



The Premier Association of
Financial Professionals®

Belgium

2013 MDRT Goals Based on 2012 Production

Following are monthly goals in Euros 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	6,400	19,200	38,400		12,800	38,400	76,800		10,950	32,850	65,700	
February	12,800	38,400	76,800		25,600	76,800	153,600		21,900	65,700	131,400	
March	19,200	57,600	115,200		38,400	115,200	230,400		32,850	98,550	197,100	
April	25,600	76,800	153,600		51,200	153,600	307,200		43,800	131,400	262,800	
May	32,000	96,000	192,000		64,000	192,000	384,000		54,750	164,250	328,500	
June	38,400	115,200	230,400		76,800	230,400	460,800		65,700	197,100	394,200	
July	44,800	134,400	268,800		89,600	268,800	537,600		76,650	229,950	459,900	
August	51,200	153,600	307,200		102,400	307,200	614,400		87,600	262,800	525,600	
September	57,600	172,800	345,600		115,200	345,600	691,200		98,550	295,650	591,300	
October	64,000	192,000	384,000		128,000	384,000	768,000		109,500	328,500	657,000	
November	70,400	211,200	422,400		140,800	422,400	844,800		120,450	361,350	722,700	
December	76,800	230,400	460,800		153,600	460,800	921,600		131,400	394,200	788,400	



MDRT
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2013 Million Dollar Round Table

(Abridged version. For more detailed information on membership requirements, go to www.mdrt.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 EUR 76,800 of eligible commissions paid is required. Of this total, a minimum of EUR 38,400 of paid commissions (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

• Premium Method

A minimum of EUR 153,600 of eligible paid premium is required. Of this total, a minimum of EUR 76,800 of premium (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

• Income Qualification Method

A minimum of EUR 131,400 in annual gross income from the sale of insurance and financial products is required. A minimum of EUR 38,400 must be income from new business generated during the production year. Further, a minimum of EUR 38,400 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 EUR 230,400 of eligible commissions paid or EUR 460,800 of eligible paid premium is required. At least EUR 38,400 of commission or EUR 76,800 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 EUR 394,200 of eligible annual gross income is required. The applicant must meet the minimums of EUR 38,400 in new business and EUR 38,400 in risk-protection business.

3. Top of the Table

• Commission & Premium Method

A minimum of EUR 460,800 of eligible commissions paid or EUR 921,600 of eligible paid premium. At least EUR 38,400 of commission or EUR 76,800 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 EUR 788,400 of eligible annual gross income is required. The applicant must meet the minimums of EUR 38,400 in new business and EUR 38,400 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.