



The Premier Association of
Financial Professionals®

Hong Kong

2013 MDRT Goals Based on 2012 Production

Following are monthly goals in Hong Kong 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	45,000	135,000	270,000		180,000	540,000	1,080,000		77,000	231,000	462,000	
February	90,000	270,000	540,000		360,000	1,080,000	2,160,000		154,000	462,000	924,000	
March	135,000	405,000	810,000		540,000	1,620,000	3,240,000		231,000	693,000	1,386,000	
April	180,000	540,000	1,080,000		720,000	2,160,000	4,320,000		308,000	924,000	1,848,000	
May	225,000	675,000	1,350,000		900,000	2,700,000	5,400,000		385,000	1,155,000	2,310,000	
June	270,000	810,000	1,620,000		1,080,000	3,240,000	6,480,000		462,000	1,386,000	2,772,000	
July	315,000	945,000	1,890,000		1,260,000	3,780,000	7,560,000		539,000	1,617,000	3,234,000	
August	360,000	1,080,000	2,160,000		1,440,000	4,320,000	8,640,000		616,000	1,848,000	3,696,000	
September	405,000	1,215,000	2,430,000		1,620,000	4,860,000	9,720,000		693,000	2,079,000	4,158,000	
October	450,000	1,350,000	2,700,000		1,800,000	5,400,000	10,800,000		770,000	2,310,000	4,620,000	
November	495,000	1,485,000	2,970,000		1,980,000	5,940,000	11,880,000		847,000	2,541,000	5,082,000	
December	540,000	1,620,000	3,240,000		2,160,000	6,480,000	12,960,000		924,000	2,772,000	5,544,000	



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)

Commission/Fee Credit
100% of first year commission

Premium Credit
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 HKD 540,000 of eligible commissions paid is required. Of this total, a minimum of HKD 270,000 of paid commissions (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

• **Premium Method**

A minimum of HKD 2,160,000 of eligible paid premium is required. Of this total, a minimum of HKD 1,080,000 of premium (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

• **Income Qualification Method**

A minimum of HKD 924,000 in annual gross income from the sale of insurance and financial products is required. A minimum of HKD 270,000 must be income from new business generated during the production year. Further, a minimum of HKD 270,000 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 HKD 1,620,000 of eligible commissions paid or HKD 6,480,000 of eligible paid premium is required. At least HKD 270,000 of commission or HKD 1,080,000 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 HKD 2,772,000 of eligible annual gross income is required. The applicant must meet the minimums of HKD 270,000 in new business and HKD 270,000 in risk-protection business.

3. Top of the Table

• **Commission & Premium Method**

A minimum of HKD 3,240,000 of eligible commissions paid or HKD 12,960,000 of eligible paid premium. At least HKD 270,000 of commission or HKD 1,080,000 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 HKD 5,544,000 of eligible annual gross income is required. The applicant must meet the minimums of HKD 270,000 in new business and HKD 270,000 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.