



2025 MDRT Goals Based on 2024 Production

Hong Kong, China

Following are monthly goals in Hong Kong dollars to keep you on track for the 2025 Million Dollar Round Table, Court of the Table and Top of the Table. Track your progress toward 2025 membership during the 2024 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	39,275	117,825	235,650	157,100	471,300	942,600	68,017	204,050	408,100
February	78,550	235,650	471,300	314,200	942,600	1,885,200	136,033	408,100	816,200
March	117,825	353,475	706,950	471,300	1,413,900	2,827,800	204,050	612,150	1,224,300
April	157,100	471,300	942,600	628,400	1,885,200	3,770,400	272,067	816,200	1,632,400
May	196,375	589,125	1,178,250	785,500	2,356,500	4,713,000	340,083	1,020,250	2,040,500
June	235,650	706,950	1,413,900	942,600	2,827,800	5,655,600	408,100	1,224,300	2,448,600
July	274,925	824,775	1,649,550	1,099,700	3,299,100	6,598,200	476,117	1,428,350	2,856,700
August	314,200	942,600	1,885,200	1,256,800	3,770,400	7,540,800	544,133	1,632,400	3,264,800
September	353,475	1,060,425	2,120,850	1,413,900	4,241,700	8,483,400	612,150	1,836,450	3,672,900
October	392,750	1,178,250	2,356,500	1,571,000	4,713,000	9,426,000	680,167	2,040,500	4,081,000
November	432,025	1,296,075	2,592,150	1,728,100	5,184,300	10,368,600	748,183	2,244,550	4,489,100
December	471,300	1,413,900	2,827,800	1,885,200	5,655,600	11,311,200	816,200	2,448,600	4,897,200

2025 Million Dollar Round Table

(Abridged version. For more detailed information on membership requirements, go to 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 2025 Round Table will be based on the following production methods:

- **Commission/Fee Method**
A minimum of USD 81,000 of eligible commissions paid is required. Of this total, a minimum of USD 40,500 of paid commissions (50 percent of the requirement) must come from products listed in the Risk-Protection category.
- **Premium Method**
A minimum of USD 162,000 of eligible paid premium is required. Of this total, a minimum of US 81,000 of premium (50 percent of the requirement) must come from products listed in the Risk-Protection category.
- **Income Qualification Method**
A minimum of USD 140,000 in annual gross income from the sale of insurance and financial products is required. A minimum of USD 40,500 must be income from new business generated during the production year. Further, a minimum of USD 40,500 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 243,000 of eligible commissions paid or USD 486,000 of eligible paid premium is required. At least USD 40,500 of commission or USD 81,000 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 420,000 of eligible annual gross income is required. The applicant must meet the minimums of USD 40,500 in new business and USD 40,500 in risk-protection business.

3. Top of the Table

- **Commission & Premium Method**
A minimum of USD 486,000 of eligible commissions paid or USD 972,000 of eligible paid premium. At least USD 40,500 of commission or USD 81,000 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 840,000 of eligible annual gross income is required. The applicant must meet the minimums of USD 40,500 in new business and USD 40,500 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 9-12, 2024
Vancouver, British Columbia, Canada

*Top of the Table Annual Meeting

September 25-28, 2024
Waimea, Hawaii, USA

*MDRT Global Conference

August 27-30, 2024
Dubai, United Arab Emirates

* Attendance at the MDRT Annual Meeting, MDRT Global Conference, EDGE Meeting and Top of the Table Annual Meeting are open to approved members of the 2024 Table and requires payment of separate registration fees.