

# GLOBAL MEDICAL INSURANCE® - SILVER

## WORLDWIDE COVERAGE *(New Business Rates through 7/1/2011. Rates include surplus lines tax where applicable.)*

Global Medical Insurance is underwritten by Sirius International Insurance Corporation (publ) (the "Company"). It is distributed, managed and administered, as agent for and on behalf of the Company, by International Medical Group®, Inc. ("IMG®").  
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## ANNUAL PREMIUMS

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

Deductibles	\$250		\$500		\$1,000		\$2,500		\$5,000		\$10,000	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
<b>AGE</b>												
<b>14 days to 9 years**</b>	First 2 no additional cost* - Then 310		First 2 no additional cost* - Then 270		First 2 no additional cost* - Then 210		First 2 no additional cost* - Then 184		First 2 no additional cost* - Then 169		First 2 no additional cost* - Then 150	
<b>10-18**</b>	317	317	282	282	233	233	217	217	204	204	180	180
*The first two Dependent Children between the ages of 14 days to 9 years covered at no additional cost for the first year of coverage only when both parents or guardians are insured under the Global Medical Insurance plan. On the first renewal date, premium will be 50% of the published rates. For subsequent renewals, the renewal premium will apply. **Dependent child rates are only available when at least one parent or guardian is insured under the Global Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the Male 19-24 rates.												
<b>19-24</b>	718	895	622	881	484	675	422	588	331	473	294	407
<b>25-29</b>	758	1,020	662	991	515	764	449	663	352	551	313	433
<b>30-34</b>	848	1,128	730	1,063	566	823	496	718	389	576	345	490
<b>35-39</b>	950	1,333	770	1,182	596	918	522	793	408	661	364	516
<b>40-44</b>	1,202	1,463	976	1,273	647	997	567	873	542	676	482	602
<b>45-49</b>	1,339	1,614	1,098	1,373	850	1,062	741	925	605	730	538	650
<b>50-54</b>	1,635	1,796	1,386	1,548	1,071	1,201	935	1,068	794	886	706	789
<b>55-59</b>	1,976	1,976	1,718	1,718	1,330	1,328	1,159	1,159	976	984	868	876
<b>60-64</b>	2,909	2,738	2,651	2,480	2,235	1,973	2,024	1,816	1,691	1,502	1,505	1,337
<b>65-69</b>	6,075	5,271	5,814	5,041	5,439	4,591	4,181	3,412	3,656	3,274	3,254	2,914
<b>70-74</b>	Please contact IMG or your agent for premium information concerning this age bracket											
<b>Modal Payment Factors*** Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10 Optional Maternity Rider \$2,500 annual premium</b>												

\*\*\*For semi-annual, quarterly, and monthly payment modes, IMG will only accept valid Visa, MasterCard, American Express, Discover or JCB credit cards, or eCheck, on a pre-authorized basis prior to the expiration date. Your credit card will be debited automatically on the due date(s) of your future premium installment(s).

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

**Please see rates on reverse side for Worldwide Coverage Excluding U.S. / Canada**

# GLOBAL MEDICAL INSURANCE® - SILVER

## WORLDWIDE COVERAGE EXCLUDING U.S./CANADA

Available only to applicants with addresses outside the U.S. & Canada

(New Business Rates through 7/1/2011. Rates include surplus lines tax where applicable.)

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INTERNATIONAL MEDICAL GROUP

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Deductibles	\$250		\$500		\$1,000		\$2,500		\$5,000		\$10,000	
	AGE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE
<b>14 days to 9 years**</b>	First 2 no additional cost* - Then 232		First 2 no additional cost* - Then 203		First 2 no additional cost* - Then 158		First 2 no additional cost* - Then 138		First 2 no additional cost* - Then 127		First 2 no additional cost* - Then 112	
<b>10-18**</b>	238	238	212	212	175	175	163	163	153	153	134	134
*The first two Dependent Children between the ages of 14 days to 9 years covered at no additional cost for the first year of coverage only when both parents or guardians are insured under the Global Medical Insurance plan. On the first renewal date, premium will be 50% of the published rates. For subsequent renewals, the renewal premium will apply. **Dependent child rates are only available when at least one parent or guardian is insured under the Global Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the Male 19-24 rates.												
<b>19-24</b>	539	671	466	660	363	506	317	441	248	355	221	306
<b>25-29</b>	569	766	497	744	385	572	336	498	264	413	234	326
<b>30-34</b>	636	846	548	798	424	618	372	538	291	432	259	369
<b>35-39</b>	714	1,000	578	888	447	689	392	595	307	496	273	387
<b>40-44</b>	901	1,098	731	955	486	748	425	655	407	510	362	451
<b>45-49</b>	1,004	1,211	823	1,030	638	797	556	694	453	548	404	487
<b>50-54</b>	1,226	1,347	1,040	1,161	803	901	702	801	595	665	530	592
<b>55-59</b>	1,482	1,482	1,288	1,288	997	996	869	869	731	738	651	657
<b>60-64</b>	2,182	2,054	1,988	1,860	1,676	1,480	1,518	1,363	1,268	1,127	1,129	1,003
<b>65-69</b>	4,556	3,953	4,361	3,781	4,080	3,443	3,136	2,559	2,742	2,456	2,441	2,185
<b>70-74</b>	Please contact IMG or your agent for premium information concerning this age bracket											
<b>Modal Payment Factors*** Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10 Optional Maternity Rider \$2,500 annual premium</b>												

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

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

## WORLDWIDE COVERAGE (New Business Rates through 7/1/2011. Rates include surplus lines tax where applicable.)

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## ANNUAL PREMIUMS

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Deductibles	\$250		\$500		\$1,000		\$2,500		\$5,000		\$10,000	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
<b>14 days to 9 years**</b>	First 2 no additional cost* - Then 430		First 2 no additional cost* - Then 368		First 2 no additional cost* - Then 275		First 2 no additional cost* - Then 250		First 2 no additional cost* - Then 221		First 2 no additional cost* - Then 200	
<b>10 to 18**</b>	476	476	388	388	304	304	275	275	246	246	221	221
<b>19 to 24</b>	995	1,310	856	1,241	685	917	592	793	462	640	365	483
<b>25 to 29</b>	1,018	1,445	875	1,348	700	995	606	860	473	671	373	495
<b>30 to 34</b>	1,080	1,555	929	1,430	743	1,085	646	944	507	766	401	573
<b>35 to 39</b>	1,100	1,691	946	1,485	757	1,105	658	961	517	780	408	584
<b>40 to 44</b>	1,445	1,888	1,322	1,719	1,058	1,269	910	1,201	710	915	561	717
<b>45 to 49</b>	1,673	2,024	1,522	1,856	1,172	1,407	1,055	1,266	860	989	679	781
<b>50 to 54</b>	1,989	2,144	1,790	1,951	1,432	1,561	1,325	1,444	1,060	1,155	837	913
<b>55 to 59</b>	2,590	2,517	2,305	2,236	1,879	1,822	1,587	1,540	1,333	1,293	1,053	1,022
<b>60 to 64</b>	3,637	3,430	3,401	3,186	2,720	2,516	2,557	2,365	2,148	1,901	1,761	1,568
<b>65 to 69</b>	7,275	6,541	7,057	6,118	6,563	5,611	5,086	4,679	4,476	4,118	3,670	3,377
<b>70-74</b>	Please contact IMG or your agent for premium information concerning this age bracket											
<b>Modal Payment Factors*** Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10 Optional Maternity Rider \$2,500 annual premium</b>												

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**Please see rates on reverse side for Worldwide Coverage Excluding U.S. / Canada**

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

## WORLDWIDE COVERAGE EXCLUDING U.S./CANADA

Available only to applicants with addresses outside the U.S. & Canada

*(New Business Rates through 7/1/2011. Rates include surplus lines tax where applicable.)*

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INTERNATIONAL MEDICAL GROUP

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Deductibles	\$250		\$500		\$1,000		\$2,500		\$5,000		\$10,000	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
<b>AGE</b>												
<b>14 days to 9 years**</b>	First 2 no additional cost* - Then 318		First 2 no additional cost* - Then 272		First 2 no additional cost* - Then 203		First 2 no additional cost* - Then 185		First 2 no additional cost* - Then 164		First 2 no additional cost* - Then 148	
<b>10 to 18</b>	352	352	287	287	225	225	204	204	182	182	164	164
<b>19 to 24</b>	736	969	633	918	507	679	438	587	342	473	270	358
<b>25 to 29</b>	753	1,069	648	998	518	736	448	637	350	497	276	366
<b>30 to 34</b>	799	1,151	687	1,058	550	803	478	698	376	567	297	424
<b>35 to 39</b>	814	1,251	700	1,099	560	818	487	711	382	578	302	432
<b>40 to 44</b>	1,069	1,397	978	1,272	783	939	673	889	525	677	415	531
<b>45 to 49</b>	1,238	1,498	1,127	1,373	867	1,041	781	937	636	732	503	578
<b>50 to 54</b>	1,472	1,587	1,325	1,444	1,060	1,155	980	1,068	784	855	620	675
<b>55 to 59</b>	1,917	1,863	1,706	1,655	1,390	1,348	1,175	1,139	987	957	780	756
<b>60 to 64</b>	2,691	2,538	2,516	2,358	2,013	1,862	1,892	1,750	1,590	1,407	1,303	1,161
<b>65 to 69</b>	5,384	4,840	5,222	4,527	4,856	4,152	3,764	3,463	3,312	3,047	2,716	2,499
<b>70-74</b>	Please contact IMG or your agent for premium information concerning this age bracket											
<b>Modal Payment Factors***</b>	Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10 Optional Maternity Rider \$2,500 annual premium											

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*Please see rates on reverse side for Worldwide Coverage*

# GLOBAL MEDICAL INSURANCE® - GOLD PLUS

## WORLDWIDE COVERAGE *(New Business Rates through 7/1/2011. Rates include surplus lines tax where applicable.)*

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Deductibles AGE	\$250		\$500		\$1,000		\$2,500		\$5,000		\$10,000	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
<b>14 days to 9 years**</b>	First 2 no additional cost* - Then 576		First 2 no additional cost* - Then 485		First 2 no additional cost* - Then 370		First 2 no additional cost* - Then 335		First 2 no additional cost* - Then 300		First 2 no additional cost* - Then 270	
<b>10 to 18**</b>	625	625	510	510	395	395	360	360	320	320	290	290
<b>19 to 24</b>	1,230	1,620	1,058	1,541	823	1,153	726	1,021	595	825	469	623
<b>25 to 29</b>	1,273	1,894	1,111	1,789	861	1,284	757	1,129	623	983	487	675
<b>30 to 34</b>	1,406	2,120	1,235	1,988	961	1,477	852	1,307	697	1,102	549	824
<b>35 to 39</b>	1,527	2,349	1,357	2,135	1,049	1,641	930	1,439	760	1,229	597	847
<b>40 to 44</b>	1,970	2,574	1,741	2,300	1,349	1,784	1,198	1,585	976	1,260	772	989
<b>45 to 49</b>	2,217	2,677	1,980	2,416	1,535	1,879	1,361	1,662	1,111	1,283	876	1,008
<b>50 to 54</b>	2,694	2,906	2,424	2,643	1,887	2,063	1,718	1,871	1,408	1,531	1,104	1,203
<b>55 to 59</b>	3,411	3,315	3,127	3,038	2,441	2,373	2,153	2,092	1,813	1,761	1,415	1,374
<b>60 to 64</b>	4,795	4,520	4,434	4,159	3,713	3,438	3,388	3,135	2,812	2,488	2,308	2,055
<b>65 to 69</b>	11,385	8,634	9,539	8,273	8,820	7,549	6,859	6,196	5,950	5,356	4,903	4,415
<b>70 to 74</b>	Please contact IMG or your agent for premium information concerning this age bracket											
<b>Modal Payment Factors*** Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10 Optional Maternity Rider \$2,500 annual premium</b>												

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**Please see rates on reverse side for Worldwide Coverage Excluding U.S. / Canada**

# GLOBAL MEDICAL INSURANCE® - GOLD PLUS

## WORLDWIDE COVERAGE EXCLUDING U.S./CANADA

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Deductibles	\$250		\$500		\$1,000		\$2,500		\$5,000		\$10,000	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
<b>AGE</b>												
<b>14 days to 9 years**</b>	First 2 no additional cost* - Then 430		First 2 no additional cost* - Then 365		First 2 no additional cost* - Then 280		First 2 no additional cost* - Then 250		First 2 no additional cost* - Then 225		First 2 no additional cost* - Then 200	
<b>10 to 18**</b>	469	469	384	384	298	298	269	269	242	242	217	217
*The first two Dependent Children between the ages of 14 days to 9 years covered at no additional cost for the first year of coverage only when both parents or guardians are insured under the Global Medical Insurance plan. On the first renewal date, premium will be 50% of the published rates. For subsequent renewals, the renewal premium will apply. **Dependent child rates are only available when at least one parent or guardian is insured under the Global Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the Male 19-24 rates.												
<b>19 to 24</b>	922	1,215	794	1,156	617	825	545	731	446	620	353	467
<b>25 to 29</b>	954	1,420	834	1,342	646	963	568	847	467	738	366	507
<b>30 to 34</b>	1,054	1,591	926	1,491	755	1,109	638	981	523	827	413	618
<b>35 to 39</b>	1,146	1,761	1,018	1,602	788	1,231	697	1,079	571	922	448	636
<b>40 to 44</b>	1,477	1,931	1,306	1,726	1,012	1,338	898	1,189	733	945	579	743
<b>45 to 49</b>	1,663	2,009	1,484	1,812	1,151	1,409	1,021	1,247	835	963	657	756
<b>50 to 54</b>	2,021	2,180	1,819	1,983	1,415	1,547	1,289	1,404	1,056	1,148	828	903
<b>55 to 59</b>	2,559	2,487	2,345	2,279	1,830	1,780	1,614	1,570	1,360	1,321	1,062	1,031
<b>60 to 64</b>	3,596	3,391	3,326	3,120	2,784	2,578	2,542	2,351	2,109	1,866	1,731	1,542
<b>65 to 69</b>	7,426	6,476	7,154	6,205	6,615	5,662	5,144	4,648	4,463	4,017	3,677	3,312
<b>70 to 74</b>	Please contact IMG or your agent for premium information concerning this age bracket											
<b>Modal Payment Factors*** Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10 Optional Maternity Rider \$2,500 annual premium</b>												

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Please see rates on reverse side for Worldwide Coverage

# GLOBAL MEDICAL INSURANCE® - PLATINUM

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Deductibles	\$100		\$250		\$500		\$1,000		\$2,500		\$5,000		\$10,000	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
<b>AGE</b>														
<b>14 days to 9 years**</b>	First 2 no additional cost* - Then 1,910		First 2 no additional cost* - Then 1,738		First 2 no additional cost* - Then 1,558		First 2 no additional cost* - Then 1,328		First 2 no additional cost* - Then 1,256		First 2 no additional cost* - Then 1,188		First 2 no additional cost* - Then 1,130	
<b>10-18**</b>	2,020	2,020	1,836	1,836	1,608	1,608	1,381	1,381	1,305	1,305	1,232	1,232	1,168	1,168
*The first two Dependent Children between the ages of 14 days to 9 years covered at no additional cost for the first year of coverage only when both parents or guardians are insured under the Global Medical Insurance plan. On the first renewal date, premium will be 50% of the published rates. For subsequent renewals, the renewal premium will apply. **Dependent child rates are only available when at least one parent or guardian is insured under the Global Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the Male 19-24 rates.														
<b>19-24</b>	3,585	6,105	3,259	5,510	2,890	5,272	2,380	3,934	2,169	3,552	1,886	3,099	1,613	2,484
<b>25-29</b>	3,690	6,685	3,354	6,080	3,004	5,775	2,463	4,313	2,237	3,863	1,945	3,443	1,652	2,551
<b>30-34</b>	4,008	7,410	3,644	6,736	3,273	6,352	2,679	4,873	2,441	4,380	2,107	3,787	1,785	2,981
<b>35-39</b>	4,130	8,135	3,754	7,395	3,405	6,779	2,767	5,348	2,519	4,762	2,169	4,154	1,831	3,048
<b>40-44</b>	5,140	8,855	4,672	8,049	4,200	7,257	3,387	5,762	3,075	5,186	2,615	4,243	2,194	3,459
<b>45-49</b>	5,700	6,750	5,181	6,136	4,694	5,184	3,771	4,484	3,411	4,036	2,895	3,250	2,407	2,681
<b>50-54</b>	6,290	7,270	5,718	6,608	5,614	6,068	4,501	4,865	4,152	4,469	3,509	3,765	2,882	3,086
<b>55-59</b>	8,420	8,205	7,654	7,458	7,069	6,885	5,649	5,507	5,052	4,927	4,348	4,241	3,523	3,440
<b>60-64</b>	11,575	10,945	10,522	9,949	9,775	9,205	8,281	7,711	7,609	7,089	6,416	5,747	5,373	4,849
<b>65-69</b>	23,205	20,315	21,093	18,466	20,344	17,724	18,855	16,225	14,795	13,424	12,913	11,683	10,745	9,736
<b>70-74</b>	Please contact IMG or your agent for premium information concerning this age bracket													
<b>Modal Payment Factors*** Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10</b>														

\*\*\*For semi-annual, quarterly, and monthly payment modes, IMG will only accept valid Visa, MasterCard, American Express, Discover or JCB credit cards, or eCheck, on a pre-authorized basis prior to the expiration date. Your credit card will be debited automatically on the due date(s) of your future premium installment(s).

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

**Please see rates on reverse side for Worldwide Coverage Excluding U.S. / Canada**

# GLOBAL MEDICAL INSURANCE® - PLATINUM

## WORLDWIDE COVERAGE EXCLUDING U.S./CANADA

Available only to applicants with addresses outside the U.S. & Canada

(New Business Rates through 7/1/2011. Rates include surplus lines tax where applicable.)

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

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INTERNATIONAL MEDICAL GROUP

## ANNUAL PREMIUMS

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

Deductibles	\$100		\$250		\$500		\$1,000		\$2,500		\$5,000		\$10,000	
	AGE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE
<b>14 days to 9 years**</b>	First 2 no additional cost* - Then 1,597		First 2 no additional cost* - Then 1,451		First 2 no additional cost* - Then 1,317		First 2 no additional cost* - Then 1,146		First 2 no additional cost* - Then 1,089		First 2 no additional cost* - Then 1,038		First 2 no additional cost* - Then 996	
<b>10-18**</b>	1,676	1,676	1,523	1,523	1,356	1,356	1,185	1,185	1,128	1,128	1,073	1,073	1,025	1,025
*The first two Dependent Children between the ages of 14 days to 9 years covered at no additional cost for the first year of coverage only when both parents or guardians are insured under the Global Medical Insurance plan. On the first renewal date, premium will be 50% of the published rates. For subsequent renewals, the renewal premium will apply. **Dependent child rates are only available when at least one parent or guardian is insured under the Global Medical Insurance plan. Children applying with no parent or guardian insured by Global Medical Insurance must use the Male 19-24 rates.														
<b>19-24</b>	2,854	4,709	2,595	4,281	2,316	3,887	1,934	3,099	1,777	2,812	1,562	2,474	1,359	2,013
<b>25-29</b>	2,931	5,178	2,664	4,707	2,402	4,482	1,995	3,383	1,827	3,048	1,608	2,733	1,390	2,064
<b>30-34</b>	3,169	5,722	2,882	5,201	2,603	4,912	2,157	3,807	1,979	3,436	1,729	2,990	1,489	2,385
<b>35-39</b>	3,265	6,266	2,968	5,696	2,701	5,233	2,225	4,160	2,039	3,721	1,777	3,265	1,522	2,437
<b>40-44</b>	4,019	6,805	3,653	6,187	3,298	5,593	2,690	4,469	2,453	4,039	2,111	3,331	1,792	2,746
<b>45-49</b>	4,442	5,229	4,038	4,753	3,667	4,346	2,977	3,512	2,708	3,178	2,323	2,588	1,954	2,159
<b>50-54</b>	5,256	5,620	4,778	5,109	4,361	4,701	3,523	3,797	3,264	3,501	2,781	2,972	2,309	2,465
<b>55-59</b>	6,481	6,319	5,892	5,744	5,450	5,314	4,385	4,280	3,935	3,844	3,409	3,337	2,792	2,728
<b>60-64</b>	8,843	8,377	8,039	7,723	7,481	7,053	6,359	5,933	5,858	5,461	4,961	4,457	4,180	3,788
<b>65-69</b>	17,565	15,403	15,969	14,002	15,407	13,441	14,291	12,317	11,244	10,216	9,834	8,911	8,208	7,452
<b>70-74</b>	Please contact IMG or your agent for premium information concerning this age bracket													
<b>Modal Payment Factors*** Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10</b>														

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