

Important Information

Global Medical Insurance offers two options: Worldwide Coverage or Worldwide Excluding the U.S., Canada, China, Hong Kong, Japan, Macau, Singapore and Taiwan. Both options provide coverage 24 hours a day, and you have the freedom to choose any doctor or hospital for treatment. Please note the risks and subjects of insurance under this plan are not intended or considered by the Company or IMG to be resident, located, or to be performed in any particular jurisdiction, and special eligibility requirements apply.

Important Notice Regarding Patient Protection And Affordable Care Act (PPACA) Global Medical Insurance is not subject to, and does not provide benefits required by, PPACA. PPACA requires U.S. citizens and certain U.S. residents to obtain PPACA compliant insurance coverage unless they are exempt from PPACA. Tax penalties may be imposed on U.S. citizens and U.S. residents who are required to maintain PPACA compliant coverage but do not do so. Eligibility to purchase or renew this product, or

its terms and conditions, may be modified or amended based upon changes to applicable law, including PPACA. Please note that it is solely your responsibility to determine if PPACA is applicable to you. For information on whether PPACA applies to you or whether you are eligible to purchase Global Medical Insurance, please see IMG's Frequently Asked Questions at imglobal.com/faq.

Also, this insurance is not subject to certain portability, access, renewal or other requirements of the Health Insurance Portability and Accountability Act of 1996. Please read and review all of the eligibility requirements, coverage conditions, and pre-existing condition exclusions carefully before purchasing coverage. Marketing brochures and certificate wordings containing complete terms of coverage are available upon request. Please contact IMG or your independent insurance producer for details.

Failure to provide legible and complete information may delay processing of your Application.

SECTION 1. Please complete for all family members applying for coverage

| NAME Please print your name below | HEIGHT | WEIGHT | DATE OF BIRTH mo./day/yr. | COUNTRY OF CITIZENSHIP | GOVERNMENT ISSUED ID NUMBER |
|----------------------------------------------------------------------------------------------------------------------------------|---------------|---------------|-------------------------------------|-------------------------------|------------------------------------|
| A. APPLICANT (LAST, FIRST, MIDDLE) <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE | | | | | |
| B. SPOUSE (LAST, FIRST, MIDDLE) <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE | | | | | |
| C. FIRST CHILD (BELOW AGE 19 - LAST, FIRST, MIDDLE) <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE | | | | | |
| D. SECOND CHILD (BELOW AGE 19 - LAST, FIRST, MIDDLE) <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE | | | | | |
| E. THIRD CHILD (BELOW AGE 19 - LAST, FIRST, MIDDLE) <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE | | | | | |

| | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|-------------------------------------------------------------------------|
| RESIDENCE ADDRESS (after this insurance becomes effective) | | |
| STREET ADDRESS | | |
| CITY | STATE, COUNTRY, POSTAL CODE | |
| TELEPHONE | FAX | |
| EMAIL | | |
| Is your expected length of residence outside the U.S. at least 6 of the next 12 months? <input type="checkbox"/> Yes <input type="checkbox"/> No <i>(If a U.S. citizen and you answered "No," you are not eligible for coverage.)</i> | | |
| U.S. Citizens / U.S. Nationals: | | |
| Date you did (or will) depart from the U.S. (mo./day/yr.): | | |
| Non-U.S. Citizens: | | |
| If a non-U.S. citizen, do you or any other applicant have a Green Card or U.S. visa? If yes, please complete the following: | | Green Card? <input type="checkbox"/> Yes <input type="checkbox"/> No |
| a. Type of visa _____ | b. Issue date _____ | U.S. Visa <input type="checkbox"/> Yes <input type="checkbox"/> No |
| c. Expiration date _____ | d. Date of arrival in U.S. _____ | |
| MAILING ADDRESS (IF DIFFERENT FROM ABOVE) | | |
| STREET ADDRESS | | |
| CITY | STATE, COUNTRY, POSTAL CODE | |
| TELEPHONE | FAX | |
| EMAIL | | |
| IF EITHER ADDRESS ABOVE IS IN FLORIDA, IS THE APPLICANT CURRENTLY LOCATED IN FLORIDA? <input type="checkbox"/> YES <input type="checkbox"/> NO (DETERMINES APPLICABLE PREMIUM TAX AND WILL NOT AFFECT COVERAGE) | | |
| <input type="checkbox"/> I AGREE TO THE PROCESSING OF MY PERSONAL INFORMATION, INCLUDING FOR CUSTOMER SERVICE AND MARKETING COMMUNICATIONS, IN ACCORDANCE WITH IMG'S PRIVACY POLICY (WWW.IMGGLOBAL.COM/LEGAL/PRIVACY-POLICY) | | |

SECTION 2. Please answer all questions for the applicant and for each family member applying for coverage

| | IF YES, SHOW FAMILY MEMBER USING LETTERS FROM SECTION 1 | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|--|
| 1. Are you or any other applicant currently disabled or unable to perform any activity of daily living? | <input type="checkbox"/> YES <input type="checkbox"/> NO | |
| 2. Are you or any other applicant presently hospitalized, or scheduled for or in need of or been advised that you should have hospitalization or surgery? | <input type="checkbox"/> YES <input type="checkbox"/> NO | |
| 3. Have you or any other applicant ever tested positive for, been diagnosed with, or been treated for Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), Lymphadenopathy Syndrome, Human Immunodeficiency Virus (HIV) or any other Immune System Disorder? | <input type="checkbox"/> YES <input type="checkbox"/> NO | |
| 4. Have you or any other applicant ever had, been recommended to have, or are you currently on a waiting list for any organ transplant (other than corneal)? | <input type="checkbox"/> YES <input type="checkbox"/> NO | |
| 5. Do you participate in professional sports or are you a commercial pilot? | <input type="checkbox"/> YES <input type="checkbox"/> NO | |
| If any individual answered YES to any of the above five questions, he or she does not qualify for this insurance. Thank you for your interest. | | |
| 6. Have you or any family member applying for coverage ever applied for or purchased insurance through IMG? (If yes: please provide certificate number, if any, and details.) By checking yes, you agree to the following: Do you acknowledge that you are applying for an entirely new certificate of coverage and not a renewal or reinstatement of any prior Global Medical Insurance® certificate(s) that you may have purchased through IMG in the past, and that, should IMG accept your new application, this would start a brand new coverage period under the terms, conditions and provisions of the new insurance certificate (including, but not limited to, all eligibility requirements, pre-existing condition and other exclusions, waiting periods, and benefit limits and sub-limits of the plan), and your new coverage will not qualify for any benefits of continuous coverage based upon your prior lapsed coverage? Certificate number: | <input type="checkbox"/> YES <input type="checkbox"/> NO | |
| 7. Have you or any other applicant been diagnosed with or treated for any type of cancer or pre-cancerous condition during the past five (5) years? If yes, please explain in Section 3. | <input type="checkbox"/> YES <input type="checkbox"/> NO | |
| 8. Are you or any other applicant currently pregnant? If yes, please provide due date: _____ | <input type="checkbox"/> YES <input type="checkbox"/> NO | |
| For questions 9-29: Have you or any family member applying for coverage EVER experienced manifestation or symptoms of, suffered from, sought consultation, examination, testing or been treated for, or been diagnosed with, any disease, condition, illness, medical problem, disorder, sickness or other problem arising from, involving, or relating to any of the following: | | |

| | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|--|
| <p>9. Heart, cardiac, cardiovascular and/or circulatory, including, but not limited to: congestive heart failure, heart attack, angina, chest pain, arteriosclerosis, atherosclerosis, elevated blood pressure, hypertension, swelling of feet/ankles, thrombosis, phlebitis, rheumatic fever, or heart murmur? If yes, in addition to Section 3, please complete the following: a) Date of most recent blood pressure reading? _____ b) Most recent blood pressure reading: ____AS/ ____DS c) Medications taken (Types and Dosage) _____</p> | <input type="checkbox"/> YES <input type="checkbox"/> NO | |
| <p>10. Blood, blood vessels, spleen, arteries, veins or disorders of the blood, including, but not limited to: anemia, hemophilia, leukemia, hepatitis, lymph glands, or high cholesterol?</p> | <input type="checkbox"/> YES <input type="checkbox"/> NO | |
| <p>11. Diabetes, hyperglycemia or hypoglycemia? If yes to diabetes, in addition to Section 3, please complete the following: a) Diabetic Type: I ____ or II ____ b) Date diagnosed: _____ c) Controlled by diet only? Yes ____ No ____ d) Medications (Types and Dosage) _____ e) Date of most recent HbA1c Test? _____ f) Results of HbA1c Test (1 - 10) _____</p> | <input type="checkbox"/> YES <input type="checkbox"/> NO | |
| <p>12. Asthma or allergies? If yes, in addition to providing explanation in Section 3, please specify which one and complete the following: a) Date diagnosed: _____ b) Has hospitalization or emergency room treatment been required? If yes, describe and list date(s): _____ c) Please list known triggers: _____ d) Medications (Types and Dosage): _____ e) Frequency of attacks: _____</p> | <input type="checkbox"/> YES <input type="checkbox"/> NO | |
| <p>13. Cancer, tumor, cyst, polyp, melanoma, Kaposi's sarcoma, cell disorder, shingles, lump, calcification, or growth of any kind?</p> | <input type="checkbox"/> YES <input type="checkbox"/> NO | |
| <p>14. Liver, Pancreas, Gall Bladder or endocrine disorders including, but not limited to: pituitary, thyroid or metabolic disorders, or obesity?</p> | <input type="checkbox"/> YES <input type="checkbox"/> NO | |
| <p>15. Kidney, urinary tract functions, kidney or bladder stones or infections?</p> | <input type="checkbox"/> YES <input type="checkbox"/> NO | |
| <p>16. Respiratory system including, but not limited to: tuberculosis, lung disorders, emphysema, chronic cough, bronchitis, bronchial asthma, pleurisy pneumonia?</p> | <input type="checkbox"/> YES <input type="checkbox"/> NO | |
| <p>17. Mental, emotional and/or nervous system disorders including, but not limited to: psychosis, mental or behavioral disorders, ADD or ADHD, chemical or drug abuse or dependency, alcoholism, psychiatric counseling and/or support groups, depression, anxiety, chronic fatigue, or eating or sleeping disorders?</p> | <input type="checkbox"/> YES <input type="checkbox"/> NO | |
| <p>18. Neurological disorders, including but not limited to: multiple sclerosis (MS), muscular dystrophy, Lou Gehrig's disease (ALS), Parkinson's disease, paralysis, epilepsy, convulsions, seizures, migraines, chronic headaches, stroke, or transient cerebral ischemic attacks?</p> | <input type="checkbox"/> YES <input type="checkbox"/> NO | |
| <p>19. Muscular, skeletal, spine, bone, or joint, including but not limited to: scoliosis, disc disease or disorder, vertebrae, degeneration, or any other back or neck condition, rheumatism, arthritis, gout, tendonitis, osteoporosis or inflammation?</p> | <input type="checkbox"/> YES <input type="checkbox"/> NO | |
| <p>20. For female applicants, miscarriage, complicated pregnancy or delivery, or infertility consultation, advice, and/or disorders of the reproductive system or of menstruation, including but not limited to: vaginal bleeding, fibroids, nodules or breast cysts, fallopian tubes, ovaries or uterus, and hormone replacement therapy?</p> | <input type="checkbox"/> YES <input type="checkbox"/> NO | |
| <p>21. For male applicants, disorders of the reproductive system, including but not limited to: prostate or elevated PSA level, or erectile dysfunction?</p> | <input type="checkbox"/> YES <input type="checkbox"/> NO | |
| <p>22. Congenital, genetic, hereditary or other birth condition or defect including, but not limited to: mental retardation, Down Syndrome, or other chromosome disorder, physical disorder, deformity or defect?</p> | <input type="checkbox"/> YES <input type="checkbox"/> NO | |
| <p>23. Digestive system, stomach, colon, rectum or intestines, including, but not limited to: esophageal regurgitation, gastritis, ulcers, Crohn's Disease and/or diverticulitis?</p> | <input type="checkbox"/> YES <input type="checkbox"/> NO | |
| <p>24. Eyes, ears, nose, mouth, throat or jaw, including, but not limited to: cataracts, glaucoma, nasal septum deviation, chronic sinusitis, or TMJ?</p> | <input type="checkbox"/> YES <input type="checkbox"/> NO | |
| <p>25. Do you or any family member applying for coverage currently use or during the past five years have used tobacco in any form?</p> | <input type="checkbox"/> YES <input type="checkbox"/> NO | |
| <p>26. Any other disease, medical problem, illness, injury or condition of any kind not listed above?</p> | <input type="checkbox"/> YES <input type="checkbox"/> NO | |
| <p>27. During the last twelve (12) months, have you or any family member applying for coverage experienced manifestation or symptoms of, been diagnosed with, or received any consultation, examination, testing or treatment (including medications) for, any medical, health, mental, physical or nervous condition? If yes, please explain in Section 3.</p> | <input type="checkbox"/> YES <input type="checkbox"/> NO | |
| <p>28. Have you or any family member applying for coverage ever been rejected, cancelled, rated or declined for coverage under any health, life or disability insurance policy? If yes, please explain in Section 3.</p> | <input type="checkbox"/> YES <input type="checkbox"/> NO | |
| <p>29. During the last twelve (12) months, have you or any family member applying for coverage been covered under any health or medical insurance plan, including a government sponsored health care plan? If yes, please state the name and location of the insurance company, the policy/plan number, and the applicable dates of coverage.</p> | <input type="checkbox"/> YES <input type="checkbox"/> NO | |

SECTION 2a. Please list all prescribed and over the counter medications, and any medical treatment in the last twelve months for the Applicant and for each Family Member for whom it applies (use the corresponding letter(s) from Section 1). Please attach additional pages as necessary.

| Family Member <i>(use letters from Section 1)</i> | Medications and Dosages | Conditions | Date(s) of Treatment |
|------------------------------------------------------|-------------------------|------------|----------------------|
| | | | |
| | | | |
| | | | |

| Family Member <i>(use letters from Section 1)</i> | Surgeries | Date(s) of Treatment |
|------------------------------------------------------|-----------|----------------------|
| | | |
| | | |
| | | |

| Family Practitioner's Details - The following information must be completed | |
|-----------------------------------------------------------------------------|------------------|
| Doctor's Name: | Telephone: |
| Address: | |
| Country: | Postal/Zip Code: |
| Date Last Seen: | Reason: |

SECTION 3. Medical Information/Prior Insurance

For any question answered "YES" in Section 2, please identify each Family Member for whom the answer applies (using the corresponding letter(s) from Section 1), and provide complete details of the medical condition at issue, including the name, address and telephone number of the attending physician(s), hospital(s), clinic(s) and all other health care providers involved, diagnosis, all treatment dates, type(s) of treatment, prognosis, and present course of treatment. **Please attach additional pages as necessary.** IMG and the Company reserve the right to request additional medical information prior to acceptance of Application.

| Family Member <i>(use letters from Section 1)</i> | Condition(s)/Diagnosis, Prognosis, Past and Present Course of Treatment(s) | Physician/Hospital/Clinic/Health Care Provider Name(s), Address & Telephone | Date(s) of Treatment |
|------------------------------------------------------|----------------------------------------------------------------------------|-----------------------------------------------------------------------------|----------------------|
| | | | |
| | | | |
| | | | |
| | | | |

If any family member applying for coverage has ever been rejected, cancelled, rated or declined for coverage under any health, life or disability insurance policy (see Question 28), please explain below.

SUBSCRIPTION (For coverage issued by Sirius International Insurance Corporation (publ) only): I (we) hereby apply to the Global Medical Services Group Insurance Trust, c/o MutualWealth Management Group, Carmel, IN, or its successor, for Global Medical Insurance® as offered by the Company on the date of its receipt hereof. I (we) understand and agree that: (i) no coverage will be effective until this Application has been duly accepted in writing by the Company, (ii) no modification or waiver relating to this Application or the coverage applied for will be binding upon the Company or IMG unless approved in writing by an officer of the Company or IMG, (iii) IMG and the Company will rely on the accuracy and completeness of the information provided herein, (iv) any misrepresentation or omission contained herein will void the insurance certificate, and any and all claims and benefits thereunder will be forfeited and waived, (v) by submission of this Application and/or any future claim for benefits I (we) purposefully initiate and take advantage of the privilege of conducting business with the Company in Indiana, through IMG as its selected agent and administrator, and invoke the benefits and protections of its laws, and (vi) the contract of insurance represented by the Master Policy and evidenced by the Certificate of insurance shall be deemed issued and made in Indianapolis, IN, and sole and exclusive jurisdiction and venue for any court action or administrative proceeding relating to this insurance shall be in Marion County, Indiana, for which applicant(s) hereby consent(s). I (we) agree that Indiana surplus lines law shall govern all rights and claims arising under this insurance, and trial of any dispute shall be by the court as fact finder, without a jury.

ACKNOWLEDGEMENT I (we) understand and agree that: (A)(i) marketing brochures and certificate wordings are available prior to application upon request, (ii) the insurance agent, broker, website, or other producer, if any, involved with respect to the solicitation of this application is acting solely as my legal agent and representative and is representing my personal interests, and that such person has no authority to bind or speak for, and is not acting as the legal agent or representative of, the Company or IMG, (iii) any illness, Injury, sickness, disease, or other physical, medical, mental or nervous disorder, condition or ailment that, with reasonable medical certainty, existed at the time of Application or at any time prior to the effective date of this insurance, whether or not previously manifested, symptomatic or known, diagnosed, treated, or disclosed to the Company or IMG prior to the effective date, and including any and all chronic, subsequent or recurring complications or consequences related thereto or resulting or arising therefrom (a "pre-existing condition"), and on certain plan options, will be excluded from coverage for two years from the effective date, and thereafter will be limited to \$50,000 lifetime per person, with a maximum of \$5,000 per person per annual coverage period, (iv) any existing condition/diagnosis/illness that is not disclosed on my application would never be covered under this certificate or renewal, (v) the subjects of insurance applied for are not intended or considered by the applicant(s), the Company or IMG to be resident, located, or to be performed in any particular jurisdiction, and (vi) the Company, as carrier and underwriter of the plan, is solely liable for the coverages and benefits

to be provided thereunder, and IMG acts solely as agent/coverholder for the Company and has no direct or independent liability under the Master Policy or any Certificate or policy of insurance. (B) This insurance is not subject to, and does not provide benefits required by, PPACA. On January 1, 2014, PPACA required U.S. citizens, U.S. nationals and certain U.S. residents to obtain PPACA compliant insurance coverage unless they are exempt from PPACA. Penalties may be imposed on persons who are required to maintain PPACA compliant coverage but do not do so. Eligibility to purchase, extend or renew this product, or its terms and conditions, may be modified or amended based upon changes to applicable law, including PPACA. Please note that it is an insured person's sole and exclusive responsibility to determine if PPACA is applicable to them, and the Company and IMG shall have no liability to any person whatsoever for their failure to obtain or maintain PPACA compliant insurance coverage. For information on whether PPACA applies to you or whether you are eligible to purchase Global Medical Insurance, please see IMG's Frequently Asked Questions at imglobal.com/faq.

CERTIFICATION I (we) hereby certify, represent and warrant to IMG and the Company that: (i) I (we) have read the questions contained in this Application or they have been read to me (us), and I (we) understand them, (ii) my (our) responses to the questions are true, accurate and complete in all respects as of the date hereof, and that I (we) will supplement such responses prior to the requested effective date in the event of any change or addition thereto, (iii) I am (we are) currently in good health and, except for the conditions and other information disclosed herein, I (we) have not been diagnosed with, sought consultation or been treated for, and have not experienced manifestation or symptoms of and do not suffer from any pre-existing condition which I (we) foresee may require treatment in the future or for which I (we) intend to claim under this insurance, and (iv) if this Application is signed as guardian or proxy of the applicant, the signer warrants their authority and capacity to so act and bind the applicant. By acceptance of coverage and/or submission of any claim for benefits, the applicant ratifies the authority of the signer to so act and bind the applicant.

MEDICAL RELEASE I (we) authorize any doctor, practitioner of the healing arts, hospital, clinic, health care related facility, pharmacy, government agency, insurance agency, insurance company, group policyholder, employee or benefit plan administrator having information as to my (our) care, advice, treatment, diagnosis or prognosis of any physical or mental condition, and/or employment status, to provide such information to IMG and/or the Company and my producer/broker involved in procurement of this application and/or insurance coverage.

SATISFACTION GUARANTY/REVIEW PERIOD It is understood I (we) will have 15 days from the effective date to review the insurance Certificate and all benefits, terms, conditions, limitations and exclusions of coverage. If not completely satisfied, I (we) may cancel this insurance by written request retroactive to the effective date and receive a full refund of premium.

Global Medical Insurance is underwritten by Sirius International Insurance Corporation (publ) or Certain Underwriters at Lloyd's, as applicable (the "Company"). It is distributed, managed and administered, as agent for and on behalf of the Company, by International Medical Group®, Inc. ("IMG®").

Signature of Applicant, Guardian or Proxy* (Relationship to Applicant if signing as Guardian or Proxy)

Date (Mo./Day/Yr.)

Signature of Spouse

Date (Mo./Day/Yr.)

*A guardian's signature is required for any applicant under the age of sixteen (16). See Directions for Completing the Application, Page 1, number 2, regarding Guardian or Proxy signatures.

GLOBAL TERM LIFE INSURANCE SM

Underwritten by International Medical Insurance CompanySM, Inc. (IMICSM). It is distributed, managed and administered, as agent for IMIC, by International Medical Group[®], Inc. ("IMG[®]"). Global Term Life Insurance is only available at the time of application for, and with the purchase of, Global Medical Insurance[®].

SECTION 4.

Please indicate the name of each family member applying for Global Term Life Insurance

| NAME | TERM LIFE UNIT ONE | TERM LIFE UNIT TWO |
|-----------------|----------------------------------------------------------|----------------------------------------------------------|
| A. APPLICANT | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| B. SPOUSE | <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| C. FIRST CHILD | <input type="checkbox"/> YES <input type="checkbox"/> NO | NOT AVAILABLE |
| D. SECOND CHILD | <input type="checkbox"/> YES <input type="checkbox"/> NO | |
| E. THIRD CHILD | <input type="checkbox"/> YES <input type="checkbox"/> NO | |

| FOR EACH INDIVIDUAL APPLYING FOR LIFE INSURANCE, PLEASE INDICATE: | | % OF DEATH BENEFIT |
|-------------------------------------------------------------------|--------------|--------------------|
| APPLICANT A | | |
| PRIMARY BENEFICIARY NAME | RELATIONSHIP | % |
| CONTINGENT BENEFICIARY NAME | RELATIONSHIP | |
| APPLICANT B | | |
| PRIMARY BENEFICIARY NAME | RELATIONSHIP | % |
| CONTINGENT BENEFICIARY NAME | RELATIONSHIP | |
| APPLICANT C | | |
| PRIMARY BENEFICIARY NAME | RELATIONSHIP | % |
| CONTINGENT BENEFICIARY NAME | RELATIONSHIP | |
| APPLICANT D | | |
| PRIMARY BENEFICIARY NAME | RELATIONSHIP | % |
| CONTINGENT BENEFICIARY NAME | RELATIONSHIP | |
| APPLICANT E | | |
| PRIMARY BENEFICIARY NAME | RELATIONSHIP | % |
| CONTINGENT BENEFICIARY NAME | RELATIONSHIP | |

If a U.S. citizen, I (we) understand coverage for Global Term Life Insurance will not be effective prior to the date of my (our) departure from the U.S.

_____ (initial here)
 _____ (initial here)
 _____ (initial here)
 Applicant Spouse For Covered Children

If accepted for the Global Medical Insurance plan, I (we) understand that I (we) may qualify for Global Term Life Insurance underwritten by International Medical Insurance Company. I (we) do hereby apply to the Global Life Insurance Services Group Insurance Trust, Bank of Bermuda, Hamilton, Bermuda, for Global Term Life Insurance as indicated above. I (we) hereby incorporate herein the certifications, representations, understandings, agreements, acknowledgements, authorizations, and warranties from the foregoing Application for Global Medical Insurance,

and understand and agree that the terms, conditions, restrictions and penalties thereof shall likewise apply hereto. I (we) also understand: (i) that in the event IMG does not accept this Application, its sole obligation is to return the premium to me (us), (ii) that the death benefit will be determined by my (our) age at the time of my (our) death, and (iii) that the Master Policy for Global Term Life Insurance is issued in Bermuda and is governed by its laws.

| | | | |
|--------------------------------------------------|---------------------------|----------------------------|---------------------------|
| Signature of Applicant, Guardian or Proxy | Date (Mo./Day/Yr.) | Signature of Spouse | Date (Mo./Day/Yr.) |
| | | | |

SECTION 5.

Deductible selection and premium calculation. Note: Plan option, deductible selection, payment mode and area of coverage must be the same for all family members.



Check one Plan Option: Bronze Silver Gold Gold Plus Platinum

Check one Deductible: \$100 (Platinum only) \$250 \$500 \$1,000 \$2,500 \$5,000 \$10,000 \$25,000 (Except Bronze and Silver)

Check one Payment Mode: Annual = 1.00 Semi-annual = 0.55 Quarterly = 0.28 Monthly = .10

Check one Area of Coverage: Worldwide Worldwide excluding the U.S., Canada, China, Hong Kong, Japan, Macau, Singapore, and Taiwan

PREMIUM CALCULATION (Applications without payment of premium will not be approved)

Annual premiums may be paid by check, money order, wire transfer or eCheck (available online); or by Visa, MasterCard, American Express, Discover or JCB credit cards. 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.** An optional \$25 fee may be paid in addition to the premium to have your insurance certificate express mailed to you after approval.

Enter the **annual** Global Medical Insurance premium for each Family Member that corresponds to their age, gender and deductible.

Application cannot be processed unless this section is completed.

Primary Applicant \$ _____
 Spouse \$ _____
 1st Child \$ _____
 2nd Child \$ _____
 3rd Child \$ _____
GMI Subtotal \$ _____

Optional Benefits

Terrorism Rider -
 (Platinum plan option only. Check the box and enter .25 to the right of the 1, if applicable) X _____

GMI Subtotal = A\$ _____

Term Life Unit One \$240 X _____ = **B\$ _____**
 # of adults applying

Term Life Unit Two \$180 X _____ = **C\$ _____**
 # of adults applying

Term Life Unit One - Child \$100 X _____ = **D\$ _____**
 # of children applying

Dental & Vision Rider \$570 (worldwide) or \$460 (worldwide excluding) X _____ = **E\$ _____**
 (Applies to all plans except Platinum) # of family members applying

Optional Sports Rider \$250 X _____ = **F\$ _____**
 (Applies only to Gold Plus and Platinum plan options) # of family members applying

Subtotal (A+B+C+D+E+F) = G\$ _____

Total Premium Due

\$ _____ X _____ + \$ _____ =
 Subtotal G Modal Factor Optional Express Mail*

H \$ _____
Premium Amount Due

Modal Factors: Annual=1.00 Semi-Annual=.55 Quarterly=.28 Monthly=.10

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.

*Optional \$25 Express mail - Certificate(s) will be expressed mailed to you after approval

IF YOU CHOOSE EXPRESS MAIL - Please select the address where you would like your Certificate express mailed (as indicated in Section 1)

Residence address Mailing address
 Other (no P.O. boxes please) _____

I WOULD PREFER TO RECEIVE AN ELECTRONIC CERTIFICATE
 Email address _____

METHOD OF PAYMENT

Check (annual only) Money Order (annual only)
 Wire (annual only) MasterCard Visa
 American Express Discover JCB
 Global Group (complete additional insert)
 Group Name: _____

eCheck (ACH) available online
 (Authorized signature required for credit card payments)

Checks and money orders should be made payable to International Medical Group, Inc. (IMG). For wire transfer information, please contact IMG. All payments must be made in U.S. dollars and drawn on a U.S. bank at the time application for coverage is made. If paying by credit card, I authorize IMG to debit my credit card for the total amount due. In the event that I have chosen to pay premiums semi-annually, quarterly, or monthly, **I hereby elect to pre-authorize future credit card payment installments for the balance of the policy period and for renewals, and hereby request and authorize IMG to charge my credit card periodically as payment installments become due for premiums and renewal premiums INCLUDING AS DESCRIBED BELOW FOR AUTOMATIC RENEWALS. This authorization will remain in effect until revoked by me in writing, and until IMG actually receives the notice of revocation.** Coverage purchased by credit card is subject to validation and acceptance by the credit card company. You understand that the amount we charge for premium may be more than the amount on the rate sheet based on your medical history and the underwriting process and you authorize such payment amount.

Credit Card # _____

Exp. Date _____
 (cannot be earlier than last premium installment due date)

Authorized Signature X _____

Name as it appears on card _____

Daytime Phone# (_____) _____

Billing Address _____

REQUESTED EFFECTIVE DATE:
(Must be within 30 days after signature. Coverage will in no event be effective until approved.)

SECTION 6. Renewal Contact Information

Please specify the best way to contact you at renewal:

- Mail (please provide address) _____
- Fax (please provide fax number) _____
- Email (please provide email address) _____

Automatic Renewal Notice

For your convenience, we will notify you of your renewal premium in advance of your renewal date and automatically renew your plan, thereby preventing any accidental break in cover at renewal - unless of course you are no longer eligible or we hear from you to the contrary before renewal.

SECTION 7. Insurance Producer Use Only

| | |
|-----------------------|---------------|
| IMG Producer Number # | Producer Name |
| Company Name | |
| Address | |
| City, State, Zip | Phone |
| Fax | Email Address |
| Website | |
| Producer Signature X | GA # |

Please mail or fax this application to:
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