

Disability Insurance
including Loss of Use
Poliza de Incapacidad
perdida de Uso

WORLDWIDE MEDICAL TRUST (WMT)

PREMIUM RATES

Underwritten by Certain Underwriters at LLOYD'S

01/01/2005 to 12/31/2005

Benefit Level Age/Edad	MONTHLY BENEFITS / BENEFICIOS MENSUALES									
	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
Child 5-16/Niño(a) 5-16	190	380	570	760	950	N/A	N/A	N/A	N/A	N/A
Child 17-25/Niño(a) 17-25	190	380	570	760	950	N/A	N/A	N/A	N/A	N/A
25	340	530	720	910	1,100	1,214	1,329	1,444	1,559	1,674
26	354	557	761	964	1,168	1,296	1,425	1,553	1,682	1,810
27	360	569	779	988	1,198	1,333	1,467	1,602	1,736	1,871
28	367	584	801	1,018	1,236	1,378	1,520	1,662	1,804	1,946
29	376	602	828	1,054	1,281	1,432	1,583	1,734	1,885	2,036
30	387	623	860	1,096	1,333	1,494	1,656	1,817	1,979	2,140
31	398	647	895	1,143	1,392	1,565	1,738	1,911	2,085	2,258
32	412	673	935	1,196	1,458	1,645	1,831	2,018	2,204	2,391
33	426	703	979	1,256	1,532	1,733	1,935	2,136	2,338	2,539
34	443	736	1,029	1,322	1,615	1,832	2,050	2,268	2,486	2,704
35	461	772	1,083	1,394	1,706	1,942	2,178	2,414	2,650	2,886
36	481	812	1,143	1,474	1,806	2,062	2,318	2,574	2,830	3,086
37	503	856	1,209	1,562	1,916	2,194	2,472	2,750	3,028	3,306
38	527	904	1,282	1,659	2,036	2,338	2,640	2,943	3,245	3,547
39	554	957	1,361	1,765	2,169	2,497	2,826	3,155	3,483	3,812
40	583	1,015	1,448	1,881	2,314	2,671	3,029	3,387	3,744	4,102
41	615	1,079	1,544	2,008	2,473	2,863	3,252	3,642	4,031	4,421
42	650	1,149	1,649	2,148	2,648	3,072	3,497	3,921	4,346	4,770
43	688	1,226	1,763	2,301	2,839	3,302	3,765	4,227	4,690	5,153
44	730	1,310	1,890	2,470	3,050	3,555	4,060	4,565	5,070	5,575
45	774	1,397	2,021	2,644	3,268	3,817	4,365	4,914	5,462	6,011
46	822	1,495	2,167	2,839	3,512	4,109	4,706	5,303	5,901	6,498
47	875	1,600	2,326	3,051	3,776	4,426	5,076	5,727	6,377	7,027

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48	932	1,715	2,497	3,279	4,062	4,769	5,476	6,183	6,891	7,598
49	994	1,838	2,683	3,527	4,371	5,140	5,909	6,679	7,448	8,217
50	1,061	1,972	2,884	3,795	4,706	5,542	6,378	7,215	8,051	8,887
51	1,134	2,118	3,101	4,085	5,069	5,978	6,887	7,795	8,704	9,613
52	1,213	2,275	3,338	4,400	5,463	6,450	7,438	8,425	9,413	10,400
53	1,298	2,447	3,595	4,743	5,892	6,965	8,038	9,111	10,185	11,258
54	1,392	2,634	3,876	5,118	6,360	7,527	8,694	9,861	11,028	12,195
55	1,495	2,840	4,186	5,531	6,876	8,146	9,416	10,687	11,957	13,227
56	1,610	3,070	4,530	5,990	7,450	8,835	10,220	11,605	12,990	14,375
57	1,740	3,330	4,920	6,510	8,100	9,615	11,130	12,645	14,160	15,675
58	1,891	3,632	5,373	7,114	8,856	10,522	12,188	13,854	15,520	17,186
59	2,075	3,999	5,924	7,849	9,774	11,623	13,473	15,323	17,172	19,022
60	2,314	4,478	6,643	8,807	10,971	13,060	15,149	17,239	19,328	21,417

Importante / Important

Si dos adultos están cubiertos en una misma póliza, un descuento de \$150.00 se deduce de la Prima Anual.

If two adults are covered under a single policy, a discount of \$150.00 may be deducted or subtracted from the Annual Premium.

La Prima Semestral se calcula multiplicando la Prima Anual por .55. / The Semi-Annual Premium is calculated by multiplying the Annual Premium by .55

La edad de estudiante soltero dependiente es hasta cumplir 25 años y 364 días / Single dependent age is up to 25 years and 364 days

COSTO ADMINISTRATIVO NO COMISIONABLE DE \$150.00 POR POLIZA, INCLUIDO EN LA TARIFAS.

NON COMMISSIONABLE POLICY FEE OF \$150.00 PER POLICY HAS BEEN INCLUDED IN THE RATES.