

Foresters PlanRight Whole Life Insurance

Premium Rate Table (per 1,000)

Product information and premium rates contained in this rate table are for reference purposes only and are subject to state restrictions, variations and eligibility requirements. If there is any discrepancy between premium rates contained in this rate table and the illustration software, the illustration software shall take precedence.

Certificate Fees, Modal Factors & Premium Calculations

Premium Mode	Certificate Fees	Modal Factors
Monthly PAC		0.0875
Quarterly	\$36 annually, subject to modal factors	0.26
Semi-Annual		0.51
Annual		1.00

How to calculate modal premium

Foresters PlanRight premium calculation

a) Find the rate per thousand in the premium rate table.....	\$
b) Multiply by the face amount per thousand.....	(x)
c) Add the annual certificate fee.....	(+) 36.00
d) Multiply by the modal factor	(x)
¹ Base premium amount	= \$

Accidental Death Rider (ADR) premium calculation - Available on PlanRight Preferred Only

a) Find the rate per thousand in the premium rate table.....	\$
b) Multiply by the benefit amount per thousand.....	(x)
d) Multiply by the modal factor	(x)
¹ Rider premium amount	= \$

Total modal premium

a) Base premium amount (1)	
b) Add the ADR premium (2)	(+)
Total modal premium	(\$)

Example

Foresters PlanRight (Preferred) monthly premium

Male, Non-Tobacco, Age 55 Face amount: \$25,000 ADR Benefit Amount: \$25,000

Foresters PlanRight premium calculation

a) Find the rate per thousand in the premium rate table.....	\$38.53
b) Multiply by the face amount per thousand.....	25
c) Add the annual certificate fee.....	36.00
d) Multiply by the modal factor.....	0.0875
¹ Base modal premium amount	= \$87.43

Accidental Death Rider (ADR) modal premium calculation-Available on PlanRight Preferred Only

a) Find the rate per thousand in the premium rate table.....	\$2.25
b) Multiply by the benefit amount per thousand.....	25
c) Multiply by the modal factor.....	0.0875
¹ Rider modal premium amount	= \$4.92

Total modal premium

a) Base modal premium amount (1).....	\$87.43
b) Add the ADR modal premium (2).....	\$4.92
¹ Total modal premium	\$92.35

¹ Rounded to the nearest penny.

Certain member benefits are only available to members insured under a certificate with a face amount of \$10,000 or more and are subject to eligibility requirements and limitations.

PlanRight Premium Rate Table (per 1,000) - Non-Tobacco

Premium rates per \$1,000 of coverage, except for:

- annual certificate fee

Preferred				
Age:	50 - 80:	\$5,000*	to	\$35,000
	81 - 85:	\$5,000*	to	\$15,000
Standard				
Age:	50 - 80:	\$5,000*	to	\$20,000
	81 - 85:	\$5,000*	to	\$10,000
Basic				
Age:	50 - 80:	\$5,000*	to	\$15,000
	81 - 85:	Not Available	to	Not Available

Non-Tobacco								
Male					Female			
Issue Age	Preferred		Standard	Basic	Preferred		Standard	Basic
	Base	ADR			Base	ADR		
50	\$32.97	\$2.00	\$47.88	\$49.68	\$26.17	\$1.25	\$38.76	\$38.88
51	\$34.08	\$2.00	\$51.04	\$52.70	\$27.34	\$1.25	\$40.13	\$40.39
52	\$35.19	\$2.00	\$54.23	\$55.73	\$28.51	\$1.25	\$41.51	\$41.90
53	\$36.31	\$2.00	\$57.47	\$58.75	\$29.67	\$1.25	\$42.90	\$43.42
54	\$37.42	\$2.25	\$60.72	\$61.78	\$30.84	\$1.25	\$44.31	\$44.93
55	\$38.53	\$2.25	\$64.02	\$64.80	\$32.01	\$1.25	\$45.73	\$46.44
56	\$40.43	\$2.25	\$67.38	\$68.04	\$32.98	\$1.50	\$47.36	\$48.38
57	\$42.34	\$2.50	\$70.75	\$71.28	\$33.95	\$1.50	\$49.00	\$50.33
58	\$44.24	\$2.50	\$74.11	\$74.52	\$34.92	\$1.50	\$50.62	\$52.27
59	\$46.14	\$2.75	\$77.48	\$77.76	\$35.90	\$1.50	\$52.26	\$54.22
60	\$48.04	\$2.75	\$80.83	\$81.00	\$36.87	\$1.75	\$53.89	\$56.16
61	\$50.45	\$3.00	\$85.58	\$85.75	\$38.56	\$1.75	\$57.42	\$59.18
62	\$52.87	\$3.00	\$90.41	\$90.50	\$40.25	\$1.75	\$61.01	\$62.21
63	\$55.28	\$3.25	\$94.40	\$95.26	\$41.93	\$2.00	\$64.05	\$65.23
64	\$57.69	\$3.25	\$98.40	\$100.01	\$42.60	\$2.00	\$67.08	\$68.26
65	\$59.04	\$3.50	\$102.40	\$104.76	\$43.26	\$2.00	\$70.12	\$71.28
66	\$62.66	\$3.50	\$106.82	\$110.16	\$45.76	\$2.25	\$74.45	\$76.03
67	\$66.29	\$3.75	\$111.24	\$115.56	\$48.25	\$2.25	\$78.76	\$80.78
68	\$69.91	\$4.00	\$115.65	\$120.96	\$50.75	\$2.50	\$83.09	\$85.54
69	\$73.54	\$4.25	\$120.07	\$126.36	\$53.24	\$2.50	\$87.40	\$90.29
70	\$77.16	\$4.50	\$129.47	\$131.76	\$55.74	\$2.75	\$91.73	\$95.04
71	\$86.53	\$4.75	\$141.06	\$143.86	\$62.40	\$2.75	\$100.02	\$105.41
72	\$93.33	\$5.00	\$152.64	\$155.95	\$67.35	\$3.00	\$112.66	\$115.78
73	\$100.14	\$5.25	\$164.22	\$168.05	\$72.30	\$3.25	\$121.28	\$126.14
74	\$106.95	\$5.50	\$175.80	\$180.14	\$77.25	\$3.50	\$129.93	\$136.51
75	\$113.76	\$6.00	\$187.39	\$192.24	\$82.20	\$3.75	\$138.55	\$146.88
76	\$123.83	\$6.50	\$203.06	\$212.33	\$90.43	\$4.00	\$151.73	\$160.70
77	\$133.90	\$7.00	\$218.73	\$232.42	\$98.66	\$4.25	\$164.90	\$174.53
78	\$143.97	\$7.75	\$223.25	\$252.50	\$106.89	\$4.75	\$169.59	\$188.35
79	\$154.03	\$9.00	\$238.17	\$272.59	\$115.12	\$5.50	\$182.15	\$202.18
80	\$164.10	\$11.00	\$253.09	\$292.68	\$123.35	\$6.75	\$194.69	\$216.00
81	\$176.45	-	\$274.94	-	\$135.89	-	\$215.24	-
82	\$188.79	-	\$296.80	-	\$148.42	-	\$235.79	-
83	\$201.14	-	\$318.64	-	\$160.95	-	\$256.34	-
84	\$213.48	-	\$340.49	-	\$173.49	-	\$276.89	-
85	\$225.83	-	\$362.34	-	\$186.02	-	\$297.44	-

*Certain member benefits are only available to members insured under a certificate with a face amount of \$10,000 or more and are subject to eligibility requirements and limitations.

PlanRight Premium Rate Table (per 1,000) - Tobacco

Premium rates per \$1,000 of coverage, except for:

- annual certificate fee

Preferred

Age: 50 - 80: \$5,000* to \$35,000
 81 - 85: \$5,000* to \$15,000

Standard

Age: 50 - 80: \$5,000* to \$20,000
 81 - 85: \$5,000* to \$10,000

Basic

Age: 50 - 80: \$5,000* to \$15,000
 81 - 85: Not Available to Not Available

Tobacco								
Male					Female			
Issue Age	Preferred		Standard	Basic	Preferred		Standard	Basic
	Base	ADR			Base	ADR		
50	\$48.34	\$2.00	\$65.72	\$66.00	\$39.66	\$1.25	\$50.29	\$60.00
51	\$50.55	\$2.00	\$70.42	\$70.80	\$41.19	\$1.25	\$52.62	\$63.60
52	\$52.76	\$2.00	\$75.17	\$75.60	\$42.73	\$1.25	\$55.00	\$67.20
53	\$54.96	\$2.00	\$79.97	\$80.40	\$44.27	\$1.25	\$57.38	\$70.80
54	\$57.17	\$2.25	\$84.83	\$85.20	\$45.80	\$1.25	\$59.79	\$74.40
55	\$59.37	\$2.25	\$89.73	\$90.00	\$47.34	\$1.25	\$62.21	\$78.00
56	\$61.85	\$2.25	\$94.58	\$95.04	\$49.15	\$1.50	\$64.30	\$79.20
57	\$64.32	\$2.50	\$99.44	\$100.08	\$50.95	\$1.50	\$66.39	\$80.40
58	\$66.80	\$2.50	\$104.29	\$105.12	\$52.75	\$1.50	\$68.48	\$81.60
59	\$69.28	\$2.75	\$109.14	\$110.16	\$54.56	\$1.50	\$70.57	\$82.80
60	\$71.75	\$2.75	\$113.99	\$115.20	\$56.36	\$1.75	\$72.65	\$84.00
61	\$76.08	\$3.00	\$120.31	\$121.20	\$59.18	\$1.75	\$77.51	\$86.40
62	\$80.42	\$3.00	\$126.72	\$127.20	\$62.00	\$1.75	\$82.45	\$88.80
63	\$84.75	\$3.25	\$131.99	\$133.20	\$64.82	\$2.00	\$86.63	\$91.20
64	\$89.08	\$3.25	\$137.25	\$139.20	\$67.64	\$2.00	\$90.82	\$93.60
65	\$93.42	\$3.50	\$142.51	\$145.20	\$70.46	\$2.00	\$95.00	\$96.00
66	\$99.05	\$3.50	\$148.11	\$154.08	\$72.96	\$2.25	\$100.95	\$102.48
67	\$104.68	\$3.75	\$153.71	\$162.96	\$75.47	\$2.25	\$106.91	\$108.96
68	\$110.30	\$4.00	\$159.32	\$171.84	\$77.97	\$2.50	\$112.85	\$115.44
69	\$115.93	\$4.25	\$164.91	\$180.72	\$80.47	\$2.50	\$118.80	\$121.92
70	\$121.56	\$4.50	\$179.05	\$189.60	\$82.97	\$2.75	\$124.75	\$128.40
71	\$133.34	\$4.75	\$192.63	\$203.52	\$89.62	\$2.75	\$134.53	\$138.00
72	\$145.12	\$5.00	\$206.21	\$217.44	\$96.26	\$3.00	\$144.32	\$147.60
73	\$156.89	\$5.25	\$219.80	\$231.36	\$102.91	\$3.25	\$154.11	\$157.20
74	\$168.67	\$5.50	\$233.37	\$245.28	\$109.56	\$3.50	\$163.88	\$166.80
75	\$180.44	\$6.00	\$246.96	\$259.20	\$116.20	\$3.75	\$173.67	\$176.40
76	\$193.39	\$6.50	\$267.95	\$282.96	\$126.24	\$4.00	\$187.37	\$192.00
77	\$206.33	\$7.00	\$288.94	\$306.72	\$136.27	\$4.25	\$201.07	\$207.60
78	\$219.27	\$7.75	\$295.18	\$330.48	\$146.31	\$4.75	\$204.54	\$223.20
79	\$232.21	\$9.00	\$315.17	\$354.24	\$156.34	\$5.50	\$217.59	\$238.80
80	\$245.15	\$11.00	\$335.16	\$378.00	\$166.37	\$6.75	\$230.63	\$254.40
81	\$261.84	-	\$357.73	-	\$180.43	-	\$253.70	-
82	\$278.54	-	\$380.32	-	\$194.49	-	\$276.75	-
83	\$295.24	-	\$402.90	-	\$208.55	-	\$299.82	-
84	\$311.94	-	\$425.48	-	\$222.61	-	\$322.88	-
85	\$328.63	-	\$448.06	-	\$236.67	-	\$345.95	-

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