

**CLAUSE XII – PREMIUMS**

The Contracting Party, Main Insured and/or Person Responsible for Payment is aware that the initial premium agreed upon in favor of the Company as compensation for the contracted coverage(s) will increase as the health expectancy of the Insured increases, as well as the inflationary factor in the medical supplies and/or benefits in the market and as long as it is technically approved by the Superintendence of Insurance and Reinsurance of Panama.

The initial estimated cost of the premium during the life of the Insured shall be:

| MONTHLY PREMIUMS |              |
|------------------|--------------|
| Age Range        | Main Insured |
| 18 to 25         | \$ 55.90     |
| 26 to 29         | \$ 62.50     |
| 30 to 34         | \$ 72.30     |
| 35 to 39         | \$ 81.50     |
| 40 to 44         | \$ 87.00     |
| 45 to 49         | \$ 105.00    |
| 50 to 54         | \$ 125.00    |
| 55 to 59         | \$ 143.00    |
| 60 to 64         | \$ 179.80    |
| 65 to 69         | \$ 227.20    |
| 70 to 74         | \$ 307.10    |
| 75 to 79         | \$ 368.70    |
| 80 or more       | \$ 405.30    |
| Children         |              |
| 1 Child          | \$ 46.10     |
| 2 Children       | \$ 85.80     |
| 3 Children       | \$ 128.50    |
| 4 Children       | \$ 170.70    |
| 5 Children       | \$ 212.90    |
| Each additional  | \$ 41.90     |

Do not include the 5% insurance tax.

The premiums corresponding to the Main Insured and his/her Spouse shall be calculated on the attained age or actuarial age at the moment of the effectiveness of the insurance and the same shall be applied at the corresponding renewal of each anniversary of the policy.

Esta información se debe tomar solo como ilustración, para los términos y condiciones contractuales refiérase al contrato póliza.