



MDRT

The Premier Association of
Financial Professionals®

**Membership Information
for the
2012 Million Dollar Round Table**

based on 2011 production

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 date of 9/9/11 at the foot of each page.

- 2012 Membership Requirements are now available. See pages 12-15.
- Dates and locations announced for the MDRT Annual Meeting, the Top of the Table Annual Meeting and the MDRT Experience. See page 11.
- Corrected requirements for Slovakia. See pages 13 and 15.
- Corrected requirements for Brunei. See page 12.
- Corrected requirements for Estonia. Now using Euros. See pages 12 and 14.
- Corrected US income requirements.
- Meeting dates updated. See page 11.

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MEMBERSHIP INFORMATION FOR THE 2012 MILLION DOLLAR ROUND TABLE

I. PRODUCTION REQUIREMENTS

1. Production Methods

Membership in the 2012 Round Table will be based on the following production methods: (See page 4 for products)

- **Commission/Fee Method**
A minimum of USD 89,000 of eligible commissions paid is required. Of this total, a minimum of USD 44,500 of paid commissions (50 percent of the requirement) must come from products listed in the Unlimited Credit category.
- **Premium Method**
A minimum of USD 178,000 of eligible paid premium is required. Of this total, a minimum of USD 89,000 of premium (50 percent of the requirement) must come from products listed in the Unlimited Credit category.
- **Income Qualification Method**
A minimum of USD 152,000 in annual gross income from the sale of insurance and financial products is required. A minimum of USD 44,500 must be income from new business generated during the production year. Further, a minimum of USD 44,500 must be derived from income associated with risk-protection products (products eligible for Unlimited Credit under the commission or premium methods). It is possible that the same business, for example the sale of new life insurance policies, could satisfy both requirements.

2. Court of the Table

- **Commission & Premium Method**
A minimum of USD 267,000 of eligible commissions paid or USD 534,000 of eligible paid premium is required. At least USD 44,500 of commission or USD 89,000 of premium (50 percent of the entry-level MDRT requirement) must come from products listed in the Unlimited Credit category before an applicant can use any credit from policies listed under the Limited Credit category.
- **Income Method**
A minimum of USD 456,000 of eligible annual gross income is required. The applicant must meet the minimums of USD 44,500 in new business and USD 44,500 in risk-protection business.

3. Top of the Table

- **Commission & Premium Method**
A minimum of USD 534,000 of eligible commissions paid or USD 1,068,000 of eligible paid premium. At least USD 44,500 of commission or USD 89,000 of premium (50 percent of the entry-level MDRT requirement) must come from products listed in the Unlimited Credit category before an applicant can use any credit from policies listed under the Limited Credit category.
- **Income Method**
A minimum of USD 912,000 of eligible annual gross income is required. The applicant must meet the minimums of USD 44,500 in new business and USD 44,500 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 2012 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.

4. Eligible Products and Credit

UNLIMITED CREDIT/RISK-PROTECTION PRODUCTS

Products from life insurance companies	Commission/Fee Credit	Premium Credit
Accidental death and dismemberment (individual)	100% of first year commission	100% of first year premium
Critical illness (individual)	100% of first year commission	100% of first year premium
Disability income contracts (individual)	100% of first year commission	100% of first year premium
Life (individual)		
Up to annual premium/target premium	100% of first year commission	100% of first year premium
Deposits in excess of annual/target premium	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

LIMITED CREDIT

Products	Commission/Fee Credit	Premium Credit
Health care (individual)	100% of first year commission	100% of first year premium
Health care (group)	100% of first year commission	10% of first year premium
Mutual funds	100% of all commissions	6% of new money invested
Securities	100% of commission on new money invested	6% of new money invested
Wrap accounts/asset management accounts	100% of all commissions	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 below)
- Any individual with prior MDRT membership is eligible to apply using the income qualification method.

2. MDRT Status Designations

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

• Qualifying Member

An individual who is a first-time applicant becomes a Qualifying (Q) member when his/her application papers are approved. Until the 10th year of membership is attained, the member will be a Qualifying member.

• Qualifying And Life Member

An individual becomes a Qualifying and Life (QL) member when approved for the 10th year of membership. The year or years during which Provisional Applicant status was/were held

are counted. Qualifying and Life status is maintained in future years by submitting an application each year attesting to having met current minimum production levels and by paying the required dues.

- An individual may also become a Qualifying and Life member if the applicant was initially licensed as an insurance or financial services professional/advisor after attaining age 45 and has been approved for six consecutive years.

• 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**.

3. Qualification and Production Reporting Matrix -

The table below illustrates the production qualification and verification rules for those applying for membership using the commission, premium, or income qualification method. All production figures below are expressed in U.S. dollars.

MDRT Qualification Overview

Member Type	COMMISSION						PREMIUM						INCOME								
	MDRT		COT		TOT		MDRT		COT		TOT		MDRT		COT		TOT				
	Unlimited	Total	Unlimited	Total	Unlimited	Total	Unlimited	Total	Unlimited	Total	Unlimited	Total	New Bus	Unlimited	Total	New Bus	Unlimited	Total	New Bus	Unlimited	Total
Production	\$44,500	\$89,000	\$44,500	\$267,000	\$44,500	\$534,000	\$89,000	\$178,000	\$89,000	\$534,000	\$89,000	\$1,068,000	\$44,500	\$44,500	\$152,000	\$44,500	\$44,500	\$456,000	\$44,500	\$44,500	\$912,000
1st-Time Member																					
Certifying letters	Required		Required		Required		Required		Required		Required		Required		Not Eligible		Not Eligible		Not Eligible		Not Eligible
Signed by	Company		Company		Company		Company		Company		Company		Company								
2 - 10 Year Member																					
Certifying letters	Required		Required		Required		Required		Required		Required		Required		Required		Required		Required		Required
Signed by	Company		Company		Company		Company		Company		Company		Company		Self-signed with documents, CPA, Company		Self-signed with documents, CPA, Company		Self-signed with documents, CPA, Company		Self-signed with documents, CPA, Company
10+ Year Member																					
Certifying letters	Not Required		Required if less than 10 COT		Required if less than 10 TOT		Not Required		Required if less than 10 COT		Required if less than 10 TOT		Not Required		Not Required		Required if less than 10 COT		Required if less than 10 TOT		Required if less than 10 TOT
Signed by	Not Required		Company		Company		Not Required		Company		Company		Not Required		Not Required		Self-signed with documents, CPA, Company		Self-signed with documents, CPA, Company		Self-signed with documents, CPA, Company

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.
- **Income Verification**
Verification of eligible production under the income qualification method will be accomplished via a certifying letter signed by the applicant, who will attach supporting documents, such as commission statements, that verify the amount claimed. Also acceptable 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. A W-2, 1099 or other income tax statement may 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 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.
- **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 2012 MDRT membership will automatically be sent in November 2011 to all 2011 and 2010 MDRT members. Others may request an application by phone, fax or through the MDRT Web site at www.mdr.org.

5. Certifying Letters

- An application for Qualifying membership will be considered incomplete, and membership may be denied, unless a certifying letter signed by an official from the company an applicant is using for MDRT production is attached to the membership application when applying under the commission or premium method. **These companies may include life insurance companies, agencies, brokerage companies, broker/dealers, banks or mutual fund companies.**
- 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.

IV. ADDITIONAL REQUIREMENTS

4. Professional Association Membership Requirement

- When applying for MDRT membership, applicants from the countries listed below must be members in good standing of a Professional Association that meets all of the following criteria: (*A list of professional associations may be found on our Web site at <http://www.mdrt.org/membership/info.asp>.)*)
- 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.
- Membership in a Professional Association is required of applicants from the following countries:

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

5. Annual Membership Dues: USD 550

- Required dues, completed application and other required forms must be postmarked on or before March 1, 2012. Applications postmarked after March 1 will be considered only if accompanied by an additional fee of USD 200.

6. 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.

7. 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.

8. 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, 2011 **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 2012 Membership application.

9. Disability Waiver

- Life members who have been declared totally disabled for six consecutive months during 2011 may petition for a waiver of payment of dues for the 2012 Table. A disability petition form and doctor's statement must be submitted by March 1, 2012, 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.

10. Reinstatement of Life Member Status

- Should Qualifying & Life or Life members fail to renew their membership, they may be reinstated 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 are required will be reduced to three years if the member submits production that satisfies the current requirement for Qualifying membership. 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 entitle credit for member year(s) missed.*

For additional information, contact:

Million Dollar Round Table

Membership Department

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Fax: 847.518.8921

Web site: www.mdrt.org

E-mail: membership@mdrt.org

V. CLARIFICATIONS

1. Eligible Commissions, Fees

Production credit (for commissions) will be based on eligible commissions received during 2011. Credit may include either earned or advanced (annualized) commissions or both. Advanced (annualized) or earned commissions must be paid to the applicant in 2011 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 2010 may result in production credit for 2011. The policy must be in force on December 31, 2010 but is not required to be in force as of December 31, 2011.
- 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 Unlimited or Limited 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 in the Unlimited Credit category for the commission paid on the amount up to the annual/target premium. If the annual/target premium is exceeded, commission credit may be given in the Unlimited Credit 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. To be eligible, the fee must be paid by a company. Maintenance, service and other fees do not qualify. The type of product placed determines the type of credit the product receives (Unlimited or Limited).
- Financial Planning Fees/Fees for Advice are eligible for Limited 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 Unlimited Credit 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 Unlimited Credit category.

2. Eligible Premium

Production credit (for premium) will be based on eligible premium paid or new money invested during 2011. 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 result in a reduction of that year's premium credit also.
- A policy that becomes effective in 2010 may result in production credit for the amount of premium paid or new money invested during 2011.
- Life insurance policies that exceed the annual premium or target premium are eligible for credit. First year premium credit may be given in the Unlimited Credit category up to the amount of the annual/target premium. If the annual/target premium is exceeded, premium credit may be given in the Unlimited Credit category for 6 percent of the amount that exceeded the annual/target premium.
- Financial Planning Fees/Fees for Advice are eligible for Limited 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 Unlimited Credit 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 Unlimited or Limited Credit.

3. Eligible Income

Production credit is based on annual gross income paid during 2011. 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
 - Maintenance/service fees
 - 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 4,395 eligible commissions or USD 8,790 of eligible premium or USD 7,500 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.

• **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. Does not apply to policies sold in 2008 and have commissions carrying over (as earned)

• **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.

• **Securities**

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

VI. ILLUSTRATIONS

Clarification of Unlimited and Limited Credit

- At least one-half (50 percent) of the production requirement must come from products listed in the Unlimited Credit Category. (See section I, 4)
- This serves as a threshold that must be crossed before an applicant can use any credit from the Limited Credit category.
- Once crossing the threshold, applicants may use **all** of the credits from Limited Credit products to meet the MDRT requirement.
- The 2012 commission requirement for the United States is USD 89,000. To qualify, the applicant must submit a minimum of USD 44,500 in commission from products listed in the Unlimited Credit category.

Example 1 – Eligible for MDRT membership

Applicant total Unlimited Credit	44,500
Applicant total Limited Credit	<u>100,000</u>
Total MDRT commission credit	144,500

Example 2 – NOT eligible for MDRT membership

Applicant total Unlimited Credit	44,499
Applicant total Limited Credit	<u>100,000</u>
Total MDRT commission credit	44,499

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 152,000 in annual gross income from the sale of insurance and financial products is required.
- A minimum of USD 44,500 must be income from new business generated during the production year. Further, a minimum of USD 44,500 must be derived from income associated with risk-protection products (products eligible for Unlimited Credit under the commission or premium methods).
- It is possible that the same business, for example the sale of new life insurance policies, could satisfy both requirements. (See Example 2 below.)

ELIGIBLE for MDRT membership

Example 1

Applicant annual gross income	152,000
Applicant total new business	44,500
Applicant total risk-protection products	44,500

Example 2

Applicant annual gross income	152,000
Applicant total new business from risk-protection products*	44,500

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

NOT Eligible for MDRT membership

Example 3

Applicant annual gross income	152,000
Applicant total new business	44,499
Applicant total risk-protection products	44,500

Example 4

Applicant annual gross income	152,000
Applicant total new business	44,500
Applicant total risk-protection products	44,499

MDRT Meetings - Mark Your Calendars!

MDRT Annual Meeting*

June 10 – 13, 2012

Anaheim, California, USA

Early Registration Deadline: April 22, 2012

Top of the Table Annual Meeting*

October 10 - 13, 2012

Amelia Island, Florida, USA

Early Registration Deadline: July 26, 2012

**Attendance at the MDRT Annual Meeting and Top of the Table Annual Meeting is open to approved members of the 2012 Table and requires payment of separate registration fees.*

The MDRT Experience

February 9 – 12, 2012

Bangkok, Thailand

Early Registration Deadline: October 31, 2012

*The MDRT Experience meetings are open to **non-members** and MDRT Members.*

COMMISSION AND PREMIUM PRODUCTION REQUIREMENTS FOR MEMBERSHIP IN THE 2012 MILLION DOLLAR ROUND TABLE

Based on 2011 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 <http://www.mdr.org/membership/MembershipRequirements.asp>.)

COUNTRY	MDRT Comm	COT Comm	TOT Comm	Conv/ Equality Factor	Premium	COT Prem	TOT Prem	Conv/ Equality Factor
Anguilla	43,400	130,200	260,400	0.4876	86,800	260,400	520,800	0.4876
Antigua	120,400	361,200	722,400	1.3528	240,800	722,400	1,444,800	1.3528
Argentina	80,100	240,300	480,600	0.9000	160,200	480,600	961,200	0.9000
Armenia	13,091,900	39,275,700	78,551,400	147.1000	26,183,800	78,551,400	157,102,800	147.1000
Aruba	83,600	250,800	501,600	0.9393	167,200	501,600	1,003,200	0.9393
Australia	114,800	344,400	688,800	1.2898	229,600	688,800	1,377,600	1.2898
Azerbaijan	37,200	111,600	223,200	0.4179	74,300	222,900	445,800	0.4174
Bahamas	70,100	210,300	420,600	0.7876	140,200	420,600	841,200	0.7876
Bahrain	22,400	67,200	134,400	0.2516	44,800	134,400	268,800	0.2516
Bangladesh	1,114,700	3,344,100	6,688,200	12.5247	2,229,400	6,688,200	13,376,400	12.5247
Barbados	105,000	315,000	630,000	1.1797	210,000	630,000	1,260,000	1.1797
Belarus	64,809,800	194,429,400	388,858,800	728.2000	129,619,600	388,858,800	777,717,600	728.2000
Belgium	73,900	221,700	443,400	0.8303	147,800	443,400	886,800	0.8303
Belize	83,400	250,200	500,400	0.9370	166,800	500,400	1,000,800	0.9370
Bermuda	113,800	341,400	682,800	1.2786	227,600	682,800	1,365,600	1.2786
Bolivia	258,100	774,300	1,548,600	2.9000	516,200	1,548,600	3,097,200	2.9000
Bosnia-Herzegovina	43,600	130,800	261,600	0.4898	87,300	261,900	523,800	0.4904
Botswana	222,500	667,500	1,335,000	2.5000	445,000	1,335,000	2,670,000	2.5000
Brazil	106,800	320,400	640,800	1.2000	320,400	961,200	1,922,400	1.8000
British Virgin Islands	89,000	267,000	534,000	1.0000	178,000	534,000	1,068,000	1.0000
Brunei	50,000	150,000	300,000	0.5617	150,000	450,000	900,000	0.8427
Bulgaria	53,400	160,200	320,400	0.6000	106,800	320,400	640,800	0.6000
Canada	104,200	312,600	625,200	1.1707	208,400	625,200	1,250,400	1.1707
Cayman Islands	57,300	171,900	343,800	0.6438	114,600	343,800	687,600	0.6438
Channel Islands	54,100	162,300	324,600	0.6078	108,100	324,300	648,600	0.6073
Chile	25,403,700	76,211,100	152,422,200	285.4348	50,807,400	152,422,200	304,844,400	285.4348
Colombia	70,621,500	211,864,500	423,729,000	793.5000	141,243,000	423,729,000	847,458,000	793.5000
Costa Rica	18,004,700	54,014,100	108,028,200	202.3000	36,009,400	108,028,200	216,056,400	202.3000
Croatia	338,200	1,014,600	2,029,200	3.8000	676,400	2,029,200	4,058,400	3.8000
Cyprus	33,900	101,700	203,400	0.3808	67,800	203,400	406,800	0.3808
Czech Republic	1,086,100	3,258,300	6,516,600	12.2033	2,172,200	6,516,600	13,033,200	12.2033
Dominica	98,600	295,800	591,600	1.1078	197,200	591,600	1,183,200	1.1078
Dominican Republic	1,071,900	3,215,700	6,431,400	12.0438	2,143,800	6,431,400	12,862,800	12.0438
Ecuador	39,300	117,900	235,800	0.4415	78,600	235,800	471,600	0.4415
Egypt	124,000	372,000	744,000	1.3932	372,000	1,116,000	2,232,000	2.0898
El Salvador	40,700	122,100	244,200	0.4573	81,400	244,200	488,400	0.4573
Estonia	41,500	124,500	249,000	0.4662	83,000	249,000	498,000	0.4662
Fiji Islands	63,700	191,100	382,200	0.7157	127,400	382,200	764,400	0.7157
France	78,500	235,500	471,000	0.8820	157,000	471,000	942,000	0.8820
Georgia	60,400	181,200	362,400	0.6786	120,800	362,400	724,800	0.6786
Germany	78,500	235,500	471,000	0.8820	157,000	471,000	942,000	0.8820
Ghana	141,714,700	425,144,100	850,288,200	1592.3000	283,429,400	850,288,200	1,700,576,400	1592.3000
Greece	48,000	144,000	288,000	0.5393	96,000	288,000	576,000	0.5393
Grenada	137,500	412,500	825,000	1.5449	275,000	825,000	1,650,000	1.5449
Guatemala	348,300	1,044,900	2,089,800	3.9134	696,600	2,089,800	4,179,600	3.9134
Guyana	3,357,200	10,071,600	20,143,200	37.7213	6,714,400	20,143,200	40,286,400	37.7213
Honduras	536,600	1,609,800	3,219,600	6.0292	1,073,200	3,219,600	6,439,200	6.0292
Hong Kong SAR	534,000	1,602,000	3,204,000	6.0000	2,136,000	6,408,000	12,816,000	12.0000
Hungary	9,733,900	29,201,700	58,403,400	109.3696	19,467,800	58,403,400	116,806,800	109.3696
India	789,100	2,367,300	4,734,600	8.8662	3,156,400	9,469,200	18,938,400	17.7325
Indonesia	262,879,300	788,637,900	1,577,275,800	2953.7000	525,758,600	1,577,275,800	3,154,551,600	2953.7000
Iran	247,001,700	741,005,100	1,482,010,200	2775.3000	494,003,400	1,482,010,200	2,964,020,400	2775.3000
Ireland	80,100	240,300	480,600	0.9000	160,200	480,600	961,200	0.9000
Isle of Man	54,100	162,300	324,600	0.6078	108,100	324,300	648,600	0.6073
Israel	285,300	855,900	1,711,800	3.2056	570,600	1,711,800	3,423,600	3.2056
Italy	69,300	207,900	415,800	0.7786	138,600	415,800	831,600	0.7786

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COUNTRY	MDRT Comm	COT Comm	TOT Comm	Conv/ Equality Factor	Premium	COT Prem	TOT Prem	Conv/ Equality Factor
Jamaica	3,240,500	9,721,500	19,443,000	36.4101	6,481,000	19,443,000	38,886,000	36.4101
Japan	11,676,100	35,028,300	70,056,600	131.1921	35,028,300	105,084,900	210,169,800	196.7882
Jordan	26,700	80,100	160,200	0.3000	53,400	160,200	320,400	0.3000
Kazakhstan	4,396,600	13,189,800	26,379,600	49.4000	8,793,300	26,379,900	52,759,800	49.4005
Kenya	3,186,200	9,558,600	19,117,200	35.8000	6,372,400	19,117,200	38,234,400	35.8000
Kuwait	26,000	78,000	156,000	0.2921	52,000	156,000	312,000	0.2921
Latvia	26,700	80,100	160,200	0.3000	53,500	160,500	321,000	0.3005
Lebanon	120,550,500	361,651,500	723,303,000	1354.5000	241,101,000	723,303,000	1,446,606,000	1354.5000
Lithuania	117,100	351,300	702,600	1.3157	234,200	702,600	1,405,200	1.3157
Luxembourg	85,100	255,300	510,600	0.9561	170,200	510,600	1,021,200	0.9561
Macau	415,100	1,245,300	2,490,600	4.6640	1,660,400	4,981,200	9,962,400	9.3280
Macedonia	1,744,400	5,233,200	10,466,400	19.6000	3,488,700	10,466,100	20,932,200	19.5994
Malaysia	140,000	420,000	840,000	1.5730	420,000	1,260,000	2,520,000	2.3595
Malta	21,200	63,600	127,200	0.2382	42,400	127,200	254,400	0.2382
Mauritius	1,005,700	3,017,100	6,034,200	11.3000	2,011,400	6,034,200	12,068,400	11.3000
Mexico	599,200	1,797,600	3,595,200	6.7325	1,198,400	3,595,200	7,190,400	6.7325
Montenegro	4,400	13,200	26,400	0.0494	8,800	26,400	52,800	0.0494
Mozambique	462,100	1,386,300	2,772,600	5.1921	924,200	2,772,600	5,545,200	5.1921
Namibia	240,300	720,900	1,441,800	2.7000	480,600	1,441,800	2,883,600	2.7000
Nepal	1,072,500	3,217,500	6,435,000	12.0505	3,217,500	9,652,500	19,305,000	18.0758
Netherlands	77,800	233,400	466,800	0.8741	155,600	466,800	933,600	0.8741
Netherlands Antilles	60,600	181,800	363,600	0.6808	121,200	363,600	727,200	0.6808
New Zealand	132,100	396,300	792,600	1.4842	264,200	792,600	1,585,200	1.4842
Nigeria	4,772,400	14,317,200	28,634,400	53.6224	9,544,800	28,634,400	57,268,800	53.6224
Norway	805,400	2,416,200	4,832,400	9.0494	1,610,800	4,832,400	9,664,800	9.0494
Oman	17,800	53,400	106,800	0.2000	35,600	106,800	213,600	0.2000
P.R. China	169,200	507,600	1,015,200	1.9011	507,600	1,522,800	3,045,600	2.8516
Pakistan	1,247,000	3,741,000	7,482,000	14.0112	2,494,000	7,482,000	14,964,000	14.0112
Panama	49,200	147,600	295,200	0.5528	98,400	295,200	590,400	0.5528
Peru	119,700	359,100	718,200	1.3449	239,400	718,200	1,436,400	1.3449
Philippines	1,139,200	3,417,600	6,835,200	12.8000	2,278,400	6,835,200	13,670,400	12.8000
Poland	149,200	447,600	895,200	1.6764	298,400	895,200	1,790,400	1.6764
Portugal	54,400	163,200	326,400	0.6112	163,200	489,600	979,200	0.9168
Qatar	221,200	663,600	1,327,200	2.4853	442,400	1,327,200	2,654,400	2.4853
Republic of Korea	70,648,200	211,944,600	423,889,200	793.8000	176,620,500	529,861,500	1,059,723,000	992.2500
Romania	35,700	107,100	214,200	0.4011	71,400	214,200	428,400	0.4011
Russia	990,900	2,972,700	5,945,400	11.1337	2,477,300	7,431,900	14,863,800	13.9171
Saudi Arabia	230,700	692,100	1,384,200	2.5921	461,400	1,384,200	2,768,400	2.5921
Serbia	2,420,800	7,262,400	14,524,800	27.2000	4,841,600	14,524,800	29,049,600	27.2000
Singapore	110,900	332,700	665,400	1.2460	332,700	998,100	1,996,200	1.8691
Slovakia	50,970	152,910	305,820	0.5723	101,940	305,820	611,640	0.5723
Slovenia	66,400	199,200	398,400	0.7460	132,800	398,400	796,800	0.7460
South Africa	240,300	720,900	1,441,800	2.7000	480,600	1,441,800	2,883,600	2.7000
Spain	71,200	213,600	427,200	0.8000	142,400	427,200	854,400	0.8000
Sri Lanka	1,958,500	5,875,500	11,751,000	22.0056	3,917,000	11,751,000	23,502,000	22.0056
St Kitts and Nevis	113,100	339,300	678,600	1.2707	226,200	678,600	1,357,200	1.2707
St Lucia	139,600	418,800	837,600	1.5685	279,200	837,600	1,675,200	1.5685
St Vincent	84,000	252,000	504,000	0.9438	168,000	504,000	1,008,000	0.9438
Suriname	16,770,400	50,311,200	100,622,400	188.4314	33,540,800	100,622,400	201,244,800	188.4314
Sweden	787,600	2,362,800	4,725,600	8.8494	1,575,200	4,725,600	9,451,200	8.8494
Switzerland	147,000	441,000	882,000	1.6516	294,000	882,000	1,764,000	1.6516
Taiwan R.O.C.	1,867,100	5,601,300	11,202,600	20.9786	3,734,200	11,202,600	22,405,200	20.9786
Thailand	1,148,100	3,444,300	6,888,600	12.9000	2,296,200	6,888,600	13,777,200	12.9000
Tonga	101,500	304,500	609,000	1.1404	203,000	609,000	1,218,000	1.1404
Trinidad & Tobago	340,800	1,022,400	2,044,800	3.8292	681,600	2,044,800	4,089,600	3.8292
Turkey	57,100	171,300	342,600	0.6415	114,200	342,600	685,200	0.6415
Turks & Caicos	24,500	73,500	147,000	0.2752	49,000	147,000	294,000	0.2752
Ukraine	94,100	282,300	564,600	1.0573	188,200	564,600	1,129,200	1.0573
United Arab Emirates	273,100	819,300	1,638,600	3.0685	546,200	1,638,600	3,277,200	3.0685
United Kingdom	53,400	160,200	320,400	0.6000	106,800	320,400	640,800	0.6000
United States of America	89,000	267,000	534,000	1.0000	178,000	534,000	1,068,000	1.0000
Uruguay	892,900	2,678,700	5,357,400	10.0325	1,785,800	5,357,400	10,714,800	10.0325
Venezuela	102,601,900	307,805,700	615,611,400	1152.8303	205,203,800	615,611,400	1,231,222,800	1152.8303
Vietnam	241,337,800	724,013,400	1,448,026,800	2711.6606	482,675,600	1,448,026,800	2,896,053,600	2711.6606
Zimbabwe	1,459,600	4,378,800	8,757,600	16.4000	2,919,200	8,757,600	17,515,200	16.4000

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INCOME PRODUCTION REQUIREMENTS FOR MEMBERSHIP IN THE 2012 MILLION DOLLAR ROUND TABLE

Based on 2011 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 152,000 in annual gross income from insurance and financial products. A minimum of USD 44,500 must be income from new business generated during the production year. Further, a minimum of USD 44,500 must be derived from income associated with risk-protection products (products eligible for Unlimited Credit under the commission or premium methods). (For a complete list of country requirements, see the MDRT web site at <http://www.mdr.org/membership/MembershipRequirements.asp>.)

COUNTRY	MDRT Income	Unlimited Credit	New Business	COT Income	TOT Income	Conv/ Equality Factor
Anguilla	74,100	21,700	21,700	222,300	444,600	0.4875
Antigua	205,600	60,200	60,200	616,800	1,233,600	1.3526
Argentina	136,800	40,050	40,050	410,400	820,800	0.9000
Armenia	22,359,200	6,545,950	19,637,850	67,077,600	134,155,200	147.1000
Aruba	142,800	41,800	41,800	428,400	856,800	0.9394
Australia	196,100	57,400	57,400	588,300	1,176,600	1.2901
Azerbaijan	63,500	18,600	55,800	190,500	381,000	0.4177
Bahamas	119,700	35,050	35,050	359,100	718,200	0.7875
Bahrain	38,300	11,200	11,200	114,900	229,800	0.2519
Bangladesh	1,903,800	557,350	557,350	5,711,400	11,422,800	12.5250
Barbados	179,300	52,500	52,500	537,900	1,075,800	1.1796
Belarus	110,686,400	32,404,900	97,214,700	332,059,200	664,118,400	728.2000
Belgium	126,200	36,950	36,950	378,600	757,200	0.8302
Belize	142,400	41,700	41,700	427,200	854,400	0.9368
Bermuda	194,400	56,900	56,900	583,200	1,166,400	1.2789
Bolivia	440,800	129,050	387,150	1,322,400	2,644,800	2.9000
Bosnia-Herzegovina	74,500	21,800	65,400	223,500	447,000	0.4901
Botswana	380,000	111,250	111,250	1,140,000	2,280,000	2.5000
Brazil	182,400	53,400	53,400	547,200	1,094,400	1.2000
British Virgin Islands	152,000	44,500	133,500	456,000	912,000	1.0000
Brunei	85,400	25,000	25,000	256,200	512,400	0.5618
Bulgaria	91,200	26,700	26,700	273,600	547,200	0.6000
Canada	178,000	52,100	52,100	534,000	1,068,000	1.1710
Cayman Islands	97,900	28,650	28,650	293,700	587,400	0.6440
Channel Islands	92,400	27,050	81,150	277,200	554,400	0.6078
Chile	43,386,100	12,701,850	12,701,850	130,158,300	260,316,600	285.4348
Colombia	120,612,000	35,310,750	35,310,750	361,836,000	723,672,000	793.5000
Costa Rica	30,749,600	9,002,350	9,002,350	92,248,800	184,497,600	202.3000
Croatia	577,600	169,100	169,100	1,732,800	3,465,600	3.8000
Cyprus	57,900	16,950	16,950	173,700	347,400	0.3809
Czech Republic	1,854,900	543,050	543,050	5,564,700	11,129,400	12.2032
Dominica	168,400	49,300	49,300	505,200	1,010,400	1.1078
Dominican Republic	1,830,700	535,950	535,950	5,492,100	10,984,200	12.0441
Ecuador	67,100	19,650	19,650	201,300	402,600	0.4414
Egypt	211,800	62,000	62,000	635,400	1,270,800	1.3934
El Salvador	69,500	20,350	20,350	208,500	417,000	0.4572
England UK	91,200	26,700	26,700	273,600	547,200	0.6000
Estonia	70,900	20,750	20,750	212,700	425,400	0.4664
Fiji Islands	108,800	31,850	31,850	326,400	652,800	0.7157
France	134,100	39,250	39,250	402,300	804,600	0.8822
Georgia	103,200	30,200	30,200	309,600	619,200	0.6789
Germany	134,100	39,250	39,250	402,300	804,600	0.8822
Ghana	242,029,600	70,857,350	70,857,350	726,088,800	1,452,177,600	1592.3000
Greece	82,000	24,000	24,000	246,000	492,000	0.5394
Grenada	234,800	68,750	68,750	704,400	1,408,800	1.5447
Guatemala	594,800	174,150	174,150	1,784,400	3,568,800	3.9131
Guyana	5,733,600	1,678,600	1,678,600	17,200,800	34,401,600	37.7211
Honduras	916,400	268,300	268,300	2,749,200	5,498,400	6.0289
Hong Kong SAR	912,000	267,000	267,000	2,736,000	5,472,000	6.0000
Hungary	16,624,200	4,866,950	4,866,950	49,872,600	99,745,200	109.3697
India	1,347,700	394,550	394,550	4,043,100	8,086,200	8.8664
Indonesia	448,962,400	131,439,650	131,439,650	1,346,887,200	2,693,774,400	2953.7000
Iran	421,845,600	123,500,850	123,500,850	1,265,536,800	2,531,073,600	2775.3000
Ireland	136,800	40,050	40,050	410,400	820,800	0.9000

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COUNTRY	MDRT Income	Unlimited Credit	New Business	COT Income	TOT Income	Conv/ Equality Factor
Isle of Man	92,400	27,050	81,150	277,200	554,400	0.6078
Israel	487,300	142,650	142,650	1,461,900	2,923,800	3.2059
Italy	118,400	34,650	34,650	355,200	710,400	0.7789
Jamaica	5,534,300	1,620,250	1,620,250	16,602,900	33,205,800	36.4098
Japan	19,941,200	5,838,050	5,838,050	59,823,600	119,647,200	131.1921
Jordan	45,600	13,350	13,350	136,800	273,600	0.3000
Kazakhstan	7,508,800	2,198,300	6,594,900	22,526,400	45,052,800	49.4000
Kenya	5,441,600	1,593,100	1,593,100	16,324,800	32,649,600	35.8000
Kuwait	44,400	13,000	13,000	133,200	266,400	0.2921
Latvia	45,600	13,350	40,050	136,800	273,600	0.3000
Lebanon	205,884,000	60,275,250	60,275,250	617,652,000	1,235,304,000	1354.5000
Lithuania	200,000	58,550	58,550	600,000	1,200,000	1.3157
Luxembourg	145,300	42,550	42,550	435,900	871,800	0.9559
Macao	708,900	207,550	207,550	2,126,700	4,253,400	4.6638
Macedonia	2,979,200	872,200	2,616,600	8,937,600	17,875,200	19.6000
Malaysia	239,100	70,000	70,000	717,300	1,434,600	1.5730
Malta	36,200	10,600	10,600	108,600	217,200	0.2381
Mauritius	1,717,600	502,850	502,850	5,152,800	10,305,600	11.3000
Mexico	1,023,400	299,600	299,600	3,070,200	6,140,400	6.7328
Montenegro	7,500	2,200	6,600	22,500	45,000	0.0493
Mozambique	789,200	231,050	231,050	2,367,600	4,735,200	5.1921
Namibia	410,400	120,150	120,150	1,231,200	2,462,400	2.7000
Nepal	1,831,700	536,250	536,250	5,495,100	10,990,200	12.0506
Netherlands	132,900	38,900	38,900	398,700	797,400	0.8743
Netherlands Antilles	103,500	30,300	30,300	310,500	621,000	0.6809
New Zealand	225,600	66,050	66,050	676,800	1,353,600	1.4842
Nigeria	8,150,600	2,386,200	2,386,200	24,451,800	48,903,600	53.6223
Norway	1,375,500	402,700	402,700	4,126,500	8,253,000	9.0493
Oman	30,400	8,900	8,900	91,200	182,400	0.2000
P.R. China	289,000	84,600	84,600	867,000	1,734,000	1.9013
Pakistan	2,129,700	623,500	623,500	6,389,100	12,778,200	14.0111
Panama	84,000	24,600	24,600	252,000	504,000	0.5526
Peru	204,400	59,850	59,850	613,200	1,226,400	1.3447
Philippines	1,945,600	569,600	569,600	5,836,800	11,673,600	12.8000
Poland	254,800	74,600	74,600	764,400	1,528,800	1.6763
Portugal	92,900	27,200	27,200	278,700	557,400	0.6111
Qatar	377,800	110,600	110,600	1,133,400	2,266,800	2.4855
Republic of Korea	120,657,600	35,324,100	35,324,100	361,972,800	723,945,600	793.8000
Romania	61,000	17,850	17,850	183,000	366,000	0.4013
Russia	1,692,300	495,450	495,450	5,076,900	10,153,800	11.1335
Saudi Arabia	394,000	115,350	115,350	1,182,000	2,364,000	2.5921
Serbia	4,134,400	1,210,400	3,631,200	12,403,200	24,806,400	27.2000
Singapore	189,400	55,450	55,450	568,200	1,136,400	1.2460
Slovakia	87,000	717,800	717,800	261,000	522,000	0.5723
Slovenia	113,400	33,200	33,200	340,200	680,400	0.7460
South Africa	410,400	120,150	120,150	1,231,200	2,462,400	2.7000
Spain	121,600	35,600	35,600	364,800	729,600	0.8000
Sri Lanka	3,344,900	979,250	979,250	10,034,700	20,069,400	22.0059
St Kitts and Nevis	193,200	56,550	56,550	579,600	1,159,200	1.2710
St Lucia	238,400	69,800	69,800	715,200	1,430,400	1.5684
St Vincent	143,500	42,000	42,000	430,500	861,000	0.9440
Suriname	28,641,600	8,385,200	8,385,200	85,924,800	171,849,600	188.4315
Sweden	1,345,100	393,800	393,800	4,035,300	8,070,600	8.8493
Switzerland	251,100	73,500	73,500	753,300	1,506,600	1.6519
Taiwan R.O.C.	3,188,800	933,550	933,550	9,566,400	19,132,800	20.9789
Thailand	1,960,800	574,050	574,050	5,882,400	11,764,800	12.9000
Tonga	173,300	50,750	50,750	519,900	1,039,800	1.1401
Trinidad & Tobago	582,000	170,400	170,400	1,746,000	3,492,000	3.8289
Turkey	97,500	28,550	28,550	292,500	585,000	0.6414
Turks & Caicos	41,800	12,250	12,250	125,400	250,800	0.2750
Ukraine	160,700	47,050	47,050	482,100	964,200	1.0572
United Arab Emirates	466,400	136,550	136,550	1,399,200	2,798,400	3.0684
Uruguay	1,525,000	446,450	446,450	4,575,000	9,150,000	10.0329
USA	152,000	44,500	44,500	456,000	912,000	1.0000
Venezuela	175,230,200	51,300,950	51,300,950	525,690,600	1,051,381,200	1152.8303
Vietnam	412,172,400	120,668,900	120,668,900	1,236,517,200	2,473,034,400	2711.6605
Zimbabwe	2,492,800	729,800	729,800	7,478,400	14,956,800	16.4000

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