



# Membership Information for the 2026 MDRT Academy

*Based on 2025 production*

**MDRT Academy®**

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## 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 1/20/2025 in the footer of each page.

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Apply for 2026 membership in the MDRT Academy at [mdrtacademy.org](https://mdrtacademy.org).

# MEMBERSHIP INFORMATION FOR THE 2026 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 2026 MDRT Academy from the U.S. will be based on the following production methods: (See Page 9 for products.)

#### **Commission/Fee Method**

Between USD 0 and a maximum of USD 86,999 of eligible commissions paid

#### **Premium Method**

Between USD 0 and a maximum of USD 173,999 of eligible premiums paid

#### **Income Method**

Between USD 0 and a maximum of USD 150,999 of eligible income paid

### **Production Thresholds Expressed in Local Currency**

Membership in the 2026 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	15,699,499	180.4540	31,398,999	180.4540	27,202,999	180.1523
Anguilla	101,099	1.1620	202,199	1.1620	174,999	1.1589
Antigua	158,299	1.8195	316,599	1.8195	274,199	1.8158
Argentina	454,999	5.2298	909,999	5.2298	787,899	5.2178
Armenia	12,905,899	148.3436	25,811,799	148.3436	22,352,499	148.0298
Aruba	114,799	1.3195	229,599	1.3195	198,899	1.3172
Australia	121,199	1.3931	242,399	1.3931	209,899	1.3900
Austria	61,399	0.7057	122,799	0.7057	106,299	0.7039
Azerbaijan	29,899	0.3436	59,799	0.3436	51,799	0.3430
Bahamas	77,999	0.8965	155,999	0.8965	135,099	0.8947
Bangladesh	2,456,499	28.2356	4,912,999	28.2356	4,254,599	28.1761
Barbados	142,499	1.6379	284,999	1.6379	246,799	1.6344
Belarus	97,131,699	1,116.4563	194,263,399	1,116.4563	168,228,099	1114.0933
Belgium	60,999	0.7011	121,999	0.7011	105,599	0.6993

Market	Maximum Eligible Commissions Paid	Commission Conv. Factor	Maximum Eligible Premiums Paid	Premium Conv. Factor	Maximum Eligible Income Paid	Income Conv. Factor
Belize	91,899	1.0563	183,799	1.0563	159,099	1.0536
Bermuda	104,799	1.2045	209,599	1.2045	181,499	1.2019
Bolivia	211,299	2.4287	422,599	2.4287	365,899	2.4231
Bosnia-Herzegovina	56,799	0.6528	113,599	0.6528	98,499	0.6523
Botswana	324,099	3.7252	648,199	3.7252	561,299	3.7172
Brazil	207,599	2.3862	622,799	3.5793	359,499	2.3807
British Virgin Islands	92,999	1.0689	185,999	1.0689	161,099	1.0668
Brunei	47,699	0.5482	143,099	0.8224	82,699	0.5476
Bulgaria	60,299	0.6931	120,599	0.6931	104,399	0.6913
Cambodia	98,340,199	1,130.3471	393,360,799	2,260.6942	170,321,199	1127.9549
Cameroon	18,360,499	211.0402	36,720,999	211.0402	31,797,599	210.5801
Canada	101,899	1.1712	203,799	1.1712	176,499	1.1688
Cayman Islands	79,399	0.9126	158,799	0.9126	137,499	0.9105
Channel Islands	59,199	0.6804	118,399	0.6804	102,599	0.6794
Chile	36,851,399	423.5793	73,702,799	423.5793	63,824,999	422.6821
Colombia	103,057,399	1,184.5678	206,114,799	1,184.5678	178,491,099	1182.0602
Costa Rica	28,521,599	327.8344	57,043,199	327.8344	49,398,199	327.1403
Côte d'Ivoire	19,863,199	228.3126	39,726,399	228.3126	34,402,199	227.8291
Croatia	242,799	2.7908	485,599	2.7908	420,499	2.7847
Curacao	86,599	0.9954	173,199	0.9954	149,999	0.9933
Cyprus	48,199	0.5540	96,399	0.5540	83,499	0.5529
Czech Republic	1,047,299	12.0379	2,094,599	12.0379	1,813,899	12.0125
Denmark	536,299	6.1643	1,072,599	6.1643	928,899	6.1516
Dominica	133,099	1.5298	266,199	1.5298	230,499	1.5264
Dominican Republic	1,587,799	18.2505	3,175,599	18.2505	2,749,999	18.2119
Ecuador	41,099	0.4724	82,199	0.4724	71,199	0.4715
Egypt	198,999	2.2873	596,999	3.4310	344,799	2.2834
El Salvador	37,299	0.4287	74,599	0.4287	64,599	0.4278
Estonia	45,799	0.5264	91,599	0.5264	79,299	0.5251
Fiji	77,099	0.8862	154,199	0.8862	133,599	0.8847
France	58,899	0.6770	117,799	0.6770	101,999	0.6754
Georgia	75,399	0.8666	150,799	0.8666	130,499	0.8642
Germany	60,899	0.7000	121,799	0.7000	105,499	0.6986
Ghana	110,799	1.2735	221,599	1.2735	191,899	1.2708
Gibraltar	59,199	0.6804	118,399	0.6804	101,999	0.6754

Market	Maximum Eligible Commissions Paid	Commission Conv. Factor	Maximum Eligible Premiums Paid	Premium Conv. Factor	Maximum Eligible Income Paid	Income Conv. Factor
Greece	44,799	0.5149	89,599	0.5149	77,499	0.5132
Grenada	142,399	1.6367	284,799	1.6367	246,599	1.6331
Guatemala	320,899	3.6885	641,799	3.6885	555,799	3.6807
Guyana	7,592,399	87.2689	15,184,799	87.2689	13,149,799	87.0847
Honduras	929,099	10.6793	1,858,199	10.6793	1,609,099	10.6562
Hong Kong, China	493,099	5.6678	1,972,399	11.3356	853,999	5.6556
Hungary	12,940,699	148.7436	25,881,399	148.7436	22,412,699	148.4284
India	1,132,599	13.0183	4,530,399	26.0367	1,961,599	12.9907
Indonesia	372,811,699	4,285.1919	745,623,399	4,285.1919	645,694,499	4276.1225
Ireland	65,099	0.7482	130,199	0.7482	112,699	0.7463
Isle of Man	60,899	0.7000	121,799	0.7000	105,499	0.6986
Israel	312,499	3.5919	624,999	3.5919	541,299	3.5847
Italy	52,699	0.6057	105,399	0.6057	91,199	0.6039
Jamaica West Indies	4,990,699	57.3643	9,981,399	57.3643	8,643,699	57.2430
Jordan	26,199	0.3011	52,399	0.3011	45,299	0.3000
Kazakhstan	7,683,799	88.3195	15,367,599	88.3195	13,308,099	88.1331
Kenya	3,687,299	42.3827	7,374,599	42.3827	6,386,299	42.2933
Kuwait	16,899	0.1942	33,799	0.1942	29,299	0.1940
Laos	266,684,299	3,065.3367	533,368,599	3,065.3367	461,363,799	3055.3894
Latvia	41,599	0.4781	83,199	0.4781	71,999	0.4768
Lebanon	100,471,799	1,154.8482	200,943,599	1,154.8482	174,012,899	1152.4033
Lithuania	38,099	0.4379	76,199	0.4379	66,099	0.4377
Luxembourg	71,299	0.8195	142,599	0.8195	123,499	0.8178
Macau, China	414,399	4.7632	1,657,599	9.5264	717,699	4.7529
Macedonia	1,552,899	17.8494	3,105,799	17.8494	2,689,499	17.8112
Malaysia	128,999	1.4827	386,999	2.2241	223,499	1.4801
Malta	28,599	0.3287	57,199	0.3287	49,599	0.3284
Mauritius	1,454,299	16.7160	2,908,599	16.7160	2,518,799	16.6807
Mexico	849,199	9.7609	1,698,399	9.7609	1,470,799	9.7403
Montenegro	28,599	0.3287	57,199	0.3287	49,599	0.3284
Montserrat	71,099	0.8172	142,199	0.8172	123,199	0.8158
Mozambique	1,999,399	22.9816	3,998,799	22.9816	3,462,899	22.9331
Myanmar	32,282,699	371.0655	64,565,399	371.0655	55,912,299	370.2801
Namibia	523,699	6.0195	1,047,399	6.0195	906,999	6.0066
Nepal	1,798,899	20.6770	5,396,699	31.0155	3,115,599	20.6331
Netherlands	63,799	0.7333	127,599	0.7333	110,499	0.7317

Market	Maximum Eligible Commissions Paid	Commission Conv. Factor	Maximum Eligible Premiums Paid	Premium Conv. Factor	Maximum Eligible Income Paid	Income Conv. Factor
New Zealand	126,699	1.4563	253,399	1.4563	219,499	1.4536
Nicaragua	937,799	10.7793	1,875,599	10.7793	1,624,199	10.7562
Nigeria	7,450,899	85.6425	14,901,799	85.6425	12,904,699	85.4615
Norway	763,399	8.7747	1,526,799	8.7747	1,322,199	8.7562
Oman	16,999	0.1954	33,999	0.1954	29,499	0.1953
Pakistan	2,297,799	26.4114	4,595,599	26.4114	3,979,599	26.3549
Panama	42,099	0.4839	84,199	0.4839	72,899	0.4827
Peru	150,099	1.7252	300,199	1.7252	259,999	1.7218
Philippines	1,636,999	18.8160	3,273,999	18.8160	2,835,199	18.7761
Poland	150,599	1.7310	301,199	1.7310	260,799	1.7271
Portugal	45,799	0.5264	137,399	0.7896	79,399	0.5258
Qatar	193,799	2.2275	387,599	2.2275	335,599	2.2225
Romania	143,499	1.6494	286,999	1.6494	248,599	1.6463
Saudi Arabia	166,999	1.9195	333,999	1.9195	289,299	1.9158
Serbia	3,571,599	41.0528	7,143,199	41.0528	6,185,999	40.9668
Singapore	72,399	0.8321	217,199	1.2482	125,399	0.8304
Slovakia	42,499	0.4885	84,999	0.4885	73,599	0.4874
Slovenia	46,399	0.5333	92,799	0.5333	80,399	0.5324
South Africa	363,399	4.1770	726,799	4.1770	629,399	4.1682
Spain	50,499	0.5804	100,999	0.5804	87,399	0.5788
Sri Lanka	3,458,699	39.7551	6,917,399	39.7551	5,990,399	39.6715
St. Kitts and Nevis	156,699	1.8011	313,399	1.8011	271,399	1.7973
St. Lucia	144,899	1.6655	289,799	1.6655	250,899	1.6615
St. Maarten	90,399	1.0390	180,799	1.0390	156,499	1.0364
St. Vincent	122,599	1.4091	245,199	1.4091	212,299	1.4059
Suriname	306,199	3.5195	612,399	3.5195	530,399	3.5125
Sweden	723,499	8.3160	1,446,999	8.3160	1,252,999	8.2980
Switzerland	88,899	1.0218	177,799	1.0218	153,999	1.0198
Chinese Taiwan	1,389,599	15.9724	2,779,199	15.9724	2,406,799	15.9390
Tanzania	64,434,999	740.6321	128,869,999	740.6321	111,598,699	739.0642
Thailand	971,899	11.1712	1,943,799	11.1712	1,683,299	11.1476
Togo	18,292,999	210.2643	36,585,999	210.2643	31,682,899	209.8205
Tonga	130,399	1.4988	260,799	1.4988	225,899	1.4960
Trinidad & Tobago	344,399	3.9586	688,799	3.9586	596,499	3.9503
Turkey	293,099	3.3689	1,172,399	6.7379	507,599	3.3615
Turks & Caicos	96,399	1.1080	192,799	1.1080	166,999	1.1059

Market	Maximum Eligible Commissions Paid	Commission Conv. Factor	Maximum Eligible Premiums Paid	Premium Conv. Factor	Maximum Eligible Income Paid	Income Conv. Factor
Uganda	105,647,099	1,214.3344	211,294,199	1,214.3344	182,976,399	1211.7642
Ukraine	674,799	7.7563	1,349,599	7.7563	1,168,599	7.7390
United Arab Emirates	201,299	2.3137	402,599	2.3137	348,499	2.3079
United Kingdom	56,199	0.6459	112,399	0.6459	97,299	0.6443
United States	86,999	1.0000	173,999	1.0000	150,999	1.0000
Uruguay	1,543,399	17.7402	3,086,799	17.7402	2,673,099	17.7026
Venezuela	631,299	7.2563	1,262,599	7.2563	1,093,299	7.2403
Vietnam	466,802,299	5,365.5436	933,604,599	5,365.5436	808,482,299	5354.1874
Zambia	329,399	3.7862	658,799	3.7862	570,399	3.7774
Zimbabwe	31,489,499	361.9482	62,978,999	361.9482	54,536,899	361.1715

PLEASE NOTE

- a) **MDRT Academy membership is to the individual and as a result is nontransferable 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 U.K. and the U.S.:** 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

<b>Products from life insurance companies</b>	<i>Commission/Fee Credit</i>	<i>Premium Credit</i>
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

<b>Products</b>	<i>Commission/Fee Credit</i>	<i>Premium Credit</i>
Health care (individual)	100% of first-year commission	100% of first-year premium
Health care (group)	100% of first-year commission	10% of first-year premium
Mutual funds	100% of all commissions/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 2025. Credit may include either earned or advanced (annualized) commissions or both. Advanced (annualized) or earned commissions must be paid to the applicant in 2025 to be eligible for MDRT credit. Please note:

- 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 2024 may result in production credit for 2025. The policy must be in force on December 31, 2024, but is not required to be in force as of December 31, 2025.
- 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. Eligible Premium**

Production credit (for premium) will be based on eligible premium paid or new money invested during 2025. 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 2024 may result in production credit for the amount of premium paid or new money invested during 2025.
- 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. Eligible Income**

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

- a) See chart on Page 9 for eligible products.
- b) 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.
- c) Other production-based compensation, such as salaries and production-based bonuses, are also eligible for credit.
- d) 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.
- e) Override commissions are eligible only for personal production.

Income considered INELIGIBLE for MDRT credit includes:

- f) Training bonuses/allowances
- g) Sales/expense allowances
- h) Sign-on bonuses or transition packages
- i) Overrides derived from the production of others
- j) Non-cash compensation, such as incentive trips
- k) Income from property and casualty insurance and general insurance (fire, home, auto, etc.)
- l) Income from the sale of mortgages
- m) Life settlements
- n) 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 is 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 43,500
  - Total premiums: USD 87,000
  - Total income: USD 75,500
- 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 65,250
  - Total premiums: USD 130,500
  - Total income: USD 113,250
- 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](mailto: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 are eligible to attend the MDRT Global Conference or MDRT EDGE. There is no minimum production requirement to attend. The MDRT EDGE meeting is only available to members in the U.S. and Canada.
- 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.

### **2026 MDRT Meetings**

MDRT Annual Meeting\*  
June 7-10, 2026  
Anaheim, California, USA  
[annualmeeting.mdr.org/](http://annualmeeting.mdr.org/)

MDRT Global Conference\*  
August 23-26, 2026  
Sydney, Australia  
[globalconference.mdr.org/](http://globalconference.mdr.org/)

MDRT EDGE\*  
November 9-11, 2026  
Boston, Massachusetts, USA  
[edge.mdr.org/](http://edge.mdr.org/)  
(Only available for members in the U.S. and Canada)

\*Attendance at the MDRT Annual Meeting, MDRT Global Conference and MDRT EDGE requires payment of separate registration fees. Visit [mdrt.org](http://mdrt.org) or contact MDRT at +1 (847) 692-6378 or email [meetings@mdrt.org](mailto:meetings@mdrt.org) for meeting information.

## 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](http://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 join the mentoring program to qualify for meeting attendance.