

Membership Information for the 2027 MDRT Academy

Based on 2026 production

MDRT Academy®
325 West Touhy Avenue, Park Ridge, IL 60068 USA | Phone: +1 847.692.6378 | Fax: +1 847.518.8921 |
Email: info@mdrtacademy.org

PLEASE NOTE

This document presents the membership requirements for the MDRT Academy, which is available in English, Bahasa Indonesia, Spanish, Traditional Chinese and Vietnamese.

Please note the following changes to previous versions of this document. Please discard any copies of this document that do not have 10/15/2026 in the footer of each page.

TABLE OF CONTENTS

Page

Production Thresholds ---------- 3
Eligibility ---------- 9
Additional Requirements ---------- 10
Clarifications ---------- 10
Meetings ---------- 12
MDRT Mentoring Program ---------- 13

Apply for 2027 membership in the MDRT Academy at **mdrtacademy.org**.

MEMBERSHIP INFORMATION FOR THE 2027 MDRT ACADEMY

PRODUCTION THRESHOLD

Membership in the MDRT Academy is eligible to those who do not qualify for membership in the Million Dollar Round Table (MDRT). One cannot be a member of both organizations.

1. **Production Methods**
   Membership in the 2027 MDRT Academy from the United States will be based on the following production methods: (See Page 9 for products.)

   Commission/Fee Method
   Between USD 0 and a maximum of USD 91,999 of eligible commissions paid

   Premium Method
   Between USD 0 and a maximum of USD 183,999 of eligible premiums paid

   Income Method
   Between USD 0 and a maximum of USD 159,999 of eligible income paid

   Production Thresholds Expressed in Local Currency
   Membership in the 2027 MDRT Academy, expressed in local currency, will be based on the production methods listed for each country below (see Page 9 for products).

   Production credit must be reported in U.S. dollars (local currency divided by the conversion/standardization factor = MDRT Academy eligibility in U.S. dollars).

   Conversion/standardization factors have no relationship to currency exchange rates and are used only to standardize MDRT processing.

Market	Maximum Eligible Commissions Paid	Commission Conv Factor	Maximum Eligible Premiums Paid	Premium Conv Factor	Maximum Eligible Income Paid	Income Conv Factor
Angola	18,054,399	196.2434	36,108,799	196.2434	31,283,399	195.5212
Anguilla	99,999	1.0869	199,999	1.0869	173,099	1.0818
Antigua	167,399	1.8195	334,799	1.8195	289,999	1.8125
Argentina	591,499	6.4293	1,182,999	6.4293	1,024,299	6.4018
Armenia	13,609,599	147.9304	27,219,199	147.9304	23,571,299	147.3206
Aruba	121,499	1.3206	242,999	1.3206	210,499	1.3156
Australia	125,099	1.3597	250,199	1.3597	216,699	1.3543
Austria	64,599	0.7021	129,199	0.7021	111,799	0.6987
Azerbaijan	48,799	0.5304	97,599	0.5304	84,499	0.5281
Bahamas	87,599	0.9521	175,199	0.9521	151,699	0.9481
Bangladesh		28.0641		28.0641		27.9487

Market	Maximum Eligible Commissions Paid	Commission Conv Factor	Maximum Eligible Premiums Paid	Premium Conv Factor	Maximum Eligible Income Paid	Income Conv Factor
	2,581,899		5,163,799		4,471,799	
Barbados	163,899	1.7815	327,799	1.7815	283,899	1.7743
Belarus	68,499	0.7445	136,999	0.7445	118,599	0.7412
Belgium	65,199	0.7086	130,399	0.7086	112,899	0.7056
Belize	97,399	1.0586	194,799	1.0586	168,599	1.0537
Bermuda	106,499	1.1576	212,999	1.1576	184,399	1.1525
Bolivia	221,699	2.4097	443,399	2.4097	383,899	2.3993
Bosnia-Herzegovina	62,499	0.6793	124,999	0.6793	108,399	0.6775
Botswana	372,699	4.051	745,399	4.051	645,499	4.0343
Brazil	222,499	2.4184	667,499	3.6277	385,299	2.4081
British Virgin Islands	91,999	1	183,999	1	159,399	0.9962
Brunei	50,099	0.5445	150,299	0.8168	86,899	0.5431
Bulgaria	67,299	0.7315	134,599	0.7315	116,499	0.7281
Cambodia	113,091,199	1229.2521	452,364,799	2458.5043	195,869,299	1224.1831
Cameroon	17,750,799	192.9434	35,501,599	192.9434	30,741,699	192.1356
Canada	104,999	1.1413	209,999	1.1413	181,899	1.1368
Cayman Islands	86,399	0.9391	172,799	0.9391	149,599	0.935
Channel Islands	59,499	0.6467	118,999	0.6467	103,099	0.6443
Chile	40,232,599	437.3108	80,465,199	437.3108	69,681,099	435.5068
Colombia	118,515,999	1288.2173	237,031,999	1288.2173	205,264,699	1282.9043
Costa Rica	30,265,599	328.9739	60,531,199	328.9739	52,418,699	327.6168
Côte d'Ivoire	19,801,799	215.2369	39,603,599	215.2369	34,295,899	214.3493
Croatia	38,699	0.4206	77,399	0.4206	66,999	0.4187
Curacao	99,599	1.0826	199,199	1.0826	172,499	1.0781
Cyprus	52,999	0.576	105,999	0.576	91,799	0.5737
Czech Republic	1,176,799	12.7913	2,353,599	12.7913	2,038,199	12.7387
Denmark	572,899	6.2271	1,145,799	6.2271	992,299	6.2018
Dominica		1.326		1.326		1.3206

Market	Maximum Eligible Commissions Paid	Commission Conv Factor	Maximum Eligible Premiums Paid	Premium Conv Factor	Maximum Eligible Income Paid	Income Conv Factor
	121,999		243,999		211,299	
Dominican Republic	1,825,999	19.8478	3,651,999	19.8478	3,162,599	19.7662
Ecuador	39,399	0.4282	78,799	0.4282	68,299	0.4268
Egypt	228,899	2.488	686,699	3.732	396,599	2.4787
El Salvador	38,999	0.4239	77,999	0.4239	67,499	0.4218
Estonia	52,099	0.5663	104,199	0.5663	90,199	0.5637
Fiji	80,299	0.8728	160,599	0.8728	139,099	0.8693
France	63,899	0.6945	127,799	0.6945	110,699	0.6918
Georgia	80,399	0.8739	160,799	0.8739	139,199	0.87
Germany	64,299	0.6989	128,599	0.6989	111,399	0.6962
Ghana	143,999	1.5652	287,999	1.5652	249,399	1.5587
Gibraltar	59,499	0.6467	118,999	0.6467	102,499	0.6406
Greece	47,099	0.5119	94,199	0.5119	81,499	0.5093
Grenada	147,699	1.6054	295,399	1.6054	255,799	1.5987
Guatemala	295,799	3.2152	591,599	3.2152	512,299	3.2018
Guyana	7,667,499	83.3423	15,334,999	83.3423	13,279,899	82.9993
Honduras	1,002,799	10.9	2,005,599	10.9	1,736,699	10.8543
Hong Kong, China	512,799	5.5739	2,051,199	11.1478	888,099	5.5506
Hungary	14,553,999	158.1956	29,107,999	158.1956	25,206,899	157.5431
India	1,302,499	14.1576	5,209,999	28.3152	2,255,899	14.0993
Indonesia	428,733,499	4660.1467	857,466,999	4660.1467	742,548,799	4640.93
Ireland	67,599	0.7347	135,199	0.7347	116,999	0.7312
Isle of Man	59,499	0.6467	118,999	0.6467	103,099	0.6443
Israel	317,799	3.4543	635,599	3.4543	550,499	3.4406
Italy	55,499	0.6032	110,999	0.6032	95,999	0.6
Jamaica West Indies	5,739,299	62.3836	11,478,599	62.3836	9,940,199	62.1262
Jordan	28,099	0.3054	56,199	0.3054	48,599	0.3037
Kazakhstan		145.6423		145.6423		145.0425

Market	Maximum Eligible Commissions Paid	Commission Conv Factor	Maximum Eligible Premiums Paid	Premium Conv Factor	Maximum Eligible Income Paid	Income Conv Factor
	13,399,099		26,798,199		23,206,799	
Kenya	3,930,399	42.7217	7,860,799	42.7217	6,807,299	42.5456
Kuwait	18,699	0.2032	37,399	0.2032	32,399	0.2025
Laos	322,077,199	3500.8391	644,154,399	3500.8391	557,193,499	3482.4593
Latvia	44,299	0.4815	88,599	0.4815	76,699	0.4793
Lebanon	130,613,299	1419.7097	261,226,599	1419.7097	226,216,699	1413.8543
Lithuania	43,599	0.4739	87,199	0.4739	75,599	0.4725
Luxembourg	75,499	0.8206	150,999	0.8206	130,799	0.8175
Macau, China	425,399	4.6239	1,701,599	9.2478	736,799	4.605
Macedonia	1,720,399	18.7	3,440,799	18.7	2,979,599	18.6225
Malaysia	132,799	1.4434	398,399	2.1652	230,099	1.4381
Malta	52,399	0.5695	104,799	0.5695	90,899	0.5681
Mauritius	1,572,199	17.0891	3,144,399	17.0891	2,722,999	17.0187
Mexico	905,199	9.8391	1,810,399	9.8391	1,567,799	9.7987
Montenegro	31,799	0.3456	63,599	0.3456	55,099	0.3443
Montserrat	78,499	0.8532	156,999	0.8532	135,999	0.85
Mozambique	2,168,699	23.5728	4,337,399	23.5728	3,756,099	23.4756
Myanmar	37,125,099	403.5336	74,250,199	403.5336	64,299,099	401.8693
Namibia	618,399	6.7217	1,236,799	6.7217	1,070,999	6.6937
Nepal	2,068,699	22.4858	6,206,099	33.7288	3,582,899	22.3931
Netherlands	66,999	0.7282	133,999	0.7282	115,999	0.725
New Zealand	131,999	1.4347	263,999	1.4347	228,699	1.4293
Nicaragua	1,001,599	10.8869	2,003,199	10.8869	1,734,699	10.8418
Nigeria	8,568,499	93.1358	17,136,999	93.1358	14,840,299	92.7518
Norway	786,099	8.5445	1,572,199	8.5445	1,361,499	8.5093
Oman	18,099	0.1967	36,199	0.1967	31,399	0.1962
Pakistan	2,642,499	28.7228	5,284,999	28.7228	4,576,599	28.6037
Panama		0.4695		0.4695		0.4675

Market	Maximum Eligible Commissions Paid	Commission Conv Factor	Maximum Eligible Premiums Paid	Premium Conv Factor	Maximum Eligible Income Paid	Income Conv Factor
	43,199		86,399		74,799	
Peru	156,399	1.7	312,799	1.7	270,899	1.6931
Philippines	1,759,199	19.1217	3,518,399	19.1217	3,046,799	19.0425
Poland	168,999	1.8369	337,999	1.8369	292,699	1.8293
Portugal	48,299	0.525	144,899	0.7875	83,699	0.5231
Qatar	217,499	2.3641	434,999	2.3641	376,599	2.3537
Romania	160,299	1.7423	320,599	1.7423	277,699	1.7356
Saudi Arabia	176,199	1.9152	352,399	1.9152	305,199	1.9075
Serbia	3,959,399	43.0369	7,918,799	43.0369	6,857,699	42.8606
Singapore	75,799	0.8239	227,399	1.2358	131,299	0.8206
Slovakia	45,499	0.4945	90,999	0.4945	78,799	0.4925
Slovenia	48,699	0.5293	97,399	0.5293	84,399	0.5275
South Africa	417,899	4.5423	835,799	4.5423	723,799	4.5237
Spain	52,399	0.5695	104,799	0.5695	90,699	0.5668
Sri Lanka	3,977,499	43.2336	7,954,999	43.2336	6,888,999	43.0562
St. Kitts and Nevis	162,099	1.7619	324,199	1.7619	280,799	1.755
St. Lucia	129,899	1.4119	259,799	1.4119	224,899	1.4056
St. Maarten	127,599	1.3869	255,199	1.3869	220,899	1.3806
St. Vincent	133,499	1.451	266,999	1.451	231,199	1.445
Suriname	737,899	8.0206	1,475,799	8.0206	1,278,199	7.9887
Sweden	775,799	8.4326	1,551,599	8.4326	1,343,599	8.3975
Switzerland	90,699	0.9858	181,399	0.9858	157,099	0.9818
Chinese Taiwan	1,249,599	13.5826	2,499,199	13.5826	2,164,299	13.5268
Tanzania	67,102,799	729.3782	134,205,599	729.3782	116,219,199	726.37
Thailand	982,199	10.676	1,964,399	10.676	1,701,099	10.6318
Togo	17,985,799	195.4978	35,971,599	195.4978	31,150,799	194.6925
Tonga	136,199	1.4804	272,399	1.4804	235,899	1.4743
Trinidad &		3.8423		3.8423		3.8268

Market	Maximum Eligible Commissions Paid	Commission Conv Factor	Maximum Eligible Premiums Paid	Premium Conv Factor	Maximum Eligible Income Paid	Income Conv Factor
Tobago	353,499		706,999		612,299	
Turkey	485,099	5.2728	1,940,399	10.5456	840,099	5.2506
Turks & Caicos	92,799	1.0086	185,599	1.0086	160,799	1.005
Uganda	109,625,499	1191.5815	219,250,999	1191.5815	189,866,799	1186.6675
Ukraine	872,599	9.4847	1,745,199	9.4847	1,511,099	9.4443
United Arab Emirates	220,099	2.3923	440,199	2.3923	380,999	2.3812
United Kingdom	58,899	0.6402	117,799	0.6402	101,999	0.6375
United States	91,999	1	183,999	1	159,999	1
Uruguay	1,774,899	19.2923	3,549,799	19.2923	3,073,999	19.2125
Venezuela	557,399	6.0586	1,114,799	6.0586	965,299	6.0331
Vietnam	536,822,599	5835.0282	1,073,645,199	5835.0282	929,754,599	5810.9662
Zambia	378,799	4.1173	757,599	4.1173	655,899	4.0993
Zimbabwe	139,399	1.5152	278,799	1.5152	241,399	1.5087

PLEASE NOTE

a) **MDRT Academy membership is to the individual and is nontransferrable to anyone else.** This includes but is not limited to situations when the individual member leaves the profession or moves companies during the membership year.

b) **If someone joins the MDRT Academy and subsequently finds they are eligible for MDRT membership for the same year, the MDRT Academy membership will be terminated and a refund for the MDRT Academy dues will be issued.** MDRT Academy dues are otherwise nonrefundable.

c) **Applicants for the MDRT Academy should not combine production credit from the methods above.** Commission and premium production are calculated independently.

d) **Elimination of the Risk Protection Credit Requirement for Australia, Canada, New Zealand, the United Kingdom and the United States:** MDRT has eliminated the requirement that a minimum of 50% of an applicant's qualifying production come from products in the Risk-Protection category. Applicants from these countries are able to qualify using any MDRT eligible product in any combination or proportion. The change in the requirement applies to qualification using the Commission and Premium methods.

2. **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*
Healthcare (individual)	100% of first-year commission	100% of first-year premium
Healthcare (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

ELIGIBILITY

1. **Eligibility Overview**
   Applicants for the MDRT Academy must use either the Commission, Premium or Income methods to demonstrate eligibility for membership.

2. **Duration of Membership**
   MDRT Academy membership is granted for **one year only**. All members **must apply every year** to continue their affiliation with the MDRT Academy. Membership will initiate when the person's application is approved. Membership concludes on December 31 of the year for which membership is approved. Applicants can join anytime.

   Please note that individuals may only attain membership in the MDRT Academy for an aggregate of eight years. Once an individual's membership eligibility expires, they are no longer eligible to join.

ADDITIONAL REQUIREMENTS

1. **Annual Membership Dues**
   Annual dues of USD 300 and a completed application are required to join. Advisors joining the MDRT Academy for the first time are eligible for prorated dues if applying after March 31. The prorated dues schedule is below. **Please note that only first-time MDRT Academy members are eligible for prorated dues.**

JOIN DATE	DUES	NOTES
Jan–Mar	USD 300	Membership expires Dec. 31
Apr–Jun	USD 250	Membership expires Dec. 31
July–Sep	USD 175	Membership expires Dec. 31
Oct	USD 100	Membership expires Dec. 31
Nov–Dec	USD 300	Next year's membership begins

CLARIFICATIONS

1. **Eligible Commissions, Fees**

Production credit (for commissions) will be based on eligible commissions received during 2026. Credit may include either earned or advanced (annualized) commissions or both. Advanced (annualized) or earned commissions must be paid to the applicant in 2026 to be eligible for MDRT credit. Please note:

a) 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.
b) 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.
c) If commissions are paid as earned, a policy effective in 2025 may result in production credit for 2026. The policy must be in force on December 31, 2025, but is not required to be in force as of December 31, 2026.
d) Commission credit for pensions is based on the product used to fund the pension (life insurance, annuities, mutual funds, etc.).
e) 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.
f) Life insurance policies that exceed the annual premium or target premium are eligible for credit. First-year commission credit may be given in the 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.

g) Override commissions, training allowances, bonuses and other sales or expense allowances do not qualify under the Commission/Premium method.
h) 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.
i) Financial planning fees/fees for advice are eligible for Other Product credit for the net fee paid to the agent/advisor.
j) 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.
k) 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.
l) Long-term endowment commissions are only eligible in the first year of the policy. Long-term endowment riders (16 years or more) to life insurance policies are eligible for 100% of first-year commission in the Risk-Protection category.

2. <u>Eligible Premium</u>

Production credit (for premium) will be based on eligible premium paid or new money invested during 2026. Please note:

a) If commissions are paid as earned, premium credit should be given only for the amount of premium actually received during the production year.
b) 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.
c) A policy that becomes effective in 2025 may result in production credit for the amount of premium paid or new money invested during 2026.
d) 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.
e) Financial planning fees/fees for advice are eligible for Other Product credit for the gross fee paid to the company, broker-dealer or individual agent/advisor.
f) 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.
g) 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 in the Risk-Protection category.
h) 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.
i) Premium credit for pensions is based on the product used to fund the pension (life insurance, annuities, mutual funds, etc.).

3. <u>Eligible Income</u>

Production credit is based on annual gross income paid during 2026. Please note: (See page 9 for eligible products)

a) 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.
b) Other production-based compensation, such as salaries and production-based bonuses, are also eligible for credit.
c) 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.
d) Override commissions are eligible only for personal production.

Income considered INELIGIBLE for MDRT credit includes:

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

4. **Replacements**

a) 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.
b) 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.

5. **Definitions and Interpretations**

a) Business Paid for and Underwritten

Business to be credited shall be paid for during the MDRT Academy 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.

b) Health Insurance

Includes policies that relate to the health of the body. Dental, vision, etc., are eligible for credit. (See Page 9 for specifics)

c) Policy and Case Definitions

A policy shall be defined as an individual contract covering one or more lives as contrasted with a group policy, a pension, profit-sharing trust or a salary savings plan. Under a qualified pension, profit-sharing trust or a salary savings plan, each individual policy shall count as one (1) policy for the purpose of computing total eligible policies. For purposes of production, an employer-sponsored group life plan, franchise life plan and group annuity plan and mutual fund transaction with one (1) investor shall be considered one (1) case regardless of the number of lives or funds involved.

d) In Force Requirement

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

e) Securities

Includes stocks, bonds or other equities. (See Page 9 for specifics)

MEETINGS

1. **Eligibility**
   MDRT Academy members will have the opportunity to attend the MDRT Annual Meeting, MDRT Global Conference or MDRT EDGE, space permitting, if the following criteria are met:

   a. MDRT Annual Meeting
   - i. MDRT Academy members may attend up to two MDRT Annual Meetings during their Academy membership, with a maximum of one in a calendar year.
   - ii. MDRT Academy members must join the Academy by March 31 of the meeting year.
   - iii. To attend the first meeting, MDRT Academy members must meet a production requirement threshold of 50% of eligible commissions paid, 50% of eligible premiums paid or 50% of eligible income earned for the meeting year (based on the member's previous year's production).
     Total commissions: USD 46,000
     Total premiums: USD 92,000
     Total income: USD 80,000
   - iv. To attend the second meeting, MDRT Academy members must meet a production requirement threshold of 75% of eligible commissions paid, 75% of eligible premiums paid or 75% of income earned for that meeting year (based on the member's previous year's production).
     Total commissions: USD 69,000
     Total premiums: USD 138,000
     Total income: USD 120,000
   - v. If an MDRT Academy member has ever attended an MDRT meeting as an MDRT member, they are permitted to attend one MDRT Annual Meeting meeting as an MDRT Academy member after reaching an MDRT production requirement threshold of 75% of eligible commissions paid, 75% of eligible premiums paid or 75% of income earned for the meeting year (based on the member's previous year's production).
   - vi. If production is submitted on a data file sent by the company, then no certifying letter is required for validation. If the MDRT Academy member is submitting production individually, a commission and premium certifying letter or income form signed by an official of the company is required. Completed files can be submitted to info@mdrtacademy.org.
   - vii. MDRT Academy members will pay the same registration fee as MDRT members.

   b. MDRT Global Conference and/or MDRT EDGE
   - i. All MDRT Academy members and mentees are eligible to attend the MDRT Global Conference. MDRT EDGE is only available to advisors from the United States or Canada. There is no minimum production requirement to attend.
   - ii. MDRT Academy members will pay the MDRT member registration fee (less than the non-member meeting registration fee) to attend the MDRT Global Conference and/or MDRT EDGE.

2027 MDRT meetings

MDRT Annual Meeting*
June 6-9, 2027
Orlando, Florida, USA
annualmeeting.mdrt.org/

MDRT Global Conference*
August 22-25, 2027
Singapore
globalconference.mdrt.org/

MDRT EDGE*
November 3-5, 2027
Dallas, Texas, USA
edge.mdrt.org/
(Only available for members in the United States and Canada)

*Attendance at the MDRT Annual Meeting, MDRT Global Conference and MDRT EDGE requires payment of separate registration fees. For more information visit **mdrt.org** or contact MDRT at +1 (847) 692-6378 or email **meetings@mdrt.org**.

MDRT MENTORING PROGRAM

c. Eligibility

The MDRT Mentoring Program is now part of the MDRT Academy. After joining the MDRT Academy, advisors who want an MDRT member mentor can go to the MDRT mentoring platform (**mdrt.org/mentorship**) to fill out an application to become a mentee. If they receive a match, they will begin a 12-month mentoring relationship facilitated through the MDRT mentoring platform.

Advisors interested in participating in the MDRT Mentoring Program and/or attending an MDRT meeting must join the MDRT Academy. However, advisors in Japan, the Republic of Korea, Bahrain and mainland China are not required to join the MDRT Academy to participate in the mentoring program to qualify for meeting attendance. To learn more, contact mentoring@mdrt.org.