



The Premier Association of
Financial Professionals®

Bulgaria

2013 MDRT Goals Based on 2012 Production

Following are monthly goals in Bulgarian leva 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	4,500	13,500	27,000		9,000	27,000	54,000		7,700	23,100	46,200	
February	9,000	27,000	54,000		18,000	54,000	108,000		15,400	46,200	92,400	
March	13,500	40,500	81,000		27,000	81,000	162,000		23,100	69,300	138,600	
April	18,000	54,000	108,000		36,000	108,000	216,000		30,800	92,400	184,800	
May	22,500	67,500	135,000		45,000	135,000	270,000		38,500	115,500	231,000	
June	27,000	81,000	162,000		54,000	162,000	324,000		46,200	138,600	277,200	
July	31,500	94,500	189,000		63,000	189,000	378,000		53,900	161,700	323,400	
August	36,000	108,000	216,000		72,000	216,000	432,000		61,600	184,800	369,600	
September	40,500	121,500	243,000		81,000	243,000	486,000		69,300	207,900	415,800	
October	45,000	135,000	270,000		90,000	270,000	540,000		77,000	231,000	462,000	
November	49,500	148,500	297,000		99,000	297,000	594,000		84,700	254,100	508,200	
December	54,000	162,000	324,000		108,000	324,000	648,000		92,400	277,200	554,400	



MDRT

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2013 Million Dollar Round Table

(Abridged version. For more detailed information on membership requirements, go to www.mdr.org.)

PRODUCTION CREDIT

UNLIMITED CREDIT/RISK-PROTECTION PRODUCTS

Products from life insurance companies

Accidental death and dismemberment (individual)

Critical illness (individual)

Disability income contracts (individual)

Life (individual)

Up to annual premium/target premium

Deposits in excess of annual/target premium

Single premium (whole life and investment)

Short-term endowment rider (max 15 yrs)

Long-term endowment rider

Long-term care (individual)

Accidental death and dismemberment (group)

Critical illness (group)

Disability income contracts (group)

Life (group)

Long-term care (group)

Annuities (individual and group)

Single premium and/or short-term endowment (max 15 yrs.)

Commission/Fee Credit

100% of first year commission

100% of first year commission

100% of first year commission

100% of first year commission

100% of commission paid

100% of first year commission

100% of first year commission

100% of first year commission

100% of first year commission

100% of first year commission

100% of first year commission

100% of first year commission

100% of first year commission

100% of first year commission

100% of all commissions

100% of first year commission

Premium Credit

100% of first year premium

100% of first year premium

100% of first year premium

100% of first year premium

6% of excess premium

6% of first year premium

6% of first year premium

6% of first year premium

100% of first year premium

10% of first year premium

10% of first year premium

10% of first year premium

10% of first year premium

10% of first year premium

6% of new money invested

6% of first year premium

LIMITED CREDIT

Products

Health care (individual)

Health care (group)

Mutual funds

Securities

Wrap accounts/asset management accounts

Financial Planning Fees/Fees for Advice

Commission/Fee Credit

100% of first year commission

100% of first year commission

100% of all commissions

100% of commission on new money invested

100% of all commissions

100% of the net fee

Premium Credit

100% of first year premium

10% of first year premium

6% of new money invested

6% of new money invested

6% of new money invested

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 BGL 54,000 of eligible commissions paid is required. Of this total, a minimum of BGL 27,000 of paid commissions (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

• Premium Method

A minimum of BGL 108,000 of eligible paid premium is required. Of this total, a minimum of BGL 54,000 of premium (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

• Income Qualification Method

A minimum of BGL 92,400 in annual gross income from the sale of insurance and financial products is required. A minimum of BGL 27,000 must be income from new business generated during the production year. Further, a minimum of BGL 27,000 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 BGL 162,000 of eligible commissions paid or BGL 324,000 of eligible paid premium is required. At least BGL 27,000 of commission or BGL 54,000 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 BGL 277,200 of eligible annual gross income is required. The applicant must meet the minimums of BGL 27,000 in new business and BGL 27,000 in risk-protection business.

3. Top of the Table

• Commission & Premium Method

A minimum of BGL 324,000 of eligible commissions paid or BGL 648,000 of eligible paid premium. At least BGL 27,000 of commission or BGL 54,000 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 BGL 554,400 of eligible annual gross income is required. The applicant must meet the minimums of BGL 27,000 in new business and BGL 27,000 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.

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.