

**Freedom Worldwide Individual Rates - 01 October 2020**
**Europe Cover**

Age	Diamond	Platinum	Gold	Silver	Bronze
	€/£/\$	€/£/\$	€/£/\$	€/£/\$	€/£/\$
0-19	2408.41	1452.81	1203.37	777.56	665.06
20-24	3349.33	2117.39	1696.40	997.61	794.53
25-29	3523.67	2166.31	1814.11	1052.55	847.60
30-34	3656.48	2372.15	1983.00	1167.80	938.65
35-39	4142.24	2706.34	2296.29	1330.13	1067.86
40-44	4653.05	3100.34	2587.31	1510.70	1221.86
45-49	5875.61	3821.87	3202.67	1887.43	1502.82
50-54	6497.28	4285.21	3532.65	2198.51	1808.63
55-59	8982.76	5894.94	4875.60	3049.72	2467.76
60-64	11583.72	7778.94	6830.58	3849.04	3133.76
65-69	19004.50	12277.88	10295.52	6208.11	4454.74
70-74	23514.96	16197.95	14236.40	9103.03	6631.76

**Worldwide Excluding USA**

Age	Diamond	Platinum	Gold	Silver	Bronze
	€/£/\$	€/£/\$	€/£/\$	€/£/\$	€/£/\$
0-19	3034.60	1830.54	1516.24	979.72	837.97
20-24	4220.15	2667.91	2137.47	1256.99	1001.11
25-29	4439.82	2729.55	2285.77	1326.22	1067.98
30-34	4607.17	2988.91	2498.58	1471.43	1182.69
35-39	5219.23	3409.99	2893.32	1675.96	1345.50
40-44	5862.85	3906.42	3260.01	1903.49	1539.54
45-49	7403.27	4815.56	4035.36	2378.16	1893.56
50-54	8186.58	5399.36	4451.14	2770.12	2278.87
55-59	11318.28	7427.62	6143.26	3842.65	3109.37
60-64	14595.49	9801.46	8606.53	4849.79	3948.54
65-69	23945.67	15470.13	12972.35	7822.22	5612.97
70-74	29628.85	20409.42	17937.87	11469.82	8356.02

**Worldwide Including USA**

Age	Diamond	Platinum	Gold	Silver	Bronze
	€/£/\$	€/£/\$	€/£/\$	€/£/\$	€/£/\$
0-19	7875.50	4750.70	3935.01	2542.61	2174.74
20-24	10952.29	6923.86	5547.24	3262.18	2598.13
25-29	11522.40	7083.83	5932.12	3441.84	2771.66
30-34	11956.70	7756.93	6484.40	3818.70	3069.37
35-39	13545.13	8849.73	7508.86	4349.51	3491.89
40-44	15215.49	10138.10	8460.49	4940.00	3995.47
45-49	19213.26	12497.52	10472.72	6171.88	4914.23
50-54	21246.12	14012.64	11551.76	7189.12	5914.20
55-59	29373.63	19276.44	15943.22	9972.60	8069.57
60-64	37878.76	25437.12	22336.01	12586.35	10247.41
65-69	62144.71	40148.67	33666.34	20300.53	14566.99
70-74	76893.91	52967.30	46553.04	29766.92	21685.85

**Excess Per Person, Per Year**
**Status**

€/£/\$	Discount
50	5%
100	10%
250	15%
500	20%
1000	25%
2500	30%
5000	40%

Single	x1
Single Parent	x1.5
Couple	x2
Families	x2.5
> 3	% Single
Child	0.5

**Notes:-**

All premiums are based Individual Moratorium Underwriting. Individual CPME is available with a 10% increase  
 Premiums can be paid in Euro, GBP or USD. The Policy benefits will be in the same currency.