

CLAUSE XII – PREMIUMS

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

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

Primas Mensuales	
Rango de Edades	Asegurado Solo
18 a 25	\$ 42.40
26 a 29	\$ 47.30
30 a 34	\$ 54.80
35 a 39	\$ 61.30
40 a 44	\$ 65.60
45 a 49	\$ 78.60
50 a 54	\$ 93.60
55 a 59	\$ 106.40
60 a 64	\$ 133.40
65 a 69	\$ 168.70
70 a 74	\$ 227.70
75 a 79	\$ 276.60
80 o más	\$ 306.60
Hijos	
1 hijo	\$ 38.50
2 hijos	\$ 71.10
3 hijos	\$ 106.40
4 hijos	\$ 140.90
5 hijos	\$ 176.10
Cada hijo adicional	\$ 34.60

Do not include insurance tax 5%

The corresponding premiums of the main insured and their spouse will be calculated on the actuarial age or age reached in six months at the moment of effectiveness of the insurance and will be applied in the renewal of each anniversary of the policy.