



MDRT

The Premier Association of
Financial Professionals®

**Membership Information
for the
2024 Million Dollar Round Table**

Based on 2023 production

Million Dollar Round Table

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Global - 10/24/2023

PLEASE NOTE

Please discard any copies of this document that do not have the “Global – 10/24/2023” at the foot of each page.

- The Market-specific production requirements are listed on pages 3 and 11-16.
- The Income Method requirements have been updated on pages 3, 5, 9 and 14-16.
- The Professional Association requirement has been eliminated on pages 3 and 6.
- Health Insurance and Policy Counts have been updated on pages 4 and 8.
- The 2024 Global Conference dates have been updated on page 10.

Table of Contents

	Page
I. Production Requirements -----	3
II. Eligibility-----	4
III. Reporting -----	5
IV. Additional Requirements -----	6
V. Clarifications-----	7
VI. Illustrations -----	9
VII. Meetings-----	10
VIII. Commission/Premium Production Requirements By Market-----	11
IX. Income Production Requirements By Market-----	14

Apply for 2024 membership online at
mdrt.org/membership-application

MEMBERSHIP INFORMATION FOR THE 2024 MILLION DOLLAR ROUND TABLE

I. PRODUCTION REQUIREMENTS

1. Production Methods

Membership in the 2024 Round Table will be based on the following production methods: (See page 4 for products)

- **Commission Method**
A minimum of USD 74,000 of eligible commissions paid is required. Of this total, a minimum of USD 37,000 of paid commissions (50% of the requirement) must come from products listed in the Risk-Protection category.
- **Premium Method**
A minimum of USD 148,000 of eligible paid premium is required. Of this total, a minimum of USD 74,000 of premium (50% of the requirement) must come from products listed in the Risk-Protection category.
- **Income Qualification Method**
A minimum of USD 128,000 in annual gross income from the sale of insurance and financial products is required. A minimum of USD 37,000 must be income from new business generated during the production year. Further, a minimum of USD 37,000 must be derived from income associated with products in the Risk-Protection category. It is possible that the same business, for example the sale of new life insurance policies, could satisfy both requirements.

2. Court of the Table (COT)

- **Commission and Premium Method**
A minimum of USD 222,000 of eligible commissions paid or USD 444,000 of eligible paid premium is required. At least USD 37,000 of commission or USD 74,000 of premium (50% of the entry-level MDRT requirement) must come from products listed in the Risk-Protection category before an applicant can use any credit from policies listed under the Other Products category.
- **Income Method**
A minimum of USD 384,000 of eligible annual gross income is required. The applicant must meet the minimums of USD 37,000 in new business and USD 37,000 in risk-protection business.

3. Top of the Table (TOT)

- **Commission and Premium Method**
A minimum of USD 444,000 of eligible commissions paid or USD 888,000 of eligible paid premium. At least USD 37,000 of commission or USD 74,000 of premium (50% of the entry-level MDRT requirement) must come from products listed in the Risk-Protection category before an applicant can use any credit from policies listed under the Other Products category.
- **Income Method**
A minimum of USD 768,000 of eligible annual gross income is required. The applicant must meet the minimums of USD 37,000 in new business and USD 37,000 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.

Elimination of the Professional Association Requirement

Effective with the 2024 membership year, the former requirement for membership in a separate professional association as a prerequisite for MDRT membership has been eliminated.

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 2024 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 his/her 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**.

Member Type	COMMISSION						Member Type	PREMIUM					
	MDRT		COT		TOT			MDRT		COT		TOT	
	Risk-Protection	Total	Risk-Protection	Total	Risk-Protection	Total		Risk-Protection	Total	Risk-Protection	Total	Risk-Protection	Total
Production	\$37,000	\$74,000	\$37,000	\$222,000	\$37,000	\$444,000	Production	\$74,000	\$148,000	\$74,000	\$444,000	\$74,000	\$888,000
1st-Time Member	Required		Required		Required		1st-Time Member	Required		Required		Required	
Certifying letters Signed by	Company		Company		Company		Certifying letters Signed by	Company		Company		Company	
2 - 10 Year Member	Required		Required		Required		2 - 10 Year Member	Required		Required		Required	
Certifying letters Signed by	Company		Company		Company		Certifying letters Signed by	Company		Company		Company	
11+ Year Member	Not Required		Required if less than 10 COT		Required if less than 10 TOT		11+ Year Member	Not Required		Required if less than 10 COT		Required if less than 10 TOT	
Certifying letters Signed by	Not Required		Company		Company		Certifying letters Signed by	Not Required		Company		Company	

Member Type	INCOME								
	MDRT			COT			TOT		
	New Business	Risk-Protection	Total	New Business	Risk-Protection	Total	New Business	Risk-Protection	Total
Production	\$37,000	\$37,000	\$128,000	\$37,000	\$37,000	\$384,000	\$37,000	\$37,000	\$768,000
1st-Time Member	Not Eligible			Not Eligible			Not Eligible		
Certifying letters Signed by									
2 - 10 Year Member	Required			Required			Required		
Certifying letters 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 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 2024 MDRT membership will be available on November 1, 2023. 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, 2024. 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 include 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, 2023, **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 2024 membership application.

- 5. **Disability Waiver**

- Life members who have been declared totally disabled for six consecutive months during 2023 may petition for a waiver of payment of dues for the 2024 Table. A disability petition form and doctor's statement must be submitted by March 1, 2024, 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 2023. Credit may include either earned or advanced (annualized) commissions or both. Advanced (annualized) or earned commissions must be paid to the applicant in 2023 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 2022 may result in production credit for 2023. The policy must be in force on December 31, 2022 but is not required to be in force as of December 31, 2023.
- 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 Premium

Production credit (for premium) will be based on eligible premium paid or new money invested during 2023. 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 2022 may result in production credit for the amount of premium paid or new money invested during 2023.
- 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.
- 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 2023. 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 3,700 eligible commissions or USD 7,400 of eligible premium or USD 6,400 of eligible income) if any of the premiums are paid, directly or indirectly, by the applicant or spouse.

For additional information, contact:

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Email: memberrelations@mdrt.org

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 Risk-Protection and Other Products Credit

- At least one-half (50%) of the production requirement must come from products listed in the Risk-Protection category. (See section I, 4)
- This serves as a threshold that must be crossed before an applicant can use any credit from the Other Products category.
- Once crossing the threshold, applicants may use **all** of the credits from Other Products category to meet the MDRT requirement.
- The 2024 commission requirement is USD 74,000. To qualify, the applicant must submit a minimum of USD 37,000 in commission from products listed in the Risk-Protection category.

Example 1 – Eligible for MDRT membership

Applicant total Risk-Protection	37,000
Applicant total Other Products	<u>100,000</u>
Total MDRT commission credit	137,000

Example 2 – NOT eligible for MDRT membership

Applicant total Risk-Protection	36,999
Applicant total Other Products	<u>100,000</u>
Total MDRT commission credit	36,999

Please note:

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

Clarification of Income Qualification

- A minimum of USD 128,000 in annual gross income from the sale of insurance and financial products is required.
- A minimum of USD 37,000 must be income from new business generated during the production year. Further, a minimum of USD 37,000 must be derived from income associated with Risk-Protection Products.
- It is possible that the same business, for example the sale of new life insurance policies, could satisfy both requirements. (See Example 2 below.)

ELIGIBLE for MDRT membership

Example 1

Applicant Annual Gross Income	128,000
Applicant total New Business	37,000
Applicant total Risk-Protection Products	37,000

Example 2

Applicant Annual Gross Income	128,000
Applicant total New Business from Risk-Protection Products *	37,000

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

NOT Eligible for MDRT membership

Example 3

Applicant Annual Gross Income	128,000
Applicant total New Business	36,999
Applicant total Risk-Protection Products	37,000

Example 4

Applicant Annual Gross Income	128,000
Applicant total New Business	37,000
Applicant total Risk-Protection Products	36,999

MDRT Annual Meeting*

June 9–12, 2024

Vancouver, British Columbia, Canada

MDRT Global Conference*

August 27–30, 2024

Dubai, United Arab Emirates

Top of the Table Annual Meeting**

September 25–28, 2024

Waimea, Hawaii, USA

MDRT EDGE Meeting***

November 4–6, 2024

Atlanta, Georgia, USA

**Attendance at the MDRT Annual Meeting and MDRT Global Conference is open to approved 2024 members and requires payment of separate registration fees.*

***Attendance at the Top of the Table Annual Meeting is open to approved 2024 TOT members and requires payment of separate registration fees.*

****MDRT EDGE Meeting is open to approved 2024 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 2024 MILLION DOLLAR ROUND TABLE**

Based on 2023 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	43,800	131,400	262,800	0.5918	87,600	262,800	525,600	0.5918
Anguilla	84,800	254,400	508,800	1.1459	169,600	508,800	1,017,600	1.1459
Antigua	132,900	398,700	797,400	1.7959	265,800	797,400	1,594,800	1.7959
Argentina	280,000	840,000	1,680,000	3.7837	560,000	1,680,000	3,360,000	3.7837
Armenia	11,540,900	34,622,700	69,245,400	155.9581	23,081,800	69,245,400	138,490,800	155.9581
Aruba	88,700	266,100	532,200	1.1986	177,400	532,200	1,064,400	1.1986
Australia	107,700	323,100	646,200	1.4554	215,400	646,200	1,292,400	1.4554
Azerbaijan	23,100	69,300	138,600	0.3121	46,200	138,600	277,200	0.3121
Bahamas	63,300	189,900	379,800	0.8554	126,600	379,800	759,600	0.8554
Bahrain	14,300	42,900	85,800	0.1932	28,600	85,800	171,600	0.1932
Bangladesh	1,943,000	5,829,000	11,658,000	26.2567	3,886,000	11,658,000	23,316,000	26.2567
Barbados	110,100	330,300	660,600	1.4878	220,200	660,600	1,321,200	1.4878
Belarus	87,534,300	262,602,900	525,205,800	1,182.8959	175,068,600	525,205,800	1,050,411,600	1,182.8959
Belgium	55,600	166,800	333,600	0.7513	111,200	333,600	667,200	0.7513
Belize	79,600	238,800	477,600	1.0756	159,200	477,600	955,200	1.0756
Bermuda	104,800	314,400	628,800	1.4162	209,600	628,800	1,257,600	1.4162
Bolivia	195,600	586,800	1,173,600	2.6432	391,200	1,173,600	2,347,200	2.6432
Bosnia-Herzegovina	50,000	150,000	300,000	0.6756	100,000	300,000	600,000	0.6756
Botswana	250,500	751,500	1,503,000	3.3851	501,000	1,503,000	3,006,000	3.3851
Brazil	166,400	499,200	998,400	2.2486	499,200	1,497,600	2,995,200	3.3729
British Virgin Islands	75,200	225,600	451,200	1.0162	150,400	451,200	902,400	1.0162
Brunei	46,200	138,600	277,200	0.6243	138,600	415,800	831,600	0.9364
Bulgaria	51,900	155,700	311,400	0.7013	103,800	311,400	622,800	0.7013
Cambodia	76,011,700	228,035,100	456,070,200	1,027.1851	304,046,800	912,140,400	1,824,280,800	2,054.3702
Cameroon	16,915,600	50,746,800	101,493,600	228.5891	33,831,200	101,493,600	202,987,200	228.5891
Canada	91,000	273,000	546,000	1.2297	182,000	546,000	1,092,000	1.2297
Cayman Islands	61,300	183,900	367,800	0.8283	122,600	367,800	735,600	0.8283
Channel Islands	51,500	154,500	309,000	0.6959	103,000	309,000	618,000	0.6959
Chile	29,259,100	87,777,300	175,554,600	395.3932	58,518,200	175,554,600	351,109,200	395.3932
China	218,400	655,200	1,310,400	2.9513	655,200	1,965,600	3,931,200	4.4270
Colombia	79,657,900	238,973,700	477,947,400	1,076.4581	159,315,800	477,947,400	955,894,800	1,076.4581
Costa Rica	24,273,100	72,819,300	145,638,600	328.0148	48,546,200	145,638,600	291,277,200	328.0148
Côte d'Ivoire	18,036,400	54,109,200	108,218,400	243.7351	36,072,800	108,218,400	216,436,800	243.7351
Croatia	242,800	728,400	1,456,800	3.2810	485,600	1,456,800	2,913,600	3.2810
Curacao	66,900	200,700	401,400	0.9040	133,800	401,400	802,800	0.9040
Cyprus	37,200	111,600	223,200	0.5027	74,400	223,200	446,400	0.5027
Czech Republic	938,000	2,814,000	5,628,000	12.6756	1,876,000	5,628,000	11,256,000	12.6756
Denmark	493,800	1,481,400	2,962,800	6.6729	987,600	2,962,800	5,925,600	6.6729
Dominica	118,300	354,900	709,800	1.5986	236,600	709,800	1,419,600	1.5986
Dominican Republic	1,227,300	3,681,900	7,363,800	16.5851	2,454,600	7,363,800	14,727,600	16.5851
Ecuador	38,300	114,900	229,800	0.5175	76,600	229,800	459,600	0.5175
Egypt	153,800	461,400	922,800	2.0783	461,400	1,384,200	2,768,400	3.1175
El Salvador	33,600	100,800	201,600	0.4540	67,200	201,600	403,200	0.4540
Estonia	40,300	120,900	241,800	0.5445	80,600	241,800	483,600	0.5445
Fiji	60,800	182,400	364,800	0.8216	121,600	364,800	729,600	0.8216
France	54,100	162,300	324,600	0.7310	108,200	324,600	649,200	0.7310
Georgia	62,700	188,100	376,200	0.8472	125,400	376,200	752,400	0.8472
Germany	55,000	165,000	330,000	0.7432	110,000	330,000	660,000	0.7432
Ghana	75,700	227,100	454,200	1.0229	151,400	454,200	908,400	1.0229
Gibraltar	48,500	145,500	291,000	0.6554	97,000	291,000	582,000	0.6554
Greece	41,000	123,000	246,000	0.5540	82,000	246,000	492,000	0.5540
Grenada	121,100	363,300	726,600	1.6364	242,200	726,600	1,453,200	1.6364
Guatemala	293,600	880,800	1,761,600	3.9675	587,200	1,761,600	3,523,200	3.9675
Guyana	6,618,100	19,854,300	39,708,600	89.4337	13,236,200	39,708,600	79,417,200	89.4337
Honduras	787,100	2,361,300	4,722,600	10.6364	1,574,200	4,722,600	9,445,200	10.6364
Hong Kong, China	444,400	1,333,200	2,666,400	6.0054	1,777,600	5,332,800	10,665,600	12.0108
Hungary	10,620,400	31,861,200	63,722,400	143.5189	21,240,800	63,722,400	127,444,800	143.5189
India	875,500	2,626,500	5,253,000	11.8310	3,502,000	10,506,000	21,012,000	23.6621
Indonesia	288,163,600	864,490,800	1,728,981,600	3,894.1027	576,327,200	1,728,981,600	3,457,963,200	3,894.1027

Market	MDRT Commission	COT Commission	TOT Commission	Commission Conv Factor	MDRT Premium	COT Premium	TOT Premium	Premium Conv Factor
Ireland	59,600	178,800	357,600	0.8054	119,200	357,600	715,200	0.8054
Isle of Man	50,700	152,100	304,200	0.6851	101,400	304,200	608,400	0.6851
Israel	278,400	835,200	1,670,400	3.7621	556,800	1,670,400	3,340,800	3.7621
Italy	49,200	147,600	295,200	0.6648	98,400	295,200	590,400	0.6648
Jamaica West Indies	3,857,500	11,572,500	23,145,000	52.1283	7,715,000	23,145,000	46,290,000	52.1283
Japan	7,547,000	22,641,000	45,282,000	101.9864	22,641,000	67,923,000	135,846,000	152.9797
Jordan	21,500	64,500	129,000	0.2905	43,000	129,000	258,000	0.2905
Kazakhstan	5,939,200	17,817,600	35,635,200	80.2594	11,878,400	35,635,200	71,270,400	80.2594
Kenya	3,097,300	9,291,900	18,583,800	41.8554	6,194,600	18,583,800	37,167,600	41.8554
Kuwait	14,700	44,100	88,200	0.1986	29,400	88,200	176,400	0.1986
Laos	206,132,800	618,398,400	1,236,796,800	2,785.5783	412,265,600	1,236,796,800	2,473,593,600	2,785.5783
Latvia	32,200	96,600	193,200	0.4351	64,400	193,200	386,400	0.4351
Lebanon	61,828,800	185,486,400	370,972,800	835.5243	123,657,600	370,972,800	741,945,600	835.5243
Lithuania	33,600	100,800	201,600	0.4540	67,200	201,600	403,200	0.4540
Luxembourg	63,600	190,800	381,600	0.8594	127,200	381,600	763,200	0.8594
Macau, China	330,200	990,600	1,981,200	4.4621	1,320,800	3,962,400	7,924,800	8.9243
Macedonia	1,409,300	4,227,900	8,455,800	19.0445	2,818,600	8,455,800	16,911,600	19.0445
Malaysia	117,300	351,900	703,800	1.5851	351,900	1,055,700	2,111,400	2.3777
Malta	22,100	66,300	132,600	0.2986	44,200	132,600	265,200	0.2986
Mauritius	1,222,300	3,666,900	7,333,800	16.5175	2,444,600	7,333,800	14,667,600	16.5175
Mexico	660,900	1,982,700	3,965,400	8.9310	1,321,800	3,965,400	7,930,800	8.9310
Montenegro	5,300	15,900	31,800	0.0716	10,600	31,800	63,600	0.0716
Montserrat	60,000	180,000	360,000	0.8108	120,000	360,000	720,000	0.8108
Mozambique	1,549,000	4,647,000	9,294,000	20.9324	3,098,000	9,294,000	18,588,000	20.9324
Myanmar	24,952,800	74,858,400	149,716,800	337.2000	49,905,600	149,716,800	299,433,600	337.2000
Namibia	404,800	1,214,400	2,428,800	5.4702	809,600	2,428,800	4,857,600	5.4702
Nepal	1,390,500	4,171,500	8,343,000	18.7905	4,171,500	12,514,500	25,029,000	28.1858
Netherlands	57,700	173,100	346,200	0.7797	115,400	346,200	692,400	0.7797
New Zealand	105,800	317,400	634,800	1.4297	211,600	634,800	1,269,600	1.4297
Nicaragua	833,600	2,500,800	5,001,600	11.2648	1,667,200	5,001,600	10,003,200	11.2648
Nigeria	5,759,100	17,277,300	34,554,600	77.8256	11,518,200	34,554,600	69,109,200	77.8256
Norway	729,100	2,187,300	4,374,600	9.8527	1,458,200	4,374,600	8,749,200	9.8527
Oman	13,300	39,900	79,800	0.1797	26,600	79,800	159,600	0.1797
Pakistan	1,776,100	5,328,300	10,656,600	24.0013	3,552,200	10,656,600	21,313,200	24.0013
Panama	34,700	104,100	208,200	0.4689	69,400	208,200	416,400	0.4689
Peru	120,100	360,300	720,600	1.6229	240,200	720,600	1,441,200	1.6229
Philippines	1,265,300	3,795,900	7,591,800	17.0986	2,530,600	7,591,800	15,183,600	17.0986
Poland	132,400	397,200	794,400	1.7891	264,800	794,400	1,588,800	1.7891
Portugal	42,300	126,900	253,800	0.5716	126,900	380,700	761,400	0.8574
Qatar	168,300	504,900	1,009,800	2.2743	336,600	1,009,800	2,019,600	2.2743
Republic of Korea	62,571,700	187,715,100	375,430,200	845.5635	156,429,250	469,287,750	938,575,500	1,056.9543
Romania	127,000	381,000	762,000	1.7162	254,000	762,000	1,524,000	1.7162
Saudi Arabia	147,300	441,900	883,800	1.9905	294,600	883,800	1,767,600	1.9905
Serbia	2,838,000	8,514,000	17,028,000	38.3513	5,676,000	17,028,000	34,056,000	38.3513
Singapore	72,400	217,200	434,400	0.9783	217,200	651,600	1,303,200	1.4675
Slovakia	39,600	118,800	237,600	0.5351	79,200	237,600	475,200	0.5351
Slovenia	41,900	125,700	251,400	0.5662	83,800	251,400	502,800	0.5662
South Africa	280,900	842,700	1,685,400	3.7959	561,800	1,685,400	3,370,800	3.7959
Spain	46,500	139,500	279,000	0.6283	93,000	279,000	558,000	0.6283
Sri Lanka	2,673,400	8,020,200	16,040,400	36.1270	5,346,800	16,040,400	32,080,800	36.1270
St. Kitts and Nevis	125,500	376,500	753,000	1.6959	251,000	753,000	1,506,000	1.6959
St. Lucia	140,200	420,600	841,200	1.8945	280,400	841,200	1,682,400	1.8945
St. Maarten	69,900	209,700	419,400	0.9445	139,800	419,400	838,800	0.9445
St. Vincent	116,100	348,300	696,600	1.5689	232,200	696,600	1,393,200	1.5689
Suriname	236,700	710,100	1,420,200	3.1986	473,400	1,420,200	2,840,400	3.1986
Sweden	652,500	1,957,500	3,915,000	8.8175	1,305,000	3,915,000	7,830,000	8.8175
Switzerland	84,400	253,200	506,400	1.1405	168,800	506,400	1,012,800	1.1405
Taiwan Area	1,357,500	4,072,500	8,145,000	18.3445	2,715,000	8,145,000	16,290,000	18.3445
Tanzania	54,884,300	164,652,900	329,305,800	741.6797	109,768,600	329,305,800	658,611,600	741.6797
Thailand	912,100	2,736,300	5,472,600	12.3256	1,824,200	5,472,600	10,945,200	12.3256
Togo	17,383,800	52,151,400	104,302,800	234.9162	34,767,600	104,302,800	208,605,600	234.9162
Tonga	120,100	360,300	720,600	1.6229	240,200	720,600	1,441,200	1.6229
Trinidad & Tobago	294,000	882,000	1,764,000	3.9729	588,000	1,764,000	3,528,000	3.9729
Turkey	205,800	617,400	1,234,800	2.7810	823,200	2,469,600	4,939,200	5.5621
Turks & Caicos	76,500	229,500	459,000	1.0337	153,000	459,000	918,000	1.0337
Uganda	97,251,200	291,753,600	583,507,200	1,314.2054	194,502,400	583,507,200	1,167,014,400	1,314.2054

Market	MDRT Commission	COT Commission	TOT Commission	Commission Conv Factor	MDRT Premium	COT Premium	TOT Premium	Premium Conv Factor
Ukraine	267,300	801,900	1,603,800	3.6121	534,600	1,603,800	3,207,600	3.6121
United Arab Emirates	175,000	525,000	1,050,000	2.3648	350,000	1,050,000	2,100,000	2.3648
United Kingdom	50,900	152,700	305,400	0.6878	101,800	305,400	610,800	0.6878
United States	74,000	222,000	444,000	1.0000	148,000	444,000	888,000	1.0000
Uruguay	1,193,000	3,579,000	7,158,000	16.1216	2,386,000	7,158,000	14,316,000	16.1216
Venezuela	549,000	1,647,000	3,294,000	7.4189	1,098,000	3,294,000	6,588,000	7.4189
Vietnam	360,813,300	1,082,439,900	2,164,879,800	4,875.8554	721,626,600	2,164,879,800	4,329,759,600	4,875.8554
Zambia	225,200	675,600	1,351,200	3.0432	450,400	1,351,200	2,702,400	3.0432
Zimbabwe	1,001,600	3,004,800	6,009,600	13.5351	2,003,200	6,009,600	12,019,200	13.5351

**INCOME PRODUCTION REQUIREMENTS FOR MEMBERSHIP
IN THE 2024 MILLION DOLLAR ROUND TABLE**

Based on 2023 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 128,000 in annual gross income from insurance and financial products. A minimum of USD 37,000 must be income from new business and USD 37,000 from Risk-Protection products. 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	75,900	227,700	455,400	0.5929
Anguilla	146,800	440,400	880,800	1.1468
Antigua	230,200	690,600	1,381,200	1.7984
Argentina	484,900	1,454,700	2,909,400	3.7882
Armenia	19,988,400	59,965,200	119,930,400	156.1593
Aruba	153,700	461,100	922,200	1.2007
Australia	186,500	559,500	1,119,000	1.4570
Azerbaijan	40,000	120,000	240,000	0.3125
Bahamas	109,600	328,800	657,600	0.8562
Bahrain	24,800	74,400	148,800	0.1937
Bangladesh	3,365,200	10,095,600	20,191,200	26.2906
Barbados	190,700	572,100	1,144,200	1.4898
Belarus	151,605,800	454,817,400	909,634,800	1,184.4203
Belgium	96,300	288,900	577,800	0.7523
Belize	137,800	413,400	826,800	1.0765
Bermuda	181,500	544,500	1,089,000	1.4179
Bolivia	338,700	1,016,100	2,032,200	2.6460
Bosnia-Herzegovina	86,700	260,100	520,200	0.6773
Botswana	433,800	1,301,400	2,602,800	3.3890
Brazil	288,200	864,600	1,729,200	2.2515
British Virgin Islands	130,300	390,900	781,800	1.0179
Brunei	80,100	240,300	480,600	0.6257
Bulgaria	89,900	269,700	539,400	0.7023
Cambodia	131,649,100	394,947,300	789,894,600	1,028.5085
Cameroon	29,295,300	87,885,900	175,771,800	228.8695
Canada	157,600	472,800	945,600	1.2312
Cayman Islands	106,200	318,600	637,200	0.8296
Channel Islands	89,200	267,600	535,200	0.6968
Chile	50,675,500	152,026,500	304,053,000	395.9023
China	378,300	1,134,900	2,269,800	2.9554
Colombia	137,964,200	413,892,600	827,785,200	1,077.8453
Costa Rica	42,040,000	126,120,000	252,240,000	328.4375
Côte d'Ivoire	31,238,300	93,714,900	187,429,800	244.0492
Croatia	420,500	1,261,500	2,523,000	3.2851
Curacao	115,800	347,400	694,800	0.9046
Cyprus	64,400	193,200	386,400	0.5031
Czech Republic	1,624,600	4,873,800	9,747,600	12.6921
Denmark	855,300	2,565,900	5,131,800	6.6820
Dominica	204,900	614,700	1,229,400	1.6007
Dominican Republic	2,125,700	6,377,100	12,754,200	16.6070
Ecuador	66,300	198,900	397,800	0.5179
Egypt	266,500	799,500	1,599,000	2.0820
El Salvador	58,200	174,600	349,200	0.4546
Estonia	69,800	209,400	418,800	0.5453
Fiji	105,300	315,900	631,800	0.8226
France	93,700	281,100	562,200	0.7320
Georgia	108,500	325,500	651,000	0.8476
Germany	95,300	285,900	571,800	0.7445
Ghana	131,100	393,300	786,600	1.0242
Gibraltar	83,600	250,800	501,600	0.6531
Greece	71,000	213,000	426,000	0.5546
Grenada	209,700	629,100	1,258,200	1.6382
Guatemala	508,500	1,525,500	3,051,000	3.9726
Guyana	11,462,300	34,386,900	68,773,800	89.5492
Honduras	1,363,200	4,089,600	8,179,200	10.6500
Hong Kong, China	769,700	2,309,100	4,618,200	6.0132
Hungary	18,394,100	55,182,300	110,364,600	143.7039
India	1,516,300	4,548,900	9,097,800	11.8460
Indonesia	499,087,500	1,497,262,500	2,994,525,000	3,899.1210

Market	MDRT Income	COT Income	TOT Income	Income Conv Factor
Ireland	103,200	309,600	619,200	0.8062
Isle of Man	87,800	263,400	526,800	0.6859
Israel	482,200	1,446,600	2,893,200	3.7671
Italy	85,200	255,600	511,200	0.6656
Jamaica West Indies	6,681,100	20,043,300	40,086,600	52.1960
Japan	13,071,200	39,213,600	78,427,200	102.1187
Jordan	37,200	111,600	223,200	0.2906
Kazakhstan	10,286,500	30,859,500	61,719,000	80.3632
Kenya	5,364,500	16,093,500	32,187,000	41.9101
Kuwait	25,500	76,500	153,000	0.1992
Laos	356,609,700	1,069,829,100	2,139,658,200	2,786.0132
Latvia	55,700	167,100	334,200	0.4351
Lebanon	107,084,800	321,254,400	642,508,800	836.6000
Lithuania	58,300	174,900	349,800	0.4554
Luxembourg	110,200	330,600	661,200	0.8609
Macau, China	571,900	1,715,700	3,431,400	4.4679
Macedonia	2,440,800	7,322,400	14,644,800	19.0687
Malaysia	203,200	609,600	1,219,200	1.5875
Malta	38,300	114,900	229,800	0.2992
Mauritius	2,117,000	6,351,000	12,702,000	16.5390
Mexico	1,144,700	3,434,100	6,868,200	8.9429
Montenegro	9,200	27,600	55,200	0.0718
Montserrat	104,000	312,000	624,000	0.8125
Mozambique	2,682,800	8,048,400	16,096,800	20.9593
Myanmar	43,217,200	129,651,600	259,303,200	337.6343
Namibia	701,100	2,103,300	4,206,600	5.4773
Nepal	2,408,300	7,224,900	14,449,800	18.8148
Netherlands	99,900	299,700	599,400	0.7804
New Zealand	183,300	549,900	1,099,800	1.4320
Nicaragua	1,443,800	4,331,400	8,662,800	11.2796
Nigeria	9,974,500	29,923,500	59,847,000	77.9257
Norway	1,262,800	3,788,400	7,576,800	9.8656
Oman	23,100	69,300	138,600	0.1804
Pakistan	3,076,100	9,228,300	18,456,600	24.0320
Panama	60,100	180,300	360,600	0.4695
Peru	208,000	624,000	1,248,000	1.6250
Philippines	2,191,500	6,574,500	13,149,000	17.1210
Poland	229,300	687,900	1,375,800	1.7914
Portugal	73,300	219,900	439,800	0.5726
Qatar	291,500	874,500	1,749,000	2.2773
Republic of Korea	108,371,600	325,114,800	650,229,600	846.6531
Romania	220,000	660,000	1,320,000	1.7187
Saudi Arabia	255,200	765,600	1,531,200	1.9937
Serbia	4,915,400	14,746,200	29,492,400	38.4015
Singapore	125,400	376,200	752,400	0.9796
Slovakia	68,600	205,800	411,600	0.5359
Slovenia	72,600	217,800	435,600	0.5671
South Africa	486,500	1,459,500	2,919,000	3.8007
Spain	80,500	241,500	483,000	0.6289
Sri Lanka	4,630,200	13,890,600	27,781,200	36.1734
St. Kitts and Nevis	217,300	651,900	1,303,800	1.6976
St. Lucia	242,800	728,400	1,456,800	1.8968
St. Maarten	121,000	363,000	726,000	0.9453
St. Vincent	201,000	603,000	1,206,000	1.5703
Suriname	410,000	1,230,000	2,460,000	3.2031
Sweden	1,130,000	3,390,000	6,780,000	8.8281
Switzerland	146,200	438,600	877,200	1.1421
Taiwan Area	2,351,200	7,053,600	14,107,200	18.3687
Tanzania	95,057,300	285,171,900	570,343,800	742.6351
Thailand	1,579,700	4,739,100	9,478,200	12.3414
Togo	30,108,200	90,324,600	180,649,200	235.2203
Tonga	208,100	624,300	1,248,600	1.6257
Trinidad & Tobago	509,200	1,527,600	3,055,200	3.9781
Turkey	356,000	1,068,000	2,136,000	2.7812
Turks & Caicos	132,500	397,500	795,000	1.0351
Uganda	168,435,000	505,305,000	1,010,610,000	1,315.8984

Market	MDRT Income	COT Income	TOT Income	Income Conv Factor
Ukraine	462,900	1,388,700	2,777,400	3.6164
United Arab Emirates	303,000	909,000	1,818,000	2.3671
United Kingdom	88,200	264,600	529,200	0.6890
United States	128,000	384,000	768,000	1.0000
Uruguay	2,066,300	6,198,900	12,397,800	16.1429
Venezuela	950,800	2,852,400	5,704,800	7.4281
Vietnam	624,913,700	1,874,741,100	3,749,482,200	4,882.1382
Zambia	390,000	1,170,000	2,340,000	3.0468
Zimbabwe	1,734,700	5,204,100	10,408,200	13.5523