



The Premier Association of  
Financial Professionals ©

Polska

## Progi kwalifikujące do MDRT na rok 2013 Na podstawie wyników z 2012 r.

Poniżej podano miesięczne minimalne wyniki wyrażone w złotych polskich, kwalifikujące do członkostwa w MDRT, Court of the Table i Top of the Table. W ciągu roku 2012 monitoruj swoje wyniki, by prognozować swoją kwalifikację w roku 2013.

Miesiąc	Provizje kwalifikujące do MDRT	Provizje kwalifikujące do Court of the Table	Provizje kwalifikujące do Top of the Table	Moje provizje	Składki kwalifikujące do MDRT	Składki kwalifikujące do Court of the Table	Składki kwalifikujące do Top of the Table	Moje składki	Dochód kwalifikujący do MDRT	Dochód kwalifikujący do Court of the Table	Dochód kwalifikujący do Top of the Table	Mój dochód
Styczeń	12 908	38 725	77 450		25 817	77 450	154 900		22 092	66 275	132 550	
Luty	25 817	77 450	154 900		51 633	154 900	309 800		44 183	132 550	265 100	
Marzec	38 725	116 175	232 350		77 450	232 350	464 700		66 275	198 825	397 650	
Kwiecień	51 633	154 900	309 800		103 267	309 800	619 600		88 367	265 100	530 200	
Maj	64 542	193 625	387 250		129 083	387 250	774 500		110 458	331 375	662 750	
Czerwiec	77 450	232 350	464 700		154 900	464 700	929 400		132 550	397 650	795 300	
Lipiec	90 358	271 075	542 150		180 717	542 150	1 084 300		154 642	463 925	927 850	
Sierpień	103 267	309 800	619 600		206 533	619 600	1 239 200		176 733	530 200	1 060 400	
Wrzesień	116 175	348 525	697 050		232 350	697 050	1 394 100		198 825	596 475	1 192 950	
Październik	129 083	387 250	774 500		258 167	774 500	1 549 000		220 917	662 750	1 325 500	
Listopad	141 992	425 975	851 950		283 983	851 950	1 703 900		243 008	729 025	1 458 050	
Grudzień	154 900	464 700	929 400		309 800	929 400	1 858 800		265 100	795 300	1 590 600	



**MDRT**  
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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)

**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 PLN 154,900 of eligible commissions paid is required. Of this total, a minimum of PLN 77,450 of paid commissions (50 percent of the requirement) must come from products listed in the Unlimited Credit category.
- **Premium Method**  
A minimum of PLN 309,800 of eligible paid premium is required. Of this total, a minimum of PLN 154,900 of premium (50 percent of the requirement) must come from products listed in the Unlimited Credit category.
- **Income Qualification Method**  
A minimum of PLN 265,100 in annual gross income from the sale of insurance and financial products is required. A minimum of PLN 77,450 must be income from new business generated during the production year. Further, a minimum of PLN 77,450 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 PLN 464,700 of eligible commissions paid or PLN 929,400 of eligible paid premium is required. At least PLN 77,450 of commission or PLN 154,900 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 PLN 795,300 of eligible annual gross income is required. The applicant must meet the minimums of PLN 77,450 in new business and PLN 77,450 in risk-protection business.

##### 3. Top of the Table

- **Commission & Premium Method**  
A minimum of PLN 929,400 of eligible commissions paid or PLN 1,858,800 of eligible paid premium. At least PLN 77,450 of commission or PLN 154,900 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 PLN 1,590,600 of eligible annual gross income is required. The applicant must meet the minimums of PLN 77,450 in new business and PLN 77,450 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.