

THIS IS NOT A MEMBERSHIP APPLICATION!

2009 CERTIFYING LETTER

MILLION DOLLAR ROUND TABLE

325 West Touhy Avenue, Park Ridge, IL 60068-4265 USA

Phone: 847.692.6378 Web site: www.mdrt.org

This certifying letter is a part of your application and is to be submitted with your membership application on or before March 1, 2009, to avoid paying a late-filing fee.

INSTRUCTIONS

APPLICANT'S INSTRUCTIONS

Send completed certifying letter to the appropriate official of the company that paid the MDRT credit. The official checks and verifies your production and, if it is correct, will sign the certifying letter and return it to you. When you receive the signed copy, attach it to your application and forward to MDRT in one complete package. Retain a copy for your records. Applicants for Qualifying (Q) or Qualifying and Life (QL) status must submit a certifying letter(s).

COMPANY OFFICIAL'S INSTRUCTIONS

Verify the production credits. This certifying letter must be signed by the official who can verify the MDRT credit paid to the applicant and should be returned to the applicant. **CREDIT MUST BE REPORTED IN U.S. DOLLARS (USD)**. See the reverse side of this form or visit www.mdrt.org/membership/ProductionCredits.asp for eligible credits.

THIS IS TO CERTIFY THAT

(Please fill out completely)

Applicant's Name _____

Agency/Partnership/Corporation Name (if applicable) _____

Address _____

City _____ State/Country _____ ZIP/Postal Code _____

SS / SI / MDRT ID Number: _____

Country/City Code or Area Code _____ Tel. # _____

Country/City Code or Area Code _____ Fax # _____

Is entitled to the credits indicated, calculated in accordance with MDRT policies and procedures.

QUALIFICATION PERIOD CANNOT BEGIN BEFORE JANUARY 1, 2008, AND CANNOT END BEFORE OCTOBER 31, 2008, OR AFTER DECEMBER 31, 2008

COMPLETED BY COMPANY OFFICIAL

The undersigned affirms the above MDRT credits and lives/cases are true and correct to the best of his/her knowledge and belief, and that this business was in force as of December 31, 2008. Further, it does not include business resulting from the cancellation or surrender of any existing policy, except for that portion of any such MDRT credit which exceeds the MDRT credit of such cancelled or surrendered policy or policies.

Print or Type Name of the Company Official _____

Signature of Company Official _____

Title _____

Country/City Code or Area Code _____ Telephone _____ Ext. _____

Company Name _____

Country/City Code or Area Code _____ Fax _____

Street Address _____

E-mail _____

City/State or Prov./ZIP or Postal Code/Country _____

Date _____

MDRT CREDIT

MUST be converted to U.S. dollars (USD) rounded to the nearest whole dollar based on the official MDRT conversion factor. (Divide local currency by the conversion factor.)

(See www.mdrt.org/membership/MembershipRequirements.asp for conversion factors.)

UNLIMITED CREDIT

Life insurance, annuities, disability income, accidental death and dismemberment, long-term care, critical illness and endowments

LIMITED CREDIT

Health insurance, mutual funds, securities, financial planning fees, fees for advice, wrap accounts/asset management accounts

COMMISSION CREDIT

UNLIMITED COMMISSION

USD _____

LIMITED COMMISSION

USD _____

LIVES

of Unlimited Lives or Cases _____

of Limited Lives or Cases _____

PREMIUM CREDIT

UNLIMITED PREMIUM

USD _____

LIMITED PREMIUM

USD _____

2009 ELIGIBLE PRODUCTION CREDIT FOR MDRT

UNLIMITED CREDIT	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

PRODUCTION REQUIREMENT

2009 MDRT membership will be based on a minimum of USD 87,900 of eligible commissions paid or USD 175,800 eligible paid premium credited to the agent's account. A minimum of USD 43,950 of commission or USD 87,900 of premium (50 percent of the 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. The requirement for applicants outside the United States can be found later in this document. **Applicants must qualify exclusively with either commission credit OR premium credit; the two types of credit cannot be combined.**

COURT OF THE TABLE

The production requirement to qualify for the 2009 Court of the Table is USD 263,700 of eligible commissions paid or USD 527,400 of eligible paid premium. A minimum of USD 43,950 of commission or USD 87,900 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.

TOP OF THE TABLE

The production requirement to qualify for the 2009 Top of the Table is USD 527,400 of eligible commissions paid or USD 1,054,800 of eligible paid premium. A minimum of USD 43,950 of commission or USD 87,900

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.

DISABILITY WAIVER

Life members who have been declared totally disabled for six consecutive months during 2008 may petition for a waiver of payment of dues for the 2009 Table. A disability petition form and doctor's statement must be submitted by March 1, 2009, 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.

*MDRT ANNUAL MEETING

June 7–11, 2009 – Indianapolis, Indiana, USA
June 13–17, 2010 – Vancouver, British Columbia, Canada

*TOP OF THE TABLE ANNUAL MEETING

October 7–10, 2009 – Kauai, Hawaii, USA

****Attendance at the MDRT Annual Meeting and Top of the Table Annual Meeting is open to approved members of the 2009 Table and requires payment of separate registration fees.***

For more detailed information on membership requirements, go to www.mdrt.org/membership/MembershipRequirements.asp.