



MDRT

The Premier Association of
Financial Professionals[®]

This is your personalized coded application. Please return this original application to the Million Dollar Round Table (MDRT[®]) and retain a copy for your records. Copying this application for use by others will cause delays in processing.

Check your application status online at www.mdrt.org



The Premier Association of Financial Professionals®

**YOU MUST SUBMIT AN APPLICATION EACH YEAR
TO CONTINUE YOUR MEMBERSHIP IN MDRT.**

APPLICATION CHECKLIST

- VERIFY** that all information is correct. Mark any corrections directly on the application.
- ANSWER** all questions completely and provide additional information where warranted, such as Certifying Letters and information relating to complaints.
- INCLUDE** Certifying Letters if you are applying for Qualifying (Q) or Qualifying and Life (QL) membership.
- PAY** your dues by issuing a check (in U.S. funds drawn on a U.S. bank, payable to MDRT), international bank draft or by credit card (American Express, MasterCard or VISA).
- SEND** your signed application form, including dues and any additional information, by **REGISTERED AIR MAIL, CERTIFIED MAIL** or **COURIER SERVICE** to MDRT Headquarters postmarked on or before **March 1, 2006**, to avoid the late filing fee. **FAXED OR E-MAILED APPLICATIONS ARE NOT ACCEPTED.**

MDRT CODE OF ETHICS

Members of the Million Dollar Round Table (MDRT) should be ever mindful that complete compliance with and observance of the Code of Ethics of the MDRT shall serve to promote the highest quality standards of membership. These standards will be beneficial to the public and the insurance and financial services profession.

THEREFORE, MEMBERS SHALL:

1. Always place the best interests of their clients above their own direct or indirect interests.
2. Maintain the highest standards of professional competence and give the best possible advice to clients by seeking to maintain and improve professional knowledge, skills and competence.
3. Hold in the strictest confidence, and consider as privileged, all business and personal information pertaining to their clients' affairs.
4. Make full and adequate disclosure of all facts necessary to enable their clients to make informed decisions.
5. Maintain personal conduct which will reflect favorably on the insurance and financial services profession and MDRT.
6. Determine that any replacement of a life insurance or financial product must be beneficial for the client.
7. Abide by and conform to all provisions of the laws and regulations in the jurisdictions in which they do business.

APPLICANT CERTIFICATION STATEMENT

- (a) I have read, understand and agree to abide by all of the provisions of the MDRT Constitution and Bylaws, its Code of Ethics and the Applicant Certification Statement included in this material.
- (b) I certify that I attained my 18th birthday by December 31, 2005.
- (c) My application to MDRT does not include any business resulting from the cancellation or surrender of an existing policy, except for that portion of any such issued business which is in excess of the original MDRT credit of such cancelled or surrendered policy or policies.
- (d) I am personally eligible for the production credit claimed. I am entitled to all future credit on my paid business as reported; I have not assigned or promised to assign any of these credits. Full details of any exceptions are attached.
- (e) If I am a member of a corporation, a partner in a partnership, or associated with a corporation or partnership as an employee on a salary or percentage of production basis, I have taken credit only for the proportionate share of paid business to which I am entitled under the terms of my agreement with my associates.
- (f) If a manager or general agent, I have taken credit only for business to which I am entitled. No part of my qualification credits arises through overriding commissions or the equivalent thereof.
- (g) No credit has been claimed for any business which is excluded, which includes the limitation on personal production on my life, my spouse or dependents.
- (h) I HEREBY AUTHORIZE MDRT to obtain from all sources such additional information and documents as it deems advisable in connection with this application and applications for prior years. I hereby agree to cooperate fully in obtaining and submitting such additional information and documents, including but not limited to my hereby waiving of the privileges of any privacy laws. I hereby agree to cooperate fully in obtaining and submitting such additional information and documents to release it, without incurring liability to me, to MDRT upon the MDRT's request.

Check your application status online at www.mdrt.org

THIS IS NOT A MEMBERSHIP APPLICATION!

2006 CERTIFYING LETTER

MILLION DOLLAR ROUNDTABLE

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, 2006, to avoid 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/join/production_credit.cfm for eligible credits.

THIS IS TO CERTIFY THAT

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.

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 factors). (see www.mdrt.org/join/memreq.cfm for the conversion factors)

UNLIMITED CREDIT

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

LIMITED CREDIT

Health insurance, pensions from non-life insurance companies, mutual funds, securities, wrap accounts/asset management accounts

COMMISSION CREDIT

UNLIMITED

_____ USD

of Lives/Cases _____

LIMITED

_____ USD

of Lives/Cases _____

See reverse for eligible credits

PREMIUM CREDIT

UNLIMITED

_____ USD

of Lives/Cases _____

LIMITED

_____ USD

of Lives/Cases _____

See reverse for eligible credits

QUALIFICATION PERIOD CANNOT BEGIN BEFORE JANUARY 1, 2005, OR CANNOT END BEFORE OCTOBER 31, 2005, OR AFTER DECEMBER 31, 2005

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, 2005. 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 _____

Company Name _____

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

Street Address _____

Country/City Code or Area Code _____ Fax _____

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

E-mail _____

Date _____

Check your application status online at www.mdrt.org

2006 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 first year commission	6% of first year 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
Pensions (annual premium)	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	
Pensions (single premium)	100% of first year commission	6% of first year premium	
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
	Pensions (annual premium) from non-life company	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
	Pensions (single premium) from non-life company	100% of first year commission	6% of first year premium
	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

PRODUCTION REQUIREMENT

2006 MDRT membership will be based on a minimum of \$69,600 USD of eligible commissions paid or \$139,200 USD eligible paid premium credited to the agent's account. A minimum of 50 percent of the 2006 production requirement (\$34,800 USD commissions or \$69,600 USD premium) must come from policies listed under Unlimited Credit. 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 mixed.

COURT OF THE TABLE

The production requirement to qualify for the 2006 Court of the Table is \$208,800 USD of eligible commissions paid or \$417,600 USD of eligible paid premium. A minimum of 50 percent (\$104,400 USD commissions or \$208,800 USD premium) must come from policies listed under Unlimited Credit. The requirement for applicants outside the United States can be found later in this document.

TOP OF THE TABLE

The production requirement to qualify for the 2006 Top of the Table is \$417,600 USD of eligible commissions paid or \$835,200 USD of eligible paid premium. A minimum of 50 percent (\$208,800 USD of commissions or \$417,600 USD premium) must come from policies listed under Unlimited

Credit. The requirement for applicants outside the United States can be found later in this document.

DISABILITY WAIVER

Life members who have been declared totally disabled for six consecutive months during 2005 may petition for a waiver of payment of dues for the 2006 Table. A disability petition form and doctor's statement must be submitted by March 1, 2006, 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 11–14, 2006
San Diego, California, USA

*TOP OF THE TABLE ANNUAL MEETING

October 18–21, 2006
Cancun, Mexico

**Attendance at the MDRT Annual Meeting and Top of the Table Annual Meeting is open to approved members of the 2006 Table and requires payment of separate registration fees.*

For more detailed information on membership requirements, go to www.mdr.org/join/memreq.cfm.



MDRT
The Premier
Association of Financial
Professionals®

SAVE THE DATE

2006 MDRT Annual Meeting

June 11–14, 2006
San Diego, California

Registration

Annual meeting registration materials will be mailed to 2006 members upon membership approval. Online registration will be open after February 1, 2006. Only 2006 members are eligible to attend the 2006 Annual Meeting.

Please note: There is a separate cost to attend the Annual Meeting. Visit the "Meeting Information" tab at www.mdr.org for more details.



ONLY

APPROVED

2006 Members

will be sent an

Annual Meeting

registration form.

Annual Meeting Registration Fee Schedule:

February 1, 2006 – April 17, 2006	USD 525.00
April 18, 2006 – May 31, 2006	USD 625.00
June 1, 2006 – on-site	USD 725.00

Approximate Membership Application Approval Time:

Application Received in:	Application processed in approximately:
November – December	2 weeks
January – Mid-February	4 weeks
Mid-February – April	6 weeks

See You In San Diego!

PRODUCTION REQUIREMENTS FOR 2006 MDRT MEMBERSHIP

Based on 2005 Production, Expressed in Local Currency
Production credit must be reported in to U.S. dollars on Certifying Letters

Production requirements are set independently for each country. Conversion factors have no relationship to currency exchange rates and are used only to standardize MDRT processing. (Local currency divided by the commission or premium conversion = U.S. MDRT requirement)

Country	MDRT Commission	Commission Conversion	MDRT Premium	Premium Conversion	Country	MDRT Commission	Commission Conversion	MDRT Premium	Premium Conversion
Anguilla	52,300	0.7514	104,600	0.7514	Luxembourg	47,600	0.6839	95,200	0.6839
Antigua	52,300	0.7514	104,600	0.7514	Macau	436,400	6.2701	1,745,600	12.5402
Argentina	39,800	0.5718	79,600	0.5718	Malaysia	74,300	1.0675	222,900	1.6013
Aruba	103,000	1.4799	206,000	1.4799	Malta	17,200	0.2471	34,400	0.2471
Australia	74,000	1.0632	148,000	1.0632	Mauritius	1,062,800	15.2701	2,125,600	15.2701
Bahamas	57,900	0.8319	115,800	0.8319	Mexico	338,200	4.8592	676,400	4.8592
Bahrain	13,100	0.1882	26,200	0.1882	Namibia	225,300	3.2371	450,600	3.2371
Barbados	90,200	1.296	180,400	1.296	Nepal	548,600	7.8822	1,645,800	11.8233
Belgium	47,600	0.6839	95,200	0.6839	Netherlands	54,700	0.7859	109,400	0.7859
Belize	74,300	1.0675	148,600	1.0675	Netherlands Antilles	80,900	1.1624	161,800	1.1624
Bermuda	52,300	0.7514	104,600	0.7514	Nevis	52,300	0.7514	104,600	0.7514
Brazil	85,600	1.2299	256,800	1.8448	New Zealand	79,900	1.148	159,800	1.148
Brunei	51,400	0.7385	154,200	1.1078	Nigeria	1,714,000	24.6264	3,428,000	24.6264
Canada	59,300	0.852	118,600	0.852	Norway	490,900	7.0532	981,800	7.0532
Cayman Islands	51,500	0.7399	103,000	0.7399	Oman	14,100	0.2026	28,200	0.2026
Chile	12,928,400	185.7529	25,856,800	185.7529	Pakistan	614,300	8.8261	1,228,600	8.8261
China	125,000	1.796	375,000	2.694	Panama	31,700	0.4555	63,400	0.4555
Colombia	107,570,500	1545.5532	215,141,000	1545.5532	Peru	54,700	0.7859	109,400	0.7859
Costa Rica	14,319,600	205.7414	28,639,200	205.7414	Philippines	1,432,200	20.5776	2,864,400	20.5776
Croatia	403,000	5.7902	806,000	5.7902	Poland	98,300	1.4124	196,600	1.4124
Cyprus	25,200	0.3621	50,400	0.3621	Portugal	20,000	0.2874	60,000	0.431
Czech Republic	582,200	8.3649	1,164,400	8.3649	Qatar	270,200	3.8822	540,400	3.8822
Dominica	52,300	0.7514	104,600	0.7514	Russia	580,000	8.3333	1,450,000	10.4167
Dominican Republic	494,700	7.1078	989,400	7.1078	Saudi Arabia	102,500	1.4727	205,000	1.4727
Ecuador	870,249,000	12503.5776	1,740,498,000	12503.5776	Singapore	51,400	0.7385	154,200	1.1078
Egypt	45,000	0.6465	135,000	0.9698	Slovakia	985,100	14.1537	1,970,200	14.1537
El Salvador	656,800	9.4368	1,313,600	9.4368	Slovenia	12,717,000	182.7155	25,434,000	182.7155
Fiji Islands	62,900	0.9037	125,800	0.9037	South Africa	225,300	3.2371	450,600	3.2371
France	56,900	0.8175	113,800	0.8175	South Korea	64,262,700	923.3147	160,656,750	1154.1433
Germany	57,300	0.8233	114,600	0.8233	Spain	59,400	0.8534	118,800	0.8534
Ghana	279,046,200	4009.2845	558,092,400	4009.2845	Sri Lanka	1,056,300	15.1767	2,112,600	15.1767
Greece	17,100	0.2457	34,200	0.2457	St. Kitts	52,300	0.7514	104,600	0.7514
Grenada	51,500	0.7399	103,000	0.7399	St. Lucia	52,300	0.7514	104,600	0.7514
Guatemala	225,700	3.2428	451,400	3.2428	St. Vincent	52,300	0.7514	104,600	0.7514
Guyana	1,644,600	23.6293	3,289,200	23.6293	Suriname	6,367,500	91.4871	12,735,000	91.4871
Honduras	250,300	3.5963	500,600	3.5963	Sweden	426,400	6.1264	852,800	6.1264
Hong Kong	436,400	6.2701	1,745,600	12.5402	Switzerland	77,700	1.1164	155,400	1.1164
Hungary	4,774,600	68.6006	9,549,200	68.6006	Taiwan	1,685,100	24.2112	3,370,200	24.2112
India	550,000	7.9023	2,200,000	15.8046	Thailand	999,600	14.3621	1,999,200	14.3621
Indonesia	297,880,700	4279.8951	595,761,400	4279.8951	Tonga	116,800	1.6782	233,600	1.6782
Iran	532,460,000	7650.2874	1,064,920,000	7650.2874	Trinidad & Tobago	118,700	1.7055	237,400	1.7055
Ireland	64,600	0.9282	129,200	0.9282	Turkey	26,600	0.3822	53,200	0.3822
Israel	211,300	3.0359	422,600	3.0359	Turks & Caicos	52,300	0.7514	104,600	0.7514
Italy	49,400	0.7098	98,800	0.7098	United Arab Emirates	159,000	2.2845	318,000	2.2845
Jamaica	1,203,900	17.2974	2,407,800	17.2974	United Kingdom	49,000	0.704	98,000	0.704
Japan	8,487,800	121.9511	25,463,400	182.9267	United States	69,600	1	139,200	1
Jordan	24,200	0.3477	48,400	0.3477	Uruguay	250,900	3.6049	501,800	3.6049
Kenya	3,534,400	50.7816	7,068,800	50.7816	Venezuela	37,168,300	534.0273	74,336,600	534.0273
Kuwait	18,300	0.2629	36,600	0.2629	Vietnam	117,275,200	1684.9885	234,550,400	1684.9885
Lebanon	96,299,500	1383.6135	192,599,000	1383.6135	Zimbabwe	7,004,700	100.6422	14,009,400	100.6422
Lithuania	70,000	1.0057	140,000	1.0057					

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**EXTRA
POSTAGE
REQUIRED**

**MILLION DOLLAR ROUND TABLE
325 WEST TOUHY AVENUE
PARK RIDGE, ILLINOIS 60068-4265 USA**

2006 MDRT MEMBERSHIP APPLICATION

Be sure to send your application no later than March 1, 2006. MDRT strongly recommends that, for your own protection, you send your application by REGISTERED AIR MAIL, CERTIFIED MAIL or by COURIER SERVICE to ensure that you have a receipt indicating the date the application was mailed.

DID YOU:

- Verify your contact information? Make any changes directly on the application.
- Answer all questions completely?
- Include Certifying Letters [for Qualifying (Q) and Qualifying and Life (QL) applications]?
- Include payment?
- Sign your application?
- Affix extra postage to return envelope?