



The Premier Association of
Financial Professionals®

Macau

2013 MDRT Goals Based on 2012 Production

Following are monthly goals in Macau patacas 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	34,983	104,950	209,900		139,933	419,800	839,600		59,858	179,575	359,150	
February	69,967	209,900	419,800		279,867	839,600	1,679,200		119,717	359,150	718,300	
March	104,950	314,850	629,700		419,800	1,259,400	2,518,800		179,575	538,725	1,077,450	
April	139,933	419,800	839,600		559,733	1,679,200	3,358,400		239,433	718,300	1,436,600	
May	174,917	524,750	1,049,500		699,667	2,099,000	4,198,000		299,292	897,875	1,795,750	
June	209,900	629,700	1,259,400		839,600	2,518,800	5,037,600		359,150	1,077,450	2,154,900	
July	244,883	734,650	1,469,300		979,533	2,938,600	5,877,200		419,008	1,257,025	2,514,050	
August	279,867	839,600	1,679,200		1,119,467	3,358,400	6,716,800		478,867	1,436,600	2,873,200	
September	314,850	944,550	1,889,100		1,259,400	3,778,200	7,556,400		538,725	1,616,175	3,232,350	
October	349,833	1,049,500	2,099,000		1,399,333	4,198,000	8,396,000		598,583	1,795,750	3,591,500	
November	384,817	1,154,450	2,308,900		1,539,267	4,617,800	9,235,600		658,442	1,975,325	3,950,650	
December	419,800	1,259,400	2,518,800		1,679,200	5,037,600	10,075,200		718,300	2,154,900	4,309,800	



MDRT
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2013 Million Dollar Round Table

(Abridged version. For more detailed information on membership requirements, go to www.mdrt.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 MOP 419,800 of eligible commissions paid is required. Of this total, a minimum of MOP 209,900 of paid commissions (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

• Premium Method

A minimum of MOP 1,679,200 of eligible paid premium is required. Of this total, a minimum of MOP 839,600 of premium (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

• Income Qualification Method

A minimum of MOP 718,300 in annual gross income from the sale of insurance and financial products is required. A minimum of MOP 209,900 must be income from new business generated during the production year. Further, a minimum of MOP 209,900 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 MOP 1,259,400 of eligible commissions paid or MOP 5,037,600 of eligible paid premium is required. At least MOP 209,900 of commission or MOP 839,600 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 MOP 2,154,900 of eligible annual gross income is required. The applicant must meet the minimums of MOP 209,900 in new business and MOP 209,900 in risk-protection business.

3. Top of the Table

• Commission & Premium Method

A minimum of MOP 2,518,800 of eligible commissions paid or MOP 10,075,200 of eligible paid premium. At least MOP 209,900 of commission or MOP 839,600 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 MOP 4,309,800 of eligible annual gross income is required. The applicant must meet the minimums of MOP 209,900 in new business and MOP 209,900 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.