



The Premier Association of
Financial Professionals®

India

2013 MDRT Goals Based on 2012 Production

Following are monthly goals in Indian Rupees 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	68,217	204,650	409,300		272,867	818,600	1,637,200		116,725	350,175	700,350	
February	136,433	409,300	818,600		545,733	1,637,200	3,274,400		233,450	700,350	1,400,700	
March	204,650	613,950	1,227,900		818,600	2,455,800	4,911,600		350,175	1,050,525	2,101,050	
April	272,867	818,600	1,637,200		1,091,467	3,274,400	6,548,800		466,900	1,400,700	2,801,400	
May	341,083	1,023,250	2,046,500		1,364,333	4,093,000	8,186,000		583,625	1,750,875	3,501,750	
June	409,300	1,227,900	2,455,800		1,637,200	4,911,600	9,823,200		700,350	2,101,050	4,202,100	
July	477,517	1,432,550	2,865,100		1,910,067	5,730,200	11,460,400		817,075	2,451,225	4,902,450	
August	545,733	1,637,200	3,274,400		2,182,933	6,548,800	13,097,600		933,800	2,801,400	5,602,800	
September	613,950	1,841,850	3,683,700		2,455,800	7,367,400	14,734,800		1,050,525	3,151,575	6,303,150	
October	682,167	2,046,500	4,093,000		2,728,667	8,186,000	16,372,000		1,167,250	3,501,750	7,003,500	
November	750,383	2,251,150	4,502,300		3,001,533	9,004,600	18,009,200		1,283,975	3,851,925	7,703,850	
December	818,600	2,455,800	4,911,600		3,274,000	9,823,200	19,646,400		1,400,700	4,202,100	8,404,200	



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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 INR 818,600 of eligible commissions paid is required. Of this total, a minimum of INR 409,300 of paid commissions (50 percent of the requirement) must come from products listed in the Unlimited Credit category.
- **Premium Method**
A minimum of INR 3,274,400 of eligible paid premium is required. Of this total, a minimum of INR 1,637,200 of premium (50 percent of the requirement) must come from products listed in the Unlimited Credit category.
- **Income Qualification Method**
A minimum of INR 1,400,700 in annual gross income from the sale of insurance and financial products is required. A minimum of INR 409,300 must be income from new business generated during the production year. Further, a minimum of INR 409,300 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 INR 2,455,800 of eligible commissions paid or INR 9,823,200 of eligible paid premium is required. At least INR 409,300 of commission or INR 1,637,200 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 INR 4,202,100 of eligible annual gross income is required. The applicant must meet the minimums of INR 409,300 in new business and INR 409,300 in risk-protection business.

3. Top of the Table

- **Commission & Premium Method**
A minimum of INR 4,911,600 of eligible commissions paid or INR 19,646,400 of eligible paid premium. At least INR 409,300 of commission or INR 1,637,200 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 INR 8,404,200 of eligible annual gross income is required. The applicant must meet the minimums of INR 409,300 in new business and INR 409,300 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.*