



The Premier Association of
Financial Professionals®

Malaysia

2013 MDRT Goals Based on 2012 Production

Following are monthly goals in Malaysian ringgits 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	12,467	37,400	74,800		37,400	112,200	224,400		21,333	64,000	128,000	
February	24,933	74,800	149,600		74,800	224,400	448,800		42,667	128,000	256,000	
March	37,400	112,200	224,400		112,200	336,600	673,200		64,000	192,000	384,000	
April	49,867	149,600	299,200		149,600	448,800	897,600		85,333	256,000	512,000	
May	62,333	187,000	374,000		187,000	561,000	1,122,000		106,667	320,000	640,000	
June	74,800	224,400	448,800		224,400	673,200	1,346,400		128,000	384,000	768,000	
July	87,267	261,800	523,600		261,800	785,400	1,570,800		149,333	448,000	896,000	
August	99,733	299,200	598,400		299,200	897,600	1,795,200		170,667	512,000	1,024,000	
September	112,200	336,600	673,200		336,600	1,009,800	2,019,600		192,000	576,000	1,152,000	
October	124,667	374,000	748,000		374,000	1,122,000	2,244,000		213,333	640,000	1,280,000	
November	137,133	411,400	822,800		411,400	1,234,200	2,468,400		234,667	704,000	1,408,000	
December	149,600	448,800	897,600		448,800	1,346,400	2,692,800		256,000	768,000	1,536,000	



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 MYR 149,600 of eligible commissions paid is required. Of this total, a minimum of MYR 74,800 of paid commissions (50 percent of the requirement) must come from products listed in the Unlimited Credit category.
- **Premium Method**
A minimum of MYR 448,800 of eligible paid premium is required. Of this total, a minimum of MYR 224,400 of premium (50 percent of the requirement) must come from products listed in the Unlimited Credit category.
- **Income Qualification Method**
A minimum of MYR 256,000 in annual gross income from the sale of insurance and financial products is required. A minimum of MYR 74,800 must be income from new business generated during the production year. Further, a minimum of MYR 74,800 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 MYR 448,800 of eligible commissions paid or MYR 1,346,400 of eligible paid premium is required. At least MYR 74,800 of commission or MYR 224,400 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 MYR 768,000 of eligible annual gross income is required. The applicant must meet the minimums of MYR 74,800 in new business and MYR 74,800 in risk-protection business.

3. Top of the Table

- **Commission & Premium Method**
A minimum of MYR 897,600 of eligible commissions paid or MYR 2,692,800 of eligible paid premium. At least MYR 74,800 of commission or MYR 224,400 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 MYR 1,536,000 of eligible annual gross income is required. The applicant must meet the minimums of MYR 74,800 in new business and MYR 74,800 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.