



MDRT
The Premier Association
of Financial Professionals®

March 01 2026

Navneet Lakhara
G 702 Shubh Vatika, Near Millennium Park Karadva Road, Dindoli
Surat, GJ India 394210

Dear Navneet:

Congratulations! You have been approved for membership in the 2026 Million Dollar Round Table (MDRT). Our records indicate you are now a Qualifying member with 1 year(s) of membership. Enclosed is a certificate of membership for your office.

Please use member ID number 10346042 when corresponding with MDRT.

Make the most of your membership by logging in to **mdrt.org** to start using the innovative ideas you have access to as a member of this premier association. Make your experience even more powerful by completing your profile, which allows you to connect to resources that interest you the most.

From educational resources to members-only meetings, MDRT helps its members grow professionally and personally by creating opportunities to make one- on-one connections, including ways to:

- **Expand your network.**
Connect with other members through volunteering and mentoring, further developing skills for overall success.
- **Accelerate your success.**
Engage in MDRT events, locally and globally, where you can hear from industry leaders, share with peers, and exchange best practices.
- **Grow your business.**
Access career-changing content on our website, in *Round the Table* magazine, on the MDRT App and more.

Once again, congratulations on your achievement! Best wishes for continued success in 2026!

Cordially,

John F. Nichols, MSM, CLU
2026 MDRT President



This is to certify that

Qualifying Member

Navneet Lakhara

*having fulfilled all the requirements
of the Bylaws for membership in the
2026 Million Dollar Round Table
and in consequence whereof is entitled to all privileges
that thereto pertain, including the use of the insignia.*

A handwritten signature in black ink, which appears to read 'John F. Nichols', is positioned in the bottom right area of the page.

John F. Nichols, MSM, CLU
2026 MDRT President