



The Premier Association of  
Financial Professionals ©

**MDRT**

Pakistan

## 2013 MDRT Goals Based on 2012 Production

Following are monthly goals in Pakistani 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	111,275	333,825	667,650		222,550	667,650	1,335,300		190,400	571,200	1,142,400	
February	222,550	667,650	1,335,300		445,100	1,335,300	2,670,600		380,800	1,142,400	2,284,800	
March	333,825	1,001,475	2,002,950		667,650	2,002,950	4,005,900		571,200	1,713,600	3,427,200	
April	445,100	1,335,300	2,670,600		890,200	2,670,600	5,341,200		761,600	2,284,800	4,569,600	
May	556,375	1,669,125	3,338,250		1,112,750	3,338,250	6,676,500		952,000	2,856,000	5,712,000	
June	667,650	2,002,950	4,005,900		1,335,300	4,005,900	8,011,800		1,142,400	3,427,200	6,854,400	
July	778,925	2,336,775	4,673,550		1,557,850	4,673,550	9,347,100		1,332,800	3,998,400	7,996,800	
August	890,200	2,670,600	5,341,200		1,780,400	5,341,200	10,682,400		1,523,200	4,569,600	9,139,200	
September	1,001,475	3,004,425	6,008,850		2,002,950	6,008,850	12,017,700		1,713,600	5,140,800	10,281,600	
October	1,112,750	3,338,250	6,676,500		2,225,500	6,676,500	13,353,000		1,904,000	5,712,000	11,424,000	
November	1,224,025	3,672,075	7,344,150		2,448,050	7,344,150	14,688,300		2,094,400	6,283,200	12,566,400	
December	1,335,300	4,005,900	8,011,800		2,670,600	8,011,800	16,023,600		2,284,800	6,854,400	13,708,800	



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## 2013 Million Dollar Round Table

(Abridged version. For more detailed information on membership requirements, go to [www.mdr.org](http://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 PKR 1,335,300 of eligible commissions paid is required. Of this total, a minimum of PKR 667,650 of paid commissions (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

###### • Premium Method

A minimum of PKR 2,670,600 of eligible paid premium is required. Of this total, a minimum of PKR 1,335,300 of premium (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

###### • Income Qualification Method

A minimum of PKR 2,284,800 in annual gross income from the sale of insurance and financial products is required. A minimum of PKR 667,650 must be income from new business generated during the production year. Further, a minimum of PKR 667,650 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 PKR 4,005,900 of eligible commissions paid or PKR 8,011,800 of eligible paid premium is required. At least PKR 667,650 of commission or PKR 1,335,300 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 PKR 6,854,400 of eligible annual gross income is required. The applicant must meet the minimums of PKR 667,650 in new business and PKR 667,650 in risk-protection business.

##### 3. Top of the Table

###### • Commission & Premium Method

A minimum of PKR 8,011,800 of eligible commissions paid or PKR 16,023,600 of eligible paid premium. At least PKR 667,650 of commission or PKR 1,335,300 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 PKR 13,708,800 of eligible annual gross income is required. The applicant must meet the minimums of PKR 667,650 in new business and PKR 667,650 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.*