



MDRT

The Premier Association of
Financial Professionals®

**Membership Information
for the
2026 Million Dollar Round Table
Requirements for the U.S. and
Select Markets**

Based on 2025 production

Million Dollar Round Table

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Non-Core - 09/30/2024

PLEASE NOTE

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

Please discard any copies of this document that do not have “Non-Core – 09/30/2024” at the foot of each page.

- The Market-specific production requirements are listed on pages 3 and 11-16.

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Apply for 2026 membership online at
mdrt.org/membership-application

MEMBERSHIP INFORMATION FOR THE 2026 MILLION DOLLAR ROUND TABLE

I. PRODUCTION REQUIREMENTS

1. Production Methods

Membership in the 2026 Round Table will be based on the following production methods: (See page 4 for products)

- **Commission Method**
A minimum of USD 87,000 of eligible commissions paid is required.
- **Premium Method**
A minimum of USD 174,000 of eligible paid premium is required.
- **Income Qualification Method**
A minimum of USD 151,000 in annual gross income from the sale and service of insurance and financial products is required. A minimum of USD 43,500 must be income from new business generated during the production year.

2. Court of the Table (COT)

- **Commission and Premium Method**
A minimum of USD 261,000 of eligible commissions paid or USD 522,000 of eligible paid premium is required.
- **Income Method**
A minimum of USD 453,000 of eligible annual gross income is required. The applicant must meet the minimum of USD 43,500 in new business.

3. Top of the Table (TOT)

- **Commission and Premium Method**
A minimum of USD 522,000 of eligible commissions paid or USD 1,044,000 of eligible paid premium.
- **Income Method**
A minimum of USD 906,000 of eligible annual gross income is required. The applicant must meet the minimum of USD 43,500 in new business.
- **Top of the Table Waivers**
Top of the Table members with a minimum of 10 years of Top of the Table membership who do not meet the required minimum production level may apply under the Top of the Table waiver provision but must submit required Top of the Table dues.

Elimination of the Risk-Protection/Core Credit Requirement

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

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

PLEASE NOTE

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

The 2026 production requirements for applicants outside the U.S. are expressed in local currency in the tables at the end of this document. All commission, premium or income credit reported must be converted to U.S. dollars (USD) using the MDRT conversion factor listed at the end of this document.

4. Eligible Products and Credit

RISK-PROTECTION PRODUCTS

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/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

Products	Commission/Fee Credit	Premium Credit
Health Insurance* (individual)	100% of first-year commission	100% of first-year premium
Health Insurance* (group)	100% of first-year commission	10% of first-year premium
Mutual funds	100% of all commissions/fee	6% of new money invested
Securities	100% of commission/fee on new money invested	6% of new money invested
Wrap accounts/asset management accounts	100% of all commissions/fee	6% of new money invested
Financial planning fees/fees for advice	100% of the net fee	100% of the gross fee

*See page 8 for additional details.

II. ELIGIBILITY

1. Qualification Overview

- First-time applicants for MDRT must use either the commission or premium methods to demonstrate qualification for membership. (See chart on page 5.)
- Any individual with prior MDRT membership is eligible to apply using the income qualification method.

2. MDRT Status Designations

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

- **Qualifying Member**

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

- **Qualifying & Life Member**

An individual becomes a Qualifying & Life (QL) member when approved for the tenth year of membership. Qualifying & Life status is maintained in future years by submitting an application each year, including certifying letter(s) demonstrating qualifying production or by attesting to having met current minimum production levels, and by paying the required dues.

- **Life Member**

After Qualifying & Life membership has been attained, applicants for Life status will declare that they did not meet the production requirement, but still wish to continue their MDRT membership. Life members **must annually submit an application and pay dues**.

<u>Member Type</u>	COMMISSION			<u>Member Type</u>	PREMIUM		
	MDRT	COT	TOT		MDRT	COT	TOT
	<u>Total</u>	<u>Total</u>	<u>Total</u>		<u>Total</u>	<u>Total</u>	<u>Total</u>
Production	\$87,000	\$261,000	\$522,000	Production	\$174,000	\$522,000	\$1,044,000
1st-Time Member				1st-Time Member			
Certifying letters	Required	Required	Required	Certifying letters	Required	Required	Required
Signed by	Company	Company	Company	Signed by	Company	Company	Company
2 - 10 Year Member				2 - 10 Year Member			
Certifying letters	Required	Required	Required	Certifying letters	Required	Required	Required
Signed by	Company	Company	Company	Signed by	Company	Company	Company
11+ Year Member				11+ Year Member			
Certifying letters	Not Required	Required if less than 10 COT	Required if less than 10 TOT	Certifying letters	Not Required	Required if less than 10 COT	Required if less than 10 TOT
Signed by	Not Required	Company	Company	Signed by	Not Required	Company	Company

<u>Member Type</u>	INCOME					
	MDRT		COT		TOT	
	<u>New Business</u>	<u>Total</u>	<u>New Business</u>	<u>Total</u>	<u>New Business</u>	<u>Total</u>
Production	\$43,500	\$151,000	\$43,500	\$453,000	\$43,500	\$906,000
1st-Time Member	Not Eligible		Not Eligible		Not Eligible	
Certifying letters	Not Eligible		Not Eligible		Not Eligible	
Signed by	Not Eligible		Not Eligible		Not Eligible	
2 - 10 Year Member	Required		Required		Required	
Certifying letters	Self-signed		Self-signed		Self-signed	
Signed by	Self-signed		Self-signed		Self-signed	
11+ Year Member	Not Required		Required if less than 10 COT		Required if less than 10 TOT	
Certifying letters	Not Required		Self-signed		Self-signed	
Signed by	Not Required		Self-signed		Self-signed	

III. REPORTING

1. Verifying Production

- Commission and Premium Verification**

First-time applicants must apply using **ONLY** the commission or premium methods and supply a certifying letter(s) with third-party verification. Those applying for Qualifying membership (years two through 10) may submit the customary certifying letters with third-party verification for commission or premium or submit a self-signed certifying letter and attach supporting documents for the income qualification method as outlined above. Certifying letters may be completed by a representative of the company/broker-dealer/brokerage agency, a Certified Public Accountant (or equivalent) or a representative of the applicant's personal agency/corporation/office.

- Income Verification**

Verification of eligible production under the income qualification method will be accomplished via a certifying letter signed by the applicant. All applications submitted under the income method are subject to a random production verification audit at a later date. If selected, the individual will need to supply supporting documents, such as commission statements, that verify the amounts claimed. Other acceptable supporting documents would be a statement of income signed by a representative of the company/broker-dealer/brokerage agency, a Certified Public Accountant (or equivalent) or a representative of the applicant's personal agency/corporation/office. Tax documents may also be used.

- **Simplified Reporting for Qualifying & Life and Life Members**

Once eligibility for Life status has been attained, members who have achieved Qualifying & Life or Life status are eligible to submit an application each year, including certifying letter(s) demonstrating qualifying production or by attesting to having met current minimum production levels, and by paying the required dues. Proof of production (i.e., certifying letters or commission/income documents) will not be required beginning in the eleventh year. Applicants for Life status will declare that they did not meet the production requirement, but still wish to continue their MDRT membership.

- 2. **Court of the Table**

- Applicants must continue to submit proof of production via certifying letter(s) until achieving 10 years of membership at the higher level. They may declare their eligibility without certifying letters or income documents when applying for the eleventh year of membership at Court of the Table level.

- 3. **Top of the Table**

- Applicants must continue to submit proof of production via certifying letter(s) until achieving 10 years of membership at the higher level. They may declare their eligibility without certifying letters or income documents when applying for the eleventh year of membership at Top of the Table level.

- 4. **Application Forms**

- Applications for 2026 MDRT membership will be available on November 1, 2025. Applicants may complete an online application or download a paper application at mdrt.org. A paper application may also be requested by phone, fax or email at memberrelations@mdrt.org.

- 5. **Certifying Letters**

- A certifying letter **signed by an official** from the company an applicant is using for MDRT qualification is required when applying under the commission or premium method. Otherwise, the application will be considered incomplete and membership may be denied. **These companies may include life** insurance companies, agencies, brokerage companies, broker-dealers, banks or mutual fund companies. Also acceptable would be a certifying letter completed by a representative of the company/broker-dealer/brokerage agency, a Certified Public Accountant (or equivalent) or a representative of the applicant's personal agency/corporation/office.
- A Certified Public Accountant (CPA) or the equivalent may sign certifying letters for financial planning fees/fees for advice that are paid directly to the producer when applying under the commission or premium method.
- Brokerage companies are defined as third-party wholesalers of insurance and investment products that are provided to agents on behalf of insurance and investment companies. Should an applicant be an official of a brokerage company, the product provider who pays the commissions must sign the certifying letter unless applying under the income qualification method.

- Income certifying letters are self-reported, signed by the applicant. If selected for a production verification audit, the individual will need to supply supporting documents to verify the amounts claimed, such as:
 - Commission statements
 - A statement of income signed by a representative of the company/broker-dealer/brokerage agency, a Certified Public Accountant (or equivalent) or a representative of the applicant's personal agency/corporation/office
 - Tax documents

- 6. **Honor Roll**

Individuals with at least 15 years of qualifying membership (qualification by production) shall be designated as members of the "Honor Roll."

IV. ADDITIONAL REQUIREMENTS

- 1. **Annual Membership Dues: USD 600**

- Required dues, completed application and other required forms must be postmarked on or before March 1, 2026. Applications postmarked after March 1 will be considered only if accompanied by an additional fee of USD 200.
- Members with 50 or more years of membership are exempt from the MDRT-level dues. They must, however, pay Court of the Table or Top of the Table dues.

- 2. **Court of the Table Dues: USD 50**

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

- 3. **Top of the Table Dues: USD 550**

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

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

- Life members who meet **all four of the criteria below** are eligible to pay a reduced dues amount.
 - A **Life** or a **Qualifying & Life** member, and
 - Applying as a Life member, and
 - 65 years of age by December 31, 2025, and
 - Have either 25 years of membership **OR** 20 years of membership with production.

Online payment options are available. For more information, please refer to your 2026 membership application.

- 5. **Disability Waiver**

- Life members who have been declared totally disabled for six consecutive months during 2025 may petition for a waiver of payment of dues for the 2026 Table. A disability petition form and doctor's statement must be submitted by March 1, 2026, with the membership application. Each petition will be judged on its own merit.

6. Former Life Member Options

- Former Life and Qualifying & Life members who wish to rejoin MDRT have two options:
- **Option One:** They may choose not to pay back dues for the years missed and submit the current minimum production and current membership dues with their application. Their member status will revert to Qualifying and they must again fulfill the requirements to attain Life or Qualifying & Life status, which includes accumulating an additional nine years of Qualifying membership.
- **Option Two:** They may retain Life or Qualifying & Life member status by paying back dues for the number of years missed, not to exceed a maximum of five years, and by meeting the then current requirements for Life membership. The maximum number of years for which back dues may be required will be reduced to three years if the member submits qualifying production for the current year. The amount of back dues will be based upon the current dues at the time of reinstatement. *Please note: Payment of back dues does not provide credit for member year(s) missed.*

V. CLARIFICATIONS

1. Eligible Commissions, Fees

Production credit (for commissions) will be based on eligible commissions received during 2025. Credit may include either earned or advanced (annualized) commissions or both. Advanced (annualized) or earned commissions must be paid to the applicant in 2025 to be eligible for MDRT credit. Please note:

- Commissions paid on a levelized basis may be reported using the present value of up to the first five years' commission discounted at 10% per year, not to exceed 55% of first-year premium.
- Annualized commissions may be reported for credit if paid, but any chargeback of annualized commissions in a subsequent production year will result in a reduction of that year's production credit.
- If commissions are paid as earned, a policy effective in 2024 may result in production credit for 2025. The policy must be in force on December 31, 2024, but is not required to be in force as of December 31, 2025.
- Commission credit for pensions is based on the product used to fund the pension (life insurance, annuities, mutual funds, etc.) which determines whether it receives Risk-Protection or Other Products credit.
- Commissions that are part of a deferred compensation program may be claimed up front for MDRT credit, provided they are not claimed again in later years.
- Life insurance policies that exceed the annual premium or target premium are eligible for credit. First-year commission credit may be given Risk-Protection category for the commission paid on the amount up to the annual/target premium. If the annual/target premium is exceeded, (sometimes referred to as a "top up") commission credit may be given in the Risk-Protection category for the commission paid on the amount that exceeded the annual/target premium.
- Override commissions, training allowances, transition packages, training or sign-on bonuses and other sales or expense allowances do NOT qualify under the commission/premium method.

- Fees paid for the placement of a product are eligible for credit toward the commission requirement, as are asset management fees for mutual funds and wrap/asset management accounts. The type of product placed determines the type of credit the product receives (Risk-Protection or Other).
- Financial planning fees/fees for advice are eligible for Other Products credit for the net fee paid to the agent/advisor. Fees must be documented by certifying letter signed by a company official, a broker-dealer official or a Certified Public Accountant (or equivalent) for qualifying members.
- Group health insurance commissions are eligible in the first year of the policy only. Additions to the group policy in subsequent years are not eligible for credit.
- Single premium and/or short-term endowment commissions are only eligible in the first year of the policy. Short-term endowment riders (max 15 years) to life insurance policies are eligible for 100% of first-year commissions in the Risk-Protection category.
- Long-term endowment commissions are only eligible in the first year of the policy. Long-term endowment riders (16 or more years) to life insurance policies are eligible for 100% of first-year commissions in the Risk-Protection category.

2. Eligible Premiums

Production credit (for premium) will be based on eligible premium paid or new money invested during 2025. 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 2024 may result in production credit for the amount of premium paid or new money invested during 2025.
- Life insurance policies that exceed the annual premium or target premium are eligible for credit. First-year premium credit may be given in the Risk-Protection category up to the amount of the annual/target premium. If the annual/target premium is exceeded, (sometimes referred to as a "top up") premium credit may be given in the Risk-Protection category for 6% of the amount that exceeded the annual/target premium.

For additional information, contact:
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Email: memberrelations@mdrt.org

- Financial planning fees/fees for advice are eligible for Other Products credit for the gross fee paid to the company, broker-dealer or individual agent/advisor. Fees must be documented by certifying letter signed by a company official, a broker-dealer official or a Certified Public Accountant (or equivalent) for qualifying members.
- Group health insurance premium is eligible for credit in the first year of the policy only. Additions to the group policy in subsequent years are not eligible for credit.
- Single premium and/or short-term endowment premium is only eligible in the first year of the policy. Short-term endowment riders (max 15 years) to life insurance policies are eligible for 6% of first-year premium credit.
- Long-term endowment premium is only eligible in the first year of the policy. Long-term endowment riders (16 or more years) to life insurance policies are eligible for 100% of first-year premium credit in the Risk-Protection category.
- Premium credit for pensions is based on the product used to fund the pension (life insurance, annuities, mutual funds, etc.) which determines whether it receives Risk-Protection or Other Products credit.

3. Eligible Income

Production credit is based on annual gross income paid during 2025. Please note:

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

Income considered **INELIGIBLE** for MDRT credit includes:

- Training bonuses/allowances
- Sales/expense allowances
- Sign-on bonuses or transition packages
- Overrides derived from the production of others
- Non-cash compensation, such as incentive trips
- Income from property and casualty insurance and general insurance (fire, home, auto, etc.)
- Income from the sale of mortgages
- Life settlements
- Money market accounts

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

- Any business written on the applicant, applicant's spouse or dependents may not exceed a **maximum** of 5% of the current year's MDRT production requirement (USD 4,350 eligible commissions or USD 8,700 of eligible premium or USD 7,550 of eligible income) if any of the premiums are paid, directly or indirectly, by the applicant or spouse.

5. Replacements

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

6. Definitions And Interpretations

• **Business Paid for and Underwritten**

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

• **Health Insurance**

Includes policies that pay for or reimburse for medical expenses, including hospitalization, emergency care, day-patient care, diagnosis and treatment, maternity care, as well as policies covering dental, vision and hearing. Critical illness and Long-term care not considered Health Insurance and MDRT credit is addressed separately for them. See page 4 for specifics.

• **Policy Counts**

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

• **In Force Requirement**

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

• **Securities**

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

VI. ILLUSTRATIONS

Clarification of Income Qualification

- A minimum of USD 151,000 in annual gross income from the sale or service of insurance and financial products is required.
- A minimum of USD 43,500 must be income from new business generated during the production year.

ELIGIBLE for MDRT membership

Example 1

Applicant annual gross income	151,000
Applicant total new business	43,500

NOT Eligible for MDRT membership

Example 2

Applicant annual gross income	151,000
Applicant total new business	43,499

MDRT Annual Meeting*

June 7–10, 2026
Anaheim, California, USA

MDRT Global Conference*

2026
TBD

Top of the Table Annual Meeting**

2026
TBD

MDRT EDGE Meeting***

2026
TBD

**Attendance at the MDRT Annual Meeting and MDRT Global Conference is open to approved 2026 members and requires payment of separate registration fees.*

***Attendance at the Top of the Table Annual Meeting is open to approved 2026 TOT members and requires payment of separate registration fees.*

****MDRT EDGE Meeting is open to approved 2026 members from the U.S. and Canada and requires payment of separate registration fees.*

Visit mdrt.org or contact MDRT at +1 847.692.6378 or email meetings@mdrt.org for meeting information and sponsorship opportunities.

**COMMISSION AND PREMIUM PRODUCTION REQUIREMENTS FOR MEMBERSHIP
IN THE 2026 MILLION DOLLAR ROUND TABLE**

Based on 2025 production, expressed in local currency.

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

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

Production requirements are set independently for each Market. Conversion/standardization factors have no relationship to
currency exchange rates and are used only to standardize MDRT processing.

For a complete list of Market requirements, see the MDRT website at mdrt.org/join/member-requirements/.

Market	MDRT Commission	COT Commission	TOT Commission	Commission Conv Factor	MDRT Premium	COT Premium	TOT Premium	Premium Conv Factor
Angola	15,699,500	47,098,500	94,197,000	180.4540	31,399,000	94,197,000	188,394,000	180.4540
Anguilla	101,100	303,300	606,600	1.1620	202,200	606,600	1,213,200	1.1620
Antigua	158,300	474,900	949,800	1.8195	316,600	949,800	1,899,600	1.8195
Argentina	455,000	1,365,000	2,730,000	5.2298	910,000	2,730,000	5,460,000	5.2298
Armenia	12,905,900	38,717,700	77,435,400	148.3436	25,811,800	77,435,400	154,870,800	148.3436
Aruba	114,800	344,400	688,800	1.3195	229,600	688,800	1,377,600	1.3195
Australia	121,200	363,600	727,200	1.3931	242,400	727,200	1,454,400	1.3931
Azerbaijan	29,900	89,700	179,400	0.3436	59,800	179,400	358,800	0.3436
Bahamas	78,000	234,000	468,000	0.8965	156,000	468,000	936,000	0.8965
Bahrain	15,800	47,400	94,800	0.1816	31,600	94,800	189,600	0.1816
Bangladesh	2,456,500	7,369,500	14,739,000	28.2356	4,913,000	14,739,000	29,478,000	28.2356
Barbados	142,500	427,500	855,000	1.6379	285,000	855,000	1,710,000	1.6379
Belarus	97,131,700	291,395,100	582,790,200	1,116.4563	194,263,400	582,790,200	1,165,580,400	1,116.4563
Belgium	61,000	183,000	366,000	0.7011	122,000	366,000	732,000	0.7011
Belize	91,900	275,700	551,400	1.0563	183,800	551,400	1,102,800	1.0563
Bermuda	104,800	314,400	628,800	1.2045	209,600	628,800	1,257,600	1.2045
Bolivia	211,300	633,900	1,267,800	2.4287	422,600	1,267,800	2,535,600	2.4287
Bosnia-Herzegovina	56,800	170,400	340,800	0.6528	113,600	340,800	681,600	0.6528
Botswana	324,100	972,300	1,944,600	3.7252	648,200	1,944,600	3,889,200	3.7252
Brazil	207,600	622,800	1,245,600	2.3862	622,800	1,868,400	3,736,800	3.5793
British Virgin Islands	93,000	279,000	558,000	1.0689	186,000	558,000	1,116,000	1.0689
Brunei	47,700	143,100	286,200	0.5482	143,100	429,300	858,600	0.8224
Bulgaria	60,300	180,900	361,800	0.6931	120,600	361,800	723,600	0.6931
Cambodia	98,340,200	295,020,600	590,041,200	1,130.3471	393,360,800	1,180,082,400	2,360,164,800	2,260.6942
Cameroon	18,360,500	55,081,500	110,163,000	211.0402	36,721,000	110,163,000	220,326,000	211.0402
Canada	101,900	305,700	611,400	1.1712	203,800	611,400	1,222,800	1.1712
Cayman Islands	79,400	238,200	476,400	0.9126	158,800	476,400	952,800	0.9126
Channel Islands	59,200	177,600	355,200	0.6804	118,400	355,200	710,400	0.6804
Chile	36,851,400	110,554,200	221,108,400	423.5793	73,702,800	221,108,400	442,216,800	423.5793
China	282,600	847,800	1,695,600	3.2482	847,800	2,543,400	5,086,800	4.8724
Colombia	103,057,400	309,172,200	618,344,400	1,184.5678	206,114,800	618,344,400	1,236,688,800	1,184.5678
Costa Rica	28,521,600	85,564,800	171,129,600	327.8344	57,043,200	171,129,600	342,259,200	327.8344
Côte d'Ivoire	19,863,200	59,589,600	119,179,200	228.3126	39,726,400	119,179,200	238,358,400	228.3126
Croatia	242,800	728,400	1,456,800	2.7908	485,600	1,456,800	2,913,600	2.7908
Curacao	86,600	259,800	519,600	0.9954	173,200	519,600	1,039,200	0.9954
Cyprus	48,200	144,600	289,200	0.5540	96,400	289,200	578,400	0.5540
Czech Republic	1,047,300	3,141,900	6,283,800	12.0379	2,094,600	6,283,800	12,567,600	12.0379
Denmark	536,300	1,608,900	3,217,800	6.1643	1,072,600	3,217,800	6,435,600	6.1643
Dominica	133,100	399,300	798,600	1.5298	266,200	798,600	1,597,200	1.5298
Dominican Republic	1,587,800	4,763,400	9,526,800	18.2505	3,175,600	9,526,800	19,053,600	18.2505
Ecuador	41,100	123,300	246,600	0.4724	82,200	246,600	493,200	0.4724
Egypt	199,000	597,000	1,194,000	2.2873	597,000	1,791,000	3,582,000	3.4310
El Salvador	37,300	111,900	223,800	0.4287	74,600	223,800	447,600	0.4287
Estonia	45,800	137,400	274,800	0.5264	91,600	274,800	549,600	0.5264
Fiji	77,100	231,300	462,600	0.8862	154,200	462,600	925,200	0.8862
France	58,900	176,700	353,400	0.6770	117,800	353,400	706,800	0.6770
Georgia	75,400	226,200	452,400	0.8666	150,800	452,400	904,800	0.8666
Germany	60,900	182,700	365,400	0.7000	121,800	365,400	730,800	0.7000
Ghana	110,800	332,400	664,800	1.2735	221,600	664,800	1,329,600	1.2735
Gibraltar	59,200	177,600	355,200	0.6804	118,400	355,200	710,400	0.6804
Greece	44,800	134,400	268,800	0.5149	89,600	268,800	537,600	0.5149
Grenada	142,400	427,200	854,400	1.6367	284,800	854,400	1,708,800	1.6367
Guatemala	320,900	962,700	1,925,400	3.6885	641,800	1,925,400	3,850,800	3.6885
Guyana	7,592,400	22,777,200	45,554,400	87.2689	15,184,800	45,554,400	91,108,800	87.2689
Honduras	929,100	2,787,300	5,574,600	10.6793	1,858,200	5,574,600	11,149,200	10.6793
Hong Kong, China	493,100	1,479,300	2,958,600	5.6678	1,972,400	5,917,200	11,834,400	11.3356
Hungary	12,940,700	38,822,100	77,644,200	148.7436	25,881,400	77,644,200	155,288,400	148.7436
India	1,132,600	3,397,800	6,795,600	13.0183	4,530,400	13,591,200	27,182,400	26.0367
Indonesia	372,811,700	1,118,435,100	2,236,870,200	4,285.1919	745,623,400	2,236,870,200	4,473,740,400	4,285.1919

Market	MDRT Commission	COT Commission	TOT Commission	Commission Conv Factor	MDRT Premium	COT Premium	TOT Premium	Premium Conv Factor
Ireland	65,100	195,300	390,600	0.7482	130,200	390,600	781,200	0.7482
Isle of Man	60,900	182,700	365,400	0.7000	121,800	365,400	730,800	0.7000
Israel	312,500	937,500	1,875,000	3.5919	625,000	1,875,000	3,750,000	3.5919
Italy	52,700	158,100	316,200	0.6057	105,400	316,200	632,400	0.6057
Jamaica West Indies	4,990,700	14,972,100	29,944,200	57.3643	9,981,400	29,944,200	59,888,400	57.3643
Japan	8,360,800	25,082,400	50,164,800	96.1011	25,082,400	75,247,200	150,494,400	144.1517
Jordan	26,200	78,600	157,200	0.3011	52,400	157,200	314,400	0.3011
Kazakhstan	7,683,800	23,051,400	46,102,800	88.3195	15,367,600	46,102,800	92,205,600	88.3195
Kenya	3,687,300	11,061,900	22,123,800	42.3827	7,374,600	22,123,800	44,247,600	42.3827
Kuwait	16,900	50,700	101,400	0.1942	33,800	101,400	202,800	0.1942
Laos	266,684,300	800,052,900	1,600,105,800	3,065.3367	533,368,600	1,600,105,800	3,200,211,600	3,065.3367
Latvia	41,600	124,800	249,600	0.4781	83,200	249,600	499,200	0.4781
Lebanon	100,471,800	301,415,400	602,830,800	1,154.8482	200,943,600	602,830,800	1,205,661,600	1,154.8482
Lithuania	38,100	114,300	228,600	0.4379	76,200	228,600	457,200	0.4379
Luxembourg	71,300	213,900	427,800	0.8195	142,600	427,800	855,600	0.8195
Macau, China	414,400	1,243,200	2,486,400	4.7632	1,657,600	4,972,800	9,945,600	9.5264
Macedonia	1,552,900	4,658,700	9,317,400	17.8494	3,105,800	9,317,400	18,634,800	17.8494
Malaysia	129,000	387,000	774,000	1.4827	387,000	1,161,000	2,322,000	2.2241
Malta	28,600	85,800	171,600	0.3287	57,200	171,600	343,200	0.3287
Mauritius	1,454,300	4,362,900	8,725,800	16.7160	2,908,600	8,725,800	17,451,600	16.7160
Mexico	849,200	2,547,600	5,095,200	9.7609	1,698,400	5,095,200	10,190,400	9.7609
Montenegro	28,600	85,800	171,600	0.3287	57,200	171,600	343,200	0.3287
Montserrat	71,100	213,300	426,600	0.8172	142,200	426,600	853,200	0.8172
Mozambique	1,999,400	5,998,200	11,996,400	22.9816	3,998,800	11,996,400	23,992,800	22.9816
Myanmar	32,282,700	96,848,100	193,696,200	371.0655	64,565,400	193,696,200	387,392,400	371.0655
Namibia	523,700	1,571,100	3,142,200	6.0195	1,047,400	3,142,200	6,284,400	6.0195
Nepal	1,798,900	5,396,700	10,793,400	20.6770	5,396,700	16,190,100	32,380,200	31.0155
Netherlands	63,800	191,400	382,800	0.7333	127,600	382,800	765,600	0.7333
New Zealand	126,700	380,100	760,200	1.4563	253,400	760,200	1,520,400	1.4563
Nicaragua	937,800	2,813,400	5,626,800	10.7793	1,875,600	5,626,800	11,253,600	10.7793
Nigeria	7,450,900	22,352,700	44,705,400	85.6425	14,901,800	44,705,400	89,410,800	85.6425
Norway	763,400	2,290,200	4,580,400	8.7747	1,526,800	4,580,400	9,160,800	8.7747
Oman	17,000	51,000	102,000	0.1954	34,000	102,000	204,000	0.1954
Pakistan	2,297,800	6,893,400	13,786,800	26.4114	4,595,600	13,786,800	27,573,600	26.4114
Panama	42,100	126,300	252,600	0.4839	84,200	252,600	505,200	0.4839
Peru	150,100	450,300	900,600	1.7252	300,200	900,600	1,801,200	1.7252
Philippines	1,637,000	4,911,000	9,822,000	18.8160	3,274,000	9,822,000	19,644,000	18.8160
Poland	150,600	451,800	903,600	1.7310	301,200	903,600	1,807,200	1.7310
Portugal	45,800	137,400	274,800	0.5264	137,400	412,200	824,400	0.7896
Qatar	193,800	581,400	1,162,800	2.2275	387,600	1,162,800	2,325,600	2.2275
Republic of Korea	70,703,500	212,110,500	424,221,000	812.6839	176,758,750	530,276,250	1,060,552,500	1,015.8548
Romania	143,500	430,500	861,000	1.6494	287,000	861,000	1,722,000	1.6494
Saudi Arabia	167,000	501,000	1,002,000	1.9195	334,000	1,002,000	2,004,000	1.9195
Serbia	3,571,600	10,714,800	21,429,600	41.0528	7,143,200	21,429,600	42,859,200	41.0528
Singapore	72,400	217,200	434,400	0.8321	217,200	651,600	1,303,200	1.2482
Slovakia	42,500	127,500	255,000	0.4885	85,000	255,000	510,000	0.4885
Slovenia	46,400	139,200	278,400	0.5333	92,800	278,400	556,800	0.5333
South Africa	363,400	1,090,200	2,180,400	4.1770	726,800	2,180,400	4,360,800	4.1770
Spain	50,500	151,500	303,000	0.5804	101,000	303,000	606,000	0.5804
Sri Lanka	3,458,700	10,376,100	20,752,200	39.7551	6,917,400	20,752,200	41,504,400	39.7551
St. Kitts and Nevis	156,700	470,100	940,200	1.8011	313,400	940,200	1,880,400	1.8011
St. Lucia	144,900	434,700	869,400	1.6655	289,800	869,400	1,738,800	1.6655
St. Maarten	90,400	271,200	542,400	1.0390	180,800	542,400	1,084,800	1.0390
St. Vincent	122,600	367,800	735,600	1.4091	245,200	735,600	1,471,200	1.4091
Suriname	306,200	918,600	1,837,200	3.5195	612,400	1,837,200	3,674,400	3.5195
Sweden	723,500	2,170,500	4,341,000	8.3160	1,447,000	4,341,000	8,682,000	8.3160
Switzerland	88,900	266,700	533,400	1.0218	177,800	533,400	1,066,800	1.0218
Taiwan Area	1,389,600	4,168,800	8,337,600	15.9724	2,779,200	8,337,600	16,675,200	15.9724
Tanzania	64,435,000	193,305,000	386,610,000	740.6321	128,870,000	386,610,000	773,220,000	740.6321
Thailand	971,900	2,915,700	5,831,400	11.1712	1,943,800	5,831,400	11,662,800	11.1712
Togo	18,293,000	54,879,000	109,758,000	210.2643	36,586,000	109,758,000	219,516,000	210.2643
Tonga	130,400	391,200	782,400	1.4988	260,800	782,400	1,564,800	1.4988
Trinidad & Tobago	344,400	1,033,200	2,066,400	3.9586	688,800	2,066,400	4,132,800	3.9586
Turkey	293,100	879,300	1,758,600	3.3689	1,172,400	3,517,200	7,034,400	6.7379
Turks & Caicos	96,400	289,200	578,400	1.1080	192,800	578,400	1,156,800	1.1080
Uganda	105,647,100	316,941,300	633,882,600	1,214.3344	211,294,200	633,882,600	1,267,765,200	1,214.3344

Market	MDRT Commission	COT Commission	TOT Commission	Commission Conv Factor	MDRT Premium	COT Premium	TOT Premium	Premium Conv Factor
Ukraine	674,800	2,024,400	4,048,800	7.7563	1,349,600	4,048,800	8,097,600	7.7563
United Arab Emirates	201,300	603,900	1,207,800	2.3137	402,600	1,207,800	2,415,600	2.3137
United Kingdom	56,200	168,600	337,200	0.6459	112,400	337,200	674,400	0.6459
United States	87,000	261,000	522,000	1.0000	174,000	522,000	1,044,000	1.0000
Uruguay	1,543,400	4,630,200	9,260,400	17.7402	3,086,800	9,260,400	18,520,800	17.7402
Venezuela	631,300	1,893,900	3,787,800	7.2563	1,262,600	3,787,800	7,575,600	7.2563
Vietnam	466,802,300	1,400,406,900	2,800,813,800	5,365.5436	933,604,600	2,800,813,800	5,601,627,600	5,365.5436
Zambia	329,400	988,200	1,976,400	3.7862	658,800	1,976,400	3,952,800	3.7862
Zimbabwe	31,489,500	94,468,500	188,937,000	361.9482	62,979,000	188,937,000	377,874,000	361.9482

**INCOME PRODUCTION REQUIREMENTS FOR MEMBERSHIP
IN THE 2026 MILLION DOLLAR ROUND TABLE**

Based on 2025 production, expressed in local currency.

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

Production requirements are set independently for each Market. Conversion (Conv) factors have no relationship to currency exchange rates and are used only to standardize MDRT processing. (Local currency divided by the income conversion = U.S. MDRT requirement.) Qualification under this method is based on a requirement of USD 151,000 in annual gross income from insurance and financial products. A minimum of USD 43,500 must be income from new business generated during the production year. For a complete list of Market requirements, see the MDRT website at mdrt.org/join/member-requirements/.

Market	MDRT Income	COT Income	TOT Income	Income Conv Factor
Angola	27,203,000	81,609,000	163,218,000	180.1523
Anguilla	175,000	525,000	1,050,000	1.1589
Antigua	274,200	822,600	1,645,200	1.8158
Argentina	787,900	2,363,700	4,727,400	5.2178
Armenia	22,352,500	67,057,500	134,115,000	148.0298
Aruba	198,900	596,700	1,193,400	1.3172
Australia	209,900	629,700	1,259,400	1.3900
Azerbaijan	51,800	155,400	310,800	0.3430
Bahamas	135,100	405,300	810,600	0.8947
Bahrain	27,500	82,500	165,000	0.1821
Bangladesh	4,254,600	12,763,800	25,527,600	28.1761
Barbados	246,800	740,400	1,480,800	1.6344
Belarus	168,228,100	504,684,300	1,009,368,600	1114.0933
Belgium	105,600	316,800	633,600	0.6993
Belize	159,100	477,300	954,600	1.0536
Bermuda	181,500	544,500	1,089,000	1.2019
Bolivia	365,900	1,097,700	2,195,400	2.4231
Bosnia-Herzegovina	98,500	295,500	591,000	0.6523
Botswana	561,300	1,683,900	3,367,800	3.7172
Brazil	359,500	1,078,500	2,157,000	2.3807
British Virgin Islands	161,100	483,300	966,600	1.0668
Brunei	82,700	248,100	496,200	0.5476
Bulgaria	104,400	313,200	626,400	0.6913
Cambodia	170,321,200	510,963,600	1,021,927,200	1127.9549
Cameroon	31,797,600	95,392,800	190,785,600	210.5801
Canada	176,500	529,500	1,059,000	1.1688
Cayman Islands	137,500	412,500	825,000	0.9105
Channel Islands	102,600	307,800	615,600	0.6794
Chile	63,825,000	191,475,000	382,950,000	422.6821
China	489,500	1,468,500	2,937,000	3.2417
Colombia	178,491,100	535,473,300	1,070,946,600	1182.0602
Costa Rica	49,398,200	148,194,600	296,389,200	327.1403
Côte d'Ivoire	34,402,200	103,206,600	206,413,200	227.8291
Croatia	420,500	1,261,500	2,523,000	2.7847
Curacao	150,000	450,000	900,000	0.9933
Cyprus	83,500	250,500	501,000	0.5529
Czech Republic	1,813,900	5,441,700	10,883,400	12.0125
Denmark	928,900	2,786,700	5,573,400	6.1516
Dominica	230,500	691,500	1,383,000	1.5264
Dominican Republic	2,750,000	8,250,000	16,500,000	18.2119
Ecuador	71,200	213,600	427,200	0.4715
Egypt	344,800	1,034,400	2,068,800	2.2834
El Salvador	64,600	193,800	387,600	0.4278
Estonia	79,300	237,900	475,800	0.5251
Fiji	133,600	400,800	801,600	0.8847
France	102,000	306,000	612,000	0.6754
Georgia	130,500	391,500	783,000	0.8642
Germany	105,500	316,500	633,000	0.6986
Ghana	191,900	575,700	1,151,400	1.2708
Gibraltar	102,000	306,000	612,000	0.6754
Greece	77,500	232,500	465,000	0.5132
Grenada	246,600	739,800	1,479,600	1.6331
Guatemala	555,800	1,667,400	3,334,800	3.6807
Guyana	13,149,800	39,449,400	78,898,800	87.0847
Honduras	1,609,100	4,827,300	9,654,600	10.6562
Hong Kong, China	854,000	2,562,000	5,124,000	5.6556
Hungary	22,412,700	67,238,100	134,476,200	148.4284
India	1,961,600	5,884,800	11,769,600	12.9907
Indonesia	645,694,500	1,937,083,500	3,874,167,000	4276.1225

Market	MDRT Income	COT Income	TOT Income	Income Conv Factor
Ireland	112,700	338,100	676,200	0.7463
Isle of Man	105,500	316,500	633,000	0.6986
Israel	541,300	1,623,900	3,247,800	3.5847
Italy	91,200	273,600	547,200	0.6039
Jamaica West Indies	8,643,700	25,931,100	51,862,200	57.2430
Japan	14,480,600	43,441,800	86,883,600	95.8980
Jordan	45,300	135,900	271,800	0.3000
Kazakhstan	13,308,100	39,924,300	79,848,600	88.1331
Kenya	6,386,300	19,158,900	38,317,800	42.2933
Kuwait	29,300	87,900	175,800	0.1940
Laos	461,363,800	1,384,091,400	2,768,182,800	3055.3894
Latvia	72,000	216,000	432,000	0.4768
Lebanon	174,012,900	522,038,700	1,044,077,400	1152.4033
Lithuania	66,100	198,300	396,600	0.4377
Luxembourg	123,500	370,500	741,000	0.8178
Macau, China	717,700	2,153,100	4,306,200	4.7529
Macedonia	2,689,500	8,068,500	16,137,000	17.8112
Malaysia	223,500	670,500	1,341,000	1.4801
Malta	49,600	148,800	297,600	0.3284
Mauritius	2,518,800	7,556,400	15,112,800	16.6807
Mexico	1,470,800	4,412,400	8,824,800	9.7403
Montenegro	49,600	148,800	297,600	0.3284
Montserrat	123,200	369,600	739,200	0.8158
Mozambique	3,462,900	10,388,700	20,777,400	22.9331
Myanmar	55,912,300	167,736,900	335,473,800	370.2801
Namibia	907,000	2,721,000	5,442,000	6.0066
Nepal	3,115,600	9,346,800	18,693,600	20.6331
Netherlands	110,500	331,500	663,000	0.7317
New Zealand	219,500	658,500	1,317,000	1.4536
Nicaragua	1,624,200	4,872,600	9,745,200	10.7562
Nigeria	12,904,700	38,714,100	77,428,200	85.4615
Norway	1,322,200	3,966,600	7,933,200	8.7562
Oman	29,500	88,500	177,000	0.1953
Pakistan	3,979,600	11,938,800	23,877,600	26.3549
Panama	72,900	218,700	437,400	0.4827
Peru	260,000	780,000	1,560,000	1.7218
Philippines	2,835,200	8,505,600	17,011,200	18.7761
Poland	260,800	782,400	1,564,800	1.7271
Portugal	79,400	238,200	476,400	0.5258
Qatar	335,600	1,006,800	2,013,600	2.2225
Republic of Korea	122,455,500	367,366,500	734,733,000	810.9635
Romania	248,600	745,800	1,491,600	1.6463
Saudi Arabia	289,300	867,900	1,735,800	1.9158
Serbia	6,186,000	18,558,000	37,116,000	40.9668
Singapore	125,400	376,200	752,400	0.8304
Slovakia	73,600	220,800	441,600	0.4874
Slovenia	80,400	241,200	482,400	0.5324
South Africa	629,400	1,888,200	3,776,400	4.1682
Spain	87,400	262,200	524,400	0.5788
Sri Lanka	5,990,400	17,971,200	35,942,400	39.6715
St. Kitts and Nevis	271,400	814,200	1,628,400	1.7973
St. Lucia	250,900	752,700	1,505,400	1.6615
St. Maarten	156,500	469,500	939,000	1.0364
St. Vincent	212,300	636,900	1,273,800	1.4059
Suriname	530,400	1,591,200	3,182,400	3.5125
Sweden	1,253,000	3,759,000	7,518,000	8.2980
Switzerland	154,000	462,000	924,000	1.0198
Taiwan Area	2,406,800	7,220,400	14,440,800	15.9390
Tanzania	111,598,700	334,796,100	669,592,200	739.0642
Thailand	1,683,300	5,049,900	10,099,800	11.1476
Togo	31,682,900	95,048,700	190,097,400	209.8205
Tonga	225,900	677,700	1,355,400	1.4960
Trinidad & Tobago	596,500	1,789,500	3,579,000	3.9503
Turkey	507,600	1,522,800	3,045,600	3.3615
Turks & Caicos	167,000	501,000	1,002,000	1.1059
Uganda	182,976,400	548,929,200	1,097,858,400	1211.7642

Market	MDRT Income	COT Income	TOT Income	Income Conv Factor
Ukraine	1,168,600	3,505,800	7,011,600	7.7390
United Arab Emirates	348,500	1,045,500	2,091,000	2.3079
United Kingdom	97,300	291,900	583,800	0.6443
United States	151,000	453,000	906,000	1.0000
Uruguay	2,673,100	8,019,300	16,038,600	17.7026
Venezuela	1,093,300	3,279,900	6,559,800	7.2403
Vietnam	808,482,300	2,425,446,900	4,850,893,800	5354.1874
Zambia	570,400	1,711,200	3,422,400	3.7774
Zimbabwe	54,536,900	163,610,700	327,221,400	361.1715