



The Premier Association of  
Financial Professionals®

Panamá

## Metas de MDRT 2013 Con base en la Producción 2012

A continuación, las metas mensuales en dólares estadounidenses para no perder el rumbo hacia MDRT 2013, Court of the Table y Top of the Table. Rastrea tu avance hacia la membresía de 2013 durante el año de producción 2012.

| Mes        | Comisiones para MDRT | Comisiones para Court of the Table | Comisiones para Top of the Table | Mis Comisiones | Primas para MDRT | Primas para Court of the Table | Primas para Top of the Table | Mis Primas | Ingresos para MDRT | Ingresos para Court of the Table | Ingresos para Top of the Table | Mis Ingresos |
|------------|----------------------|------------------------------------|----------------------------------|----------------|------------------|--------------------------------|------------------------------|------------|--------------------|----------------------------------|--------------------------------|--------------|
| Enero      | 4,258                | 12,775                             | 25,550                           |                | 8,517            | 25,550                         | 51,100                       |            | 7,283              | 21,850                           | 43,700                         |              |
| Febrero    | 8,517                | 25,550                             | 51,100                           |                | 17,033           | 51,100                         | 102,200                      |            | 14,567             | 43,700                           | 87,400                         |              |
| Marzo      | 12,775               | 38,325                             | 76,650                           |                | 25,550           | 76,650                         | 153,300                      |            | 21,850             | 65,550                           | 131,100                        |              |
| Abril      | 17,033               | 51,100                             | 102,200                          |                | 34,067           | 102,200                        | 204,400                      |            | 29,133             | 87,400                           | 174,800                        |              |
| Mayo       | 21,292               | 63,875                             | 127,750                          |                | 42,583           | 127,750                        | 255,500                      |            | 36,417             | 109,250                          | 218,500                        |              |
| Junio      | 25,550               | 76,650                             | 153,300                          |                | 51,100           | 153,300                        | 306,600                      |            | 43,700             | 131,100                          | 262,200                        |              |
| Julio      | 29,808               | 89,425                             | 178,850                          |                | 59,617           | 178,850                        | 357,700                      |            | 50,983             | 152,950                          | 305,900                        |              |
| Agosto     | 34,067               | 102,200                            | 204,400                          |                | 68,133           | 204,400                        | 408,800                      |            | 58,267             | 174,800                          | 349,600                        |              |
| Septiembre | 38,325               | 114,975                            | 229,950                          |                | 76,650           | 229,950                        | 459,900                      |            | 65,550             | 196,650                          | 393,300                        |              |
| Octubre    | 42,583               | 127,750                            | 255,500                          |                | 85,167           | 255,500                        | 511,000                      |            | 72,833             | 218,500                          | 437,000                        |              |
| Noviembre  | 46,842               | 140,525                            | 281,050                          |                | 93,683           | 281,050                        | 562,100                      |            | 80,117             | 240,350                          | 480,700                        |              |
| Diciembre  | 51,100               | 153,300                            | 306,600                          |                | 102,200          | 306,600                        | 613,200                      |            | 87,400             | 262,200                          | 524,400                        |              |



**MDRT**  
The Premier Association of  
Financial Professionals®

## 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 PAB 51,100 of eligible commissions paid is required. Of this total, a minimum of PAB 25,550 of paid commissions (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

###### • Premium Method

A minimum of PAB 102,200 of eligible paid premium is required. Of this total, a minimum of PAB 51,100 of premium (50 percent of the requirement) must come from products listed in the Unlimited Credit category.

###### • Income Qualification Method

A minimum of PAB 87,400 in annual gross income from the sale of insurance and financial products is required. A minimum of PAB 25,550 must be income from new business generated during the production year. Further, a minimum of PAB 25,550 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 PAB 153,300 of eligible commissions paid or PAB 306,600 of eligible paid premium is required. At least PAB 25,550 of commission or PAB 51,100 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 PAB 262,200 of eligible annual gross income is required. The applicant must meet the minimums of PAB 25,550 in new business and PAB 25,550 in risk-protection business.

##### 3. Top of the Table

###### • Commission & Premium Method

A minimum of PAB 306,600 of eligible commissions paid or PAB 613,200 of eligible paid premium. At least PAB 25,550 of commission or PAB 51,100 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 PAB 524,400 of eligible annual gross income is required. The applicant must meet the minimums of PAB 25,550 in new business and PAB 25,550 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.*