



The Premier Association of
Financial Professionals®

CYPRUS

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	2,850	8,550	17,100		5,700	17,100	34,200		4,875	14,625	29,250	
February	5,700	17,100	34,200		11,400	34,200	68,400		9,750	29,250	58,500	
March	8,550	25,650	51,300		17,100	51,300	102,600		14,625	43,875	87,750	
April	11,400	34,200	68,400		22,800	68,400	136,800		19,500	58,500	117,000	
May	14,250	42,750	85,500		28,500	85,500	171,000		24,375	73,125	146,250	
June	17,100	51,300	102,600		34,200	102,600	205,200		29,250	87,750	175,500	
July	19,950	59,850	119,700		39,900	119,700	239,400		34,125	102,375	204,750	
August	22,800	68,400	136,800		45,600	136,800	273,600		39,000	117,000	234,000	
September	25,650	76,950	153,900		51,300	153,900	307,800		43,875	131,625	263,250	
October	28,500	85,500	171,000		57,000	171,000	342,000		48,750	146,250	292,500	
November	31,350	94,050	188,100		62,700	188,100	376,200		53,625	160,875	321,750	
December	34,200	102,600	205,200		68,400	205,200	410,400		58,500	175,500	351,000	



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)

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 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

Premium Credit
100% of first year premium
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
6% of first year premium
100% of first year premium

Accidental death and dismemberment (group)
Critical illness (group)
Disability income contracts (group)
Life (group)
Long-term care (group)

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

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

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

100% of all commissions
100% of first year commission

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 EUR 34,200 of eligible commissions paid is required. Of this total, a minimum of EUR 17,100 of paid commissions (50 percent of the requirement) must come from products listed in the Unlimited Credit category.
- **Premium Method**
A minimum of EUR 68,400 of eligible paid premium is required. Of this total, a minimum of EUR 34,200 of premium (50 percent of the requirement) must come from products listed in the Unlimited Credit category.
- **Income Qualification Method**
A minimum of EUR 58,500 in annual gross income from the sale of insurance and financial products is required. A minimum of EUR 17,100 must be income from new business generated during the production year. Further, a minimum of EUR 17,100 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 102,600 of eligible commissions paid or EUR 205,200 of eligible paid premium is required. At least EUR 17,100 of commission or EUR 34,200 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 EUR 175,500 of eligible annual gross income is required. The applicant must meet the minimums of EUR 17,100 in new business and EUR 17,100 in risk-protection business.

3. Top of the Table

- **Commission & Premium Method**
A minimum of EUR 205,200 of eligible commissions paid or EUR 410,400 of eligible paid premium. At least EUR 17,100 of commission or EUR 34,200 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 EUR 351,000 of eligible annual gross income is required. The applicant must meet the minimums of EUR 17,100 in new business and EUR 17,100 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.*