GlobalSelect® (Individual & Family) Full Medical Underwriting Premiums

New Business Rates
Effective: 1st June 2012

£GB Pounds

These premiums relate to 'Full Medical Underwriting Applications.' For details on Moratorium Underwriting Premiums, refer to Moratorium Underwriting Premium Sheets.

HeadStart Sub-Plan

GB £	AREA 1 - Europe				AREA 2 - Worldwide excluding USA, Canada, China, Hong Kong, Macau, Japan, Singapore and Taiwan				AREA 3 - Worldwide			
Age	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually
14 days-9 yrs* **	36.47	102.10	200.56	365.00	42.55	119.13	234.00	425.00	100.78	282.17	554.26	1,008.00
10-18**	41.00	114.79	225.47	410.00	46.52	130.26	255.86	465.00	116.25	325.49	639.35	1,162.00
19-24	51.94	145.42	285.64	519.00	60.34	168.94	331.84	603.00	131.72	368.80	724.43	1,317.00
25-29	61.11	171.09	336.08	611.00	69.73	195.23	383.49	697.00	154.92	433.78	852.06	1,549.00
30-34	68.07	190.60	374.39	681.00	85.20	238.55	468.57	852.00	178.13	498.75	979.69	1,781.00
35-39	77.46	216.89	426.03	775.00	89.07	249.38	489.86	891.00	201.33	563.72	1,107.32	2,013.00
40-44	87.52	245.04	481.33	875.00	102.99	288.36	566.42	1,030.00	240.12	672.32	1,320.63	2,401.00
45-49	104.54	292.70	574.94	1,045.00	120.01	336.01	660.03	1,200.00	278.79	780.61	1,533.35	2,788.00
50-54	150.95	422.65	830.20	1,509.00	156.47	438.12	860.59	1,565.00	364.76	1,021.33	2,006.18	3,648.00
55-59	209.18	585.69	1,150.46	2,092.00	240.12	672.32	1,320.63	2,401.00	495.60	1,387.67	2,725.77	4,956.00
60-64	278.79	780.61	1,533.35	2,788.00	333.05	932.53	1,831.75	3,330.00	697.04	1,951.70	3,833.69	6,970.00
65-69	449.19	1,257.72	2,470.52	4,492.00	525.43	1,471.20	2,889.87	5,254.00	890.63	2,493.76	4,898.47	8,906.00
70-74	658.36	1,843.41	3,620.98	6,584.00	665.99	1,864.76	3,662.92	6,660.00	1,463.80	4,098.63	8,050.87	14,638.00

Basic Sub-Plan

GB £	AREA 1 - Europe				AREA 2 - Worldwide excluding USA, Canada, China, Hong Kong, Macau, Japan, Singapore and Taiwan				AREA 3 - Worldwide			
Age	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually
14 days-9 yrs* **	47.52	133.04	261.33	475.00	59.45	166.46	326.98	595.00	149.73	419.24	823.52	1,497.00
10-18**	51.61	144.49	283.83	516.00	67.41	188.73	370.73	674.00	174.26	487.93	958.43	1,743.00
19-24	69.73	195.23	383.49	697.00	87.19	244.12	479.52	872.00	198.02	554.44	1,089.08	1,980.00
25-29	79.23	221.84	435.77	792.00	94.26	263.91	518.40	943.00	213.93	599.00	1,176.62	2,139.00
30-34	89.51	250.61	492.28	895.00	116.47	326.10	640.56	1,165.00	245.53	687.48	1,350.42	2,455.00
35-39	102.99	288.36	566.42	1,030.00	122.88	344.05	675.81	1,229.00	265.42	743.18	1,459.81	2,654.00
40-44	130.72	366.02	718.96	1,307.00	143.43	401.60	788.87	1,434.00	316.03	884.88	1,738.17	3,160.00
45-49	162.44	454.82	893.39	1,624.00	178.35	499.37	980.90	1,783.00	364.43	1,020.40	2,004.37	3,644.00
50-54	198.02	554.44	1,089.08	1,980.00	229.73	643.24	1,263.52	2,297.00	435.70	1,219.96	2,396.35	4,357.00
55-59	308.96	865.09	1,699.28	3,090.00	348.52	975.84	1,916.83	3,485.00	673.39	1,885.48	3,703.62	6,734.00
60-64	388.19	1,086.92	2,135.02	3,882.00	495.15	1,386.42	2,723.33	4,952.00	839.69	2,351.13	4,618.30	8,397.00
65-69	506.98	1,419.53	2,788.36	5,070.00	633.72	1,774.42	3,485.46	6,337.00	1,091.63	3,056.56	6,003.97	10,916.00
70-74	887.21	2,484.17	4,879.63	8,872.00	1,029.86	2,883.61	5,664.23	10,299.00	1,901.27	5,323.54	10,456.96	19,013.00

Standard Sub-Plan

GB £	AREA 1 - Europe				AREA 2 - Worldwide excluding USA, Canada, China, Hong Kong, Macau, Japan, Singapore and Taiwan				AREA 3 - Worldwide			
Age	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually
14 days-9 yrs* **	67.85	189.97	373.15	678.00	79.01	221.23	434.56	790.00	179.57	502.78	987.61	1,796.00
10-18**	74.26	207.91	408.40	743.00	85.42	239.16	469.78	854.00	189.18	529.69	1,040.46	1,892.00
19-24	103.76	290.53	570.68	1,038.00	110.94	310.63	610.17	1,109.00	231.50	648.20	1,273.25	2,315.00
25-29	118.90	332.92	653.95	1,189.00	131.72	368.80	724.43	1,317.00	275.37	771.02	1,514.51	2,754.00
30-34	125.31	350.85	689.18	1,253.00	142.88	400.05	785.81	1,429.00	299.24	837.86	1,645.79	2,992.00
35-39	142.88	400.05	785.81	1,429.00	149.18	417.69	820.46	1,492.00	323.22	905.00	1,777.68	3,232.00
40-44	158.79	444.61	873.35	1,588.00	179.57	502.78	987.61	1,796.00	383.11	1,072.69	2,107.08	3,831.00
45-49	195.59	547.64	1,075.72	1,956.00	215.59	603.64	1,185.72	2,156.00	442.89	1,240.08	2,435.87	4,429.00
50-54	238.57	668.00	1,312.14	2,386.00	267.30	748.44	1,470.15	2,673.00	586.54	1,642.30	3,225.94	5,865.00
55-59	351.17	983.28	1,931.44	3,512.00	379.02	1,061.24	2,084.58	3,790.00	829.97	2,323.90	4,564.81	8,300.00
60-64	510.73	1,430.04	2,809.02	5,107.00	526.76	1,474.91	2,897.15	5,268.00	1,053.51	2,949.81	5,794.28	10,535.00
65-69	598.58	1,676.02	3,292.19	5,986.00	662.45	1,854.86	3,643.48	6,625.00	1,387.88	3,886.06	7,633.34	13,879.00
70-74	1,037.49	2,904.96	5,706.17	10,375.00	1,149.20	3,217.76	6,320.60	11,492.00	2,234.64	6,256.99	12,290.52	22,346.00

Executive Sub-Plan

GB £	AREA 1 - Europe				AREA 2 - Worldwide excluding USA, Canada, China, Hong Kong, Macau, Japan, Singapore and Taiwan				AREA 3 - Worldwide			
Age	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually
14 days-9 yrs* **	107.17	300.08	589.44	1,072.00	134.64	376.99	740.52	1,346.00	245.62	687.72	1,350.88	2,456.00
10-18**	116.83	327.11	642.54	1,168.00	139.54	390.70	767.44	1,395.00	303.55	849.94	1,669.53	3,036.00
19-24	152.19	426.12	837.02	1,522.00	171.91	481.33	945.48	1,719.00	363.53	1,017.88	1,999.42	3,635.00
25-29	195.43	547.20	1,074.87	1,954.00	205.36	575.01	1,129.48	2,054.00	392.91	1,100.13	2,160.98	3,929.00
30-34	221.00	618.80	1,215.50	2,210.00	226.03	632.88	1,243.17	2,260.00	437.11	1,223.89	2,404.08	4,371.00
35-39	234.74	657.26	1,291.04	2,347.00	254.32	712.10	1,398.76	2,543.00	481.44	1,348.03	2,647.92	4,814.00
40-44	289.68	811.10	1,593.24	2,897.00	289.68	811.10	1,593.24	2,897.00	555.02	1,554.04	3,052.58	5,550.00
45-49	323.14	904.78	1,777.24	3,231.00	342.86	959.99	1,885.70	3,429.00	716.04	2,004.91	3,938.22	7,160.00
50-54	394.95	1,105.85	2,172.20	3,949.00	442.14	1,237.98	2,431.74	4,421.00	884.00	2,475.20	4,862.00	8,840.00
55-59	520.61	1,457.71	2,863.36	5,206.00	583.58	1,634.01	3,209.66	5,836.00	1,222.91	3,424.15	6,726.01	12,229.00
60-64	667.90	1,870.11	3,673.42	6,679.00	864.42	2,420.36	4,754.28	8,644.00	1,728.83	4,840.72	9,508.57	17,288.00
65-69	962.61	2,695.31	5,294.36	9,626.00	1,218.02	3,410.44	6,699.08	12,180.00	2,436.03	6,820.88	13,398.17	24,360.00
70-74	1,561.83	4,373.11	8,590.04	15,618.00	1,748.42	4,895.56	9,616.28	17,484.00	3,496.83	9,791.12	19,232.57	34,968.00

*One child (aged between 14 days and under 10 years) is covered free at no additional cost for the first year of coverage when insured with a parent or guardian under a GlobalSelect Full Medical Underwriting Basis sub-plan. On the first renewal date, the premium will be 50% off the published applicable rates. For subsequent renewals, the applicable renewal premium will apply. **Dependent child rates only available when at least one parent or guardian is insured under a GlobalSelect sub-plan. Children applying with no parent or guardian must use the 19-24 rates. New business rates effective from 1st June 2012. All rates are per person based on age and are subject to annual review. **Discounts:** These rates include a 15% discount for new business customers or renewing Full Medical Underwriting based customers who are eligible for a No Claims Discount. **Insurance Premium Tax:** Insurance premium tax and other governmental levies are not included within these premium rates since these differ according to country of residence. Where premium tax and/or levies apply, they must be added to the premium rates shown. Please contact IMG Europe or your broker for further details. **Currency Fluctuation:** We reserve the right to amend these premium rates without notice in the event of currency fluctuations. **Note:** Choosing the semi-annual payment option results in approximate total payments of 110% of the annual premium, choosing the quarterly payment option results in approximate total payments of 112% of the annual premium, and choosing the monthly payment option results in approximate total payments of 120% of the annual premium.

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See page 4 for Excesses & Options

GlobalSelect® (Individual & Family) Full Medical Underwriting Premiums

New Business Rates
Effective: 1st June 2012

$US Dollars

These premiums relate to 'Full Medical Underwriting Applications.' For details on Moratorium Underwriting Premiums, refer to Moratorium Underwriting Premium Sheets.

HeadStart Sub-Plan

US $	AREA 1 - Europe				AREA 2 - Worldwide excluding USA, Canada, China, Hong Kong, Macau, Japan, Singapore and Taiwan				AREA 3 - Worldwide			
Age	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually
14 days-9 yrs* **	63.87	178.84	351.29	639.00	74.48	208.53	409.61	745.00	176.36	493.81	969.98	1,764.00
10-18**	71.72	200.80	394.43	717.00	81.44	228.03	447.92	814.00	203.43	569.60	1,118.87	2,034.00
19-24	90.94	254.63	500.17	909.00	105.64	295.79	581.02	1,056.00	230.51	645.41	1,267.78	2,305.00
25-29	106.97	299.50	588.31	1,070.00	121.99	341.57	670.95	1,220.00	271.17	759.26	1,491.41	2,712.00
30-34	119.12	333.54	655.16	1,191.00	149.07	417.38	819.86	1,491.00	311.72	872.82	1,714.46	3,117.00
35-39	135.59	379.64	745.72	1,356.00	155.92	436.56	857.53	1,559.00	352.39	986.68	1,938.12	3,524.00
40-44	153.16	428.83	842.35	1,532.00	180.23	504.63	991.24	1,802.00	420.23	1,176.64	2,311.27	4,202.00
45-49	182.99	512.37	1,006.45	1,830.00	210.06	588.17	1,155.33	2,101.00	487.86	1,366.01	2,683.23	4,879.00
50-54	264.21	739.77	1,453.13	2,642.00	273.82	766.70	1,506.01	2,738.00	638.36	1,787.41	3,510.98	6,384.00
55-59	366.09	1,025.04	2,013.47	3,661.00	420.23	1,176.64	2,311.27	4,202.00	867.32	2,428.48	4,770.23	8,673.00
60-64	487.86	1,366.01	2,683.23	4,879.00	582.89	1,632.09	3,205.90	5,829.00	1,219.81	3,415.47	6,708.96	12,198.00
65-69	786.10	2,201.07	4,323.52	7,861.00	919.47	2,574.52	5,057.09	9,195.00	1,558.61	4,364.09	8,572.33	15,586.00
70-74	1,152.19	3,226.12	6,337.02	11,522.00	1,165.45	3,263.25	6,409.95	11,654.00	2,561.61	7,172.51	14,088.86	25,616.00

Basic Sub-Plan

US $	AREA 1 - Europe				AREA 2 - Worldwide excluding USA, Canada, China, Hong Kong, Macau, Japan, Singapore and Taiwan				AREA 3 - Worldwide			
Age	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually
14 days-9 yrs* **	83.21	232.97	457.63	832.00	104.09	291.45	572.50	1,041.00	262.00	733.59	1,440.97	2,620.00
10-18**	90.28	252.78	496.54	903.00	118.02	330.44	649.08	1,180.00	304.98	853.94	1,677.39	3,050.00
19-24	121.99	341.57	670.95	1,220.00	152.60	427.28	839.30	1,526.00	346.53	970.28	1,905.92	3,465.00
25-29	138.68	388.30	762.74	1,387.00	164.98	461.93	907.36	1,650.00	374.38	1,048.25	2,059.06	3,744.00
30-34	156.69	438.73	861.80	1,567.00	203.88	570.85	1,121.31	2,039.00	429.74	1,203.26	2,363.54	4,297.00
35-39	180.23	504.63	991.24	1,802.00	215.04	602.10	1,182.69	2,150.00	464.54	1,300.71	2,554.97	4,645.00
40-44	228.74	640.46	1,258.04	2,287.00	251.06	702.95	1,380.80	2,511.00	553.06	1,548.55	3,041.80	5,531.00
45-49	284.37	796.22	1,564.01	2,844.00	312.17	874.06	1,716.91	3,122.00	637.81	1,785.85	3,507.93	6,378.00
50-54	346.53	970.28	1,905.92	3,465.00	402.00	1,125.60	2,211.00	4,020.00	762.45	2,134.86	4,193.48	7,625.00
55-59	540.68	1,513.89	2,973.71	5,407.00	609.96	1,707.89	3,354.78	6,100.00	1,178.49	3,299.76	6,481.67	11,785.00
60-64	679.36	1,902.19	3,736.45	6,794.00	866.54	2,426.31	4,765.97	8,665.00	1,469.43	4,114.40	8,081.87	14,694.00
65-69	887.21	2,484.17	4,879.63	8,872.00	1,108.98	3,105.14	6,099.39	11,090.00	1,910.33	5,348.91	10,506.79	19,103.00
70-74	1,552.64	4,347.38	8,539.49	15,526.00	1,802.26	5,046.31	9,912.40	18,023.00	3,327.27	9,316.34	18,299.96	33,273.00

Standard Sub-Plan

US $	AREA 1 - Europe				AREA 2 - Worldwide excluding USA, Canada, China, Hong Kong, Macau, Japan, Singapore and Taiwan				AREA 3 - Worldwide			
Age	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually
14 days-9 yrs* **	118.79	332.61	653.35	1,188.00	138.24	387.06	760.29	1,382.00	314.26	879.93	1,728.43	3,143.00
10-18**	129.95	363.86	714.73	1,300.00	149.51	418.61	822.28	1,495.00	331.06	926.97	1,820.83	3,311.00
19-24	181.55	508.34	998.53	1,816.00	194.15	543.62	1,067.83	1,942.00	405.10	1,134.27	2,228.02	4,051.00
25-29	208.07	582.60	1,144.39	2,081.00	230.51	645.41	1,267.78	2,305.00	481.89	1,349.29	2,650.40	4,819.00
30-34	219.35	614.17	1,206.40	2,193.00	250.06	700.17	1,375.33	2,501.00	523.66	1,466.25	2,880.13	5,237.00
35-39	250.06	700.17	1,375.33	2,501.00	261.11	731.11	1,436.11	2,611.00	565.65	1,583.82	3,111.08	5,657.00
40-44	277.91	778.15	1,528.51	2,779.00	314.26	879.93	1,728.43	3,143.00	670.41	1,877.13	3,687.23	6,704.00
45-49	342.33	958.52	1,882.82	3,423.00	377.25	1,056.29	2,074.85	3,772.00	775.05	2,170.13	4,262.75	7,750.00
50-54	417.47	1,168.92	2,296.09	4,175.00	467.75	1,309.69	2,572.60	4,677.00	1,026.44	2,874.02	5,645.39	10,264.00
55-59	614.60	1,720.88	3,380.30	6,146.00	663.33	1,857.32	3,648.32	6,633.00	1,452.41	4,066.75	7,988.26	14,524.00
60-64	893.84	2,502.74	4,916.09	8,938.00	921.79	2,581.01	5,069.85	9,218.00	1,843.70	5,162.35	10,140.32	18,437.00
65-69	1,047.54	2,933.11	5,761.47	10,475.00	1,159.26	3,245.91	6,375.90	11,593.00	2,428.79	6,800.61	13,358.35	24,288.00
70-74	1,815.63	5,083.75	9,985.94	18,156.00	2,011.10	5,631.08	11,061.05	20,111.00	3,910.60	10,949.67	21,508.27	39,106.00

Executive Sub-Plan

US $	AREA 1 - Europe				AREA 2 - Worldwide excluding USA, Canada, China, Hong Kong, Macau, Japan, Singapore and Taiwan				AREA 3 - Worldwide			
Age	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually
14 days-9 yrs* **	187.55	525.13	1,031.50	1,875.00	235.69	659.93	1,296.30	2,357.00	429.90	1,203.71	2,364.42	4,299.00
10-18**	204.41	572.35	1,124.26	2,044.00	244.26	683.91	1,343.40	2,443.00	531.22	1,487.40	2,921.68	5,312.00
19-24	266.29	745.61	1,464.60	2,663.00	300.83	842.32	1,654.57	3,008.00	636.21	1,781.39	3,499.16	6,362.00
25-29	342.04	957.71	1,881.22	3,420.00	359.45	1,006.46	1,976.98	3,595.00	687.62	1,925.32	3,781.88	6,876.00
30-34	386.79	1,083.00	2,127.32	3,868.00	395.63	1,107.75	2,175.94	3,956.00	765.00	2,142.00	4,207.50	7,650.00
35-39	410.86	1,150.39	2,259.70	4,109.00	445.13	1,246.36	2,448.22	4,451.00	842.52	2,359.06	4,633.86	8,425.00
40-44	507.01	1,419.63	2,788.56	5,070.00	507.01	1,419.63	2,788.56	5,070.00	971.31	2,719.67	5,342.21	9,713.00
45-49	565.49	1,583.37	3,110.20	5,655.00	600.03	1,680.08	3,300.17	6,000.00	1,253.11	3,508.69	6,892.08	12,531.00
50-54	691.15	1,935.22	3,801.33	6,912.00	773.71	2,166.37	4,255.38	7,737.00	1,547.00	4,331.60	8,508.50	15,470.00
55-59	911.07	2,550.98	5,010.86	9,111.00	1,021.23	2,859.43	5,616.74	10,212.00	2,140.10	5,992.27	11,770.52	21,401.00
60-64	1,168.79	3,272.60	6,428.32	11,688.00	1,512.73	4,235.64	8,320.02	15,127.00	3,025.46	8,471.27	16,640.00	30,255.00
65-69	1,684.63	4,716.96	9,265.47	16,846.00	2,131.53	5,968.28	11,723.42	21,315.00	4,263.06	11,936.55	23,446.80	42,631.00
70-74	2,733.19	7,652.93	15,032.55	27,332.00	3,059.73	8,567.24	16,828.52	30,597.00	6,119.46	17,134.47	33,657.00	61,195.00

*One child (aged between 14 days and under 10 years) is covered free at no additional cost for the first year of coverage when insured with a parent or guardian under a GlobalSelect Full Medical Underwriting Basis sub-plan. On the first renewal date, the premium will be 50% off the published applicable rates. For subsequent renewals, the applicable renewal premium will apply. **Dependent child rates only available when at least one parent or guardian is insured under a GlobalSelect sub-plan. Children applying with no parent or guardian must use the 19-24 rates. New business rates effective from 1st June 2012. All rates are per person based on age and are subject to annual review. **Discounts:** These rates include a 15% discount for new business customers or renewing Full Medical Underwriting based customers who are eligible for a No Claims Discount. **Insurance Premium Tax:** Insurance premium tax and other governmental levies are not included within these premium rates since these differ according to country of residence. Where premium tax and/or levies apply, they must be added to the premium rates shown. Please contact IMG Europe or your broker for further details. **Currency Fluctuation:** We reserve the right to amend these premium rates without notice in the event of currency fluctuations. **Note:** Choosing the semi-annual payment option results in approximate total payments of 110% of the annual premium, choosing the quarterly payment option results in approximate total payments of 112% of the annual premium, and choosing the monthly payment option results in approximate total payments of 120% of the annual premium.

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See page 4 for Excesses & Options

GlobalSelect® (Individual & Family) Full Medical Underwriting Premiums

New Business Rates
Effective: 1st June 2012

€EU Euros

These premiums relate to 'Full Medical Underwriting Applications.' For details on Moratorium Underwriting Premiums, refer to Moratorium Underwriting Premium Sheets.

HeadStart Sub-Plan

EU €	AREA 1 - Europe				AREA 2 - Worldwide excluding USA, Canada, China, Hong Kong, Macau, Japan, Singapore and Taiwan				AREA 3 - Worldwide			
Age	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually
14 days-9 yrs* **	43.76	122.53	240.68	438.00	51.05	142.94	280.78	511.00	120.89	338.48	664.87	1,209.00
10-18**	49.18	137.69	270.46	492.00	55.81	156.25	306.93	558.00	139.45	390.46	766.98	1,395.00
19-24	62.32	174.50	342.76	623.00	72.38	202.66	398.09	724.00	158.02	442.44	869.08	1,580.00
25-29	73.37	205.44	403.54	734.00	83.65	234.22	460.08	837.00	185.86	520.41	1,022.23	1,859.00
30-34	81.66	228.65	449.13	817.00	102.22	286.20	562.18	1,022.00	213.71	598.37	1,175.38	2,137.00
35-39	92.93	260.20	511.12	929.00	106.86	299.19	587.70	1,069.00	241.56	676.35	1,328.55	2,416.00
40-44	104.98	293.93	577.36	1,050.00	123.54	345.91	679.47	1,235.00	288.19	806.92	1,585.02	2,882.00
45-49	125.42	351.18	689.81	1,254.00	143.98	403.14	791.89	1,440.00	334.60	936.87	1,840.27	3,346.00
50-54	181.11	507.11	996.11	1,811.00	187.74	525.67	1,032.57	1,877.00	437.69	1,225.53	2,407.30	4,377.00
55-59	251.06	702.95	1,380.80	2,511.00	288.19	806.92	1,585.02	2,882.00	594.71	1,665.19	3,270.91	5,947.00
60-64	334.60	936.87	1,840.27	3,346.00	399.68	1,119.10	2,198.24	3,997.00	836.49	2,342.16	4,600.67	8,365.00
65-69	539.02	1,509.26	2,964.61	5,390.00	630.52	1,765.44	3,467.83	6,305.00	1,068.76	2,992.51	5,878.15	10,688.00
70-74	790.08	2,212.21	4,345.41	7,901.00	799.14	2,237.58	4,395.24	7,991.00	1,756.51	4,918.23	9,660.81	17,565.00

Basic Sub-Plan

EU €	AREA 1 - Europe				AREA 2 - Worldwide excluding USA, Canada, China, Hong Kong, Macau, Japan, Singapore and Taiwan				AREA 3 - Worldwide			
Age	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually
14 days-9 yrs* **	57.02	159.66	313.61	570.00	71.39	199.88	392.62	714.00	179.68	503.09	988.21	1,797.00
10-18**	61.88	173.26	340.34	619.00	80.89	226.48	444.87	809.00	209.07	585.38	1,149.86	2,091.00
19-24	83.65	234.22	460.08	837.00	104.65	293.01	575.55	1,046.00	237.58	665.21	1,306.66	2,376.00
25-29	95.03	266.08	522.67	950.00	113.15	316.82	622.33	1,132.00	256.69	718.73	1,411.80	2,567.00
30-34	107.41	300.73	590.73	1,074.00	139.79	391.40	768.82	1,398.00	294.60	824.87	1,620.27	2,946.00
35-39	123.54	345.91	679.47	1,235.00	147.41	412.73	810.73	1,474.00	318.46	891.69	1,751.53	3,185.00
40-44	156.91	439.35	863.01	1,569.00	172.16	482.05	946.88	1,722.00	379.24	1,061.86	2,085.79	3,792.00
45-49	194.92	545.78	1,072.06	1,949.00	214.04	599.31	1,177.22	2,140.00	437.36	1,224.61	2,405.48	4,374.00
50-54	237.58	665.21	1,306.66	2,376.00	275.70	771.96	1,516.35	2,757.00	522.89	1,464.08	2,875.87	5,229.00
55-59	370.73	1,038.04	2,039.02	3,707.00	418.24	1,171.07	2,300.32	4,182.00	808.09	2,262.64	4,444.47	8,081.00
60-64	465.87	1,304.44	2,562.29	4,659.00	594.16	1,663.65	3,267.88	5,942.00	1,007.65	2,821.42	5,542.08	10,077.00
65-69	608.42	1,703.56	3,346.28	6,084.00	760.46	2,129.29	4,182.53	7,605.00	1,309.98	3,667.94	7,204.89	13,100.00
70-74	1,064.67	2,981.06	5,855.66	10,647.00	1,235.83	3,460.32	6,797.07	12,358.00	2,281.50	6,388.19	12,548.22	22,815.00

Standard Sub-Plan

EU €	AREA 1 - Europe				AREA 2 - Worldwide excluding USA, Canada, China, Hong Kong, Macau, Japan, Singapore and Taiwan				AREA 3 - Worldwide			
Age	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually
14 days-9 yrs* **	81.44	228.03	447.92	814.00	94.81	265.47	521.46	948.00	215.48	603.33	1,185.11	2,155.00
10-18**	89.07	249.38	489.86	891.00	102.55	287.13	564.00	1,025.00	226.97	635.50	1,248.31	2,270.00
19-24	124.54	348.70	684.94	1,245.00	133.16	372.83	732.35	1,332.00	277.80	777.83	1,527.87	2,778.00
25-29	142.66	399.43	784.60	1,427.00	158.02	442.44	869.08	1,580.00	330.40	925.11	1,817.17	3,304.00
30-34	150.39	421.09	827.15	1,504.00	171.50	480.19	943.22	1,715.00	359.13	1,005.55	1,975.19	3,591.00
35-39	171.50	480.19	943.22	1,715.00	179.01	501.23	984.56	1,790.00	387.86	1,085.99	2,133.20	3,879.00
40-44	190.50	533.40	1,047.75	1,905.00	215.48	603.33	1,185.11	2,155.00	459.68	1,287.10	2,528.24	4,597.00
45-49	234.70	657.16	1,290.85	2,347.00	258.68	724.30	1,422.74	2,587.00	531.51	1,488.21	2,923.28	5,315.00
50-54	286.31	801.65	1,574.68	2,863.00	320.78	898.18	1,764.29	3,208.00	703.89	1,970.88	3,871.37	7,039.00
55-59	421.45	1,180.05	2,317.95	4,214.00	454.82	1,273.50	2,501.51	4,548.00	995.94	2,788.62	5,477.64	9,959.00
60-64	612.84	1,715.94	3,370.59	6,128.00	632.06	1,769.77	3,476.33	6,321.00	1,264.23	3,539.84	6,953.27	12,642.00
65-69	718.25	2,011.10	3,950.38	7,183.00	794.94	2,225.82	4,372.14	7,949.00	1,665.46	4,663.27	9,160.00	16,655.00
70-74	1,245.01	3,486.01	6,847.53	12,450.00	1,379.04	3,861.31	7,584.72	13,790.00	2,681.62	7,508.52	14,748.88	26,816.00

Executive Sub-Plan

EU €	AREA 1 - Europe				AREA 2 - Worldwide excluding USA, Canada, China, Hong Kong, Macau, Japan, Singapore and Taiwan				AREA 3 - Worldwide			
Age	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually
14 days-9 yrs* **	128.66	360.23	707.60	1,287.00	161.57	452.40	888.64	1,616.00	294.71	825.19	1,620.91	2,947.00
10-18**	140.22	392.60	771.18	1,402.00	167.42	468.76	920.78	1,674.00	364.21	1,019.79	2,003.16	3,642.00
19-24	182.65	511.42	1,004.58	1,827.00	206.31	577.67	1,134.71	2,063.00	436.29	1,221.61	2,399.60	4,363.00
25-29	234.47	656.50	1,289.56	2,345.00	246.43	690.00	1,355.37	2,464.00	471.51	1,320.23	2,593.31	4,715.00
30-34	265.20	742.56	1,458.60	2,652.00	271.19	759.32	1,491.52	2,712.00	524.55	1,468.74	2,885.03	5,246.00
35-39	281.66	788.63	1,549.10	2,817.00	305.19	854.52	1,678.52	3,052.00	577.73	1,617.64	3,177.52	5,777.00
40-44	347.62	973.32	1,911.88	3,476.00	347.62	973.32	1,911.88	3,476.00	665.99	1,864.77	3,662.95	6,660.00
45-49	387.74	1,085.66	2,132.54	3,877.00	411.40	1,151.92	2,262.70	4,114.00	859.25	2,405.90	4,725.88	8,593.00
50-54	473.96	1,327.09	2,606.78	4,740.00	530.54	1,485.50	2,917.94	5,305.00	1,060.80	2,970.24	5,834.40	10,608.00
55-59	624.79	1,749.40	3,436.32	6,248.00	700.27	1,960.74	3,851.46	7,003.00	1,467.44	4,108.83	8,070.92	14,674.00
60-64	801.45	2,244.06	4,407.98	8,015.00	1,037.27	2,904.36	5,704.99	10,373.00	2,074.55	5,808.73	11,410.00	20,745.00
65-69	1,155.19	3,234.52	6,353.52	11,552.00	1,461.59	4,092.45	8,038.75	14,616.00	2,923.19	8,184.92	16,077.52	29,232.00
70-74	1,874.22	5,247.80	10,308.18	18,742.00	2,098.07	5,874.60	11,539.39	20,981.00	4,196.15	11,749.21	23,078.80	41,961.00

*One child (aged between 14 days and under 10 years) is covered free at no additional cost for the first year of coverage when insured with a parent or guardian under a GlobalSelect Full Medical Underwriting Basis sub-plan. On the first renewal date, the premium will be 50% off the published applicable rates. For subsequent renewals, the applicable renewal premium will apply. **Dependent child rates only available when at least one parent or guardian is insured under a GlobalSelect sub-plan. Children applying with no parent or guardian must use the 19-24 rates. New business rates effective from 1st June 2012. All rates are per person based on age and are subject to annual review. **Discounts:** These rates include a 15% discount for new business customers or renewing Full Medical Underwriting based customers who are eligible for a No Claims Discount. **Insurance Premium Tax:** Insurance premium tax and other governmental levies are not included within these premium rates since these differ according to country of residence. Where premium tax and/or levies apply, they must be added to the premium rates shown. Please contact IMG Europe or your broker for further details. **Currency Fluctuation:** We reserve the right to amend these premium rates without notice in the event of currency fluctuations. **Note:** Choosing the semi-annual payment option results in approximate total payments of 110% of the annual premium, choosing the quarterly payment option results in approximate total payments of 112% of the annual premium, and choosing the monthly payment option results in approximate total payments of 120% of the annual premium.

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See page 4 for Excesses & Options

GlobalSelect® Sub-Plan Excesses & Options

Effective: 1st June 2012

IMG

HeadStart Sub-Plan Excesses

	Per Person, Per Condition, Per Period of Insurance	Excess Rate Change/Factor
Standard Excess	100£ / 180$ / 150€	N/A
Max. Annual Per Person (whichever is the greater)	10x Standard/ Voluntary Excess	N/A
Max. Family Annual (whichever is the greater)	20x Standard/ Voluntary Excess	N/A
Voluntary Medical Excess Options (Rate change/Factor does not apply to Optional Cover Premium) (Note: Choose carefully as you cannot select a lower excess at renewal)	250£ / 450$ /375€	-20% (multiply by .80)
	500£ / 900$ / 750€	-25% (multiply by .75)
	1000£ / 1800$ / 1500€	-30% (multiply by .70)
	2500£ / 4500$ / 3750€	-35% (multiply by .65)
	5000£ / 9000$ / 7500€	-40% (multiply by .60)
	10000£ / 18000$ / 15000€	-45% (multiply by .55)

Basic Sub-Plan Excesses

	Per Person, Per Condition, Per Period of Insurance	Excess Rate Change/Factor
Standard Excess	100£ / 180$ / 150€	N/A
Max. Annual Per Person (whichever is the greater)	5x Standard/ Voluntary Excess	N/A
Max. Family Annual (whichever is the greater)	10x Standard/ Voluntary Excess	N/A
Voluntary Medical Excess Options (Rate change/Factor does not apply to Optional Cover Premium) (Note: Choose carefully as you cannot select a lower excess at renewal)	250£ / 450$ /375€	-20% (multiply by .80)
	500£ / 900$ / 750€	-25% (multiply by .75)
	1000£ / 1800$ / 1500€	-30% (multiply by .70)
	2500£ / 4500$ / 3750€	-35% (multiply by .65)
	5000£ / 9000$ / 7500€	-40% (multiply by .60)
	10000£ / 18000$ / 15000€	-45% (multiply by .55)

Standard Sub-Plan Excesses

	Per Person, Per Condition, Per Period of Insurance	Excess Rate Change/Factor
Standard Excess	50£ / 90$ / 75€	N/A
Max. Annual Per Person (whichever is the greater)	5x Standard/ Voluntary Excess	N/A
Max. Family Annual (whichever is the greater)	10x Standard/ Voluntary Excess	N/A
Voluntary Medical Excess Options (Rate change/Factor does not apply to Optional Cover Premium) (Note: Choose carefully as you cannot select a lower excess at renewal)	Nil	+35% (multiply by 1.35)
	100£ / 180$ /150€	-10% (multiply by .90)
	250£ / 450$ /375€	-20% (multiply by .80)
	500£ / 900$ / 750€	-25% (multiply by .75)
	1000£ / 1800$ / 1500€	-30% (multiply by .70)
	2500£ / 4500$ / 3750€	-35% (multiply by .65)
	5000£ / 9000$ / 7500€	-40% (multiply by .60)
	10000£ / 18000$ / 15000€	-45% (multiply by .55)

Executive Sub-Plan Excesses

	Per Person, Per Condition, Per Period of Insurance	Excess Rate Change/Factor
Standard Excess	25£ / 45$ / 38€	N/A
Max. Annual Per Person (whichever is the greater)	10x Standard/ Voluntary Excess	N/A
Max. Family Annual (whichever is the greater)	20x Standard/ Voluntary Excess	N/A
Voluntary Medical Excess Options (Rate change/Factor does not apply to Optional Cover Premium) (Note: Choose carefully as you cannot select a lower excess at renewal)	Nil	+10% (multiply by 1.10)
	50£ / 90$ / 75€	-14% (multiply by .86)
	100£ / 180$ / 150€	-18% (multiply by .82)
	250£ / 450$ / 375€	-27% (multiply by .73)
	500£ / 900$ / 750€	-32% (multiply by .68)
	1000£ / 1800$ / 1500€	-36% (multiply by .64)
	2500£ / 4500$ / 3750€	-41% (multiply by .59)
	5000£ / 9000$ / 7500€	-45% (multiply by .55)
	10000£ / 18000$ / 15000€	-50% (multiply by .50)

Optional Covers - All Sub-Plans – *The payment frequency for the Optional Covers must be the same as the payment frequency for your sub-plan*

	Monthly	Quarterly	Semi-Annually	Annually
Maternity Level 1: Essentials (Female applicants only)	179£ / 313$ / 215€	500£ / 875$ / 601€	982£ / 1719$ / 1180€	1785£ / 3125$ / 2145€
Maternity Level 2: Premier (Female applicants only)	286£ / 500$ / 343€	799£ / 1400$ / 959€	1570£ / 2750$ /1884€	2855£ / 5000$ / 3425€
Global Personal Accident Plan - First unit of cover	13£ / 24$ / 20€	37£ / 67$ / 56€	73£ / 132$ / 110€	133£ / 240$ / 200€
Second supplemental unit of cover (ages 19-64)	10£ / 18$ / 15€	28£ / 50$ / 42€	55£ / 99$ / 83€	100£ / 180$ / 150€
Child cover (ages 31 days-18 years)	6£ / 10$ / 8€	16£ / 28$ / 23€	31£ / 55$ / 46€	56£ / 100$ / 83€
Global Daily Indemnity - Hospital Income Plan Premiums				
Available only between ages 19-69 (per unit - Max 2)	6£ / 10$ / 8€	16£ / 28$ / 23€	31£ / 55$ / 46€	56£ / 100$ / 83€

Payment - We will calculate your premium if you are paying by credit card or debit card. If you are paying by cheque, we have included this section if you would like to work the premium out for yourself, or please call us or your broker for further assistance.

Currency:
❒ £ GB Pounds ❒ $ US Dollar ❒ € Euros

Area of Cover: ❒ 1 Europe ❒ 2 Worldwide excluding USA, Canada, China, Hong Kong, Macau, Japan, Singapore and Taiwan ❒ 3 Worldwide

Payment Frequency:
❒ Monthly ❒ Quarterly
❒ Semi-Annually ❒ Annually

To arrive at your payment, please complete the rate calculation below:

Enter the premium for each Family Member *(from rate tables on previous pages)*

	Amount
Applicant	_____._____
Spouse	_____._____
1st Child	_____._____
2nd Child	_____._____
3rd Child	_____._____
Subtotal A	_____._____

Optional Covers *(from rate tables above)*

				Amount
Maternity - Female Applicants Only	_____ X _____ (Rate; # of females applying)	= B		_____
Global Personal Accident Plan - First unit of cover	_____ X _____ (Rate; # of adults applying)	= C		_____
Global Personal Accident Plan - Second unit of cover	_____ X _____ (Rate; # of adults applying)	= D		_____
Global Personal Accident Plan - Child cover	_____ X _____ (Rate; # of children applying)	= E		_____
Global Daily Indemnity	_____ X _____ X _____ (Units; Rate; # of family members applying)	= F		_____
	Subtotal (B+C+D+E+F)	= G		_____

(_____._____ X _____) + (_____ X _____)= _____._____ + _____._____ = _____._____

Subtotal A; Excess Rate factor *(from Excess box above)*; Rate Moratorium Underwriting Fee *(if applicable)*; # Applying; Subtotal G above; Premium

Insurance Premium Taxes/Levies *(if applicable)* + _____._____ = **Total Premium Due**_____._____

GlobalSelect® (Individual & Family) Moratorium Underwriting Premiums

New Business Rates
Effective: 1st June 2012

£GB Pounds

These premiums relate to 'Moratorium Medical Underwriting Applications' and **exclude the Moratorium Underwriting Fee** (see notes below). For details on Full Medical Underwriting Premiums, refer to Full Medical Underwriting Premium Sheets.

HeadStart Sub-Plan

GB £	AREA 1 - Europe				AREA 2 - Worldwide excluding USA, Canada, China, Hong Kong, Macau, Japan, Singapore and Taiwan				AREA 3 - Worldwide			
Age	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually
14 days-9 yrs* **	47.80	133.84	262.90	478.00	55.80	156.24	306.90	558.00	132.20	370.16	727.10	1,322.00
10-18**	53.70	150.36	295.35	537.00	61.00	170.80	335.50	610.00	152.50	427.00	838.75	1,525.00
19-24	68.10	190.68	374.55	681.00	79.10	221.48	435.05	791.00	172.80	483.84	950.40	1,728.00
25-29	80.10	224.28	440.55	801.00	91.40	255.92	502.70	914.00	203.20	568.96	1,117.60	2,032.00
30-34	89.30	250.04	491.15	893.00	111.70	312.76	614.35	1,117.00	233.70	654.36	1,285.35	2,337.00
35-39	101.60	284.48	558.80	1,016.00	116.80	327.04	642.40	1,168.00	264.10	739.48	1,452.55	2,641.00
40-44	114.80	321.44	631.40	1,148.00	135.10	378.28	743.05	1,351.00	315.00	882.00	1,732.50	3,150.00
45-49	137.10	383.88	754.05	1,371.00	157.40	440.72	865.70	1,574.00	365.80	1,024.24	2,011.90	3,658.00
50-54	198.00	554.40	1,089.00	1,980.00	205.30	574.84	1,129.15	2,053.00	478.60	1,340.08	2,632.30	4,786.00
55-59	274.40	768.32	1,509.20	2,744.00	315.00	882.00	1,732.50	3,150.00	650.30	1,820.84	3,576.65	6,503.00
60-64	365.80	1,024.24	2,011.90	3,658.00	437.00	1,223.60	2,403.50	4,370.00	914.60	2,560.88	5,030.30	9,146.00
65-69	589.40	1,650.32	3,241.70	5,894.00	689.40	1,930.32	3,791.70	6,894.00	1,168.70	3,272.36	6,427.85	11,687.00
70-74	863.90	2,418.92	4,751.45	8,639.00	873.90	2,446.92	4,806.45	8,739.00	1,920.80	5,378.24	10,564.40	19,208.00

Basic Sub-Plan

GB £	AREA 1 - Europe				AREA 2 - Worldwide excluding USA, Canada, China, Hong Kong, Macau, Japan, Singapore and Taiwan				AREA 3 - Worldwide			
Age	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually
14 days-9 yrs* **	62.30	174.44	342.65	623.00	78.00	218.40	429.00	780.00	196.40	549.92	1,080.20	1,964.00
10-18**	67.70	189.56	372.35	677.00	88.40	247.52	486.20	884.00	228.60	640.08	1,257.30	2,286.00
19-24	91.40	255.92	502.70	914.00	114.40	320.32	629.20	1,144.00	259.80	727.44	1,428.90	2,598.00
25-29	103.90	290.92	571.45	1,039.00	123.60	346.08	679.80	1,236.00	280.70	785.96	1,543.85	2,807.00
30-34	117.40	328.72	645.70	1,174.00	152.80	427.84	840.40	1,528.00	322.10	901.88	1,771.55	3,221.00
35-39	135.10	378.28	743.05	1,351.00	161.20	451.36	886.60	1,612.00	348.20	974.96	1,915.10	3,482.00
40-44	171.50	480.20	943.25	1,715.00	188.20	526.96	1,035.10	1,882.00	414.70	1,161.16	2,280.85	4,147.00
45-49	213.10	596.68	1,172.05	2,131.00	234.00	655.20	1,287.00	2,340.00	478.20	1,338.96	2,630.10	4,782.00
50-54	259.80	727.44	1,428.90	2,598.00	301.40	843.92	1,657.70	3,014.00	571.70	1,600.76	3,144.35	5,717.00
55-59	405.40	1,135.12	2,229.70	4,054.00	457.30	1,280.44	2,515.15	4,573.00	883.60	2,474.08	4,859.80	8,836.00
60-64	509.30	1,426.04	2,801.15	5,093.00	649.70	1,819.16	3,573.35	6,497.00	1,101.80	3,085.04	6,059.90	11,018.00
65-69	665.20	1,862.56	3,658.60	6,652.00	831.50	2,328.20	4,573.25	8,315.00	1,432.40	4,010.72	7,878.20	14,324.00
70-74	1,164.20	3,259.76	6,403.10	11,642.00	1,351.40	3,783.92	7,432.70	13,514.00	2,494.80	6,985.44	13,721.40	24,948.00

Standard Sub-Plan

GB £	AREA 1 - Europe				AREA 2 - Worldwide excluding USA, Canada, China, Hong Kong, Macau, Japan, Singapore and Taiwan				AREA 3 - Worldwide			
Age	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually
14 days-9 yrs* **	89.00	249.20	489.50	890.00	103.60	290.08	569.80	1,036.00	235.60	659.68	1,295.80	2,356.00
10-18**	97.40	272.72	535.70	974.00	112.00	313.60	616.00	1,120.00	248.20	694.96	1,365.10	2,482.00
19-24	136.10	381.08	748.55	1,361.00	145.50	407.40	800.25	1,455.00	303.70	850.36	1,670.35	3,037.00
25-29	156.00	436.80	858.00	1,560.00	172.80	483.84	950.40	1,728.00	361.30	1,011.64	1,987.15	3,613.00
30-34	164.40	460.32	904.20	1,644.00	187.40	524.72	1,030.70	1,874.00	392.60	1,099.28	2,159.30	3,926.00
35-39	187.40	524.72	1,030.70	1,874.00	195.70	547.96	1,076.35	1,957.00	424.10	1,187.48	2,332.55	4,241.00
40-44	208.30	583.24	1,145.65	2,083.00	235.60	659.68	1,295.80	2,356.00	502.70	1,407.56	2,764.85	5,027.00
45-49	256.60	718.48	1,411.30	2,566.00	282.80	791.84	1,555.40	2,828.00	581.10	1,627.08	3,196.05	5,811.00
50-54	313.00	876.40	1,721.50	3,130.00	350.70	981.96	1,928.85	3,507.00	769.60	2,154.88	4,232.80	7,696.00
55-59	460.80	1,290.24	2,534.40	4,608.00	497.30	1,392.44	2,735.15	4,973.00	1,089.00	3,049.20	5,989.50	10,890.00
60-64	670.10	1,876.28	3,685.55	6,701.00	691.20	1,935.36	3,801.60	6,912.00	1,382.40	3,870.72	7,603.20	13,824.00
65-69	785.40	2,199.12	4,319.70	7,854.00	869.20	2,433.76	4,780.60	8,692.00	1,821.20	5,099.36	10,016.60	18,212.00
70-74	1,361.40	3,811.92	7,487.70	13,614.00	1,508.00	4,222.40	8,294.00	15,080.00	2,932.30	8,210.44	16,127.65	29,323.00

Executive Sub-Plan

GB £	AREA 1 - Europe				AREA 2 - Worldwide excluding USA, Canada, China, Hong Kong, Macau, Japan, Singapore and Taiwan				AREA 3 - Worldwide			
Age	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually
14 days-9 yrs* **	137.90	386.12	758.45	1,379.00	173.30	485.24	953.15	1,733.00	316.10	885.08	1,738.55	3,161.00
10-18**	150.30	420.84	826.65	1,503.00	179.60	502.88	987.80	1,796.00	390.60	1,093.68	2,148.30	3,906.00
19-24	195.80	548.24	1,076.90	1,958.00	221.20	619.36	1,216.60	2,212.00	467.80	1,309.84	2,572.90	4,678.00
25-29	251.50	704.20	1,383.25	2,515.00	264.30	740.04	1,453.65	2,643.00	505.60	1,415.68	2,780.80	5,056.00
30-34	284.40	796.32	1,564.20	2,844.00	290.90	814.52	1,599.95	2,909.00	562.50	1,575.00	3,093.75	5,625.00
35-39	302.10	845.88	1,661.55	3,021.00	327.30	916.44	1,800.15	3,273.00	619.50	1,734.60	3,407.25	6,195.00
40-44	372.80	1,043.84	2,050.40	3,728.00	372.80	1,043.84	2,050.40	3,728.00	714.20	1,999.76	3,928.10	7,142.00
45-49	415.80	1,164.24	2,286.90	4,158.00	441.20	1,235.36	2,426.60	4,412.00	921.40	2,579.92	5,067.70	9,214.00
50-54	508.20	1,422.96	2,795.10	5,082.00	568.90	1,592.92	3,128.95	5,689.00	1,137.50	3,185.00	6,256.25	11,375.00
55-59	669.90	1,875.72	3,684.45	6,699.00	750.90	2,102.52	4,129.95	7,509.00	1,573.60	4,406.08	8,654.80	15,736.00
60-64	859.40	2,406.32	4,726.70	8,594.00	1,112.30	3,114.44	6,117.65	11,123.00	2,224.60	6,228.88	12,235.30	22,246.00
65-69	1,238.70	3,468.36	6,812.85	12,387.00	1,567.30	4,388.44	8,620.15	15,673.00	3,134.60	8,776.88	17,240.30	31,346.00
70-74	2,009.70	5,627.16	11,053.35	20,097.00	2,249.80	6,299.44	12,373.90	22,498.00	4,499.60	12,598.88	24,747.80	44,996.00

Moratorium Underwriting Fee: *If you have selected the Moratorium Underwriting Option on your Application Form, an additional non-refundable recurring $200/£114/€137 Moratorium Underwriting Fee is payable per Insured Person per year in addition to your GlobalSelect Premium. This fee is payable, even if deemed a 'Free' Child. If you are paying by instalments, the full fee will be collected at the same time and will be added to your first premium instalment. *One child (aged between 14 days and under 10 years) is covered free at no additional cost (other than the Annual Recurring Moratorium Underwriting Fee) for the first year of coverage when insured with a parent or guardian under a GlobalSelect Moratorium Basis sub-plan. On the first renewal date, the premium will be 50% off the published applicable rates (plus Annual Recurring Moratorium Underwriting Fee). For subsequent renewals, the applicable renewal premium (plus Annual Recurring Moratorium Underwriting Fee) will apply. **Dependent child rates only available when at least one parent or guardian is insured under a GlobalSelect sub-plan. Children applying with no parent or guardian must use the 19-24 rates. New business rates effective from 1st June 2012. All rates are per person based on age and are subject to annual review.* ***Insurance Premium Tax:*** *Insurance premium tax and other governmental levies are not included within these premium rates since these differ according to country of residence. Where premium tax and/or levies apply, they must be added to the premium rates shown. Please contact IMG Europe or your broker for further details.* ***Currency Fluctuation:*** *We reserve the right to amend these premium rates without notice in the event of currency fluctuations.* ***Note:*** *Choosing the semi-annual payment option results in approximate total payments of 110% of the annual premium, choosing the quarterly payment option results in approximate total payments of 112% of the annual premium, and choosing the monthly payment option results in approximate total payments of 120% of the annual premium.*

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See page 8 for Excesses & Options

GlobalSelect® (Individual & Family) Moratorium Underwriting Premiums

New Business Rates
Effective: 1st June 2012

$US Dollars

These premiums relate to 'Moratorium Medical Underwriting Applications' and **exclude the Moratorium Underwriting Fee** (see notes below). For details on Full Medical Underwriting Premiums, refer to Full Medical Underwriting Premium Sheets.

HeadStart Sub-Plan

US $	AREA 1 - Europe				AREA 2 - Worldwide excluding USA, Canada, China, Hong Kong, Macau, Japan, Singapore and Taiwan				AREA 3 - Worldwide			
Age	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually
14 days-9 yrs* **	83.80	234.64	460.90	838.00	97.70	273.56	537.35	977.00	231.40	647.92	1,272.70	2,314.00
10-18**	94.10	263.48	517.55	941.00	106.80	299.04	587.40	1,068.00	266.90	747.32	1,467.95	2,669.00
19-24	119.30	334.04	656.15	1,193.00	138.60	388.08	762.30	1,386.00	302.40	846.72	1,663.20	3,024.00
25-29	140.30	392.84	771.65	1,403.00	160.00	448.00	880.00	1,600.00	355.80	996.24	1,956.90	3,558.00
30-34	156.30	437.64	859.65	1,563.00	195.60	547.68	1,075.80	1,956.00	409.00	1,145.20	2,249.50	4,090.00
35-39	177.90	498.12	978.45	1,779.00	204.50	572.60	1,124.75	2,045.00	462.40	1,294.72	2,543.20	4,624.00
40-44	200.90	562.52	1,104.95	2,009.00	236.40	661.92	1,300.20	2,364.00	551.40	1,543.92	3,032.70	5,514.00
45-49	240.10	672.28	1,320.55	2,401.00	275.60	771.68	1,515.80	2,756.00	640.10	1,792.28	3,520.55	6,401.00
50-54	346.60	970.48	1,906.30	3,466.00	359.30	1,006.04	1,976.15	3,593.00	837.60	2,345.28	4,606.80	8,376.00
55-59	480.30	1,344.84	2,641.65	4,803.00	551.40	1,543.92	3,032.70	5,514.00	1,138.10	3,186.68	6,259.55	11,381.00
60-64	640.10	1,792.28	3,520.55	6,401.00	764.80	2,141.44	4,206.40	7,648.00	1,600.60	4,481.68	8,803.30	16,006.00
65-69	1,031.50	2,888.20	5,673.25	10,315.00	1,206.50	3,378.20	6,635.75	12,065.00	2,045.20	5,726.56	11,248.60	20,452.00
70-74	1,511.90	4,233.32	8,315.45	15,119.00	1,529.30	4,282.04	8,411.15	15,293.00	3,361.30	9,411.64	18,487.15	33,613.00

Basic Sub-Plan

US $	AREA 1 - Europe				AREA 2 - Worldwide excluding USA, Canada, China, Hong Kong, Macau, Japan, Singapore and Taiwan				AREA 3 - Worldwide			
Age	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually
14 days-9 yrs* **	109.10	305.48	600.05	1,091.00	136.50	382.20	750.75	1,365.00	343.70	962.36	1,890.35	3,437.00
10-18**	118.40	331.52	651.20	1,184.00	154.80	433.44	851.40	1,548.00	400.20	1,120.56	2,201.10	4,002.00
19-24	160.00	448.00	880.00	1,600.00	200.20	560.56	1,101.10	2,002.00	454.70	1,273.16	2,500.85	4,547.00
25-29	181.90	509.32	1,000.45	1,819.00	216.40	605.92	1,190.20	2,164.00	491.20	1,375.36	2,701.60	4,912.00
30-34	205.60	575.68	1,130.80	2,056.00	267.50	749.00	1,471.25	2,675.00	563.90	1,578.92	3,101.45	5,639.00
35-39	236.40	661.92	1,300.20	2,364.00	282.10	789.88	1,551.55	2,821.00	609.50	1,706.60	3,352.25	6,095.00
40-44	300.10	840.28	1,650.55	3,001.00	329.40	922.32	1,811.70	3,294.00	725.70	2,031.96	3,991.35	7,257.00
45-49	373.00	1,044.40	2,051.50	3,730.00	409.60	1,146.88	2,252.80	4,096.00	836.90	2,343.32	4,602.95	8,369.00
50-54	454.70	1,273.16	2,500.85	4,547.00	527.50	1,477.00	2,901.25	5,275.00	1,000.50	2,801.40	5,502.75	10,005.00
55-59	709.40	1,986.32	3,901.70	7,094.00	800.40	2,241.12	4,402.20	8,004.00	1,546.40	4,329.92	8,505.20	15,464.00
60-64	891.40	2,495.92	4,902.70	8,914.00	1,137.00	3,183.60	6,253.50	11,370.00	1,928.20	5,398.96	10,605.10	19,282.00
65-69	1,164.20	3,259.76	6,403.10	11,642.00	1,455.20	4,074.56	8,003.60	14,552.00	2,506.70	7,018.76	13,786.85	25,067.00
70-74	2,037.30	5,704.44	11,205.15	20,373.00	2,364.90	6,621.72	13,006.95	23,649.00	4,366.00	12,224.80	24,013.00	43,660.00

Standard Sub-Plan

US $	AREA 1 - Europe				AREA 2 - Worldwide excluding USA, Canada, China, Hong Kong, Macau, Japan, Singapore and Taiwan				AREA 3 - Worldwide			
Age	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually
14 days-9 yrs* **	155.80	436.24	856.90	1,558.00	181.30	507.64	997.15	1,813.00	412.30	1,154.44	2,267.65	4,123.00
10-18**	170.50	477.40	937.75	1,705.00	196.10	549.08	1,078.55	1,961.00	434.40	1,216.32	2,389.20	4,344.00
19-24	238.20	666.96	1,310.10	2,382.00	254.70	713.16	1,400.85	2,547.00	531.50	1,488.20	2,923.25	5,315.00
25-29	273.00	764.40	1,501.50	2,730.00	302.40	846.72	1,663.20	3,024.00	632.30	1,770.44	3,477.65	6,323.00
30-34	287.80	805.84	1,582.90	2,878.00	328.10	918.68	1,804.55	3,281.00	687.10	1,923.88	3,779.05	6,871.00
35-39	328.10	918.68	1,804.55	3,281.00	342.60	959.28	1,884.30	3,426.00	742.20	2,078.16	4,082.10	7,422.00
40-44	364.60	1,020.88	2,005.30	3,646.00	412.30	1,154.44	2,267.65	4,123.00	879.70	2,463.16	4,838.35	8,797.00
45-49	449.20	1,257.76	2,470.60	4,492.00	495.00	1,386.00	2,722.50	4,950.00	1,017.00	2,847.60	5,593.50	10,170.00
50-54	547.80	1,533.84	3,012.90	5,478.00	613.70	1,718.36	3,375.35	6,137.00	1,346.90	3,771.32	7,407.95	13,469.00
55-59	806.40	2,257.92	4,435.20	8,064.00	870.40	2,437.12	4,787.20	8,704.00	1,905.80	5,336.24	10,481.90	19,058.00
60-64	1,172.90	3,284.12	6,450.95	11,729.00	1,209.50	3,386.60	6,652.25	12,095.00	2,419.30	6,774.04	13,306.15	24,193.00
65-69	1,374.60	3,848.88	7,560.30	13,746.00	1,521.10	4,259.08	8,366.05	15,211.00	3,187.10	8,923.88	17,529.05	31,871.00
70-74	2,382.40	6,670.72	13,103.20	23,824.00	2,639.00	7,389.20	14,514.50	26,390.00	5,131.50	14,368.20	28,223.25	51,315.00

Executive Sub-Plan

US $	AREA 1 - Europe				AREA 2 - Worldwide excluding USA, Canada, China, Hong Kong, Macau, Japan, Singapore and Taiwan				AREA 3 - Worldwide			
Age	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually
14 days-9 yrs* **	241.30	675.64	1,327.15	2,413.00	303.30	849.24	1,668.15	3,033.00	553.20	1,548.96	3,042.60	5,532.00
10-18**	263.00	736.40	1,446.50	2,630.00	314.30	880.04	1,728.65	3,143.00	683.60	1,914.08	3,759.80	6,836.00
19-24	342.70	959.56	1,884.85	3,427.00	387.10	1,083.88	2,129.05	3,871.00	818.70	2,292.36	4,502.85	8,187.00
25-29	440.10	1,232.28	2,420.55	4,401.00	462.50	1,295.00	2,543.75	4,625.00	884.80	2,477.44	4,866.40	8,848.00
30-34	497.70	1,393.56	2,737.35	4,977.00	509.10	1,425.48	2,800.05	5,091.00	984.40	2,756.32	5,414.20	9,844.00
35-39	528.70	1,480.36	2,907.85	5,287.00	572.80	1,603.84	3,150.40	5,728.00	1,084.10	3,035.48	5,962.55	10,841.00
40-44	652.40	1,826.72	3,588.20	6,524.00	652.40	1,826.72	3,588.20	6,524.00	1,249.90	3,499.72	6,874.45	12,499.00
45-49	727.70	2,037.56	4,002.35	7,277.00	772.10	2,161.88	4,246.55	7,721.00	1,612.50	4,515.00	8,868.75	16,125.00
50-54	889.40	2,490.32	4,891.70	8,894.00	995.60	2,787.68	5,475.80	9,956.00	1,990.60	5,573.68	10,948.30	19,906.00
55-59	1,172.30	3,282.44	6,447.65	11,723.00	1,314.10	3,679.48	7,227.55	13,141.00	2,753.80	7,710.64	15,145.90	27,538.00
60-64	1,504.00	4,211.20	8,272.00	15,040.00	1,946.50	5,450.20	10,705.75	19,465.00	3,893.10	10,900.68	21,412.05	38,931.00
65-69	2,167.70	6,069.56	11,922.35	21,677.00	2,742.80	7,679.84	15,085.40	27,428.00	5,485.60	15,359.68	30,170.80	54,856.00
70-74	3,517.00	9,847.60	19,343.50	35,170.00	3,937.20	11,024.16	21,654.60	39,372.00	7,874.30	22,048.04	43,308.65	78,743.00

Moratorium Underwriting Fee: *If you have selected the Moratorium Underwriting Option on your Application Form, an additional non-refundable recurring $200/£114/€137 Moratorium Underwriting Fee is payable per Insured Person per year in addition to your GlobalSelect Premium. This fee is payable, even if deemed a 'Free' Child. If you are paying by instalments, the full fee will be collected at the same time and will be added to your first premium instalment. *One child (aged between 14 days and under 10 years) is covered free at no additional cost (other than the Annual Recurring Moratorium Underwriting Fee) for the first year of coverage when insured with a parent or guardian under a GlobalSelect Moratorium Basis sub-plan. On the first renewal date, the premium will be 50% off the published applicable rates (plus Annual Recurring Moratorium Underwriting Fee). For subsequent renewals, the applicable renewal premium (plus Annual Recurring Moratorium Underwriting Fee) will apply. **Dependent child rates only available when at least one parent or guardian is insured under a GlobalSelect sub-plan. Children applying with no parent or guardian must use the 19-24 rates. New business rates effective from 1st June 2012. All rates are per person based on age and are subject to annual review.* ***Insurance Premium Tax:*** *Insurance premium tax and other governmental levies are not included within these premium rates since these differ according to country of residence. Where premium tax and/or levies apply, they must be added to the premium rates shown. Please contact IMG Europe or your broker for further details.* ***Currency Fluctuation:*** *We reserve the right to amend these premium rates without notice in the event of currency fluctuations.* ***Note:*** *Choosing the semi-annual payment option results in approximate total payments of 110% of the annual premium, choosing the quarterly payment option results in approximate total payments of 112% of the annual premium, and choosing the monthly payment option results in approximate total payments of 120% of the annual premium.*

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See page 8 for Excesses & Options

GlobalSelect® (Individual & Family) Moratorium Underwriting Premiums

New Business Rates
Effective: 1st June 2012

€EU Euros

These premiums relate to 'Moratorium Medical Underwriting Applications' and **exclude the Moratorium Underwriting Fee** (see notes below). For details on Full Medical Underwriting Premiums, refer to Full Medical Underwriting Premium Sheets.

HeadStart Sub-Plan

EU €	AREA 1 - Europe				AREA 2 - Worldwide excluding USA, Canada, China, Hong Kong, Macau, Japan, Singapore and Taiwan				AREA 3 - Worldwide			
Age	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually
14 days-9 yrs* **	57.40	160.72	315.70	574.00	66.90	187.32	367.95	669.00	158.60	444.08	872.30	1,586.00
10-18**	64.50	180.60	354.75	645.00	73.20	204.96	402.60	732.00	182.90	512.12	1,005.95	1,829.00
19-24	81.70	228.76	449.35	817.00	94.90	265.72	521.95	949.00	207.30	580.44	1,140.15	2,073.00
25-29	96.20	269.36	529.10	962.00	109.70	307.16	603.35	1,097.00	243.80	682.64	1,340.90	2,438.00
30-34	107.10	299.88	589.05	1,071.00	134.10	375.48	737.55	1,341.00	280.40	785.12	1,542.20	2,804.00
35-39	121.90	341.32	670.45	1,219.00	140.20	392.56	771.10	1,402.00	316.90	887.32	1,742.95	3,169.00
40-44	137.70	385.56	757.35	1,377.00	162.10	453.88	891.55	1,621.00	378.10	1,058.68	2,079.55	3,781.00
45-49	164.50	460.60	904.75	1,645.00	188.90	528.92	1,038.95	1,889.00	439.00	1,229.20	2,414.50	4,390.00
50-54	237.60	665.28	1,306.80	2,376.00	246.30	689.64	1,354.65	2,463.00	574.30	1,608.04	3,158.65	5,743.00
55-59	329.40	922.32	1,811.70	3,294.00	378.10	1,058.68	2,079.55	3,781.00	780.30	2,184.84	4,291.65	7,803.00
60-64	439.00	1,229.20	2,414.50	4,390.00	524.40	1,468.32	2,884.20	5,244.00	1,097.60	3,073.28	6,036.80	10,976.00
65-69	707.30	1,980.44	3,890.15	7,073.00	827.30	2,316.44	4,550.15	8,273.00	1,402.40	3,926.72	7,713.20	14,024.00
70-74	1,036.70	2,902.76	5,701.85	10,367.00	1,048.60	2,936.08	5,767.30	10,486.00	2,304.90	6,453.72	12,676.95	23,049.00

Basic Sub-Plan

EU €	AREA 1 - Europe				AREA 2 - Worldwide excluding USA, Canada, China, Hong Kong, Macau, Japan, Singapore and Taiwan				AREA 3 - Worldwide			
Age	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually
14 days-9 yrs* **	74.80	209.44	411.40	748.00	93.60	262.08	514.80	936.00	235.70	659.96	1,296.35	2,357.00
10-18**	81.20	227.36	446.60	812.00	106.10	297.08	583.55	1,061.00	274.30	768.04	1,508.65	2,743.00
19-24	109.70	307.16	603.35	1,097.00	137.30	384.44	755.15	1,373.00	311.70	872.76	1,714.35	3,117.00
25-29	124.70	349.16	685.85	1,247.00	148.40	415.52	816.20	1,484.00	336.80	943.04	1,852.40	3,368.00
30-34	140.90	394.52	774.95	1,409.00	183.40	513.52	1,008.70	1,834.00	386.50	1,082.20	2,125.75	3,865.00
35-39	162.10	453.88	891.55	1,621.00	193.40	541.52	1,063.70	1,934.00	417.80	1,169.84	2,297.90	4,178.00
40-44	205.90	576.52	1,132.45	2,059.00	225.90	632.52	1,242.45	2,259.00	497.60	1,393.28	2,736.80	4,976.00
45-49	255.70	715.96	1,406.35	2,557.00	280.80	786.24	1,544.40	2,808.00	573.90	1,606.92	3,156.45	5,739.00
50-54	311.70	872.76	1,714.35	3,117.00	361.70	1,012.76	1,989.35	3,617.00	686.10	1,921.08	3,773.55	6,861.00
55-59	486.40	1,361.92	2,675.20	4,864.00	548.80	1,536.64	3,018.40	5,488.00	1,060.30	2,968.84	5,831.65	10,603.00
60-64	611.30	1,711.64	3,362.15	6,113.00	779.60	2,182.88	4,287.80	7,796.00	1,322.20	3,702.16	7,272.10	13,222.00
65-69	798.30	2,235.24	4,390.65	7,983.00	997.80	2,793.84	5,487.90	9,978.00	1,718.90	4,812.92	9,453.95	17,189.00
70-74	1,397.00	3,911.60	7,683.50	13,970.00	1,621.60	4,540.48	8,918.80	16,216.00	2,993.80	8,382.64	16,465.90	29,938.00

Standard Sub-Plan

EU €	AREA 1 - Europe				AREA 2 - Worldwide excluding USA, Canada, China, Hong Kong, Macau, Japan, Singapore and Taiwan				AREA 3 - Worldwide			
Age	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually
14 days-9 yrs* **	106.80	299.04	587.40	1,068.00	124.40	348.32	684.20	1,244.00	282.70	791.56	1,554.85	2,827.00
10-18**	116.80	327.04	642.40	1,168.00	134.50	376.60	739.75	1,345.00	297.80	833.84	1,637.90	2,978.00
19-24	163.40	457.52	898.70	1,634.00	174.70	489.16	960.85	1,747.00	364.50	1,020.60	2,004.75	3,645.00
25-29	187.10	523.88	1,029.05	1,871.00	207.30	580.44	1,140.15	2,073.00	433.50	1,213.80	2,384.25	4,335.00
30-34	197.30	552.44	1,085.15	1,973.00	225.00	630.00	1,237.50	2,250.00	471.20	1,319.36	2,591.60	4,712.00
35-39	225.00	630.00	1,237.50	2,250.00	234.90	657.72	1,291.95	2,349.00	508.90	1,424.92	2,798.95	5,089.00
40-44	249.90	699.72	1,374.45	2,499.00	282.70	791.56	1,554.85	2,827.00	603.20	1,688.96	3,317.60	6,032.00
45-49	307.90	862.12	1,693.45	3,079.00	339.40	950.32	1,866.70	3,394.00	697.40	1,952.72	3,835.70	6,974.00
50-54	375.60	1,051.68	2,065.80	3,756.00	420.90	1,178.52	2,314.95	4,209.00	923.60	2,586.08	5,079.80	9,236.00
55-59	553.00	1,548.40	3,041.50	5,530.00	596.80	1,671.04	3,282.40	5,968.00	1,306.80	3,659.04	7,187.40	13,068.00
60-64	804.10	2,251.48	4,422.55	8,041.00	829.40	2,322.32	4,561.70	8,294.00	1,658.90	4,644.92	9,123.95	16,589.00
65-69	942.50	2,639.00	5,183.75	9,425.00	1,043.10	2,920.68	5,737.05	10,431.00	2,185.40	6,119.12	12,019.70	21,854.00
70-74	1,633.70	4,574.36	8,985.35	16,337.00	1,809.60	5,066.88	9,952.80	18,096.00	3,518.80	9,852.64	19,353.40	35,188.00

Executive Sub-Plan

EU €	AREA 1 - Europe				AREA 2 - Worldwide excluding USA, Canada, China, Hong Kong, Macau, Japan, Singapore and Taiwan				AREA 3 - Worldwide			
Age	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually
14 days-9 yrs* **	165.60	463.68	910.80	1,656.00	207.90	582.12	1,143.45	2,079.00	379.20	1,061.76	2,085.60	3,792.00
10-18**	180.40	505.12	992.20	1,804.00	215.40	603.12	1,184.70	2,154.00	468.70	1,312.36	2,577.85	4,687.00
19-24	235.00	658.00	1,292.50	2,350.00	265.50	743.40	1,460.25	2,655.00	561.40	1,571.92	3,087.70	5,614.00
25-29	301.70	844.76	1,659.35	3,017.00	317.10	887.88	1,744.05	3,171.00	606.70	1,698.76	3,336.85	6,067.00
30-34	341.30	955.64	1,877.15	3,413.00	349.00	977.20	1,919.50	3,490.00	675.00	1,890.00	3,712.50	6,750.00
35-39	362.40	1,014.72	1,993.20	3,624.00	392.70	1,099.56	2,159.85	3,927.00	743.40	2,081.52	4,088.70	7,434.00
40-44	447.30	1,252.44	2,460.15	4,473.00	447.30	1,252.44	2,460.15	4,473.00	857.00	2,399.60	4,713.50	8,570.00
45-49	498.90	1,396.92	2,743.95	4,989.00	529.40	1,482.32	2,911.70	5,294.00	1,105.70	3,095.96	6,081.35	11,057.00
50-54	609.80	1,707.44	3,353.90	6,098.00	682.70	1,911.56	3,754.85	6,827.00	1,365.00	3,822.00	7,507.50	13,650.00
55-59	804.00	2,251.20	4,422.00	8,040.00	901.10	2,523.08	4,956.05	9,011.00	1,888.30	5,287.24	10,385.65	18,883.00
60-64	1,031.30	2,887.64	5,672.15	10,313.00	1,334.70	3,737.16	7,340.85	13,347.00	2,669.50	7,474.60	14,682.25	26,695.00
65-69	1,486.50	4,162.20	8,175.75	14,865.00	1,880.70	5,265.96	10,343.85	18,807.00	3,761.50	10,532.20	20,688.25	37,615.00
70-74	2,411.70	6,752.76	13,264.35	24,117.00	2,699.70	7,559.16	14,848.35	26,997.00	5,399.50	15,118.60	29,697.25	53,995.00

Moratorium Underwriting Fee: *If you have selected the Moratorium Underwriting Option on your Application Form, an additional non-refundable recurring $200/£114/€137 Moratorium Underwriting Fee is payable per Insured Person per year in addition to your GlobalSelect Premium. This fee is payable, even if deemed a 'Free' Child. If you are paying by instalments, the full fee will be collected at the same time and will be added to your first premium instalment. *One child (aged between 14 days and under 10 years) is covered free at no additional cost (other than the Annual Recurring Moratorium Underwriting Fee) for the first year of coverage when insured with a parent or guardian under a GlobalSelect Moratorium Basis sub-plan. On the first renewal date, the premium will be 50% off the published applicable rates (plus Annual Recurring Moratorium Underwriting Fee). For subsequent renewals, the applicable renewal premium (plus Annual Recurring Moratorium Underwriting Fee) will apply. **Dependent child rates only available when at least one parent or guardian is insured under a GlobalSelect sub-plan. Children applying with no parent or guardian must use the 19-24 rates. New business rates effective from 1st June 2012. All rates are per person based on age and are subject to annual review.* ***Insurance Premium Tax:*** *Insurance premium tax and other governmental levies are not included within these premium rates since these differ according to country of residence. Where premium tax and/or levies apply, they must be added to the premium rates shown. Please contact IMG Europe or your broker for further details.* ***Currency Fluctuation:*** *We reserve the right to amend these premium rates without notice in the event of currency fluctuations.* ***Note:*** *Choosing the semi-annual payment option results in approximate total payments of 110% of the annual premium, choosing the quarterly payment option results in approximate total payments of 112% of the annual premium, and choosing the monthly payment option results in approximate total payments of 120% of the annual premium.*

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See page 8 for Excesses & Options

GlobalSelect® Sub-Plan Excesses & Options

Effective: 1st June 2012

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HeadStart Sub-Plan Excesses

	Per Person, Per Condition, Per Period of Insurance	Excess Rate Change/Factor
Standard Excess	100£ / 180$ / 150€	N/A
Max. Annual Per Person (whichever is the greater)	10x Standard/ Voluntary Excess	N/A
Max. Family Annual (whichever is the greater)	20x Standard/ Voluntary Excess	N/A
Voluntary Medical Excess Options (Rate change/Factor does not apply to Optional Cover Premium) (Note: Choose carefully as you cannot select a lower excess at renewal)	250£ / 450$ /375€	-20% (multiply by .80)
	500£ / 900$ / 750€	-25% (multiply by .75)
	1000£ / 1800$ / 1500€	-30% (multiply by .70)
	2500£ / 4500$ / 3750€	-35% (multiply by .65)
	5000£ / 9000$ / 7500€	-40% (multiply by .60)
	10000£ / 18000$ / 15000€	-45% (multiply by .55)

Basic Sub-Plan Excesses

	Per Person, Per Condition, Per Period of Insurance	Excess Rate Change/Factor
Standard Excess	100£ / 180$ / 150€	N/A
Max. Annual Per Person (whichever is the greater)	5x Standard/ Voluntary Excess	N/A
Max. Family Annual (whichever is the greater)	10x Standard/ Voluntary Excess	N/A
Voluntary Medical Excess Options (Rate change/Factor does not apply to Optional Cover Premium) (Note: Choose carefully as you cannot select a lower excess at renewal)	250£ / 450$ /375€	-20% (multiply by .80)
	500£ / 900$ / 750€	-25% (multiply by .75)
	1000£ / 1800$ / 1500€	-30% (multiply by .70)
	2500£ / 4500$ / 3750€	-35% (multiply by .65)
	5000£ / 9000$ / 7500€	-40% (multiply by .60)
	10000£ / 18000$ / 15000€	-45% (multiply by .55)

Standard Sub-Plan Excesses

	Per Person, Per Condition, Per Period of Insurance	Excess Rate Change/Factor
Standard Excess	50£ / 90$ / 75€	N/A
Max. Annual Per Person (whichever is the greater)	5x Standard/ Voluntary Excess	N/A
Max. Family Annual (whichever is the greater)	10x Standard/ Voluntary Excess	N/A
Voluntary Medical Excess Options (Rate change/Factor does not apply to Optional Cover Premium) (Note: Choose carefully as you cannot select a lower excess at renewal)	Nil	+35% (multiply by 1.35)
	100£ / 180$ /150€	-10% (multiply by .90)
	250£ / 450$ /375€	-20% (multiply by .80)
	500£ / 900$ / 750€	-25% (multiply by .75)
	1000£ / 1800$ / 1500€	-30% (multiply by .70)
	2500£ / 4500$ / 3750€	-35% (multiply by .65)
	5000£ / 9000$ / 7500€	-40% (multiply by .60)
	10000£ / 18000$ / 15000€	-45% (multiply by .55)

Executive Sub-Plan Excesses

	Per Person, Per Condition, Per Period of Insurance	Excess Rate Change/Factor
Standard Excess	25£ / 45$ / 38€	N/A
Max. Annual Per Person (whichever is the greater)	10x Standard/ Voluntary Excess	N/A
Max. Family Annual (whichever is the greater)	20x Standard/ Voluntary Excess	N/A
Voluntary Medical Excess Options (Rate change/Factor does not apply to Optional Cover Premium) (Note: Choose carefully as you cannot select a lower excess at renewal)	Nil	+10% (multiply by 1.10)
	50£ / 90$ / 75€	-14% (multiply by .86)
	100£ / 180$ / 150€	-18% (multiply by .82)
	250£ / 450$ / 375€	-27% (multiply by .73)
	500£ / 900$ / 750€	-32% (multiply by .68)
	1000£ / 1800$ / 1500€	-36% (multiply by .64)
	2500£ / 4500$ / 3750€	-41% (multiply by .59)
	5000£ / 9000$ / 7500€	-45% (multiply by .55)
	10000£ / 18000$ / 15000€	-50% (multiply by .50)

Optional Covers - All Sub-Plans – *The payment frequency for the Optional Covers must be the same as the payment frequency for your sub-plan*

	Monthly	Quarterly	Semi-Annually	Annually
Maternity Level 1: Essentials (Female applicants only)	179£ / 313$ / 215€	500£ / 875$ / 601€	982£ / 1719$ / 1180€	1785£ / 3125$ / 2145€
Maternity Level 2: Premier (Female applicants only)	286£ / 500$ / 343€	799£ / 1400$ / 959€	1570£ / 2750$ /1884€	2855£ / 5000$ / 3425€
Global Personal Accident Plan - First unit of cover	13£ / 24$ / 20€	37£ / 67$ / 56€	73£ / 132$ / 110€	133£ / 240$ / 200€
Second supplemental unit of cover (ages 19-64)	10£ / 18$ / 15€	28£ / 50$ / 42€	55£ / 99$ / 83€	100£ / 180$ / 150€
Child cover (ages 31 days-18 years)	6£ / 10$ / 8€	16£ / 28$ / 23€	31£ / 55$ / 46€	56£ / 100$ / 83€
Global Daily Indemnity - Hospital Income Plan Premiums				
Available only between ages 19-69 (per unit - Max 2)	6£ / 10$ / 8€	16£ / 28$ / 23€	31£ / 55$ / 46€	56£ / 100$ / 83€

Payment - We will calculate your premium if you are paying by credit card or debit card. If you are paying by cheque, we have included this section if you would like to work the premium out for yourself, or please call us or your broker for further assistance.

Currency:
❒ £ GB Pounds ❒ $ US Dollar ❒ € Euros

Area of Cover: ❒ 1 Europe ❒ 2 Worldwide excluding USA, Canada, China, Hong Kong, Macau, Japan, Singapore and Taiwan ❒ 3 Worldwide

Payment Frequency:
❒ Monthly ❒ Quarterly
❒ Semi-Annually ❒ Annually

To arrive at your payment, please complete the rate calculation below:

Enter the premium for each Family Member *(from rate tables on previous pages)*

	Amount
Applicant	_____._____
Spouse	_____._____
1st Child	_____._____
2nd Child	_____._____
3rd Child	_____._____
Subtotal A	_____._____

Optional Covers *(from rate tables above)*

				Amount
Maternity - Female Applicants Only	_____ (Rate) X _____ (# of females applying)	=	B	_____
Global Personal Accident Plan - First unit of cover	_____ (Rate) X _____ (# of adults applying)	=	C	_____
Global Personal Accident Plan - Second unit of cover	_____ (Rate) X _____ (# of adults applying)	=	D	_____
Global Personal Accident Plan - Child cover	_____ (Rate) X _____ (# of children applying)	=	E	_____
Global Daily Indemnity	_____ (Units) X _____ (Rate) X _____ (# of family members applying)	=	F	_____
	Subtotal (B+C+D+E+F)	=	**G**	_____

(_____._____ X _____) + (_____ X _____)= _____._____ + _____._____ = _____._____

Subtotal A — Excess Rate factor *(from Excess box above)* — Rate Moratorium Underwriting Fee *(if applicable)* — # Applying — Subtotal G above — Premium

Insurance Premium Taxes/Levies *(if applicable)* + _____._____ = **Total Premium Due**_____._____

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