



**MDRT**

The Premier Association of  
Financial Professionals®

**Membership Information  
for the  
2025 Million Dollar Round Table  
Requirements for the U.S. and  
Select Markets**

*Based on 2024 production*

**Million Dollar Round Table**

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Non-Core - 12/18/2024

# PLEASE NOTE

This document presents the membership requirements for the following Markets: Australia, Belgium, Canada, Gibraltar, Ireland, Isle of Man, Israel, Italy, New Zealand, South Africa, U.K. and U.S. If you need requirements for other Markets, please return to the MDRT website and select the “Global” version.

Please discard any copies of this document that do not have “Non-Core – 12/18/2024” at the foot of each page.

- The Market-specific production requirements are listed on pages 3 and 11-16.
- The definitions for Health Insurance and Policy Counts have been updated on page 8.
- The production requirements for Turkey have been updated on pages 12 and 15.
- The meeting dates have been updated on page 10.
- Reference to Taiwan Area has been changed to Chinese Taiwan on pages 12 and 15.

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Apply for 2025 membership online at  
[mdrt.org/membership-application](https://mdrt.org/membership-application)

# MEMBERSHIP INFORMATION FOR THE 2025 MILLION DOLLAR ROUND TABLE

## I. PRODUCTION REQUIREMENTS

### 1. Production Methods

Membership in the 2025 Round Table will be based on the following production methods: (See page 4 for products)

- **Commission Method**  
A minimum of USD 81,000 of eligible commissions paid is required.
- **Premium Method**  
A minimum of USD 162,000 of eligible paid premium is required.
- **Income Qualification Method**  
A minimum of USD 140,000 in annual gross income from the sale and service of insurance and financial products is required. A minimum of USD 40,500 must be income from new business generated during the production year.

### 2. Court of the Table (COT)

- **Commission and Premium Method**  
A minimum of USD 243,000 of eligible commissions paid or USD 486,000 of eligible paid premium is required.
- **Income Method**  
A minimum of USD 420,000 of eligible annual gross income is required. The applicant must meet the minimum of USD 40,500 in new business.

### 3. Top of the Table (TOT)

- **Commission and Premium Method**  
A minimum of USD 486,000 of eligible commissions paid or USD 972,000 of eligible paid premium.
- **Income Method**  
A minimum of USD 840,000 of eligible annual gross income is required. The applicant must meet the minimum of USD 40,500 in new 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.

### **Elimination of the Risk-Protection/Core Credit Requirement**

MDRT has eliminated the requirement that a minimum of 50% of an applicant's qualifying production come from Risk-Protection Credit or "core products." Applicants from the Markets below will be able to qualify using *any* MDRT eligible product in *any* combination or proportion.

Australia	Ireland	New Zealand
Belgium	Isle of Man	South Africa
Canada	Israel	United Kingdom
Gibraltar	Italy	United States

### **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 2025 production requirements for applicants outside the U.S. 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 (USD) using the MDRT conversion factor listed at the end of this document.**

#### 4. Eligible Products and Credit

##### RISK-PROTECTION PRODUCTS

<b>Products from life insurance companies</b>	<b>Commission/Fee Credit</b>	<b>Premium Credit</b>
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

<b>Products</b>	<b>Commission/Fee Credit</b>	<b>Premium Credit</b>
Health Insurance* (individual)	100% of first-year commission	100% of first-year premium
Health Insurance* (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

\*See page 8 for additional details.

## 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 their application papers are approved. Until the tenth year of membership is attained, the member will be a Qualifying member.

- **Qualifying & Life Member**

An individual becomes a Qualifying & Life (QL) member when approved for the tenth year of membership. Qualifying & 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 & 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**.

<b>Member Type</b>	<b>COMMISSION</b>			<b>Member Type</b>	<b>PREMIUM</b>		
	<b>MDRT</b>	<b>COT</b>	<b>TOT</b>		<b>MDRT</b>	<b>COT</b>	<b>TOT</b>
	<b>Total</b>	<b>Total</b>	<b>Total</b>		<b>Total</b>	<b>Total</b>	<b>Total</b>
Production	\$81,000	\$243,000	\$486,000	Production	\$162,000	\$486,000	\$972,000
<b>1st-Time Member</b>				<b>1st-Time Member</b>			
Certifying letters	Required	Required	Required	Certifying letters	Required	Required	Required
Signed by	Company	Company	Company	Signed by	Company	Company	Company
<b>2 - 10 Year Member</b>				<b>2 - 10 Year Member</b>			
Certifying letters	Required	Required	Required	Certifying letters	Required	Required	Required
Signed by	Company	Company	Company	Signed by	Company	Company	Company
<b>11+ Year Member</b>				<b>11+ Year Member</b>			
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

<b>Member Type</b>	<b>INCOME</b>					
	<b>MDRT</b>		<b>COT</b>		<b>TOT</b>	
	<b>New Business</b>	<b>Total</b>	<b>New Business</b>	<b>Total</b>	<b>New Business</b>	<b>Total</b>
Production	\$40,500	\$140,000	\$40,500	\$420,000	\$40,500	\$840,000
<b>1st-Time Member</b>	Not Eligible		Not Eligible		Not Eligible	
Certifying letters	Not Eligible		Not Eligible		Not Eligible	
Signed by	Not Eligible		Not Eligible		Not Eligible	
<b>2 - 10 Year Member</b>	Required		Required		Required	
Certifying letters	Self-signed		Self-signed		Self-signed	
Signed by	Self-signed		Self-signed		Self-signed	
<b>11+ Year Member</b>	Not Required		Required if less than 10 COT		Required if less than 10 TOT	
Certifying letters	Not Required		Self-signed		Self-signed	
Signed by	Not Required		Self-signed		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/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 & 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 2025 MDRT membership will be available on November 1, 2024. Applicants may complete an online application or download a paper application at [mdrt.org](http://mdrt.org). A paper application may also be requested by phone, fax or email at [memberrelations@mdrt.org](mailto: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/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. **Annual Membership Dues: USD 600**

- Required dues, completed application and other required forms must be postmarked on or before March 1, 2025. 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 of the Table or Top of the Table dues.

- 2. **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.

- 3. **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.

- 4. **Life, Reduced Dues: USD 200**

- Life members who meet **all four of the criteria below** are eligible to pay a reduced dues amount.
  - A **Life** or a **Qualifying & Life** member, and
  - Applying as a Life member, and
  - 65 years of age by December 31, 2024, and
  - Have either 25 years of membership **OR** 20 years of membership with production.

*Online payment options are available. For more information, please refer to your 2025 membership application.*

- 5. **Disability Waiver**

- Life members who have been declared totally disabled for six consecutive months during 2024 may petition for a waiver of payment of dues for the 2025 Table. A disability petition form and doctor's statement must be submitted by March 1, 2025, with the membership application. Each petition will be judged on its own merit.

## 6. **Former Life Member Options**

- Former Life and Qualifying & Life members who wish to rejoin MDRT have two 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 nine 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.*

## V. **CLARIFICATIONS**

### 1. **Eligible Commissions, Fees**

Production credit (for commissions) will be based on eligible commissions received during 2024. Credit may include either earned or advanced (annualized) commissions or both. Advanced (annualized) or earned commissions must be paid to the applicant in 2024 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% per year, not to exceed 55% 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 2023 may result in production credit for 2024. The policy must be in force on December 31, 2023, but is not required to be in force as of December 31, 2024.
- 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 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, transition packages, training or sign-on 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% 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% of first-year commissions in the Risk-Protection category.

### 2. **Eligible Premiums**

Production credit (for premium) will be based on eligible premium paid or new money invested during 2024. 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 2023 may result in production credit for the amount of premium paid or new money invested during 2024.
- 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% of the amount that exceeded the annual/target premium.

For additional information, contact:  
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Website: [mdrt.org](http://mdrt.org)  
Email: [memberrelations@mdrt.org](mailto:memberrelations@mdrt.org)

- 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% 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% 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 2024. 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
- Sign-on bonuses or transition packages
- 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% of the current year's MDRT production requirement (USD 4,050 eligible commissions or USD 8,100 of eligible premium or USD 7,000 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 pay for or reimburse for medical expenses, including hospitalization, emergency care, day-patient care, diagnosis and treatment, maternity care, as well as policies covering dental, vision and hearing. Critical illness and Long-term care not considered Health Insurance and MDRT credit is addressed separately for them. See page 4 for specifics.

#### • **Policy Counts**

A policy is defined as an individual contract covering one or more persons. A contract covering an individual should be credited and reported to MDRT as one policy. Similarly, a contract covering a group of people should also be counted as one policy, regardless of the number of people covered under the policy.

#### • **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 Income Qualification

- A minimum of USD 140,000 in annual gross income from the sale or service of insurance and financial products is required.
- A minimum of USD 40,500 must be income from new business generated during the production year.

#### ELIGIBLE for MDRT membership

##### Example 1

Applicant annual gross income	140,000
Applicant total new business	40,500

#### NOT Eligible for MDRT membership

##### Example 2

Applicant annual gross income	140,000
Applicant total new business	40,499

## **MDRT Annual Meeting\***

June 22–25, 2025  
Miami Beach, Florida, USA

## **MDRT Global Conference\***

August 24–27, 2025  
Macau, China

## **Top of the Table Annual Meeting\*\***

October 22–25, 2025  
Scottsdale, Arizona, USA

## **MDRT EDGE Meeting\*\*\***

November 10–12, 2025  
Austin, Texas, USA

*\*Attendance at the MDRT Annual Meeting and MDRT Global Conference is open to approved 2025 members and requires payment of separate registration fees.*

*\*\*Attendance at the Top of the Table Annual Meeting is open to approved 2025 TOT members and requires payment of separate registration fees.*

*\*\*\*MDRT EDGE Meeting is open to approved 2025 members from the U.S. and Canada and requires payment of separate registration fees.*

Visit [mdrt.org](https://mdrt.org) or contact MDRT at +1 847.692.6378 or email [meetings@mdrt.org](mailto:meetings@mdrt.org) for meeting information and sponsorship opportunities.

**COMMISSION AND PREMIUM PRODUCTION REQUIREMENTS FOR MEMBERSHIP  
IN THE 2025 MILLION DOLLAR ROUND TABLE**

Based on 2024 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 Market. Conversion/standardization factors have no relationship to currency exchange rates and are used only to standardize MDRT processing.

For a complete list of Market requirements, see the MDRT website at [mdrt.org/join/member-requirements/](http://mdrt.org/join/member-requirements/).

Market	MDRT Commission	COT Commission	TOT Commission	Commission Conv Factor	MDRT Premium	COT Premium	TOT Premium	Premium Conv Factor
Angola	49,300	147,900	295,800	0.6086	98,600	295,800	591,600	0.6086
Anguilla	94,300	282,900	565,800	1.1641	188,600	565,800	1,131,600	1.1641
Antigua	149,500	448,500	897,000	1.8456	299,000	897,000	1,794,000	1.8456
Argentina	350,000	1,050,000	2,100,000	4.3209	700,000	2,100,000	4,200,000	4.3209
Armenia	12,709,000	38,127,000	76,254,000	156.9012	25,418,000	76,254,000	152,508,000	156.9012
Aruba	99,800	299,400	598,800	1.2320	199,600	598,800	1,197,600	1.2320
Australia	116,700	350,100	700,200	1.4407	233,400	700,200	1,400,400	1.4407
Azerbaijan	26,000	78,000	156,000	0.3209	52,000	156,000	312,000	0.3209
Bahamas	67,800	203,400	406,800	0.8370	135,600	406,800	813,600	0.8370
Bahrain	14,300	42,900	85,800	0.1765	28,600	85,800	171,600	0.1765
Bangladesh	2,185,900	6,557,700	13,115,400	26.9864	4,371,800	13,115,400	26,230,800	26.9864
Barbados	123,900	371,700	743,400	1.5296	247,800	743,400	1,486,800	1.5296
Belarus	97,131,700	291,395,100	582,790,200	1,199.1567	194,263,400	582,790,200	1,165,580,400	1,199.1567
Belgium	59,200	177,600	355,200	0.7308	118,400	355,200	710,400	0.7308
Belize	89,600	268,800	537,600	1.1061	179,200	537,600	1,075,200	1.1061
Bermuda	104,800	314,400	628,800	1.2938	209,600	628,800	1,257,600	1.2938
Bolivia	208,700	626,100	1,252,200	2.5765	417,400	1,252,200	2,504,400	2.5765
Bosnia-Herzegovina	53,700	161,100	322,200	0.6629	107,400	322,200	644,400	0.6629
Botswana	281,800	845,400	1,690,800	3.4790	563,600	1,690,800	3,381,600	3.4790
Brazil	187,200	561,600	1,123,200	2.3111	561,600	1,684,800	3,369,600	3.4666
British Virgin Islands	84,600	253,800	507,600	1.0444	169,200	507,600	1,015,200	1.0444
Brunei	47,700	143,100	286,200	0.5888	143,100	429,300	858,600	0.8833
Bulgaria	56,300	168,900	337,800	0.6950	112,600	337,800	675,600	0.6950
Cambodia	85,513,200	256,539,600	513,079,200	1,055.7185	342,052,800	1,026,158,400	2,052,316,800	2,111.4370
Cameroon	18,360,500	55,081,500	110,163,000	226.6728	36,721,000	110,163,000	220,326,000	226.6728
Canada	99,700	299,100	598,200	1.2308	199,400	598,200	1,196,400	1.2308
Cayman Islands	69,000	207,000	414,000	0.8518	138,000	414,000	828,000	0.8518
Channel Islands	55,100	165,300	330,600	0.6802	110,200	330,600	661,200	0.6802
Chile	32,916,500	98,749,500	197,499,000	406.3765	65,833,000	197,499,000	394,998,000	406.3765
China	245,700	737,100	1,474,200	3.0333	737,100	2,211,300	4,422,600	4.5500
Colombia	89,615,100	268,845,300	537,690,600	1,106.3592	179,230,200	537,690,600	1,075,381,200	1,106.3592
Costa Rica	26,751,400	80,254,200	160,508,400	330.2641	53,502,800	160,508,400	321,016,800	330.2641
Côte d'Ivoire	19,863,200	59,589,600	119,179,200	245.2246	39,726,400	119,179,200	238,358,400	245.2246
Croatia	242,800	728,400	1,456,800	2.9975	485,600	1,456,800	2,913,600	2.9975
Curacao	75,300	225,900	451,800	0.9296	150,600	451,800	903,600	0.9296
Cyprus	41,900	125,700	251,400	0.5172	83,800	251,400	502,800	0.5172
Czech Republic	1,011,600	3,034,800	6,069,600	12.4888	2,023,200	6,069,600	12,139,200	12.4888
Denmark	527,700	1,583,100	3,166,200	6.5148	1,055,400	3,166,200	6,332,400	6.5148
Dominica	133,100	399,300	798,600	1.6432	266,200	798,600	1,597,200	1.6432
Dominican Republic	1,380,700	4,142,100	8,284,200	17.0456	2,761,400	8,284,200	16,568,400	17.0456
Ecuador	41,100	123,300	246,600	0.5074	82,200	246,600	493,200	0.5074
Egypt	173,000	519,000	1,038,000	2.1358	519,000	1,557,000	3,114,000	3.2037
El Salvador	36,800	110,400	220,800	0.4543	73,600	220,800	441,600	0.4543
Estonia	42,600	127,800	255,600	0.5259	85,200	255,600	511,200	0.5259
Fiji	68,400	205,200	410,400	0.8444	136,800	410,400	820,800	0.8444
France	57,500	172,500	345,000	0.7098	115,000	345,000	690,000	0.7098
Georgia	70,500	211,500	423,000	0.8703	141,000	423,000	846,000	0.8703
Germany	58,700	176,100	352,200	0.7246	117,400	352,200	704,400	0.7246
Ghana	85,200	255,600	511,200	1.0518	170,400	511,200	1,022,400	1.0518
Gibraltar	54,600	163,800	327,600	0.6740	109,200	327,600	655,200	0.6740
Greece	43,900	131,700	263,400	0.5419	87,800	263,400	526,800	0.5419
Grenada	130,700	392,100	784,200	1.6135	261,400	784,200	1,568,400	1.6135
Guatemala	320,900	962,700	1,925,400	3.9617	641,800	1,925,400	3,850,800	3.9617
Guyana	6,618,100	19,854,300	39,708,600	81.7049	13,236,200	39,708,600	79,417,200	81.7049
Honduras	883,500	2,650,500	5,301,000	10.9074	1,767,000	5,301,000	10,602,000	10.9074
Hong Kong, China	471,300	1,413,900	2,827,800	5.8185	1,885,200	5,655,600	11,311,200	11.6370
Hungary	11,890,700	35,672,100	71,344,200	146.7987	23,781,400	71,344,200	142,688,400	146.7987
India	984,900	2,954,700	5,909,400	12.1592	3,939,600	11,818,800	23,637,600	24.3185
Indonesia	324,184,100	972,552,300	1,945,104,600	4,002.2728	648,368,200	1,945,104,600	3,890,209,200	4,002.2728

Market	MDRT Commission	COT Commission	TOT Commission	Commission Conv Factor	MDRT Premium	COT Premium	TOT Premium	Premium Conv Factor
Ireland	64,000	192,000	384,000	0.7901	128,000	384,000	768,000	0.7901
Isle of Man	56,700	170,100	340,200	0.7000	113,400	340,200	680,400	0.7000
Israel	307,000	921,000	1,842,000	3.7901	614,000	1,842,000	3,684,000	3.7901
Italy	51,900	155,700	311,400	0.6407	103,800	311,400	622,800	0.6407
Jamaica West Indies	4,339,700	13,019,100	26,038,200	53.5765	8,679,400	26,038,200	52,076,400	53.5765
Japan	8,155,400	24,466,200	48,932,400	100.6839	24,466,200	73,398,600	146,797,200	151.0259
Jordan	22,800	68,400	136,800	0.2814	45,600	136,800	273,600	0.2814
Kazakhstan	6,681,600	20,044,800	40,089,600	82.4888	13,363,200	40,089,600	80,179,200	82.4888
Kenya	3,484,500	10,453,500	20,907,000	43.0185	6,969,000	20,907,000	41,814,000	43.0185
Kuwait	14,700	44,100	88,200	0.1814	29,400	88,200	176,400	0.1814
Laos	231,899,400	695,698,200	1,391,396,400	2,862.9555	463,798,800	1,391,396,400	2,782,792,800	2,862.9555
Latvia	36,200	108,600	217,200	0.4469	72,400	217,200	434,400	0.4469
Lebanon	77,286,000	231,858,000	463,716,000	954.1481	154,572,000	463,716,000	927,432,000	954.1481
Lithuania	36,100	108,300	216,600	0.4456	72,200	216,600	433,200	0.4456
Luxembourg	69,100	207,300	414,600	0.8530	138,200	414,600	829,200	0.8530
Macau, China	371,500	1,114,500	2,229,000	4.5864	1,486,000	4,458,000	8,916,000	9.1728
Macedonia	1,515,400	4,546,200	9,092,400	18.7086	3,030,800	9,092,400	18,184,800	18.7086
Malaysia	127,000	381,000	762,000	1.5679	381,000	1,143,000	2,286,000	2.3518
Malta	24,900	74,700	149,400	0.3074	49,800	149,400	298,800	0.3074
Mauritius	1,343,300	4,029,900	8,059,800	16.5839	2,686,600	8,059,800	16,119,600	16.5839
Mexico	743,500	2,230,500	4,461,000	9.1790	1,487,000	4,461,000	8,922,000	9.1790
Montenegro	6,000	18,000	36,000	0.0740	12,000	36,000	72,000	0.0740
Montserrat	66,400	199,200	398,400	0.8197	132,800	398,400	796,800	0.8197
Mozambique	1,742,600	5,227,800	10,455,600	21.5135	3,485,200	10,455,600	20,911,200	21.5135
Myanmar	28,071,900	84,215,700	168,431,400	346.5666	56,143,800	168,431,400	336,862,800	346.5666
Namibia	455,400	1,366,200	2,732,400	5.6222	910,800	2,732,400	5,464,800	5.6222
Nepal	1,564,300	4,692,900	9,385,800	19.3123	4,692,900	14,078,700	28,157,400	28.9685
Netherlands	61,800	185,400	370,800	0.7629	123,600	370,800	741,600	0.7629
New Zealand	114,700	344,100	688,200	1.4160	229,400	688,200	1,376,400	1.4160
Nicaragua	937,800	2,813,400	5,626,800	11.5777	1,875,600	5,626,800	11,253,600	11.5777
Nigeria	6,479,000	19,437,000	38,874,000	79.9876	12,958,000	38,874,000	77,748,000	79.9876
Norway	763,400	2,290,200	4,580,400	9.4246	1,526,800	4,580,400	9,160,800	9.4246
Oman	15,000	45,000	90,000	0.1851	30,000	90,000	180,000	0.1851
Pakistan	1,998,100	5,994,300	11,988,600	24.6679	3,996,200	11,988,600	23,977,200	24.6679
Panama	37,200	111,600	223,200	0.4592	74,400	223,200	446,400	0.4592
Peru	135,100	405,300	810,600	1.6679	270,200	810,600	1,621,200	1.6679
Philippines	1,423,500	4,270,500	8,541,000	17.5740	2,847,000	8,541,000	17,082,000	17.5740
Poland	142,200	426,600	853,200	1.7555	284,400	853,200	1,706,400	1.7555
Portugal	45,200	135,600	271,200	0.5580	135,600	406,800	813,600	0.8370
Qatar	168,500	505,500	1,011,000	2.0802	337,000	1,011,000	2,022,000	2.0802
Republic of Korea	67,873,100	203,619,300	407,238,600	837.9395	169,682,750	509,048,250	1,018,096,500	1,047.4243
Romania	135,400	406,200	812,400	1.6716	270,800	812,400	1,624,800	1.6716
Saudi Arabia	147,300	441,900	883,800	1.8185	294,600	883,800	1,767,600	1.8185
Serbia	3,192,800	9,578,400	19,156,800	39.4172	6,385,600	19,156,800	38,313,600	39.4172
Singapore	72,400	217,200	434,400	0.8938	217,200	651,600	1,303,200	1.3407
Slovakia	42,200	126,600	253,200	0.5209	84,400	253,200	506,400	0.5209
Slovenia	44,400	133,200	266,400	0.5481	88,800	266,400	532,800	0.5481
South Africa	316,000	948,000	1,896,000	3.9012	632,000	1,896,000	3,792,000	3.9012
Spain	50,100	150,300	300,600	0.6185	100,200	300,600	601,200	0.6185
Sri Lanka	3,007,600	9,022,800	18,045,600	37.1308	6,015,200	18,045,600	36,091,200	37.1308
St. Kitts and Nevis	136,300	408,900	817,800	1.6827	272,600	817,800	1,635,600	1.6827
St. Lucia	144,900	434,700	869,400	1.7888	289,800	869,400	1,738,800	1.7888
St. Maarten	78,600	235,800	471,600	0.9703	157,200	471,600	943,200	0.9703
St. Vincent	120,500	361,500	723,000	1.4876	241,000	723,000	1,446,000	1.4876
Suriname	266,300	798,900	1,597,800	3.2876	532,600	1,597,800	3,195,600	3.2876
Sweden	702,300	2,106,900	4,213,800	8.6703	1,404,600	4,213,800	8,427,600	8.6703
Switzerland	88,900	266,700	533,400	1.0975	177,800	533,400	1,066,800	1.0975
Chinese Taiwan	1,388,600	4,165,800	8,331,600	17.1432	2,777,200	8,331,600	16,663,200	17.1432
Tanzania	61,744,800	185,234,400	370,468,800	762.2814	123,489,600	370,468,800	740,937,600	762.2814
Thailand	971,900	2,915,700	5,831,400	11.9987	1,943,800	5,831,400	11,662,800	11.9987
Togo	18,293,000	54,879,000	109,758,000	225.8395	36,586,000	109,758,000	219,516,000	225.8395
Tonga	123,100	369,300	738,600	1.5197	246,200	738,600	1,477,200	1.5197
Trinidad & Tobago	312,800	938,400	1,876,800	3.8617	625,600	1,876,800	3,753,600	3.8617
Turkey	226,700	680,100	1,360,200	2.7987	906,800	2,720,400	5,440,800	5.5975
Turks & Caicos	86,100	258,300	516,600	1.0629	172,200	516,600	1,033,200	1.0629
Uganda	105,647,100	316,941,300	633,882,600	1,304.2851	211,294,200	633,882,600	1,267,765,200	1,304.2851

<b>Market</b>	<b>MDRT Commission</b>	<b>COT Commission</b>	<b>TOT Commission</b>	<b>Commission Conv Factor</b>	<b>MDRT Premium</b>	<b>COT Premium</b>	<b>TOT Premium</b>	<b>Premium Conv Factor</b>
Ukraine	300,700	902,100	1,804,200	3.7123	601,400	1,804,200	3,608,400	3.7123
United Arab Emirates	175,000	525,000	1,050,000	2.1604	350,000	1,050,000	2,100,000	2.1604
United Kingdom	55,200	165,600	331,200	0.6814	110,400	331,200	662,400	0.6814
United States	81,000	243,000	486,000	1.0000	162,000	486,000	972,000	1.0000
Uruguay	1,342,100	4,026,300	8,052,600	16.5691	2,684,200	8,052,600	16,105,200	16.5691
Venezuela	548,994	1,646,982	3,293,964	6.7777	1,097,988	3,293,964	6,587,928	6.7777
Vietnam	405,915,000	1,217,745,000	2,435,490,000	5,011.2962	811,830,000	2,435,490,000	4,870,980,000	5,011.2962
Zambia	253,400	760,200	1,520,400	3.1283	506,800	1,520,400	3,040,800	3.1283
Zimbabwe	5,900,600	17,701,800	35,403,600	72.8469	11,801,200	35,403,600	70,807,200	72.8469

**INCOME PRODUCTION REQUIREMENTS FOR MEMBERSHIP  
IN THE 2025 MILLION DOLLAR ROUND TABLE**

Based on 2024 production, expressed in local currency.

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

Production requirements are set independently for each Market. 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 140,000 in annual gross income from insurance and financial products. A minimum of USD 40,500 must be income from new business generated during the production year. For a complete list of Market requirements, see the MDRT website at [mdrt.org/join/member-requirements/](http://mdrt.org/join/member-requirements/).

<b>Market</b>	<b>MDRT Income</b>	<b>COT Income</b>	<b>TOT Income</b>	<b>Income Conv Factor</b>
Angola	85,400	256,200	512,400	0.6100
Anguilla	163,200	489,600	979,200	1.1657
Antigua	258,900	776,700	1,553,400	1.8492
Argentina	606,100	1,818,300	3,636,600	4.3292
Armenia	22,011,500	66,034,500	132,069,000	157.2250
Aruba	172,900	518,700	1,037,400	1.2350
Australia	202,100	606,300	1,212,600	1.4435
Azerbaijan	45,100	135,300	270,600	0.3221
Bahamas	117,400	352,200	704,400	0.8385
Bahrain	24,800	74,400	148,800	0.1771
Bangladesh	3,785,900	11,357,700	22,715,400	27.0421
Barbados	214,600	643,800	1,287,600	1.5328
Belarus	168,228,100	504,684,300	1,009,368,600	1201.6292
Belgium	102,500	307,500	615,000	0.7321
Belize	155,100	465,300	930,600	1.1078
Bermuda	181,500	544,500	1,089,000	1.2964
Bolivia	361,400	1,084,200	2,168,400	2.5814
Bosnia-Herzegovina	93,100	279,300	558,600	0.6650
Botswana	488,000	1,464,000	2,928,000	3.4857
Brazil	324,200	972,600	1,945,200	2.3157
British Virgin Islands	146,500	439,500	879,000	1.0464
Brunei	82,700	248,100	496,200	0.5907
Bulgaria	97,500	292,500	585,000	0.6964
Cambodia	148,105,300	444,315,900	888,631,800	1057.8950
Cameroon	31,797,600	95,392,800	190,785,600	227.1257
Canada	172,700	518,100	1,036,200	1.2335
Cayman Islands	119,500	358,500	717,000	0.8535
Channel Islands	95,500	286,500	573,000	0.6821
Chile	57,009,900	171,029,700	342,059,400	407.2135
China	425,600	1,276,800	2,553,600	3.0400
Colombia	155,209,600	465,628,800	931,257,600	1108.6400
Costa Rica	46,332,300	138,996,900	277,993,800	330.9450
Côte d'Ivoire	34,402,200	103,206,600	206,413,200	245.7300
Croatia	420,500	1,261,500	2,523,000	3.0035
Curacao	130,400	391,200	782,400	0.9314
Cyprus	72,600	217,800	435,600	0.5185
Czech Republic	1,752,100	5,256,300	10,512,600	12.5150
Denmark	914,000	2,742,000	5,484,000	6.5285
Dominica	230,500	691,500	1,383,000	1.6464
Dominican Republic	2,391,300	7,173,900	14,347,800	17.0807
Ecuador	71,200	213,600	427,200	0.5085
Egypt	299,700	899,100	1,798,200	2.1407
El Salvador	63,700	191,100	382,200	0.4550
Estonia	73,800	221,400	442,800	0.5271
Fiji	118,500	355,500	711,000	0.8464
France	99,600	298,800	597,600	0.7114
Georgia	122,000	366,000	732,000	0.8714
Germany	101,700	305,100	610,200	0.7264
Ghana	147,500	442,500	885,000	1.0535
Gibraltar	94,100	282,300	564,600	0.6721
Greece	76,000	228,000	456,000	0.5428
Grenada	226,400	679,200	1,358,400	1.6171
Guatemala	555,800	1,667,400	3,334,800	3.9700
Guyana	11,462,300	34,386,900	68,773,800	81.8735
Honduras	1,530,200	4,590,600	9,181,200	10.9300
Hong Kong, China	816,200	2,448,600	4,897,200	5.8300
Hungary	20,594,200	61,782,600	123,565,200	147.1014
India	1,705,800	5,117,400	10,234,800	12.1842
Indonesia	561,473,500	1,684,420,500	3,368,841,000	4010.5250

<b>Market</b>	<b>MDRT Income</b>	<b>COT Income</b>	<b>TOT Income</b>	<b>Income Conv Factor</b>
Ireland	110,800	332,400	664,800	0.7914
Isle of Man	98,200	294,600	589,200	0.7014
Israel	531,700	1,595,100	3,190,200	3.7978
Italy	89,900	269,700	539,400	0.6421
Jamaica West Indies	7,516,200	22,548,600	45,097,200	53.6871
Japan	14,124,900	42,374,700	84,749,400	100.8921
Jordan	39,500	118,500	237,000	0.2821
Kazakhstan	11,572,300	34,716,900	69,433,800	82.6592
Kenya	6,035,100	18,105,300	36,210,600	43.1078
Kuwait	25,500	76,500	153,000	0.1821
Laos	401,186,000	1,203,558,000	2,407,116,000	2865.6142
Latvia	62,600	187,800	375,600	0.4471
Lebanon	133,856,000	401,568,000	803,136,000	956.1142
Lithuania	62,600	187,800	375,600	0.4471
Luxembourg	119,700	359,100	718,200	0.8550
Macau, China	643,400	1,930,200	3,860,400	4.5957
Macedonia	2,624,600	7,873,800	15,747,600	18.7471
Malaysia	220,000	660,000	1,320,000	1.5714
Malta	43,200	129,600	259,200	0.3085
Mauritius	2,326,500	6,979,500	13,959,000	16.6178
Mexico	1,287,800	3,863,400	7,726,800	9.1985
Montenegro	10,400	31,200	62,400	0.0742
Montserrat	115,000	345,000	690,000	0.8214
Mozambique	3,018,100	9,054,300	18,108,600	21.5578
Myanmar	48,619,400	145,858,200	291,716,400	347.2814
Namibia	788,700	2,366,100	4,732,200	5.6335
Nepal	2,709,300	8,127,900	16,255,800	19.3521
Netherlands	107,000	321,000	642,000	0.7642
New Zealand	198,700	596,100	1,192,200	1.4192
Nicaragua	1,624,200	4,872,600	9,745,200	11.6014
Nigeria	11,221,400	33,664,200	67,328,400	80.1528
Norway	1,322,200	3,966,600	7,933,200	9.4442
Oman	26,000	78,000	156,000	0.1857
Pakistan	3,460,600	10,381,800	20,763,600	24.7185
Panama	64,400	193,200	386,400	0.4600
Peru	234,000	702,000	1,404,000	1.6714
Philippines	2,465,500	7,396,500	14,793,000	17.6107
Poland	246,300	738,900	1,477,800	1.7592
Portugal	78,300	234,900	469,800	0.5592
Qatar	291,800	875,400	1,750,800	2.0842
Republic of Korea	117,553,400	352,660,200	705,320,400	839.6671
Romania	234,500	703,500	1,407,000	1.6750
Saudi Arabia	255,200	765,600	1,531,200	1.8228
Serbia	5,529,900	16,589,700	33,179,400	39.4992
Singapore	125,400	376,200	752,400	0.8957
Slovakia	73,100	219,300	438,600	0.5221
Slovenia	76,900	230,700	461,400	0.5492
South Africa	547,300	1,641,900	3,283,800	3.9092
Spain	86,700	260,100	520,200	0.6192
Sri Lanka	5,209,100	15,627,300	31,254,600	37.2078
St. Kitts and Nevis	236,000	708,000	1,416,000	1.6857
St. Lucia	250,900	752,700	1,505,400	1.7921
St. Maarten	136,100	408,300	816,600	0.9721
St. Vincent	208,600	625,800	1,251,600	1.4900
Suriname	461,300	1,383,900	2,767,800	3.2950
Sweden	1,216,300	3,648,900	7,297,800	8.6878
Switzerland	154,000	462,000	924,000	1.1000
Chinese Taiwan	2,405,100	7,215,300	14,430,600	17.1792
Tanzania	106,939,400	320,818,200	641,636,400	763.8528
Thailand	1,683,300	5,049,900	10,099,800	12.0235
Togo	31,682,900	95,048,700	190,097,400	226.3064
Tonga	213,300	639,900	1,279,800	1.5235
Trinidad & Tobago	541,800	1,625,400	3,250,800	3.8700
Turkey	392,200	1,176,600	2,353,200	2.8014
Turks & Caicos	149,100	447,300	894,600	1.0650
Uganda	182,976,400	548,929,200	1,097,858,400	1306.9742

<b>Market</b>	<b>MDRT Income</b>	<b>COT Income</b>	<b>TOT Income</b>	<b>Income Conv Factor</b>
Ukraine	520,800	1,562,400	3,124,800	3.7200
United Arab Emirates	303,000	909,000	1,818,000	2.1642
United Kingdom	95,600	286,800	573,600	0.6828
United States	140,000	420,000	840,000	1.0000
Uruguay	2,324,500	6,973,500	13,947,000	16.6035
Venezuela	950,800	2,852,400	5,704,800	6.7914
Vietnam	703,028,000	2,109,084,000	4,218,168,000	5021.6285
Zambia	438,800	1,316,400	2,632,800	3.1342
Zimbabwe	10,219,300	30,657,900	61,315,800	72.9950