

# GLOBAL MEDICAL INSURANCE® - SILVER

## WORLDWIDE COVERAGE

(New Business Rates Effective 1/1/2014. IMG reserves the right to issue the most current rates online in the event these expire, are modified or replaced with a newer version. Rates include premium tax where applicable.) Global Medical Insurance is underwritten by Sirius International Insurance Corporation (publ) (the "Company"). It is distributed, managed and administered, as agent for and on behalf of the Company, by International Medical Group®, Inc. ("IMG®"). © 2007-2014 International Medical Group, Inc. All rights reserved.



## ANNUAL PREMIUMS

All amounts shown are in U.S. dollars. Please select your deductible carefully, as you will be unable to select a lower deductible when you renew your coverage.

Deductibles	\$250		\$500		\$1,000		\$2,500		\$5,000		\$10,000	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
<b>14 days to 9 years**</b>	First 2 no additional cost* - Then 316		First 2 no additional cost* - Then 275		First 2 no additional cost* - Then 214		First 2 no additional cost* - Then 188		First 2 no additional cost* - Then 172		First 2 no additional cost* - Then 153	
<b>10 to 18**</b>	323	323	288	288	238	238	221	221	208	208	184	184
*The first two Dependent Children from the ages of 14 days to 9 years are covered at no additional cost for the first year of coverage only when both parents or guardians are insured under the Global Medical Insurance plan. On the first renewal date, premium will be 50% of the published rates. For subsequent renewals, the renewal premium will apply. **Dependent child rates are only available when at least one parent or guardian is insured under the Global Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the Male 19 to 24 rates.												
<b>19 to 24</b>	732	913	634	899	494	689	430	600	338	482	300	415
<b>25 to 29</b>	773	1,040	675	1,011	525	779	458	676	359	562	319	442
<b>30 to 34</b>	865	1,151	745	1,084	577	839	506	732	397	588	352	500
<b>35 to 39</b>	988	1,386	801	1,229	620	955	543	825	424	687	379	537
<b>40 to 44</b>	1,250	1,522	1,015	1,324	673	1,037	590	908	564	703	501	626
<b>45 to 49</b>	1,393	1,679	1,142	1,428	884	1,104	771	962	629	759	560	676
<b>50 to 54</b>	1,700	1,868	1,441	1,610	1,114	1,249	972	1,111	826	921	734	821
<b>55 to 59</b>	2,095	2,095	1,821	1,821	1,410	1,408	1,229	1,229	1,035	1,043	920	929
<b>60 to 64</b>	3,084	2,902	2,810	2,629	2,369	2,091	2,145	1,925	1,792	1,592	1,595	1,417
<b>65 to 69</b>	6,440	5,587	6,163	5,343	5,765	4,866	4,432	3,617	3,875	3,470	3,449	3,089
<b>70 to 74</b>	Please contact IMG or your agent for premium information concerning this age bracket											
<b>Modal Payment Factors*** Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10</b>							<b>Optional Maternity Rider \$4,000 annual premium Optional Dental &amp; Vision Rider \$570 annual premium</b>					

\*\*\*Except for Global Group, IMG will not accept checks, money orders or wire transfers for semi-annual, quarterly, or monthly payment modes. These alternative payment modes are only accepted with pre-authorization to debit your credit card on the due date(s) of your future premium installment(s) prior to the expiration date.

**Note:** Choosing the semi-annual payment option (modal payment factor .55) results in total payments of 110% of the annual premium, choosing the quarterly payment option (modal payment factor .28) results in total payments of 112% of the annual premium, and choosing the monthly payment option (modal payment factor .10) results in total payments of 120% of the annual premium.

**Please see rates on reverse side for Worldwide Coverage Excluding the U.S., Canada, China, Hong Kong, Japan, Macau, Singapore, and Taiwan**

# GLOBAL MEDICAL INSURANCE® - SILVER

**WORLDWIDE COVERAGE EXCLUDING THE U.S., CANADA, CHINA, HONG KONG, JAPAN, MACAU, SINGAPORE, AND TAIWAN**



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Deductibles	\$250		\$500		\$1,000		\$2,500		\$5,000		\$10,000	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
<b>14 days to 9 years**</b>	First 2 no additional cost* - Then 237		First 2 no additional cost* - Then 207		First 2 no additional cost* - Then 161		First 2 no additional cost* - Then 141		First 2 no additional cost* - Then 130		First 2 no additional cost* - Then 114	
<b>10 to 18**</b>	243	243	216	216	179	179	166	166	156	156	137	137
<b>19 to 24</b>	550	684	475	673	370	516	323	450	253	362	225	312
<b>25 to 29</b>	580	781	507	759	393	583	343	508	269	421	239	333
<b>30 to 34</b>	649	863	559	814	432	630	379	549	297	441	264	376
<b>35 to 39</b>	743	1,040	601	924	465	717	408	619	319	516	284	402
<b>40 to 44</b>	937	1,142	760	993	505	778	442	681	423	530	376	469
<b>45 to 49</b>	1,044	1,259	856	1,071	664	829	578	722	471	570	420	506
<b>50 to 54</b>	1,275	1,401	1,082	1,207	835	937	730	833	619	692	551	616
<b>55 to 59</b>	1,571	1,571	1,365	1,365	1,057	1,056	921	921	775	782	690	696
<b>60 to 64</b>	2,313	2,177	2,107	1,972	1,777	1,569	1,609	1,445	1,344	1,195	1,197	1,063
<b>65 to 69</b>	4,829	4,190	4,623	4,008	4,325	3,650	3,324	2,713	2,907	2,603	2,587	2,316
<b>70 to 74</b>	Please contact IMG or your agent for premium information concerning this age bracket											
<b>Modal Payment Factors***</b>	Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10						Optional Maternity Rider \$4,000 annual premium Optional Dental & Vision Rider \$460 annual premium					

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**Please see rates on reverse side for Worldwide Coverage**

# GLOBAL MEDICAL INSURANCE® - GOLD (For enhanced, long-term benefits, see Gold Plus plan option)

## WORLDWIDE COVERAGE

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## ANNUAL PREMIUMS

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Deductibles	\$250		\$500		\$1,000		\$2,500		\$5,000		\$10,000	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
<b>AGE</b>												
<b>14 days to 9 years**</b>	First 2 no additional cost* - Then 439		First 2 no additional cost* - Then 375		First 2 no additional cost* - Then 281		First 2 no additional cost* - Then 255		First 2 no additional cost* - Then 225		First 2 no additional cost* - Then 204	
<b>10 to 18**</b>	486	486	396	396	310	310	281	281	251	251	225	225
*The first two Dependent Children from the ages of 14 days to 9 years are covered at no additional cost for the first year of coverage only when both parents or guardians are insured under the Global Medical Insurance plan. On the first renewal date, premium will be 50% of the published rates. For subsequent renewals, the renewal premium will apply. **Dependent child rates are only available when at least one parent or guardian is insured under the Global Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the Male 19 to 24 rates.												
<b>19 to 24</b>	1,015	1,336	873	1,266	698	936	604	809	471	652	372	493
<b>25 to 29</b>	1,038	1,474	893	1,375	714	1,014	618	877	482	684	381	505
<b>30 to 34</b>	1,102	1,586	947	1,459	758	1,107	659	963	518	782	409	585
<b>35 to 39</b>	1,144	1,759	984	1,545	787	1,149	685	1,000	538	812	425	607
<b>40 to 44</b>	1,503	1,964	1,375	1,788	1,100	1,320	946	1,249	738	952	583	746
<b>45 to 49</b>	1,740	2,105	1,583	1,930	1,219	1,463	1,097	1,317	894	1,028	706	812
<b>50 to 54</b>	2,069	2,230	1,862	2,029	1,489	1,623	1,378	1,502	1,102	1,201	871	949
<b>55 to 59</b>	2,745	2,668	2,443	2,370	1,991	1,932	1,683	1,632	1,413	1,371	1,117	1,083
<b>60 to 64</b>	3,855	3,636	3,605	3,378	2,884	2,667	2,711	2,507	2,277	2,015	1,867	1,662
<b>65 to 69</b>	7,712	6,933	7,480	6,485	6,957	5,948	5,391	4,960	4,744	4,365	3,890	3,579
<b>70 to 74</b>	Please contact IMG or your agent for premium information concerning this age bracket											
<b>Modal Payment Factors*** Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10</b>							<b>Optional Maternity Rider \$4,000 annual premium</b>					
							<b>Optional Dental &amp; Vision Rider \$570 annual premium</b>					

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# GLOBAL MEDICAL INSURANCE® - GOLD (For enhanced, long-term benefits, see Gold Plus plan option)

## WORLDWIDE COVERAGE EXCLUDING THE U.S., CANADA, CHINA, HONG KONG, JAPAN, MACAU, SINGAPORE, AND TAIWAN



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Deductibles	\$250		\$500		\$1,000		\$2,500		\$5,000		\$10,000	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
<b>14 days to 9 years**</b>	First 2 no additional cost* - Then 324		First 2 no additional cost* - Then 277		First 2 no additional cost* - Then 207		First 2 no additional cost* - Then 189		First 2 no additional cost* - Then 167		First 2 no additional cost* - Then 151	
<b>10 to 18**</b>	359	359	293	293	229	229	208	208	186	186	167	167
<b>19 to 24</b>	751	989	646	937	517	692	447	599	349	483	275	365
<b>25 to 29</b>	768	1,091	661	1,018	529	751	457	649	357	506	282	373
<b>30 to 34</b>	815	1,174	701	1,080	561	819	488	712	383	578	303	433
<b>35 to 39</b>	847	1,301	728	1,143	582	850	507	740	398	601	314	449
<b>40 to 44</b>	1,112	1,453	1,018	1,323	814	977	700	924	546	704	431	552
<b>45 to 49</b>	1,288	1,558	1,172	1,428	902	1,083	812	974	662	761	523	601
<b>50 to 54</b>	1,531	1,650	1,378	1,502	1,102	1,201	1,019	1,111	816	889	644	702
<b>55 to 59</b>	2,032	1,974	1,808	1,754	1,474	1,429	1,245	1,208	1,046	1,015	826	802
<b>60 to 64</b>	2,853	2,690	2,667	2,499	2,134	1,974	2,006	1,855	1,685	1,491	1,382	1,230
<b>65 to 69</b>	5,707	5,131	5,535	4,799	5,148	4,401	3,990	3,670	3,511	3,230	2,879	2,649
<b>70 to 74</b>	Please contact IMG or your agent for premium information concerning this age bracket											
<b>Modal Payment Factors***</b> Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10							<b>Optional Maternity Rider \$4,000 annual premium</b> <b>Optional Dental &amp; Vision Rider \$460 annual premium</b>					

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*Please see rates on reverse side for Worldwide Coverage*

# GLOBAL MEDICAL INSURANCE® - GOLD PLUS

## WORLDWIDE COVERAGE

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Deductibles	\$250		\$500		\$1,000		\$2,500		\$5,000		\$10,000	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
<b>14 days to 9 years**</b>	First 2 no additional cost* - Then 588		First 2 no additional cost* - Then 495		First 2 no additional cost* - Then 377		First 2 no additional cost* - Then 342		First 2 no additional cost* - Then 306		First 2 no additional cost* - Then 265	
<b>10 to 18**</b>	638	638	520	520	403	403	367	367	326	326	296	296
*The first two Dependent Children from the ages of 14 days to 9 years are covered at no additional cost for the first year of coverage only when both parents or guardians are insured under the Global Medical Insurance plan. On the first renewal date, premium will be 50% of the published rates. For subsequent renewals, the renewal premium will apply. **Dependent child rates are only available when at least one parent or guardian is insured under the Global Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the Male 19 to 24 rates.												
<b>19 to 24</b>	1,155	1,621	961	1,348	745	1,046	655	920	537	753	410	575
<b>25 to 29</b>	1,163	1,744	1,000	1,500	775	1,163	682	1,023	558	837	426	640
<b>30 to 34</b>	1,344	2,079	1,119	1,730	867	1,341	763	1,180	624	966	477	737
<b>35 to 39</b>	1,500	2,338	1,248	1,946	967	1,508	851	1,327	697	1,086	532	830
<b>40 to 44</b>	1,934	2,579	1,610	2,147	1,248	1,664	1,098	1,464	899	1,198	686	915
<b>45 to 49</b>	2,418	2,781	2,012	2,314	1,560	1,794	1,373	1,579	1,123	1,292	858	987
<b>50 to 54</b>	4,259	4,600	4,098	4,420	3,640	3,931	3,203	3,459	2,621	2,831	2,002	2,162
<b>55 to 59</b>	5,724	5,618	5,565	5,459	4,982	4,929	4,384	4,338	3,587	3,549	2,740	2,711
<b>60 to 64</b>	7,139	6,561	6,930	6,365	6,148	5,724	5,410	5,037	4,427	4,121	3,381	3,148
<b>65 to 69</b>	16,006	13,886	15,370	13,345	14,840	12,720	12,317	10,558	9,201	7,886	8,162	6,996
<b>70 to 74</b>	Please contact IMG or your agent for premium information concerning this age bracket											
<b>Modal Payment Factors***</b> Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10							<b>Optional Maternity Rider \$4,000 annual premium</b> <b>Optional Dental &amp; Vision Rider \$570 annual premium</b>					

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# GLOBAL MEDICAL INSURANCE® - GOLD PLUS

**WORLDWIDE COVERAGE EXCLUDING THE U.S., CANADA, CHINA, HONG KONG, JAPAN, MACAU, SINGAPORE, AND TAIWAN**



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Deductibles	\$250		\$500		\$1,000		\$2,500		\$5,000		\$10,000	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
<b>AGE</b>	First 2 no additional cost* - Then 439		First 2 no additional cost* - Then 372		First 2 no additional cost* - Then 286		First 2 no additional cost* - Then 255		First 2 no additional cost* - Then 230		First 2 no additional cost* - Then 204	
<b>14 days to 9 years**</b>	478	478	391	391	304	304	274	274	247	247	221	221
<b>10 to 18**</b>	478	478	391	391	304	304	274	274	247	247	221	221
*The first two Dependent Children from the ages of 14 days to 9 years are covered at no additional cost for the first year of coverage only when both parents or guardians are insured under the Global Medical Insurance plan. On the first renewal date, premium will be 50% of the published rates. For subsequent renewals, the renewal premium will apply. **Dependent child rates are only available when at least one parent or guardian is insured under the Global Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the Male 19 to 24 rates.												
<b>19 to 24</b>	866	1,216	721	1,012	559	784	492	691	403	565	307	431
<b>25 to 29</b>	872	1,309	750	1,125	581	872	512	767	418	628	320	479
<b>30 to 34</b>	1,009	1,559	839	1,297	651	1,006	572	885	468	724	358	553
<b>35 to 39</b>	1,125	1,754	936	1,460	726	1,132	639	996	523	815	399	622
<b>40 to 44</b>	1,451	1,934	1,207	1,610	936	1,248	824	1,098	674	899	515	686
<b>45 to 49</b>	1,814	2,088	1,509	1,737	1,170	1,347	1,030	1,185	842	970	644	741
<b>50 to 54</b>	3,626	3,781	3,194	3,331	2,730	2,948	2,402	2,595	1,966	2,123	1,502	1,622
<b>55 to 59</b>	4,293	4,214	4,174	4,095	3,737	3,697	3,288	3,254	2,690	2,662	2,055	2,034
<b>60 to 64</b>	5,354	4,921	5,198	4,774	4,611	4,293	4,058	3,778	3,320	3,091	2,536	2,361
<b>65 to 69</b>	12,005	10,415	11,528	10,010	11,130	9,540	9,238	7,918	6,901	5,915	6,122	5,247
<b>70 to 74</b>	Please contact IMG or your agent for premium information concerning this age bracket											
<b>Modal Payment Factors***</b> Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10							<b>Optional Maternity Rider \$4,000 annual premium</b> <b>Optional Dental &amp; Vision Rider \$460 annual premium</b>					

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# GLOBAL MEDICAL INSURANCE® - PLATINUM

## WORLDWIDE COVERAGE

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## ANNUAL PREMIUMS

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Deductibles	\$100		\$250		\$500		\$1,000		\$2,500		\$5,000		\$10,000	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
<b>14 days to 9 years**</b>	First 2 no additional cost* - Then 2,162		First 2 no additional cost* - Then 1,968		First 2 no additional cost* - Then 1,764		First 2 no additional cost* - Then 1,503		First 2 no additional cost* - Then 1,422		First 2 no additional cost* - Then 1,345		First 2 no additional cost* - Then 1,279	
<b>10 to 18**</b>	2,287	2,287	2,079	2,079	1,821	1,821	1,563	1,563	1,478	1,478	1,395	1,395	1,323	1,323
<b>19 to 24</b>	3,585	5,456	3,274	4,928	2,892	4,717	2,390	3,520	2,175	3,168	1,888	2,534	1,601	2,218
<b>25 to 29</b>	3,689	6,542	3,369	5,914	2,976	5,660	2,459	4,224	2,238	3,802	1,943	3,041	1,648	2,440
<b>30 to 34</b>	4,024	7,614	3,675	6,877	3,246	6,386	2,683	4,912	2,441	4,421	2,119	3,881	1,797	2,997
<b>35 to 39</b>	4,248	8,455	3,880	7,637	3,427	6,928	2,832	5,455	2,577	4,909	2,237	4,309	1,897	3,109
<b>40 to 44</b>	5,217	9,248	4,765	8,353	4,208	7,518	3,478	5,966	3,165	5,370	2,747	4,714	2,261	3,580
<b>45 to 49</b>	6,382	7,365	5,829	6,652	5,276	5,512	4,255	4,752	3,872	4,277	3,361	3,754	2,723	2,851
<b>50 to 54</b>	13,493	15,332	12,240	13,994	12,047	12,862	9,638	10,290	8,770	9,261	7,614	8,129	6,168	6,483
<b>55 to 59</b>	19,194	18,918	17,531	17,141	15,995	15,871	12,796	12,697	11,645	11,427	10,109	10,030	7,934	7,872
<b>60 to 64</b>	21,309	20,237	19,330	18,527	17,960	16,960	15,221	14,252	13,851	12,827	12,024	11,259	9,893	8,979
<b>65 to 69</b>	43,314	37,933	39,440	34,595	38,031	33,078	35,214	30,347	27,467	25,188	23,946	21,850	20,072	18,208
<b>70 to 74</b>	Please contact IMG or your agent for premium information concerning this age bracket													
<b>Modal Payment Factors*** Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10</b>														

\*\*\*Except for Global Group, IMG will not accept checks, money orders or wire transfers for semi-annual, quarterly, or monthly payment modes. These alternative payment modes are only accepted with pre-authorization to debit your credit card on the due date(s) of your future premium installment(s) prior to the expiration date.

**Note:** Choosing the semi-annual payment option (modal payment factor .55) results in total payments of 110% of the annual premium, choosing the quarterly payment option (modal payment factor .28) results in total payments of 112% of the annual premium, and choosing the monthly payment option (modal payment factor .10) results in total payments of 120% of the annual premium.

**Please see rates on reverse side for Worldwide Coverage Excluding the U.S., Canada, China, Hong Kong, Japan, Macau, Singapore, and Taiwan**

# GLOBAL MEDICAL INSURANCE® - PLATINUM

## WORLDWIDE COVERAGE EXCLUDING THE U.S., CANADA, CHINA, HONG KONG, JAPAN, MACAU, SINGAPORE, AND TAIWAN

(New Business Rates Effective 1/1/2014. IMG reserves the right to issue the most current rates online in the event these expire, are modified or replaced with a newer version. Rates include premium tax where applicable.) Global Medical Insurance is underwritten by Sirius International Insurance Corporation (publ) (the "Company"). It is distributed, managed and administered, as agent for and on behalf of the Company, by International Medical Group®, Inc. ("IMG®"). © 2007-2014 International Medical Group, Inc. All rights reserved.



### ANNUAL PREMIUMS

All amounts shown are in U.S. dollars. Please select your deductible carefully, as you will be unable to select a lower deductible when you renew your coverage.

Deductibles	\$100		\$250		\$500		\$1,000		\$2,500		\$5,000		\$10,000	
	AGE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE
<b>14 days to 9 years**</b>	First 2 no additional cost* - Then 1,808		First 2 no additional cost* - Then 1,642		First 2 no additional cost* - Then 1,491		First 2 no additional cost* - Then 1,297		First 2 no additional cost* - Then 1,233		First 2 no additional cost* - Then 1,175		First 2 no additional cost* - Then 1,128	
<b>10 to 18**</b>	1,897	1,897	1,725	1,725	1,535	1,535	1,341	1,341	1,277	1,277	1,215	1,215	1,161	1,161
<b>19 to 24</b>	2,907	4,427	2,655	3,998	2,345	3,827	1,938	2,856	1,764	2,570	1,531	2,056	1,298	1,799
<b>25 to 29</b>	2,988	6,719	2,729	6,069	2,410	5,809	1,992	4,335	1,813	3,902	1,574	3,425	1,335	2,558
<b>30 to 34</b>	3,239	6,130	2,958	5,536	2,613	5,141	2,159	3,955	1,965	3,559	1,706	3,124	1,447	2,412
<b>35 to 39</b>	3,398	6,764	3,103	6,109	2,741	5,542	2,265	4,364	2,061	3,927	1,789	3,447	1,518	2,487
<b>40 to 44</b>	4,122	7,306	3,764	6,599	3,325	5,939	2,748	4,713	2,500	4,242	2,171	3,723	1,786	2,828
<b>45 to 49</b>	5,042	5,819	4,605	5,256	4,168	4,355	3,361	3,754	3,059	3,379	2,655	2,966	2,151	2,253
<b>50 to 54</b>	10,524	11,958	9,547	10,915	9,396	10,032	7,517	8,026	6,841	7,223	5,939	6,340	4,811	5,056
<b>55 to 59</b>	14,914	14,699	13,622	13,318	12,429	12,332	9,943	9,865	9,048	8,879	7,855	7,794	6,165	6,117
<b>60 to 64</b>	16,407	15,583	14,884	14,266	13,829	13,059	11,719	10,974	10,665	9,877	9,258	8,670	7,618	6,914
<b>65 to 69</b>	32,918	28,829	29,974	26,292	28,904	25,139	26,763	23,063	20,875	19,143	18,199	16,606	15,255	13,838
<b>70 to 74</b>	Please contact IMG or your agent for premium information concerning this age bracket													
<b>Modal Payment Factors*** Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10</b>														

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**Please see rates on reverse side for Worldwide Coverage**