MDRT

The Premier Association of Financial Professionals ®

# Membership Information for the 2021 Million Dollar Round Table

*Based on 2020 production*

*Adjusted in response to COVID-19*

**Million Dollar Round Table**

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# PLEASE NOTE

**Please note the following changes to previous versions of this document. Please discard any copies of this document that do not have the mark of "Global – 11/20/2020" at the foot of each page.**

- **Due to the COVID-19 pandemic and the resulting economic impact the 2021 membership rules have been revised. See page 3.**
- **The country/territory specific production requirements have been adjusted in response to COVID-19. See pages 3 and 11-16.**
- **A waiver of back dues is available for 2019 Life and Qualifying & Life members who did not rejoin in 2020. See page 7.**

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Apply for 2021 membership online at
https://My.mdrt.org/OnlineMembershipApplication.aspx.

# MEMBERSHIP INFORMATION FOR THE 2021 MILLION DOLLAR ROUND TABLE

## I. PRODUCTION REQUIREMENTS

### 1. Production Methods

Membership in the 2021 Round Table will be based on the following production methods: (See page 4 for products)

- **Commission/Fee Method**
  A minimum of USD 61,000 of eligible commissions paid is required. Of this total, a minimum of USD 30,500 of paid commissions (50 percent of the requirement) must come from products listed in the Risk-Protection category.
- **Premium Method**
  A minimum of USD 122,000 of eligible paid premium is required. Of this total, a minimum of USD 61,000 of premium (50 percent of the requirement) must come from products listed in the Risk-Protection category.
- **Income Qualification Method**
  A minimum of USD 105,000 in annual gross income from the sale of insurance and financial products is required. A minimum of USD 30,500 must be income from new business generated during the production year. Further, a minimum of USD 30,500 must be derived from income associated with products in the Risk-Protection category. 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 USD 183,000 of eligible commissions paid or USD 366,000 of eligible paid premium is required. At least USD 30,500 of commission or USD 61,000 of premium (50 percent of the entry-level MDRT requirement) must come from products listed in the Risk-Protection category before an applicant can use any credit from policies listed under the Other Products category.
- **Income Method**
  A minimum of USD 315,000 of eligible annual gross income is required. The applicant must meet the minimums of USD 30,500 in new business and USD 30,500 in risk-protection business.

**Please note: Applicants may not combine production credit from the methods above to attain the minimum requirement. Applicants will be approved only under one method.**

**The 2021 production requirements for applicants outside the United States are expressed in local currency in the tables at the end of this document. All commission, premium or income credit reported must be converted to U.S. dollars using the MDRT conversion factor listed at the end of this document.**

### 3. Top of the Table

- **Commission & Premium Method**
  A minimum of USD 366,000 of eligible commissions paid or USD 732,000 of eligible paid premium. At least USD 30,500 of commission or USD 61,000 of premium (50 percent of the entry-level MDRT requirement) must come from products listed in the Risk-Protection category before an applicant can use any credit from policies listed under the Other Products category.
- **Income Method**
  A minimum of USD 630,000 of eligible annual gross income is required. The applicant must meet the minimums of USD 30,500 in new business and USD 30,500 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.

### Special Rules for 2019 or 2020 MDRT Members

The following special rules apply only to those who were MDRT members in 2019 or 2020.

- The production requirement for eligibility has been waived. They may join without having met the published requirement.
- Members may apply at a level up to the highest level achieved during either 2019 or 2020 without demonstrating qualifying production. *Example*: If the member achieved Court of the Table membership in either 2019 or 2020, they may join Court of the Table again without demonstrating qualifying production or having met the published requirement.
- If they apply at a level of membership higher than they achieved during either 2019 or 2020, they must demonstrate qualifying production at the published 2021 production requirement. *Example*: If the member achieved Court of the Table membership in either 2019 or 2020, and wants to join Top of the Table in 2021, they must submit qualifying 2021 production for Top of the Table.
- Additional examples of the above and related questions are addressed in the FAQs on MDRT's Focus Center at MDRT.org.

### 4. Eligible Products and Credit

**RISK-PROTECTION PRODUCTS**

| Products from life insurance companies | Commission/Fee Credit | Premium Credit |
|---|---|---|
| Accidental death and dismemberment (individual) | 100% of first year commission | 100% of first year premium |
| Critical illness (individual) | 100% of first year commission | 100% of first year premium |
| Disability income contracts (individual) | 100% of first year commission | 100% of first year premium |
| Life (individual) | | |
| Up to annual premium/target premium | 100% of first year commission | 100% of first year premium |
| Deposits in excess of annual/target premium/top up | 100% of commission paid | 6% of excess premium |
| Single premium (whole life and investment) | 100% of first year commission | 6% of first year premium |
| Short-term endowment rider (max 15 yrs.) | 100% of first year commission | 6% of first year premium |
| Long-term care (individual) | 100% of first year commission | 100% of first year premium |
| Accidental death and dismemberment (group) | 100% of first year commission | 10% of first year premium |
| Critical illness (group) | 100% of first year commission | 10% of first year premium |
| Disability income contracts (group) | 100% of first year commission | 10% of first year premium |
| Life (group) | 100% of first year commission | 10% of first year premium |
| Long-term care (group) | 100% of first year commission | 10% of first year premium |
| Annuities (individual and group) | 100% of all commissions | 6% of new money invested |
| Single premium and/or short-term endowment (max 15 yrs.) | 100% of first year commission | 6% of first year premium |

**OTHER PRODUCTS**

| Products | Commission/Fee Credit | Premium Credit |
|---|---|---|
| Health care (individual) | 100% of first year commission | 100% of first year premium |
| Health care (group) | 100% of first year commission | 10% of first year premium |
| Mutual funds | 100% of all commissions/fee | 6% of new money invested |
| Securities | 100% of commission/fee on new money invested | 6% of new money invested |
| Wrap accounts/asset management accounts | 100% of all commissions/fee | 6% of new money invested |
| Financial Planning Fees/Fees for Advice | 100% of the net fee | 100% of the gross fee |

## II. ELIGIBILITY

### 1. Qualification Overview

- First-time applicants for MDRT must use either the commission or premium methods to demonstrate qualification for membership. (See chart on page 5.)
- Any individual with prior MDRT membership is eligible to apply using the income qualification method.

### 2. MDRT Status Designations

Each MDRT status designation is granted for **one year only**. All members **must apply every year** to continue their affiliation with MDRT.

- **Qualifying Member**
  An individual who is a first-time applicant becomes a Qualifying (Q) member when his/her application papers are approved. Until the 10th year of membership is attained, the member will be a Qualifying member.
- **Qualifying And Life Member**
  An individual becomes a Qualifying and Life (QL) member when approved for the 10th year of membership. Qualifying and Life status is maintained in future years by submitting an application each year, including certifying letter(s) demonstrating qualifying production or by attesting to having met current minimum production levels, and by paying the required dues.
- **Life Member**
  After Qualifying and Life membership has been attained, Applicants for Life status will declare that they did not meet the production requirement, but still wish to continue their MDRT membership. Life members **must annually submit an application and pay dues**.

| Member Type | COMMISSION | | | | | | Member Type | PREMIUM | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | MDRT | | COT | | TOT | | | MDRT | | COT | | TOT | |
| | Risk-Protection | Total | Risk-Protection | Total | Risk-Protection | Total | | Risk-Protection | Total | Risk-Protection | Total | Risk-Protection | Total |
| Production | $30,500 | $61,000 | $30,500 | $183,000 | $30,500 | $366,000 | Production | $61,000 | $122,000 | $61,000 | $366,000 | $61,000 | $732,000 |
| **1st-Time Member** | | | | | | | **1st-Time Member** | | | | | | |
| Certifying letters | Required | | Required | | Required | | Certifying letters | Required | | Required | | Required | |
| Signed by | Company | | Company | | Company | | Signed by | Company | | Company | | Company | |
| **2 - 10 Year Member** | | | | | | | **2 - 10 Year Member** | | | | | | |
| Certifying letters | Required | | Required | | Required | | Certifying letters | Required | | Required | | Required | |
| Signed by | Company | | Company | | Company | | Signed by | Company | | Company | | Company | |
| **11+ Year Member** | | | | | | | **11+ Year Member** | | | | | | |
| Certifying letters | Not Required | | Required if less than 10 COT | | Required if less than 10 TOT | | Certifying letters | Not Required | | Required if less than 10 COT | | Required if less than 10 TOT | |
| Signed by | Not Required | | Company | | Company | | Signed by | Not Required | | Company | | Company | |

| Member Type | INCOME | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | MDRT | | | COT | | | TOT | | |
| | New Business | Risk-Protection | Total | New Business | Risk-Protection | Total | New Business | Risk-Protection | Total |
| Production | $30,500 | $30,500 | $105,000 | $30,500 | $30,500 | $315,000 | $30,500 | $30,500 | $630,000 |
| **1st-Time Member** Certifying letters Signed by | Not Eligible | | | Not Eligible | | | Not Eligible | | |
| **2 - 10 Year Member** Certifying letters Signed by | Required Self-signed | | | Required Self-signed | | | Required Self-signed | | |
| **11+ Year Member** Certifying letters Signed by | Not Required Not Required | | | Required if less than 10 COT Self-signed | | | Required if less than 10 TOT Self-signed | | |

## III. REPORTING

### 1. Verifying Production

- **Commission And Premium Verification**
  First-time applicants must apply using **ONLY** the commission or premium methods and supply a certifying letter(s) with third party verification. Those applying for Qualifying membership (years two through 10) may submit the customary certifying letters with third party verification for commission or premium or submit a self-signed certifying letter and attach supporting documents for the income qualification method as outlined above. Certifying letters may be completed by a representative of the company/broker dealer/brokerage agency, a Certified Public Accountant (or equivalent), or a representative of the applicant's personal agency/corporation or office.

- **Income Verification**
  Verification of eligible production under the income qualification method will be accomplished via a certifying letter signed by the applicant. All applications submitted under the income method are subject to a random production verification audit at a later date. If selected, the individual will need to supply supporting documents, such as commission statements, that verify the amounts claimed. Other acceptable supporting documents would be a statement of income signed by a representative of the company/broker dealer/brokerage agency, a Certified Public Accountant (or equivalent), or a representative of the applicant's personal agency/corporation/office. Tax documents may also be used.

- **Simplified Reporting for Qualifying & Life and Life Members**
  Once eligibility for Life status has been attained, members who have achieved Qualifying and Life or Life status are eligible to submit an application each year, including certifying letter(s) demonstrating qualifying production or by attesting to having met current minimum production levels, and by paying the required dues. Proof of production (i.e. certifying letters or commission/income documents) will not be required beginning in the eleventh year. Applicants for Life status will declare that they did not meet the production requirement, but still wish to continue their MDRT membership.

**2. Court of the Table**

- Applicants must continue to submit proof of production via certifying letter(s) until achieving 10 years of membership at the higher level. They may declare their eligibility without certifying letters or income documents when applying for the eleventh year of membership at Court of the Table level.

**3. Top of the Table**

- Applicants must continue to submit proof of production via certifying letter(s) until achieving 10 years of membership at the higher level. They may declare their eligibility without certifying letters or income documents when applying for the eleventh year of membership at Top of the Table level.

**4. Application Forms**

- Applications for 2021 MDRT membership will be available on November 1, 2020. Applicants may complete an online application or download a paper application at www.mdrt.org. A paper application may also be requested by phone, fax or email at memberrelations@mdrt.org.

**5. Certifying Letters**

- A certifying letter **signed by an official** from the company an applicant is using for MDRT qualification is required when applying under the commission or premium method. Otherwise, the application will be considered incomplete and membership may be denied. **These companies may include life** insurance companies, agencies, brokerage companies, broker/dealers, banks or mutual fund companies. Also acceptable would be a certifying letter completed by a representative of the company/broker dealer/brokerage agency, a Certified Public Accountant (or equivalent), or a representative of the applicant's personal agency/corporation or office.
- A Certified Public Accountant (CPA) or the equivalent may sign certifying letters for financial planning fees/fees for advice that are paid directly to the producer when applying under the commission or premium method.
- Brokerage companies are defined as third party wholesalers of insurance and investment products that are provided to agents on behalf of insurance and investment companies. Should an applicant be an official of a brokerage company, the product provider who pays the commissions must sign the certifying letter unless applying under the income qualification method.
- Income certifying letters are self-reported, signed by the applicant. If selected for a production verification audit, the individual will need to supply supporting documents to verify the amounts claimed, such as:
  - commission statements
  - a statement of income signed by a representative of the company/broker dealer/ brokerage agency, a Certified Public Accountant (or equivalent), or a representative of the applicant's personal agency/corporation/office
  - Tax documents

**6. Honor Roll**

Individuals with at least 15 years of qualifying membership (qualification by production) shall be designated as members of the "Honor Roll."

## IV. ADDITIONAL REQUIREMENTS

**1. Professional Association Membership Requirement**

- When applying for MDRT membership, applicants from the countries/territories listed below must be members in good standing of an association that meets all of the criteria below. (*A list of associations that meet the criteria may be found on our web site at* https://www.mdrt.org/membership/requirements/ ).
- The association must be an individual membership organization, open to participation without regard to company affiliation, one of the focuses of which is insurance or financial services.
  - The association must have been in existence at least two years and must have 100 or more members.
  - The association must be a nonprofit organization.
  - The association must have a code of ethics and an effective means of dealing with breaches of its code.
- Applicants using a disability waiver, as well as members with 50 or more years of membership, are exempt from the professional association requirement.
- Membership in an association is required of applicants from the following countries/territories:

| | | |
|---|---|---|
| ***Australia*** | ***Ireland*** | ***Philippines*** |
| ***Bahamas*** | ***Israel*** | ***Singapore*** |
| ***Canada*** | ***Jamaica*** | ***Thailand*** |
| ***Greece*** | ***Japan*** | ***Trinidad & Tobago*** |
| ***Hong Kong*** | ***Malaysia*** | ***United States*** |
| | ***New Zealand*** | |

**2. Annual Membership Dues: USD 550**

- Required dues, completed application and other required forms must be postmarked on or before March 1, 2021. Applications postmarked after March 1 will be considered only if accompanied by an additional fee of USD 200.
- Members with 50 or more years of membership are exempt from the MDRT-level dues. They must, however, pay Court or Top of the Table dues.

**3. Court of the Table Dues: USD 50**

- In addition to remitting regular MDRT dues, a Court of the Table applicant must remit the required Court of the Table dues.

**4. Top of the Table Dues: USD 550**

- In addition to remitting regular MDRT membership dues, a Top of the Table applicant must remit the required Top of the Table dues. Top of the Table membership dues includes Court of the Table dues.

**5. Life, Reduced Dues: USD 185**

- Life members who meet **all four of the criteria below** are eligible to pay a reduced dues amount. Those eligible for reduced dues are not required to be members of a professional association.
  - a **Life** or a **Qualifying & Life** member, and
  - applying as a Life member, and
  - 65 years of age by December 31, 2020 and
  - have either 25 years of membership **OR** 20 years of membership with production

*Online payment options are now available. For more information, please refer to your 2021 membership application.*

**6. Disability Waiver**

- Life members who have been declared totally disabled for six consecutive months during 2020 may petition for a waiver of payment of dues for the 2021 Table. A disability petition form and doctor's statement must be submitted by March 1, 2021, with the membership application. Each petition will be judged on its own merit. Those approved for the disability waiver are not required to be members of a professional association.

**7. Former Life Member Options**

- Special rule for 2021: A waiver of back dues has been granted for 2019 Life and Qualifying & Life members who did not rejoin in 2020. The waiver is for 2019 members only. All other returning Life and Qualifying & Life members may use the following options:
- **Option One**: They may choose not to pay back dues for the years missed and submit the current minimum production and current membership dues with their application. Their member status will revert to Qualifying and they must again fulfill the requirements to attain Life or Qualifying & Life status, which includes accumulating an additional 9 years of Qualifying membership.
- **Option Two**: They may retain Life or Qualifying & Life member status by paying back dues for the number of years missed, not to exceed a maximum of five years, and by meeting the then current requirements for Life membership. The maximum number of years for which back dues may be required will be reduced to three years if the member submits qualifying production for the current year. The amount of back dues will be based upon the current dues at the time of reinstatement. *Please note: Payment of back dues does not provide credit for member year(s) missed.*


For additional information, contact:
**MDRT Member Relations Department**
325 West Touhy Avenue
Park Ridge, IL 60068 USA
Phone: +1 847.692.6378
Fax: +1 847.518.8921
Web site: https://www.mdrt.org
E-mail: memberrelations@mdrt.org


## V. CLARIFICATIONS

**1. Eligible Commissions, Fees**

Production credit (for commissions) will be based on eligible commissions received during 2020. Credit may include either earned or advanced (annualized) commissions or both. Advanced (annualized) or earned commissions must be paid to the applicant in 2020 to be eligible for MDRT credit. Please note:

- Commissions paid on a levelized basis may be reported using the present value of up to the first five years' commission discounted at 10 percent per year, not to exceed 55 percent of first-year premium.
- Annualized commissions may be reported for credit if paid, but any chargeback of annualized commissions in a subsequent production year will result in a reduction of that year's production credit.
- If commissions are paid as earned, a policy effective in 2019 may result in production credit for 2020. The policy must be in force on December 31, 2019 but is not required to be in force as of December 31, 2020.
- Commission credit for pensions is based on the product used to fund the pension (life insurance, annuities, mutual funds, etc.) which determines whether it receives Risk-Protection or Other Products credit.
- Commissions that are part of a deferred compensation program may be claimed up front for MDRT credit, provided that they are not claimed again in later years.
- Life insurance policies that exceed the annual premium or target premium are eligible for credit. First year commission credit may be given Risk-Protection category for the commission paid on the amount up to the annual/target premium. If the annual/target premium is exceeded, (sometimes referred to as a "top up") commission credit may be given in the Risk-Protection category for the commission paid on the amount that exceeded the annual/target premium.
- Override commissions, training allowances, bonuses and other sales or expense allowances do not qualify under the commission/premium method.
- Fees paid for the placement of a product are eligible for credit toward the commission requirement, as are asset management fees for mutual funds and wrap/asset management accounts. The type of product placed determines the type of credit the product receives (Risk-Protection or Other).
- Financial Planning Fees/Fees for Advice are eligible for Other Products credit for the net fee paid to the agent/advisor. Fees must be documented by certifying letter signed by a company official, a broker dealer official, or a Certified Public Accountant (or equivalent) for qualifying members.
- Group health insurance commissions are eligible in the first year of the policy only. Additions to the group policy in subsequent years are not eligible for credit.
- Single premium and/or short-term endowment commissions are only eligible in the first year of the policy. Short-term endowment riders (max 15 years) to life insurance policies are eligible for 100 percent of first-year commissions in the Risk-Protection category.
- Long-term endowment commissions are only eligible in the first year of the policy. Long-term endowment riders (16 or more years) to life insurance policies are eligible for 100 percent of first-year commissions in the Risk-Protection category.

## 2. Eligible Premium

Production credit (for premium) will be based on eligible premium paid or new money invested during 2020. Please note:

- If commissions are paid as earned, premium credit should be given only for the amount of premium actually received during the production year.
- If commissions are annualized, the premium credit should also be annualized. Any chargeback of annualized commissions should also result in a reduction of that year's premium credit.
- A policy that becomes effective in 2019 may result in production credit for the amount of premium paid or new money invested during 2020.
- Life insurance policies that exceed the annual premium or target premium are eligible for credit. First year premium credit may be given in the Risk-Protection category up to the amount of the annual/target premium. If the annual/target premium is exceeded, (sometimes referred to as a "top up") premium credit may be given in the Risk-Protection category for 6 percent of the amount that exceeded the annual/target premium.
- Financial Planning Fees/Fees for Advice are eligible for Other Products credit for the gross fee paid to the company, broker dealer or individual agent/advisor. Fees must be documented by certifying letter signed by a company official, a broker dealer official, or a Certified Public Accountant (or equivalent) for qualifying members.
- Group health insurance premium is eligible for credit in the first year of the policy only. Additions to the group policy in subsequent years are not eligible for credit.
- Single premium and/or short-term endowment premium is only eligible in the first year of the policy. Short-term endowment riders (max 15 years) to life insurance policies are eligible for 6 percent of first year premium credit.
- Long-term endowment premium is only eligible in the first year of the policy. Long-term endowment riders (16 or more years) to life insurance policies are eligible for 100 percent of first-year premium credit in the Risk-Protection category.
- Premium credit for pensions is based on the product used to fund the pension (life insurance, annuities, mutual funds, etc.) which determines whether it receives Risk-Protection or Other Products credit.

## 3. Eligible Income

Production credit is based on annual gross income paid during 2020. Please note:

- See chart on page 4 for eligible products.
- Under this model, income is defined as first-year, trail and renewal commissions, as well as fees for product placement, asset management fees and fees for advice.
- Other production-based compensation, such as salaries and production-based bonuses, are also eligible for credit.
- Income contributed as part of a deferred compensation plan is eligible for credit. Credit should be taken during the production year when the deferred income was earned.
- Override commissions are eligible only for personal production.
- Income considered **INELIGIBLE** for MDRT credit includes:
  - Training bonuses/allowances
  - Sales/expense allowances
  - Overrides derived from the production of others.
  - Non-cash compensation, such as incentive trips
  - Income from property and casualty insurance and general insurance (fire, home, auto, etc.)
  - Income from the sale of mortgages.
  - Life settlements
  - Money market accounts

## 4. Credit for Coverage Written on the Applicant, Spouse or Dependents

- Any business written on the applicant, applicant's spouse or dependents may not exceed a **maximum** of 5 percent of the current year's MDRT production requirement (USD 3,050 eligible commissions or USD 6,100 of eligible premium or USD 5,250 of eligible income) if any of the premiums are paid, directly or indirectly, by the applicant or spouse.

## 5. Replacements

- Credit for individual life insurance policies may be claimed only for the amount of first-year commissions or premium on the new policy that exceeds the first-year commissions or premium for the policy being replaced. If the amount is not known, then the amount of commissions being replaced shall be calculated by multiplying the current commission times the appropriate premium for the policy being replaced. Premium credit can be determined by subtracting the replaced premium from the new premium.
- Conversion of a permanent product to a permanent product is to be treated as a replacement for MDRT purposes. This applies only to replacement of individual life insurance policies.

## 6. Definitions And Interpretations

- **Business Paid for and Underwritten**
  Business to be credited shall be paid for during the MDRT qualification period (January 1 through December 31). Business shall be considered to have been paid for as of the date when the coverage first became fully effective with home office approval from the standpoint of payment of the claim (regardless of company practice or the distance between home and field office). However, no credit shall be allowed until the home office has finally accepted the premium and also until the first-year commissions have been paid or credited to the agent's account without any right reserved to the insurance company to recover same, except in case of recall under the contestable provisions of the contract. On joint, partnership, corporate and/or brokerage business, MDRT credit shall be given for only that portion of the business on which the applicant has been compensated, either by first-year commission or the equivalent.
- **Health Insurance**
  Includes policies that relate to the health of the body. Dental, vision, etc., are eligible for credit. See page 4 for specifics.

**6. Definitions and Interpretations (Cont'd)**

- **Policy and Case Definitions**
  A policy shall be defined as an individual contract covering one or more lives as contrasted with a group policy, a pension, profit sharing trust or a salary savings plan. Under a qualified pension or profit sharing trust or a salary savings plan, each individual policy shall count as one (1) policy for the purpose of computing total eligible policies. For purposes of production, an employer-sponsored group life plan, franchise life plan and group annuity plan and mutual fund transaction with one (1) investor shall be considered one (1) case regardless of the number of lives or funds involved.
- **In Force Requirement**
  Credited business shall include only business which has not been terminated on or before the last day of the MDRT qualification period (December 31) except for business terminated by death or term conversion.
- **Securities**
  Includes stocks, bonds or other equities. See page 4 for specifics.

## VI. ILLUSTRATIONS

### Clarification of Risk-Protection and Other Products Credit

- At least one-half (50 percent) of the production requirement must come from products listed in the Risk-Protection category. (See section I, 4)
- This serves as a threshold that must be crossed before an applicant can use any credit from the Other Products category.
- Once crossing the threshold, applicants may use **all** of the credits from Other Products category to meet the MDRT requirement.
- The 2020 commission requirement is USD $61,000. To qualify, the applicant must submit a minimum of USD 30,500 in commission from products listed in the Risk-Protection category.

**Example 1 – Eligible for MDRT membership**

| | |
|---|---|
| Applicant total Risk-Protection | 30,500 |
| Applicant total Other Products | 100,000 |
| Total MDRT commission credit | 130,500 |

**Example 2 – NOT eligible for MDRT membership**

| | |
|---|---|
| Applicant total Risk-Protection | 30,499 |
| Applicant total Other Products | 100,000 |
| Total MDRT commission credit | 30,499 |

**Please note:**
The 50 percent threshold applies regardless of whether commission or premium is used to qualify for membership.

### Clarification of Income Qualification

- A minimum of USD 105,000 in annual gross income from the sale of insurance and financial products is required.
- A minimum of USD 30,500 must be income from new business generated during the production year. Further, a minimum of USD 30,500 must be derived from income associated with Risk-Protection Products.
- It is possible that the same business, for example the sale of new life insurance policies, could satisfy both requirements. (See Example 2 below.)

**ELIGIBLE for MDRT membership**

**Example 1**

| | |
|---|---|
| Applicant annual gross income | 105,000 |
| Applicant total new business | 30,500 |
| Applicant total Risk-Protection Products | 30,500 |

**Example 2**

| | |
|---|---|
| Applicant annual gross income | 105,000 |
| Applicant total new business from Risk-Protection Products * | 30,500 |

*Satisfies both new business and risk-protection products minimums.

**NOT Eligible for MDRT membership**

**Example 3**

| | |
|---|---|
| Applicant annual gross income | 105,000 |
| Applicant total new business | 30,499 |
| Applicant total Risk-Protection Products | 30,500 |

**Example 4**

| | |
|---|---|
| Applicant annual gross income | 105,000 |
| Applicant total new business | 30,500 |
| Applicant total Risk-Protection Products | 30,499 |

## MDRT Annual Meeting*

6 – 9 June 2021
New Orleans, Louisiana, USA

## MDRT Global Conference*

29 August – 1 September 2021
Marina Bay Sands, Singapore

## Top of the Table Annual Meeting**

20 – 23 October 2021
Amelia Island, Florida, USA

## MDRT EDGE Meeting***

8 – 10 November 2021
Philadelphia, Pennsylvania, USA

**Attendance at the MDRT Annual Meeting and MDRT Global Conference is open to approved 2021 members and requires payment of separate registration fees.*
***Attendance at the Top of the Table Annual Meeting is open to approved 2021 TOT members and requires payment of separate registration fees.*
****MDRT EDGE Meeting is open to approved 2021 members from the U.S. and Canada and requires payment of separate registration fees.*

**Visit www.mdrt.org or contact MDRT at +1 847.692.6378 or email meetings@mdrt.org for meeting information or for exhibitor and sponsorship opportunities.**

# COMMISSION AND PREMIUM PRODUCTION REQUIREMENTS FOR MEMBERSHIP IN THE 2021 MILLION DOLLAR ROUND TABLE

Based on 2020 Production, Expressed in Local Currency

**Production credit must be reported in U.S. dollars on Certifying Letters**

(Local currency divided by the conversion/standardization factor = MDRT requirement in U.S. dollars)

Production requirements are set independently for each country/territory. Conversion/standardization factors have no relationship to currency exchange rates and are used only to standardize MDRT processing.

(For a complete list of country/territory requirements, see the MDRT web site at https://www.mdrt.org/membership/requirements/ .)

| Country/Territory | MDRT Commission | COT Commission | TOT Commission | Commission Conv Factor | MDRT Premium | COT Premium | TOT Premium | Premium Conv Factor |
|---|---|---|---|---|---|---|---|---|
| Angola | 42,600 | 127,800 | 255,600 | 0.6983 | 85,200 | 255,600 | 511,200 | 0.6983 |
| Anguilla | 80,600 | 241,800 | 483,600 | 1.3213 | 161,200 | 483,600 | 967,200 | 1.3213 |
| Antigua | 119,300 | 357,900 | 715,800 | 1.9557 | 238,600 | 715,800 | 1,431,600 | 1.9557 |
| Argentina | 244,200 | 732,600 | 1,465,200 | 4.0032 | 488,400 | 1,465,200 | 2,930,400 | 4.0032 |
| Armenia | 12,418,800 | 37,256,400 | 74,512,800 | 203.5868 | 24,837,600 | 74,512,800 | 149,025,600 | 203.5868 |
| Aruba | 78,700 | 236,100 | 472,200 | 1.2901 | 157,400 | 472,200 | 944,400 | 1.2901 |
| Australia | 95,000 | 285,000 | 570,000 | 1.5573 | 190,000 | 570,000 | 1,140,000 | 1.5573 |
| Azerbaijan | 19,000 | 57,000 | 114,000 | 0.3114 | 38,000 | 114,000 | 228,000 | 0.3114 |
| Bahamas | 59,600 | 178,800 | 357,600 | 0.977 | 119,200 | 357,600 | 715,200 | 0.977 |
| Bahrain | 15,300 | 45,900 | 91,800 | 0.2508 | 30,600 | 91,800 | 183,600 | 0.2508 |
| Bangladesh | 1,388,200 | 4,164,600 | 8,329,200 | 22.7573 | 2,776,400 | 8,329,200 | 16,658,400 | 22.7573 |
| Barbados | 94,200 | 282,600 | 565,200 | 1.5442 | 188,400 | 565,200 | 1,130,400 | 1.5442 |
| Belarus | 90,409,600 | 271,228,800 | 542,457,600 | 1482.1245 | 180,819,200 | 542,457,600 | 1,084,915,200 | 1482.1245 |
| Belgium | 50,100 | 150,300 | 300,600 | 0.8213 | 100,200 | 300,600 | 601,200 | 0.8213 |
| Belize | 73,000 | 219,000 | 438,000 | 1.1967 | 146,000 | 438,000 | 876,000 | 1.1967 |
| Bermuda | 105,300 | 315,900 | 631,800 | 1.7262 | 210,600 | 631,800 | 1,263,600 | 1.7262 |
| Bolivia | 183,700 | 551,100 | 1,102,200 | 3.0114 | 367,400 | 1,102,200 | 2,204,400 | 3.0114 |
| Bosnia-Herzegovina | 47,100 | 141,300 | 282,600 | 0.7721 | 94,200 | 282,600 | 565,200 | 0.7721 |
| Botswana | 206,200 | 618,600 | 1,237,200 | 3.3803 | 412,400 | 1,237,200 | 2,474,400 | 3.3803 |
| Brazil | 129,800 | 389,400 | 778,800 | 2.1278 | 389,400 | 1,168,200 | 2,336,400 | 3.1918 |
| British Virgin Islands | 69,600 | 208,800 | 417,600 | 1.1409 | 139,200 | 417,600 | 835,200 | 1.1409 |
| Brunei | 45,000 | 135,000 | 270,000 | 0.7377 | 135,000 | 405,000 | 810,000 | 1.1065 |
| Bulgaria | 45,500 | 136,500 | 273,000 | 0.7459 | 91,000 | 273,000 | 546,000 | 0.7459 |
| Cambodia | 62,688,700 | 188,066,100 | 376,132,200 | 1027.6836 | 250,754,800 | 752,264,400 | 1,504,528,800 | 2055.3672 |
| Cameroon | 17,327,900 | 51,983,700 | 103,967,400 | 284.0639 | 34,655,800 | 103,967,400 | 207,934,800 | 284.0639 |
| Canada | 78,900 | 236,700 | 473,400 | 1.2934 | 157,800 | 473,400 | 946,800 | 1.2934 |
| Cayman Islands | 49,200 | 147,600 | 295,200 | 0.8065 | 98,400 | 295,200 | 590,400 | 0.8065 |
| Channel Islands | 50,000 | 150,000 | 300,000 | 0.8196 | 100,000 | 300,000 | 600,000 | 0.8196 |
| Chile | 23,659,500 | 70,978,500 | 141,957,000 | 387.8606 | 47,319,000 | 141,957,000 | 283,914,000 | 387.8606 |
| China | 171,300 | 513,900 | 1,027,800 | 2.8081 | 513,900 | 1,541,700 | 3,083,400 | 4.2122 |
| Colombia | 68,600,900 | 205,802,700 | 411,605,400 | 1124.6049 | 137,201,800 | 411,605,400 | 823,210,800 | 1124.6049 |
| Costa Rica | 21,917,500 | 65,752,500 | 131,505,000 | 359.3032 | 43,835,000 | 131,505,000 | 263,010,000 | 359.3032 |
| Côte d'Ivoire | 17,571,700 | 52,715,100 | 105,430,200 | 288.0606 | 35,143,400 | 105,430,200 | 210,860,400 | 288.0606 |
| Croatia | 226,100 | 678,300 | 1,356,600 | 3.7065 | 452,200 | 1,356,600 | 2,713,200 | 3.7065 |
| Curacao | 54,300 | 162,900 | 325,800 | 0.8901 | 108,600 | 325,800 | 651,600 | 0.8901 |
| Cyprus | 30,000 | 90,000 | 180,000 | 0.4918 | 60,000 | 180,000 | 360,000 | 0.4918 |
| Czech Republic | 865,500 | 2,596,500 | 5,193,000 | 14.1885 | 1,731,000 | 5,193,000 | 10,386,000 | 14.1885 |
| Denmark | 470,000 | 1,410,000 | 2,820,000 | 7.7049 | 940,000 | 2,820,000 | 5,640,000 | 7.7049 |
| Dominica | 101,400 | 304,200 | 608,400 | 1.6622 | 202,800 | 608,400 | 1,216,800 | 1.6622 |
| Dominican Republic | 1,022,400 | 3,067,200 | 6,134,400 | 16.7606 | 2,044,800 | 6,134,400 | 12,268,800 | 16.7606 |
| Ecuador | 33,000 | 99,000 | 198,000 | 0.5409 | 66,000 | 198,000 | ,396,000 | 0.5409 |
| Egypt | 120,400 | 361,200 | 722,400 | 1.9737 | 361,200 | 1,083,600 | 2,167,200 | 2.9606 |
| El Salvador | 33,700 | 101,100 | 202,200 | 0.5524 | 67,400 | 202,200 | 404,400 | 0.5524 |
| Estonia | 35,200 | 105,600 | 211,200 | 0.5770 | 70,400 | 211,200 | 422,400 | 0.5770 |
| Fiji | 60,800 | 182,400 | 364,800 | 0.9967 | 121,600 | 364,800 | 729,600 | 0.9967 |
| France | 49,800 | 149,400 | 298,800 | 0.8163 | 99,600 | 298,800 | 597,600 | 0.8163 |
| Georgia | 51,500 | 154,500 | 309,000 | 0.8442 | 103,000 | 309,000 | 618,000 | 0.8442 |
| Germany | 49,500 | 148,500 | 297,000 | 0.8114 | 99,000 | 297,000 | 594,000 | 0.8114 |
| Ghana | 54,900 | 164,700 | 329,400 | 0.9000 | 109,800 | 329,400 | 658,800 | 0.9000 |
| Gibraltar | 38,100 | 114,300 | 228,600 | 0.6245 | 76,200 | 228,600 | 457,200 | 0.6245 |
| Greece | 37,300 | 111,900 | 223,800 | 0.6114 | 74,600 | 223,800 | 447,600 | 0.6114 |
| Grenada | 130,900 | 392,700 | 785,400 | 2.1459 | 261,800 | 785,400 | 1,570,800 | 2.1459 |
| Guatemala | 260,900 | 782,700 | 1,565,400 | 4.2770 | 521,800 | 1,565,400 | 3,130,800 | 4.2770 |
| Guyana | 6,821,200 | 20,463,600 | 40,927,200 | 111.8229 | 13,642,400 | 40,927,200 | 81,854,400 | 111.8229 |
| Honduras | 692,200 | 2,076,600 | 4,153,200 | 11.3475 | 1,384,400 | 4,153,200 | 8,306,400 | 11.3475 |
| Hong Kong, China | 409,800 | 1,229,400 | 2,458,800 | 6.7180 | 1,639,200 | 4,917,600 | 9,835,200 | 13.436 |
| Hungary | 9,379,100 | 28,137,300 | 56,274,600 | 153.7557 | 18,758,200 | 56,274,600 | 112,549,200 | 153.7557 |
| India | 734,700 | 2,204,100 | 4,408,200 | 12.0442 | 2,938,800 | 8,816,400 | 17,632,800 | 24.0885 |
| Indonesia | 226,959,800 | 680,879,400 | 1,361,758,800 | 3720.6524 | 453,919,600 | 1,361,758,800 | 2,723,517,600 | 3720.6524 |

| Country/Territory | MDRT Commission | COT Commission | TOT Commission | Commission Conv Factor | MDRT Premium | COT Premium | TOT Premium | Premium Conv Factor |
|---|---|---|---|---|---|---|---|---|
| Ireland | 51,700 | 155,100 | 310,200 | 0.8475 | 103,400 | 310,200 | 620,400 | 0.8475 |
| Isle of Man | 47,900 | 143,700 | 287,400 | 0.7852 | 95,800 | 287,400 | 574,800 | 0.7852 |
| Israel | 249,300 | 747,900 | 1,495,800 | 4.0868 | 498,600 | 1,495,800 | 2,991,600 | 4.0868 |
| Italy | 44,800 | 134,400 | 268,800 | 0.7344 | 89,600 | 268,800 | 537,600 | 0.7344 |
| Jamaica West Indies | 2,772,000 | 8,316,000 | 16,632,000 | 45.4426 | 5,544,000 | 16,632,000 | 33,264,000 | 45.4426 |
| Japan | 6,843,900 | 20,531,700 | 41,063,400 | 112.195 | 20,531,700 | 61,595,100 | 123,190,200 | 168.2926 |
| Jordan | 17,700 | 53,100 | 106,200 | 0.2901 | 35,400 | 106,200 | 212,400 | 0.2901 |
| Kazakhstan | 4,495,600 | 13,486,800 | 26,973,600 | 73.6983 | 8,991,200 | 26,973,600 | 53,947,200 | 73.6983 |
| Kenya | 2,596,900 | 7,790,700 | 15,581,400 | 42.5721 | 5,193,800 | 15,581,400 | 31,162,800 | 42.5721 |
| Kuwait | 16,900 | 50,700 | 101,400 | 0.2770 | 33,800 | 101,400 | 202,800 | 0.2770 |
| Latvia | 25,100 | 75,300 | 150,600 | 0.4114 | 50,200 | 150,600 | 301,200 | 0.4114 |
| Lebanon | 66,396,600 | 199,189,800 | 398,379,600 | 1088.4688 | 132,793,200 | 398,379,600 | 796,759,200 | 1088.4688 |
| Lithuania | 30,100 | 90,300 | 180,600 | 0.4934 | 60,200 | 180,600 | 361,200 | 0.4934 |
| Luxembourg | 59,600 | 178,800 | 357,600 | 0.9770 | 119,200 | 357,600 | 715,200 | 0.9770 |
| Macau, China | 259,800 | 779,400 | 1,558,800 | 4.2590 | 1,039,200 | 3,117,600 | 6,235,200 | 8.5180 |
| Macedonia | 1,334,200 | 4,002,600 | 8,005,200 | 21.8721 | 2,668,400 | 8,005,200 | 16,010,400 | 21.8721 |
| Malaysia | 111,200 | 333,600 | 667,200 | 1.8229 | 333,600 | 1,000,800 | 2,001,600 | 2.7344 |
| Malta | 19,100 | 57,300 | 114,600 | 0.3131 | 38,200 | 114,600 | 229,200 | 0.3131 |
| Mauritius | 1,142,800 | 3,428,400 | 6,856,800 | 18.7344 | 2,285,600 | 6,856,800 | 13,713,600 | 18.7344 |
| Mexico | 518,400 | 1,555,200 | 3,110,400 | 8.4983 | 1,036,800 | 3,110,400 | 6,220,800 | 8.4983 |
| Montenegro | 4,400 | 13,200 | 26,400 | 0.0721 | 8,800 | 26,400 | 52,800 | 0.0721 |
| Montserrat | 54,300 | 162,900 | 325,800 | 0.8901 | 108,600 | 325,800 | 651,600 | 0.8901 |
| Mozambique | 1,164,500 | 3,493,500 | 6,987,000 | 19.0901 | 2,329,000 | 6,987,000 | 13,974,000 | 19.0901 |
| Myanmar | 17,809,500 | 53,428,500 | 106,857,000 | 291.959 | 35,619,000 | 106,857,000 | 213,714,000 | 291.959 |
| Namibia | 343,400 | 1,030,200 | 2,060,400 | 5.6295 | 686,800 | 2,060,400 | 4,120,800 | 5.6295 |
| Nepal | 1,004,000 | 3,012,000 | 6,024,000 | 16.4590 | 3,012,000 | 9,036,000 | 18,072,000 | 24.6885 |
| Netherlands | 51,700 | 155,100 | 310,200 | 0.8475 | 103,400 | 310,200 | 620,400 | 0.8475 |
| New Zealand | 99,300 | 297,900 | 595,800 | 1.6278 | 198,600 | 595,800 | 1,191,600 | 1.6278 |
| Nicaragua | 710,400 | 2,131,200 | 4,262,400 | 11.6459 | 1,420,800 | 4,262,400 | 8,524,800 | 11.6459 |
| Nigeria | 4,450,400 | 13,351,200 | 26,702,400 | 72.9573 | 8,900,800 | 26,702,400 | 53,404,800 | 72.9573 |
| Norway | 593,600 | 1,780,800 | 3,561,600 | 9.7311 | 1,187,200 | 3,561,600 | 7,123,200 | 9.7311 |
| Oman | 11,000 | 33,000 | 66,000 | 0.1803 | 22,000 | 66,000 | 132,000 | 0.1803 |
| Pakistan | 1,340,900 | 4,022,700 | 8,045,400 | 21.9819 | 2,681,800 | 8,045,400 | 16,090,800 | 21.9819 |
| Panama | 39,000 | 117,000 | 234,000 | 0.6393 | 78,000 | 234,000 | 468,000 | 0.6393 |
| Peru | 99,100 | 297,300 | 594,600 | 1.6245 | 198,200 | 594,600 | 1,189,200 | 1.6245 |
| Philippines | 1,111,700 | 3,335,100 | 6,670,200 | 18.2245 | 2,223,400 | 6,670,200 | 13,340,400 | 18.2245 |
| Poland | 123,600 | 370,800 | 741,600 | 2.0262 | 247,200 | 741,600 | 1,483,200 | 2.0262 |
| Portugal | 37,500 | 112,500 | 225,000 | 0.6147 | 112,500 | 337,500 | 675,000 | 0.9221 |
| Qatar | 120,100 | 360,300 | 720,600 | 1.9688 | 240,200 | 720,600 | 1,441,200 | 1.9688 |
| Republic of Korea | 60,892,300 | 182,676,900 | 365,353,800 | 998.2344 | 152,230,750 | 456,692,250 | 913,384,500 | 1247.7930 |
| Romania | 104,700 | 314,100 | 628,200 | 1.7163 | 209,400 | 628,200 | 1,256,400 | 1.7163 |
| Russia | 924,800 | 2,774,400 | 5,548,800 | 15.1606 | 2,312,000 | 6,936,000 | 13,872,000 | 18.9508 |
| Saudi Arabia | 153,700 | 461,100 | 922,200 | 2.5196 | 307,400 | 922,200 | 1,844,400 | 2.5196 |
| Serbia | 2,196,700 | 6,590,100 | 13,180,200 | 36.0114 | 4,393,400 | 13,180,200 | 26,360,400 | 36.0114 |
| Singapore | 69,900 | 209,700 | 419,400 | 1.1459 | 209,700 | 629,100 | 1,258,200 | 1.7188 |
| Slovakia | 32,500 | 97,500 | 195,000 | 0.5327 | 65,000 | 195,000 | 390,000 | 0.5327 |
| Slovenia | 40,200 | 120,600 | 241,200 | 0.6590 | 80,400 | 241,200 | 482,400 | 0.6590 |
| South Africa | 229,300 | 687,900 | 1,375,800 | 3.7590 | 458,600 | 1,375,800 | 2,751,600 | 3.7590 |
| Spain | 41,500 | 124,500 | 249,000 | 0.6803 | 83,000 | 249,000 | 498,000 | 0.6803 |
| Sri Lanka | 2,216,500 | 6,649,500 | 13,299,000 | 36.3360 | 4,433,000 | 13,299,000 | 26,598,000 | 36.3360 |
| St Kitts and Nevis | 116,500 | 349,500 | 699,000 | 1.9098 | 233,000 | 699,000 | 1,398,000 | 1.9098 |
| St Lucia | 130,900 | 392,700 | 785,400 | 2.1459 | 261,800 | 785,400 | 1,570,800 | 2.1459 |
| St Maarten | 55,400 | 166,200 | 332,400 | 0.9081 | 110,800 | 332,400 | 664,800 | 0.9081 |
| St Vincent | 118,400 | 355,200 | 710,400 | 1.9409 | 236,800 | 710,400 | 1,420,800 | 1.9409 |
| Suriname | 11,717,200 | 35,151,600 | 70,303,200 | 192.0852 | 23,434,400 | 70,303,200 | 140,606,400 | 192.0852 |
| Sweden | 574,500 | 1,723,500 | 3,447,000 | 9.4180 | 1,149,000 | 3,447,000 | 6,894,000 | 9.4180 |
| Switzerland | 76,400 | 229,200 | 458,400 | 1.2524 | 152,800 | 458,400 | 916,800 | 1.2524 |
| Taiwan | 1,252,000 | 3,756,000 | 7,512,000 | 20.5245 | 2,504,000 | 7,512,000 | 15,024,000 | 20.5245 |
| Tanzania | 34,823,600 | 104,470,800 | 208,941,600 | 570.8786 | 69,647,200 | 208,941,600 | 417,883,200 | 570.8786 |
| Thailand | 863,100 | 2,589,300 | 5,178,600 | 14.1491 | 1,726,200 | 5,178,600 | 10,357,200 | 14.1491 |
| Togo | 16,806,200 | 50,418,600 | 100,837,200 | 275.5114 | 33,612,400 | 100,837,200 | 201,674,400 | 275.5114 |
| Tonga | 106,500 | 319,500 | 639,000 | 1.7459 | 213,000 | 639,000 | 1,278,000 | 1.7459 |
| Trinidad & Tobago | 259,500 | 778,500 | 1,557,000 | 4.2540 | 519,000 | 1,557,000 | 3,114,000 | 4.2540 |
| Turkey | 62,000 | 186,000 | 372,000 | 1.0163 | 124,000 | 372,000 | 744,000 | 1.0163 |
| Turks & Caicos | 76,700 | 230,100 | 460,200 | 1.2573 | 153,400 | 460,200 | 920,400 | 1.2573 |
| Uganda | 79,785,700 | 239,357,100 | 478,714,200 | 1307.9622 | 159,571,400 | 478,714,200 | 957,428,400 | 1307.9622 |
| Ukraine | 201,600 | 604,800 | 1,209,600 | 3.3049 | 403,200 | 1,209,600 | 2,419,200 | 3.3049 |

| Country/Territory | MDRT Commission | COT Commission | TOT Commission | Commission Conv Factor | MDRT Premium | COT Premium | TOT Premium | Premium Conv Factor |
|---|---|---|---|---|---|---|---|---|
| United Arab Emirates | 189,600 | 568,800 | 1,137,600 | 3.1081 | 379,200 | 1,137,600 | 2,275,200 | 3.1081 |
| United Kingdom | 42,400 | 127,200 | 254,400 | 0.6950 | 84,800 | 254,400 | 508,800 | 0.6950 |
| United States | 61,000 | 183,000 | 366,000 | 1.0000 | 122,000 | 366,000 | 732,000 | 1.0000 |
| Uruguay | 986,900 | 2,960,700 | 5,921,400 | 16.1786 | 1,973,800 | 5,921,400 | 11,842,800 | 16.1786 |
| Venezuela | 73,697,800 | 221,093,400 | 442,186,800 | 1208.1606 | 147,395,600 | 442,186,800 | 884,373,600 | 1208.1606 |
| Vietnam | 278358100 | 835,074,300 | 1,670,148,600 | 4563.2475 | 556,716,200 | 1,670,148,600 | 3,340,297,200 | 4563.2475 |
| Zambia | 179,900 | 539,700 | 1,079,400 | 2.9491 | 359,800 | 1,079,400 | 2,158,800 | 2.9491 |
| Zimbabwe | 998,900 | 2,996,700 | 5,993,400 | 16.3754 | 1,997,800 | 5,993,400 | 11,986,800 | 16.3754 |

# INCOME PRODUCTION REQUIREMENTS FOR MEMBERSHIP IN THE 2021 MILLION DOLLAR ROUND TABLE

Based on 2020 Production, Expressed in Local Currency

Production credit must be reported in U.S. dollars on certifying letters Production requirements are set independently for each country/territory. Conversion (Conv) factors have no relationship to currency exchange rates and are used only to standardize MDRT processing. (Local currency divided by the income conversion = U.S .MDRT requirement) Qualification under this method is based on a requirement of USD 105,000 in annual gross income from insurance and financial products. A minimum of USD 30,500 must be income from new business generated during the production year. Further, a minimum of USD 30,500 must be derived from income associated with Risk-Protection Products. (For a complete list of country/territory requirements, see the MDRT website at https://www.mdrt.org/membership/requirements/ .)

| Country/Territory | MDRT Income | COT Income | TOT Income | Income Conv Factor |
|---|---|---|---|---|
| Angola | 73,800 | 221,400 | 442,800 | 0.7028 |
| Anguilla | 139,500 | 418,500 | 837,000 | 1.3285 |
| Antigua | 206,600 | 619,800 | 1,239,600 | 1.9676 |
| Argentina | 422,900 | 1,268,700 | 2,537,400 | 4.0276 |
| Armenia | 21,508,800 | 64,526,400 | 129,052,800 | 204.8457 |
| Aruba | 136,300 | 408,900 | 817,800 | 1.2980 |
| Australia | 164,500 | 493,500 | 987,000 | 1.5666 |
| Azerbaijan | 32,900 | 98,700 | 197,400 | 0.3133 |
| Bahamas | 103,200 | 309,600 | 619,200 | 0.9828 |
| Bahrain | 26,600 | 79,800 | 159,600 | 0.2533 |
| Bangladesh | 2,404,300 | 7,212,900 | 14,425,800 | 22.8980 |
| Barbados | 163,200 | 489,600 | 979,200 | 1.5542 |
| Belarus | 156,585,700 | 469,757,100 | 939,514,200 | 1,491.2924 |
| Belgium | 86,800 | 260,400 | 520,800 | 0.8266 |
| Belize | 126,400 | 379,200 | 758,400 | 1.2038 |
| Bermuda | 182,400 | 547,200 | 1,094,400 | 1.7371 |
| Bolivia | 318,100 | 954,300 | 1,908,600 | 3.0295 |
| Bosnia-Herzegovina | 81,700 | 245,100 | 490,200 | 0.7780 |
| Botswana | 357,100 | 1,071,300 | 2,142,600 | 3.4009 |
| Brazil | 224,800 | 674,400 | 1,348,800 | 2.1409 |
| British Virgin Islands | 120,600 | 361,800 | 723,600 | 1.1485 |
| Brunei | 78,000 | 234,000 | 468,000 | 0.7428 |
| Bulgaria | 78,800 | 236,400 | 472,800 | 0.7504 |
| Cambodia | 108,574,200 | 325,722,600 | 651,445,200 | 1,034.0400 |
| Cameroon | 30,011,100 | 90,033,300 | 180,066,600 | 285.8200 |
| Canada | 136,600 | 409,800 | 819,600 | 1.3009 |
| Cayman Islands | 85,200 | 255,600 | 511,200 | 0.8114 |
| Channel Islands | 86,600 | 259,800 | 519,600 | 0.8247 |
| Chile | 40,977,200 | 122,931,600 | 245,863,200 | 390.2590 |
| China | 296,700 | 890,100 | 1,780,200 | 2.8257 |
| Colombia | 118,813,900 | 356,441,700 | 712,883,400 | 1,131.5610 |
| Costa Rica | 37,960,200 | 113,880,600 | 227,761,200 | 361.5257 |
| Cote d'Ivoire | 30,433,400 | 91,300,200 | 182,600,400 | 289.8419 |
| Croatia | 391,600 | 1,174,800 | 2,349,600 | 3.7295 |
| Curacao | 94,000 | 282,000 | 564,000 | 0.8952 |
| Cyprus | 51,900 | 155,700 | 311,400 | 0.4942 |
| Czech Republic | 1,499,000 | 4,497,000 | 8,994,000 | 14.2761 |
| Denmark | 814,100 | 2,442,300 | 4,884,600 | 7.7533 |
| Dominica | 175,600 | 526,800 | 1,053,600 | 1.6723 |
| Dominican Republic | 1,770,800 | 5,312,400 | 10,624,800 | 16.8647 |
| Ecuador | 57,100 | 171,300 | 342,600 | 0.5438 |
| Egypt | 208,600 | 625,800 | 1,251,600 | 1.9866 |
| El Salvador | 58,400 | 175,200 | 350,400 | 0.5561 |
| Estonia | 61,000 | 183,000 | 366,000 | 0.5809 |
| Fiji | 105,300 | 315,900 | 631,800 | 1.0028 |
| France | 86,300 | 258,900 | 517,800 | 0.8219 |
| Georgia | 89,100 | 267,300 | 534,600 | 0.8485 |
| Germany | 85,800 | 257,400 | 514,800 | 0.8171 |
| Ghana | 95,100 | 285,300 | 570,600 | 0.9057 |
| Gibraltar | 65,700 | 197,100 | 394,200 | 0.6257 |
| Greece | 64,600 | 193,800 | 387,600 | 0.6152 |
| Grenada | 226,700 | 680,100 | 1,360,200 | 2.1590 |
| Guatemala | 451,900 | 1,355,700 | 2,711,400 | 4.3038 |
| Guyana | 11,814,100 | 35,442,300 | 70,884,600 | 112.5152 |
| Honduras | 1,198,800 | 3,596,400 | 7,192,800 | 11.4171 |
| Hong Kong, China | 709,700 | 2,129,100 | 4,258,200 | 6.7590 |
| Hungary | 16,244,200 | 48,732,600 | 97,465,200 | 154.7066 |
| India | 1,272,500 | 3,817,500 | 7,635,000 | 12.1190 |
| Indonesia | 393,085,000 | 1,179,255,000 | 2,358,510,000 | 3,743.6667 |
| Ireland | 89,500 | 268,500 | 537,000 | 0.8523 |

| Country/Territory | MDRT Income | COT Income | TOT Income | Income Conv Factor |
|---|---|---|---|---|
| Isle of Man | 83,000 | 249,000 | 498,000 | 0.7904 |
| Israel | 431,800 | 1,295,400 | 2,590,800 | 4.1123 |
| Italy | 77,600 | 232,800 | 465,600 | 0.7390 |
| Jamaica West Indies | 4,801,000 | 14,403,000 | 28,806,000 | 45.7238 |
| Japan | 11,853,400 | 35,560,200 | 71,120,400 | 112.8895 |
| Jordan | 30,600 | 91,800 | 183,600 | 0.2914 |
| Kazakhstan | 7,786,200 | 23,358,600 | 46,717,200 | 74.1542 |
| Kenya | 4,497,800 | 13,493,400 | 26,986,800 | 42.8361 |
| Kuwait | 29,300 | 87,900 | 175,800 | 0.2790 |
| Latvia | 43,400 | 130,200 | 260,400 | 0.4133 |
| Lebanon | 114,996,100 | 344,988,300 | 689,976,600 | 1,095.2010 |
| Lithuania | 52,200 | 156,600 | 313,200 | 0.4971 |
| Luxembourg | 103,200 | 309,600 | 619,200 | 0.9828 |
| Macau, China | 450,000 | 1,350,000 | 2,700,000 | 4.2857 |
| Macedonia | 2,310,700 | 6,932,100 | 13,864,200 | 22.0066 |
| Malaysia | 192,600 | 577,800 | 1,155,600 | 1.8342 |
| Malta | 33,100 | 99,300 | 198,600 | 0.3152 |
| Mauritius | 1,979,300 | 5,937,900 | 11,875,800 | 18.8504 |
| Mexico | 897,900 | 2,693,700 | 5,387,400 | 8.5514 |
| Montenegro | 7,600 | 22,800 | 45,600 | 0.0723 |
| Montserrat | 94,100 | 282,300 | 564,600 | 0.8961 |
| Mozambique | 2,016,900 | 6,050,700 | 12,101,400 | 19.2085 |
| Myanmar | 30,845,300 | 92,535,900 | 185,071,800 | 293.7647 |
| Namibia | 594,800 | 1,784,400 | 3,568,800 | 5.6647 |
| Nepal | 1,738,900 | 5,216,700 | 10,433,400 | 16.5609 |
| Netherlands | 89,500 | 268,500 | 537,000 | 0.8523 |
| New Zealand | 172,000 | 516,000 | 1,032,000 | 1.6380 |
| Nicaragua | 1,230,400 | 3,691,200 | 7,382,400 | 11.7180 |
| Nigeria | 7,707,900 | 23,123,700 | 46,247,400 | 73.4085 |
| Norway | 1,028,100 | 3,084,300 | 6,168,600 | 9.7914 |
| Oman | 19,100 | 57,300 | 114,600 | 0.1819 |
| Pakistan | 2,322,300 | 6,966,900 | 13,933,800 | 22.1171 |
| Panama | 67,500 | 202,500 | 405,000 | 0.6428 |
| Peru | 171,700 | 515,100 | 1,030,200 | 1.6352 |
| Philippines | 1,925,400 | 5,776,200 | 11,552,400 | 18.3371 |
| Poland | 214,000 | 642,000 | 1,284,000 | 2.0380 |
| Portugal | 65,000 | 195,000 | 390,000 | 0.6190 |
| Qatar | 208,000 | 624,000 | 1,248,000 | 1.9809 |
| Republic of Korea | 105,462,900 | 316,388,700 | 632,777,400 | 1,004.4086 |
| Romania | 181,400 | 544,200 | 1,088,400 | 1.7276 |
| Russia | 1,601,700 | 4,805,100 | 9,610,200 | 15.2542 |
| Saudi Arabia | 266,200 | 798,600 | 1,597,200 | 2.5352 |
| Serbia | 3,804,700 | 11,414,100 | 22,828,200 | 36.2352 |
| Singapore | 121,000 | 363,000 | 726,000 | 1.1523 |
| Slovakia | 56,300 | 168,900 | 337,800 | 0.5361 |
| Slovenia | 69,600 | 208,800 | 417,600 | 0.6628 |
| South Africa | 397,100 | 1,191,300 | 2,382,600 | 3.7819 |
| Spain | 71,900 | 215,700 | 431,400 | 0.6847 |
| Sri Lanka | 3,838,900 | 11,516,700 | 23,033,400 | 36.5600 |
| St. Kitts and Nevis | 201,800 | 605,400 | 1,210,800 | 1.9219 |
| St. Lucia | 226,700 | 680,100 | 1,360,200 | 2.1590 |
| St. Maarten | 95,900 | 287,700 | 575,400 | 0.9133 |
| St. Vincent | 205,000 | 615,000 | 1,230,000 | 1.9523 |
| Suriname | 20,297,800 | 60,893,400 | 121,786,800 | 193.3123 |
| Sweden | 995,000 | 2,985,000 | 5,970,000 | 9.4761 |
| Switzerland | 132,400 | 397,200 | 794,400 | 1.2609 |
| Taiwan | 2,168,500 | 6,505,500 | 13,011,000 | 20.6523 |
| Tanzania | 60,313,000 | 180,939,000 | 361,878,000 | 574.4095 |
| Thailand | 1,494,900 | 4,484,700 | 8,969,400 | 14.2371 |
| Togo | 29,107,600 | 87,322,800 | 174,645,600 | 277.2152 |
| Tonga | 184,500 | 553,500 | 1,107,000 | 1.7571 |
| Trinidad & Tobago | 449,400 | 1,348,200 | 2,696,400 | 4.2800 |
| Turkey | 107,400 | 322,200 | 644,400 | 1.0228 |
| Turks & Caicos | 132,800 | 398,400 | 796,800 | 1.2647 |
| Uganda | 138,185,500 | 414,556,500 | 829,113,000 | 1,316.0524 |
| Ukraine | 349,100 | 1,047,300 | 2,094,600 | 3.3247 |
| United Arab Emirates | 328,300 | 984,900 | 1,969,800 | 3.1266 |
| United Kingdom | 73,400 | 220,200 | 440,400 | 0.6990 |
| United States | 105,000 | 315,000 | 630,000 | 1.0000 |

| Country/Territory | MDRT Income | COT Income | TOT Income | Income Conv Factor |
|---|---|---|---|---|
| Uruguay | 1,709,300 | 5,127,900 | 10,255,800 | 16.2790 |
| Venezuela | 127,631,600 | 382,894,800 | 765,789,600 | 1,215.5390 |
| Vietnam | 482,104,700 | 1,446,314,100 | 2,892,628,200 | 4,591.4733 |
| Zambia | 311,500 | 934,500 | 1,869,000 | 2.9666 |
| Zimbabwe | 1,730,000 | 5,190,000 | 10,380,000 | 16.4761 |