



The Premier Association of
Financial Professionals®

Lebanon

2013 MDRT Goals Based on 2012 Production

Following are monthly goals in Lebanese pounds 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	10,158,750	30,476,250	60,952,500		20,317,500	60,952,500	121,905,000		17,382,750	52,148,250	104,296,500	
February	20,317,500	60,952,500	121,905,000		40,635,000	121,905,000	243,810,000		34,765,500	104,296,500	208,593,000	
March	30,467,250	91,428,750	182,857,500		60,952,500	182,857,500	365,715,000		52,148,250	156,444,750	312,889,500	
April	40,635,000	121,905,000	243,810,000		81,270,000	243,810,000	487,620,000		69,531,000	208,593,000	417,186,000	
May	50,793,750	152,381,250	304,762,500		101,587,500	304,762,500	609,525,000		86,913,750	260,741,250	521,482,500	
June	60,952,500	182,857,500	365,715,000		121,905,000	365,715,000	731,430,000		104,296,500	312,889,500	625,779,000	
July	71,111,250	213,333,750	426,667,500		142,222,500	426,667,500	853,335,000		121,679,250	365,037,750	730,075,500	
August	81,270,000	243,810,000	487,620,000		162,540,000	487,620,000	975,240,000		139,062,000	417,186,000	834,372,000	
September	91,428,750	274,286,250	548,572,500		182,857,500	548,572,500	1,097,145,000		156,444,750	469,334,250	938,668,500	
October	101,587,500	304,762,500	609,525,000		203,175,000	609,525,000	1,219,050,000		173,827,500	521,482,500	1,042,965,000	
November	111,746,250	335,238,750	670,477,500		223,492,500	670,477,500	1,340,955,000		191,210,250	573,630,750	1,147,261,500	
December	121,905,000	365,715,000	731,430,000		243,810,000	731,430,000	1,462,860,000		208,593,000	625,779,000	1,251,558,000	



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)

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 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 LBP 121,905,000 of eligible commissions paid is required. Of this total, a minimum of LBP 60,952,500 of paid commissions (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

• Premium Method

A minimum of LBP 243,810,000 of eligible paid premium is required. Of this total, a minimum of LBP 121,905,000 of premium (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

• Income Qualification Method

A minimum of LBP 208,593,000 in annual gross income from the sale of insurance and financial products is required. A minimum of LBP 60,952,500 must be income from new business generated during the production year. Further, a minimum of LBP 60,952,500 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 LBP 365,715,000 of eligible commissions paid or LBP 731,430,000 of eligible paid premium is required. At least LBP 60,952,500 of commission or LBP 121,905,000 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 LBP 625,779,000 of eligible annual gross income is required. The applicant must meet the minimums of LBP 60,952,500 in new business and LBP 60,952,500 in risk-protection business.

3. Top of the Table

• Commission & Premium Method

A minimum of LBP 731,430,000 of eligible commissions paid or LBP 1,462,860,000 of eligible paid premium. At least LBP 60,952,500 of commission or LBP 121,905,000 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 LBP 1,251,558,000 of eligible annual gross income is required. The applicant must meet the minimums of LBP 60,952,500 in new business and LBP 60,952,500 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.*