgia	53,600	160,800	321,600	0.8121	107,200	321,600	643,200	0.8121
Germany	52,000	156,000	312,000	0.7878	104,000	312,000	624,000	0.7878
Ghana	63,500	190,500	381,000	0.9621	127,000	381,000	762,000	0.9621
Gibraltar	40,700	122,100	244,200	0.6166	81,400	244,200	488,400	0.6166
Greece	39,000	117,000	234,000	0.5909	78,000	234,000	468,000	0.5909
Grenada	125,600	376,800	753,600	1.9030	251,200	753,600	1,507,200	1.9030
Guatemala	287,600	862,800	1,725,600	4.3575	575,200	1,725,600	3,451,200	4.3575
Guyana	7,225,000	21,675,000	43,350,000	109.4696	14,450,000	43,350,000	86,700,000	109.4696
Honduras	680,700	2,042,100	4,084,200	10.3136	1,361,400	4,084,200	8,168,400	10.3136
Hong Kong, China	420,000	1,260,000	2,520,000	6.3636	1,680,000	5,040,000	10,080,000	12.7272
Hungary	9,509,600	28,528,800	57,057,600	144.0848	19,019,200	57,057,600	114,115,200	144.0848
India	734,200	2,202,600	4,405,200	11.1242	2,936,800	8,810,400	17,620,800	22.2484
Indonesia	241,666,900	725,000,700	1,450,001,400	3,661.6196	483,333,800	1,450,001,400	2,900,002,800	3,661.6196

Market	MDRT Commission	COT Commission	TOT Commission	Commission Conv Factor	MDRT Premium	COT Premium	TOT Premium	Premium Conv Factor
Ireland	59,500	178,500	357,000	0.9015	119,000	357,000	714,000	0.9015
Isle of Man	51,900	155,700	311,400	0.7863	103,800	311,400	622,800	0.7863
Israel	262,900	788,700	1,577,400	3.9833	525,800	1,577,400	3,154,800	3.9833
Italy	46,100	138,300	276,600	0.6984	92,200	276,600	553,200	0.6984
Jamaica West Indies	3,235,100	9,705,300	19,410,600	49.0166	6,470,200	19,410,600	38,821,200	49.0166
Japan	7,088,400	21,265,200	42,530,400	107.4000	21,265,200	63,795,600	127,591,200	161.1000
Jordan	18,000	54,000	108,000	0.2727	36,000	108,000	216,000	0.2727
Kazakhstan	4,980,900	14,942,700	29,885,400	75.4681	9,961,800	29,885,400	59,770,800	75.4681
Kenya	2,800,700	8,402,100	16,804,200	42.4348	5,601,400	16,804,200	33,608,400	42.4348
Kuwait	16,000	48,000	96,000	0.2424	32,000	96,000	192,000	0.2424
Latvia	27,000	81,000	162,000	0.4090	54,000	162,000	324,000	0.4090
Lebanon	53,156,000	159,468,000	318,936,000	805.3939	106,312,000	318,936,000	637,872,000	805.3939
Lithuania	34,300	102,900	205,800	0.5196	68,600	205,800	411,600	0.5196
Luxembourg	64,300	192,900	385,800	0.9742	128,600	385,800	771,600	0.9742
Macau, China	276,900	830,700	1,661,400	4.1954	1,107,600	3,322,800	6,645,600	8.3908
Macedonia	1,392,300	4,176,900	8,353,800	21.0954	2,784,600	8,353,800	16,707,600	21.0954
Malaysia	109,300	327,900	655,800	1.6560	327,900	983,700	1,967,400	2.4840
Malta	18,500	55,500	111,000	0.2803	37,000	111,000	222,000	0.2803
Mauritius	1,068,200	3,204,600	6,409,200	16.1848	2,136,400	6,409,200	12,818,400	16.1848
Mexico	554,200	1,662,600	3,325,200	8.3969	1,108,400	3,325,200	6,650,400	8.3969
Montenegro	4,400	13,200	26,400	0.0666	8,800	26,400	52,800	0.0666
Montserrat	57,000	171,000	342,000	0.8636	114,000	342,000	684,000	0.8636
Mozambique	1,299,100	3,897,300	7,794,600	19.6833	2,598,200	7,794,600	15,589,200	19.6833
Myanmar	20,926,600	62,779,800	125,559,600	317.0696	41,853,200	125,559,600	251,119,200	317.0696
Namibia	339,500	1,018,500	2,037,000	5.1439	679,000	2,037,000	4,074,000	5.1439
Nepal	1,166,100	3,498,300	6,996,600	17.6681	3,498,300	10,494,900	20,989,800	26.5022
Netherlands	55,700	167,100	334,200	0.8439	111,400	334,200	668,400	0.8439
New Zealand	103,600	310,800	621,600	1.5696	207,200	621,600	1,243,200	1.5696
Nicaragua	739,700	2,219,100	4,438,200	11.2075	1,479,400	4,438,200	8,876,400	11.2075
Nigeria	4,829,800	14,489,400	28,978,800	73.1787	9,659,600	28,978,800	57,957,600	73.1787
Norway	647,600	1,942,800	3,885,600	9.8121	1,295,200	3,885,600	7,771,200	9.8121
Oman	11,200	33,600	67,200	0.1696	22,400	67,200	134,400	0.1696
Pakistan	1,489,500	4,468,500	8,937,000	22.5681	2,979,000	8,937,000	17,874,000	22.5681
Panama	37,500	112,500	225,000	0.5681	75,000	225,000	450,000	0.5681
Peru	100,700	302,100	604,200	1.5257	201,400	604,200	1,208,400	1.5257
Philippines	1,061,200	3,183,600	6,367,200	16.0787	2,122,400	6,367,200	12,734,400	16.0787
Poland	131,400	394,200	788,400	1.9909	262,800	788,400	1,576,800	1.9909
Portugal	38,300	114,900	229,800	0.5803	114,900	344,700	689,400	0.8704
Qatar	144,400	433,200	866,400	2.1878	288,800	866,400	1,732,800	2.1878
Republic of Korea	62,308,300	186,924,900	373,849,800	944.0651	155,770,750	467,312,250	934,624,500	1,180.0813
Romania	111,000	333,000	666,000	1.6818	222,000	666,000	1,332,000	1.6818
Russia	1,123,300	3,369,900	6,739,800	17.0196	2,808,250	8,424,750	16,849,500	21.2745
Saudi Arabia	160,800	482,400	964,800	2.4363	321,600	964,800	1,929,600	2.4363
Serbia	2,380,100	7,140,300	14,280,600	36.0621	4,760,200	14,280,600	28,561,200	36.0621
Singapore	79,000	237,000	474,000	1.1969	237,000	711,000	1,422,000	1.7954
Slovakia	34,400	103,200	206,400	0.5212	68,800	206,400	412,800	0.5212
Slovenia	41,100	123,300	246,600	0.6227	82,200	246,600	493,200	0.6227
South Africa	235,600	706,800	1,413,600	3.5696	471,200	1,413,600	2,827,200	3.5696
Spain	40,900	122,700	245,400	0.6196	81,800	245,400	490,800	0.6196
Sri Lanka	2,242,100	6,726,300	13,452,600	33.9712	4,484,200	13,452,600	26,905,200	33.9712
St Kitts and Nevis	105,300	315,900	631,800	1.5954	210,600	631,800	1,263,600	1.5954
St Lucia	120,200	360,600	721,200	1.8212	240,400	721,200	1,442,400	1.8212
St Maarten	58,600	175,800	351,600	0.8878	117,200	351,600	703,200	0.8878
St Vincent	118,500	355,500	711,000	1.7954	237,000	711,000	1,422,000	1.7954
Suriname	10,335,100	31,005,300	62,010,600	156.5924	20,670,200	62,010,600	124,021,200	156.5924
Sweden	621,500	1,864,500	3,729,000	9.4166	1,243,000	3,729,000	7,458,000	9.4166
Switzerland	81,000	243,000	486,000	1.2272	162,000	486,000	972,000	1.2272
Taiwan Area	1,325,800	3,977,400	7,954,800	20.0878	2,651,600	7,954,800	15,909,600	20.0878
Tanzania	46,028,400	138,085,200	276,170,400	697.4000	92,056,800	276,170,400	552,340,800	697.4000
Thailand	888,200	2,664,600	5,329,200	13.4575	1,776,400	5,329,200	10,658,400	13.4575
Togo	17,577,000	52,731,000	105,462,000	266.3181	35,154,000	105,462,000	210,924,000	266.3181
Tonga	108,200	324,600	649,200	1.6393	216,400	649,200	1,298,400	1.6393
Trinidad & Tobago	252,200	756,600	1,513,200	3.8212	504,400	1,513,200	3,026,400	3.8212
Turkey	67,100	201,300	402,600	1.0166	134,200	402,600	805,200	1.0166
Turks & Caicos	77,800	233,400	466,800	1.1787	155,600	466,800	933,600	1.1787
Uganda	85,744,900	257,234,700	514,469,400	1,299.1651	171,489,800	514,469,400	1,028,938,800	1,299.1651
Ukraine	224,200	672,600	1,345,200	3.3969	448,400	1,345,200	2,690,400	3.3969

<b>Market</b>	<b>MDRT Commission</b>	<b>COT Commission</b>	<b>TOT Commission</b>	<b>Commission Conv Factor</b>	<b>MDRT Premium</b>	<b>COT Premium</b>	<b>TOT Premium</b>	<b>Premium Conv Factor</b>
United Arab Emirates	191,100	573,300	1,146,600	2.8954	382,200	1,146,600	2,293,200	2.8954
United Kingdom	43,000	129,000	258,000	0.6515	86,000	258,000	516,000	0.6515
United States	66,000	198,000	396,000	1.0000	132,000	396,000	792,000	1.0000
Uruguay	1,000,500	3,001,500	6,003,000	15.1590	2,001,000	6,003,000	12,006,000	15.1590
Venezuela	59,933,800	179,801,400	359,602,800	908.0878	119,867,600	359,602,800	719,205,600	908.0878
Vietnam	302,594,200	907,782,600	1,815,565,200	4,584.7606	605,188,400	1,815,565,200	3,631,130,400	4,584.7606
Zambia	188,800	566,400	1,132,800	2.8606	377,600	1,132,800	2,265,600	2.8606
Zimbabwe	1,024,700	3,074,100	6,148,200	15.5257	2,049,400	6,148,200	12,296,400	15.5257

**INCOME PRODUCTION REQUIREMENTS FOR MEMBERSHIP  
IN THE 2022 MILLION DOLLAR ROUND TABLE**

Based on 2021 Production, Expressed in Local Currency

Production credit must be reported in U.S. dollars on certifying letters Production requirements are set independently for each Market. Conversion (Conv) factors have no relationship to currency exchange rates and are used only to standardize MDRT processing. (Local currency divided by the income conversion = U.S. MDRT requirement) Qualification under this method is based on a requirement of USD 114,000 in annual gross income from insurance and financial products. A minimum of USD 33,000 must be income from new business generated during the production year. Further, a minimum of USD 33,000 must be derived from income associated with Risk-Protection Products. (For a complete list of Market requirements, see the MDRT website at <https://www.mdr.org/join/member-requirements/> .)

<b>Market</b>	<b>MDRT Income</b>	<b>COT Income</b>	<b>TOT Income</b>	<b>Income Conv Factor</b>
Angola	75,400	226,200	452,400	0.6614
Anguilla	144,000	432,000	864,000	1.2631
Antigua	193,000	579,000	1,158,000	1.6929
Argentina	406,600	1,219,800	2,439,600	3.5666
Armenia	21,608,100	64,824,300	129,648,600	189.5447
Aruba	129,600	388,800	777,600	1.1368
Australia	176,300	528,900	1,057,800	1.5464
Azerbaijan	33,600	100,800	201,600	0.2947
Bahamas	99,000	297,000	594,000	0.8684
Bahrain	27,100	81,300	162,600	0.2377
Bangladesh	2,822,200	8,466,600	16,933,200	24.7561
Barbados	159,900	479,700	959,400	1.4026
Belarus	173,163,000	519,489,000	1,038,978,000	1,518.9737
Belgium	90,400	271,200	542,400	0.7929
Belize	115,700	347,100	694,200	1.0149
Bermuda	198,100	594,300	1,188,600	1.7377
Bolivia	323,800	971,400	1,942,800	2.8403
Bosnia-Herzegovina	83,000	249,000	498,000	0.7280
Botswana	363,800	1,091,400	2,182,800	3.1912
Brazil	241,700	725,100	1,450,200	2.1201
British Virgin Islands	127,500	382,500	765,000	1.1184
Brunei	78,000	234,000	468,000	0.6842
Bulgaria	82,800	248,400	496,800	0.7263
Cambodia	110,406,800	331,220,400	662,440,800	968.4807
Cameroon	31,348,000	94,044,000	188,088,000	274.9824
Canada	142,500	427,500	855,000	1.2500
Cayman Islands	89,000	267,000	534,000	0.7807
Channel Islands	90,100	270,300	540,600	0.7903
Chile	42,498,700	127,496,100	254,992,200	372.7956
China	317,200	951,600	1,903,200	2.7824
Colombia	115,703,000	347,109,000	694,218,000	1,014.9386
Costa Rica	38,185,500	114,556,500	229,113,000	334.9605
Cote d'Ivoire	34,060,300	102,180,900	204,361,800	298.7745
Croatia	407,700	1,223,100	2,446,200	3.5763
Curacao	97,100	291,300	582,600	0.8517
Cyprus	54,000	162,000	324,000	0.4736
Czech Republic	1,558,800	4,676,400	9,352,800	13.6736
Denmark	865,800	2,597,400	5,194,800	7.5947
Dominica	171,800	515,400	1,030,800	1.5070
Dominican Republic	1,782,600	5,347,800	10,695,600	15.6368
Ecuador	56,400	169,200	338,400	0.4947
Egypt	223,500	670,500	1,341,000	1.9605
El Salvador	58,400	175,200	350,400	0.5122
Estonia	65,500	196,500	393,000	0.5745
Fiji	88,400	265,200	530,400	0.7754
France	86,600	259,800	519,600	0.7596
Georgia	92,800	278,400	556,800	0.8140
Germany	90,100	270,300	540,600	0.7903
Ghana	110,000	330,000	660,000	0.9649
Gibraltar	70,200	210,600	421,200	0.6157
Greece	67,500	202,500	405,000	0.5921
Grenada	217,500	652,500	1,305,000	1.9078
Guatemala	498,100	1,494,300	2,988,600	4.3692
Guyana	12,513,500	37,540,500	75,081,000	109.7675
Honduras	1,178,900	3,536,700	7,073,400	10.3412
Hong Kong, China	727,400	2,182,200	4,364,400	6.3807
Hungary	16,470,200	49,410,600	98,821,200	144.4754
India	1,271,600	3,814,800	7,629,600	11.1543
Indonesia	418,557,100	1,255,671,300	2,511,342,600	3,671.5535
Ireland	103,000	309,000	618,000	0.9035

<b>Market</b>	<b>MDRT Income</b>	<b>COT Income</b>	<b>TOT Income</b>	<b>Income Conv Factor</b>
Isle of Man	89,900	269,700	539,400	0.7885
Israel	455,400	1,366,200	2,732,400	3.9947
Italy	79,800	239,400	478,800	0.7000
Jamaica West Indies	5,603,100	16,809,300	33,618,600	49.1500
Japan	12,276,900	36,830,700	73,661,400	107.6921
Jordan	31,200	93,600	187,200	0.2736
Kazakhstan	8,626,700	25,880,100	51,760,200	75.6728
Kenya	4,850,700	14,552,100	29,104,200	42.5500
Kuwait	27,800	83,400	166,800	0.2438
Latvia	46,700	140,100	280,200	0.4096
Lebanon	92,063,900	276,191,700	552,383,400	807.5781
Lithuania	59,500	178,500	357,000	0.5219
Luxembourg	111,400	334,200	668,400	0.9771
Macau, China	479,600	1,438,800	2,877,600	4.2070
Macedonia	2,411,400	7,234,200	14,468,400	21.1526
Malaysia	189,300	567,900	1,135,800	1.6605
Malta	32,100	96,300	192,600	0.2815
Mauritius	1,850,100	5,550,300	11,100,600	16.2289
Mexico	959,900	2,879,700	5,759,400	8.4201
Montenegro	7,600	22,800	45,600	0.0666
Montserrat	98,800	296,400	592,800	0.8666
Mozambique	2,250,000	6,750,000	13,500,000	19.7368
Myanmar	36,244,000	108,732,000	217,464,000	317.9298
Namibia	588,000	1,764,000	3,528,000	5.1578
Nepal	2,019,600	6,058,800	12,117,600	17.7157
Netherlands	96,400	289,200	578,400	0.8456
New Zealand	179,500	538,500	1,077,000	1.5745
Nicaragua	1,281,100	3,843,300	7,686,600	11.2377
Nigeria	8,365,000	25,095,000	50,190,000	73.3771
Norway	1,121,700	3,365,100	6,730,200	9.8394
Oman	19,400	58,200	116,400	0.1701
Pakistan	2,579,700	7,739,100	15,478,200	22.6289
Panama	64,900	194,700	389,400	0.5692
Peru	174,400	523,200	1,046,400	1.5298
Philippines	1,838,000	5,514,000	11,028,000	16.1228
Poland	227,600	682,800	1,365,600	1.9964
Portugal	66,400	199,200	398,400	0.5824
Qatar	250,100	750,300	1,500,600	2.1938
Republic of Korea	107,915,400	323,746,200	647,492,400	946.6263
Romania	192,300	576,900	1,153,800	1.6868
Russia	1,945,500	5,836,500	11,673,000	17.0657
Saudi Arabia	278,500	835,500	1,671,000	2.4429
Serbia	4,122,300	12,366,900	24,733,800	36.1605
Singapore	136,800	410,400	820,800	1.2000
Slovakia	59,500	178,500	357,000	0.5219
Slovenia	71,200	213,600	427,200	0.6245
South Africa	408,000	1,224,000	2,448,000	3.5789
Spain	70,800	212,400	424,800	0.6210
Sri Lanka	3,883,200	11,649,600	23,299,200	34.0631
St. Kitts and Nevis	182,400	547,200	1,094,400	1.6000
St. Lucia	208,200	624,600	1,249,200	1.8263
St. Maarten	101,500	304,500	609,000	0.8903
St. Vincent	205,200	615,600	1,231,200	1.8000
Suriname	17,903,600	53,710,800	107,421,600	157.0491
Sweden	1,076,400	3,229,200	6,458,400	9.4421
Switzerland	140,300	420,900	841,800	1.2307
Taiwan Area	2,296,300	6,888,900	13,777,800	20.1429
Tanzania	79,719,300	239,157,900	478,315,800	699.2921
Thailand	1,538,300	4,614,900	9,229,800	13.4938
Togo	30,442,600	91,327,800	182,655,600	267.0403
Tonga	187,400	562,200	1,124,400	1.6438
Trinidad & Tobago	436,800	1,310,400	2,620,800	3.8315
Turkey	116,200	348,600	697,200	1.0192
Turks & Caicos	134,700	404,100	808,200	1.1815
Uganda	148,506,600	445,519,800	891,039,600	1,302.6895
Ukraine	388,300	1,164,900	2,329,800	3.4061
United Arab Emirates	330,900	992,700	1,985,400	2.9026
United Kingdom	0.6535	0.6535	0.6535	0.6535
United States	114,000	342,000	684,000	1.0000

<b>Market</b>	<b>MDRT Income</b>	<b>COT Income</b>	<b>TOT Income</b>	<b>Income Conv Factor</b>
Uruguay	1,732,900	5,198,700	10,397,400	15.2008
Venezuela	103,794,800	311,384,400	622,768,800	910.4807
Vietnam	524,080,600	1,572,241,800	3,144,483,600	4,597.1982
Zambia	327,000	981,000	1,962,000	2.8684
Zimbabwe	1,774,700	5,324,100	10,648,200	15.5675