



**MDRT**

The Premier Association of  
Financial Professionals®

**Membership Information  
for the  
2020 Million Dollar Round Table**

*Based on 2019 production*

**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 - 4/30/2020” at the foot of each page.

- The reference to Provisional Applicant was removed on page 4. This status was eliminated in 1996.
- Updated wording for the Professional Association requirement. See page 6.
- MDRT has waived the additional fee for 2020 applications submitted after the deadline. See page 6.
- MDRT will be offering a Virtual Event for the MDRT Annual Meeting and Global Conference for 2020. See page 10.

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Apply for 2020 membership online at <https://My.mdrt.org/OnlineMembershipApplication.aspx>.

## MEMBERSHIP INFORMATION FOR THE 2020 MILLION DOLLAR ROUND TABLE

### I. PRODUCTION REQUIREMENTS

#### 1. Production Methods

Membership in the 2020 Round Table will be based on the following production methods: (See page 4 for products)

- **Commission/Fee Method**

A minimum of USD 97,000 of eligible commissions paid is required. Of this total, a minimum of USD 48,500 of paid commissions (50 percent of the requirement) must come from products listed in the Risk-Protection category.

- **Premium Method**

A minimum of USD 194,000 of eligible paid premium is required. Of this total, a minimum of USD 97,000 of premium (50 percent of the requirement) must come from products listed in the Risk-Protection category.

- **Income Qualification Method**

A minimum of USD 168,000 in annual gross income from the sale of insurance and financial products is required. A minimum of USD 48,500 must be income from new business generated during the production year. Further, a minimum of USD 48,500 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 291,000 of eligible commissions paid or USD 582,000 of eligible paid premium is required. At least USD 48,500 of commission or USD 97,000 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 504,000 of eligible annual gross income is required. The applicant must meet the minimums of USD 48,500 in new business and USD 48,500 in risk-protection business.

#### Top of the Table

- **Commission & Premium Method**

A minimum of USD 582,000 of eligible commissions paid or USD 1,164,000 of eligible paid premium. At least USD 48,500 of commission or USD 97,000 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 1,008,000 of eligible annual gross income is required. The applicant must meet the minimums of USD 48,500 in new business and USD 48,500 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.

**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 2020 production requirements for applicants outside the United States are expressed in local currency. 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. 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 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 10<sup>th</sup> 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 10<sup>th</sup> 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	\$48,500	\$97,000	\$48,500	\$291,000	\$48,500	\$582,000	Production	\$97,000	\$194,000	\$97,000	\$582,000	\$97,000	\$1,164,000
<b>1st-Time Member</b>	Required		Required		Required		<b>1st-Time Member</b>	Required		Required		Required	
Certifying letters Signed by	Company		Company		Company		Certifying letters Signed by	Company		Company		Company	
<b>2 - 10 Year Member</b>	Required		Required		Required		<b>2 - 10 Year Member</b>	Required		Required		Required	
Certifying letters Signed by	Company		Company		Company		Certifying letters Signed by	Company		Company		Company	
<b>11+ Year Member</b>	Not Required		Required if less than 10 COT		Required if less than 10 TOT		<b>11+ Year Member</b>	Not Required		Required if less than 10 COT		Required if less than 10 TOT	
Certifying letters Signed by	Not Required		Company		Company		Certifying letters Signed by	Not Required		Company		Company	

Member Type	INCOME								
	New Business	MDRT	Total	New Business	COT	Total	New Business	TOT	Total
		Risk-Protection			Risk-Protection			Risk-Protection	
Production	\$48,500	\$48,500	\$168,000	\$48,500	\$48,500	\$504,000	\$48,500	\$48,500	\$1,008,000
<b>1st-Time Member</b>	Not Eligible			Not Eligible			Not Eligible		
Certifying letters Signed by									
<b>2 - 10 Year Member</b>	Required			Required			Required		
Certifying letters 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 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 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 2020 MDRT membership will automatically be sent in November 2019 to all 2019 and 2018 MDRT members. Others may request an application by phone, fax or through the MDRT Web site at [www.mdr.org](http://www.mdr.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 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.mdr.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:

<i>Australia</i>	<i>Ireland</i>	<i>Philippines</i>
<i>Bahamas</i>	<i>Israel</i>	<i>Singapore</i>
<i>Canada</i>	<i>Jamaica</i>	<i>Thailand</i>
<i>Greece</i>	<i>Japan</i>	<i>Trinidad &amp; Tobago</i>
<i>Hong Kong</i>	<i>Malaysia</i>	<i>United States</i>
	<i>New Zealand</i>	

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

- Due to the unusual circumstances surrounding the COVID-19 pandemic, the additional fee of USD 200 has been waived for 2020. To be considered, the required dues, completed application and other required forms must be postmarked on or before December 31, 2020.
- 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, 2019 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 2020 Membership application.*

#### 6. **Disability Waiver**

- Life members who have been declared totally disabled for six consecutive months during 2019 may petition for a waiver of payment of dues for the 2020 Table. A disability petition form and doctor's statement must be submitted by March 1, 2020, 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**

- 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 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.*

### V. CLARIFICATIONS

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

Production credit (for commissions) will be based on eligible commissions received during 2019. Credit may include either earned or advanced (annualized) commissions or both. Advanced (annualized) or earned commissions must be paid to the applicant in 2019 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 2018 may result in production credit for 2019. The policy must be in force on December 31, 2018 but is not required to be in force as of December 31, 2019.
- 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.

For additional information, contact:

**Million Dollar Round Table  
Member Services Department**

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Park Ridge, IL 60068 USA

Phone: +1 847.692.6378

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Web site: <https://www.mdr.org>

E-mail: [memberrelations@mdrt.org](mailto:memberrelations@mdrt.org)

## 2. Eligible Premium

Production credit (for premium) will be based on eligible premium paid or new money invested during 2019. 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 2018 may result in production credit for the amount of premium paid or new money invested during 2019.
- 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 2019. 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 4,850 eligible commissions or USD 9,700 of eligible premium or USD 8,400 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 for is USD 97,000. To qualify, the applicant must submit a minimum of USD 48,500 in commission from products listed in the Risk-Protection category.

**Example 1 – Eligible for MDRT membership**

Applicant total Risk-Protection	48,500
Applicant total Other Products	<u>100,000</u>
Total MDRT commission credit	148,500

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

Applicant total Risk-Protection	48,499
Applicant total Other Products	<u>100,000</u>
Total MDRT commission credit	48,499

**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 168,000 in annual gross income from the sale of insurance and financial products is required.
- A minimum of USD 48,500 must be income from new business generated during the production year. Further, a minimum of USD 48,500 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	168,000
Applicant total new business	48,500
Applicant total Risk-Protection Products	48,500

**Example 2**

Applicant annual gross income	168,000
Applicant total new business from Risk-Protection Products *	48,500

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

**NOT Eligible for MDRT membership**

**Example 3**

Applicant annual gross income	168,000
Applicant total new business	48,499
Applicant total Risk-Protection Products	48,500

**Example 4**

Applicant annual gross income	168,000
Applicant total new business	48,500
Applicant total Risk-Protection Products	48,499

**MDRT Annual Meeting and Global Conference  
Virtual Event\***  
3 – 7 August 2020

**Top of the Table Annual Meeting\*\***  
14 – 17 October 2020  
Scottsdale, Arizona, USA

**MDRT EDGE Meeting\*\*\***  
16 – 18 November 2020  
San Francisco, California, USA

*\*Attendance at the MDRT Annual Meeting and Global Conference Virtual Event are open to approved 2020 members, mentees and MDRT Academy members and requires payment of separate registration fees.*  
*\*\*Attendance at the Top of the Table Annual Meeting is open to approved 2020 TOT members and requires payment of separate registration fees.*  
*\*\*\*MDRT EDGE Meeting is open to approved 2020 members from the U.S. and Canada and requires payment of separate registration fees.*

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

**COMMISSION AND PREMIUM PRODUCTION REQUIREMENTS FOR MEMBERSHIP  
IN THE 2020 MILLION DOLLAR ROUND TABLE**

Based on 2019 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. Conversion/standardization factors have no relationship to  
currency exchange rates and are used only to standardize MDRT processing.

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

Country	MDRT Commission	COT Commission	TOT Commission	Commission Conv Factor	MDRT Premium	COT Premium	TOT Premium	Premium Conv Factor
Angola	55,000	165,000	330,000	0.5670	110,000	330,000	660,000	0.5670
Anguilla	111,100	333,300	666,600	1.1453	222,200	666,600	1,333,200	1.1453
Antigua	167,500	502,500	1,005,000	1.7268	335,000	1,005,000	2,010,000	1.7268
Argentina	345,100	1,035,300	2,070,600	3.5577	690,200	2,070,600	4,141,200	3.5577
Armenia	17,206,700	51,620,100	103,240,200	177.3886	34,413,400	103,240,200	206,480,400	177.3886
Aruba	126,200	378,600	757,200	1.3010	252,400	757,200	1,514,400	1.3010
Australia	141,400	424,200	848,400	1.4577	282,800	848,400	1,696,800	1.4577
Azerbaijan	25,300	75,900	151,800	0.2608	50,600	151,800	303,600	0.2608
Bahamas	83,600	250,800	501,600	0.8618	167,200	501,600	1,003,200	0.8618
Bahrain	22,000	66,000	132,000	0.2268	44,000	132,000	264,000	0.2268
Bangladesh	2,232,500	6,697,500	13,395,000	23.0154	4,465,000	13,395,000	26,790,000	23.0154
Barbados	130,800	392,400	784,800	1.3484	261,600	784,800	1,569,600	1.3484
Belarus	146,051,100	438,153,300	876,306,600	1505.6814	292,102,200	876,306,600	1,752,613,200	1505.6814
Belgium	78,700	236,100	472,200	0.8113	157,400	472,200	944,400	0.8113
Belize	99,300	297,900	595,800	1.0237	198,600	595,800	1,191,600	1.0237
Bermuda	151,200	453,600	907,200	1.5587	302,400	907,200	1,814,400	1.5587
Bolivia	250,700	752,100	1,504,200	2.5845	501,400	1,504,200	3,008,400	2.5845
Bosnia-Herzegovina	70,300	210,900	421,800	0.7247	140,600	421,800	843,600	0.7247
Botswana	283,600	850,800	1,701,600	2.9237	567,200	1,701,600	3,403,200	2.9237
Brazil	189,500	568,500	1,137,000	1.9536	568,500	1,705,500	3,411,000	2.9304
British Virgin Islands	97,800	293,400	586,800	1.0082	195,600	586,800	1,173,600	1.0082
Brunei	57,200	171,600	343,200	0.5896	171,600	514,800	1,029,600	0.8845
Bulgaria	63,600	190,800	381,600	0.6556	127,200	381,600	763,200	0.6556
Cambodia	79,498,200	238,494,600	476,989,200	819.5690	317,992,800	953,978,400	1,907,956,800	1639.1381
Cameroon	22,064,900	66,194,700	132,389,400	227.4731	44,129,800	132,389,400	264,778,800	227.4731
Canada	121,200	363,600	727,200	1.2494	242,400	727,200	1,454,400	1.2494
Cayman Islands	68,300	204,900	409,800	0.7041	136,600	409,800	819,600	0.7041
Channel Islands	69,400	208,200	416,400	0.7154	138,800	416,400	832,800	0.7154
Chile	33,185,400	99,556,200	199,112,400	342.1175	66,370,800	199,112,400	398,224,800	342.1175
China	214,000	642,000	1,284,000	2.2061	642,000	1,926,000	3,852,000	3.3092
Colombia	90,855,400	272,566,200	545,132,400	936.6536	181,710,800	545,132,400	1,090,264,800	936.6536
Costa Rica	28,964,400	86,893,200	173,786,400	298.6020	57,928,800	173,786,400	347,572,800	298.6020
Cote d'Ivoire	22,823,200	68,469,600	136,939,200	235.2907	47,646,400	142,939,200	285,878,400	235.2907
Croatia	342,400	1,027,200	2,054,400	3.5298	684,800	2,054,400	4,108,800	3.5298
Curacao	75,600	226,800	453,600	0.7793	151,200	453,600	907,200	0.7793
Cyprus	42,100	126,300	252,600	0.4340	84,200	252,600	505,200	0.4340
Czech Republic	1,258,900	3,776,700	7,553,400	12.9783	2,517,800	7,553,400	15,106,800	12.9783
Denmark	729,000	2,187,000	4,374,000	7.5154	1,458,000	4,374,000	8,748,000	7.5154
Dominica	133,600	400,800	801,600	1.3773	267,200	801,600	1,603,200	1.3773
Dominican Republic	1,339,800	4,019,400	8,038,800	13.8123	2,679,600	8,038,800	16,077,600	13.8123
Ecuador	46,800	140,400	280,800	0.4824	93,600	280,800	561,600	0.4824
Egypt	160,600	481,800	963,600	1.6556	481,800	1,445,400	2,890,800	2.4835
El Salvador	47,400	142,200	284,400	0.4886	94,800	284,400	568,800	0.4886
Estonia	52,500	157,500	315,000	0.5412	105,000	315,000	630,000	0.5412
Fiji	79,300	237,900	475,800	0.8175	158,600	475,800	951,600	0.8175
France	78,400	235,200	470,400	0.8082	156,800	470,400	940,800	0.8082
Georgia	71,700	215,100	430,200	0.7391	143,400	430,200	860,400	0.7391
Germany	78,400	235,200	470,400	0.8082	156,800	470,400	940,800	0.8082
Ghana	72,600	217,800	435,600	0.7484	145,200	435,600	871,200	0.7484
Gibraltar	52,600	157,800	315,600	0.5422	105,200	315,600	631,200	0.5422
Greece	58,700	176,100	352,200	0.6051	117,400	352,200	704,400	0.6051
Grenada	178,000	534,000	1,068,000	1.8350	356,000	1,068,000	2,136,000	1.8350
Guatemala	354,500	1,063,500	2,127,000	3.6546	709,000	2,127,000	4,254,000	3.6546
Guyana	9,189,500	27,568,500	55,137,000	94.7371	18,379,000	55,137,000	110,274,000	94.7371
Honduras	913,300	2,739,900	5,479,800	9.4154	1,826,600	5,479,800	10,959,600	9.4154
Hong Kong, China	550,900	1,652,700	3,305,400	5.6793	2,203,600	6,610,800	13,221,600	11.3587
Hungary	12,790,500	38,371,500	76,743,000	131.8608	25,581,000	76,743,000	153,486,000	131.8608
India	998,900	2,996,700	5,993,400	10.2979	3,995,600	11,986,800	23,973,600	20.5958
Indonesia	291,721,800	875,165,400	1,750,330,800	3007.4412	583,443,600	1,750,330,800	3,500,661,600	3007.4412

Country	MDRT Commission	COT Commission	TOT Commission	Commission Conv Factor	MDRT Premium	COT Premium	TOT Premium	Premium Conv Factor
Ireland	79,600	238,800	477,600	0.8206	159,200	477,600	955,200	0.8206
Isle of Man	69,400	208,200	416,400	0.7154	138,800	416,400	832,800	0.7154
Israel	355,100	1,065,300	2,130,600	3.6608	710,200	2,130,600	4,261,200	3.6608
Italy	70,700	212,100	424,200	0.7288	141,400	424,200	848,400	0.7288
Jamaica West Indies	4,348,700	13,046,100	26,092,200	44.8319	8,697,400	26,092,200	52,184,400	44.8319
Japan	10,414,600	31,243,800	62,487,600	107.3670	31,243,800	93,731,400	187,462,800	161.0505
Jordan	24,200	72,600	145,200	0.2494	48,400	145,200	290,400	0.2494
Kazakhstan	6,111,000	18,333,000	36,666,000	63.0000	12,222,000	36,666,000	73,332,000	63.0000
Kenya	3,252,600	9,757,800	19,515,600	33.5319	6,505,200	19,515,600	39,031,200	33.5319
Kuwait	23,700	71,100	142,200	0.2443	47,400	142,200	284,400	0.2443
Latvia	35,800	107,400	214,800	0.3690	71,600	214,800	429,600	0.3690
Lebanon	107,525,100	322,575,300	645,150,600	1108.5061	215,050,200	645,150,600	1,290,301,200	1108.5061
Lithuania	44,300	132,900	265,800	0.4567	88,600	265,800	531,600	0.4567
Luxembourg	89,300	267,900	535,800	0.9206	178,600	535,800	1,071,600	0.9206
Macao, China	403,500	1,210,500	2,421,000	4.1597	1,614,000	4,842,000	9,684,000	8.3195
Macedonia	1,835,400	5,506,200	11,012,400	18.9216	3,670,800	11,012,400	22,024,800	18.9216
Malaysia	139,200	417,600	835,200	1.4350	417,600	1,252,800	2,505,600	2.1525
Malta	26,400	79,200	158,400	0.2721	52,800	158,400	316,800	0.2721
Mauritius	1,527,300	4,581,900	9,163,800	15.7453	3,054,600	9,163,800	18,327,600	15.7453
Mexico	744,300	2,232,900	4,465,800	7.6731	1,488,600	4,465,800	8,931,600	7.6731
Montenegro	6,200	18,600	37,200	0.0639	12,400	37,200	74,400	0.0639
Montserrat	77,400	232,200	464,400	0.7979	154,800	464,400	928,800	0.7979
Mozambique	1,538,900	4,616,700	9,233,400	15.8649	3,077,800	9,233,400	18,466,800	15.8649
Myanmar	24,717,500	74,152,500	148,305,000	254.8195	49,435,000	148,305,000	296,610,000	254.8195
Namibia	449,900	1,349,700	2,699,400	4.6381	899,800	2,699,400	5,398,800	4.6381
Nepal	1,472,000	4,416,000	8,832,000	15.1752	4,416,000	13,248,000	26,496,000	22.7628
Netherlands	82,000	246,000	492,000	0.8453	164,000	492,000	984,000	0.8453
New Zealand	142,000	426,000	852,000	1.4639	284,000	852,000	1,704,000	1.4639
Nicaragua	989,400	2,968,200	5,936,400	10.2000	1,978,800	5,936,400	11,872,800	10.2000
Nigeria	5,902,400	17,707,200	35,414,400	60.8494	11,804,800	35,414,400	70,828,800	60.8494
Norway	874,600	2,623,800	5,247,600	9.0164	1,749,200	5,247,600	10,495,200	9.0164
Oman	15,900	47,700	95,400	0.1639	31,800	95,400	190,800	0.1639
Pakistan	1,767,200	5,301,600	10,603,200	18.2185	3,534,400	10,603,200	21,206,400	18.2185
Panama	51,700	155,100	310,200	0.5329	103,400	310,200	620,400	0.5329
Peru	144,000	432,000	864,000	1.4845	288,000	864,000	1,728,000	1.4845
Philippines	1,393,500	4,180,500	8,361,000	14.3659	2,787,000	8,361,000	16,722,000	14.3659
Poland	179,700	539,100	1,078,200	1.8525	359,400	1,078,200	2,156,400	1.8525
Portugal	56,900	170,700	341,400	0.5865	170,700	512,100	1,024,200	0.8798
Qatar	197,300	591,900	1,183,800	2.0340	394,600	1,183,800	2,367,600	2.0340
Republic of Korea	78,494,200	235,482,600	470,965,200	809.2185	196,235,500	588,706,500	1,177,413,000	1011.5231
Romania	143,500	430,500	861,000	1.4793	287,000	861,000	1,722,000	1.4793
Russia	1,442,600	4,327,800	8,655,600	14.8721	3,606,500	10,819,500	21,639,000	18.5902
Saudi Arabia	230,100	690,300	1,380,600	2.3721	460,200	1,380,600	2,761,200	2.3721
Serbia	3,114,200	9,342,600	18,685,200	32.1051	6,228,400	18,685,200	37,370,400	32.1051
Singapore	110,800	332,400	664,800	1.1422	332,400	997,200	1,994,400	1.7134
Slovakia	48,600	145,800	291,600	0.5010	97,200	291,600	583,200	0.5010
Slovenia	61,600	184,800	369,600	0.6350	123,200	369,600	739,200	0.6350
South Africa	319,500	958,500	1,917,000	3.2938	639,000	1,917,000	3,834,000	3.2938
Spain	64,400	193,200	386,400	0.6639	128,800	386,400	772,800	0.6639
Sri Lanka	2,839,400	8,518,200	17,036,400	29.2721	5,678,800	17,036,400	34,072,800	29.2721
St Kitts and Nevis	169,300	507,900	1,015,800	1.7453	338,600	1,015,800	2,031,600	1.7453
St Lucia	178,300	534,900	1,069,800	1.8381	356,600	1,069,800	2,139,600	1.8381
St Maarten	79,100	237,300	474,600	0.8154	158,200	474,600	949,200	0.8154
St Vincent	160,500	481,500	963,000	1.6546	321,000	963,000	1,926,000	1.6546
Suriname	16,324,700	48,974,100	97,948,200	168.2958	32,649,400	97,948,200	195,896,400	168.2958
Sweden	915,200	2,745,600	5,491,200	9.4350	1,830,400	5,491,200	10,982,400	9.4350
Switzerland	120,400	361,200	722,400	1.2412	240,800	722,400	1,444,800	1.2412
Taiwan	1,665,500	4,996,500	9,993,000	17.1701	3,331,000	9,993,000	19,986,000	17.1701
Tanzania	62,072,000	186,216,000	372,432,000	639.9175	124,144,000	372,432,000	744,864,000	639.9175
Thailand	1,162,000	3,486,000	6,972,000	11.9793	2,324,000	6,972,000	13,944,000	11.9793
Togo	22,045,600	66,136,800	132,273,600	227.2742	44,091,200	132,273,600	264,547,200	227.2742
Tonga	133,300	399,900	799,800	1.3742	266,600	799,800	1,599,600	1.3742
Trinidad & Tobago	363,400	1,090,200	2,180,400	3.7463	726,800	2,180,400	4,360,800	3.7463
Turkey	85,900	257,700	515,400	0.8855	171,800	515,400	1,030,800	0.8855
Turks & Caicos	110,100	330,300	660,600	1.1350	220,200	660,600	1,321,200	1.1350
Uganda	102,925,100	308,775,300	617,550,600	1061.0835	205,850,200	617,550,600	1,235,101,200	1061.0835
United Kingdom	63,300	189,900	379,800	0.6525	126,600	379,800	759,600	0.6525
Ukraine	306,600	919,800	1,839,600	3.1608	613,200	1,839,600	3,679,200	3.1608

<b>Country</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>
United Arab Emirates	270,600	811,800	1,623,600	2.7896	541,200	1,623,600	3,247,200	2.7896
United States	97,000	291,000	582,000	1.0000	194,000	582,000	1,164,000	1.0000
Uruguay	1,331,300	3,993,900	7,987,800	13.7247	2,662,600	7,987,800	15,975,600	13.7247
Venezuela	105,032,500	315,097,500	630,195,000	1082.8092	210,065,000	630,195,000	1,260,390,000	1082.8092
Vietnam	356,289,900	1,068,869,700	2,137,739,400	3673.0917	712,579,800	2,137,739,400	4,275,478,800	3673.0917
Zambia	234,300	702,900	1,405,800	2.4154	468,600	1,405,800	2,811,600	2.4154
Zimbabwe	1,406,600	4,219,800	8,439,600	14.5010	2,813,200	8,439,600	16,879,200	14.5010

**INCOME PRODUCTION REQUIREMENTS FOR MEMBERSHIP  
IN THE 2020 MILLION DOLLAR ROUND TABLE**

Based on 2019 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. 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 168,000 in annual gross income from insurance and financial products. A minimum of USD 48,500 must be income from new business generated during the production year. Further, a minimum of USD 48,500 must be derived from income associated with Risk-Protection Products. (For a complete list of country requirements, see the MDRT website at <https://www.mdr.org/membership/requirements/>.)

Country	MDRT Income	COT Income	TOT Income	Income Conv Factor
Angola	95,300	285,900	571,800	0.5672
Anguilla	192,300	576,900	1,153,800	1.1446
Antigua	290,100	870,300	1,740,600	1.7267
Argentina	597,000	1,791,000	3,582,000	3.5535
Armenia	29,801,300	89,403,900	178,807,800	177.3886
Aruba	218,600	655,800	1,311,600	1.3011
Australia	244,900	734,700	1,469,400	1.4577
Azerbaijan	43,800	131,400	262,800	0.2607
Bahamas	144,800	434,400	868,800	0.8619
Bahrain	38,200	114,600	229,200	0.2273
Bangladesh	3,866,600	11,599,800	23,199,600	23.0154
Barbados	226,600	679,800	1,359,600	1.3488
Belarus	252,954,500	758,863,500	1,517,727,000	1505.6815
Belgium	136,300	408,900	817,800	0.8113
Belize	171,900	515,700	1,031,400	1.0232
Bermuda	261,800	785,400	1,570,800	1.5583
Bolivia	434,100	1,302,300	2,604,600	2.5839
Bosnia-Herzegovina	121,900	365,700	731,400	0.7255
Botswana	491,100	1,473,300	2,946,600	2.9232
Brazil	328,200	984,600	1,969,200	1.9535
British Virgin Islands	169,400	508,200	1,016,400	1.0083
Brunei	99,200	297,600	595,200	0.5904
Bulgaria	110,100	330,300	660,600	0.6553
Cambodia	137,687,600	413,062,800	826,125,600	819.569
Cameroon	38,215,400	114,646,200	229,292,400	227.472
Canada	209,900	629,700	1,259,400	1.2494
Cayman Islands	118,300	354,900	709,800	0.7041
Channel Islands	120,200	360,600	721,200	0.7154
Chile	57,475,700	172,427,100	344,854,200	342.1172
China	370,700	1,112,100	2,224,200	2.2065
Colombia	157,357,800	472,073,400	944,146,800	936.6535
Costa Rica	50,165,100	150,495,300	300,990,600	298.6017
Cote d'Ivoire	41,260,700	123,782,100	247,564,200	245.599
Croatia	593,000	1,779,000	3,558,000	3.5297
Curacao	130,900	392,700	785,400	0.7791
Cyprus	72,900	218,700	437,400	0.4339
Czech Republic	2,180,400	6,541,200	13,082,400	12.9785
Denmark	1,262,600	3,787,800	7,575,600	7.5154
Dominica	231,400	694,200	1,388,400	1.3773
Dominican Republic	2,320,500	6,961,500	13,923,000	13.8125
Ecuador	81,000	243,000	486,000	0.4821
Egypt	278,200	834,600	1,669,200	1.6559
El Salvador	82,100	246,300	492,600	0.4886
Estonia	90,900	272,700	545,400	0.541
Fiji	137,400	412,200	824,400	0.8178
France	135,800	407,400	814,800	0.8083
Georgia	124,100	372,300	744,600	0.7386
Germany	135,900	407,700	815,400	0.8089
Ghana	125,700	377,100	754,200	0.7482
Gibraltar	90,700	272,100	544,200	0.5398
Greece	101,600	304,800	609,600	0.6047
Grenada	308,300	924,900	1,849,800	1.8351
Guatemala	614,000	1,842,000	3,684,000	3.6547
Guyana	15,915,900	47,747,700	95,495,400	94.7375
Honduras	1,581,800	4,745,400	9,490,800	9.4154
Hong Kong, China	954,100	2,862,300	5,724,600	5.6791
Hungary	22,152,600	66,457,800	132,915,600	131.8607
India	1,730,000	5,190,000	10,380,000	10.2976
Indonesia	505,250,200	1,515,750,600	3,031,501,200	3007.4416
Ireland	137,800	413,400	826,800	0.8202
Isle of Man	120,200	360,600	721,200	0.7154

Country	MDRT Income	COT Income	TOT Income	Income Conv Factor
Israel	615,100	1,845,300	3,690,600	3.6613
Italy	122,400	367,200	734,400	0.7285
Jamaica West Indies	7,531,800	22,595,400	45,190,800	44.8321
Japan	18,037,800	54,113,400	108,226,800	107.3678
Jordan	41,900	125,700	251,400	0.2494
Kazakhstan	10,584,000	31,752,000	63,504,000	63
Kenya	5,633,400	16,900,200	33,800,400	33.5321
Kuwait	41,100	123,300	246,600	0.2446
Latvia	61,900	185,700	371,400	0.3684
Lebanon	186,228,900	558,686,700	1,117,373,400	1108.5053
Lithuania	76,800	230,400	460,800	0.4571
Luxembourg	154,700	464,100	928,200	0.9208
Macau, China	698,900	2,096,700	4,193,400	4.1601
Macedonia	3,178,800	9,536,400	19,072,800	18.9214
Malaysia	241,100	723,300	1,446,600	1.4351
Malta	45,800	137,400	274,800	0.2726
Mauritius	2,645,200	7,935,600	15,871,200	15.7452
Mexico	1,289,200	3,867,600	7,735,200	7.6738
Montenegro	10,800	32,400	64,800	0.0642
Montserrat	134,100	402,300	804,600	0.7982
Mozambique	2,665,300	7,995,900	15,991,800	15.8648
Myanmar	42,809,700	128,429,100	256,858,200	254.8196
Namibia	779,200	2,337,600	4,675,200	4.638
Nepal	2,549,400	7,648,200	15,296,400	15.175
Netherlands	142,000	426,000	852,000	0.8452
New Zealand	246,000	738,000	1,476,000	1.4642
Nicaragua	1,713,600	5,140,800	10,281,600	10.2
Nigeria	10,222,700	30,668,100	61,336,200	60.8494
Norway	1,514,800	4,544,400	9,088,800	9.0166
Oman	27,600	82,800	165,600	0.1642
P.R. China	370,700	1,112,100	2,224,200	2.2065
Pakistan	3,060,700	9,182,100	18,364,200	18.2184
Panama	89,500	268,500	537,000	0.5327
Peru	249,400	748,200	1,496,400	1.4845
Philippines	2,413,500	7,240,500	14,481,000	14.366
Poland	311,200	933,600	1,867,200	1.8523
Portugal	98,600	295,800	591,600	0.5869
Qatar	341,700	1,025,100	2,050,200	2.0339
Republic of Korea	135,948,700	407,846,100	815,692,200	809.2184
Romania	248,600	745,800	1,491,600	1.4797
Russia	2,498,500	7,495,500	14,991,000	14.872
Saudi Arabia	398,600	1,195,800	2,391,600	2.3726
Serbia	5,393,800	16,181,400	32,362,800	32.1059
Singapore	191,900	575,700	1,151,400	1.1422
Slovakia	84,100	252,300	504,600	0.5005
Slovenia	106,700	320,100	640,200	0.6351
South Africa	553,400	1,660,200	3,320,400	3.294
Spain	111,500	334,500	669,000	0.6636
Sri Lanka	4,917,800	14,753,400	29,506,800	29.2726
St Kitts and Nevis	293,200	879,600	1,759,200	1.7452
St Lucia	308,800	926,400	1,852,800	1.838
St Maarten	137,000	411,000	822,000	0.8154
St Vincent	277,900	833,700	1,667,400	1.6541
Suriname	28,279,400	84,838,200	169,676,400	168.3297
Sweden	1,585,000	4,755,000	9,510,000	9.4345
Switzerland	208,600	625,800	1,251,600	1.2416
Taiwan	2,884,700	8,654,100	17,308,200	17.1708
Tanzania	107,506,200	322,518,600	645,037,200	639.9178
Thailand	2,012,500	6,037,500	12,075,000	11.9791
Togo	38,182,000	114,546,000	229,092,000	227.273
Tonga	230,900	692,700	1,385,400	1.3744
Trinidad & Tobago	629,400	1,888,200	3,776,400	3.7464
Turkey	148,800	446,400	892,800	0.8857
Turks & Caicos	190,700	572,100	1,144,200	1.1351
Uganda	178,262,100	534,786,300	1,069,572,600	1061.0839
United Kingdom	109,600	328,800	657,600	0.6523
Ukraine	531,000	1,593,000	3,186,000	3.1607
United Arab Emirates	468,500	1,405,500	2,811,000	2.7886
United States	168,000	504,000	1,008,000	1

<b>Country</b>	<b>MDRT Income</b>	<b>COT Income</b>	<b>TOT Income</b>	<b>Income Conv Factor</b>
Uruguay	2,305,800	6,917,400	13,834,800	13.725
Venezuela	181,897,800	545,693,400	1,091,386,800	1082.725
Vietnam	617,079,400	1,851,238,200	3,702,476,400	3673.0916
Zambia	405,700	1,217,100	2,434,200	2.4148
Zimbabwe	2,436,100	7,308,300	14,616,600	14.5005