

Premium Rates (Euro €)

INTERNATIONAL HEALTHCARE PLAN EFFECTIVE 1ST OCTOBER 2009

This schedule contains information on your premiums for the International Healthcare Plan in Euros €.

Simply decide which level of cover best suits your needs, choose your geographic area from the list in the next section, find your premium from the tables listed on the following pages, then contact Aetna Global Benefits (AGB) using the details on this page or apply online at www.goodhealthworldwide.com.

There are five geographic areas and you should choose the country/area in which you will be resident at the time of inception of the policy. You will be covered worldwide, but if you wish to include elective treatment in the USA, this is available for an extra premium and is shown in Area 5. (Please note that for Areas 1 to 4, cover in the USA is for accident and emergency treatment only).

All premiums quoted are for monthly and annual cover and are per person, unless otherwise stated. If you wish to pay your premium in an alternative currency to Euros €, please contact us.

Insurance Premium Tax

In certain territories, insurance premium tax or other local taxes may need to be added to these premiums. Please contact AGB or your insurance advisor for details.

Premium discount

You will enjoy a 6% discount if you pay your premiums annually**

*China includes Hong Kong, Taiwan and Macau.

**Discount already reflected in the published rates.

***International toll free number requires an access code. Please refer to the website www.att.com/business_traveler to locate the number for the country from which you are dialling.

GEOGRAPHIC AREAS

Area 1

- Indian sub-continent, Middle East & Africa (excluding Nigeria)
- Excluding USA elective treatment

Area 2

- South & Central America, Nigeria and Far East Asia & Pacific Rim (excluding Australia, New Zealand, Singapore, Japan and China*)
- Excluding USA elective treatment

Area 3

- EU, Central & Eastern European Countries (excluding Russia), Andorra, Cyprus, Gibraltar, Iceland, Liechtenstein, Malta, Monaco, Norway and San Marino
- Excluding USA elective treatment

Area 4

- China*, Singapore, Japan, Australia, New Zealand, the Caribbean, Russia and the Rest of the World
- Excluding USA elective treatment

Area 5

- Worldwide including USA elective treatment

Contact details

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Area 1 — Indian sub-continent, Middle East & Africa (excluding Nigeria)

- Premiums shown in Euros €
- Please note that in certain territories local taxes may apply in addition to the premium rates quoted in the following tables.

MAJOR MEDICAL

| Age Band | Standard Nil Excess | | 1,000 Excess | | 5,000 Excess | |
|----------------------|---------------------|--------|--------------|--------|--------------|--------|
| | Monthly | Annual | Monthly | Annual | Monthly | Annual |
| 0 – 17 | 59.32 | 669 | 53.38 | 602 | 44.51 | 502 |
| 18 – 20 | 63.84 | 720 | 57.46 | 648 | 47.88 | 540 |
| 21 – 24 | 77.41 | 873 | 69.69 | 786 | 58.08 | 655 |
| 25 – 29 | 83.17 | 938 | 74.83 | 844 | 62.42 | 704 |
| 30 – 34 | 92.75 | 1,046 | 83.44 | 941 | 69.60 | 785 |
| 35 – 39 | 100.81 | 1,137 | 90.71 | 1,023 | 75.63 | 853 |
| 40 – 44 | 119.88 | 1,352 | 107.91 | 1,217 | 89.91 | 1,014 |
| 45 – 49 | 143.11 | 1,614 | 128.83 | 1,453 | 107.38 | 1,211 |
| 50 – 54 | 177.42 | 2,001 | 159.69 | 1,801 | 133.09 | 1,501 |
| 55 – 59 | 257.31 | 2,902 | 231.60 | 2,612 | 193.03 | 2,177 |
| 60 – 64 | 348.99 | 3,936 | 314.06 | 3,542 | 261.74 | 2,952 |
| 65 – 69 ¹ | 457.17 | 5,156 | 411.41 | 4,640 | 342.87 | 3,867 |
| 70 – 74 ¹ | 551.24 | 6,217 | 496.09 | 5,595 | 413.45 | 4,663 |
| 75 – 79 ¹ | 637.69 | 7,192 | 573.94 | 6,473 | 478.27 | 5,394 |
| 80+ ¹ | 753.13 | 8,494 | 677.86 | 7,645 | 564.90 | 6,371 |

FOUNDATION

| Age Band | Standard 100 Excess | | Nil Excess | | 50 Excess | | 250 Excess | |
|----------------------|---------------------|--------|------------|--------|-----------|--------|------------|--------|
| | Monthly | Annual | Monthly | Annual | Monthly | Annual | Monthly | Annual |
| 0 – 17 | 91.42 | 1,031 | 124.58 | 1,405 | 100.55 | 1,134 | 77.67 | 876 |
| 18 – 20 | 97.98 | 1,105 | 133.44 | 1,505 | 107.82 | 1,216 | 83.26 | 939 |
| 21 – 24 | 119.35 | 1,346 | 162.61 | 1,834 | 131.32 | 1,481 | 101.43 | 1,144 |
| 25 – 29 | 127.77 | 1,441 | 174.05 | 1,963 | 140.54 | 1,585 | 108.62 | 1,225 |
| 30 – 34 | 143.02 | 1,613 | 194.80 | 2,197 | 157.29 | 1,774 | 121.56 | 1,371 |
| 35 – 39 | 155.08 | 1,749 | 211.29 | 2,383 | 170.59 | 1,924 | 131.85 | 1,487 |
| 40 – 44 | 184.34 | 2,079 | 251.10 | 2,832 | 202.78 | 2,287 | 156.67 | 1,767 |
| 45 – 49 | 219.98 | 2,481 | 299.69 | 3,380 | 241.97 | 2,729 | 187.00 | 2,109 |
| 50 – 54 | 272.74 | 3,076 | 371.60 | 4,191 | 300.05 | 3,384 | 231.86 | 2,615 |
| 55 – 59 | 395.99 | 4,466 | 539.45 | 6,084 | 435.62 | 4,913 | 336.58 | 3,796 |
| 60 – 64 | 536.70 | 6,053 | 731.15 | 8,246 | 590.34 | 6,658 | 456.19 | 5,145 |
| 65 – 69 ¹ | 702.68 | 7,925 | 948.64 | 10,699 | 773.00 | 8,718 | 597.26 | 6,736 |
| 70 – 74 ¹ | 848.27 | 9,567 | 1,145.13 | 12,915 | 933.13 | 10,524 | 721.04 | 8,132 |
| 75 – 79 ¹ | 981.27 | 11,067 | 1,324.68 | 14,940 | 1,079.43 | 12,174 | 834.09 | 9,407 |
| 80+ ¹ | 1,158.52 | 13,066 | 1,563.99 | 17,639 | 1,274.41 | 14,373 | 984.73 | 11,106 |

¹Applicable to renewals only.

FOUNDATION

| Age Band | 500 Excess | | 1,000 Excess | | 2,000 Excess | | 5,000 Excess | |
|----------------------|------------|--------|--------------|--------|--------------|--------|--------------|--------|
| | Monthly | Annual | Monthly | Annual | Monthly | Annual | Monthly | Annual |
| 0 – 17 | 73.15 | 825 | 68.54 | 773 | 59.41 | 670 | 45.75 | 516 |
| 18 – 20 | 78.38 | 884 | 73.50 | 829 | 63.66 | 718 | 49.03 | 553 |
| 21 – 24 | 95.49 | 1,077 | 89.55 | 1,010 | 77.58 | 875 | 59.67 | 673 |
| 25 – 29 | 102.23 | 1,153 | 95.85 | 1,081 | 83.08 | 937 | 63.93 | 721 |
| 30 – 34 | 114.38 | 1,290 | 107.29 | 1,210 | 92.92 | 1,048 | 71.55 | 807 |
| 35 – 39 | 124.04 | 1,399 | 116.33 | 1,312 | 100.81 | 1,137 | 77.58 | 875 |
| 40 – 44 | 147.45 | 1,663 | 138.23 | 1,559 | 119.79 | 1,351 | 92.21 | 1,040 |
| 45 – 49 | 176.00 | 1,985 | 165.01 | 1,861 | 143.02 | 1,613 | 110.04 | 1,241 |
| 50 – 54 | 218.21 | 2,461 | 204.55 | 2,307 | 177.24 | 1,999 | 136.37 | 1,538 |
| 55 – 59 | 316.81 | 3,573 | 297.03 | 3,350 | 257.40 | 2,903 | 197.99 | 2,233 |
| 60 – 64 | 429.32 | 4,842 | 402.55 | 4,540 | 348.81 | 3,934 | 268.39 | 3,027 |
| 65 – 69 ¹ | 562.15 | 6,340 | 527.03 | 5,944 | 456.72 | 5,151 | 351.39 | 3,963 |
| 70 – 74 ¹ | 678.65 | 7,654 | 636.18 | 7,175 | 551.42 | 6,219 | 424.18 | 4,784 |
| 75 – 79 ¹ | 785.05 | 8,854 | 735.93 | 8,300 | 637.87 | 7,194 | 490.68 | 5,534 |
| 80+ ¹ | 926.83 | 10,453 | 868.93 | 9,800 | 753.05 | 8,493 | 579.26 | 6,533 |

LIFESTYLE

| Age Band | Standard 100 Excess | | Nil Excess | | 50 Excess | | 250 Excess | |
|----------------------|---------------------|--------|------------|--------|-----------|--------|------------|--------|
| | Monthly | Annual | Monthly | Annual | Monthly | Annual | Monthly | Annual |
| 0 – 17 | 109.77 | 1,238 | 143.99 | 1,624 | 119.61 | 1,349 | 96.56 | 1,089 |
| 18 – 20 | 117.66 | 1,327 | 154.37 | 1,741 | 128.21 | 1,446 | 103.56 | 1,168 |
| 21 – 24 | 143.11 | 1,614 | 187.71 | 2,117 | 155.96 | 1,759 | 125.91 | 1,420 |
| 25 – 29 | 153.13 | 1,727 | 200.92 | 2,266 | 166.87 | 1,882 | 134.77 | 1,520 |
| 30 – 34 | 171.39 | 1,933 | 224.86 | 2,536 | 186.82 | 2,107 | 150.82 | 1,701 |
| 35 – 39 | 186.11 | 2,099 | 244.19 | 2,754 | 202.87 | 2,288 | 163.77 | 1,847 |
| 40 – 44 | 221.31 | 2,496 | 290.29 | 3,274 | 241.26 | 2,721 | 194.71 | 2,196 |
| 45 – 49 | 285.95 | 3,225 | 375.15 | 4,231 | 311.66 | 3,515 | 251.64 | 2,838 |
| 50 – 54 | 354.67 | 4,000 | 465.32 | 5,248 | 386.59 | 4,360 | 312.11 | 3,520 |
| 55 – 59 | 514.71 | 5,805 | 675.29 | 7,616 | 560.99 | 6,327 | 452.91 | 5,108 |
| 60 – 64 | 697.81 | 7,870 | 915.48 | 10,325 | 760.58 | 8,578 | 614.11 | 6,926 |
| 65 – 69 ¹ | 913.71 | 10,305 | 1,187.87 | 13,397 | 995.90 | 11,232 | 804.03 | 9,068 |
| 70 – 74 ¹ | 1,103.01 | 12,440 | 1,433.92 | 16,172 | 1,202.32 | 13,560 | 970.63 | 10,947 |
| 75 – 79 ¹ | 1,275.74 | 14,388 | 1,658.51 | 18,705 | 1,390.56 | 15,683 | 1,122.61 | 12,661 |
| 80+ ¹ | 1,506.27 | 16,988 | 1,958.20 | 22,085 | 1,641.84 | 18,517 | 1,325.48 | 14,949 |

LIFESTYLE PLUS

| Age Band | Standard 100 Excess | | Nil Excess | | 50 Excess | | 250 Excess | |
|----------------------|---------------------|--------|------------|--------|-----------|--------|------------|--------|
| | Monthly | Annual | Monthly | Annual | Monthly | Annual | Monthly | Annual |
| 0 – 17 | 147.98 | 1,669 | 182.03 | 2,053 | 158.36 | 1,786 | 134.68 | 1,519 |
| 18 – 20 | 158.54 | 1,788 | 194.98 | 2,199 | 169.62 | 1,913 | 144.26 | 1,627 |
| 21 – 24 | 197.64 | 2,229 | 243.12 | 2,742 | 211.47 | 2,385 | 179.82 | 2,028 |
| 25 – 29 | 211.65 | 2,387 | 260.33 | 2,936 | 226.45 | 2,554 | 192.58 | 2,172 |
| 30 – 34 | 236.92 | 2,672 | 291.45 | 3,287 | 253.50 | 2,859 | 215.55 | 2,431 |
| 35 – 39 | 256.87 | 2,897 | 315.92 | 3,563 | 274.87 | 3,100 | 233.73 | 2,636 |
| 40 – 44 | 297.92 | 3,360 | 366.46 | 4,133 | 318.76 | 3,595 | 271.14 | 3,058 |
| 45 – 49 | 355.55 | 4,010 | 437.30 | 4,932 | 380.47 | 4,291 | 323.54 | 3,649 |
| 50 – 54 | 441.21 | 4,976 | 542.64 | 6,120 | 472.06 | 5,324 | 401.48 | 4,528 |
| 55 – 59 | 640.17 | 7,220 | 787.45 | 8,881 | 684.95 | 7,725 | 582.54 | 6,570 |
| 60 – 64 | 868.31 | 9,793 | 1,067.99 | 12,045 | 929.14 | 10,479 | 790.11 | 8,911 |
| 65 – 69 ¹ | 1,096.36 | 12,365 | 1,348.53 | 15,209 | 1,173.15 | 13,231 | 997.68 | 11,252 |
| 70 – 74 ¹ | 1,323.70 | 14,929 | 1,628.19 | 18,363 | 1,416.36 | 15,974 | 1,204.54 | 13,585 |
| 75 – 79 ¹ | 1,530.83 | 17,265 | 1,882.93 | 21,236 | 1,638.03 | 18,474 | 1,393.04 | 15,711 |
| 80+ ¹ | 1,807.56 | 20,386 | 2,223.32 | 25,075 | 1,934.09 | 21,813 | 1,644.86 | 18,551 |

¹Applicable to renewals only.

Area 2 — South & Central America, Nigeria and Far East Asia & Pacific Rim (excluding Australia, New Zealand, Singapore, Japan and China*)

- Premiums shown in Euros €
- Please note that in certain territories local taxes may apply in addition to the premium rates quoted in the following tables.

MAJOR MEDICAL

| Age Band | Standard Nil Excess | | 1,000 Excess | | 5,000 Excess | |
|----------------------|---------------------|--------|--------------|--------|--------------|--------|
| | Monthly | Annual | Monthly | Annual | Monthly | Annual |
| 0 – 17 | 64.11 | 723 | 57.72 | 651 | 48.06 | 542 |
| 18 – 20 | 77.32 | 872 | 69.60 | 785 | 57.99 | 654 |
| 21 – 24 | 86.36 | 974 | 77.76 | 877 | 64.82 | 731 |
| 25 – 29 | 93.72 | 1,057 | 84.32 | 951 | 70.31 | 793 |
| 30 – 34 | 100.46 | 1,133 | 90.44 | 1,020 | 75.37 | 850 |
| 35 – 39 | 110.57 | 1,247 | 99.48 | 1,122 | 82.90 | 935 |
| 40 – 44 | 127.15 | 1,434 | 114.47 | 1,291 | 95.41 | 1,076 |
| 45 – 49 | 142.84 | 1,611 | 128.57 | 1,450 | 107.11 | 1,208 |
| 50 – 54 | 203.93 | 2,300 | 183.54 | 2,070 | 152.95 | 1,725 |
| 55 – 59 | 262.63 | 2,962 | 236.39 | 2,666 | 197.02 | 2,222 |
| 60 – 64 | 360.87 | 4,070 | 324.79 | 3,663 | 270.70 | 3,053 |
| 65 – 69 ¹ | 556.21 | 6,273 | 500.61 | 5,646 | 417.18 | 4,705 |
| 70 – 74 ¹ | 632.81 | 7,137 | 569.51 | 6,423 | 474.63 | 5,353 |
| 75 – 79 ¹ | 728.66 | 8,218 | 655.78 | 7,396 | 546.54 | 6,164 |
| 80+ ¹ | 823.36 | 9,286 | 740.99 | 8,357 | 617.56 | 6,965 |

FOUNDATION

| Age Band | Standard 100 Excess | | Nil Excess | | 50 Excess ² | | 250 Excess | |
|----------------------|---------------------|--------|------------|--------|------------------------|--------|------------|--------|
| | Monthly | Annual | Monthly | Annual | Monthly | Annual | Monthly | Annual |
| 0 – 17 | 98.51 | 1,111 | 134.15 | 1,513 | 108.35 | 1,222 | 83.70 | 944 |
| 18 – 20 | 118.99 | 1,342 | 162.08 | 1,828 | 130.87 | 1,476 | 101.17 | 1,141 |
| 21 – 24 | 133.00 | 1,500 | 181.15 | 2,043 | 146.30 | 1,650 | 113.05 | 1,275 |
| 25 – 29 | 144.53 | 1,630 | 196.93 | 2,221 | 158.98 | 1,793 | 122.89 | 1,386 |
| 30 – 34 | 154.63 | 1,744 | 210.67 | 2,376 | 170.06 | 1,918 | 131.40 | 1,482 |
| 35 – 39 | 170.06 | 1,918 | 231.69 | 2,613 | 187.09 | 2,110 | 144.53 | 1,630 |
| 40 – 44 | 195.69 | 2,207 | 266.62 | 3,007 | 215.28 | 2,428 | 166.34 | 1,876 |
| 45 – 49 | 219.89 | 2,480 | 299.52 | 3,378 | 241.88 | 2,728 | 186.91 | 2,108 |
| 50 – 54 | 313.70 | 3,538 | 427.37 | 4,820 | 345.09 | 3,892 | 266.62 | 3,007 |
| 55 – 59 | 404.05 | 4,557 | 550.44 | 6,208 | 444.49 | 5,013 | 343.41 | 3,873 |
| 60 – 64 | 555.32 | 6,263 | 756.50 | 8,532 | 610.82 | 6,889 | 472.06 | 5,324 |
| 65 – 69 ¹ | 855.90 | 9,653 | 1,155.42 | 13,031 | 941.46 | 10,618 | 727.51 | 8,205 |
| 70 – 74 ¹ | 973.56 | 10,980 | 1,314.31 | 14,823 | 1,070.92 | 12,078 | 827.53 | 9,333 |
| 75 – 79 ¹ | 1,120.92 | 12,642 | 1,513.19 | 17,066 | 1,233.00 | 13,906 | 952.81 | 10,746 |
| 80+ ¹ | 1,266.69 | 14,286 | 1,710.03 | 19,286 | 1,393.40 | 15,715 | 1,076.68 | 12,143 |

*China includes Hong Kong, Taiwan and Macau.

¹Applicable to renewals only.

²Rates also applicable to Product Option 008, Direct Settlement Network.

FOUNDATION

| Age Band | 500 Excess | | 1,000 Excess | | 2,000 Excess | | 5,000 Excess | |
|----------------------|------------|--------|--------------|--------|--------------|--------|--------------|--------|
| | Monthly | Annual | Monthly | Annual | Monthly | Annual | Monthly | Annual |
| 0 – 17 | 78.82 | 889 | 73.86 | 833 | 64.02 | 722 | 49.30 | 556 |
| 18 – 20 | 95.23 | 1,074 | 89.29 | 1,007 | 77.32 | 872 | 59.50 | 671 |
| 21 – 24 | 106.40 | 1,200 | 99.75 | 1,125 | 86.45 | 975 | 66.50 | 750 |
| 25 – 29 | 115.62 | 1,304 | 108.44 | 1,223 | 93.99 | 1,060 | 72.26 | 815 |
| 30 – 34 | 123.69 | 1,395 | 115.98 | 1,308 | 100.55 | 1,134 | 77.32 | 872 |
| 35 – 39 | 136.01 | 1,534 | 127.59 | 1,439 | 110.57 | 1,247 | 85.03 | 959 |
| 40 – 44 | 156.59 | 1,766 | 146.74 | 1,655 | 127.24 | 1,435 | 97.89 | 1,104 |
| 45 – 49 | 175.91 | 1,984 | 164.92 | 1,860 | 142.93 | 1,612 | 109.95 | 1,240 |
| 50 – 54 | 250.93 | 2,830 | 235.32 | 2,654 | 203.93 | 2,300 | 156.85 | 1,769 |
| 55 – 59 | 323.28 | 3,646 | 303.06 | 3,418 | 262.63 | 2,962 | 202.07 | 2,279 |
| 60 – 64 | 444.22 | 5,010 | 416.47 | 4,697 | 360.96 | 4,071 | 277.70 | 3,132 |
| 65 – 69 ¹ | 684.68 | 7,722 | 641.95 | 7,240 | 556.29 | 6,274 | 427.99 | 4,827 |
| 70 – 74 ¹ | 778.85 | 8,784 | 730.17 | 8,235 | 632.81 | 7,137 | 486.78 | 5,490 |
| 75 – 79 ¹ | 896.77 | 10,114 | 840.74 | 9,482 | 728.57 | 8,217 | 560.46 | 6,321 |
| 80+ ¹ | 1,013.37 | 11,429 | 950.06 | 10,715 | 823.36 | 9,286 | 633.35 | 7,143 |

LIFESTYLE

| Age Band | Standard 100 Excess | | Nil Excess | | 50 Excess ² | | 250 Excess | |
|----------------------|---------------------|--------|------------|--------|------------------------|--------|------------|--------|
| | Monthly | Annual | Monthly | Annual | Monthly | Annual | Monthly | Annual |
| 0 – 17 | 118.28 | 1,334 | 155.17 | 1,750 | 128.92 | 1,454 | 104.09 | 1,174 |
| 18 – 20 | 142.66 | 1,609 | 187.18 | 2,111 | 155.52 | 1,754 | 125.55 | 1,416 |
| 21 – 24 | 159.51 | 1,799 | 209.25 | 2,360 | 173.88 | 1,961 | 140.36 | 1,583 |
| 25 – 29 | 173.17 | 1,953 | 227.16 | 2,562 | 188.77 | 2,129 | 152.42 | 1,719 |
| 30 – 34 | 185.93 | 2,097 | 243.92 | 2,751 | 202.69 | 2,286 | 163.59 | 1,845 |
| 35 – 39 | 204.20 | 2,303 | 267.86 | 3,021 | 222.55 | 2,510 | 179.73 | 2,027 |
| 40 – 44 | 234.88 | 2,649 | 308.12 | 3,475 | 255.98 | 2,887 | 206.68 | 2,331 |
| 45 – 49 | 285.86 | 3,224 | 375.06 | 4,230 | 311.57 | 3,514 | 251.55 | 2,837 |
| 50 – 54 | 407.87 | 4,600 | 535.10 | 6,035 | 444.57 | 5,014 | 358.92 | 4,048 |
| 55 – 59 | 525.26 | 5,924 | 689.12 | 7,772 | 572.52 | 6,457 | 462.22 | 5,213 |
| 60 – 64 | 721.57 | 8,138 | 946.69 | 10,677 | 786.47 | 8,870 | 634.94 | 7,161 |
| 65 – 69 ¹ | 1,112.50 | 12,547 | 1,446.24 | 16,311 | 1,212.61 | 13,676 | 978.97 | 11,041 |
| 70 – 74 ¹ | 1,265.63 | 14,274 | 1,645.30 | 18,556 | 1,379.56 | 15,559 | 1,113.74 | 12,561 |
| 75 – 79 ¹ | 1,457.15 | 16,434 | 1,894.27 | 21,364 | 1,588.29 | 17,913 | 1,282.30 | 14,462 |
| 80+ ¹ | 1,646.81 | 18,573 | 2,140.86 | 24,145 | 1,795.06 | 20,245 | 1,449.17 | 16,344 |

LIFESTYLE PLUS

| Age Band | Standard 100 Excess | | Nil Excess | | 50 Excess ² | | 250 Excess | |
|----------------------|---------------------|--------|------------|--------|------------------------|--------|------------|--------|
| | Monthly | Annual | Monthly | Annual | Monthly | Annual | Monthly | Annual |
| 0 – 17 | 159.25 | 1,796 | 195.86 | 2,209 | 170.42 | 1,922 | 144.88 | 1,634 |
| 18 – 20 | 192.23 | 2,168 | 236.47 | 2,667 | 205.71 | 2,320 | 174.94 | 1,973 |
| 21 – 24 | 220.16 | 2,483 | 270.79 | 3,054 | 235.59 | 2,657 | 200.30 | 2,259 |
| 25 – 29 | 239.13 | 2,697 | 294.11 | 3,317 | 255.89 | 2,886 | 217.59 | 2,454 |
| 30 – 34 | 256.42 | 2,892 | 315.39 | 3,557 | 274.33 | 3,094 | 233.37 | 2,632 |
| 35 – 39 | 281.61 | 3,176 | 346.33 | 3,906 | 301.29 | 3,398 | 256.25 | 2,890 |
| 40 – 44 | 316.36 | 3,568 | 389.16 | 4,389 | 338.53 | 3,818 | 287.90 | 3,247 |
| 45 – 49 | 355.38 | 4,008 | 437.13 | 4,930 | 380.29 | 4,289 | 323.37 | 3,647 |
| 50 – 54 | 507.26 | 5,721 | 623.95 | 7,037 | 542.73 | 6,121 | 461.60 | 5,206 |
| 55 – 59 | 653.74 | 7,373 | 804.12 | 9,069 | 699.49 | 7,889 | 594.86 | 6,709 |
| 60 – 64 | 897.84 | 10,126 | 1,104.34 | 12,455 | 960.70 | 10,835 | 816.97 | 9,214 |
| 65 – 69 ¹ | 1,335.14 | 15,058 | 1,642.20 | 18,521 | 1,428.60 | 16,112 | 1,214.91 | 13,702 |
| 70 – 74 ¹ | 1,518.68 | 17,128 | 1,867.94 | 21,067 | 1,624.99 | 18,327 | 1,381.96 | 15,586 |
| 75 – 79 ¹ | 1,748.42 | 19,719 | 2,150.52 | 24,254 | 1,870.78 | 21,099 | 1,591.03 | 17,944 |
| 80+ ¹ | 1,975.76 | 22,283 | 2,430.18 | 27,408 | 2,114.08 | 23,843 | 1,797.89 | 20,277 |

¹Applicable to renewals only.

²Rates also applicable to Product Option 008, Direct Settlement Network.

Area 3 — EU, Central & Eastern European Countries (excluding Russia), Andorra, Cyprus, Gibraltar, Iceland, Liechtenstein, Malta, Monaco, Norway and San Marino

- Premiums shown in Euros €
- Please note that in certain territories local taxes may apply in addition to the premium rates quoted in the following tables.

MAJOR MEDICAL

| Age Band | Standard Nil Excess | | 1,000 Excess | | 5,000 Excess | |
|----------------------|---------------------|--------|--------------|--------|--------------|--------|
| | Monthly | Annual | Monthly | Annual | Monthly | Annual |
| 0 – 17 | 68.10 | 768 | 61.27 | 691 | 48.50 | 547 |
| 18 – 20 | 69.69 | 786 | 62.69 | 707 | 49.65 | 560 |
| 21 – 24 | 84.94 | 958 | 76.43 | 862 | 60.56 | 683 |
| 25 – 29 | 91.06 | 1,027 | 81.93 | 924 | 64.90 | 732 |
| 30 – 34 | 101.70 | 1,147 | 91.50 | 1,032 | 72.44 | 817 |
| 35 – 39 | 110.48 | 1,246 | 99.40 | 1,121 | 78.74 | 888 |
| 40 – 44 | 131.14 | 1,479 | 118.02 | 1,331 | 93.45 | 1,054 |
| 45 – 49 | 156.59 | 1,766 | 140.89 | 1,589 | 111.54 | 1,258 |
| 50 – 54 | 213.42 | 2,407 | 192.05 | 2,166 | 152.06 | 1,715 |
| 55 – 59 | 282.05 | 3,181 | 253.85 | 2,863 | 201.01 | 2,267 |
| 60 – 64 | 382.15 | 4,310 | 343.94 | 3,879 | 272.30 | 3,071 |
| 65 – 69 ¹ | 671.92 | 7,578 | 604.71 | 6,820 | 478.80 | 5,400 |
| 70 – 74 ¹ | 777.16 | 8,765 | 699.49 | 7,889 | 553.81 | 6,246 |
| 75 – 79 ¹ | 898.81 | 10,137 | 808.91 | 9,123 | 640.44 | 7,223 |
| 80+ ¹ | 1,061.43 | 11,971 | 955.29 | 10,774 | 756.33 | 8,530 |

FOUNDATION

| Age Band | Standard 100 Excess | | Nil Excess | | 50 Excess | | 250 Excess | |
|----------------------|---------------------|--------|------------|--------|-----------|--------|------------|--------|
| | Monthly | Annual | Monthly | Annual | Monthly | Annual | Monthly | Annual |
| 0 – 17 | 104.80 | 1,182 | 142.75 | 1,610 | 120.50 | 1,359 | 89.11 | 1,005 |
| 18 – 20 | 107.29 | 1,210 | 146.21 | 1,649 | 123.42 | 1,392 | 91.24 | 1,029 |
| 21 – 24 | 130.61 | 1,473 | 177.95 | 2,007 | 150.20 | 1,694 | 111.01 | 1,252 |
| 25 – 29 | 139.92 | 1,578 | 190.63 | 2,150 | 160.93 | 1,815 | 118.90 | 1,341 |
| 30 – 34 | 156.41 | 1,764 | 213.07 | 2,403 | 179.90 | 2,029 | 132.91 | 1,499 |
| 35 – 39 | 169.80 | 1,915 | 231.33 | 2,609 | 195.24 | 2,202 | 144.35 | 1,628 |
| 40 – 44 | 201.98 | 2,278 | 275.22 | 3,104 | 232.31 | 2,620 | 171.66 | 1,936 |
| 45 – 49 | 240.82 | 2,716 | 328.07 | 3,700 | 276.91 | 3,123 | 204.73 | 2,309 |
| 50 – 54 | 328.51 | 3,705 | 447.59 | 5,048 | 377.81 | 4,261 | 279.21 | 3,149 |
| 55 – 59 | 433.58 | 4,890 | 590.70 | 6,662 | 498.66 | 5,624 | 368.59 | 4,157 |
| 60 – 64 | 588.04 | 6,632 | 801.10 | 9,035 | 676.26 | 7,627 | 499.81 | 5,637 |
| 65 – 69 ¹ | 969.22 | 10,931 | 1,308.45 | 14,757 | 1,114.63 | 12,571 | 823.80 | 9,291 |
| 70 – 74 ¹ | 1,121.10 | 12,644 | 1,513.45 | 17,069 | 1,289.30 | 14,541 | 952.90 | 10,747 |
| 75 – 79 ¹ | 1,296.75 | 14,625 | 1,750.55 | 19,743 | 1,491.28 | 16,819 | 1,102.22 | 12,431 |
| 80+ ¹ | 1,531.27 | 17,270 | 2,067.17 | 23,314 | 1,761.01 | 19,861 | 1,301.63 | 14,680 |

¹Applicable to renewals only.

FOUNDATION

| Age Band | 500 Excess | | 1,000 Excess | | 2,000 Excess | | 5,000 Excess | |
|----------------------|------------|--------|--------------|--------|--------------|--------|--------------|--------|
| | Monthly | Annual | Monthly | Annual | Monthly | Annual | Monthly | Annual |
| 0 – 17 | 79.89 | 901 | 74.83 | 844 | 64.82 | 731 | 49.92 | 563 |
| 18 – 20 | 81.75 | 922 | 76.61 | 864 | 66.41 | 749 | 51.07 | 576 |
| 21 – 24 | 99.48 | 1,122 | 93.28 | 1,052 | 80.86 | 912 | 62.24 | 702 |
| 25 – 29 | 106.58 | 1,202 | 99.93 | 1,127 | 86.63 | 977 | 66.68 | 752 |
| 30 – 34 | 119.17 | 1,344 | 111.72 | 1,260 | 96.82 | 1,092 | 74.48 | 840 |
| 35 – 39 | 129.36 | 1,459 | 121.30 | 1,368 | 105.07 | 1,185 | 80.86 | 912 |
| 40 – 44 | 153.93 | 1,736 | 144.26 | 1,627 | 125.02 | 1,410 | 96.20 | 1,085 |
| 45 – 49 | 183.45 | 2,069 | 172.01 | 1,940 | 149.05 | 1,681 | 114.73 | 1,294 |
| 50 – 54 | 250.31 | 2,823 | 234.61 | 2,646 | 203.31 | 2,293 | 156.50 | 1,765 |
| 55 – 59 | 330.37 | 3,726 | 309.62 | 3,492 | 268.31 | 3,026 | 206.50 | 2,329 |
| 60 – 64 | 448.03 | 5,053 | 419.93 | 4,736 | 363.89 | 4,104 | 280.10 | 3,159 |
| 65 – 69 ¹ | 738.50 | 8,329 | 692.13 | 7,806 | 599.83 | 6,765 | 461.69 | 5,207 |
| 70 – 74 ¹ | 854.21 | 9,634 | 800.66 | 9,030 | 693.82 | 7,825 | 534.04 | 6,023 |
| 75 – 79 ¹ | 988.01 | 11,143 | 926.03 | 10,444 | 802.52 | 9,051 | 617.74 | 6,967 |
| 80+ ¹ | 1,166.68 | 13,158 | 1,093.53 | 12,333 | 947.58 | 10,687 | 729.46 | 8,227 |

LIFESTYLE

| Age Band | Standard 100 Excess | | Nil Excess | | 50 Excess | | 250 Excess | |
|----------------------|---------------------|--------|------------|--------|-----------|--------|------------|--------|
| | Monthly | Annual | Monthly | Annual | Monthly | Annual | Monthly | Annual |
| 0 – 17 | 136.37 | 1,538 | 185.76 | 2,095 | 156.85 | 1,769 | 115.89 | 1,307 |
| 18 – 20 | 139.38 | 1,572 | 189.92 | 2,142 | 160.31 | 1,808 | 118.46 | 1,336 |
| 21 – 24 | 169.62 | 1,913 | 231.07 | 2,606 | 195.07 | 2,200 | 144.17 | 1,626 |
| 25 – 29 | 181.77 | 2,050 | 247.65 | 2,793 | 209.08 | 2,358 | 154.55 | 1,743 |
| 30 – 34 | 203.22 | 2,292 | 276.91 | 3,123 | 233.73 | 2,636 | 172.72 | 1,948 |
| 35 – 39 | 220.78 | 2,490 | 300.76 | 3,392 | 253.94 | 2,864 | 187.71 | 2,117 |
| 40 – 44 | 262.63 | 2,962 | 357.77 | 4,035 | 302.00 | 3,406 | 223.26 | 2,518 |
| 45 – 49 | 312.90 | 3,529 | 426.31 | 4,808 | 359.81 | 4,058 | 266.00 | 3,000 |
| 50 – 54 | 427.11 | 4,817 | 581.92 | 6,563 | 491.21 | 5,540 | 363.00 | 4,094 |
| 55 – 59 | 563.83 | 6,359 | 768.21 | 8,664 | 648.42 | 7,313 | 479.24 | 5,405 |
| 60 – 64 | 764.22 | 8,619 | 1,041.21 | 11,743 | 878.86 | 9,912 | 649.57 | 7,326 |
| 65 – 69 ¹ | 1,259.78 | 14,208 | 1,700.72 | 19,181 | 1,448.72 | 16,339 | 1,070.83 | 12,077 |
| 70 – 74 ¹ | 1,457.95 | 16,443 | 1,968.22 | 22,198 | 1,676.60 | 18,909 | 1,239.29 | 13,977 |
| 75 – 79 ¹ | 1,685.64 | 19,011 | 2,275.63 | 25,665 | 1,938.52 | 21,863 | 1,432.76 | 16,159 |
| 80+ ¹ | 1,990.74 | 22,452 | 2,687.58 | 30,311 | 2,289.37 | 25,820 | 1,692.11 | 19,084 |

LIFESTYLE PLUS

| Age Band | Standard 100 Excess | | Nil Excess | | 50 Excess | | 250 Excess | |
|----------------------|---------------------|--------|------------|--------|-----------|--------|------------|--------|
| | Monthly | Annual | Monthly | Annual | Monthly | Annual | Monthly | Annual |
| 0 – 17 | 183.63 | 2,071 | 247.91 | 2,796 | 211.12 | 2,381 | 156.05 | 1,760 |
| 18 – 20 | 188.15 | 2,122 | 254.03 | 2,865 | 216.35 | 2,440 | 159.95 | 1,804 |
| 21 – 24 | 234.26 | 2,642 | 316.27 | 3,567 | 269.37 | 3,038 | 199.15 | 2,246 |
| 25 – 29 | 251.28 | 2,834 | 339.24 | 3,826 | 288.96 | 3,259 | 213.60 | 2,409 |
| 30 – 34 | 280.90 | 3,168 | 379.23 | 4,277 | 323.01 | 3,643 | 238.78 | 2,693 |
| 35 – 39 | 305.01 | 3,440 | 411.77 | 4,644 | 350.68 | 3,955 | 259.26 | 2,924 |
| 40 – 44 | 353.96 | 3,992 | 477.82 | 5,389 | 406.98 | 4,590 | 300.85 | 3,393 |
| 45 – 49 | 421.88 | 4,758 | 569.51 | 6,423 | 485.10 | 5,471 | 358.57 | 4,044 |
| 50 – 54 | 575.62 | 6,492 | 777.07 | 8,764 | 661.81 | 7,464 | 489.26 | 5,518 |
| 55 – 59 | 759.52 | 8,566 | 1,025.34 | 11,564 | 873.28 | 9,849 | 645.58 | 7,281 |
| 60 – 64 | 1,029.77 | 11,614 | 1,390.20 | 15,679 | 1,184.05 | 13,354 | 875.32 | 9,872 |
| 65 – 69 ¹ | 1,638.29 | 18,477 | 2,211.70 | 24,944 | 1,883.72 | 21,245 | 1,392.51 | 15,705 |
| 70 – 74 ¹ | 1,895.07 | 21,373 | 2,558.39 | 28,854 | 2,178.98 | 24,575 | 1,610.81 | 18,167 |
| 75 – 79 ¹ | 2,191.57 | 24,717 | 2,958.63 | 33,368 | 2,519.82 | 28,419 | 1,862.80 | 21,009 |
| 80+ ¹ | 2,587.74 | 29,185 | 3,493.47 | 39,400 | 2,975.39 | 33,557 | 2,199.55 | 24,807 |

¹Applicable to renewals only.

Area 4 — China*, Singapore, Japan, Australia, New Zealand, the Caribbean, Russia and the Rest of the World

- Premiums shown in Euros €
- Please note that in certain territories local taxes may apply in addition to the premium rates quoted in the following tables.

MAJOR MEDICAL

| Age Band | Standard Nil Excess | | 1,000 Excess | | 5,000 Excess | |
|----------------------|---------------------|--------|--------------|--------|--------------|--------|
| | Monthly | Annual | Monthly | Annual | Monthly | Annual |
| 0 – 17 | 87.16 | 983 | 78.47 | 885 | 65.35 | 737 |
| 18 – 20 | 105.60 | 1,191 | 95.05 | 1,072 | 79.18 | 893 |
| 21 – 24 | 117.75 | 1,328 | 105.96 | 1,195 | 88.31 | 996 |
| 25 – 29 | 128.12 | 1,445 | 115.36 | 1,301 | 96.11 | 1,084 |
| 30 – 34 | 137.34 | 1,549 | 123.60 | 1,394 | 103.03 | 1,162 |
| 35 – 39 | 151.09 | 1,704 | 136.01 | 1,534 | 113.32 | 1,278 |
| 40 – 44 | 173.61 | 1,958 | 156.23 | 1,762 | 130.25 | 1,469 |
| 45 – 49 | 194.98 | 2,199 | 175.47 | 1,979 | 146.21 | 1,649 |
| 50 – 54 | 248.00 | 2,797 | 223.17 | 2,517 | 186.02 | 2,098 |
| 55 – 59 | 319.73 | 3,606 | 287.72 | 3,245 | 239.84 | 2,705 |
| 60 – 64 | 438.37 | 4,944 | 394.57 | 4,450 | 328.78 | 3,708 |
| 65 – 69 ¹ | 674.13 | 7,603 | 606.75 | 6,843 | 505.58 | 5,702 |
| 70 – 74 ¹ | 768.21 | 8,664 | 691.42 | 7,798 | 576.16 | 6,498 |
| 75 – 79 ¹ | 884.63 | 9,977 | 796.14 | 8,979 | 663.49 | 7,483 |
| 80+ ¹ | 999.45 | 11,272 | 899.52 | 10,145 | 749.59 | 8,454 |

FOUNDATION

| Age Band | Standard 100 Excess | | Nil Excess | | 50 Excess ² | | 250 Excess | |
|----------------------|---------------------|--------|------------|--------|------------------------|--------|------------|--------|
| | Monthly | Annual | Monthly | Annual | Monthly | Annual | Monthly | Annual |
| 0 – 17 | 133.98 | 1,511 | 182.56 | 2,059 | 147.36 | 1,662 | 113.85 | 1,284 |
| 18 – 20 | 162.26 | 1,830 | 221.05 | 2,493 | 178.49 | 2,013 | 137.97 | 1,556 |
| 21 – 24 | 181.15 | 2,043 | 246.76 | 2,783 | 199.23 | 2,247 | 154.01 | 1,737 |
| 25 – 29 | 196.75 | 2,219 | 268.04 | 3,023 | 216.44 | 2,441 | 167.23 | 1,886 |
| 30 – 34 | 211.03 | 2,380 | 287.55 | 3,243 | 232.13 | 2,618 | 179.37 | 2,023 |
| 35 – 39 | 232.04 | 2,617 | 316.10 | 3,565 | 255.27 | 2,879 | 197.19 | 2,224 |
| 40 – 44 | 266.62 | 3,007 | 363.27 | 4,097 | 293.31 | 3,308 | 226.63 | 2,556 |
| 45 – 49 | 299.78 | 3,381 | 408.40 | 4,606 | 329.75 | 3,719 | 254.83 | 2,874 |
| 50 – 54 | 381.71 | 4,305 | 520.03 | 5,865 | 419.93 | 4,736 | 324.43 | 3,659 |
| 55 – 59 | 491.83 | 5,547 | 670.05 | 7,557 | 541.04 | 6,102 | 418.06 | 4,715 |
| 60 – 64 | 673.96 | 7,601 | 918.23 | 10,356 | 741.34 | 8,361 | 572.88 | 6,461 |
| 65 – 69 ¹ | 1,036.69 | 11,692 | 1,399.51 | 15,784 | 1,140.34 | 12,861 | 881.17 | 9,938 |
| 70 – 74 ¹ | 1,181.93 | 13,330 | 1,595.65 | 17,996 | 1,300.12 | 14,663 | 1,004.68 | 11,331 |
| 75 – 79 ¹ | 1,360.86 | 15,348 | 1,837.17 | 20,720 | 1,496.96 | 16,883 | 1,156.75 | 13,046 |
| 80+ ¹ | 1,537.57 | 17,341 | 2,075.69 | 23,410 | 1,691.32 | 19,075 | 1,306.95 | 14,740 |

*China includes Hong Kong, Taiwan and Macau.

¹Applicable to renewals only.

²Rates also applicable to Product Option 008, Direct Settlement Network.

FOUNDATION

| Age Band | 500 Excess | | 1,000 Excess | | 2,000 Excess | | 5,000 Excess | |
|----------------------|------------|--------|--------------|--------|--------------|--------|--------------|--------|
| | Monthly | Annual | Monthly | Annual | Monthly | Annual | Monthly | Annual |
| 0 – 17 | 107.20 | 1,209 | 100.46 | 1,133 | 87.07 | 982 | 67.03 | 756 |
| 18 – 20 | 129.81 | 1,464 | 121.74 | 1,373 | 105.51 | 1,190 | 81.13 | 915 |
| 21 – 24 | 144.88 | 1,634 | 135.93 | 1,533 | 117.75 | 1,328 | 90.62 | 1,022 |
| 25 – 29 | 157.38 | 1,775 | 147.63 | 1,665 | 127.95 | 1,443 | 98.42 | 1,110 |
| 30 – 34 | 168.82 | 1,904 | 158.27 | 1,785 | 137.17 | 1,547 | 105.51 | 1,190 |
| 35 – 39 | 185.67 | 2,094 | 174.05 | 1,963 | 150.91 | 1,702 | 116.06 | 1,309 |
| 40 – 44 | 213.33 | 2,406 | 200.03 | 2,256 | 173.34 | 1,955 | 133.35 | 1,504 |
| 45 – 49 | 239.84 | 2,705 | 224.86 | 2,536 | 194.89 | 2,198 | 149.94 | 1,691 |
| 50 – 54 | 305.37 | 3,444 | 286.30 | 3,229 | 248.18 | 2,799 | 190.90 | 2,153 |
| 55 – 59 | 393.50 | 4,438 | 368.94 | 4,161 | 319.82 | 3,607 | 245.96 | 2,774 |
| 60 – 64 | 539.18 | 6,081 | 505.58 | 5,702 | 438.19 | 4,942 | 337.02 | 3,801 |
| 65 – 69 ¹ | 829.39 | 9,354 | 777.61 | 8,770 | 674.04 | 7,602 | 518.35 | 5,846 |
| 70 – 74 ¹ | 945.54 | 10,664 | 886.58 | 9,999 | 768.47 | 8,667 | 590.96 | 6,665 |
| 75 – 79 ¹ | 1,088.65 | 12,278 | 1,020.82 | 11,513 | 884.80 | 9,979 | 680.43 | 7,674 |
| 80+ ¹ | 1,230.07 | 13,873 | 1,153.38 | 13,008 | 999.72 | 11,275 | 768.83 | 8,671 |

LIFESTYLE

| Age Band | Standard 100 Excess | | Nil Excess | | 50 Excess ² | | 250 Excess | |
|----------------------|---------------------|--------|------------|--------|------------------------|--------|------------|--------|
| | Monthly | Annual | Monthly | Annual | Monthly | Annual | Monthly | Annual |
| 0 – 17 | 160.58 | 1,811 | 210.67 | 2,376 | 175.03 | 1,974 | 141.25 | 1,593 |
| 18 – 20 | 194.80 | 2,197 | 255.54 | 2,882 | 212.36 | 2,395 | 171.39 | 1,933 |
| 21 – 24 | 217.41 | 2,452 | 285.24 | 3,217 | 237.01 | 2,673 | 191.25 | 2,157 |
| 25 – 29 | 236.21 | 2,664 | 309.89 | 3,495 | 257.49 | 2,904 | 207.83 | 2,344 |
| 30 – 34 | 253.32 | 2,857 | 332.32 | 3,748 | 276.11 | 3,114 | 222.91 | 2,514 |
| 35 – 39 | 278.41 | 3,140 | 365.22 | 4,119 | 303.51 | 3,423 | 244.99 | 2,763 |
| 40 – 44 | 320.18 | 3,611 | 420.01 | 4,737 | 348.99 | 3,936 | 281.69 | 3,177 |
| 45 – 49 | 389.60 | 4,394 | 511.16 | 5,765 | 424.62 | 4,789 | 342.79 | 3,866 |
| 50 – 54 | 496.27 | 5,597 | 651.08 | 7,343 | 540.96 | 6,101 | 436.59 | 4,924 |
| 55 – 59 | 639.20 | 7,209 | 838.61 | 9,458 | 696.74 | 7,858 | 562.41 | 6,343 |
| 60 – 64 | 876.12 | 9,881 | 1,149.39 | 12,963 | 954.94 | 10,770 | 770.87 | 8,694 |
| 65 – 69 ¹ | 1,347.82 | 15,201 | 1,752.14 | 19,761 | 1,469.12 | 16,569 | 1,185.83 | 13,374 |
| 70 – 74 ¹ | 1,536.50 | 17,329 | 1,997.48 | 22,528 | 1,674.82 | 18,889 | 1,351.90 | 15,247 |
| 75 – 79 ¹ | 1,769.08 | 19,952 | 2,299.84 | 25,938 | 1,928.32 | 21,748 | 1,556.45 | 17,554 |
| 80+ ¹ | 1,998.81 | 22,543 | 2,598.47 | 29,306 | 2,178.72 | 24,572 | 1,758.61 | 19,834 |

LIFESTYLE PLUS

| Age Band | Standard 100 Excess | | Nil Excess | | 50 Excess ² | | 250 Excess | |
|----------------------|---------------------|--------|------------|--------|------------------------|--------|------------|--------|
| | Monthly | Annual | Monthly | Annual | Monthly | Annual | Monthly | Annual |
| 0 – 17 | 216.79 | 2,445 | 266.62 | 3,007 | 231.95 | 2,616 | 197.28 | 2,225 |
| 18 – 20 | 262.28 | 2,958 | 322.57 | 3,638 | 280.63 | 3,165 | 238.60 | 2,691 |
| 21 – 24 | 300.05 | 3,384 | 368.94 | 4,161 | 321.06 | 3,621 | 273.00 | 3,079 |
| 25 – 29 | 326.65 | 3,684 | 401.66 | 4,530 | 349.52 | 3,942 | 297.21 | 3,352 |
| 30 – 34 | 349.79 | 3,945 | 430.12 | 4,851 | 374.26 | 4,221 | 318.22 | 3,589 |
| 35 – 39 | 384.28 | 4,334 | 472.59 | 5,330 | 411.15 | 4,637 | 349.61 | 3,943 |
| 40 – 44 | 431.45 | 4,866 | 530.58 | 5,984 | 461.69 | 5,207 | 392.53 | 4,427 |
| 45 – 49 | 485.18 | 5,472 | 596.64 | 6,729 | 519.14 | 5,855 | 441.47 | 4,979 |
| 50 – 54 | 617.30 | 6,962 | 759.16 | 8,562 | 660.48 | 7,449 | 561.70 | 6,335 |
| 55 – 59 | 795.34 | 8,970 | 978.08 | 11,031 | 851.02 | 9,598 | 723.70 | 8,162 |
| 60 – 64 | 1,089.54 | 12,288 | 1,339.84 | 15,111 | 1,165.79 | 13,148 | 991.38 | 11,181 |
| 65 – 69 ¹ | 1,617.19 | 18,239 | 1,988.70 | 22,429 | 1,730.42 | 19,516 | 1,471.42 | 16,595 |
| 70 – 74 ¹ | 1,843.47 | 20,791 | 2,267.03 | 25,568 | 1,972.48 | 22,246 | 1,677.31 | 18,917 |
| 75 – 79 ¹ | 2,122.59 | 23,939 | 2,610.26 | 29,439 | 2,271.20 | 25,615 | 1,931.34 | 21,782 |
| 80+ ¹ | 2,398.97 | 27,056 | 2,950.12 | 33,272 | 2,566.90 | 28,950 | 2,182.80 | 24,618 |

¹Applicable to renewals only.

²Rates also applicable to Product Option 008, Direct Settlement Network.

Area 5 — Worldwide including USA elective treatment

- Major Medical is not available in this area
- Premiums shown in Euros €
- Please note that in certain territories local taxes may apply in addition to the premium rates quoted in the following tables.

FOUNDATION

| Age Band | Standard 100 Excess | | Nil Excess | | 50 Excess ² | | 250 Excess | |
|----------------------|---------------------|--------|------------|--------|------------------------|--------|------------|--------|
| | Monthly | Annual | Monthly | Annual | Monthly | Annual | Monthly | Annual |
| 0 – 17 | 189.39 | 2,136 | 255.71 | 2,884 | 208.37 | 2,350 | 161.02 | 1,816 |
| 18 – 20 | 214.84 | 2,423 | 290.03 | 3,271 | 236.30 | 2,665 | 182.65 | 2,060 |
| 21 – 24 | 271.59 | 3,063 | 366.64 | 4,135 | 298.72 | 3,369 | 230.89 | 2,604 |
| 25 – 29 | 296.50 | 3,344 | 400.24 | 4,514 | 326.12 | 3,678 | 251.99 | 2,842 |
| 30 – 34 | 317.16 | 3,577 | 428.17 | 4,829 | 348.90 | 3,935 | 269.55 | 3,040 |
| 35 – 39 | 352.36 | 3,974 | 475.70 | 5,365 | 387.56 | 4,371 | 299.52 | 3,378 |
| 40 – 44 | 427.99 | 4,827 | 577.75 | 6,516 | 470.82 | 5,310 | 363.80 | 4,103 |
| 45 – 49 | 483.41 | 5,452 | 652.59 | 7,360 | 531.73 | 5,997 | 410.88 | 4,634 |
| 50 – 54 | 565.34 | 6,376 | 763.24 | 8,608 | 621.91 | 7,014 | 480.57 | 5,420 |
| 55 – 59 | 744.98 | 8,402 | 1,005.75 | 11,343 | 819.46 | 9,242 | 633.26 | 7,142 |
| 60 – 64 | 1,071.80 | 12,088 | 1,446.95 | 16,319 | 1,179.00 | 13,297 | 911.05 | 10,275 |
| 65 – 69 ¹ | 1,429.31 | 16,120 | 1,929.30 | 21,759 | 1,572.24 | 17,732 | 1,214.91 | 13,702 |
| 70 – 74 ¹ | 1,610.72 | 18,166 | 2,174.20 | 24,521 | 1,771.83 | 19,983 | 1,369.10 | 15,441 |
| 75 – 79 ¹ | 1,852.42 | 20,892 | 2,500.40 | 28,200 | 2,037.65 | 22,981 | 1,574.54 | 17,758 |
| 80+ ¹ | 2,100.60 | 23,691 | 2,835.38 | 31,978 | 2,310.65 | 26,060 | 1,785.48 | 20,137 |

FOUNDATION

| Age Band | 500 Excess | | 1,000 Excess | | 2,000 Excess | | 5,000 Excess | |
|----------------------|------------|--------|--------------|--------|--------------|--------|--------------|--------|
| | Monthly | Annual | Monthly | Annual | Monthly | Annual | Monthly | Annual |
| 0 – 17 | 151.53 | 1,709 | 142.04 | 1,602 | 123.07 | 1,388 | 94.70 | 1,068 |
| 18 – 20 | 171.84 | 1,938 | 161.11 | 1,817 | 139.65 | 1,575 | 107.46 | 1,212 |
| 21 – 24 | 217.23 | 2,450 | 203.67 | 2,297 | 176.54 | 1,991 | 135.84 | 1,532 |
| 25 – 29 | 237.18 | 2,675 | 222.38 | 2,508 | 192.76 | 2,174 | 148.25 | 1,672 |
| 30 – 34 | 253.76 | 2,862 | 237.89 | 2,683 | 206.15 | 2,325 | 158.62 | 1,789 |
| 35 – 39 | 281.87 | 3,179 | 264.32 | 2,981 | 229.03 | 2,583 | 176.18 | 1,987 |
| 40 – 44 | 342.43 | 3,862 | 320.97 | 3,620 | 278.24 | 3,138 | 214.04 | 2,414 |
| 45 – 49 | 386.76 | 4,362 | 362.56 | 4,089 | 314.23 | 3,544 | 241.71 | 2,726 |
| 50 – 54 | 452.29 | 5,101 | 424.00 | 4,782 | 367.43 | 4,144 | 282.67 | 3,188 |
| 55 – 59 | 596.02 | 6,722 | 558.78 | 6,302 | 484.21 | 5,461 | 372.49 | 4,201 |
| 60 – 64 | 857.41 | 9,670 | 803.85 | 9,066 | 696.65 | 7,857 | 535.90 | 6,044 |
| 65 – 69 ¹ | 1,143.45 | 12,896 | 1,071.98 | 12,090 | 929.05 | 10,478 | 714.65 | 8,060 |
| 70 – 74 ¹ | 1,288.59 | 14,533 | 1,208.08 | 13,625 | 1,046.98 | 11,808 | 805.36 | 9,083 |
| 75 – 79 ¹ | 1,481.97 | 16,714 | 1,389.32 | 15,669 | 1,204.09 | 13,580 | 926.21 | 10,446 |
| 80+ ¹ | 1,680.50 | 18,953 | 1,575.43 | 17,768 | 1,365.38 | 15,399 | 1,050.35 | 11,846 |

¹Applicable to renewals only.

²Rates also applicable to Product Option 008, Direct Settlement Network.

LIFESTYLE

| Age Band | Standard 100 Excess | | Nil Excess | | 50 Excess ² | | 250 Excess | |
|----------------------|---------------------|--------|------------|--------|------------------------|--------|------------|--------|
| | Monthly | Annual | Monthly | Annual | Monthly | Annual | Monthly | Annual |
| 0 – 17 | 227.43 | 2,565 | 295.70 | 3,335 | 247.91 | 2,796 | 200.12 | 2,257 |
| 18 – 20 | 257.67 | 2,906 | 334.98 | 3,778 | 280.90 | 3,168 | 226.72 | 2,557 |
| 21 – 24 | 326.03 | 3,677 | 423.83 | 4,780 | 355.38 | 4,008 | 286.93 | 3,236 |
| 25 – 29 | 355.82 | 4,013 | 462.57 | 5,217 | 387.83 | 4,374 | 313.08 | 3,531 |
| 30 – 34 | 380.65 | 4,293 | 494.85 | 5,581 | 414.87 | 4,679 | 334.98 | 3,778 |
| 35 – 39 | 422.76 | 4,768 | 549.64 | 6,199 | 460.80 | 5,197 | 372.05 | 4,196 |
| 40 – 44 | 513.56 | 5,792 | 667.66 | 7,530 | 559.75 | 6,313 | 451.93 | 5,097 |
| 45 – 49 | 628.11 | 7,084 | 816.53 | 9,209 | 684.68 | 7,722 | 552.75 | 6,234 |
| 50 – 54 | 734.96 | 8,289 | 955.47 | 10,776 | 801.10 | 9,035 | 646.73 | 7,294 |
| 55 – 59 | 968.33 | 10,921 | 1,258.89 | 14,198 | 1,055.49 | 11,904 | 852.09 | 9,610 |
| 60 – 64 | 1,393.31 | 15,714 | 1,811.37 | 20,429 | 1,518.68 | 17,128 | 1,226.08 | 13,828 |
| 65 – 69 ¹ | 1,857.66 | 20,951 | 2,414.93 | 27,236 | 2,024.88 | 22,837 | 1,634.75 | 18,437 |
| 70 – 74 ¹ | 2,093.60 | 23,612 | 2,721.71 | 30,696 | 2,282.01 | 25,737 | 1,842.40 | 20,779 |
| 75 – 79 ¹ | 2,407.92 | 27,157 | 3,130.29 | 35,304 | 2,624.62 | 29,601 | 2,118.96 | 23,898 |
| 80+ ¹ | 2,730.76 | 30,798 | 3,550.04 | 40,038 | 2,976.54 | 33,570 | 2,403.04 | 27,102 |

LIFESTYLE PLUS

| Age Band | Standard 100 Excess | | Nil Excess | | 50 Excess ² | | 250 Excess | |
|----------------------|---------------------|--------|------------|--------|------------------------|--------|------------|--------|
| | Monthly | Annual | Monthly | Annual | Monthly | Annual | Monthly | Annual |
| 0 – 17 | 295.61 | 3,334 | 410.88 | 4,634 | 316.27 | 3,567 | 269.01 | 3,034 |
| 18 – 20 | 334.98 | 3,778 | 465.59 | 5,251 | 358.39 | 4,042 | 304.84 | 3,438 |
| 21 – 24 | 434.20 | 4,897 | 603.47 | 6,806 | 464.61 | 5,240 | 395.10 | 4,456 |
| 25 – 29 | 473.92 | 5,345 | 658.70 | 7,429 | 507.08 | 5,719 | 431.27 | 4,864 |
| 30 – 34 | 507.00 | 5,718 | 704.63 | 7,947 | 542.46 | 6,118 | 461.33 | 5,203 |
| 35 – 39 | 563.21 | 6,352 | 782.84 | 8,829 | 602.67 | 6,797 | 512.49 | 5,780 |
| 40 – 44 | 667.57 | 7,529 | 927.81 | 10,464 | 714.30 | 8,056 | 607.46 | 6,851 |
| 45 – 49 | 753.76 | 8,501 | 1,047.60 | 11,815 | 806.51 | 9,096 | 685.93 | 7,736 |
| 50 – 54 | 882.06 | 9,948 | 1,225.99 | 13,827 | 943.77 | 10,644 | 802.70 | 9,053 |
| 55 – 59 | 1,161.71 | 13,102 | 1,614.62 | 18,210 | 1,243.02 | 14,019 | 1,057.17 | 11,923 |
| 60 – 64 | 1,671.90 | 18,856 | 2,323.78 | 26,208 | 1,788.94 | 20,176 | 1,521.43 | 17,159 |
| 65 – 69 ¹ | 2,229.26 | 25,142 | 3,098.37 | 34,944 | 2,385.31 | 26,902 | 2,028.60 | 22,879 |
| 70 – 74 ¹ | 2,512.37 | 28,335 | 3,491.87 | 39,382 | 2,688.20 | 30,318 | 2,286.27 | 25,785 |
| 75 – 79 ¹ | 2,889.47 | 32,588 | 4,015.98 | 45,293 | 3,091.72 | 34,869 | 2,629.41 | 29,655 |
| 80+ ¹ | 3,276.77 | 36,956 | 4,554.27 | 51,364 | 3,506.15 | 39,543 | 2,981.86 | 33,630 |

¹Applicable to renewals only.

²Rates also applicable to Product Option 008, Direct Settlement Network.

Additional Options

Please note that all persons to be covered under this policy must select the same level of cover.

- USA Elective Treatment [005] — Area 5 rates apply.
- Semi-Private Room Restriction³ [006] — Premium adjustment: 20% discount.
- China Private Room Restriction⁴ [007] — Area 2 rates apply.
- Direct Settlement Network⁵ [008] — As per \$50.00 Excess rates.
- Extended Evacuation [009] — \$85.00 per insured person.
- Medical History Disregarded [010] — Rates available on request - Groups only.
- Extension to Lifestyle Plus [011] — Rates available on request - Groups only.

³Available to residents of Hong Kong only.

⁴Available to residents of mainland China only.

⁵Available in certain countries. Please check with your local sales centre.

Group Schemes

Premium discounts can be obtained for Group Schemes where the initial enrolment numbers are three employees or more (excluding dependants). The higher the enrolment the greater the discount.

**AETNA
GLOBAL
BENEFITS®**

COUNTRIES

| | | | | |
|-------------------------------------|---|---|----------------------------------|--|
| ▪ Country Area | ▪ Comoros 1 | ▪ India 1 | ▪ Morocco 1 | ▪ St Kitts & Nevis 4 |
| ▪ Afghanistan 1 | ▪ Congo 1 | ▪ Indonesia 2 | ▪ Mozambique 1 | ▪ St Lucia 4 |
| ▪ Albania 3 | ▪ Costa Rica 2 | ▪ Iran (Islamic Republic of) 1 | ▪ Namibia 1 | ▪ St Martin 4 |
| ▪ Algeria 1 | ▪ Croatia 3 | ▪ Iraq 1 | ▪ Nauru 2 | ▪ St Vincent & Grenadines 4 |
| ▪ American Samoa 2 | ▪ Cyprus 3 | ▪ Italy 3 | ▪ Nepal 2 | ▪ Sudan 1 |
| ▪ Andorra 3 | ▪ Czech Republic 3 | ▪ Ivory Coast 1 | ▪ Netherlands 3 | ▪ Suriname 1 |
| ▪ Angola 1 | ▪ Democratic Republic of the Congo 1 | ▪ Jamaica 4 | ▪ Netherlands Antilles 4 | ▪ Swaziland 1 |
| ▪ Antigua and Barbuda 4 | ▪ Denmark 3 | ▪ Japan 4 | ▪ New Zealand 4 | ▪ Sweden 3 |
| ▪ Argentina 2 | ▪ Djibouti 1 | ▪ Jordan 1 | ▪ Nicaragua 2 | ▪ Switzerland 3 |
| ▪ Armenia 4 | ▪ Dominica 4 | ▪ Kazakhstan 4 | ▪ Niger 1 | ▪ Syria 1 |
| ▪ Australia 4 | ▪ Dominican Republic 4 | ▪ Kenya 1 | ▪ Nigeria 2 | ▪ Taiwan 4 |
| ▪ Austria 3 | ▪ East Timor 2 | ▪ Kiribati 2 | ▪ Norway 3 | ▪ Tajikistan 4 |
| ▪ Azerbaijan 4 | ▪ Ecuador 2 | ▪ Korea, South 2 | ▪ Oman 1 | ▪ Tanzania (United Republic of) 1 |
| ▪ Bahamas 4 | ▪ Egypt 1 | ▪ Kuwait 1 | ▪ Pakistan 1 | ▪ Thailand 2 |
| ▪ Bahrain 1 | ▪ El Salvador 2 | ▪ Kyrgyzstan 4 | ▪ Palau 2 | ▪ Togo 1 |
| ▪ Bangladesh 1 | ▪ Equatorial Guinea 1 | ▪ Laos 2 | ▪ Panama 2 | ▪ Tonga 2 |
| ▪ Barbados 4 | ▪ Eritrea 1 | ▪ Latvia 3 | ▪ Papua New Guinea 2 | ▪ Trinidad & Tobago 4 |
| ▪ Belarus 3 | ▪ Estonia 3 | ▪ Lebanon 1 | ▪ Paraguay 2 | ▪ Tunisia 1 |
| ▪ Belgium 3 | ▪ Ethiopia 1 | ▪ Lesotho 1 | ▪ Peru 2 | ▪ Turkey 3 |
| ▪ Belize 4 | ▪ Fiji 2 | ▪ Libya 1 | ▪ Philippines 2 | ▪ Turkmenistan 4 |
| ▪ Benin 1 | ▪ Finland 3 | ▪ Liechtenstein 3 | ▪ Poland 3 | ▪ Turks & Caicos 4 |
| ▪ Bhutan 1 | ▪ France 3 | ▪ Lithuania 3 | ▪ Portugal 3 | ▪ Tuvalu 2 |
| ▪ Bolivia 2 | ▪ French Polynesia 2 | ▪ Luxembourg 3 | ▪ Qatar 1 | ▪ Uganda 1 |
| ▪ Bosnia & Herzegovina 3 | ▪ Gabon 1 | ▪ Macau 4 | ▪ Romania 3 | ▪ Ukraine 3 |
| ▪ Botswana 1 | ▪ Gambia 1 | ▪ Macedonia 3 | ▪ Russia 4 | ▪ United Arab Emirates 1 |
| ▪ Brazil 2 | ▪ Georgia 4 | ▪ Madagascar 1 | ▪ Rwanda 1 | ▪ United Kingdom 3 |
| ▪ British Virgin Islands 4 | ▪ Germany 3 | ▪ Malawi 1 | ▪ Samoa 2 | ▪ Uruguay 2 |
| ▪ Brunei 2 | ▪ Ghana 1 | ▪ Malaysia 2 | ▪ San Marino 3 | ▪ Uzbekistan 4 |
| ▪ Bulgaria 3 | ▪ Gibraltar 3 | ▪ Maldives 2 | ▪ Sao Tome and Principe 1 | ▪ Vanuatu 2 |
| ▪ Burkina Faso 1 | ▪ Greece 3 | ▪ Mali 1 | ▪ Saudi Arabia 1 | ▪ Vatican City 3 |
| ▪ Burundi 1 | ▪ Grenada 4 | ▪ Malta 3 | ▪ Senegal 1 | ▪ Venezuela 2 |
| ▪ Cambodia 2 | ▪ Guatemala 2 | ▪ Marshall Islands 2 | ▪ Seychelles 1 | ▪ Vietnam 2 |
| ▪ Cameroon 1 | ▪ Guinea 1 | ▪ Mauritania 1 | ▪ Sierra Leone 1 | ▪ Western Sahara 1 |
| ▪ Canada 4 | ▪ Guinea-Bissau 1 | ▪ Mauritius 1 | ▪ Singapore 4 | ▪ Yemen 1 |
| ▪ Cape Verde 1 | ▪ Guyana 2 | ▪ Mexico 2 | ▪ Slovakia 3 | ▪ Zambia 1 |
| ▪ Cayman Islands 4 | ▪ Haiti 4 | ▪ Micronesia (Federated States of) 2 | ▪ Slovenia 3 | ▪ Zimbabwe 1 |
| ▪ Central African Republic 1 | ▪ Honduras 2 | ▪ Moldova 2 | ▪ Solomon Islands 2 | |
| ▪ Chad 1 | ▪ Hong Kong 4 | ▪ Monaco 3 | ▪ Somalia 1 | |
| ▪ Chile 2 | ▪ Hungary 3 | ▪ Mongolia 2 | ▪ South Africa 1 | |
| ▪ China 4 | ▪ Iceland 3 | ▪ Montenegro 3 | ▪ Spain 3 | |
| ▪ Colombia 2 | | | ▪ Sri Lanka 1 | |

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