



**MDRT**

The Premier Association of  
Financial Professionals®

# **Membership Information for the 2021 Million Dollar Round Table**

*Based on 2020 production  
Adjusted in response to COVID-19*

## **Million Dollar Round Table**

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## PLEASE NOTE

Please note the following changes to previous versions of this document. Please discard any copies of this document that do not have the mark of “Global – 6/1/2020” at the foot of each page.

- Due to the COVID-19 pandemic and the resulting economic impact the 2021 membership rules have been revised. See page 3.
- The country specific production requirements have been adjusted in response to COVID-19. See pages 3 and 11-16.
- The chart on page 5 has been modified with the adjusted production requirement amounts.
- The 2021 MDRT membership dues has been reduced to the 2020 rate of USD 550. See page 6.
- The 2021 Life with reduced dues has been reduced to the 2020 rate of USD 185. See page 7.
- The credit for coverage written on the applicant, spouse or dependents has been updated to reflect the adjusted amounts. See page 8.
- The illustrations on page 9 have been updated.

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Apply for 2021 membership online at  
<https://My.mdr.org/OnlineMembershipApplication.aspx>.

# MEMBERSHIP INFORMATION FOR THE 2021 MILLION DOLLAR ROUND TABLE

## I. PRODUCTION REQUIREMENTS

### 1. Production Methods

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

- **Commission/Fee Method**  
A minimum of USD 61,000 of eligible commissions paid is required. Of this total, a minimum of USD 30,500 of paid commissions (50 percent of the requirement) must come from products listed in the Risk-Protection category.
- **Premium Method**  
A minimum of USD 122,000 of eligible paid premium is required. Of this total, a minimum of USD 61,000 of premium (50 percent of the requirement) must come from products listed in the Risk-Protection category.
- **Income Qualification Method**  
A minimum of USD 105,000 in annual gross income from the sale of insurance and financial products is required. A minimum of USD 30,500 must be income from new business generated during the production year. Further, a minimum of USD 30,500 must be derived from income associated with products in the Risk-Protection category. It is possible that the same business, for example the sale of new life insurance policies, could satisfy both requirements.

### 2. Court of the Table

- **Commission & Premium Method**  
A minimum of USD 183,000 of eligible commissions paid or USD 366,000 of eligible paid premium is required. At least USD 30,500 of commission or USD 61,000 of premium (50 percent of the entry-level MDRT requirement) must come from products listed in the Risk-Protection category before an applicant can use any credit from policies listed under the Other Products category.
- **Income Method**  
A minimum of USD 315,000 of eligible annual gross income is required. The applicant must meet the minimums of USD 30,500 in new business and USD 30,500 in risk-protection business.

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

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

### 3. Top of the Table

- **Commission & Premium Method**  
A minimum of USD 366,000 of eligible commissions paid or USD 732,000 of eligible paid premium. At least USD 30,500 of commission or USD 61,000 of premium (50 percent of the entry-level MDRT requirement) must come from products listed in the Risk-Protection category before an applicant can use any credit from policies listed under the Other Products category.
- **Income Method**  
A minimum of USD 630,000 of eligible annual gross income is required. The applicant must meet the minimums of USD 30,500 in new business and USD 30,500 in risk-protection business.
- **Top of the Table Waivers**  
Top of the Table members with a minimum of 10 years of Top of the Table membership who do not meet the required minimum production level may apply under the Top of the Table waiver provision, but must submit required Top of the Table dues.

### **Special Rules for 2019 or 2020 MDRT Members**

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

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

#### 4. Eligible Products and Credit

##### RISK-PROTECTION PRODUCTS

<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	\$30,500	\$61,000	\$30,500	\$183,000	\$30,500	\$366,000	Production	\$61,000	\$122,000	\$61,000	\$366,000	\$61,000	\$732,000
<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	\$30,500	\$30,500	\$105,000	\$30,500	\$30,500	\$315,000	\$30,500	\$30,500	\$630,000
<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 2021 MDRT membership will be available on November 1, 2020. Applicants may complete an online application or download a paper application at [www.mdr.org](http://www.mdr.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 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**

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

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

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

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

- In addition to remitting regular MDRT membership dues, a

Top of the Table applicant must remit the required Top of the Table dues. Top of the Table membership dues includes Court of the Table dues.

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

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

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

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

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

#### 7. **Former Life Member Options**

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

- Commissions paid on a levelized basis may be reported using the present value of up to the first five years' commission discounted at 10 percent per year, not to exceed 55 percent of first-year premium.
- Annualized commissions may be reported for credit if paid, but any chargeback of annualized commissions in a

subsequent production year will result in a reduction of that year's production credit.

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

For additional information, contact:

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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 2020. Please note:

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

## 3. Eligible Income

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

- See chart on page 4 for eligible products.
- Under this model, income is defined as first-year, trail and renewal commissions, as well as fees for product placement, asset management fees and fees for advice.
- Other production-based compensation, such as salaries and production-based bonuses, are also eligible for credit.
- Income contributed as part of a deferred compensation plan is eligible for credit. Credit should be taken during the production year when the deferred income was earned.
- Override commissions are eligible only for personal production.

- Income considered **INELIGIBLE** for MDRT credit includes:
  - Training bonuses/allowances
  - Sales/expense allowances
  - Overrides derived from the production of others.
  - Non-cash compensation, such as incentive trips
  - Income from property and casualty insurance and general insurance (fire, home, auto, etc.)
  - Income from the sale of mortgages.
  - Life settlements
  - Money market accounts

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

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

## 5. Replacements

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

## 6. Definitions And Interpretations

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



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

**• Policy and Case Definitions**

A policy shall be defined as an individual contract covering one or more lives as contrasted with a group policy, a pension, profit sharing trust or a salary savings plan. Under a qualified pension or profit sharing trust or a salary savings plan, each individual policy shall count as one (1) policy for the purpose of computing total eligible policies. For purposes of production, an employer-sponsored group life plan, franchise life plan and group annuity plan and mutual fund transaction with one (1) investor shall be considered one (1) case regardless of the number of lives or funds involved.

**• In Force Requirement**

Credited business shall include only business which has not been terminated on or before the last day of the MDRT qualification period (December 31) except for business terminated by death or term conversion.

**• Securities**

Includes stocks, bonds or other equities. See page 4 for specifics.

**VI. ILLUSTRATIONS**

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

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

**Example 1 – Eligible for MDRT membership**

Applicant total Risk-Protection	30,500
Applicant total Other Products	<u>100,000</u>
Total MDRT commission credit	130,500

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

Applicant total Risk-Protection	30,499
Applicant total Other Products	<u>100,000</u>
Total MDRT commission credit	30,499

**Please note:**

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

**Clarification of Income Qualification**

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

**ELIGIBLE for MDRT membership**

**Example 1**

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

**Example 2**

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

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

**NOT Eligible for MDRT membership**

**Example 3**

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

**Example 4**

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

## **MDRT Annual Meeting\***

6 – 9 June 2021  
New Orleans, Louisiana, USA

## **MDRT Global Conference\***

29 August – 1 September 2021  
Marina Bay Sands, Singapore

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

20 – 23 October 2021  
Amelia Island, Florida, USA

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

8 – 10 November 2021  
Philadelphia, Pennsylvania, USA

*\*Attendance at the MDRT Annual Meeting and MDRT Global Conference is open to approved 2021 members and requires payment of separate registration fees.*

*\*\*Attendance at the Top of the Table Annual Meeting is open to approved 2021 TOT members and requires payment of separate registration fees.*

*\*\*\*MDRT EDGE Meeting is open to approved 2021 members from the U.S. and Canada and requires payment of separate registration fees.*

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

Based on 2020 Production, Expressed in Local Currency

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

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

Production requirements are set independently for each country. 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.mdr.org/membership/requirements/>.)

Country	MDRT Commission	COT Commission	TOT Commission	Commission Conv Factor	MDRT Premium	COT Premium	TOT Premium	Premium Conv Factor
Angola	42,600	127,800	255,600	0.6983	85,200	255,600	511,200	0.6983
Anguilla	80,600	241,800	483,600	1.3213	161,200	483,600	967,200	1.3213
Antigua	119,300	357,900	715,800	1.9557	238,600	715,800	1,431,600	1.9557
Argentina	244,200	732,600	1,465,200	4.0032	488,400	1,465,200	2,930,400	4.0032
Armenia	12,418,800	37,256,400	74,512,800	203.5868	24,837,600	74,512,800	149,025,600	203.5868
Aruba	78,700	236,100	472,200	1.2901	157,400	472,200	944,400	1.2901
Australia	95,000	285,000	570,000	1.5573	190,000	570,000	1,140,000	1.5573
Azerbaijan	19,000	57,000	114,000	0.3114	38,000	114,000	228,000	0.3114
Bahamas	59,600	178,800	357,600	0.977	119,200	357,600	715,200	0.977
Bahrain	15,300	45,900	91,800	0.2508	30,600	91,800	183,600	0.2508
Bangladesh	1,388,200	4,164,600	8,329,200	22.7573	2,776,400	8,329,200	16,658,400	22.7573
Barbados	94,200	282,600	565,200	1.5442	188,400	565,200	1,130,400	1.5442
Belarus	90,409,600	271,228,800	542,457,600	1482.1245	180,819,200	542,457,600	1,084,915,200	1482.1245
Belgium	50,100	150,300	300,600	0.8213	100,200	300,600	601,200	0.8213
Belize	73,000	219,000	438,000	1.1967	146,000	438,000	876,000	1.1967
Bermuda	105,300	315,900	631,800	1.7262	210,600	631,800	1,263,600	1.7262
Bolivia	183,700	551,100	1,102,200	3.0114	367,400	1,102,200	2,204,400	3.0114
Bosnia-Herzegovina	47,100	141,300	282,600	0.7721	94,200	282,600	565,200	0.7721
Botswana	206,200	618,600	1,237,200	3.3803	412,400	1,237,200	2,474,400	3.3803
Brazil	129,800	389,400	778,800	2.1278	389,400	1,168,200	2,336,400	3.1918
British Virgin Islands	69,600	208,800	417,600	1.1409	139,200	417,600	835,200	1.1409
Brunei	45,000	135,000	270,000	0.7377	135,000	405,000	810,000	1.1065
Bulgaria	45,500	136,500	273,000	0.7459	91,000	273,000	546,000	0.7459
Cambodia	62,688,700	188,066,100	376,132,200	1027.6836	250,754,800	752,264,400	1,504,528,800	2053.3672
Cameroon	17,327,900	51,983,700	103,967,400	284.0639	34,655,800	103,967,400	207,934,800	284.0639
Canada	78,900	236,700	473,400	1.2934	157,800	473,400	946,800	1.2934
Cayman Islands	49,200	147,600	295,200	0.8065	98,400	295,200	590,400	0.8065
Channel Islands	50,000	150,000	300,000	0.8196	100,000	300,000	600,000	0.8196
Chile	23,659,500	70,978,500	141,957,000	387.8606	47,319,000	141,957,000	283,914,000	387.8606
China	171,300	513,900	1,027,800	2.8081	513,900	1,541,700	3,083,400	4.2122
Colombia	68,600,900	205,802,700	411,605,400	1124.6049	137,201,800	411,605,400	823,210,800	1124.6049
Costa Rica	21,917,500	65,752,500	131,505,000	359.3032	43,835,000	131,505,000	263,010,000	359.3032
Côte d'Ivoire	17,571,700	52,715,100	105,430,200	288.0606	35,143,400	105,430,200	210,860,400	288.0606
Croatia	226,100	678,300	1,356,600	3.7065	452,200	1,356,600	2,713,200	3.7065
Curacao	54,300	162,900	325,800	0.8901	108,600	325,800	651,600	0.8901
Cyprus	30,000	90,000	180,000	0.4918	60,000	180,000	360,000	0.4918
Czech Republic	865,500	2,596,500	5,193,000	14.1885	1,731,000	5,193,000	10,386,000	14.1885
Denmark	470,000	1,410,000	2,820,000	7.7049	940,000	2,820,000	5,640,000	7.7049
Dominica	101,400	304,200	608,400	1.6622	202,800	608,400	1,216,800	1.6622
Dominican Republic	1,022,400	3,067,200	6,134,400	16.7606	2,044,800	6,134,400	12,268,800	16.7606
Ecuador	33,000	99,000	198,000	0.5409	66,000	198,000	396,000	0.5409
Egypt	120,400	361,200	722,400	1.9737	361,200	1,083,600	2,167,200	2.9606
El Salvador	33,700	101,100	202,200	0.5524	67,400	202,200	404,400	0.5524
Estonia	35,200	105,600	211,200	0.5770	70,400	211,200	422,400	0.5770
Fiji	60,800	182,400	364,800	0.9967	121,600	364,800	729,600	0.9967
France	49,800	149,400	298,800	0.8163	99,600	298,800	597,600	0.8163
Georgia	51,500	154,500	309,000	0.8442	103,000	309,000	618,000	0.8442
Germany	49,500	148,500	297,000	0.8114	99,000	297,000	594,000	0.8114
Ghana	54,900	164,700	329,400	0.9000	109,800	329,400	658,800	0.9000
Gibraltar	38,100	114,300	228,600	0.6245	76,200	228,600	457,200	0.6245
Greece	37,300	111,900	223,800	0.6114	74,600	223,800	447,600	0.6114
Grenada	130,900	392,700	785,400	2.1459	261,800	785,400	1,570,800	2.1459
Guatemala	260,900	782,700	1,565,400	4.2770	521,800	1,565,400	3,130,800	4.2770
Guyana	6,821,200	20,463,600	40,927,200	111.8229	13,642,400	40,927,200	81,854,400	111.8229
Honduras	692,200	2,076,600	4,153,200	11.3475	1,384,400	4,153,200	8,306,400	11.3475
Hong Kong, China	409,800	1,229,400	2,458,800	6.7180	1,639,200	4,917,600	9,835,200	13.436
Hungary	9,379,100	28,137,300	56,274,600	153.7557	18,758,200	56,274,600	112,549,200	153.7557
India	734,700	2,204,100	4,408,200	12.0442	2,938,800	8,816,400	17,632,800	24.0885
Indonesia	226,959,800	680,879,400	1,361,758,800	3720.6524	453,919,600	1,361,758,800	2,723,517,600	3720.6524

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

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

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

Based on 2020 Production, Expressed in Local Currency

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

Country	MDRT Income	COT Income	TOT Income	Income Conv Factor
Angola	73,800	221,400	442,800	0.7028
Anguilla	139,500	418,500	837,000	1.3285
Antigua	206,600	619,800	1,239,600	1.9676
Argentina	422,900	1,268,700	2,537,400	4.0276
Armenia	21,508,800	64,526,400	129,052,800	204.8457
Aruba	136,300	408,900	817,800	1.2980
Australia	164,500	493,500	987,000	1.5666
Azerbaijan	32,900	98,700	197,400	0.3133
Bahamas	103,200	309,600	619,200	0.9828
Bahrain	26,600	79,800	159,600	0.2533
Bangladesh	2,404,300	7,212,900	14,425,800	22.8980
Barbados	163,200	489,600	979,200	1.5542
Belarus	156,585,700	469,757,100	939,514,200	1,491.2924
Belgium	86,800	260,400	520,800	0.8266
Belize	126,400	379,200	758,400	1.2038
Bermuda	182,400	547,200	1,094,400	1.7371
Bolivia	318,100	954,300	1,908,600	3.0295
Bosnia-Herzegovina	81,700	245,100	490,200	0.7780
Botswana	357,100	1,071,300	2,142,600	3.4009
Brazil	224,800	674,400	1,348,800	2.1409
British Virgin Islands	120,600	361,800	723,600	1.1485
Brunei	78,000	234,000	468,000	0.7428
Bulgaria	78,800	236,400	472,800	0.7504
Cambodia	108,574,200	325,722,600	651,445,200	1,034.0400
Cameroon	30,011,100	90,033,300	180,066,600	285.8200
Canada	136,600	409,800	819,600	1.3009
Cayman Islands	85,200	255,600	511,200	0.8114
Channel Islands	86,600	259,800	519,600	0.8247
Chile	40,977,200	122,931,600	245,863,200	390.2590
China	296,700	890,100	1,780,200	2.8257
Colombia	118,813,900	356,441,700	712,883,400	1,131.5610
Costa Rica	37,960,200	113,880,600	227,761,200	361.5257
Cote d'Ivoire	30,433,400	91,300,200	182,600,400	289.8419
Croatia	391,600	1,174,800	2,349,600	3.7295
Curacao	94,000	282,000	564,000	0.8952
Cyprus	51,900	155,700	311,400	0.4942
Czech Republic	1,499,000	4,497,000	8,994,000	14.2761
Denmark	814,100	2,442,300	4,884,600	7.7533
Dominica	175,600	526,800	1,053,600	1.6723
Dominican Republic	1,770,800	5,312,400	10,624,800	16.8647
Ecuador	57,100	171,300	342,600	0.5438
Egypt	208,600	625,800	1,251,600	1.9866
El Salvador	58,400	175,200	350,400	0.5561
Estonia	61,000	183,000	366,000	0.5809
Fiji	105,300	315,900	631,800	1.0028
France	86,300	258,900	517,800	0.8219
Georgia	89,100	267,300	534,600	0.8485
Germany	85,800	257,400	514,800	0.8171
Ghana	95,100	285,300	570,600	0.9057
Gibraltar	65,700	197,100	394,200	0.6257
Greece	64,600	193,800	387,600	0.6152
Grenada	226,700	680,100	1,360,200	2.1590
Guatemala	451,900	1,355,700	2,711,400	4.3038
Guyana	11,814,100	35,442,300	70,884,600	112.5152
Honduras	1,198,800	3,596,400	7,192,800	11.4171
Hong Kong, China	709,700	2,129,100	4,258,200	6.7590
Hungary	16,244,200	48,732,600	97,465,200	154.7066
India	1,272,500	3,817,500	7,635,000	12.1190
Indonesia	393,085,000	1,179,255,000	2,358,510,000	3,743.6667
Ireland	89,500	268,500	537,000	0.8523
Isle of Man	83,000	249,000	498,000	0.7904

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



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