



The Premier Association of
Financial Professionals®

Canada

2013 MDRT Goals Based on 2012 Production

Following are monthly goals in Canadian dollars 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	9,267	27,800	55,600		18,533	55,600	111,200		15,858	47,575	95,150	
February	18,533	55,600	111,200		37,067	111,200	222,400		31,717	95,150	190,300	
March	27,800	83,400	166,800		55,600	166,800	333,600		47,575	142,725	285,450	
April	37,067	111,200	222,400		74,133	222,400	444,800		63,433	190,300	380,600	
May	46,333	139,000	278,000		92,667	278,000	556,000		79,292	237,875	475,750	
June	55,600	166,800	333,600		111,200	333,600	667,200		95,150	285,450	570,900	
July	64,867	194,600	389,200		129,733	389,200	778,400		111,008	333,025	666,050	
August	74,133	222,400	444,800		148,267	444,800	889,600		126,867	380,600	761,200	
September	83,400	250,200	500,400		166,800	500,400	1,000,800		142,725	428,175	856,350	
October	92,667	278,000	556,000		185,333	556,000	1,112,000		158,583	475,750	951,500	
November	101,933	305,800	611,600		203,867	611,600	1,223,200		174,442	523,325	1,046,650	
December	111,200	333,600	667,200		222,400	667,200	1,334,400		190,300	570,900	1,141,800	



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

	<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 CAD 111,200 of eligible commissions paid is required. Of this total, a minimum of CAD 55,600 of paid commissions (50 percent of the requirement) must come from products listed in the Unlimited Credit category.
- **Premium Method**
A minimum of CAD 222,400 of eligible paid premium is required. Of this total, a minimum of CAD 111,200 of premium (50 percent of the requirement) must come from products listed in the Unlimited Credit category.
- **Income Qualification Method**
A minimum of CAD 190,300 in annual gross income from the sale of insurance and financial products is required. A minimum of CAD 55,600 must be income from new business generated during the production year. Further, a minimum of CAD 55,600 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 CAD 333,600 of eligible commissions paid or CAD 667,200 of eligible paid premium is required. At least CAD 55,600 of commission or CAD 111,200 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 CAD 570,900 of eligible annual gross income is required. The applicant must meet the minimums of CAD 55,600 in new business and CAD 55,600 in risk-protection business.

3. Top of the Table

- **Commission & Premium Method**
A minimum of CAD 667,200 of eligible commissions paid or CAD 1,334,400 of eligible paid premium. At least CAD 55,600 of commission or CAD 111,200 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 CAD 1,141,800 of eligible annual gross income is required. The applicant must meet the minimums of CAD 55,600 in new business and CAD 55,600 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.*