

Foresters Whole Life FUW 20 pay Annual Premium rate table (per 1000)

To calculate the monthly premium for a certificate with **no optional riders**:

Monthly premium = ((Face Amount/1,000) X Applicable Rate/\$1,000 X 0.0875) + \$6.30

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

Issue Ages	Medical Band 1											
	Male						Female					
	Juvenile											
0	7.55						5.37					
1	7.71						5.98					
2	8.12						6.24					
3	8.37						6.59					
4	8.45						6.72					
5	8.54						7.15					
6	8.87						7.38					
7	9.20						7.61					
8	9.53						7.84					
9	9.86						8.08					
10	10.19						8.31					
11	10.62						8.62					
12	11.06						8.93					
13	11.50						9.24					
14	11.93						9.55					
15	12.37						9.86					
	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT
16	9.86	10.38	10.66	10.92	13.59	14.30	8.58	9.02	9.26	9.50	11.95	12.00
17	9.96	10.48	10.76	11.03	13.72	14.44	8.66	9.11	9.35	9.59	12.07	12.12
18	10.06	10.59	10.87	11.14	13.86	14.59	8.75	9.21	9.45	9.69	12.20	12.24
19	10.17	10.70	10.98	11.26	14.00	14.74	8.84	9.30	9.54	9.79	12.32	12.36
20	10.27	10.80	11.09	11.37	14.14	14.88	8.93	9.39	9.64	9.89	12.44	12.49
21	10.65	11.21	11.51	11.80	14.70	15.46	9.27	9.75	10.01	10.27	12.95	13.07
22	11.04	11.61	11.92	12.22	15.25	16.05	9.62	10.12	10.39	10.65	13.45	13.65
23	11.42	12.02	12.34	12.65	15.80	16.63	9.96	10.48	10.76	11.04	13.95	14.23
24	11.81	12.42	12.75	13.07	16.36	17.21	10.31	10.84	11.14	11.42	14.45	14.81
25	12.19	12.82	13.17	13.50	16.91	17.79	10.66	11.21	11.51	11.80	14.95	15.39
26	12.72	13.38	13.74	14.08	17.62	18.53	11.10	11.68	11.99	12.30	15.63	16.00
27	13.25	13.93	14.30	14.66	18.32	19.28	11.55	12.15	12.48	12.79	16.31	16.60
28	13.77	14.48	14.87	15.24	19.03	20.02	12.00	12.62	12.96	13.29	16.99	17.21
29	14.30	15.04	15.44	15.82	19.73	20.77	12.45	13.09	13.44	13.78	17.67	17.82
30	14.82	15.59	16.00	16.40	20.44	21.51	12.90	13.56	13.93	14.28	18.35	18.43
31	15.52	16.33	16.76	17.19	21.43	22.55	13.48	14.17	14.55	14.92	19.15	19.27
32	16.23	17.07	17.52	17.97	22.42	23.59	14.05	14.78	15.18	15.56	19.94	20.11
33	16.93	17.81	18.28	18.75	23.41	24.63	14.63	15.39	15.81	16.21	20.74	20.94
34	17.63	18.55	19.04	19.53	24.40	25.67	15.21	16.00	16.44	16.85	21.53	21.78
35	18.33	19.29	19.80	20.31	25.39	26.71	15.79	16.61	17.06	17.50	22.33	22.62
36	19.15	20.15	20.68	21.22	26.67	28.06	16.45	17.31	17.77	18.22	23.36	23.75
37	19.98	21.02	21.57	22.13	27.95	29.41	17.11	18.00	18.48	18.95	24.40	24.87
38	20.80	21.88	22.46	23.04	29.24	30.76	17.76	18.69	19.19	19.68	25.43	25.99
39	21.63	22.74	23.34	23.95	30.52	32.11	18.42	19.38	19.89	20.40	26.46	27.12
40	22.45	23.61	24.23	24.85	31.80	33.46	19.08	20.08	20.60	21.13	27.49	28.24
41	23.50	24.71	25.36	26.02	34.15	35.93	20.07	20.96	21.51	22.14	28.98	29.80
42	24.55	25.82	26.50	27.19	36.49	38.39	21.06	21.85	22.42	23.16	30.46	31.36
43	25.59	26.92	27.63	28.35	38.84	40.86	22.05	22.73	23.34	24.18	31.95	32.92
44	26.64	28.02	28.77	29.52	41.19	43.33	23.04	23.62	24.25	25.19	33.43	34.48
45	27.69	29.13	29.90	30.69	43.53	45.80	24.04	24.50	25.16	26.21	34.92	36.04
46	29.05	30.56	31.37	32.20	45.62	47.99	25.15	25.83	26.52	27.53	36.51	37.57
47	30.41	31.98	32.84	33.70	47.70	50.18	26.26	27.15	27.88	28.85	38.11	39.10
48	31.77	33.41	34.31	35.21	49.78	52.38	27.37	28.48	29.24	30.16	39.70	40.62
49	33.13	34.84	35.77	36.72	51.86	54.57	28.48	29.80	30.60	31.48	41.30	42.15
50	34.49	36.27	37.24	38.23	53.95	56.76	29.59	31.12	31.96	32.80	42.89	43.67
51	36.29	38.16	39.18	40.23	56.71	59.66	31.27	32.89	33.77	34.66	44.99	45.70
52	38.10	40.05	41.13	42.23	59.46	62.56	32.95	34.65	35.58	36.52	47.08	47.73
53	39.90	41.94	43.07	44.23	62.22	65.45	34.63	36.41	37.39	38.38	49.18	49.76
54	41.70	43.83	45.01	46.23	64.98	68.35	36.30	38.18	39.20	40.24	51.28	51.79
55	43.50	45.73	46.96	48.23	67.74	71.25	37.98	39.94	41.01	42.10	53.38	53.82
56	45.93	48.26	49.56	50.92	72.03	75.45	40.10	42.16	43.29	44.45	56.22	56.70
57	48.36	50.80	52.17	53.61	76.32	79.64	42.21	44.37	45.56	46.79	59.07	59.59
58	50.78	53.34	54.78	56.30	80.60	83.84	44.33	46.59	47.84	49.14	61.91	62.47
59	53.21	55.88	57.39	58.99	84.89	86.28	46.45	48.81	50.12	51.48	64.76	65.35
60	55.64	58.41	60.00	61.68	89.18	89.47	48.56	51.03	52.40	53.82	67.60	68.24
61	59.00	61.92	63.61	65.42	92.81	92.81	51.51	54.11	55.57	57.10	71.31	72.74
62	62.36	65.43	67.22	69.16	93.56	93.67	54.45	57.20	58.75	60.38	75.01	77.25
63	65.72	68.94	70.83	72.89	97.25	98.34	57.40	60.28	61.92	63.65	78.72	81.76
64	69.09	72.45	74.44	76.63	99.23	99.33	60.35	63.37	65.09	66.93	82.42	86.26
65	72.45	75.96	78.05	80.37	102.04	102.30	63.29	66.45	68.27	70.20	86.13	90.77
66	75.63	79.30	81.48	83.90	104.65	105.24	66.08	69.38	71.27	73.29	87.89	92.62
67	78.82	82.64	84.91	87.43	108.51	109.46	68.87	72.30	74.27	76.37	89.65	94.48
68	82.00	85.97	88.34	90.96	111.20	112.45	71.66	75.23	77.27	79.45	91.41	96.34
69	85.18	89.31	91.76	94.49	113.92	115.46	74.45	78.15	80.28	82.53	93.17	98.19
70	88.37	92.65	95.19	98.02	116.67	119.77	77.23	81.07	83.28	85.62	94.93	100.05
71	94.66	99.24	101.96	104.36	125.58	127.60	83.16	87.29	89.66	91.85	101.58	105.72
72	100.96	105.83	108.73	110.71	132.39	132.40	89.09	93.50	96.04	98.08	108.23	111.40
73	107.26	112.42	115.50	117.05	137.47	137.47	95.02	99.72	102.42	104.31	114.88	117.07
74	113.55	119.01	122.27	123.40	142.61	142.61	100.95	105.93	108.80	110.54	121.52	122.74
75	119.85	125.61	129.04	129.74	146.78	148.05	106.87	112.15	115.18	116.01	128.17	128.42

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.

PF+NT stands for Preferred Plus Non-Tobacco, PFDNT stands for Preferred Non-Tobacco, ST+NT stands for Standard Plus Non-Tobacco, STDNT stands for Standard Non-Tobacco, ST+T stands for Standard Plus Tobacco and STDT stands for Tobacco

---- indicates that the face amount is not within the minimum/maximum range available for that issue age and gender.

Foresters Whole Life FUW 20 pay Monthly Premium For: \$50,000

To calculate the monthly premium for a certificate with **no optional riders**:

$$\text{Monthly premium} = ((\text{Face Amount}/1,000) \times \text{Applicable Rate}/\$1,000 \times 0.0875) + \$6.30$$

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

Issue Ages	Medical Band 1											
	Male						Female					
	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT
0	----	----	----	----	----	----	----	----	----	----	----	----
1	----	----	----	----	----	----	----	----	----	----	----	----
2	----	----	----	----	----	----	----	----	----	----	----	----
3	----	----	----	----	----	----	----	----	----	----	----	----
4	----	----	----	----	----	----	----	----	----	----	----	----
5	----	----	----	----	----	----	----	----	----	----	----	----
6	----	----	----	----	----	----	----	----	----	----	----	----
7	----	----	----	----	----	----	----	----	----	----	----	----
8	----	----	----	----	----	----	----	----	----	----	----	----
9	----	----	----	----	----	----	----	----	----	----	----	----
10	----	----	----	----	----	----	----	----	----	----	----	----
11	----	----	----	----	----	----	----	----	----	----	----	----
12	----	----	----	----	----	----	----	----	----	----	----	----
13	----	----	----	----	----	----	----	----	----	----	----	----
14	----	----	----	----	----	----	----	----	----	----	----	----
15	----	----	----	----	----	----	----	----	----	----	----	----
16	----	----	----	----	----	----	----	----	----	----	----	----
17	----	----	----	----	----	----	----	----	----	----	----	----
18	----	----	----	----	----	----	----	----	----	----	----	----
19	----	----	----	----	----	----	----	----	----	----	----	----
20	----	----	----	----	----	----	----	----	----	----	----	----
21	----	----	----	----	----	----	----	----	----	----	----	----
22	----	----	----	----	----	----	----	----	----	----	----	----
23	----	----	----	----	----	----	----	----	----	----	----	----
24	----	----	----	----	----	----	----	----	----	----	----	----
25	----	----	----	----	----	----	----	----	----	----	----	----
26	----	----	----	----	----	----	----	----	----	----	----	----
27	----	----	----	----	----	----	----	----	----	----	----	----
28	----	----	----	----	----	----	----	----	----	----	----	----
29	----	----	----	----	----	----	----	----	----	----	----	----
30	----	----	----	----	----	----	----	----	----	----	----	----
31	----	----	----	----	----	----	----	----	----	----	----	----
32	----	----	----	----	----	----	----	----	----	----	----	----
33	----	----	----	----	----	----	----	----	----	----	----	----
34	----	----	----	----	----	----	----	----	----	----	----	----
35	----	----	----	----	----	----	----	----	----	----	----	----
36	----	----	----	----	----	----	----	----	----	----	----	----
37	----	----	----	----	----	----	----	----	----	----	----	----
38	----	----	----	----	----	----	----	----	----	----	----	----
39	----	----	----	----	----	----	----	----	----	----	----	----
40	----	----	----	----	----	----	----	----	----	----	----	----
41	----	----	----	----	----	----	----	----	----	----	----	----
42	----	----	----	----	----	----	----	----	----	----	----	----
43	----	----	----	----	----	----	----	----	----	----	----	----
44	----	----	----	----	----	----	----	----	----	----	----	----
45	----	----	----	----	----	----	----	----	----	----	----	----
46	----	----	----	----	----	----	----	----	----	----	----	----
47	----	----	----	----	----	----	----	----	----	----	----	----
48	----	----	----	----	----	----	----	----	----	----	----	----
49	----	----	----	----	----	----	----	----	----	----	----	----
50	----	----	----	----	----	----	----	----	----	----	----	----
51	----	----	----	----	----	----	----	----	----	----	----	----
52	----	----	----	----	----	----	----	----	----	----	----	----
53	----	----	----	----	----	----	----	----	----	----	----	----
54	----	----	----	----	----	----	----	----	----	----	----	----
55	----	----	----	----	----	----	----	----	----	----	----	----
56	----	----	----	----	----	----	----	----	----	----	----	----
57	----	----	----	----	----	----	----	----	----	----	----	----
58	----	----	----	----	----	----	----	----	----	----	----	----
59	----	----	----	----	----	----	----	----	----	----	----	----
60	----	----	----	----	----	----	----	----	----	----	----	----
61	----	----	----	----	----	----	----	----	----	----	----	----
62	----	----	----	----	----	----	----	----	----	----	----	----
63	----	----	----	----	----	----	----	----	----	----	----	----
64	----	----	----	----	----	----	----	----	----	----	----	----
65	----	----	----	----	----	----	----	----	----	----	----	----
66	----	----	----	----	----	----	----	----	----	----	----	----
67	----	----	----	----	----	----	----	----	----	----	----	----
68	----	----	----	----	----	----	----	----	----	----	----	----
69	----	----	----	----	----	----	----	----	----	----	----	----
70	----	----	----	----	----	----	----	----	----	----	----	----
71	----	----	452.38	462.88	555.71	564.55	----	----	398.56	408.14	450.71	468.83
72	----	----	481.99	490.66	585.51	585.55	----	----	426.48	435.40	479.81	493.68
73	----	----	511.61	518.39	607.73	607.73	----	----	454.39	462.66	508.90	518.48
74	----	----	541.23	546.18	630.22	630.22	----	----	482.30	489.91	537.95	543.29
75	----	----	570.85	573.91	648.46	654.02	----	----	510.21	513.84	567.04	568.14

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.

PF+NT stands for Preferred Plus Non-Tobacco, PFDNT stands for Preferred Non-Tobacco, ST+NT stands for Standard Plus Non-Tobacco, STDNT stands for Standard Non-Tobacco, ST+T stands for Standard Plus Tobacco and STDT stands for Tobacco

---- indicates that the face amount is not within the minimum/maximum range available for that issue age and gender.

Foresters Whole Life FUW 20 pay Monthly Premium For: \$100,000

To calculate the monthly premium for a certificate with **no optional riders**:

Monthly premium = ((Face amount/1,000) X Applicable Rate per \$1,000 X 0.0875) + \$6.30

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

Issue Ages	Medical Band 1											
	Male						Female					
	Juvenile											
0	----	----	----	----	----	----	----	----	----	----	----	----
1	----	----	----	----	----	----	----	----	----	----	----	----
2	----	----	----	----	----	----	----	----	----	----	----	----
3	----	----	----	----	----	----	----	----	----	----	----	----
4	----	----	----	----	----	----	----	----	----	----	----	----
5	----	----	----	----	----	----	----	----	----	----	----	----
6	----	----	----	----	----	----	----	----	----	----	----	----
7	----	----	----	----	----	----	----	----	----	----	----	----
8	----	----	----	----	----	----	----	----	----	----	----	----
9	----	----	----	----	----	----	----	----	----	----	----	----
10	----	----	----	----	----	----	----	----	----	----	----	----
11	----	----	----	----	----	----	----	----	----	----	----	----
12	----	----	----	----	----	----	----	----	----	----	----	----
13	----	----	----	----	----	----	----	----	----	----	----	----
14	----	----	----	----	----	----	----	----	----	----	----	----
15	----	----	----	----	----	----	----	----	----	----	----	----
	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT
16	----	----	----	----	----	----	----	----	----	----	----	----
17	----	----	----	----	----	----	----	----	----	----	----	----
18	----	----	----	----	----	----	----	----	----	----	----	----
19	----	----	----	----	----	----	----	----	----	----	----	----
20	----	----	----	----	----	----	----	----	----	----	----	----
21	----	----	----	----	----	----	----	----	----	----	----	----
22	----	----	----	----	----	----	----	----	----	----	----	----
23	----	----	----	----	----	----	----	----	----	----	----	----
24	----	----	----	----	----	----	----	----	----	----	----	----
25	----	----	----	----	----	----	----	----	----	----	----	----
26	----	----	----	----	----	----	----	----	----	----	----	----
27	----	----	----	----	----	----	----	----	----	----	----	----
28	----	----	----	----	----	----	----	----	----	----	----	----
29	----	----	----	----	----	----	----	----	----	----	----	----
30	----	----	----	----	----	----	----	----	----	----	----	----
31	----	----	----	----	----	----	----	----	----	----	----	----
32	----	----	----	----	----	----	----	----	----	----	----	----
33	----	----	----	----	----	----	----	----	----	----	----	----
34	----	----	----	----	----	----	----	----	----	----	----	----
35	----	----	----	----	----	----	----	----	----	----	----	----
36	----	----	----	----	----	----	----	----	----	----	----	----
37	----	----	----	----	----	----	----	----	----	----	----	----
38	----	----	----	----	----	----	----	----	----	----	----	----
39	----	----	----	----	----	----	----	----	----	----	----	----
40	----	----	----	----	----	----	----	----	----	----	----	----
41	----	----	----	----	----	----	----	----	----	----	----	----
42	----	----	----	----	----	----	----	----	----	----	----	----
43	----	----	----	----	----	----	----	----	----	----	----	----
44	----	----	----	----	----	----	----	----	----	----	----	----
45	----	----	----	----	----	----	----	----	----	----	----	----
46	----	----	----	----	----	----	----	----	----	----	----	----
47	----	----	----	----	----	----	----	----	----	----	----	----
48	----	----	----	----	----	----	----	----	----	----	----	----
49	----	----	----	----	----	----	----	----	----	----	----	----
50	----	----	----	----	----	----	----	----	----	----	----	----
51	----	----	----	----	----	----	----	----	----	----	----	----
52	----	----	----	----	----	----	----	----	----	----	----	----
53	----	----	----	----	----	----	----	----	----	----	----	----
54	----	----	----	----	----	----	----	----	----	----	----	----
55	----	----	----	----	----	----	----	----	----	----	----	----
56	----	----	----	----	----	----	----	----	----	----	----	----
57	----	----	----	----	----	----	----	----	----	----	----	----
58	----	----	----	----	----	----	----	----	----	----	----	----
59	----	----	----	----	----	----	----	----	----	----	----	----
60	----	----	----	----	----	----	----	----	----	----	----	----
61	----	----	----	----	----	----	----	----	----	----	----	----
62	----	----	----	----	----	----	----	----	----	----	----	----
63	----	----	----	----	----	----	----	----	----	----	----	----
64	----	----	----	----	----	----	----	----	----	----	----	----
65	----	----	----	----	----	----	----	----	----	----	----	----
66	----	----	----	----	----	----	----	----	----	----	----	----
67	----	----	----	----	----	----	----	----	----	----	----	----
68	----	----	----	----	----	----	----	----	----	----	----	----
69	----	----	----	----	----	----	----	----	----	----	----	----
70	----	----	----	----	----	----	----	----	----	----	----	----
71	834.58	874.65	898.45	919.45	1105.13	1122.80	733.95	770.09	790.83	809.99	895.13	931.35
72	889.70	932.31	957.69	975.01	1164.71	1164.80	785.84	824.43	846.65	864.50	953.31	981.05
73	944.83	989.98	1016.93	1030.49	1209.16	1209.16	837.73	878.85	902.48	919.01	1011.50	1030.66
74	999.86	1047.64	1076.16	1086.05	1254.14	1254.14	889.61	933.19	958.30	973.53	1069.60	1080.28
75	1054.99	1105.39	1135.40	1141.53	1290.63	1301.74	941.41	987.61	1014.13	1021.39	1127.79	1129.98

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.
 PF+NT stands for Preferred Plus Non-Tobacco, PFDNT stands for Preferred Non-Tobacco, ST+NT stands for Standard Plus Non-Tobacco, STDNT stands for Standard Non-Tobacco, ST+T stands for Standard Plus Tobacco and STDT stands for Tobacco
 ---- indicates that the face amount is not within the minimum/maximum range available for that issue age and gender.

Foresters Whole Life FUW 20 pay Monthly Premium For: \$150,001

To calculate the monthly premium for a certificate with **no optional riders**:

Monthly premium = ((Face amount/1,000) X Applicable Rate per \$1,000 X 0.0875) + \$6.30

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

ISSUE AGES	Medical Band 1											
	Male						Female					
	Juvenile											
	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDNT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDNT
0												
1												
2												
3												
4												
5												
6												
7												
8												
9												
10												
11												
12												
13												
14												
15												
16	----	----	----	----	----	----	----	----	----	----	----	----
17	----	----	----	----	----	----	----	----	----	----	----	----
18	----	----	----	----	----	----	----	----	----	----	----	----
19	----	----	----	----	----	----	----	----	----	----	----	----
20	----	----	----	----	----	----	----	----	----	----	----	----
21	----	----	----	----	----	----	----	----	----	----	----	----
22	----	----	----	----	----	----	----	----	----	----	----	----
23	----	----	----	----	----	----	----	----	----	----	----	----
24	----	----	----	----	----	----	----	----	----	----	----	----
25	----	----	----	----	----	----	----	----	----	----	----	----
26	----	----	----	----	----	----	----	----	----	----	----	----
27	----	----	----	----	----	----	----	----	----	----	----	----
28	----	----	----	----	----	----	----	----	----	----	----	----
29	----	----	----	----	----	----	----	----	----	----	----	----
30	----	----	----	----	----	----	----	----	----	----	----	----
31	----	----	----	----	----	----	----	----	----	----	----	----
32	----	----	----	----	----	----	----	----	----	----	----	----
33	----	----	----	----	----	----	----	----	----	----	----	----
34	----	----	----	----	----	----	----	----	----	----	----	----
35	----	----	----	----	----	----	----	----	----	----	----	----
36	----	----	----	----	----	----	----	----	----	----	----	----
37	----	----	----	----	----	----	----	----	----	----	----	----
38	----	----	----	----	----	----	----	----	----	----	----	----
39	----	----	----	----	----	----	----	----	----	----	----	----
40	----	----	----	----	----	----	----	----	----	----	----	----
41	----	----	----	----	----	----	----	----	----	----	----	----
42	----	----	----	----	----	----	----	----	----	----	----	----
43	----	----	----	----	----	----	----	----	----	----	----	----
44	----	----	----	----	----	----	----	----	----	----	----	----
45	----	----	----	----	----	----	----	----	----	----	----	----
46	----	----	----	----	----	----	----	----	----	----	----	----
47	----	----	----	----	----	----	----	----	----	----	----	----
48	----	----	----	----	----	----	----	----	----	----	----	----
49	----	----	----	----	----	----	----	----	----	----	----	----
50	----	----	----	----	----	----	----	----	----	----	----	----
51	----	----	----	----	----	----	----	----	----	----	----	----
52	----	----	----	----	----	----	----	----	----	----	----	----
53	----	----	----	----	----	----	----	----	----	----	----	----
54	----	----	----	----	----	----	----	----	----	----	----	----
55	----	----	----	----	----	----	----	----	----	----	----	----
56	609.14	639.72	656.78	674.63	951.70	996.59	532.62	559.65	574.49	589.71	744.19	750.49
57	641.03	673.05	691.04	709.94	1008.01	1051.58	560.31	588.66	604.28	620.42	781.60	788.42
58	672.79	706.39	725.29	745.24	1064.18	1106.71	588.14	617.80	634.20	651.27	818.87	826.22
59	704.69	739.73	759.55	780.55	1120.49	1138.73	615.96	646.94	664.13	681.98	856.28	864.02
60	736.58	772.94	793.81	815.86	1176.80	1180.60	643.65	676.07	694.05	712.69	893.56	901.96
61	780.68	819.01	841.19	864.94	1224.44	1224.44	682.37	716.50	735.66	755.74	942.25	961.02
62	824.78	865.07	888.57	914.03	1234.28	1235.73	720.96	757.06	777.40	798.79	990.81	1020.21
63	868.88	911.14	935.95	962.99	1282.71	1297.02	759.68	797.48	819.01	841.71	1039.51	1079.41
64	913.11	957.21	983.33	1012.08	1308.70	1310.01	798.40	838.04	860.61	884.76	1088.07	1138.47
65	957.21	1003.28	1030.71	1061.16	1345.58	1349.00	836.99	878.46	902.35	927.68	1136.76	1197.66
66	998.95	1047.12	1075.73	1107.49	1379.84	1387.58	873.61	916.92	941.72	968.24	1159.86	1221.95
67	1040.82	1090.96	1120.75	1153.83	1430.50	1442.97	910.22	955.24	981.10	1008.66	1182.96	1246.36
68	1082.56	1134.66	1165.77	1200.16	1465.81	1482.22	946.84	993.70	1020.48	1049.09	1206.06	1270.77
69	1124.29	1178.50	1210.66	1246.49	1501.51	1521.72	983.46	1032.03	1059.98	1089.51	1229.16	1295.05
70	1166.16	1222.34	1255.68	1292.82	1537.60	1578.29	1019.95	1070.35	1099.36	1130.07	1252.26	1319.47
71	1248.72	1308.83	1344.53	1376.03	1654.55	1681.06	1097.78	1151.99	1183.10	1211.84	1339.55	1393.88
72	1331.41	1395.33	1433.39	1459.38	1743.93	1744.06	1175.61	1233.50	1266.83	1293.61	1426.83	1468.43
73	1414.10	1481.82	1522.25	1542.59	1810.61	1810.61	1253.45	1315.13	1350.57	1375.38	1514.11	1542.85
74	1496.65	1568.32	1611.10	1625.94	1878.07	1878.07	1331.28	1396.64	1434.31	1457.15	1601.26	1617.27
75	1579.34	1654.94	1699.96	1709.15	1932.80	1949.47	1408.98	1478.28	1518.05	1528.94	1688.54	1691.82

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.
 PF+NT stands for Preferred Plus Non-Tobacco, PFDNT stands for Preferred Non-Tobacco, ST+NT stands for Standard Plus Non-Tobacco, STDNT stands for Standard Non-Tobacco, ST+T stands for Standard Plus Tobacco and STDNT stands for Tobacco
 ---- indicates that the face amount is not within the minimum/maximum range available for that issue age and gender.

Foresters Whole Life FUW 20 pay Monthly Premium For: \$250,001

To calculate the monthly premium for a certificate with **no optional riders**:

Monthly premium = ((Face amount/1,000) X Applicable Rate per \$1,000 X 0.0875) + \$6.30

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

Medical Band 1												
Issue Ages	Male						Female					
	Juvenile						Adult					
	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT
0												
1												
2												
3												
4												
5												
6												
7												
8												
9												
10												
11												
12												
13												
14												
15												
16	221.99	233.36	239.49	245.18	303.58	319.11	193.99	203.61	208.86	214.11	267.71	268.80
17	224.18	235.55	241.68	247.58	306.43	322.18	195.74	205.58	210.83	216.08	270.33	271.43
18	226.36	237.96	244.08	249.99	309.49	325.46	197.71	207.77	213.02	218.27	273.18	274.05
19	228.77	240.36	246.49	252.61	312.55	328.74	199.68	209.74	214.99	220.46	275.80	276.68
20	230.96	242.55	248.89	255.02	315.61	331.80	201.64	211.71	217.18	222.64	278.43	279.52
21	239.27	251.52	258.08	264.43	327.86	344.49	209.08	219.58	225.27	230.96	289.58	292.21
22	247.80	260.27	267.05	273.61	339.90	357.40	216.74	227.68	233.58	239.27	300.52	304.89
23	256.11	269.24	276.24	283.02	351.93	370.08	224.18	235.55	241.68	247.80	311.46	317.58
24	264.64	277.99	285.21	292.21	364.18	382.77	231.83	243.43	249.99	256.11	322.40	330.27
25	272.96	286.74	294.39	301.61	376.21	395.46	239.49	251.52	258.08	264.43	333.33	342.96
26	284.55	298.99	306.86	314.30	391.74	411.65	249.11	261.80	268.58	275.36	348.21	356.30
27	296.14	311.02	319.11	326.99	407.05	428.05	258.96	272.08	279.30	286.08	363.08	369.43
28	307.52	323.05	331.58	339.68	422.58	444.24	268.80	282.36	289.80	297.02	377.96	382.77
29	319.11	335.30	344.05	352.36	437.90	460.65	278.64	292.64	300.30	307.74	392.83	396.11
30	330.49	347.33	356.30	365.05	453.43	476.83	288.49	302.93	311.02	318.68	407.71	409.46
31	345.80	363.52	372.93	382.33	475.08	499.58	301.18	316.27	324.58	332.68	425.21	427.83
32	361.33	379.71	389.55	399.40	496.74	522.33	313.64	329.61	338.36	346.68	442.49	446.21
33	376.65	395.90	406.18	416.46	518.40	545.08	326.33	342.96	352.15	360.90	459.99	464.36
34	391.96	412.08	422.80	433.52	540.05	567.83	339.02	356.30	365.93	374.90	477.27	482.74
35	407.27	428.27	439.43	450.58	561.71	590.58	351.71	369.65	379.49	389.11	494.77	501.11
36	425.21	447.08	458.68	470.49	589.71	620.11	366.15	384.96	395.02	404.86	517.30	525.83
37	443.36	466.11	478.15	490.40	617.71	649.65	380.58	400.05	410.55	420.83	540.05	550.33
38	461.30	484.93	497.61	510.30	645.93	679.18	394.80	415.15	426.08	436.80	562.58	574.83
39	479.46	503.74	516.86	530.21	673.93	708.71	409.24	430.24	441.40	452.55	585.11	599.55
40	497.40	522.77	536.33	549.90	701.93	738.24	423.68	445.55	456.93	468.52	607.65	624.05
41	520.36	546.83	561.05	575.49	753.33	792.27	445.33	464.80	476.83	490.61	640.24	658.18
42	543.33	571.11	585.99	601.08	804.52	846.08	466.99	484.27	496.74	512.93	672.62	692.30
43	566.08	595.18	610.71	626.46	855.93	900.12	488.65	503.52	516.86	535.24	705.21	726.43
44	589.05	619.24	635.65	652.05	907.33	954.15	510.30	522.99	536.77	557.33	737.58	760.55
45	612.02	643.52	660.37	677.65	958.52	1008.18	532.18	542.24	556.68	579.65	770.18	794.68
46	641.77	674.80	692.52	710.68	1004.24	1056.09	556.46	571.33	586.43	608.52	804.96	828.15
47	671.52	705.87	724.68	743.49	1049.74	1103.99	580.74	600.21	616.18	637.40	839.96	861.62
48	701.27	737.15	756.83	776.52	1095.24	1152.12	605.02	629.30	645.93	666.05	874.74	894.87
49	731.02	768.43	788.77	809.55	1140.74	1200.02	629.30	658.18	675.68	694.93	909.74	928.33
50	760.77	799.71	820.93	842.58	1186.46	1247.93	653.58	687.05	705.43	723.80	944.52	961.59
51	800.15	841.05	863.37	886.33	1246.84	1311.37	690.33	725.77	745.02	764.49	990.46	1005.99
52	839.74	882.40	906.02	930.08	1306.99	1374.81	727.08	764.27	784.62	805.18	1036.18	1050.40
53	879.12	923.74	948.46	973.84	1367.37	1438.02	763.83	802.77	824.21	845.87	1082.12	1094.80
54	918.49	965.09	990.90	1017.59	1427.74	1501.46	800.37	841.49	863.80	886.55	1128.05	1139.21
55	957.87	1006.65	1033.55	1061.34	1488.12	1564.90	837.12	879.99	903.40	927.24	1173.99	1183.62
56	1011.02	1061.99	1090.43	1120.18	1581.96	1656.78	883.49	928.55	953.27	978.65	1236.12	1246.62
57	1064.18	1117.55	1147.52	1179.02	1675.81	1748.43	929.65	976.90	1002.93	1029.84	1298.46	1309.84
58	1117.12	1173.12	1204.62	1237.87	1769.43	1840.31	976.02	1025.46	1052.80	1081.24	1360.59	1372.84
59	1170.27	1228.68	1261.71	1296.71	1863.28	1893.68	1022.40	1074.02	1102.68	1132.43	1422.93	1435.84
60	1223.43	1284.02	1318.81	1355.56	1957.12	1963.46	1068.55	1122.59	1152.55	1183.62	1485.06	1499.06
61	1296.93	1360.81	1397.77	1437.37	2036.53	2036.53	1133.09	1189.96	1221.90	1255.37	1566.21	1597.49
62	1370.43	1437.59	1476.74	1519.18	2052.93	2055.34	1197.40	1257.56	1291.46	1327.12	1647.15	1696.15
63	1443.93	1514.37	1555.71	1600.78	2133.65	2157.50	1261.93	1324.93	1360.81	1398.65	1728.31	1794.81
64	1517.65	1591.15	1634.68	1682.59	2176.96	2179.15	1326.46	1392.52	1430.15	1470.40	1809.24	1893.25
65	1591.15	1667.93	1713.65	1764.40	2238.43	2244.12	1390.77	1459.90	1499.71	1541.93	1890.40	1991.90
66	1660.71	1740.99	1788.68	1841.62	2295.53	2308.43	1451.81	1523.99	1565.34	1609.53	1928.90	2032.37
67	1730.49	1814.06	1863.71	1918.84	2379.97	2400.75	1512.84	1587.87	1630.96	1676.90	1967.40	2073.06
68	1800.06	1886.90	1938.75	1996.06	2438.81	2466.15	1573.87	1651.96	1696.59	1744.28	2005.90	2113.75
69	1869.62	1959.96	2013.56	2073.28	2498.31	2532.00	1634.90	1715.84	1762.43	1811.65	2044.40	2154.21
70	1939.40	2033.03	2088.59	2150.50	2558.47	2626.28	1695.71	1779.71	1828.06	1879.24	2082.90	2194.90
71	2077.00	2177.18	2236.68	2289.18	2753.37	2797.56	1825.43	1915.78	1967.62	2015.53	2228.37	2318.93
72	2214.81	2321.34	2384.78	2428.09	2902.34	2902.56	1955.15	2051.62	2107.18	2151.81	2373.84	2443.18
73	2352.62	2465.50	2532.87	2566.78	3013.47	3013.47	2084.87	2187.68	2246.75	2288.09	2519.31	2567.22
74	2490.22	2609.65	2680.97	2705.69	3125.91	3125.91	2214.59	2323.53	2386.31	2424.37	2664.56	2691.25
75	2628.03	2754.03	2829.06	2844.37	3217.13	3244.91	2344.09	2459.59	2525.87	2544.03	2810.03	2815.50

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.
 PF+NT stands for Preferred Plus Non-Tobacco, PFDNT stands for Preferred Plus Non-Tobacco, ST+NT stands for Standard Plus Non-Tobacco, STDNT stands for Standard Non-Tobacco, ST+T stands for Standard Plus Tobacco and STDT stands for Tobacco
 ---- indicates that the face amount is not within the minimum/maximum range available for that issue age and gender.

Foresters Whole Life FUW 20 pay Monthly Premium For: \$350,000

To calculate the monthly premium for a certificate with **no optional riders**:

Monthly premium = ((Face amount/1,000) X Applicable Rate per \$1,000 X 0.0875) + \$6.30

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

Issue Ages	Medical Band 1											
	Male						Female					
	Juvenile											
0	237.52						170.76					
1	242.42						189.44					
2	254.98						197.40					
3	262.63						208.12					
4	265.08						212.10					
5	267.84						225.27					
6	277.94						232.31					
7	288.05						239.36					
8	298.16						246.40					
9	308.26						253.75					
10	318.37						260.79					
11	331.54						270.29					
12	345.01						279.78					
13	358.49						289.28					
14	371.66						298.77					
15	385.13						308.26					
16	308.26	324.19	332.76	340.73	422.49	444.24	269.06	282.54	289.89	297.24	372.27	373.80
17	311.33	327.25	335.83	344.09	426.48	448.53	271.51	285.29	292.64	299.99	375.94	377.48
18	314.39	330.62	339.19	347.46	430.76	453.12	274.27	288.36	295.71	303.06	379.93	381.15
19	317.76	333.99	342.56	351.14	435.05	457.71	277.03	291.11	298.46	306.12	383.60	384.83
20	320.82	337.05	345.93	354.51	439.34	462.00	279.78	293.87	301.53	309.18	387.28	388.81
21	332.46	349.61	358.79	367.68	456.49	479.76	290.19	304.89	312.86	320.82	402.89	406.57
22	344.40	361.86	371.35	380.54	473.33	497.83	300.91	316.23	324.49	332.46	418.21	424.33
23	356.04	374.41	384.21	393.71	490.18	515.59	311.33	327.25	335.83	344.40	433.52	442.09
24	367.98	386.66	396.77	406.57	507.33	533.36	322.04	338.28	347.46	356.04	448.83	459.86
25	379.62	398.91	409.63	419.74	524.17	551.12	332.76	349.61	358.79	367.68	464.14	477.62
26	395.85	416.06	427.09	437.50	545.91	573.78	346.24	364.00	373.49	382.99	484.97	496.30
27	412.08	432.91	444.24	455.26	567.35	596.75	360.02	378.39	388.50	397.99	505.79	514.68
28	428.01	449.75	461.69	473.03	589.09	619.41	373.80	392.79	403.20	413.31	526.62	533.36
29	444.24	466.90	479.15	490.79	610.53	642.38	387.58	407.18	417.90	428.31	547.44	552.04
30	460.16	483.74	496.30	508.55	632.28	665.04	401.36	421.58	432.91	443.63	568.27	570.72
31	481.60	506.41	519.58	532.74	662.59	696.89	419.13	440.26	451.89	463.23	592.77	596.44
32	503.34	529.07	542.85	556.63	692.91	728.74	436.58	458.94	471.19	482.83	616.96	622.17
33	524.78	551.73	566.13	580.52	723.23	760.59	454.34	477.62	490.48	502.73	641.46	647.59
34	546.22	574.39	589.40	604.41	753.55	792.44	472.11	496.30	509.78	522.33	665.66	673.31
35	567.66	597.06	612.68	628.29	783.87	824.29	489.87	514.98	528.76	542.24	690.16	699.04
36	592.77	623.39	639.63	656.16	823.07	865.64	510.08	536.42	550.51	564.29	721.70	733.64
37	618.19	650.04	666.88	684.03	862.27	906.98	530.29	557.55	572.25	586.64	753.55	767.94
38	643.30	676.38	694.14	711.90	901.78	948.33	550.20	578.68	593.99	609.00	785.09	802.24
39	668.72	702.71	721.09	739.77	940.98	989.67	570.41	599.81	615.43	631.05	816.64	836.85
40	693.83	729.36	748.34	767.33	980.18	1031.01	590.63	621.25	637.18	653.41	848.18	871.15
41	725.99	763.04	782.95	803.16	1052.14	1106.66	620.94	648.20	665.04	684.34	893.81	918.93
42	758.14	797.04	817.86	838.99	1123.81	1181.99	651.26	675.46	692.91	715.58	939.14	966.70
43	789.99	830.73	852.47	874.52	1195.78	1257.64	681.58	702.41	721.09	746.81	984.77	1014.48
44	822.15	864.41	887.38	910.35	1267.74	1333.28	711.90	729.66	748.96	777.74	1030.09	1062.25
45	854.31	898.41	921.99	946.18	1339.41	1408.93	742.53	756.61	776.83	808.98	1075.73	1110.03
46	895.96	942.20	967.01	992.43	1403.41	1475.99	776.52	797.34	818.48	849.41	1124.42	1156.88
47	937.61	985.69	1012.03	1038.36	1467.11	1543.06	810.51	837.77	860.13	889.83	1173.42	1203.74
48	979.26	1029.48	1057.04	1084.61	1530.81	1610.44	844.51	878.50	901.78	929.95	1222.11	1250.29
49	1020.91	1073.28	1101.76	1130.85	1594.51	1677.51	878.50	918.93	943.43	970.38	1271.11	1297.14
50	1062.56	1117.07	1146.78	1177.09	1658.52	1744.58	912.49	959.35	985.08	1010.80	1319.81	1343.69
51	1117.68	1174.95	1206.19	1238.34	1743.04	1833.39	963.94	1013.56	1040.51	1067.76	1384.12	1405.86
52	1173.11	1232.83	1265.91	1299.59	1827.26	1922.20	1015.39	1067.46	1095.94	1124.73	1448.13	1468.03
53	1228.24	1290.71	1325.32	1360.84	1911.79	2010.71	1066.84	1121.36	1151.37	1181.69	1512.44	1530.20
54	1283.36	1348.59	1384.73	1422.09	1996.31	2099.52	1117.99	1175.56	1206.80	1238.65	1576.75	1592.37
55	1338.49	1406.78	1444.45	1483.34	2080.84	2188.33	1169.44	1229.46	1262.23	1295.61	1641.06	1654.54
56	1412.91	1484.26	1524.08	1565.73	2212.22	2316.96	1234.36	1297.45	1332.06	1367.58	1728.04	1742.74
57	1487.33	1562.05	1604.01	1648.11	2343.60	2445.28	1298.98	1365.13	1401.58	1439.24	1815.32	1831.24
58	1561.44	1639.84	1683.94	1730.49	2474.68	2573.90	1363.91	1433.12	1471.40	1511.21	1902.29	1919.44
59	1635.86	1717.63	1763.87	1812.87	2606.06	2648.63	1428.83	1501.11	1541.23	1582.88	1989.58	2007.64
60	1710.28	1795.11	1843.80	1895.25	2737.44	2746.32	1493.45	1569.09	1611.05	1654.54	2076.55	2096.15
61	1813.18	1902.60	1954.36	2009.79	2848.61	2848.61	1583.79	1663.42	1708.13	1754.99	2190.17	2233.96
62	1916.08	2010.09	2064.91	2124.33	2871.58	2874.94	1673.83	1758.05	1805.52	1855.44	2303.48	2372.08
63	2018.98	2117.59	2175.47	2238.56	2984.58	3017.96	1764.18	1852.38	1902.60	1955.58	2417.10	2510.20
64	2122.18	2225.08	2286.03	2353.09	3045.22	3048.28	1854.52	1947.01	1999.68	2056.03	2530.41	2648.01
65	2225.08	2332.58	2396.58	2467.63	3131.28	3139.24	1944.56	2041.33	2097.07	2156.18	2644.03	2786.13
66	2322.47	2434.86	2501.63	2575.74	3211.21	3229.28	2030.00	2131.06	2188.94	2250.81	2697.93	2842.79
67	2420.16	2537.15	2606.67	2683.84	3329.42	3358.51	2115.44	2220.49	2280.82	2345.13	2751.83	2899.75
68	2517.55	2639.13	2711.71	2791.95	3411.80	3450.08	2200.89	2310.22	2372.69	2439.46	2805.73	2956.71
69	2614.94	2741.42	2816.45	2900.06	3495.10	3542.26	2286.33	2399.64	2464.88	2533.78	2859.63	3013.37
70	2712.63	2843.71	2921.49	3008.16	3579.32	3674.26	2371.47	2489.07	2556.75	2628.41	2913.53	3070.33
71	2905.26	3045.53	3128.83	3202.33	3852.19	3914.05	2553.08	2679.56	2752.14	2819.21	3117.19	3243.98
72	3098.20	3247.34	3336.16	3396.79	4060.74	4061.05	2734.68	2869.74	2947.53	3010.00	3320.84	3417.93
73	3291.14	3449.16	3543.49	3590.96	4216.32	4216.32	2916.29	3060.23	3142.91	3200.79	3524.50	3591.57
74	3483.77	3650.98	3750.82	3785.43	4373.73	4373.73	3097.89	3250.41	3338.30	3391.59	3727.85	3765.21
75	3676.71	3853.11	3958.15	3979.59	4501.44	4501.44	3279.19	3440.89	3533.69	3559.11	3931.51	3939.16

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.
 PF+NT stands for Preferred Plus Non-Tobacco, PFDNT stands for Preferred Non-Tobacco, ST+NT stands for Standard Plus Non-Tobacco, STDNT stands for Standard Non-Tobacco, ST+T stands for Standard Plus Tobacco and STDT stands for Tobacco
 ---- indicates that the face amount is not within the minimum/maximum range available for that issue age and gender.

Foresters Whole Life FUW 20 pay Monthly Premium For: \$450,000

To calculate the monthly premium for a certificate with **no optional riders**:

Monthly premium = ((Face amount/1,000) X Applicable Rate per \$1,000 X 0.0875) + \$6.30

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

Issue Ages	Medical Band 1											
	Male						Female					
	Juvenile											
0	303.58						217.74					
1	309.88						241.76					
2	326.03						252.00					
3	335.87						265.78					
4	339.02						270.90					
5	342.56						287.83					
6	355.56						296.89					
7	368.55						305.94					
8	381.54						315.00					
9	394.54						324.45					
10	407.53						333.51					
11	424.46						345.71					
12	441.79						357.92					
13	459.11						370.13					
14	476.04						382.33					
15	493.37						394.54					
	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDNT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDNT
16	394.54	415.01	426.04	436.28	541.41	569.36	344.14	361.46	370.91	380.36	476.83	478.80
17	398.48	418.95	429.98	440.61	546.53	574.88	347.29	365.01	374.46	383.91	481.56	483.53
18	402.41	423.28	434.31	444.94	552.04	580.78	350.83	368.94	378.39	387.84	486.68	488.25
19	406.74	427.61	438.64	449.66	557.55	586.69	354.38	372.49	381.94	391.78	491.40	492.98
20	410.68	431.55	442.97	453.99	563.06	592.20	357.92	376.03	385.88	395.72	496.13	498.09
21	425.64	447.69	459.51	470.93	585.11	615.04	371.31	390.21	400.44	410.68	516.21	520.93
22	441.00	463.44	475.65	487.46	606.77	638.27	385.09	404.78	415.41	425.64	535.89	543.77
23	455.96	479.59	492.19	504.39	628.43	661.11	398.48	418.95	429.98	441.00	555.58	566.61
24	471.32	495.34	508.33	520.93	650.48	683.94	412.26	433.13	444.94	455.96	575.27	589.44
25	486.28	511.09	524.87	537.86	672.13	706.78	426.04	447.69	459.51	470.93	594.96	612.28
26	507.15	533.14	547.31	560.70	700.09	735.92	443.36	466.20	478.41	490.61	621.73	636.30
27	528.02	554.79	569.36	583.54	727.65	765.45	461.08	484.71	497.70	509.91	648.51	659.93
28	548.49	576.45	591.81	606.38	755.61	794.59	478.80	503.21	516.60	529.59	675.28	683.94
29	569.36	598.50	614.25	629.21	783.17	824.12	496.52	521.72	535.50	548.89	702.06	707.96
30	589.84	620.16	636.30	652.05	811.13	853.26	514.24	540.23	554.79	568.58	728.83	731.98
31	617.40	649.29	666.23	683.16	850.11	894.21	537.08	564.24	579.21	593.78	760.33	765.06
32	645.36	678.43	696.15	713.87	889.09	935.16	559.52	588.26	604.01	618.98	791.44	798.13
33	672.92	707.57	726.08	744.58	928.07	976.11	582.36	612.28	628.82	644.57	822.94	830.81
34	700.48	736.71	756.00	775.29	967.05	1017.06	605.19	636.30	653.63	669.77	854.04	863.89
35	728.04	765.84	785.93	806.01	1006.03	1058.01	628.03	660.32	678.04	695.36	885.54	896.96
36	760.33	799.71	820.58	841.84	1056.43	1111.16	654.02	687.88	705.99	723.71	926.10	941.46
37	793.01	833.96	855.62	877.67	1106.83	1164.32	680.01	715.05	733.95	752.46	967.05	985.56
38	825.30	867.83	890.66	913.50	1157.63	1217.48	705.60	742.22	761.91	781.20	1007.61	1029.66
39	857.98	901.69	925.31	949.33	1208.03	1270.63	731.59	769.39	789.47	809.55	1048.16	1074.15
40	890.27	935.94	960.36	984.77	1258.43	1323.79	757.58	796.95	817.43	838.29	1088.72	1118.25
41	931.61	979.26	1004.85	1030.84	1350.96	1421.04	796.56	831.60	853.26	878.06	1147.39	1179.68
42	972.96	1022.96	1049.74	1076.91	1443.09	1517.91	835.54	866.64	889.09	918.23	1205.66	1241.10
43	1013.91	1066.28	1094.23	1122.58	1535.63	1615.16	874.52	901.29	925.31	958.39	1264.33	1302.53
44	1055.25	1109.59	1139.12	1168.65	1628.16	1712.42	913.50	936.34	961.14	998.16	1322.61	1363.95
45	1096.59	1153.29	1183.61	1214.72	1720.29	1809.68	952.88	970.99	996.98	1038.32	1381.28	1425.38
46	1150.14	1209.60	1241.49	1274.18	1802.59	1895.91	996.58	1023.36	1050.53	1090.29	1443.88	1485.62
47	1203.69	1265.51	1299.38	1333.24	1884.49	1982.14	1040.29	1075.33	1104.08	1142.27	1506.88	1545.86
48	1257.24	1321.82	1357.26	1392.69	1966.39	2068.76	1083.99	1127.70	1157.63	1193.85	1569.49	1605.71
49	1310.79	1378.13	1414.74	1452.15	2048.29	2154.99	1127.70	1179.68	1211.18	1245.83	1632.49	1665.96
50	1364.34	1434.43	1472.63	1511.61	2130.58	2241.23	1171.41	1231.65	1264.73	1297.80	1695.09	1725.81
51	1435.22	1508.85	1549.01	1590.36	2239.26	2355.41	1237.56	1301.34	1335.99	1371.04	1777.78	1805.74
52	1506.49	1583.27	1625.79	1669.11	2347.54	2469.60	1303.71	1370.64	1407.26	1444.28	1860.08	1885.67
53	1577.36	1657.69	1702.18	1747.86	2456.21	2583.39	1369.86	1439.94	1478.53	1517.51	1942.76	1965.60
54	1648.24	1732.11	1778.57	1826.61	2564.89	2697.58	1435.61	1509.64	1549.80	1590.75	2025.45	2045.53
55	1719.11	1806.92	1855.35	1905.36	2673.56	2811.77	1501.76	1578.94	1621.07	1663.99	2108.14	2125.46
56	1814.79	1906.54	1957.73	2011.28	2842.48	2977.14	1585.24	1666.35	1710.84	1756.52	2219.96	2238.86
57	1910.48	2006.55	2060.49	2117.19	3011.40	3142.13	1668.32	1753.37	1800.23	1848.66	2332.18	2352.66
58	2005.76	2106.56	2163.26	2223.11	3179.93	3307.50	1751.79	1840.78	1890.00	1941.19	2444.01	2466.06
59	2101.44	2206.58	2266.03	2329.03	3348.84	3403.58	1835.27	1928.19	1979.78	2033.33	2556.23	2579.46
60	2197.13	2306.19	2368.80	2434.95	3517.76	3529.18	1918.35	2015.61	2069.55	2125.46	2668.05	2693.25
61	2329.43	2444.40	2510.94	2582.21	3660.69	3660.69	2034.51	2136.88	2194.37	2254.61	2814.13	2870.44
62	2461.73	2582.61	2653.09	2729.48	3690.23	3694.56	2150.27	2258.55	2319.58	2383.76	2959.82	3048.02
63	2594.03	2720.81	2795.23	2876.34	3835.52	3878.44	2266.43	2379.83	2444.40	2512.52	3105.90	3225.60
64	2726.72	2859.02	2937.38	3023.61	3913.48	3917.42	2382.58	2501.49	2569.22	2641.67	3251.59	3402.79
65	2859.02	2997.23	3079.52	3170.87	4024.13	4034.36	2498.34	2622.77	2694.43	2770.43	3397.67	3580.37
66	2984.23	3128.74	3214.58	3309.86	4126.89	4150.13	2608.20	2738.14	2812.56	2892.09	3466.97	3653.21
67	3109.84	3260.25	3349.63	3448.86	4278.88	4316.29	2718.06	2853.11	2930.68	3013.37	3536.27	3726.45
68	3235.05	3391.37	3484.69	3587.85	4384.80	4434.02	2827.91	2968.48	3048.81	3134.64	3605.57	3799.69
69	3360.26	3522.88	3619.35	3726.84	4491.90	4552.54	2937.77	3083.46	3167.33	3255.92	3674.87	3872.53
70	3485.87	3654.39	3754.41	3865.84	4600.18	4722.24	3047.23	3198.43	3285.45	3377.59	3744.17	3945.77
71	3733.54	3913.88	4020.98	4115.48	4951.01	5030.55	3280.73	3443.34	3536.66	3622.89	4006.01	4169.03
72	3981.60	4173.36	4287.54	4365.51	5219.16	5219.55	3514.22	3687.86	3787.88	3868.20	4267.86	4392.68
73	4229.66	4432.84	4554.11	4615.14	5419.18	5419.18	3747.71	3932.78	4039.09	4113.51	4529.70	4615.93
74	4477.33	4692.32	4820.68	4865.18	5621.57	5621.57	3981.21	4177.29	4290.30	4358.81	4791.15	4839.19
75	4725.39	4952.19	5087.25	5114.81	5785.76	5835.77	4214.31	4422.21	4541.51	4574.19	5052.99	5062.84

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.
 PF+NT stands for Preferred Plus Non-Tobacco, PFDNT stands for Preferred Non-Tobacco, ST+NT stands for Standard Plus Non-Tobacco, STDNT stands for Standard Non-Tobacco, ST+T stands for Standard Plus Tobacco and STDNT stands for Tobacco

----- indicates that the face amount is not within the minimum/maximum range available for that issue age and gender.

Foresters Whole Life FUW 20 pay Monthly Premium For: \$150.00

To calculate the monthly premium for a certificate with **no optional riders**:

Monthly premium = ((Face amount/1,000) X Applicable Rate per \$1,000 X 0.0875) + \$6.30

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

Issue Ages	Medical Band 1											
	Male						Female					
	JUVENILE											
0	217,521						305,826					
1	213,007						274,629					
2	202,251						263,186					
3	196,210						249,208					
4	194,353						244,387					
5	192,305						229,690					
6	185,150						222,531					
7	178,509						215,806					
8	172,327						209,475					
9	166,560						203,253					
10	161,166						197,627					
11	154,640						190,520					
12	----						183,906					
13	----						177,736					
14	----						171,967					
15	----						166,560					
	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDNT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDNT
16	----	----	----	----	----	----	----	----	----	----	----	----
17	----	----	----	----	----	----	----	----	----	----	----	----
18	----	----	----	----	----	----	----	----	----	----	----	----
19	----	----	----	----	----	----	----	----	----	----	----	----
20	----	----	----	----	----	----	----	----	----	----	----	----
21	----	----	----	----	----	----	----	----	----	----	----	----
22	----	----	----	----	----	----	----	----	----	----	----	----
23	----	----	----	----	----	----	----	----	----	----	----	----
24	----	----	----	----	----	----	----	----	----	----	----	----
25	----	----	----	----	----	----	----	----	----	----	----	----
26	----	----	----	----	----	----	----	----	----	----	----	----
27	----	----	----	----	----	----	----	----	----	----	----	----
28	----	----	----	----	----	----	----	----	----	----	----	----
29	----	----	----	----	----	----	----	----	----	----	----	----
30	----	----	----	----	----	----	----	----	----	----	----	----
31	----	----	----	----	----	----	----	----	----	----	----	----
32	----	----	----	----	----	----	----	----	----	----	----	----
33	----	----	----	----	----	----	----	----	----	----	----	----
34	----	----	----	----	----	----	----	----	----	----	----	----
35	----	----	----	----	----	----	----	----	----	----	----	----
36	----	----	----	----	----	----	----	----	----	----	----	----
37	----	----	----	----	----	----	----	----	----	----	----	----
38	----	----	----	----	----	----	----	----	----	----	----	----
39	----	----	----	----	----	----	----	----	----	----	----	----
40	----	----	----	----	----	----	----	----	----	----	----	----
41	----	----	----	----	----	----	----	----	----	----	----	----
42	----	----	----	----	----	----	----	----	----	----	----	----
43	----	----	----	----	----	----	----	----	----	----	----	----
44	----	----	----	----	----	----	----	----	----	----	----	----
45	----	----	----	----	----	----	----	----	----	----	----	----
46	----	----	----	----	----	----	----	----	----	----	----	----
47	----	----	----	----	----	----	----	----	----	----	----	----
48	----	----	----	----	----	----	----	----	----	----	----	----
49	----	----	----	----	----	----	----	----	----	----	----	----
50	----	----	----	----	----	----	----	----	----	----	----	----
51	----	----	----	----	----	----	----	----	----	----	----	----
52	----	----	----	----	----	----	----	----	----	----	----	----
53	----	----	----	----	----	----	----	----	----	----	----	----
54	----	----	----	----	----	----	----	----	----	----	----	----
55	----	----	----	----	----	----	----	----	----	----	----	----
56	----	----	----	----	----	----	----	----	----	----	----	----
57	----	----	----	----	----	----	----	----	----	----	----	----
58	----	----	----	----	----	----	----	----	----	----	----	----
59	----	----	----	----	----	----	----	----	----	----	----	----
60	----	----	----	----	----	----	----	----	----	----	----	----
61	----	----	----	----	----	----	----	----	----	----	----	----
62	----	----	----	----	----	----	----	----	----	----	----	----
63	----	----	----	----	----	----	----	----	----	----	----	----
64	----	----	----	----	----	----	----	----	----	----	----	----
65	----	----	----	----	----	----	----	----	----	----	----	----
66	----	----	----	----	----	----	----	----	----	----	----	----
67	----	----	----	----	----	----	----	----	----	----	----	----
68	----	----	----	----	----	----	----	----	----	----	----	----
69	----	----	----	----	----	----	----	----	----	----	----	----
70	----	----	----	----	----	----	----	----	----	----	----	----
71	----	----	----	----	----	----	----	----	----	----	----	----
72	----	----	----	----	----	----	----	----	----	----	----	----
73	----	----	----	----	----	----	----	----	----	----	----	----
74	----	----	----	----	----	----	----	----	----	----	----	----
75	----	----	----	----	----	----	----	----	----	----	----	----

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.
 PF+NT stands for Preferred Plus Non-Tobacco, PFDNT stands for Preferred Non-Tobacco, ST+NT stands for Standard Plus Non-Tobacco, STDNT stands for Standard Non-Tobacco, ST+T stands for Standard Plus Tobacco and STDNT stands for Tobacco
 ---- indicates that the face amount is not within the minimum/maximum range available for that issue age and gender.

Foresters Whole Life FUW 20 pay Monthly Premium For: \$250.00

To calculate the monthly premium for a certificate with **no optional riders**:

Monthly premium = ((Face amount/1,000) X Applicable Rate per \$1,000 X 0.0875) + \$6.30

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

Issue Ages	Medical Band 1											
	Male						Female					
	Juvenile											
0	368,893						-----					
1	361,237						465,742					
2	342,997						446,336					
3	332,753						422,631					
4	329,602						414,455					
5	326,129						389,530					
6	313,995						377,390					
7	302,732						365,984					
8	292,250						355,247					
9	282,468						344,695					
10	273,321						335,155					
11	262,254						323,102					
12	251,821						311,886					
13	242,186						301,422					
14	233,457						291,637					
15	225,153						282,468					
	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT
16	282,468	268,318	261,270	255,049	-----	-----	324,608	308,774	300,771	293,172	-----	-----
17	279,632	265,757	258,842	252,506	-----	-----	321,610	305,723	297,876	290,421	-----	-----
18	276,853	262,997	256,222	250,012	-----	-----	318,302	302,404	294,724	287,424	-----	-----
19	273,858	260,293	253,655	-----	-----	-----	315,061	299,477	291,943	284,488	-----	-----
20	271,192	257,883	251,140	-----	-----	-----	311,886	296,607	288,915	281,612	-----	-----
21	261,515	-----	-----	-----	-----	-----	300,446	285,655	278,236	271,192	-----	-----
22	252,277	-----	-----	-----	-----	-----	289,515	275,211	268,059	261,515	-----	-----
23	-----	-----	-----	-----	-----	-----	279,632	265,757	258,842	252,277	-----	-----
24	-----	-----	-----	-----	-----	-----	270,139	256,931	250,012	-----	-----	-----
25	-----	-----	-----	-----	-----	-----	261,270	-----	-----	-----	-----	-----
26	-----	-----	-----	-----	-----	-----	250,913	-----	-----	-----	-----	-----
27	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
28	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
29	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
30	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
31	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
32	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
33	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
34	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
35	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
36	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
37	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
38	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
39	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
40	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
41	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
42	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
43	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
44	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
45	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
46	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
47	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
48	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
49	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
50	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
51	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
52	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
53	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
54	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
55	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
56	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
57	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
58	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
59	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
60	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
61	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
62	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
63	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
64	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
65	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
66	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
67	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
68	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
69	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
70	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
71	-----	-----	27,316	26,687	-----	-----	-----	-----	31,063	30,322	27,418	26,344
72	-----	-----	25,615	25,157	-----	-----	-----	-----	28,999	28,396	25,733	25,001
73	-----	-----	-----	-----	-----	-----	-----	-----	27,193	26,700	-----	-----
74	-----	-----	-----	-----	-----	-----	-----	-----	25,598	25,195	-----	-----
75	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.
 PF+NT stands for Preferred Plus Non-Tobacco, PFDNT stands for Preferred Non-Tobacco, ST+NT stands for Standard Plus Non-Tobacco, STDNT stands for Standard Non-Tobacco, ST+T stands for Standard Plus Tobacco and STDT stands for Tobacco
 ----- indicates that the face amount is not within the minimum/maximum range available for that issue age and gender.

Foresters Whole Life FUW 20 pay Monthly Premium For: \$350.00

To calculate the monthly premium for a certificate with **no optional riders**:

Monthly premium = ((Face amount/1,000) X Applicable Rate per \$1,000 X 0.0875) + \$6.30

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

Issue Ages	Medical Band 1											
	Male						Female					
	Juvenile											
0	-----						-----					
1	-----						-----					
2	483,743						-----					
3	469,295						-----					
4	464,852						-----					
5	459,953						-----					
6	442,841						-----					
7	426,956						-----					
8	412,172						-----					
9	398,377						486,138					
10	385,475						472,683					
11	369,868						455,684					
12	355,153						439,865					
13	341,565						425,108					
14	329,253						411,308					
15	317,542						398,377					
	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDNT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDNT
16	398,377	378,420	368,480	359,706	289,036	274,685	457,808	435,476	424,190	413,473	328,702	327,333
17	394,377	374,809	365,055	356,119	286,297	272,022	453,579	431,174	420,106	409,593	325,434	324,092
18	390,457	370,915	361,361	352,603	283,405	269,225	448,914	426,492	415,661	405,366	321,967	320,915
19	386,234	367,102	357,741	348,845	280,571	266,485	444,343	422,365	411,740	401,225	318,831	317,799
20	382,473	363,703	354,192	345,470	277,793	263,978	439,865	418,317	407,468	397,168	315,755	314,491
21	368,826	350,401	341,268	332,881	267,210	254,075	423,732	402,871	392,407	382,473	303,320	300,535
22	355,797	338,329	329,530	321,440	257,573	-----	408,316	388,142	378,055	368,826	292,044	287,765
23	343,957	326,788	318,314	310,513	-----	-----	394,377	374,809	365,055	355,797	281,577	276,036
24	332,599	316,264	308,078	300,535	-----	-----	380,989	362,361	352,603	343,957	271,833	265,226
25	322,231	306,396	298,253	290,962	-----	-----	368,480	350,401	341,268	332,881	262,742	255,230
26	308,805	293,572	285,880	278,977	-----	-----	353,873	336,301	327,606	319,349	251,311	-----
27	296,452	281,981	274,685	267,939	-----	-----	340,086	323,292	314,743	307,114	-----	-----
28	285,257	271,270	264,156	257,742	-----	-----	327,333	311,251	303,086	295,560	-----	-----
29	274,685	261,170	254,404	-----	-----	-----	315,502	300,076	292,261	285,050	-----	-----
30	265,047	251,956	-----	-----	-----	-----	304,496	289,675	281,981	275,070	-----	-----
31	253,092	-----	-----	-----	-----	-----	291,394	277,205	269,965	263,270	-----	-----
32	-----	-----	-----	-----	-----	-----	279,572	265,764	258,761	252,442	-----	-----
33	-----	-----	-----	-----	-----	-----	268,489	255,230	-----	-----	-----	-----
34	-----	-----	-----	-----	-----	-----	258,251	-----	-----	-----	-----	-----
35	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
36	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
37	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
38	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
39	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
40	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
41	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
42	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
43	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
44	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
45	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
46	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
47	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
48	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
49	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
50	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
51	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
52	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
53	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
54	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
55	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
56	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
57	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
58	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
59	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
60	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
61	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
62	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
63	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
64	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
65	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
66	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
67	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
68	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
69	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
70	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
71	-----	-----	38,524	37,638	31,278	30,783	-----	-----	43,809	42,765	38,669	37,154
72	-----	-----	36,126	35,480	29,669	29,667	-----	-----	40,899	40,048	36,293	35,260
73	-----	-----	34,008	33,558	28,573	28,573	-----	-----	38,351	37,656	34,192	33,552
74	-----	-----	32,125	31,831	27,543	27,543	-----	-----	36,102	35,534	32,323	32,002
75	-----	-----	30,440	30,275	26,761	26,531	-----	-----	34,103	33,859	30,646	30,587

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.
 PF+NT stands for Preferred Plus Non-Tobacco, PFDNT stands for Preferred Non-Tobacco, ST+NT stands for Standard Plus Non-Tobacco, STDNT stands for Standard Non-Tobacco, ST+T stands for Standard Plus Tobacco and STDNT stands for Tobacco
 ----- indicates that the face amount is not within the minimum/maximum range available for that issue age and gender.

Foresters Whole Life FUW 20 pay Monthly Premium For: \$450.00

To calculate the monthly premium for a certificate with **no optional riders**:

$$\text{Monthly premium} = ((\text{Face amount}/1,000) \times \text{Applicable Rate per } \$1,000 \times 0.0875) + \$6.30$$

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

Issue Ages	Medical Band 1											
	Male						Female					
	Juvenile											
0	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
1	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
2	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
3	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
4	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
5	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
6	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
7	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
8	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
9	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
10	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
11	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
12	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
13	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
14	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
15	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
	497,630											
	477,481											
	458,486											
	440,944											
	425,050											
	409,931											
	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT
16	----	488,521	475,690	464,364	373,131	354,605	----	----	----	----	424,339	422,571
17	----	483,860	471,269	459,733	369,596	351,167	----	----	----	----	420,120	418,387
18	----	478,834	466,500	455,193	365,862	347,557	----	----	----	----	415,644	414,285
19	498,609	473,911	461,826	450,342	362,204	344,020	----	----	----	----	411,595	410,263
20	493,754	469,523	457,245	445,985	358,617	340,783	----	----	----	----	407,625	405,993
21	476,136	452,351	440,561	429,733	344,956	327,998	----	----	----	493,754	391,571	387,976
22	459,316	436,766	425,407	414,963	332,515	315,941	----	----	488,051	476,136	377,015	371,491
23	444,033	421,868	410,928	400,858	320,940	304,922	----	483,860	471,269	459,316	363,502	356,349
24	429,369	408,281	397,714	387,976	309,954	294,645	491,838	467,791	455,193	444,033	350,924	342,394
25	415,984	395,542	385,030	375,619	299,873	285,039	475,690	452,351	440,561	429,733	339,187	329,490
26	398,652	378,987	369,058	360,146	287,789	273,656	456,833	434,148	422,923	412,264	324,431	316,928
27	382,706	364,024	354,605	345,897	276,793	263,011	439,035	417,354	406,318	396,470	310,904	305,473
28	368,253	350,197	341,012	332,733	266,466	253,289	422,571	401,811	391,269	381,554	298,461	294,645
29	354,605	337,158	328,423	320,534	257,012	----	407,297	387,384	377,295	367,986	286,975	284,559
30	342,163	325,263	316,928	309,198	----	----	393,089	373,957	364,024	355,102	276,340	275,141
31	326,730	310,524	302,557	294,988	----	----	376,176	357,858	348,512	339,869	264,796	263,147
32	312,437	297,062	289,432	282,184	----	----	360,915	343,089	334,048	325,890	254,305	252,155
33	299,519	284,719	277,399	270,445	----	----	346,606	329,490	320,737	312,822	----	----
34	287,626	273,361	266,326	259,644	----	----	333,389	316,928	308,446	300,941	----	----
35	276,642	262,874	256,103	----	----	----	321,143	305,289	297,236	289,763	----	----
36	264,796	251,655	----	----	----	----	308,258	292,943	285,360	278,312	----	----
37	253,796	----	----	----	----	----	296,368	281,714	274,397	267,591	----	----
38	----	----	----	----	----	----	285,521	271,313	264,244	257,665	----	----
39	----	----	----	----	----	----	275,290	261,654	254,945	----	----	----
40	----	----	----	----	----	----	265,768	252,532	----	----	----	----
41	----	----	----	----	----	----	252,658	----	----	----	----	----
42	----	----	----	----	----	----	----	----	----	----	----	----
43	----	----	----	----	----	----	----	----	----	----	----	----
44	----	----	----	----	----	----	----	----	----	----	----	----
45	----	----	----	----	----	----	----	----	----	----	----	----
46	----	----	----	----	----	----	----	----	----	----	----	----
47	----	----	----	----	----	----	----	----	----	----	----	----
48	----	----	----	----	----	----	----	----	----	----	----	----
49	----	----	----	----	----	----	----	----	----	----	----	----
50	----	----	----	----	----	----	----	----	----	----	----	----
51	----	----	----	----	----	----	----	----	----	----	----	----
52	----	----	----	----	----	----	----	----	----	----	----	----
53	----	----	----	----	----	----	----	----	----	----	----	----
54	----	----	----	----	----	----	----	----	----	----	----	----
55	----	----	----	----	----	----	----	----	----	----	----	----
56	----	----	----	----	----	----	----	----	----	----	----	----
57	----	----	----	----	----	----	----	----	----	----	----	----
58	----	----	----	----	----	----	----	----	----	----	----	----
59	----	----	----	----	----	----	----	----	----	----	----	----
60	----	----	----	----	----	----	----	----	----	----	----	----
61	----	----	----	----	----	----	----	----	----	----	----	----
62	----	----	----	----	----	----	----	----	----	----	----	----
63	----	----	----	----	----	----	----	----	----	----	----	----
64	----	----	----	----	----	----	----	----	----	----	----	----
65	----	----	----	----	----	----	----	----	----	----	----	----
66	----	----	----	----	----	----	----	----	----	----	----	----
67	----	----	----	----	----	----	----	----	----	----	----	----
68	----	----	----	----	----	----	----	----	----	----	----	----
69	----	----	----	----	----	----	----	----	----	----	----	----
70	----	----	----	----	----	----	----	----	----	----	----	----
71	----	----	49,733	48,590	40,379	39,740	----	----	56,556	55,208	49,919	47,964
72	----	----	46,637	45,803	38,302	38,299	----	----	52,799	51,701	46,852	45,519
73	----	----	43,903	43,322	36,887	36,887	----	----	49,510	48,613	44,140	43,314
74	----	----	41,472	41,092	35,557	35,557	----	----	46,607	45,873	41,728	41,313
75	----	----	39,296	39,084	34,547	34,250	----	----	44,025	43,710	39,563	39,486

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.
 PF+NT stands for Preferred Plus Non-Tobacco, PFDNT stands for Preferred Non-Tobacco, ST+NT stands for Standard Plus Non-Tobacco, STDNT stands for Standard Non-Tobacco, ST+T stands for Standard Plus Tobacco and STDT stands for Tobacco
 ---- indicates that the face amount is not within the minimum/maximum range available for that issue age and gender.

Foresters Whole Life FUW 20 pay Monthly Premium For: \$550.00

To calculate the monthly premium for a certificate with **no optional riders**:

Monthly premium = ((Face amount/1,000) X Applicable Rate per \$1,000 X 0.0875) + \$6.30

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

Medical Band 1												
Issue Ages	Male						Female					
	Juvenile						Juvenile					
	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT
0	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
1	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
2	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
3	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
4	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
5	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
6	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
7	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
8	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
9	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
10	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
11	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
12	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
13	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
14	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
15	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
16	-----	-----	-----	-----	457,226	434,525	-----	-----	-----	-----	-----	-----
17	-----	-----	-----	-----	452,894	430,312	-----	-----	-----	-----	-----	-----
18	-----	-----	-----	-----	448,319	425,888	-----	-----	-----	-----	-----	-----
19	-----	-----	-----	-----	443,836	421,554	-----	-----	-----	-----	-----	-----
20	-----	-----	-----	-----	439,442	417,588	-----	-----	-----	-----	499,494	497,495
21	-----	-----	-----	-----	422,701	401,922	-----	-----	-----	-----	479,823	475,418
22	-----	-----	-----	-----	407,456	387,147	-----	-----	-----	-----	461,986	455,217
23	-----	-----	-----	491,202	393,273	373,644	-----	-----	-----	-----	445,427	436,662
24	-----	-----	487,350	475,418	379,811	361,052	-----	-----	-----	-----	430,014	419,562
25	-----	484,689	471,808	460,275	367,457	349,281	-----	-----	-----	-----	415,633	403,750
26	488,499	464,403	452,235	441,314	352,651	335,332	-----	-----	-----	-----	397,550	388,357
27	468,959	446,067	434,525	423,854	339,176	322,288	-----	-----	497,893	485,825	380,975	374,320
28	451,250	429,123	417,869	407,724	326,522	310,375	-----	492,370	479,453	467,548	365,727	361,052
29	434,525	413,145	402,442	392,775	314,937	299,167	499,093	474,691	462,329	450,922	351,653	348,693
30	419,278	398,570	388,357	378,885	303,997	288,875	481,683	458,238	446,067	435,134	338,622	337,152
31	400,368	380,509	370,746	361,472	289,954	275,552	460,958	438,511	427,059	416,468	324,475	322,455
32	382,853	364,013	354,664	345,782	277,150	263,404	442,257	420,413	409,335	399,338	311,620	308,986
33	367,023	348,889	339,918	331,398	265,429	252,282	424,724	403,750	393,024	383,325	299,600	296,738
34	352,451	334,971	326,350	318,162	254,660	-----	408,528	388,357	377,963	368,766	288,607	285,294
35	338,991	322,121	313,823	305,943	-----	-----	393,522	374,094	364,227	355,069	278,267	274,700
36	324,475	308,372	300,469	292,823	-----	-----	377,733	358,966	349,674	341,038	265,998	261,630
37	310,996	295,609	288,072	280,782	-----	-----	363,162	345,206	336,239	327,900	254,660	-----
38	298,736	283,990	276,656	269,692	-----	-----	349,871	332,461	323,799	315,737	-----	-----
39	287,272	273,250	266,225	259,445	-----	-----	337,335	320,625	312,403	304,593	-----	-----
40	276,780	263,181	256,447	250,048	-----	-----	325,666	309,447	301,636	294,070	-----	-----
41	264,413	251,465	-----	-----	-----	-----	309,602	296,455	288,875	280,655	-----	-----
42	253,104	-----	-----	-----	-----	-----	295,048	284,380	277,150	268,295	-----	-----
43	-----	-----	-----	-----	-----	-----	281,801	273,370	266,225	256,977	-----	-----
44	-----	-----	-----	-----	-----	-----	269,692	263,070	256,235	-----	-----	-----
45	-----	-----	-----	-----	-----	-----	258,473	253,620	-----	-----	-----	-----
46	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
47	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
48	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
49	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
50	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
51	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
52	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
53	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
54	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
55	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
56	-----	-----	-----	-----	-----	-----	154,955	-----	-----	-----	-----	-----
57	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
58	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
59	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
60	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
61	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
62	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
63	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
64	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
65	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
66	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
67	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
68	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
69	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
70	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
71	-----	-----	60,942	59,541	49,480	48,696	-----	-----	69,303	67,650	61,170	58,775
72	-----	-----	57,148	56,126	46,934	46,931	-----	-----	64,699	63,353	57,412	55,778
73	-----	-----	53,798	53,085	45,200	45,200	-----	-----	60,668	59,569	54,088	53,076
74	-----	-----	50,819	50,354	43,571	43,571	-----	-----	57,111	56,212	51,133	50,625
75	-----	-----	48,153	47,893	42,333	41,970	-----	-----	53,947	53,561	48,480	48,385

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.

PF+NT stands for Preferred Plus Non-Tobacco, PFDNT stands for Preferred Non-Tobacco, ST+NT stands for Standard Plus Non-Tobacco, STDNT stands for Standard Non-Tobacco, ST+T stands for Standard Plus Tobacco and STDT stands for Tobacco

----- indicates that the face amount is not within the minimum/maximum range available for that issue age and gender.

Foresters Whole Life FUW 20 pay Annual Premium rate table (per 1000)

To calculate the monthly premium for a certificate with **no optional riders**:

Monthly premium = ((Face amount/1,000) x Applicable Rate per \$1,000 x 0.0875) + \$6.30

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

Issue Ages	Medical Band 2											
	Male						Female					
	Juvenile											
0	7.47						5.32					
1	7.63						5.92					
2	8.04						6.18					
3	8.29						6.52					
4	8.37						6.65					
5	8.45						7.08					
6	8.78						7.31					
7	9.11						7.53					
8	9.43						7.76					
9	9.76						8.00					
10	10.09						8.23					
11	10.51						8.53					
12	10.95						8.84					
13	11.39						9.15					
14	11.81						9.45					
15	12.25						9.76					
	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT
16	9.76	10.28	10.55	10.81	13.45	14.16	8.49	8.93	9.17	9.41	11.83	11.88
17	9.86	10.38	10.65	10.92	13.58	14.30	8.57	9.02	9.26	9.49	11.95	12.00
18	9.96	10.48	10.76	11.03	13.72	14.44	8.66	9.12	9.36	9.59	12.08	12.12
19	10.07	10.59	10.87	11.15	13.86	14.59	8.75	9.21	9.44	9.69	12.20	12.24
20	10.17	10.69	10.98	11.26	14.00	14.73	8.84	9.30	9.54	9.79	12.32	12.37
21	10.54	11.10	11.39	11.68	14.55	15.31	9.18	9.65	9.91	10.17	12.82	12.94
22	10.93	11.49	11.80	12.10	15.10	15.89	9.52	10.02	10.29	10.54	13.32	13.51
23	11.31	11.90	12.22	12.52	15.64	16.46	9.86	10.38	10.65	10.93	13.81	14.09
24	11.69	12.30	12.62	12.94	16.20	17.04	10.21	10.73	11.03	11.31	14.31	14.66
25	12.07	12.69	13.04	13.37	16.74	17.61	10.55	11.10	11.39	11.68	14.80	15.24
26	12.59	13.25	13.60	13.94	17.44	18.34	10.99	11.56	11.87	12.18	15.47	15.84
27	13.12	13.79	14.16	14.51	18.14	19.09	11.43	12.03	12.36	12.66	16.15	16.43
28	13.63	14.34	14.72	15.09	18.84	19.82	11.88	12.49	12.83	13.16	16.82	17.04
29	14.16	14.89	15.29	15.66	19.53	20.56	12.33	12.96	13.31	13.64	17.49	17.64
30	14.67	15.43	15.84	16.24	20.24	21.29	12.77	13.42	13.79	14.14	18.17	18.25
31	15.36	16.17	16.59	17.02	21.22	22.32	13.35	14.03	14.40	14.77	18.96	19.08
32	16.07	16.90	17.34	17.79	22.20	23.35	13.91	14.63	15.03	15.40	19.74	19.91
33	16.76	17.63	18.10	18.56	23.18	24.38	14.48	15.24	15.65	16.05	20.53	20.73
34	17.45	18.36	18.85	19.33	24.16	25.41	15.06	15.84	16.28	16.68	21.31	21.56
35	18.15	19.10	19.60	20.11	25.14	26.44	15.63	16.44	16.89	17.33	22.11	22.39
36	18.96	19.95	20.47	21.01	26.40	27.78	16.29	17.14	17.59	18.04	23.13	23.51
37	19.78	20.81	21.35	21.91	27.67	29.12	16.94	17.82	18.30	18.76	24.16	24.62
38	20.59	21.66	22.24	22.81	28.95	30.45	17.58	18.50	19.00	19.48	25.18	25.73
39	21.41	22.51	23.11	23.71	30.21	31.79	18.24	19.19	19.69	20.20	26.20	26.85
40	22.23	23.37	23.99	24.60	31.48	33.13	18.89	19.88	20.39	20.92	27.22	27.96
41	23.27	24.46	25.11	25.76	33.81	35.57	19.87	20.75	21.29	21.92	28.69	29.50
42	24.30	25.56	26.24	26.92	36.13	38.01	20.85	21.63	22.20	22.93	30.16	31.05
43	25.33	26.65	27.35	28.07	38.45	40.45	21.83	22.50	23.11	23.94	31.63	32.59
44	26.37	27.74	28.48	29.22	40.78	42.90	22.81	23.38	24.01	24.94	33.10	34.14
45	27.41	28.84	29.60	30.38	43.09	45.34	23.80	24.26	24.91	25.95	34.57	35.68
46	28.76	30.25	31.06	31.88	45.16	47.51	24.90	25.57	26.25	27.25	36.14	37.19
47	30.11	31.66	32.51	33.36	47.22	49.68	26.00	26.88	27.60	28.56	37.73	38.71
48	31.45	33.08	33.97	34.86	49.28	51.86	27.10	28.20	28.95	29.86	39.30	40.21
49	32.80	34.49	35.41	36.35	51.34	54.02	28.20	29.50	30.29	31.17	40.89	41.73
50	34.15	35.91	36.87	37.85	53.41	56.19	29.29	30.81	31.64	32.47	42.46	43.23
51	35.93	37.78	38.79	39.83	56.14	59.06	30.96	32.56	33.43	34.31	44.54	45.24
52	37.72	39.65	40.72	41.81	58.87	61.93	32.62	34.30	35.22	36.15	46.61	47.25
53	39.50	41.52	42.64	43.79	61.60	64.80	34.28	36.05	37.02	38.00	48.69	49.26
54	41.28	43.39	44.56	45.77	64.33	67.67	35.94	37.80	38.81	39.84	50.77	51.27
55	43.07	45.27	46.49	47.75	67.06	70.54	37.60	39.54	40.60	41.68	52.85	53.28
56	45.47	47.78	49.06	50.41	71.31	74.70	39.70	41.74	42.86	44.01	55.66	56.13
57	47.88	50.29	51.65	53.07	75.56	78.84	41.79	43.93	45.10	46.32	58.48	58.99
58	50.27	52.81	54.23	55.74	79.79	83.00	43.89	46.12	47.36	48.65	61.29	61.85
59	52.68	55.32	56.82	58.40	84.04	85.42	45.99	48.32	49.62	50.97	64.11	64.70
60	55.08	57.83	59.40	61.06	88.29	88.58	48.07	50.52	51.88	53.28	66.92	67.56
61	58.41	61.30	62.97	64.77	91.88	91.88	50.99	53.57	55.01	56.53	70.60	72.01
62	61.74	64.78	66.55	68.47	92.62	92.73	53.91	56.63	58.16	59.78	74.26	76.48
63	65.06	68.25	70.12	72.16	96.28	97.36	56.83	59.68	61.30	63.01	77.93	80.94
64	68.40	71.73	73.70	75.86	98.24	98.34	59.75	62.74	64.44	66.26	81.60	85.40
65	71.73	75.20	77.27	79.57	101.02	101.28	62.66	65.79	67.59	69.50	85.27	89.86
66	74.87	78.51	80.67	83.06	103.60	104.19	65.42	68.69	70.56	72.56	87.01	91.69
67	78.03	81.81	84.06	86.56	107.42	108.37	68.18	71.58	73.53	75.61	88.75	93.54
68	81.18	85.11	87.46	90.05	110.09	111.33	70.94	74.48	76.50	78.66	90.50	95.38
69	84.33	88.42	90.84	93.55	112.78	114.31	73.71	77.37	79.48	81.70	92.24	97.21
70	87.49	91.72	94.24	97.04	115.50	118.57	76.46	80.26	82.45	84.76	93.98	99.05
71	93.71	98.25	100.94	103.32	124.32	126.32	82.33	86.42	88.76	90.93	100.56	104.66
72	99.95	104.77	107.64	109.60	131.07	131.08	88.20	92.57	95.08	97.10	107.15	110.29
73	106.19	111.30	114.35	115.88	136.10	136.10	94.07	98.72	101.40	103.27	113.73	115.90
74	112.41	117.82	121.05	122.17	141.18	141.18	99.94	104.87	107.71	109.43	120.30	121.51
75	118.65	124.35	127.75	128.44	145.31	146.57	105.80	111.03	114.03	114.85	126.89	127.14

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.

PF+NT stands for Preferred Plus Non-Tobacco, PFDNT stands for Preferred Non-Tobacco, ST+NT stands for Standard Plus Non-Tobacco, STDNT stands for Standard Non-Tobacco, ST+T stands for Standard Plus Tobacco and STDT stands for Tobacco

---- indicates that the face amount is not within the minimum/maximum range available for that issue age and gender.

Foresters Whole Life FUW 20 pay Monthly Premium For: \$500,000

To calculate the monthly premium for a certificate with **no optional riders**:

$$\text{Monthly premium} = ((\text{Face amount}/1,000) \times \text{Applicable Rate per } \$1,000 \times 0.0875) + \$6.30$$

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

Issue Ages	Medical Band 2											
	Male						Female					
	Juvenile											
0	333.11						239.05					
1	340.11						265.30					
2	358.05						276.68					
3	368.99						291.55					
4	372.49						297.24					
5	375.99						316.05					
6	390.43						326.11					
7	404.86						335.74					
8	418.86						345.80					
9	433.30						356.30					
10	447.74						366.36					
11	466.11						379.49					
12	485.36						393.05					
13	504.61						406.61					
14	522.99						419.74					
15	542.24						433.30					
	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT
16	433.30	456.05	467.86	479.24	594.74	625.80	377.74	396.99	407.49	417.99	523.86	526.05
17	437.68	460.43	472.24	484.05	600.43	631.93	381.24	400.93	411.43	421.49	529.11	531.30
18	442.05	464.80	477.05	488.86	606.55	638.05	385.18	405.30	415.80	425.86	534.80	536.55
19	446.86	469.61	481.86	494.11	612.68	644.61	389.11	409.24	419.30	430.24	540.05	541.80
20	451.24	473.99	486.68	498.93	618.80	650.74	393.05	413.18	423.68	434.61	545.30	547.49
21	467.43	491.93	504.61	517.30	642.86	676.11	407.93	428.49	439.86	451.24	567.18	572.43
22	484.49	508.99	522.55	535.68	666.93	701.49	422.80	444.68	456.49	467.43	589.05	597.36
23	501.11	526.93	540.93	554.05	690.55	726.43	437.68	460.43	472.24	484.49	610.49	622.74
24	517.74	544.43	558.43	572.43	715.05	751.80	452.99	475.74	488.86	501.11	632.36	647.68
25	534.36	561.49	576.80	591.24	738.68	776.74	467.86	491.93	504.61	517.30	653.80	673.05
26	557.11	585.99	601.30	616.18	769.30	808.68	487.11	512.05	525.61	539.18	683.11	699.30
27	580.30	609.61	625.80	641.11	799.93	841.49	506.36	532.61	547.05	560.18	712.86	725.11
28	602.61	633.68	650.30	666.49	830.55	873.43	526.05	552.74	567.61	582.05	742.18	751.80
29	625.80	657.74	675.24	691.43	860.74	905.80	545.74	573.30	588.61	603.05	771.49	778.05
30	648.11	681.36	699.30	716.80	891.80	937.74	564.99	593.43	609.61	624.93	801.24	804.74
31	678.30	713.74	732.11	750.93	934.68	982.80	590.36	620.11	636.30	652.49	835.80	841.05
32	709.36	745.68	764.93	784.61	977.55	1027.86	614.86	646.36	663.86	680.05	869.93	877.36
33	739.55	777.61	798.18	818.30	1020.43	1072.93	639.80	673.05	690.99	708.49	904.49	913.24
34	769.74	809.55	830.99	851.99	1063.30	1117.99	665.18	699.30	718.55	736.05	938.61	949.55
35	800.36	841.93	863.80	886.11	1106.18	1163.05	690.11	725.55	745.24	764.49	973.61	985.86
36	835.80	879.11	901.86	925.49	1161.30	1221.68	718.99	756.18	775.86	795.55	1018.24	1034.86
37	871.68	916.74	940.36	964.86	1216.86	1280.30	747.43	785.93	806.93	827.05	1063.30	1083.43
38	907.11	953.93	979.30	1004.24	1272.86	1338.49	775.43	815.68	837.55	858.55	1107.93	1131.99
39	942.99	991.11	1017.36	1043.61	1327.99	1395.74	804.30	845.86	867.74	890.05	1152.55	1180.99
40	978.86	1028.74	1055.86	1082.55	1383.55	1455.74	832.74	876.05	898.36	921.55	1197.18	1229.55
41	1024.36	1076.43	1104.86	1133.30	1485.49	1562.49	875.61	914.11	937.74	965.30	1261.49	1296.93
42	1069.43	1124.55	1154.30	1184.05	1586.99	1669.24	918.49	952.61	977.55	1009.49	1325.80	1364.74
43	1114.49	1172.24	1202.86	1234.36	1688.49	1775.99	961.36	990.68	1017.36	1053.68	1390.11	1432.11
44	1159.99	1219.93	1252.30	1284.68	1790.43	1883.18	1004.24	1029.18	1056.74	1097.43	1454.43	1499.93
45	1205.49	1268.05	1301.30	1335.43	1891.49	1989.93	1047.55	1067.68	1096.11	1141.61	1518.74	1567.30
46	1264.55	1329.74	1365.18	1401.05	1982.05	2084.86	1095.68	1124.99	1154.74	1198.49	1587.43	1633.36
47	1323.61	1391.43	1428.61	1465.80	2072.18	2179.80	1143.80	1182.30	1213.80	1255.80	1656.99	1699.86
48	1382.24	1453.55	1492.49	1531.43	2162.30	2275.18	1191.93	1240.05	1272.86	1312.68	1725.68	1765.49
49	1441.30	1515.24	1555.49	1596.61	2252.43	2369.68	1240.05	1296.93	1331.49	1369.99	1795.24	1831.99
50	1500.36	1577.36	1619.36	1662.24	2342.99	2464.61	1287.74	1354.24	1390.55	1426.86	1863.93	1897.61
51	1578.24	1659.18	1703.36	1748.86	2462.43	2590.18	1360.80	1430.80	1468.86	1507.36	1954.93	1985.55
52	1656.55	1740.99	1787.80	1835.49	2581.86	2715.74	1433.43	1506.93	1547.18	1587.86	2045.49	2073.49
53	1734.43	1822.80	1871.80	1922.11	2701.30	2841.30	1506.05	1583.49	1625.93	1668.80	2136.49	2161.43
54	1812.30	1904.61	1955.80	2008.74	2820.74	2966.86	1578.68	1660.05	1704.24	1749.30	2227.49	2249.36
55	1890.61	1986.86	2040.24	2095.36	2940.18	3092.43	1651.30	1736.18	1782.55	1829.80	2318.49	2337.30
56	1995.61	2096.68	2152.68	2211.74	3126.11	3274.43	1743.18	1832.43	1881.43	1931.74	2441.43	2461.99
57	2101.05	2206.49	2265.99	2328.11	3312.05	3455.55	1834.61	1928.24	1979.43	2032.80	2564.80	2587.11
58	2205.61	2316.74	2378.86	2444.93	3497.11	3637.55	1926.49	2024.05	2078.30	2134.74	2687.74	2712.24
59	2311.05	2426.55	2492.18	2561.30	3683.05	3743.43	2018.36	2120.30	2177.18	2236.24	2811.11	2836.93
60	2416.05	2536.36	2605.05	2677.68	3868.99	3881.68	2109.36	2216.55	2276.05	2337.30	2934.05	2962.05
61	2561.74	2688.18	2761.24	2839.99	4026.05	4026.05	2237.11	2349.99	2412.99	2479.49	3095.05	3156.74
62	2707.43	2840.43	2917.86	3001.86	4058.43	4063.24	2364.86	2483.86	2550.80	2621.68	3255.18	3352.30
63	2852.68	2992.24	3074.05	3163.30	4218.55	4265.80	2492.61	2617.30	2688.18	2762.99	3415.74	3547.43
64	2998.80	3144.49	3230.68	3325.18	4304.30	4308.68	2620.36	2751.18	2825.55	2905.18	3576.30	3742.55
65	3144.49	3296.30	3386.86	3487.49	4425.93	4437.30	2747.68	2884.61	2963.36	3046.93	3736.86	3937.68
66	3281.86	3441.11	3535.61	3640.18	4538.80	4564.61	2868.43	3011.49	3093.30	3180.80	3812.99	4017.74
67	3420.11	3585.49	3683.93	3793.30	4705.93	4747.49	2989.18	3137.93	3223.24	3314.24	3889.11	4098.68
68	3557.93	3729.86	3832.68	3945.99	4822.74	4876.99	3109.93	3264.80	3353.18	3447.68	3965.68	4179.18
69	3695.74	3874.68	3980.55	4099.11	4940.43	5007.36	3231.11	3391.24	3483.55	3580.68	4041.80	4259.24
70	3833.99	4019.05	4129.30	4251.80	5059.43	5193.74	3351.43	3517.68	3613.49	3714.55	4117.93	4339.74
71	4106.11	4304.74	4422.43	4526.55	5445.30	5532.80	3608.24	3787.18	3889.55	3984.49	4405.80	4585.18
72	4379.11	4589.99	4715.55	4801.30	5740.61	5741.05	3865.05	4056.24	4166.05	4254.43	4694.11	4831.49
73	4652.11	4875.68	5009.11	5076.05	5960.68	5960.68	4121.86	4325.30	4442.55	4524.36	4981.99	5076.93
74	4924.24	5160.93	5302.24	5351.24	6182.93	6182.93	4378.68	4594.36	4718.61	4793.86	5269.43	5322.36
75	5197.24	5446.61	5595.36	5625.55	6363.61	6418.74	4635.05	4863.86	4995.11	5030.99	5557.74	5568.68

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.

PF+NT stands for Preferred Plus Non-Tobacco, PFDNT stands for Preferred Non-Tobacco, ST+NT stands for Standard Plus Non-Tobacco, STDNT stands for Standard Non-Tobacco, ST+T stands for Standard Plus Tobacco and STDT stands for Tobacco

---- indicates that the face amount is not within the minimum/maximum range available for that issue age and gender.

Foresters Whole Life FUW 20 pay Monthly Premium For: \$750,000

To calculate the monthly premium for a certificate with **no optional riders**:

Monthly premium = ((Face amount/1,000) x Applicable Rate per \$1,000 x 0.0875) + \$6.30

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

Medical Band 2												
Issue Ages	Male						Female					
	Juvenile											
0	496.52						355.43					
1	507.02						394.80					
2	533.93						411.86					
3	550.33						434.18					
4	555.58						442.71					
5	560.83						470.93					
6	582.49						486.02					
7	604.14						500.46					
8	625.14						515.55					
9	646.80						531.30					
10	668.46						546.39					
11	696.02						566.08					
12	724.89						586.43					
13	753.77						606.77					
14	781.33						626.46					
15	810.21						646.80					
	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT
16	646.80	680.93	698.64	715.71	888.96	935.55	563.46	592.33	608.08	623.83	782.64	785.93
17	653.36	687.49	705.21	722.93	897.49	944.74	568.71	598.24	613.99	629.08	790.52	793.80
18	659.93	694.05	712.43	730.14	906.68	953.93	574.61	604.80	620.55	635.64	799.05	801.68
19	667.14	701.27	719.64	738.02	915.86	963.77	580.52	610.71	625.80	642.21	806.93	809.55
20	673.71	707.83	726.86	745.24	925.05	972.96	586.43	616.61	632.36	648.77	814.80	818.08
21	697.99	734.74	753.77	772.80	961.14	1011.02	608.74	639.58	656.64	673.71	847.61	855.49
22	723.58	760.33	780.68	800.36	997.24	1049.08	631.05	663.86	681.58	697.99	880.43	892.89
23	748.52	787.24	808.24	827.93	1032.68	1086.49	653.36	687.49	705.21	723.58	912.58	930.96
24	773.46	813.49	834.49	855.49	1069.43	1124.55	676.33	710.46	730.14	748.52	945.39	968.36
25	798.39	839.08	862.05	883.71	1104.86	1161.96	698.64	734.74	753.77	772.80	977.55	1006.43
26	832.52	875.83	898.80	921.11	1150.80	1209.86	727.52	764.93	785.27	805.61	1021.52	1045.80
27	867.30	911.27	935.55	958.52	1196.74	1259.08	756.39	795.77	817.43	837.11	1066.14	1084.52
28	900.77	947.36	972.30	996.58	1242.68	1306.99	785.93	825.96	848.27	869.93	1110.11	1124.55
29	935.55	983.46	1009.71	1033.99	1287.96	1355.55	815.46	856.80	879.77	901.43	1154.08	1163.93
30	969.02	1018.89	1045.80	1072.05	1334.55	1403.46	844.33	886.99	911.27	934.24	1198.71	1203.96
31	1014.30	1067.46	1095.02	1123.24	1398.86	1471.05	882.39	927.02	951.30	975.58	1250.55	1258.43
32	1060.89	1115.36	1144.24	1173.77	1463.18	1538.64	919.14	966.39	992.64	1016.93	1301.74	1312.89
33	1106.18	1163.27	1194.11	1224.30	1527.49	1606.24	956.55	1006.43	1033.33	1059.58	1353.58	1366.71
34	1151.46	1211.18	1243.33	1274.83	1591.80	1673.83	994.61	1045.80	1074.68	1100.93	1404.77	1421.18
35	1197.39	1259.74	1292.55	1326.02	1656.11	1741.43	1032.02	1085.18	1114.71	1143.58	1457.27	1475.64
36	1250.55	1315.52	1349.64	1385.08	1738.80	1829.36	1075.33	1131.11	1160.64	1190.18	1524.21	1549.14
37	1304.36	1371.96	1407.39	1444.14	1822.14	1917.30	1117.99	1175.74	1207.24	1237.43	1591.80	1621.99
38	1357.52	1427.74	1465.80	1503.21	1906.14	2004.58	1159.99	1220.36	1253.18	1284.68	1658.74	1694.83
39	1411.33	1483.52	1522.89	1562.27	1988.83	2092.52	1203.30	1265.64	1298.46	1331.93	1725.68	1768.33
40	1465.14	1539.96	1580.64	1620.68	2072.18	2180.46	1245.96	1310.93	1344.39	1379.18	1792.61	1841.18
41	1533.39	1611.49	1654.14	1696.80	2225.08	2340.58	1310.27	1368.02	1403.46	1444.80	1889.08	1942.24
42	1600.99	1683.68	1728.30	1772.93	2377.33	2500.71	1374.58	1425.77	1463.18	1511.08	1985.55	2043.96
43	1668.58	1755.21	1801.14	1848.39	2529.58	2660.83	1438.89	1482.86	1522.89	1577.36	2082.02	2145.02
44	1736.83	1826.74	1875.30	1923.86	2682.49	2821.61	1503.21	1540.61	1581.96	1642.99	2178.49	2246.74
45	1805.08	1898.93	1948.80	1999.99	2834.08	2981.74	1568.18	1598.36	1641.02	1709.27	2274.96	2347.80
46	1893.68	1991.46	2044.61	2098.43	2969.93	3124.14	1640.36	1684.33	1728.96	1794.58	2377.99	2446.89
47	1982.27	2083.99	2139.77	2195.55	3105.11	3266.55	1712.55	1770.30	1817.55	1880.55	2482.33	2546.64
48	2070.21	2177.18	2235.58	2293.99	3240.30	3409.61	1784.74	1856.93	1906.14	1965.86	2585.36	2645.08
49	2158.80	2269.71	2330.08	2391.77	3375.49	3551.36	1856.93	1942.24	1994.08	2051.83	2689.71	2744.83
50	2247.39	2362.89	2425.89	2490.21	3511.33	3693.77	1928.46	2028.21	2082.68	2137.14	2792.74	2843.27
51	2364.21	2485.61	2551.89	2620.14	3690.49	3882.11	2038.05	2143.05	2200.14	2257.89	2929.24	2975.18
52	2481.68	2608.33	2678.55	2750.08	3869.64	4070.16	2146.99	2257.24	2317.61	2378.64	3065.08	3107.08
53	2598.49	2731.05	2804.55	2880.02	4048.80	4258.80	2255.93	2372.08	2435.74	2500.05	3201.58	3238.99
54	2715.30	2853.77	2930.55	3009.96	4227.96	4447.14	2364.86	2486.93	2553.21	2620.80	3338.08	3370.89
55	2832.77	2977.14	3057.21	3139.89	4407.11	4635.49	2473.80	2601.11	2670.68	2741.55	3474.58	3502.80
56	2990.27	3141.86	3225.86	3314.46	4686.02	4908.49	2611.61	2745.49	2818.99	2894.46	3658.99	3689.83
57	3148.43	3306.58	3395.83	3489.02	4964.93	5180.18	2748.77	2889.21	2965.99	3046.05	3844.05	3877.52
58	3305.27	3471.96	3565.14	3664.24	5242.52	5453.18	2886.58	3032.93	3114.30	3198.96	4028.46	4065.21
59	3463.43	3636.68	3735.11	3838.80	5521.43	5611.99	3024.39	3177.30	3262.61	3351.21	4213.52	4252.24
60	3620.93	3801.39	3904.43	4013.36	5800.33	5919.36	3160.89	3321.68	3410.93	3502.80	4397.93	4439.93
61	3839.46	4029.11	4138.71	4256.83	6035.93	6035.93	3352.52	3521.83	3616.33	3716.08	4639.43	4731.96
62	4057.99	4257.49	4373.64	4499.64	6084.49	6091.71	3544.14	3722.64	3823.05	3929.36	4879.61	5025.30
63	4275.86	4485.21	4607.93	4741.80	6324.68	6395.55	3735.77	3922.80	4029.11	4141.33	5120.46	5317.99
64	4495.05	4713.58	4842.86	4984.61	6453.30	6459.86	3927.39	4123.61	4235.18	4354.61	5361.30	5610.68
65	4713.58	4941.30	5077.14	5228.08	6635.74	6652.80	4118.36	4323.77	4441.89	4567.24	5602.14	5903.36
66	4919.64	5158.52	5300.27	5457.11	6805.05	6843.77	4299.49	4514.08	4636.80	4768.05	5716.33	6023.46
67	5127.02	5375.08	5522.74	5686.80	7055.74	7118.08	4480.61	4703.74	4831.71	4968.21	5830.52	6144.86
68	5333.74	5591.64	5745.86	5915.83	7230.96	7312.33	4661.74	4894.05	5026.61	5168.36	5945.36	6265.61
69	5540.46	5808.86	5967.68	6145.52	7407.49	7507.89	4843.52	5083.71	5222.18	5367.86	6059.55	6385.71
70	5747.83	6025.43	6190.80	6374.55	7585.99	7787.46	5023.99	5273.36	5417.08	5568.68	6173.74	6506.46
71	6156.02	6453.96	6630.49	6786.68	8164.80	8296.05	5409.21	5677.61	5831.18	5973.58	6605.55	6874.61
72	6565.52	6881.83	7070.18	7198.80	8607.77	8608.43	5794.43	6081.21	6245.93	6378.49	7038.02	7244.08
73	6975.02	7310.36	7510.52	7610.93	8937.86	8937.86	6179.64	6484.80	6660.68	6783.39	7469.83	7612.24
74	7383.21	7738.24	7950.21	8023.71	9271.24	9271.24	6564.86	6888.39	7074.77	7187.64	7900.99	7980.39
75	7792.71	8166.77	8389.89	8435.18	9542.27	9624.96	6949.43	7292.64	7489.52	7543.33	8333.46	8349.86

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.

PF+NT stands for Preferred Plus Non-Tobacco, PFDNT stands for Preferred Non-Tobacco, ST+NT stands for Standard Plus Non-Tobacco, STDNT stands for Standard Non-Tobacco, ST+T stands for Standard Plus Tobacco and STDT stands for Tobacco

---- indicates that the face amount is not within the minimum/maximum range available for that issue age and gender.

Foresters Whole Life FUW 20 pay Monthly Premium For: \$1,000,000

To calculate the monthly premium for a certificate with **no optional riders**:

Monthly premium = ((Face amount/1,000) x Applicable Rate per \$1,000 x 0.0875) + \$6.30

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

Medical Band 2												
Issue Ages	Male						Female					
	Juvenile						Juvenile					
0	659.93						471.80					
1	673.93						524.30					
2	709.80						547.05					
3	731.68						576.80					
4	738.68						588.18					
5	745.68						625.80					
6	774.55						645.93					
7	803.43						665.18					
8	831.43						685.30					
9	860.30						706.30					
10	889.18						726.43					
11	925.93						752.68					
12	964.43						779.80					
13	1002.93						806.93					
14	1039.68						833.18					
15	1078.18						860.30					
16	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT
16	860.30	905.80	929.43	952.18	1183.18	1245.30	749.18	787.68	808.68	829.68	1041.43	1045.80
17	869.05	914.55	938.18	961.80	1194.55	1257.55	756.18	795.55	816.55	836.68	1051.93	1056.30
18	877.80	923.30	947.80	971.43	1206.80	1269.80	764.05	804.30	825.30	845.43	1063.30	1066.80
19	887.43	932.93	957.43	981.93	1219.05	1282.93	771.93	812.18	832.30	854.18	1073.80	1077.30
20	896.18	941.68	967.05	991.55	1231.30	1295.18	779.80	820.05	841.05	862.93	1084.30	1088.68
21	928.55	977.55	1002.93	1028.30	1279.43	1345.93	809.55	850.68	873.43	896.18	1128.05	1138.55
22	962.68	1011.68	1038.80	1065.05	1327.55	1396.68	839.30	883.05	906.68	928.55	1171.80	1188.43
23	995.93	1047.55	1075.55	1101.80	1374.80	1446.55	869.05	914.55	938.18	962.68	1214.68	1239.18
24	1029.18	1082.55	1110.55	1138.55	1423.80	1497.30	899.68	945.18	971.43	995.93	1258.43	1289.05
25	1062.43	1116.68	1147.30	1176.18	1471.05	1547.18	929.43	977.55	1002.93	1028.30	1301.30	1339.80
26	1107.93	1165.68	1196.30	1226.05	1532.30	1611.05	967.93	1017.80	1044.93	1072.05	1359.93	1392.30
27	1154.30	1212.93	1245.30	1275.93	1593.55	1676.68	1006.43	1058.93	1087.80	1114.05	1419.43	1443.93
28	1198.93	1261.05	1294.30	1326.68	1654.80	1740.55	1045.80	1099.18	1128.93	1157.80	1478.05	1497.30
29	1245.30	1309.18	1344.18	1376.55	1715.18	1805.30	1085.18	1140.30	1170.93	1199.80	1536.68	1549.80
30	1289.93	1356.43	1392.30	1427.30	1777.30	1869.18	1123.68	1180.55	1212.93	1243.55	1596.18	1603.18
31	1350.30	1421.18	1457.93	1495.55	1863.05	1959.30	1174.43	1233.93	1266.30	1298.68	1665.30	1675.80
32	1412.43	1485.05	1523.55	1562.93	1948.80	2049.43	1223.43	1286.43	1321.43	1353.80	1733.55	1748.43
33	1472.80	1548.93	1590.05	1630.55	2034.55	2139.55	1273.30	1339.80	1375.68	1410.68	1802.68	1820.18
34	1533.18	1612.80	1655.68	1697.68	2120.30	2229.68	1324.05	1392.30	1430.80	1465.80	1870.93	1892.80
35	1594.43	1677.55	1721.30	1765.93	2206.05	2319.80	1373.93	1444.80	1484.18	1522.68	1940.93	1965.43
36	1665.30	1751.93	1797.43	1844.68	2316.30	2437.05	1431.68	1506.05	1545.43	1584.80	2030.18	2063.43
37	1737.05	1827.18	1874.43	1923.43	2427.43	2554.30	1488.55	1565.55	1607.55	1647.80	2120.30	2160.55
38	1807.93	1901.55	1952.30	2002.18	2539.43	2670.68	1544.55	1625.05	1668.80	1710.80	2209.55	2257.68
39	1879.68	1975.93	2028.43	2080.93	2649.68	2787.93	1602.30	1685.43	1729.18	1773.80	2298.80	2356.68
40	1951.43	2051.18	2105.43	2158.80	2760.80	2905.18	1659.18	1745.80	1790.43	1836.80	2388.05	2452.80
41	2042.43	2146.55	2203.43	2260.30	2964.68	3118.68	1744.93	1821.93	1869.18	1924.30	2516.68	2587.55
42	2132.55	2242.80	2302.30	2361.80	3167.68	3332.18	1830.68	1898.93	1948.80	2012.68	2645.30	2723.18
43	2222.68	2338.18	2399.43	2462.43	3370.68	3545.68	1916.43	1975.05	2028.43	2101.05	2773.93	2857.93
44	2313.68	2433.55	2498.30	2563.05	3574.55	3760.05	2002.18	2052.05	2107.18	2188.55	2902.55	2993.55
45	2404.68	2529.80	2596.30	2664.55	3776.68	3973.55	2088.80	2129.05	2185.93	2276.93	3031.18	3128.30
46	2522.80	2653.18	2724.05	2795.80	3957.80	4163.43	2185.05	2243.68	2303.18	2390.68	3168.55	3260.43
47	2640.93	2776.55	2850.93	2925.30	4138.05	4353.30	2281.30	2358.30	2421.30	2505.30	3307.68	3393.43
48	2758.18	2900.80	2978.68	3056.55	4318.30	4544.05	2377.55	2473.80	2539.43	2619.05	3445.05	3524.68
49	2876.30	3024.18	3104.68	3186.93	4498.55	4733.05	2473.80	2587.55	2656.68	2733.68	3584.18	3657.68
50	2994.43	3148.43	3232.43	3318.18	4679.68	4922.93	2569.18	2702.18	2774.80	2847.43	3721.55	3788.93
51	3150.18	3312.05	3400.43	3491.43	4918.55	5174.05	2715.30	2855.30	2931.43	3008.43	3903.55	3964.80
52	3306.80	3475.68	3569.30	3664.68	5157.43	5425.18	2860.55	3007.55	3088.05	3169.43	4084.68	4140.68
53	3462.55	3639.30	3737.30	3837.93	5396.30	5676.30	3005.80	3160.68	3245.55	3331.30	4266.68	4316.55
54	3618.30	3802.93	3905.30	4011.18	5635.18	5927.43	3151.05	3313.80	3402.18	3492.30	4448.68	4492.43
55	3774.93	3967.43	4074.18	4184.43	5874.05	6178.55	3296.30	3466.05	3558.80	3653.30	4630.68	4668.30
56	3984.93	4187.05	4299.05	4417.18	6245.93	6542.55	3480.05	3658.55	3756.55	3857.18	4876.55	4917.68
57	4195.80	4406.68	4525.68	4649.93	6617.80	6904.80	3662.93	3850.18	3952.55	4059.30	5123.30	5167.93
58	4404.93	4627.18	4751.43	4883.55	6987.93	7268.80	3846.68	4041.80	4150.30	4263.18	5369.18	5418.18
59	4615.80	4846.80	4978.05	5116.30	7359.80	7480.55	4030.43	4234.30	4348.05	4466.18	5615.93	5667.55
60	4825.80	5066.43	5203.80	5349.05	7731.68	7757.05	4212.43	4426.80	4545.80	4668.30	5861.80	5917.80
61	5117.18	5370.05	5516.18	5673.68	8045.80	8045.80	4467.93	4693.68	4819.68	4952.68	6183.80	6307.18
62	5408.55	5674.55	5829.43	5997.43	8110.55	8120.18	4723.43	4961.43	5095.30	5237.05	6504.05	6698.30
63	5699.05	5978.18	6141.80	6320.30	8430.80	8525.30	4978.93	5228.30	5370.05	5519.68	6825.18	7088.55
64	5991.30	6282.68	6455.05	6644.05	8602.30	8611.05	5234.43	5496.05	5644.80	5804.05	7146.30	7478.80
65	6282.68	6586.30	6767.43	6968.68	8845.55	8868.30	5489.05	5762.93	5920.43	6087.55	7467.43	7869.05
66	6557.43	6875.93	7064.93	7274.05	9071.30	9122.93	5730.55	6016.68	6180.30	6355.30	7619.68	8029.18
67	6833.93	7164.68	7361.55	7580.30	9405.55	9488.68	5972.05	6269.55	6440.18	6622.18	7771.93	8191.05
68	7109.55	7453.43	7659.05	7885.68	9639.18	9747.68	6213.55	6523.30	6700.05	6889.05	7925.05	8352.05
69	7385.18	7743.05	7954.80	8191.93	9874.55	10008.43	6455.93	6776.18	6960.80	7155.05	8077.30	8512.18
70	7661.68	8031.80	8252.30	8497.30	10112.55	10381.18	6696.55	7029.05	7220.68	7422.80	8229.55	8673.18
71	8205.93	8603.18	8838.55	9046.80	10884.30	11059.30	7210.18	7568.05	7772.80	7962.68	8805.30	9164.05
72	8751.93	9173.68	9424.80	9596.30	11474.93	11475.80	7723.80	8106.18	8325.80	8502.55	9381.93	9656.68
73	9297.93	9745.05	10011.93	10145.80	11915.05	11915.05	8237.43	8644.30	8878.80	9042.43	9957.68	10147.55
74	9842.18	10315.55	10598.18	10696.18	12359.55	12359.55	8751.05	9182.43	9430.93	9581.43	10532.55	10638.43
75	10388.18	10886.93	11184.43	11244.80	12720.93	12831.18	9263.80	9721.43	9983.93	10055.68	11109.18	11131.05

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.

PF+NT stands for Preferred Plus Non-Tobacco, PFDNT stands for Preferred Non-Tobacco, ST+NT stands for Standard Plus Non-Tobacco, STDNT stands for Standard Non-Tobacco, ST+T stands for Standard Plus Tobacco and STDT stands for Tobacco

---- indicates that the face amount is not within the minimum/maximum range available for that issue age and gender.

Foresters Whole Life FUW 20 pay Face Amount For: \$450.00

To calculate the monthly premium for a certificate with **no optional riders**:

$$\text{Monthly premium} = ((\text{Face amount}/1,000) \times \text{Applicable Rate per } \$1,000 \times 0.0875) + \$6.30$$

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

Issue Ages	Medical Band 2											
	Male						Female					
	Juvenile											
0	678,829						953,168					
1	664,594						856,563					
2	630,703						820,527					
3	611,683						777,738					
4	605,837						762,534					
5	600,101						716,222					
6	577,546						693,687					
7	556,625						673,420					
8	537,736						653,460					
9	519,555						633,857					
10	502,562						616,143					
11	----						594,473					
12	----						573,626					
13	----						554,192					
14	----						536,598					
15	----						519,555					
	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT
16	519,555	----	----	----	----	----	597,274	567,845	552,983	538,879	----	----
17	514,285	----	----	----	----	----	591,698	562,179	547,608	534,336	----	----
18	509,122	----	----	----	----	----	585,549	556,015	541,758	528,765	----	----
19	503,560	----	----	----	----	----	579,526	550,581	537,167	523,308	----	----
20	----	----	----	----	----	----	573,626	545,253	531,536	517,962	----	----
21	----	----	----	----	----	----	552,380	525,477	511,690	----	----	----
22	----	----	----	----	----	----	532,653	506,073	----	----	----	----
23	----	----	----	----	----	----	514,285	----	----	----	----	----
24	----	----	----	----	----	----	----	----	----	----	----	----
25	----	----	----	----	----	----	----	----	----	----	----	----
26	----	----	----	----	----	----	----	----	----	----	----	----
27	----	----	----	----	----	----	----	----	----	----	----	----
28	----	----	----	----	----	----	----	----	----	----	----	----
29	----	----	----	----	----	----	----	----	----	----	----	----
30	----	----	----	----	----	----	----	----	----	----	----	----
31	----	----	----	----	----	----	----	----	----	----	----	----
32	----	----	----	----	----	----	----	----	----	----	----	----
33	----	----	----	----	----	----	----	----	----	----	----	----
34	----	----	----	----	----	----	----	----	----	----	----	----
35	----	----	----	----	----	----	----	----	----	----	----	----
36	----	----	----	----	----	----	----	----	----	----	----	----
37	----	----	----	----	----	----	----	----	----	----	----	----
38	----	----	----	----	----	----	----	----	----	----	----	----
39	----	----	----	----	----	----	----	----	----	----	----	----
40	----	----	----	----	----	----	----	----	----	----	----	----
41	----	----	----	----	----	----	----	----	----	----	----	----
42	----	----	----	----	----	----	----	----	----	----	----	----
43	----	----	----	----	----	----	----	----	----	----	----	----
44	----	----	----	----	----	----	----	----	----	----	----	----
45	----	----	----	----	----	----	----	----	----	----	----	----
46	----	----	----	----	----	----	----	----	----	----	----	----
47	----	----	----	----	----	----	----	----	----	----	----	----
48	----	----	----	----	----	----	----	----	----	----	----	----
49	----	----	----	----	----	----	----	----	----	----	----	----
50	----	----	----	----	----	----	----	----	----	----	----	----
51	----	----	----	----	----	----	----	----	----	----	----	----
52	----	----	----	----	----	----	----	----	----	----	----	----
53	----	----	----	----	----	----	----	----	----	----	----	----
54	----	----	----	----	----	----	----	----	----	----	----	----
55	----	----	----	----	----	----	----	----	----	----	----	----
56	----	----	----	----	----	----	----	----	----	----	----	----
57	----	----	----	----	----	----	----	----	----	----	----	----
58	----	----	----	----	----	----	----	----	----	----	----	----
59	----	----	----	----	----	----	----	----	----	----	----	----
60	----	----	----	----	----	----	----	----	----	----	----	----
61	----	----	----	----	----	----	----	----	----	----	----	----
62	----	----	----	----	----	----	----	----	----	----	----	----
63	----	----	----	----	----	----	----	----	----	----	----	----
64	----	----	----	----	----	----	----	----	----	----	----	----
65	----	----	----	----	----	----	----	----	----	----	----	----
66	----	----	----	----	----	----	----	----	----	----	----	----
67	----	----	----	----	----	----	----	----	----	----	----	----
68	----	----	----	----	----	----	----	----	----	----	----	----
69	----	----	----	----	----	----	----	----	----	----	----	----
70	----	----	----	----	----	----	----	----	----	----	----	----
71	----	----	----	----	----	----	----	----	----	----	----	----
72	----	----	----	----	----	----	----	----	----	----	----	----
73	----	----	----	----	----	----	----	----	----	----	----	----
74	----	----	----	----	----	----	----	----	----	----	----	----
75	----	----	----	----	----	----	----	----	----	----	----	----

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.
 PF+NT stands for Preferred Plus Non-Tobacco, PFDNT stands for Preferred Non-Tobacco, ST+NT stands for Standard Plus Non-Tobacco, STDNT stands for Standard Non-Tobacco, ST+T stands for Standard Plus Tobacco and STDT stands for Tobacco
 ---- indicates that the face amount is not within the minimum/maximum range available for that issue age and gender.

Foresters Whole Life FUW 20 pay Face Amount For: \$650.00

To calculate the monthly premium for a certificate with **no optional riders**:

Monthly premium = ((Face amount/1,000) x Applicable Rate per \$1,000 x 0.0875) + \$6.30

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

Issue Ages	Medical Band 2											
	Male						Female					
	Juvenile											
0	984,815						1,382,814					
1	964,164						1,242,664					
2	914,996						1,190,383					
3	887,403						1,128,308					
4	878,921						1,106,251					
5	870,600						1,039,063					
6	837,878						1,006,370					
7	807,527						976,968					
8	780,124						948,011					
9	753,747						919,571					
10	729,095						893,872					
11	699,959						862,435					
12	671,833						832,191					
13	645,879						803,996					
14	622,910						778,473					
15	600,536						753,747					
	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDNT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDNT
16	753,747	715,619	697,305	680,533	546,956	519,531	866,498	823,804	802,243	781,782	621,857	619,240
17	746,102	708,725	690,757	673,678	541,721	514,445	858,409	815,584	794,446	775,191	615,612	613,047
18	738,611	701,962	683,696	666,960	536,193	509,457	849,488	806,641	785,958	767,108	608,987	606,977
19	730,543	694,671	676,777	659,782	530,777	504,220	840,751	798,759	779,297	759,192	602,997	601,027
20	723,360	688,173	669,997	653,336	525,469	-----	832,191	791,029	771,129	751,437	597,124	594,710
21	697,966	662,754	645,879	629,843	505,606	-----	801,369	762,339	742,338	723,360	573,835	568,514
22	673,062	640,258	623,438	607,981	-----	-----	772,749	734,188	714,924	697,966	552,295	544,527
23	650,448	618,199	602,010	587,585	-----	-----	746,102	708,725	690,757	673,062	532,698	522,112
24	629,304	598,095	582,929	568,514	-----	-----	720,526	685,607	666,960	650,448	514,086	501,812
25	609,492	579,714	564,154	550,229	-----	-----	697,305	662,754	645,879	629,843	-----	-----
26	584,318	555,212	540,924	527,731	-----	-----	669,387	636,381	619,761	603,987	-----	-----
27	560,714	533,471	519,531	507,000	-----	-----	643,619	611,518	595,191	581,087	-----	-----
28	539,733	513,010	-----	-----	-----	-----	619,240	588,996	573,388	559,009	-----	-----
29	519,531	-----	-----	-----	-----	-----	596,640	567,636	552,710	539,338	-----	-----
30	501,470	-----	-----	-----	-----	-----	576,082	548,179	533,471	520,266	-----	-----
31	-----	-----	-----	-----	-----	-----	551,054	524,345	510,873	-----	-----	-----
32	-----	-----	-----	-----	-----	-----	528,869	502,841	-----	-----	-----	-----
33	-----	-----	-----	-----	-----	-----	508,050	-----	-----	-----	-----	-----
34	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
35	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
36	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
37	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
38	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
39	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
40	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
41	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
42	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
43	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
44	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
45	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
46	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
47	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
48	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
49	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
50	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
51	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
52	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
53	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
54	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
55	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
56	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
57	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
58	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
59	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
60	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
61	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
62	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
63	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
64	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
65	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
66	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
67	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
68	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
69	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
70	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
71	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
72	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
73	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
74	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
75	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.

PF+NT stands for Preferred Plus Non-Tobacco, PFDNT stands for Preferred Non-Tobacco, ST+NT stands for Standard Plus Non-Tobacco, STDNT stands for Standard Non-Tobacco, ST+T stands for Standard Plus Tobacco and STDNT stands for Standard Tobacco

----- indicates that the face amount is not within the minimum/maximum range available for that issue age and gender.

Foresters Whole Life FUW 20 pay Face Amount For: \$850.00

To calculate the monthly premium for a certificate with **no optional riders**:

Monthly premium = ((Face amount/1,000) x Applicable Rate per \$1,000 x 0.0875) + \$6.30

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

Issue Ages	Medical Band 2											
	Male						Female					
	Juvenile											
0	1,290,801						1,812,459					
1	1,263,733						1,628,764					
2	1,199,289						1,560,240					
3	1,163,122						1,478,878					
4	1,152,005						1,449,967					
5	1,141,098						1,361,904					
6	1,098,210						1,319,054					
7	1,058,428						1,280,516					
8	1,022,511						1,242,562					
9	987,939						1,205,285					
10	955,627						1,171,602					
11	917,439						1,130,396					
12	880,574						1,090,756					
13	846,557						1,053,801					
14	816,450						1,020,347					
15	787,125						987,939					
	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT
16	987,939	937,965	913,960	891,978	716,898	680,952	1,135,722	1,079,763	1,051,503	1,024,684	815,070	811,640
17	977,919	928,929	905,378	882,993	710,035	674,285	1,125,120	1,068,989	1,041,283	1,016,046	806,885	803,523
18	968,100	920,065	896,123	874,187	702,790	667,748	1,113,427	1,057,268	1,030,158	1,005,452	798,202	795,568
19	957,525	910,508	887,054	864,778	695,691	660,883	1,101,975	1,046,936	1,021,428	995,075	790,351	787,768
20	948,110	901,991	878,168	856,330	688,734	654,601	1,090,756	1,036,804	1,010,721	984,911	782,653	779,489
21	914,827	868,674	846,557	825,538	662,700	629,803	1,050,357	999,200	972,985	948,110	752,128	745,153
22	882,185	839,189	817,142	796,883	638,561	606,814	1,012,845	962,303	937,054	914,827	723,895	713,714
23	852,545	810,276	789,057	770,150	616,514	585,801	977,919	928,929	905,378	882,185	698,210	684,335
24	824,831	783,925	764,047	745,153	595,202	565,861	944,396	898,628	874,187	852,545	673,814	657,727
25	798,863	759,833	739,439	721,188	576,002	547,546	913,960	868,674	846,557	825,538	651,505	632,695
26	765,868	727,719	708,991	691,699	552,883	525,751	877,369	834,107	812,323	791,649	623,289	608,730
27	734,930	699,223	680,952	664,526	531,548	505,096	843,594	801,520	780,120	761,633	597,045	586,870
28	707,431	672,404	655,046	638,985	511,798	----	811,640	772,000	751,542	732,696	573,263	565,861
29	680,952	647,567	630,626	615,727	----	----	782,018	744,003	724,439	706,912	551,302	546,614
30	657,279	624,905	608,730	593,736	----	----	755,073	718,501	699,223	681,915	530,670	528,344
31	627,752	596,307	581,210	566,526	----	----	722,268	687,261	669,603	652,829	508,559	505,360
32	600,017	570,549	556,071	542,005	----	----	693,190	659,076	641,535	626,122	----	----
33	575,315	546,924	532,722	519,519	----	----	665,903	632,695	616,120	600,765	----	----
34	552,566	525,178	511,527	----	----	----	640,258	608,730	592,277	578,074	----	----
35	531,255	504,831	----	----	----	----	616,908	586,513	570,887	556,392	----	----
36	508,559	----	----	----	----	----	591,914	562,560	548,168	534,494	----	----
37	----	----	----	----	----	----	569,202	541,093	526,900	513,981	----	----
38	----	----	----	----	----	----	548,480	521,204	507,488	----	----	----
39	----	----	----	----	----	----	528,634	502,464	----	----	----	----
40	----	----	----	----	----	----	510,443	----	----	----	----	----
41	----	----	----	----	----	----	----	----	----	----	----	----
42	----	----	----	----	----	----	----	----	----	----	----	----
43	----	----	----	----	----	----	----	----	----	----	----	----
44	----	----	----	----	----	----	----	----	----	----	----	----
45	----	----	----	----	----	----	----	----	----	----	----	----
46	----	----	----	----	----	----	----	----	----	----	----	----
47	----	----	----	----	----	----	----	----	----	----	----	----
48	----	----	----	----	----	----	----	----	----	----	----	----
49	----	----	----	----	----	----	----	----	----	----	----	----
50	----	----	----	----	----	----	----	----	----	----	----	----
51	----	----	----	----	----	----	----	----	----	----	----	----
52	----	----	----	----	----	----	----	----	----	----	----	----
53	----	----	----	----	----	----	----	----	----	----	----	----
54	----	----	----	----	----	----	----	----	----	----	----	----
55	----	----	----	----	----	----	----	----	----	----	----	----
56	----	----	----	----	----	----	----	----	----	----	----	----
57	----	----	----	----	----	----	----	----	----	----	----	----
58	----	----	----	----	----	----	----	----	----	----	----	----
59	----	----	----	----	----	----	----	----	----	----	----	----
60	----	----	----	----	----	----	----	----	----	----	----	----
61	----	----	----	----	----	----	----	----	----	----	----	----
62	----	----	----	----	----	----	----	----	----	----	----	----
63	----	----	----	----	----	----	----	----	----	----	----	----
64	----	----	----	----	----	----	----	----	----	----	----	----
65	----	----	----	----	----	----	----	----	----	----	----	----
66	----	----	----	----	----	----	----	----	----	----	----	----
67	----	----	----	----	----	----	----	----	----	----	----	----
68	----	----	----	----	----	----	----	----	----	----	----	----
69	----	----	----	----	----	----	----	----	----	----	----	----
70	----	----	----	----	----	----	----	----	----	----	----	----
71	----	----	----	----	----	----	----	----	----	----	----	----
72	----	----	----	----	----	----	----	----	----	----	----	----
73	----	----	----	----	----	----	----	----	----	----	----	----
74	----	----	----	----	----	----	----	----	----	----	----	----
75	----	----	----	----	----	----	----	----	----	----	----	----

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.

PF+NT stands for Preferred Plus Non-Tobacco, PFDNT stands for Preferred Non-Tobacco, ST+NT stands for Standard Plus Non-Tobacco, STDNT stands for Standard Non-Tobacco, ST+T stands for Standard Plus Tobacco and STDT stands for Tobacco

---- indicates that the face amount is not within the minimum/maximum range available for that issue age and gender.

Foresters Whole Life FUW 20 pay Face Amount For: \$1,050.00

To calculate the monthly premium for a certificate with **no optional riders**:

Monthly premium = ((Face amount/1,000) x Applicable Rate per \$1,000 x 0.0875) + \$6.30

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

Issue Ages	Medical Band 2											
	Male						Female					
	Juvenile											
0	1,596,787						2,242,105					
1	1,563,302						2,014,864					
2	1,483,582						1,930,097					
3	1,438,841						1,829,447					
4	1,425,089						1,793,684					
5	1,411,597						1,684,745					
6	1,358,542						1,631,737					
7	1,309,330						1,584,063					
8	1,264,899						1,537,113					
9	1,222,131						1,491,000					
10	1,182,160						1,449,331					
11	1,134,919						1,398,358					
12	1,089,315						1,349,321					
13	1,047,234						1,303,606					
14	1,009,991						1,262,222					
15	973,714						1,222,131					
	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT
16	1,222,131	1,160,311	1,130,616	1,103,422	886,840	842,372	1,404,946	1,335,722	1,300,763	1,267,587	1,008,284	1,004,040
17	1,209,736	1,149,132	1,120,000	1,092,307	878,350	834,125	1,391,831	1,322,394	1,288,120	1,256,902	998,158	994,000
18	1,197,590	1,138,167	1,108,550	1,081,414	869,387	826,038	1,377,367	1,307,894	1,274,358	1,243,795	987,417	984,158
19	1,184,508	1,126,345	1,097,332	1,069,775	860,606	817,546	1,363,200	1,295,114	1,263,559	1,230,959	977,704	974,509
20	1,172,861	1,115,809	1,086,338	1,059,325	852,000	809,775	1,349,321	1,282,580	1,250,314	1,218,386	968,181	964,268
21	1,131,688	1,074,594	1,047,234	1,021,232	819,793	779,098	1,299,346	1,236,062	1,203,632	1,172,861	930,421	921,792
22	1,091,308	1,038,120	1,010,847	985,785	789,933	750,660	1,252,941	1,190,419	1,159,183	1,131,688	895,495	882,901
23	1,054,641	1,002,352	976,104	952,715	762,659	724,665	1,209,736	1,149,132	1,120,000	1,091,308	863,721	846,557
24	1,020,359	969,756	945,166	921,792	736,296	700,000	1,168,266	1,111,649	1,081,414	1,054,641	833,542	813,642
25	988,235	939,952	914,723	892,146	712,544	677,342	1,130,616	1,074,594	1,047,234	1,021,232	805,945	782,677
26	947,418	900,226	877,058	855,667	683,944	650,381	1,085,350	1,031,833	1,004,886	979,310	771,040	753,030
27	909,146	864,974	842,372	822,053	657,552	624,829	1,043,569	991,521	965,048	942,180	738,575	725,989
28	875,128	831,799	810,326	790,457	633,121	601,816	1,004,040	955,004	929,696	906,382	709,155	700,000
29	842,372	801,074	780,117	761,685	610,752	580,155	967,396	920,370	896,168	874,486	681,989	676,190
30	813,087	773,039	753,030	734,482	589,328	560,263	934,064	888,822	864,974	843,564	656,466	653,589
31	776,562	737,662	718,987	700,822	562,111	534,408	893,483	850,178	828,333	807,582	629,113	625,157
32	742,252	705,798	687,889	670,489	537,297	510,835	857,512	815,311	793,612	774,545	604,255	599,095
33	711,694	676,574	659,005	642,672	514,581	-----	823,756	782,677	762,172	743,177	581,003	575,397
34	683,553	649,673	632,785	617,071	-----	-----	792,031	753,030	732,678	715,107	559,737	553,246
35	657,190	624,502	608,571	593,137	-----	-----	763,147	725,547	706,216	688,286	539,484	532,737
36	629,113	597,894	582,706	567,729	-----	-----	732,228	695,915	678,112	661,197	515,693	507,358
37	603,033	573,185	558,688	544,408	-----	-----	704,132	669,360	651,803	635,820	-----	-----
38	579,310	550,692	536,330	522,928	-----	-----	678,498	644,756	627,789	612,320	-----	-----
39	557,122	529,897	516,140	503,078	-----	-----	653,947	621,573	605,789	590,495	-----	-----
40	536,572	510,397	-----	-----	-----	-----	631,445	600,000	584,992	570,172	-----	-----
41	512,591	-----	-----	-----	-----	-----	600,301	574,843	560,263	544,160	-----	-----
42	-----	-----	-----	-----	-----	-----	572,086	551,456	537,297	520,191	-----	-----
43	-----	-----	-----	-----	-----	-----	546,404	530,133	516,140	-----	-----	-----
44	-----	-----	-----	-----	-----	-----	522,928	510,179	-----	-----	-----	-----
45	-----	-----	-----	-----	-----	-----	501,176	-----	-----	-----	-----	-----
46	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
47	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
48	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
49	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
50	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
51	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
52	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
53	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
54	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
55	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
56	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
57	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
58	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
59	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
60	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
61	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
62	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
63	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
64	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
65	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
66	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
67	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
68	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
69	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
70	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
71	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
72	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
73	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
74	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
75	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.

PF+NT stands for Preferred Plus Non-Tobacco, PFDNT stands for Preferred Non-Tobacco, ST+NT stands for Standard Plus Non-Tobacco, STDNT stands for Standard Non-Tobacco, ST+T stands for Standard Plus Tobacco and STDT stands for Tobacco

----- indicates that the face amount is not within the minimum/maximum range available for that issue age and gender.

Foresters Whole Life FUW 20 pay Face Amount For: \$1,250.00

To calculate the monthly premium for a certificate with **no optional riders**:

Monthly premium = ((Face amount/1,000) x Applicable Rate per \$1,000 x 0.0875) + \$6.30

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

Issue Ages	Medical Band 2											
	Male						Female					
	Juvenile											
0	1,902,772						2,671,750					
1	1,862,872						2,400,965					
2	1,767,874						2,299,953					
3	1,714,561						2,180,017					
4	1,698,173						2,137,400					
5	1,682,096						2,007,586					
6	1,618,874						1,944,420					
7	1,560,232						1,887,611					
8	1,507,286						1,831,664					
9	1,456,323						1,776,714					
10	1,408,693						1,727,061					
11	1,352,399						1,666,320					
12	1,298,056						1,607,886					
13	1,247,911						1,553,411					
14	1,203,532						1,504,096					
15	1,160,303						1,456,323					
	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT
16	1,456,323	1,382,657	1,347,271	1,314,867	1,056,781	1,003,793	1,674,171	1,591,681	1,550,023	1,510,490	1,201,497	1,196,440
17	1,441,553	1,369,336	1,334,621	1,301,622	1,046,665	993,966	1,658,543	1,575,799	1,534,958	1,497,757	1,189,432	1,184,476
18	1,427,079	1,356,270	1,320,977	1,288,641	1,035,985	984,329	1,641,306	1,558,521	1,518,559	1,482,139	1,176,631	1,172,748
19	1,411,490	1,342,182	1,307,609	1,274,772	1,025,520	974,209	1,624,424	1,543,291	1,505,690	1,466,843	1,165,058	1,161,251
20	1,397,612	1,329,627	1,294,509	1,262,319	1,015,265	964,950	1,607,886	1,528,356	1,489,907	1,451,860	1,153,710	1,149,047
21	1,348,549	1,280,514	1,247,911	1,216,927	976,887	928,394	1,548,334	1,472,923	1,434,279	1,397,612	1,108,714	1,098,432
22	1,300,431	1,237,050	1,204,552	1,174,687	941,305	894,506	1,493,037	1,418,534	1,381,313	1,348,549	1,067,095	1,052,088
23	1,256,738	1,194,429	1,163,151	1,135,280	908,805	863,530	1,441,553	1,369,336	1,334,621	1,300,431	1,029,233	1,008,780
24	1,215,886	1,155,586	1,126,284	1,098,432	877,389	834,138	1,392,136	1,324,670	1,288,641	1,256,738	993,271	969,557
25	1,177,606	1,120,072	1,090,008	1,063,105	849,086	807,138	1,347,271	1,280,514	1,247,911	1,216,927	960,386	932,658
26	1,128,968	1,072,733	1,045,126	1,019,635	815,006	775,011	1,293,331	1,229,560	1,197,448	1,166,971	918,792	897,330
27	1,083,362	1,030,726	1,003,793	979,580	783,556	744,563	1,243,544	1,181,522	1,149,976	1,122,726	880,106	865,107
28	1,042,825	991,193	965,605	941,929	754,443	717,139	1,196,440	1,138,007	1,107,849	1,080,069	845,048	834,138
29	1,003,793	954,581	929,608	907,644	727,788	691,328	1,152,774	1,096,737	1,067,897	1,042,061	812,676	805,766
30	968,896	921,173	897,330	875,228	702,258	667,623	1,113,055	1,059,144	1,030,726	1,005,213	782,262	778,833
31	925,372	879,017	856,763	835,118	669,826	636,815	1,064,697	1,013,094	987,063	962,336	749,668	744,953
32	884,487	841,048	819,706	798,972	640,257	608,724	1,021,834	971,545	945,689	922,968	720,046	713,898
33	848,073	806,223	785,288	765,825	613,188	583,007	981,610	932,658	908,224	885,589	692,338	685,659
34	814,539	774,167	754,043	735,318	588,315	559,374	943,805	897,330	873,078	852,141	666,997	659,263
35	783,124	744,173	725,189	706,798	565,382	537,583	909,386	864,581	841,546	820,179	642,863	634,824
36	749,668	712,466	694,368	676,521	538,398	511,652	872,542	829,271	808,056	787,899	614,514	604,581
37	718,590	683,023	665,747	648,731	513,686	-----	839,062	797,627	776,705	757,660	588,315	577,323
38	690,321	656,219	639,105	623,135	-----	-----	808,516	768,308	748,090	729,656	564,484	552,417
39	663,882	631,439	615,046	599,481	-----	-----	779,260	740,683	721,874	703,649	542,508	529,374
40	639,393	608,203	592,484	577,793	-----	-----	752,446	714,975	697,092	679,431	522,179	508,358
41	610,817	581,100	566,057	551,774	-----	-----	715,335	684,998	667,623	648,435	-----	-----
42	584,926	556,092	541,681	527,998	-----	-----	681,712	657,129	640,257	619,874	-----	-----
43	561,141	533,347	519,697	506,366	-----	-----	651,109	631,720	615,046	593,722	-----	-----
44	539,010	512,390	-----	-----	-----	-----	623,135	607,943	591,991	569,916	-----	-----
45	518,559	-----	-----	-----	-----	-----	597,214	585,890	570,602	547,734	-----	-----
46	-----	-----	-----	-----	-----	-----	570,831	555,874	541,474	521,604	-----	-----
47	-----	-----	-----	-----	-----	-----	546,681	528,784	514,989	-----	-----	-----
48	-----	-----	-----	-----	-----	-----	524,491	504,032	-----	-----	-----	-----
49	-----	-----	-----	-----	-----	-----	504,032	-----	-----	-----	-----	-----
50	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
51	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
52	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
53	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
54	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
55	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
56	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
57	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
58	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
59	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
60	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
61	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
62	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
63	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
64	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
65	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
66	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
67	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
68	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
69	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
70	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
71	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
72	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
73	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
74	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
75	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.

PF+NT stands for Preferred Plus Non-Tobacco, PFDNT stands for Preferred Non-Tobacco, ST+NT stands for Standard Plus Non-Tobacco, STDNT stands for Standard Non-Tobacco, ST+T stands for Standard Plus Tobacco and STDT stands for Tobacco

----- indicates that the face amount is not within the minimum/maximum range available for that issue age and gender.

Foresters Whole Life FUW PAY 100 Annual Premium rate table (per 1000)

To calculate the monthly premium for a certificate with **no optional riders**:

Monthly premium = ((Face amount/1,000) x Applicable Rate per \$1,000 x 0.0875) + \$6.30

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

Issue Ages	Medical Band 1											
	Male						Female					
	Juvenile											
0	4.78						4.16					
1	5.02						4.33					
2	5.26						4.49					
3	5.49						4.66					
4	5.73						4.83					
5	5.97						4.99					
6	6.21						5.16					
7	6.44						5.33					
8	6.68						5.49					
9	6.92						5.66					
10	7.15						5.83					
11	7.47						6.05					
12	7.78						6.27					
13	8.10						6.50					
14	8.41						6.72					
15	8.72						6.95					
	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDNT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDNT
16	5.62	5.92	6.08	6.23	8.48	9.10	4.84	5.10	5.23	5.37	7.07	7.25
17	5.87	6.18	6.35	6.51	8.88	9.48	5.07	5.34	5.48	5.62	7.41	7.56
18	6.12	6.45	6.62	6.79	9.28	9.85	5.30	5.58	5.72	5.87	7.76	7.87
19	6.37	6.71	6.89	7.06	9.67	10.23	5.52	5.81	5.97	6.12	8.10	8.17
20	6.62	6.98	7.16	7.34	10.07	10.61	5.75	6.05	6.21	6.37	8.45	8.48
21	6.88	7.24	7.44	7.62	10.47	11.03	5.97	6.29	6.46	6.63	8.79	8.88
22	7.13	7.50	7.71	7.90	10.87	11.44	6.20	6.53	6.70	6.88	9.14	9.28
23	7.38	7.77	7.98	8.18	11.27	11.86	6.43	6.76	6.95	7.13	9.48	9.68
24	7.63	8.03	8.25	8.46	11.67	12.28	6.65	7.00	7.19	7.38	9.83	10.07
25	7.88	8.30	8.52	8.74	12.07	12.70	6.88	7.24	7.44	7.63	10.17	10.47
26	8.23	8.66	8.90	9.12	12.58	13.24	7.17	7.55	7.76	7.95	10.64	10.89
27	8.58	9.03	9.27	9.50	13.09	13.77	7.47	7.86	8.07	8.28	11.11	11.31
28	8.92	9.39	9.64	9.88	13.60	14.31	7.76	8.17	8.39	8.60	11.58	11.73
29	9.27	9.75	10.01	10.27	14.10	14.85	8.06	8.48	8.71	8.93	12.05	12.15
30	9.61	10.12	10.39	10.65	14.61	15.39	8.35	8.79	9.03	9.25	12.52	12.57
31	10.07	10.60	10.88	11.16	15.33	16.14	8.73	9.19	9.44	9.68	13.07	13.15
32	10.53	11.09	11.38	11.67	16.04	16.89	9.11	9.59	9.85	10.10	13.62	13.73
33	10.99	11.57	11.88	12.19	16.76	17.64	9.49	9.99	10.26	10.52	14.16	14.30
34	11.46	12.06	12.38	12.70	17.47	18.39	9.87	10.39	10.67	10.95	14.71	14.88
35	11.92	12.55	12.88	13.21	18.19	19.14	10.25	10.79	11.09	11.37	15.26	15.46
36	12.46	13.11	13.32	13.52	19.11	20.12	10.68	11.25	11.55	11.85	15.97	16.24
37	13.00	13.68	13.82	13.96	20.04	21.09	11.12	11.70	12.02	12.33	16.69	17.01
38	13.54	14.25	14.33	14.40	20.96	22.07	11.55	12.16	12.48	12.80	17.40	17.78
39	14.08	14.82	14.83	14.84	21.89	23.04	11.98	12.62	12.95	13.28	18.11	18.56
40	14.63	15.08	15.18	15.28	22.81	24.01	12.42	13.07	13.41	13.76	18.82	19.33
41	15.31	15.79	15.90	16.01	24.51	25.79	13.07	13.66	14.01	14.42	19.85	20.41
42	16.00	16.51	16.62	16.74	26.20	27.57	13.72	14.24	14.61	15.09	20.87	21.48
43	16.69	17.22	17.35	17.47	27.89	29.35	14.37	14.82	15.22	15.76	21.89	22.56
44	17.38	17.93	18.07	18.20	29.58	31.13	15.02	15.41	15.82	16.43	22.92	23.63
45	18.07	18.65	18.79	18.93	31.27	32.91	15.68	15.99	16.42	17.10	23.94	24.71
46	18.97	19.57	19.71	19.86	32.77	34.49	16.41	16.86	17.31	17.97	25.04	25.75
47	19.86	20.49	20.64	20.79	34.26	36.06	17.14	17.73	18.21	18.83	26.13	26.80
48	20.76	21.41	21.56	21.71	35.76	37.64	17.87	18.60	19.10	19.31	27.23	27.85
49	21.65	22.34	22.49	22.64	37.26	39.22	18.60	19.48	20.00	20.15	28.33	28.90
50	22.54	23.26	23.41	23.56	38.75	40.80	19.33	20.35	20.89	21.00	29.43	29.95
51	23.73	24.48	24.66	24.83	40.73	42.87	20.44	21.51	22.08	22.20	30.87	31.34
52	24.92	25.71	25.90	26.09	42.70	44.95	21.54	22.67	23.28	23.40	32.31	32.73
53	26.10	26.93	27.14	27.36	44.68	47.03	22.64	23.84	24.47	24.60	33.75	34.12
54	27.29	28.16	28.39	28.62	46.65	49.10	23.75	25.00	25.66	25.80	35.19	35.52
55	28.48	29.38	29.63	29.89	48.62	51.18	24.85	26.16	26.86	27.00	36.63	36.91
56	30.06	31.01	31.25	31.49	51.67	54.16	26.23	27.61	28.35	28.50	38.56	38.86
57	31.64	32.64	32.86	33.08	54.71	57.14	27.61	29.07	29.84	29.99	40.49	40.82
58	33.22	34.27	34.48	34.68	57.75	60.12	28.99	30.52	31.33	31.49	42.43	42.77
59	34.80	35.91	36.09	36.27	60.79	63.09	30.37	31.97	32.81	32.99	44.36	44.73
60	36.39	37.54	37.70	37.87	63.83	66.07	31.75	33.42	34.30	34.48	46.29	46.68
61	38.59	39.81	39.98	40.14	68.00	70.68	33.69	35.46	36.40	36.59	48.81	49.74
62	40.80	42.09	42.25	42.41	72.17	75.29	35.62	37.50	38.49	38.70	51.33	52.81
63	43.01	44.36	44.52	44.68	76.33	79.90	37.56	39.54	40.18	40.39	53.85	55.87
64	45.21	46.64	46.80	46.96	80.50	84.51	39.49	41.58	42.25	42.47	56.37	58.93
65	47.42	48.92	49.07	49.23	84.67	89.12	41.43	43.61	44.33	44.55	58.89	61.99
66	51.00	52.61	52.77	52.93	88.53	93.19	44.56	46.91	47.68	47.92	61.78	65.03
67	54.58	56.30	56.47	56.63	92.40	95.49	47.70	50.21	51.03	51.28	64.66	68.07
68	58.16	60.00	60.17	60.34	93.64	95.80	50.83	53.51	54.38	54.64	67.55	71.11
69	61.74	63.69	63.86	64.04	95.57	95.82	53.97	56.81	57.73	58.01	70.43	74.14
70	65.32	67.38	67.56	67.74	99.26	99.51	57.10	60.11	61.08	61.37	73.32	77.18
71	70.53	74.25	76.20	78.15	104.75	105.01	61.97	65.23	66.95	68.67	79.61	83.38
72	75.75	79.73	81.83	83.93	104.98	110.51	66.84	70.36	72.22	74.06	85.91	89.59
73	80.96	85.22	87.46	89.70	110.20	116.00	71.71	75.49	77.48	79.46	92.20	95.79
74	86.17	90.71	93.09	95.48	115.43	121.50	76.58	80.61	82.74	84.85	98.49	102.00
75	91.39	96.19	98.72	101.25	120.65	127.00	81.45	85.74	88.00	90.25	104.79	108.20
76	96.67	103.77	106.52	109.26	121.86	128.27	87.77	92.34	94.72	97.28	108.98	112.53
77	105.95	111.36	114.31	117.27	123.06	129.54	94.09	98.94	101.44	104.31	113.17	116.86
78	113.23	118.94	122.11	125.28	136.70	141.27	100.41	105.55	108.16	108.27	117.36	121.18
79	120.52	126.52	129.90	133.29	138.02	145.28	106.73	109.47	112.14	112.18	121.55	125.51
80	127.80	134.10	134.95	137.60	143.15	146.68	110.71	116.30	116.33	116.38	125.74	129.84
81	135.36	142.20	143.53	143.56	144.93	147.00	115.10	120.81	120.84	120.89	130.77	135.03
82	142.92	146.01	149.86	149.89	150.50	151.21	119.70	125.54	125.58	125.62	135.80	140.23
83	150.48	156.66	156.69	156.72	158.91	159.80	124.50	130.50	130.53	130.57	140.83	145.42
84	158.04	164.10	164.12	164.15	164.59	165.51	129.65	135.82	135.85	135.88	145.86	150.61
85	165.60	172.18	172.20	172.22	173.30	174.42	135.19	141.54	141.57	141.60	150.89	154.18

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.

PF+NT stands for Preferred Plus Non-Tobacco, PFDNT stands for Preferred Non-Tobacco, ST+NT stands for Standard Plus Non-Tobacco, STDNT stands for Standard Non-Tobacco, ST+T stands for Standard Plus Tobacco and STDNT stands for Standard Tobacco

---- indicates that the face amount is not within the minimum/maximum range available for that issue age and gender.

Foresters Whole Life FUW PAY 100 Monthly Premium For: \$50,000

To calculate the monthly premium for a certificate with **no optional riders**:

Monthly premium = ((Face amount/1,000) x Applicable Rate per \$1,000 x 0.0875) + \$6.30

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

Issue Ages	Medical Band 1											
	Male						Female					
	Juvenile						Juvenile					
	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDNT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDNT
0	----	----	----	----	----	----	----	----	----	----	----	----
1	----	----	----	----	----	----	----	----	----	----	----	----
2	----	----	----	----	----	----	----	----	----	----	----	----
3	----	----	----	----	----	----	----	----	----	----	----	----
4	----	----	----	----	----	----	----	----	----	----	----	----
5	----	----	----	----	----	----	----	----	----	----	----	----
6	----	----	----	----	----	----	----	----	----	----	----	----
7	----	----	----	----	----	----	----	----	----	----	----	----
8	----	----	----	----	----	----	----	----	----	----	----	----
9	----	----	----	----	----	----	----	----	----	----	----	----
10	----	----	----	----	----	----	----	----	----	----	----	----
11	----	----	----	----	----	----	----	----	----	----	----	----
12	----	----	----	----	----	----	----	----	----	----	----	----
13	----	----	----	----	----	----	----	----	----	----	----	----
14	----	----	----	----	----	----	----	----	----	----	----	----
15	----	----	----	----	----	----	----	----	----	----	----	----
16	----	----	----	----	----	----	----	----	----	----	----	----
17	----	----	----	----	----	----	----	----	----	----	----	----
18	----	----	----	----	----	----	----	----	----	----	----	----
19	----	----	----	----	----	----	----	----	----	----	----	----
20	----	----	----	----	----	----	----	----	----	----	----	----
21	----	----	----	----	----	----	----	----	----	----	----	----
22	----	----	----	----	----	----	----	----	----	----	----	----
23	----	----	----	----	----	----	----	----	----	----	----	----
24	----	----	----	----	----	----	----	----	----	----	----	----
25	----	----	----	----	----	----	----	----	----	----	----	----
26	----	----	----	----	----	----	----	----	----	----	----	----
27	----	----	----	----	----	----	----	----	----	----	----	----
28	----	----	----	----	----	----	----	----	----	----	----	----
29	----	----	----	----	----	----	----	----	----	----	----	----
30	----	----	----	----	----	----	----	----	----	----	----	----
31	----	----	----	----	----	----	----	----	----	----	----	----
32	----	----	----	----	----	----	----	----	----	----	----	----
33	----	----	----	----	----	----	----	----	----	----	----	----
34	----	----	----	----	----	----	----	----	----	----	----	----
35	----	----	----	----	----	----	----	----	----	----	----	----
36	----	----	----	----	----	----	----	----	----	----	----	----
37	----	----	----	----	----	----	----	----	----	----	----	----
38	----	----	----	----	----	----	----	----	----	----	----	----
39	----	----	----	----	----	----	----	----	----	----	----	----
40	----	----	----	----	----	----	----	----	----	----	----	----
41	----	----	----	----	----	----	----	----	----	----	----	----
42	----	----	----	----	----	----	----	----	----	----	----	----
43	----	----	----	----	----	----	----	----	----	----	----	----
44	----	----	----	----	----	----	----	----	----	----	----	----
45	----	----	----	----	----	----	----	----	----	----	----	----
46	----	----	----	----	----	----	----	----	----	----	----	----
47	----	----	----	----	----	----	----	----	----	----	----	----
48	----	----	----	----	----	----	----	----	----	----	----	----
49	----	----	----	----	----	----	----	----	----	----	----	----
50	----	----	----	----	----	----	----	----	----	----	----	----
51	----	----	----	----	----	----	----	----	----	----	----	----
52	----	----	----	----	----	----	----	----	----	----	----	----
53	----	----	----	----	----	----	----	----	----	----	----	----
54	----	----	----	----	----	----	----	----	----	----	----	----
55	----	----	----	----	----	----	----	----	----	----	----	----
56	----	----	----	----	----	----	----	----	----	----	----	----
57	----	----	----	----	----	----	----	----	----	----	----	----
58	----	----	----	----	----	----	----	----	----	----	----	----
59	----	----	----	----	----	----	----	----	----	----	----	----
60	----	----	----	----	----	----	----	----	----	----	----	----
61	----	----	----	----	----	----	----	----	----	----	----	----
62	----	----	----	----	----	----	----	----	----	----	----	----
63	----	----	----	----	----	----	----	----	----	----	----	----
64	----	----	----	----	----	----	----	----	----	----	----	----
65	----	----	----	----	----	----	----	----	----	----	----	----
66	----	----	----	----	----	----	----	----	----	----	----	----
67	----	----	----	----	----	----	----	----	----	----	----	----
68	----	----	----	----	----	----	----	----	----	----	----	----
69	----	----	----	----	----	----	----	----	----	----	----	----
70	----	----	----	----	----	----	----	----	----	----	----	----
71	----	----	339.68	348.21	464.58	465.72	----	----	299.21	306.73	354.59	371.09
72	----	----	364.31	373.49	465.59	489.78	----	----	322.26	330.31	382.16	398.26
73	----	----	388.94	398.74	488.43	513.80	----	----	345.28	353.94	409.68	425.38
74	----	----	413.57	424.03	511.31	537.86	----	----	368.29	377.52	437.19	452.55
75	----	----	438.20	449.27	534.14	561.93	----	----	391.30	401.14	464.76	479.68
76	----	----	472.33	484.31	539.44	567.48	----	----	420.70	431.90	483.09	498.62
77	----	----	506.41	519.36	544.69	573.04	----	----	450.10	462.66	501.42	517.56
78	----	----	540.53	554.40	604.36	624.36	----	----	479.50	479.98	519.75	536.46
79	----	----	574.61	589.44	610.14	641.90	----	----	496.91	497.09	538.08	555.41
80	----	----	596.71	608.30	632.58	648.03	----	----	515.24	515.46	556.41	574.35
81	----	----	634.24	634.38	640.37	649.43	----	----	534.98	535.19	578.42	597.06
82	----	----	661.94	662.07	664.74	667.84	----	----	555.71	555.89	600.43	619.81
83	----	----	691.82	691.95	701.53	705.43	----	----	577.37	577.54	622.43	642.51
84	----	----	724.33	724.46	726.38	730.41	----	----	600.64	600.78	644.44	665.22
85	----	----	759.68	759.76	764.49	769.39	----	----	625.67	625.80	666.44	680.84

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.
 PF+NT stands for Preferred Plus Non-Tobacco, PFDNT stands for Preferred Non-Tobacco, ST+NT stands for Standard Plus Non-Tobacco, STDNT stands for Standard Non-Tobacco, ST+T stands for Standard Plus Tobacco and STDNT stands for Tobacco
 ---- indicates that the face amount is not within the minimum/maximum range available for that issue age and gender.

Foresters Whole Life FUW PAY 100 Monthly Premium For: \$100,000

To calculate the monthly premium for a certificate with **no optional riders**:

Monthly premium = ((Face amount/1,000) x Applicable Rate per \$1,000 x 0.0875) + \$6.30

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

Issue Ages	Medical Band 1											
	Male						Female					
	Juvenile						Juvenile					
	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT
0	----	----	----	----	----	----	----	----	----	----	----	----
1	----	----	----	----	----	----	----	----	----	----	----	----
2	----	----	----	----	----	----	----	----	----	----	----	----
3	----	----	----	----	----	----	----	----	----	----	----	----
4	----	----	----	----	----	----	----	----	----	----	----	----
5	----	----	----	----	----	----	----	----	----	----	----	----
6	----	----	----	----	----	----	----	----	----	----	----	----
7	----	----	----	----	----	----	----	----	----	----	----	----
8	----	----	----	----	----	----	----	----	----	----	----	----
9	----	----	----	----	----	----	----	----	----	----	----	----
10	----	----	----	----	----	----	----	----	----	----	----	----
11	----	----	----	----	----	----	----	----	----	----	----	----
12	----	----	----	----	----	----	----	----	----	----	----	----
13	----	----	----	----	----	----	----	----	----	----	----	----
14	----	----	----	----	----	----	----	----	----	----	----	----
15	----	----	----	----	----	----	----	----	----	----	----	----
16	----	----	----	----	----	----	----	----	----	----	----	----
17	----	----	----	----	----	----	----	----	----	----	----	----
18	----	----	----	----	----	----	----	----	----	----	----	----
19	----	----	----	----	----	----	----	----	----	----	----	----
20	----	----	----	----	----	----	----	----	----	----	----	----
21	----	----	----	----	----	----	----	----	----	----	----	----
22	----	----	----	----	----	----	----	----	----	----	----	----
23	----	----	----	----	----	----	----	----	----	----	----	----
24	----	----	----	----	----	----	----	----	----	----	----	----
25	----	----	----	----	----	----	----	----	----	----	----	----
26	----	----	----	----	----	----	----	----	----	----	----	----
27	----	----	----	----	----	----	----	----	----	----	----	----
28	----	----	----	----	----	----	----	----	----	----	----	----
29	----	----	----	----	----	----	----	----	----	----	----	----
30	----	----	----	----	----	----	----	----	----	----	----	----
31	----	----	----	----	----	----	----	----	----	----	----	----
32	----	----	----	----	----	----	----	----	----	----	----	----
33	----	----	----	----	----	----	----	----	----	----	----	----
34	----	----	----	----	----	----	----	----	----	----	----	----
35	----	----	----	----	----	----	----	----	----	----	----	----
36	----	----	----	----	----	----	----	----	----	----	----	----
37	----	----	----	----	----	----	----	----	----	----	----	----
38	----	----	----	----	----	----	----	----	----	----	----	----
39	----	----	----	----	----	----	----	----	----	----	----	----
40	----	----	----	----	----	----	----	----	----	----	----	----
41	----	----	----	----	----	----	----	----	----	----	----	----
42	----	----	----	----	----	----	----	----	----	----	----	----
43	----	----	----	----	----	----	----	----	----	----	----	----
44	----	----	----	----	----	----	----	----	----	----	----	----
45	----	----	----	----	----	----	----	----	----	----	----	----
46	----	----	----	----	----	----	----	----	----	----	----	----
47	----	----	----	----	----	----	----	----	----	----	----	----
48	----	----	----	----	----	----	----	----	----	----	----	----
49	----	----	----	----	----	----	----	----	----	----	----	----
50	----	----	----	----	----	----	----	----	----	----	----	----
51	----	----	----	----	----	----	----	----	----	----	----	----
52	----	----	----	----	----	----	----	----	----	----	----	----
53	----	----	----	----	----	----	----	----	----	----	----	----
54	----	----	----	----	----	----	----	----	----	----	----	----
55	----	----	----	----	----	----	----	----	----	----	----	----
56	----	----	----	----	----	----	----	----	----	----	----	----
57	----	----	----	----	----	----	----	----	----	----	----	----
58	----	----	----	----	----	----	----	----	----	----	----	----
59	----	----	----	----	----	----	----	----	----	----	----	----
60	----	----	----	----	----	----	----	----	----	----	----	----
61	----	----	----	----	----	----	----	----	----	----	----	----
62	----	----	----	----	----	----	----	----	----	----	----	----
63	----	----	----	----	----	----	----	----	----	----	----	----
64	----	----	----	----	----	----	----	----	----	----	----	----
65	----	----	----	----	----	----	----	----	----	----	----	----
66	----	----	----	----	----	----	----	----	----	----	----	----
67	----	----	----	----	----	----	----	----	----	----	----	----
68	----	----	----	----	----	----	----	----	----	----	----	----
69	----	----	----	----	----	----	----	----	----	----	----	----
70	----	----	----	----	----	----	----	----	----	----	----	----
71	623.44	655.99	673.05	690.11	922.86	925.14	548.54	577.06	592.11	607.16	702.89	735.88
72	669.11	703.94	722.31	740.69	924.88	973.26	591.15	621.95	638.23	654.33	758.01	790.21
73	714.70	751.98	771.58	791.18	970.55	1021.30	633.76	666.84	684.25	701.58	813.05	844.46
74	760.29	800.01	820.84	841.75	1016.31	1069.43	676.38	711.64	730.28	748.74	868.09	898.80
75	805.96	847.96	870.10	892.24	1061.99	1117.55	718.99	756.53	776.30	795.99	923.21	953.05
76	869.66	914.29	938.35	962.33	1072.58	1128.66	774.29	814.28	835.10	857.50	959.88	990.94
77	933.36	980.70	1006.51	1032.41	1083.08	1139.78	829.59	872.03	893.90	919.01	996.54	1028.83
78	997.06	1047.03	1074.76	1102.50	1202.43	1242.41	884.89	929.86	952.70	953.66	1033.20	1066.63
79	1060.85	1113.35	1142.93	1172.59	1213.98	1277.50	940.19	964.16	987.53	987.88	1069.86	1104.51
80	1124.55	1179.68	1187.11	1210.30	1258.86	1289.75	975.01	1023.93	1024.19	1024.63	1106.53	1142.40
81	1190.70	1250.55	1262.19	1262.45	1274.44	1292.55	1013.43	1063.39	1063.65	1064.09	1150.54	1187.81
82	1256.85	1283.89	1317.58	1317.84	1323.18	1329.39	1053.68	1104.78	1105.13	1105.48	1194.54	1233.31
83	1323.00	1377.08	1377.34	1377.60	1396.76	1404.55	1095.68	1148.18	1148.44	1148.79	1238.56	1278.73
84	1389.15	1442.18	1442.35	1442.61	1446.46	1454.51	1140.74	1194.73	1194.99	1195.25	1282.58	1324.14
85	1455.30	1512.88	1513.05	1513.23	1522.68	1532.48	1189.21	1244.78	1245.04	1245.30	1326.59	1355.38

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.
 PF+NT stands for Preferred Plus Non-Tobacco, PFDNT stands for Preferred Non-Tobacco, ST+NT stands for Standard Plus Non-Tobacco, STDNT stands for Standard Non-Tobacco, ST+T stands for Standard Plus Tobacco and STDT stands for Tobacco
 ---- indicates that the face amount is not within the minimum/maximum range available for that issue age and gender.

Foresters Whole Life FUW PAY 100 Monthly Premium For: \$150,001

To calculate the monthly premium for a certificate with **no optional riders**:

Monthly premium = ((Face amount/1,000) x Applicable Rate per \$1,000 x 0.0875) + \$6.30

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

ISSUE AGES	Medical Band 1											
	Male						Female					
	JUVENILE						JUVENILE					
	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT
0												
1												
2												
3												
4												
5												
6												
7												
8												
9												
10												
11												
12												
13												
14												
15												
16												
17												
18												
19												
20												
21												
22												
23												
24												
25												
26												
27												
28												
29												
30												
31												
32												
33												
34												
35												
36												
37												
38												
39												
40												
41												
42												
43												
44												
45												
46												
47												
48												
49												
50												
51												
52												
53												
54												
55												
56	400.84	413.31	416.46	419.61	684.47	717.15	350.57	368.68	378.40	380.36	512.40	516.34
57	421.58	434.70	437.59	440.48	724.37	756.27	368.68	387.85	397.95	399.92	537.73	542.07
58	442.32	456.10	458.85	461.48	764.27	795.38	386.80	406.88	417.51	419.61	563.20	567.66
59	463.05	477.62	479.98	482.35	804.17	834.36	404.91	425.91	436.93	439.30	588.53	593.39
60	483.92	499.02	501.12	503.35	844.07	873.47	423.02	444.94	456.49	458.85	613.86	618.98
61	512.80	528.81	531.04	533.14	898.81	933.98	448.48	471.72	484.05	486.55	646.94	659.14
62	541.80	558.73	560.83	562.93	953.54	994.49	473.82	498.49	511.48	514.24	680.01	699.44
63	570.81	588.53	590.63	592.73	1008.14	1054.99	499.28	525.27	533.67	536.42	713.09	739.60
64	599.69	618.45	620.55	622.65	1062.87	1115.50	524.61	552.04	560.83	563.72	746.16	779.76
65	628.69	648.38	650.35	652.45	1117.60	1176.01	550.07	578.69	588.14	591.02	779.24	819.92
66	675.68	696.81	698.91	701.01	1168.26	1229.43	591.15	622.00	632.10	635.25	817.17	859.82
67	722.67	745.24	747.47	749.57	1219.06	1259.61	632.37	665.31	676.07	679.35	854.97	899.72
68	769.66	793.81	796.04	798.27	1235.33	1263.68	673.45	708.62	720.04	723.45	892.90	939.62
69	816.64	842.24	844.47	846.83	1260.66	1263.95	714.66	751.94	764.01	767.69	930.70	979.39
70	863.63	890.67	893.03	895.39	1309.10	1312.38	755.74	795.25	807.98	811.79	968.63	1019.29
71	932.01	980.84	1006.43	1032.03	1381.15	1384.57	819.66	862.45	885.02	907.60	1051.19	1100.67
72	1000.53	1052.76	1080.33	1107.89	1384.17	1456.75	883.58	929.78	954.19	978.34	1133.88	1182.18
73	1068.91	1124.82	1154.22	1183.62	1452.68	1528.81	947.50	997.11	1023.23	1049.22	1216.43	1263.55
74	1137.29	1196.88	1228.11	1259.48	1521.33	1601.00	1011.42	1064.31	1092.27	1119.96	1298.99	1345.06
75	1205.80	1268.80	1302.01	1335.22	1589.84	1673.19	1075.34	1131.65	1161.31	1190.84	1381.68	1426.43
76	1301.35	1368.29	1404.38	1440.35	1605.72	1689.85	1158.29	1218.27	1249.51	1283.11	1436.67	1483.27
77	1396.90	1467.91	1506.63	1545.48	1621.47	1706.52	1241.24	1304.90	1337.71	1375.38	1491.67	1540.10
78	1492.45	1567.40	1609.00	1650.61	1800.50	1860.48	1324.19	1391.65	1425.91	1427.35	1546.66	1596.80
79	1588.14	1666.89	1711.25	1755.74	1817.82	1913.11	1407.14	1443.10	1478.15	1478.67	1601.65	1653.63
80	1683.69	1766.37	1777.53	1812.31	1885.16	1931.49	1459.38	1532.75	1533.14	1533.80	1656.65	1710.46
81	1782.91	1872.69	1890.14	1890.54	1908.52	1935.69	1517.00	1591.94	1592.34	1592.99	1722.67	1778.58
82	1882.14	1922.69	1973.23	1973.62	1981.63	1990.94	1577.37	1654.02	1654.55	1655.07	1788.69	1846.83
83	1981.36	2062.48	2062.87	2063.26	2092.01	2103.69	1640.37	1719.12	1719.52	1720.04	1854.71	1914.95
84	2080.59	2160.13	2160.39	2160.78	2166.56	2178.63	1707.97	1788.95	1789.34	1789.74	1920.73	1983.07
85	2179.81	2266.18	2266.44	2266.70	2280.88	2295.58	1780.68	1864.02	1864.42	1864.81	1986.74	2029.93

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.
 PF+NT stands for Preferred Plus Non-Tobacco, PFDNT stands for Preferred Non-Tobacco, ST+NT stands for Standard Plus Non-Tobacco, STDNT stands for Standard Non-Tobacco, ST+T stands for Standard Plus Tobacco and STDT stands for Tobacco
 ---- indicates that the face amount is not within the minimum/maximum range available for that issue age and gender.

Foresters Whole Life FUW PAY 100 Monthly Premium For: \$250,001

To calculate the monthly premium for a certificate with **no optional riders**:

Monthly premium = ((Face amount/1,000) x Applicable Rate per \$1,000 x 0.0875) + \$6.30

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

Issue Ages	Medical Band 1											
	Male					Female						
	Juvenile					Juvenile						
0	110.86					97.30						
1	116.11					101.02						
2	121.36					104.52						
3	126.39					108.24						
4	131.64					111.96						
5	136.89					115.46						
6	142.14					119.18						
7	147.18					122.89						
8	152.43					126.39						
9	157.68					130.11						
10	162.71					133.83						
11	169.71					138.64						
12	176.49					143.46						
13	183.49					148.49						
14	190.27					153.30						
15	197.05					158.33						
	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT
16	129.24	135.80	139.30	142.58	191.80	205.36	112.18	117.86	120.71	123.77	160.96	164.89
17	134.71	141.49	145.21	148.71	200.55	213.68	117.21	123.11	126.18	129.24	168.39	171.68
18	140.18	147.39	151.11	154.83	209.30	221.77	122.24	128.36	131.43	134.71	176.05	178.46
19	145.64	153.08	157.02	160.74	217.83	230.08	127.05	133.39	136.89	140.18	183.49	185.02
20	151.11	158.99	162.93	166.86	226.58	238.39	132.08	138.64	142.14	145.64	191.14	191.80
21	156.80	164.68	169.05	172.99	235.33	247.58	136.89	143.89	147.61	151.33	198.58	200.55
22	162.27	170.36	174.96	179.11	244.08	256.55	141.93	149.14	152.86	156.80	206.24	209.30
23	167.74	176.27	180.86	185.24	252.83	265.74	146.96	154.18	158.33	162.27	213.68	218.05
24	173.21	181.96	186.77	191.36	261.58	274.93	151.77	159.43	163.58	167.74	221.33	226.58
25	178.68	187.86	192.68	197.49	270.33	284.11	156.80	164.68	169.05	173.21	228.77	235.33
26	186.33	195.74	200.99	205.80	281.49	295.93	163.14	171.46	176.05	180.21	239.05	244.52
27	193.99	203.83	209.08	214.11	292.64	307.52	169.71	178.24	182.83	187.43	249.33	253.71
28	201.43	211.71	217.18	222.43	303.80	319.33	176.05	185.02	189.83	194.43	259.61	262.89
29	209.08	219.58	225.27	230.96	314.74	331.15	182.61	191.80	196.83	201.64	269.89	272.08
30	216.52	227.68	233.58	239.27	325.90	342.96	188.96	198.58	203.83	208.64	280.18	281.27
31	226.58	238.18	244.30	250.43	341.65	359.36	197.27	207.33	212.80	218.05	292.21	293.96
32	236.64	248.89	255.24	261.58	357.18	375.77	205.58	216.08	221.77	227.24	304.24	306.64
33	246.71	259.39	266.18	272.96	372.93	392.18	213.89	224.83	230.74	236.43	316.05	319.11
34	256.99	270.11	277.11	284.11	388.46	408.58	222.21	233.58	239.71	245.83	328.08	331.80
35	267.05	280.83	288.05	295.27	404.21	424.99	230.52	242.33	248.89	255.02	340.11	344.49
36	278.86	293.08	297.68	302.05	424.33	446.43	239.93	252.39	258.96	265.52	355.65	361.55
37	290.68	305.55	308.61	311.68	444.68	467.65	249.55	262.24	269.24	276.02	371.40	378.40
38	302.49	318.02	319.77	321.30	464.80	489.08	258.96	272.30	279.30	286.30	386.93	395.24
39	314.30	330.49	330.71	330.93	485.15	510.30	268.36	282.36	289.58	296.80	402.46	412.30
40	326.33	336.18	338.36	340.55	505.27	531.52	277.99	292.21	299.64	307.30	417.99	429.15
41	341.21	351.71	354.11	356.52	542.46	570.46	292.21	305.11	312.77	321.74	440.52	452.77
42	356.30	367.46	369.86	372.49	579.43	609.40	306.43	317.80	325.90	336.40	462.83	476.18
43	371.40	382.99	385.83	388.46	616.40	648.33	320.65	330.49	339.24	351.05	485.15	499.80
44	386.49	398.52	401.58	404.43	653.37	687.27	334.86	343.40	352.36	365.71	507.68	523.21
45	401.58	414.27	417.33	420.40	690.33	726.21	349.30	356.08	365.49	380.36	529.99	546.83
46	421.27	434.40	437.46	440.74	723.15	760.77	365.27	375.11	384.96	399.40	554.05	569.58
47	440.74	454.52	457.80	461.08	755.74	795.12	381.24	394.15	404.65	418.21	577.90	592.55
48	460.43	474.65	477.93	481.21	788.55	829.68	397.21	413.18	424.11	428.71	601.96	615.52
49	479.90	494.99	498.27	501.55	821.37	864.24	413.18	432.43	443.80	447.08	626.02	638.49
50	499.36	515.11	518.40	521.68	853.96	898.80	429.15	451.46	463.27	465.68	650.08	661.46
51	525.40	541.80	545.74	549.46	897.27	944.09	453.43	476.83	489.30	491.93	681.58	691.87
52	551.43	568.71	572.86	577.02	940.37	989.59	477.49	502.21	515.55	518.18	713.08	722.27
53	577.24	595.40	599.99	604.80	983.68	1035.09	501.55	527.80	541.58	544.43	744.58	752.68
54	603.27	622.30	627.33	632.37	1026.77	1080.37	525.83	553.18	567.61	570.68	776.08	783.30
55	629.30	648.99	654.46	660.15	1069.87	1125.87	549.90	578.55	593.86	596.93	807.58	813.71
56	663.87	684.65	689.90	695.15	1136.59	1191.05	580.08	610.27	626.46	629.74	849.80	856.37
57	698.43	720.30	725.12	729.93	1203.09	1256.24	610.27	642.21	659.05	662.33	892.02	899.24
58	732.99	755.96	760.55	764.93	1269.59	1321.43	640.46	673.93	691.65	695.15	934.46	941.90
59	767.55	791.83	795.77	799.71	1336.09	1386.40	670.65	705.65	724.02	727.96	976.68	984.77
60	802.33	827.49	830.99	834.71	1402.59	1451.59	700.83	737.37	756.62	760.55	1018.90	1027.43
61	850.46	877.15	880.87	884.37	1493.81	1552.43	743.27	781.99	802.55	806.71	1074.02	1094.37
62	898.80	927.02	930.52	934.02	1585.03	1653.28	785.49	826.62	848.27	852.87	1129.15	1161.52
63	947.15	976.68	980.18	983.68	1676.03	1754.12	827.93	871.24	885.24	889.83	1184.27	1228.46
64	995.27	1026.55	1030.05	1033.55	1767.24	1854.96	870.15	915.87	930.52	935.33	1239.40	1295.40
65	1043.62	1076.43	1079.71	1083.21	1858.46	1955.81	912.58	960.27	976.02	980.84	1294.52	1362.34
66	1121.93	1157.15	1160.65	1164.15	1942.90	2044.84	981.05	1032.46	1049.30	1054.55	1357.74	1428.84
67	1200.24	1237.87	1241.59	1245.09	2027.56	2095.15	1049.74	1104.65	1122.59	1128.05	1420.74	1495.34
68	1278.56	1318.81	1322.52	1326.24	2054.68	2101.93	1118.21	1176.84	1195.87	1201.55	1483.96	1561.84
69	1356.87	1399.52	1403.24	1407.18	2096.90	2102.37	1186.90	1249.02	1269.15	1275.27	1546.96	1628.12
70	1435.18	1480.24	1484.18	1488.12	2177.62	2183.09	1255.37	1321.21	1342.43	1348.77	1610.18	1694.62
71	1549.15	1630.53	1673.18	1715.84	2297.72	2303.40	1361.90	1433.21	1470.84	1508.46	1747.78	1830.24
72	1663.34	1750.40	1796.34	1842.28	2302.75	2423.72	1468.43	1545.43	1586.12	1626.37	1885.59	1966.09
73	1777.31	1870.49	1919.50	1968.50	2416.93	2543.81	1574.96	1657.65	1701.18	1744.49	2023.18	2101.71
74	1891.28	1990.59	2042.65	2094.93	2531.34	2664.12	1681.49	1769.65	1816.24	1862.40	2160.78	2237.56
75	2005.46	2110.46	2165.81	2221.15	2645.53	2784.44	1788.03	1881.87	1931.31	1980.53	2298.59	2373.18
76	2164.71	2276.28	2336.43	2396.37	2672.00	2812.22	1926.28	2026.25	2078.31	2134.31	2390.25	2467.90
77	2323.97	2442.31	2506.84	2571.59	2698.25	2840.00	2064.53	2170.62	2225.31	2288.09	2481.90	2562.62
78	2483.22	2608.12	2677.47	2746.81	2996.62	3096.59	2202.78	2315.22	2372.31	2374.72	2573.56	2657.12
79	2642.69	2773.94	2847.87	2922.03	3025.50	3184.31	2341.03	2400.97	2459.37	2460.25	2665.22	2751.84
80	2801.94	2939.75	2958.34	3016.31	3137.72	3214.94	2428.09	2550.37	2551.03	2552.12	2756.87	2846.56
81	2967.31	3116.94	3146.03	3146.69	3176.66	3221.94	2524.12	2649.03	2649.69	2650.78	2866.91	2960.09
82	3132.69	3200.28	3284.50	3285.16	3298.50	3314.03	2624.75	2752.50	2753.37	2754.25	2976.94	3073.84
83	3298.06	3433.25	3433.91	3434.56	3482.47	3501.94	2729.75	2861.00	2861.66	2862.53	3086.97	3187.38
84	3463.44	3596.00	3596.44	3597.10	3606.72	3626.85	2842.41	2977.37	2978.03	2978.69	3197.00	3300.91
85	3628.81	3772.75	3773.19	3773.63	3797.25	3821.75	2963.59	3102.50	3103.16	3103.81	3307.03	3379.00

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.
 PF+NT stands for Preferred Plus Non-Tobacco, PFDNT stands for Preferred Non-Tobacco, ST+NT stands for Standard Plus Non-Tobacco, STDNT stands for Standard Non-Tobacco, ST+T stands for Standard Plus Tobacco and STDT stands for Tobacco
 ----- indicates that the face amount is not within the minimum/maximum range available for that issue age and gender.

Foresters Whole Life FUW PAY 100 Monthly Premium For: \$350,000

To calculate the monthly premium for a certificate with **no optional riders**:

Monthly premium = ((Face amount/1,000) x Applicable Rate per \$1,000 x 0.0875) + \$6.30

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

ISSUE AGES	Medical Band 1											
	Male						Female					
	Juvenile						Adult					
	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT
0			152.69						133.70			
1			160.04						138.91			
2			167.39						143.81			
3			174.43						149.01			
4			181.78						154.22			
5			189.13						159.12			
6			196.48						164.33			
7			203.53						169.53			
8			210.88						174.43			
9			218.23						179.64			
10			225.27						184.84			
11			235.07						191.58			
12			244.56						198.32			
13			254.36						205.36			
14			263.86						212.10			
15			273.35						219.14			
16	178.41	187.60	192.50	197.09	266.00	284.99	154.53	162.49	166.47	170.76	222.82	228.33
17	186.07	195.56	200.77	205.67	278.25	296.63	161.57	169.84	174.13	178.41	233.23	237.83
18	193.73	203.83	209.04	214.24	290.50	307.96	168.61	177.19	181.48	186.07	243.95	247.32
19	201.38	211.79	217.31	222.51	302.44	319.59	175.35	184.23	189.13	193.73	254.36	256.51
20	209.04	220.06	225.58	231.09	314.69	331.23	182.39	191.58	196.48	201.38	265.08	266.00
21	217.00	228.03	234.15	239.66	326.94	344.09	189.13	198.93	204.14	209.34	275.49	278.25
22	224.66	235.99	242.42	248.24	339.19	356.65	196.18	206.28	211.49	217.00	286.21	290.50
23	232.31	244.26	250.69	256.81	351.44	369.51	203.22	213.33	219.14	224.66	296.63	302.75
24	239.97	252.22	258.96	265.39	363.69	382.38	209.96	220.68	226.49	232.31	307.34	314.69
25	247.63	260.49	267.23	273.96	375.94	395.24	217.00	228.03	234.15	239.97	317.76	326.94
26	258.34	271.51	278.86	285.60	391.56	411.78	225.88	237.52	243.95	249.77	332.15	339.81
27	269.06	282.84	290.19	297.24	407.18	428.01	235.07	247.01	253.44	259.88	346.54	352.67
28	279.48	293.87	301.53	308.88	422.80	444.54	243.95	256.51	263.24	269.68	360.94	365.53
29	290.19	304.89	312.86	320.82	438.11	461.08	253.14	266.00	273.04	279.78	375.33	378.39
30	300.61	316.23	324.49	332.46	453.73	477.62	262.02	275.49	282.84	289.58	389.73	391.26
31	314.69	330.93	339.50	348.08	475.78	500.59	273.66	287.74	295.40	302.75	406.57	409.02
32	328.78	345.93	354.81	363.69	497.53	523.56	285.29	299.99	307.96	315.61	423.41	426.78
33	342.87	360.63	370.13	379.62	519.58	546.53	296.93	312.24	320.51	328.48	439.95	444.24
34	357.26	375.64	385.44	395.24	541.32	569.49	308.57	324.49	333.07	341.64	456.79	462.00
35	371.35	390.64	400.75	410.86	563.37	592.46	320.21	336.74	345.93	354.51	473.64	479.76
36	387.89	407.79	414.23	420.35	591.54	622.48	333.38	350.83	360.02	369.21	495.38	503.65
37	404.43	425.25	429.54	433.83	620.03	652.18	346.85	364.61	374.41	383.91	517.43	527.23
38	420.96	442.71	445.16	447.30	648.20	682.19	360.02	378.70	388.50	398.30	539.18	550.81
39	437.50	460.16	460.47	460.78	676.68	711.90	373.19	392.79	402.89	413.00	560.92	574.70
40	454.34	468.13	471.19	474.25	704.86	741.61	386.66	406.57	416.98	427.70	582.66	598.28
41	475.17	489.87	493.24	496.61	756.92	796.12	406.57	424.64	435.36	447.91	614.21	631.36
42	496.30	511.92	515.29	518.96	808.68	850.63	426.48	442.40	453.73	468.43	645.44	664.13
43	517.43	533.66	537.64	541.32	860.43	905.14	446.38	460.16	472.41	488.95	676.68	697.20
44	538.56	555.41	559.69	563.68	912.19	959.66	466.29	478.23	490.79	509.47	708.23	729.97
45	559.69	577.46	581.74	586.03	963.94	1014.17	486.50	495.99	509.16	529.99	739.46	763.04
46	587.26	605.63	609.92	614.51	1009.88	1062.56	508.86	522.64	536.42	556.63	773.15	794.89
47	614.51	633.81	638.40	642.99	1055.51	1110.64	531.21	549.28	563.98	582.97	806.53	827.05
48	642.08	661.98	666.58	671.17	1101.45	1159.03	553.57	575.93	591.24	597.67	840.22	859.21
49	669.33	690.46	695.06	699.65	1147.39	1207.41	575.93	602.88	618.80	623.39	873.91	891.36
50	696.59	718.64	723.23	727.83	1193.02	1255.80	598.28	629.52	646.06	649.43	907.59	923.52
51	733.03	756.00	761.51	766.72	1253.66	1319.19	632.28	665.04	682.50	686.18	951.69	966.09
52	769.48	793.67	799.49	805.31	1313.99	1382.89	665.96	700.57	719.25	722.93	995.79	1008.66
53	805.61	831.03	837.46	844.20	1374.63	1446.59	699.65	736.40	755.69	759.68	1039.89	1051.23
54	842.06	868.70	875.74	882.79	1434.96	1509.99	733.64	771.93	792.14	796.43	1083.99	1094.10
55	878.50	906.06	913.72	921.68	1495.29	1573.69	767.33	807.45	828.89	833.18	1128.09	1136.67
56	926.89	955.98	963.33	970.68	1588.69	1664.95	809.59	851.86	874.52	879.11	1187.20	1196.39
57	975.28	1005.90	1012.64	1019.38	1681.79	1756.21	851.86	896.57	920.15	924.74	1246.31	1256.41
58	1023.66	1055.82	1062.25	1068.38	1774.89	1847.48	894.12	940.98	965.78	970.68	1305.72	1316.13
59	1072.05	1106.04	1111.56	1117.07	1867.99	1938.43	936.38	985.38	1011.11	1016.62	1364.83	1376.16
60	1120.74	1155.96	1160.86	1166.07	1961.09	2029.69	978.64	1029.79	1056.74	1062.25	1423.93	1435.88
61	1188.12	1225.48	1230.69	1235.59	2088.80	2170.88	1038.06	1092.26	1121.05	1126.87	1501.11	1529.59
62	1255.80	1295.31	1300.21	1305.11	2216.51	2312.06	1097.16	1154.74	1185.06	1191.49	1578.28	1623.61
63	1323.48	1364.83	1369.73	1374.63	2343.91	2453.24	1156.58	1217.21	1236.81	1243.24	1655.46	1717.32
64	1390.86	1434.65	1439.55	1444.45	2471.61	2594.42	1215.68	1279.69	1300.21	1306.94	1732.63	1811.03
65	1458.54	1504.48	1509.07	1513.97	2599.32	2735.60	1275.09	1341.86	1363.91	1370.64	1809.81	1904.74
66	1526.82	1574.48	1578.96	1583.86	2717.53	2860.24	1333.91	1411.93	1435.06	1441.79	1900.00	1995.94
67	1600.00	1650.00	1654.90	1659.80	2845.71	2990.00	1396.48	1488.00	1512.00	1518.73	1987.26	2083.20
68	1678.45	1730.48	1735.69	1740.59	2936.05	3090.68	1467.11	1564.04	1589.09	1594.15	2075.02	2170.04
69	1762.09	1815.81	1821.02	1826.13	3036.39	3191.32	1536.00	1641.00	1666.00	1671.00	2162.22	2257.24
70	1850.73	1906.81	1912.02	1917.13	3136.73	3296.76	1615.00	1720.00	1745.00	1750.00	2252.22	2347.24
71	1944.48	1999.00	2004.21	2009.32	3247.17	3352.19	1704.00	1800.00	1825.00	1830.00	2347.24	2442.26
72	2044.23	2097.00	2102.21	2107.32	3362.58	3457.62	1804.00	1880.00	1905.00	1910.00	2442.26	2537.28
73	2150.00	2201.00	2206.21	2211.32	3482.97	3563.00	1914.00	1960.00	1985.00	1990.00	2537.28	2632.30
74	2261.77	2311.00	2316.21	2321.32	3619.36	3668.43	2034.00	2030.00	2055.00	2060.00	2632.30	2727.32
75	2379.54	2427.00	2432.21	2437.32	3776.85	3823.86	2174.00	2110.00	2135.00	2140.00	2727.32	2822.34
76	2503.31	2549.00	2554.21	2559.32	3945.44	3990.87	2334.00	2230.00	2255.00	2260.00	2822.34	2917.36
77	2633.08	2677.00	2682.21	2687.32	4136.03	4181.04	2514.00	2360.00	2385.00	2390.00	2917.36	3012.38
78	2768.85	2811.00	2816.21	2821.32	4348.72	4393.73	2714.00	2510.00	2535.00	2540.00	3012.38	3107.40
79	2910.62	2951.00	2956.21	2961.32	4584.41	4629.42	2934.00	2670.00	2695.00	2700.00	3107.40	3202.42
80	3058.39	3097.00	3102.21	3107.32	4845.10	4890.11	3184.00	2840.00	2865.00	2870.00	3202.42	3297.44
81	3212.16	3249.00	3254.21	3259.32	5121.79	5166.80	3464.00	3020.00	3045.00	3050.00	3297.44	3392.46
82	3371.93	3407.00	3412.21	3417.32	5425.48	5470.49	3784.00	3220.00	3245.00	3250.00	3392.46	3487.48
83	3537.70	3571.00	3576.21	3581.32	5753.17	5798.18	4154.00	3440.00	3465.00	3470.00	3487.48	3582.50
84	3709.47	3741.00	3746.21	3751.32	6116.86	6161.87	4584.00	3680.00	3705.00	3710.00	3582.50	3677.52
85	3887.24	3917.00	3922.21	3927.32	6508.55	6553.56	5084.00	3940.00	3965.00	3970.00	3677.52	3772.54

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.
 PF+NT stands for Preferred Plus Non-Tobacco, PFDNT stands for Preferred Non-Tobacco, ST+NT stands for Standard Plus Non-Tobacco, STDNT stands for Standard Non-Tobacco, ST+T stands for Standard Plus Tobacco and STDT stands for Tobacco
 ---- indicates that the face amount is not within the minimum/maximum range available for that issue age and gender.

Foresters Whole Life FUW PAY 100 Monthly Premium For: \$450,000

To calculate the monthly premium for a certificate with **no optional riders**:

Monthly premium = ((Face amount/1,000) x Applicable Rate per \$1,000 x 0.0875) + \$6.30

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

Issue Ages	Medical Band 1											
	Male					Female						
	Juvenile											
0	194.51					170.10						
1	203.96					176.79						
2	213.41					183.09						
3	222.47					189.79						
4	231.92					196.48						
5	241.37					202.78						
6	250.82					209.48						
7	259.88					216.17						
8	269.33					222.47						
9	278.78					229.16						
10	287.83					235.86						
11	300.43					244.52						
12	312.64					253.18						
13	325.24					262.24						
14	337.44					270.90						
15	349.65					279.96						
	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT
16	227.59	239.40	245.70	251.61	340.20	364.61	196.88	207.11	212.23	217.74	284.68	291.77
17	237.43	249.64	256.33	262.63	355.95	379.58	205.93	216.56	222.08	227.59	298.07	303.98
18	247.28	260.27	266.96	273.66	371.70	394.14	214.99	226.01	231.53	237.43	311.85	316.18
19	257.12	270.51	277.59	284.29	387.06	409.11	223.65	235.07	241.37	247.28	325.24	327.99
20	266.96	281.14	288.23	295.31	402.81	424.07	232.71	244.52	250.82	257.12	339.02	340.20
21	277.20	291.38	299.25	306.34	418.56	440.61	241.37	253.97	260.66	267.36	352.41	355.95
22	287.04	301.61	309.88	317.36	434.31	456.75	250.43	263.42	270.11	277.20	366.19	371.70
23	296.89	312.24	320.51	328.39	450.06	473.29	259.48	272.48	279.96	287.04	379.58	387.45
24	306.73	322.48	331.14	339.41	465.81	489.83	268.14	281.93	289.41	296.89	393.36	402.81
25	316.58	333.11	341.78	350.44	481.56	506.36	277.20	291.38	299.25	306.73	406.74	418.56
26	330.36	347.29	356.74	365.40	501.64	527.63	288.62	303.58	311.85	319.33	425.25	435.09
27	344.14	361.86	371.31	380.36	521.72	548.49	300.43	315.79	324.06	332.33	443.76	451.63
28	357.53	376.03	385.88	395.33	541.80	569.76	311.85	327.99	336.66	344.93	462.26	468.17
29	371.31	390.21	400.44	410.68	561.49	591.02	323.66	340.20	349.26	357.92	480.77	484.71
30	384.69	404.78	415.41	425.64	581.57	612.28	335.08	352.41	361.86	370.52	499.28	501.24
31	402.81	423.68	434.70	445.73	609.92	641.81	350.04	368.16	378.00	387.45	520.93	524.08
32	420.92	442.97	454.39	465.81	637.88	671.34	365.01	383.91	394.14	403.99	542.59	546.92
33	439.03	461.87	474.08	486.28	666.23	700.88	379.97	399.66	410.29	420.53	563.85	569.36
34	457.54	481.16	493.76	506.36	694.18	730.41	394.93	415.41	426.43	437.46	585.51	592.20
35	475.65	500.46	513.45	526.44	722.53	759.94	409.89	431.16	442.97	453.99	607.16	615.04
36	496.91	522.51	530.78	538.65	758.76	798.53	426.83	449.27	461.08	472.89	635.12	645.75
37	518.18	544.95	550.46	555.98	795.38	836.72	444.15	466.99	479.59	491.79	663.47	676.07
38	539.44	567.39	570.54	573.30	831.60	875.31	461.08	485.10	497.70	510.30	691.43	706.39
39	560.70	589.84	590.23	590.63	868.22	913.50	478.01	503.21	516.21	529.20	719.38	737.10
40	582.36	600.08	604.01	607.95	904.44	951.69	495.34	520.93	534.32	548.10	747.34	767.42
41	609.13	628.03	632.36	636.69	971.38	1021.78	520.93	544.16	557.94	574.09	787.89	809.94
42	636.30	656.38	660.71	665.44	1037.93	1091.87	546.53	567.00	581.57	600.47	828.06	852.08
43	663.47	684.34	689.46	694.18	1104.47	1161.96	572.12	589.84	605.59	626.85	868.22	894.60
44	690.64	712.29	717.81	722.93	1171.01	1232.04	597.71	613.07	629.21	653.23	908.78	936.73
45	717.81	740.64	746.16	751.67	1237.56	1302.13	623.70	635.91	652.84	679.61	948.94	979.26
46	753.24	776.87	782.38	788.29	1296.62	1364.34	652.44	670.16	687.88	713.87	992.25	1020.21
47	788.29	813.09	819.00	824.91	1355.29	1426.16	681.19	704.42	723.32	747.73	1035.17	1061.55
48	823.73	849.32	855.23	861.13	1414.35	1488.38	709.93	738.68	758.36	786.63	1078.48	1102.89
49	858.77	885.94	891.84	897.75	1473.41	1550.59	738.68	773.33	793.80	821.79	1121.79	1144.24
50	893.81	922.16	928.07	933.98	1532.08	1612.80	767.42	807.58	828.84	853.18	1165.11	1185.58
51	940.67	970.20	977.29	983.98	1610.04	1694.31	811.13	853.26	875.70	900.43	1221.81	1240.31
52	987.53	1018.63	1026.11	1033.59	1687.61	1776.21	854.44	898.93	922.95	947.68	1278.51	1295.04
53	1033.99	1066.67	1074.94	1083.60	1765.58	1858.11	897.75	945.00	969.81	994.93	1335.21	1349.78
54	1080.84	1115.10	1124.16	1133.21	1843.14	1939.61	941.46	990.68	1016.66	1042.18	1391.91	1404.90
55	1127.70	1163.14	1172.98	1183.22	1920.71	2021.51	984.77	1036.35	1063.91	1099.43	1448.61	1459.63
56	1189.91	1227.32	1236.77	1246.22	2040.81	2138.85	1039.11	1093.44	1122.58	1158.49	1524.60	1536.41
57	1252.13	1291.50	1300.16	1308.83	2160.51	2256.19	1093.44	1150.93	1181.25	1218.16	1600.59	1613.59
58	1314.34	1355.68	1363.95	1371.83	2280.21	2373.53	1147.78	1208.03	1239.92	1276.22	1676.98	1690.37
59	1376.55	1420.26	1427.34	1434.43	2399.91	2490.47	1202.12	1265.12	1298.19	1305.28	1752.98	1767.54
60	1439.16	1484.44	1490.74	1497.43	2519.61	2607.81	1256.46	1322.21	1356.86	1363.95	1828.97	1844.33
61	1525.78	1573.82	1580.51	1586.81	2683.80	2789.33	1332.84	1402.54	1439.55	1447.03	1928.19	1964.81
62	1612.80	1663.59	1669.89	1676.19	2847.99	2970.84	1408.84	1482.86	1521.84	1530.11	2027.42	2085.69
63	1699.82	1752.98	1759.28	1765.58	3011.79	3152.36	1485.23	1563.19	1588.39	1596.66	2126.64	2206.18
64	1786.44	1842.75	1849.05	1855.35	3175.99	3333.88	1561.22	1643.51	1669.89	1678.56	2225.87	2326.67
65	1873.46	1932.53	1938.43	1944.73	3340.18	3515.40	1637.61	1723.44	1751.79	1760.46	2325.09	2447.16
66	2014.43	2077.82	2084.12	2090.42	3492.17	3675.66	1760.85	1853.38	1883.70	1893.15	2438.89	2566.86
67	2155.39	2223.11	2229.81	2236.11	3644.55	3766.22	1884.49	1983.32	2015.61	2025.45	2552.29	2686.56
68	2296.35	2368.80	2375.49	2382.19	3693.38	3778.43	2007.73	2113.26	2147.51	2157.75	2666.08	2806.26
69	2437.31	2514.09	2520.79	2527.88	3769.37	3779.21	2131.37	2243.19	2279.42	2290.44	2779.48	2925.56
70	2578.28	2659.39	2666.48	2673.56	3914.66	3924.51	2254.61	2373.13	2411.33	2422.74	2893.28	3045.26
71	2783.42	2929.89	3006.68	3083.46	4130.83	4141.07	2446.37	2574.73	2642.46	2710.18	3140.94	3289.39
72	2988.96	3145.67	3228.36	3311.04	4139.89	4357.63	2638.13	2776.73	2849.96	2922.41	3389.01	3533.91
73	3194.10	3361.84	3450.04	3538.24	4345.43	4573.80	2829.88	2978.72	3057.08	3135.04	3636.68	3778.03
74	3399.24	3578.01	3671.72	3765.83	4551.36	4790.36	3021.64	3180.32	3264.19	3347.27	3884.34	4022.55
75	3604.78	3793.78	3893.40	3993.02	4756.89	5006.93	3213.39	3382.31	3471.30	3559.89	4132.41	4266.68
76	3891.43	4092.24	4200.53	4308.41	4804.54	5056.93	3462.24	3642.19	3735.90	3836.70	4297.39	4437.17
77	4178.08	4391.10	4507.26	4623.81	4851.79	5106.94	3711.09	3902.06	4000.50	4113.51	4462.37	4607.66
78	4464.73	4689.56	4814.38	4939.20	5388.86	5568.81	3959.94	4162.33	4265.10	4269.43	4627.35	4777.76
79	4751.78	4988.03	5121.11	5254.59	5440.84	5726.70	4208.79	4316.68	4421.81	4423.39	4792.33	4948.26
80	5038.43	5286.49	5391.96	5424.30	5642.83	5781.83	4365.51	4585.61	4586.79	4588.76	4957.31	5118.75
81	5336.10	5605.43	5657.79	5658.98	5712.92	5794.43	4538.36	4763.19	4764.38	4766.34	5155.37	5323.11
82	5633.78	5755.44	5907.04	5908.22	5932.24	5960.19	4719.49	4949.44	4951.01	4952.59	5353.43	5527.86
83	5931.45	6174.79	6175.97	6177.15	6263.38	6298.43	4908.49	5144.74	5145.92			

Foresters Whole Life FUW PAY 100 Face Amount For: \$150.00

To calculate the monthly premium for a certificate with **no optional riders**:

Monthly premium = ((Face amount/1,000) x Applicable Rate per \$1,000 x 0.0875) + \$6.30

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

Issue Ages	Medical Band 1											
	Male					Female						
	Juvenile											
0	343,574					394,780						
1	327,148					379,280						
2	312,221					365,765						
3	299,141					352,421						
4	286,611					340,017						
5	275,089					329,115						
6	264,458					318,272						
7	255,013					308,121						
8	245,851					299,141						
9	237,324					290,156						
10	229,690					281,695						
11	219,850					271,452						
12	211,090					261,927						
13	202,751					252,659						
14	195,277					244,387						
15	188,335					236,300						
	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT
16	292,221	277,413	270,112	263,609	----	----	339,315	322,016	314,012	305,826	----	----
17	279,776	265,742	258,627	252,271	----	----	323,922	307,544	299,687	292,221	----	----
18	268,347	254,617	----	----	----	----	309,865	294,316	287,112	279,776	----	----
19	257,815	----	----	----	----	----	297,515	282,665	275,089	268,347	----	----
20	----	----	----	----	----	----	285,614	271,452	264,458	257,815	----	----
21	----	----	----	----	----	----	275,089	261,094	254,223	----	----	----
22	----	----	----	----	----	----	264,884	251,498	----	----	----	----
23	----	----	----	----	----	----	255,409	----	----	----	----	----
24	----	----	----	----	----	----	----	----	----	----	----	----
25	----	----	----	----	----	----	----	----	----	----	----	----
26	----	----	----	----	----	----	----	----	----	----	----	----
27	----	----	----	----	----	----	----	----	----	----	----	----
28	----	----	----	----	----	----	----	----	----	----	----	----
29	----	----	----	----	----	----	----	----	----	----	----	----
30	----	----	----	----	----	----	----	----	----	----	----	----
31	----	----	----	----	----	----	----	----	----	----	----	----
32	----	----	----	----	----	----	----	----	----	----	----	----
33	----	----	----	----	----	----	----	----	----	----	----	----
34	----	----	----	----	----	----	----	----	----	----	----	----
35	----	----	----	----	----	----	----	----	----	----	----	----
36	----	----	----	----	----	----	----	----	----	----	----	----
37	----	----	----	----	----	----	----	----	----	----	----	----
38	----	----	----	----	----	----	----	----	----	----	----	----
39	----	----	----	----	----	----	----	----	----	----	----	----
40	----	----	----	----	----	----	----	----	----	----	----	----
41	----	----	----	----	----	----	----	----	----	----	----	----
42	----	----	----	----	----	----	----	----	----	----	----	----
43	----	----	----	----	----	----	----	----	----	----	----	----
44	----	----	----	----	----	----	----	----	----	----	----	----
45	----	----	----	----	----	----	----	----	----	----	----	----
46	----	----	----	----	----	----	----	----	----	----	----	----
47	----	----	----	----	----	----	----	----	----	----	----	----
48	----	----	----	----	----	----	----	----	----	----	----	----
49	----	----	----	----	----	----	----	----	----	----	----	----
50	----	----	----	----	----	----	----	----	----	----	----	----
51	----	----	----	----	----	----	----	----	----	----	----	----
52	----	----	----	----	----	----	----	----	----	----	----	----
53	----	----	----	----	----	----	----	----	----	----	----	----
54	----	----	----	----	----	----	----	----	----	----	----	----
55	----	----	----	----	----	----	----	----	----	----	----	----
56	----	----	----	----	----	----	----	----	----	----	----	----
57	----	----	----	----	----	----	----	----	----	----	----	----
58	----	----	----	----	----	----	----	----	----	----	----	----
59	----	----	----	----	----	----	----	----	----	----	----	----
60	----	----	----	----	----	----	----	----	----	----	----	----
61	----	----	----	----	----	----	----	----	----	----	----	----
62	----	----	----	----	----	----	----	----	----	----	----	----
63	----	----	----	----	----	----	----	----	----	----	----	----
64	----	----	----	----	----	----	----	----	----	----	----	----
65	----	----	----	----	----	----	----	----	----	----	----	----
66	----	----	----	----	----	----	----	----	----	----	----	----
67	----	----	----	----	----	----	----	----	----	----	----	----
68	----	----	----	----	----	----	----	----	----	----	----	----
69	----	----	----	----	----	----	----	----	----	----	----	----
70	----	----	----	----	----	----	----	----	----	----	----	----
71	----	----	----	----	----	----	----	----	----	----	----	----
72	----	----	----	----	----	----	----	----	----	----	----	----
73	----	----	----	----	----	----	----	----	----	----	----	----
74	----	----	----	----	----	----	----	----	----	----	----	----
75	----	----	----	----	----	----	----	----	----	----	----	----
76	----	----	----	----	----	----	----	----	----	----	----	----
77	----	----	----	----	----	----	----	----	----	----	----	----
78	----	----	----	----	----	----	----	----	----	----	----	----
79	----	----	----	----	----	----	----	----	----	----	----	----
80	----	----	----	----	----	----	----	----	----	----	----	----
81	----	----	----	----	----	----	----	----	----	----	----	----
82	----	----	----	----	----	----	----	----	----	----	----	----
83	----	----	----	----	----	----	----	----	----	----	----	----
84	----	----	----	----	----	----	----	----	----	----	----	----
85	----	----	----	----	----	----	----	----	----	----	----	----

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.
 PF+NT stands for Preferred Plus Non-Tobacco, PFDNT stands for Preferred Non-Tobacco, ST+NT stands for Standard Plus Non-Tobacco, STDNT stands for Standard Non-Tobacco, ST+T stands for Standard Plus Tobacco and STDT stands for Tobacco
 ---- indicates that the face amount is not within the minimum/maximum range available for that issue age and gender.

Foresters Whole Life FUW PAY 100 Face Amount For: \$250.00

To calculate the monthly premium for a certificate with **no optional riders**:

Monthly premium = ((Face amount/1,000) x Applicable Rate per \$1,000 x 0.0875) + \$6.30

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

Issue Ages	Medical Band 1											
	Male					Female						
	Juvenile											
0	-----					-----						
1	-----					-----						
2	-----					-----						
3	-----					-----						
4	486,063					-----						
5	466,523					-----						
6	448,493					-----						
7	432,475					-----						
8	416,937					-----						
9	402,477					492,074						
10	389,530					477,726						
11	372,843					460,354						
12	357,987					444,201						
13	343,844					428,483						
14	331,170					414,455						
15	319,397					400,739						
	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDNT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDNT
16	495,577	470,463	458,082	447,053	328,436	306,059	-----	-----	-----	-----	393,938	384,157
17	474,470	450,670	438,605	427,825	313,642	293,791	-----	-----	-----	495,577	375,862	368,405
18	455,088	431,805	420,716	410,183	300,123	282,755	-----	499,129	486,913	474,470	358,910	353,893
19	437,228	415,073	404,229	394,496	288,018	272,252	-----	479,370	466,523	455,088	343,844	340,898
20	420,716	399,017	388,986	379,447	276,578	262,501	484,372	460,354	448,493	437,228	329,602	328,436
21	404,817	384,688	374,347	365,504	266,011	252,506	466,523	442,789	431,136	420,081	316,853	313,642
22	390,623	371,352	361,237	352,549	256,222	-----	449,216	426,514	415,692	404,817	304,720	300,123
23	377,390	358,448	349,015	340,482	-----	-----	433,148	412,003	400,739	390,623	293,791	287,721
24	365,025	346,842	337,593	329,213	-----	-----	418,818	397,877	387,363	377,390	283,330	276,578
25	353,444	335,559	326,894	318,666	-----	-----	404,817	384,688	374,347	365,025	273,858	266,011
26	338,413	321,610	312,937	305,388	-----	-----	388,443	368,893	358,910	350,332	261,761	255,752
27	324,608	308,432	300,446	293,172	-----	-----	372,843	354,343	345,123	336,369	250,687	-----
28	312,235	296,607	288,915	281,897	-----	-----	358,910	340,898	331,959	323,853	-----	-----
29	300,446	285,655	278,236	271,192	-----	-----	345,551	328,436	319,763	311,886	-----	-----
30	289,817	275,211	268,059	261,515	-----	-----	333,550	316,853	308,432	301,096	-----	-----
31	276,578	262,749	255,987	-----	-----	-----	319,031	303,062	295,036	287,721	-----	-----
32	264,495	251,140	-----	-----	-----	-----	305,723	290,421	282,755	275,756	-----	-----
33	253,425	-----	-----	-----	-----	-----	293,481	278,793	271,456	264,747	-----	-----
34	-----	-----	-----	-----	-----	-----	282,182	268,059	261,025	254,350	-----	-----
35	-----	-----	-----	-----	-----	-----	271,721	258,122	251,140	-----	-----	-----
36	-----	-----	-----	-----	-----	-----	260,781	-----	-----	-----	-----	-----
37	-----	-----	-----	-----	-----	-----	250,462	-----	-----	-----	-----	-----
38	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
39	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
40	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
41	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
42	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
43	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
44	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
45	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
46	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
47	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
48	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
49	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
50	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
51	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
52	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
53	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
54	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
55	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
56	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
57	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
58	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
59	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
60	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
61	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
62	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
63	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
64	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
65	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
66	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
67	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
68	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
69	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
70	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
71	-----	-----	36,550	35,638	26,588	26,522	-----	-----	41,600	40,558	34,984	33,403
72	-----	-----	34,035	33,184	26,530	25,202	-----	-----	38,564	37,606	32,419	31,087
73	-----	-----	31,844	31,049	25,273	-----	-----	-----	35,946	35,050	30,207	29,075
74	-----	-----	29,918	29,169	-----	-----	-----	-----	33,661	32,824	28,278	27,305
75	-----	-----	28,212	27,507	-----	-----	-----	-----	31,649	30,860	26,578	25,740
76	-----	-----	26,146	25,490	-----	-----	-----	-----	29,403	28,630	25,556	-----
77	-----	-----	-----	-----	-----	-----	-----	-----	27,456	26,700	-----	-----
78	-----	-----	-----	-----	-----	-----	-----	-----	25,750	25,724	-----	-----
79	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
80	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
81	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
82	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
83	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
84	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
85	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.
 PF+NT stands for Preferred Plus Non-Tobacco, PFDNT stands for Preferred Non-Tobacco, ST+NT stands for Standard Plus Non-Tobacco, STDNT stands for Standard
 ----- indicates that the face amount is not within the minimum/maximum range available for that issue age and gender.

Foresters Whole Life FUW PAY 100 Face Amount For: \$350.00

To calculate the monthly premium for a certificate with **no optional riders**:

Monthly premium = ((Face amount/1,000) x Applicable Rate per \$1,000 x 0.0875) + \$6.30

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

Issue Ages	Medical Band 1											
	Male					Female						
	Juvenile											
0												
1												
2												
3												
4												
5												
6												
7												
8												
9												
10												
11												
12												
13			484,938									
14			467,063									
15			450,458									
	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT
16					463,207	431,648						
17					442,342	414,345						
18					423,275	398,781						499,110
19					406,204	383,968					484,938	480,783
20					390,069	370,216					464,852	463,207
21					375,167	356,119					446,871	442,342
22				497,215	361,361	343,356					429,759	423,275
23			492,230	480,195	348,535	331,197					414,345	405,785
24		489,165	476,121	464,302	336,589	319,869					399,593	390,069
25	498,477	473,253	461,032	449,427	325,434	309,291					386,234	375,167
26	477,278	453,579	441,348	430,701	312,241	296,676			494,088		369,172	360,697
27	457,808	434,994	423,732	413,473	300,076	285,257	499,745	486,741	474,396	353,555	347,303	
28	440,358	418,317	407,468	397,570	288,823	274,493	480,783	468,176	456,744	339,205	334,867	
29	423,732	402,871	392,407	382,473	278,581	264,511	487,344	463,207	450,975	439,865	325,975	323,292
30	408,740	388,142	378,055	368,826	268,856	255,230	470,419	446,871	434,994	424,648	313,738	312,490
31	390,069	370,566	361,029	351,971	256,229		449,942	427,421	416,101	405,785	300,535	298,707
32	373,029	354,192	345,166	336,589			431,174	409,593	398,781	388,910	288,399	286,088
33	357,415	339,498	330,639	322,231			413,909	393,193	382,846	373,384	277,401	274,685
34	342,757	325,704	317,285	309,291			397,973	378,055	368,134	358,721	267,029	263,978
35	329,530	312,988	304,968	297,350			383,219	364,040	354,192	345,470	257,404	254,075
36	315,248	299,618	294,894	290,532			367,790	349,155	340,086	331,476		
37	302,153	287,134	284,225	281,375			353,237	335,726	326,788	318,572		
38	290,103	275,649	274,110	272,777			340,086	323,026	314,743	306,875		
39	278,977	265,047	264,868	264,690			327,879	311,251	303,320	295,783		
40	268,489	260,477	258,761	257,068			316,264	300,535	292,915	285,465		
41	256,564						300,535	287,554	280,371	272,399		
42							286,297	275,842	268,856	260,304		
43							273,347	265,047	258,081			
44							261,517	254,899				
45							250,510					
46												
47												
48												
49												
50												
51												
52												
53												
54												
55												
56												
57												
58												
59												
60												
61												
62												
63												
64												
65												
66												
67												
68												
69												
70												
71			51,548	50,262	37,498	37,405			58,670	57,201	49,340	47,109
72			48,001	46,800	37,416	35,544			54,389	53,038	45,722	43,844
73			44,911	43,790	35,644	33,862			50,696	49,433	42,603	41,006
74			42,195	41,139	34,029	32,329			47,474	46,293	39,882	38,509
75			39,789	38,795	32,556	30,929			44,636	43,523	37,484	36,303
76			36,875	35,950	32,233	30,622			41,469	40,378	36,043	34,906
77			34,362	33,495	31,919	30,322			38,722	37,656	34,708	33,612
78			32,167	31,353	28,734	27,804			36,316	36,279	33,469	32,414
79			30,238	29,469	28,459	27,037			35,027	35,015	32,315	31,296
80			29,107	28,546	27,439	26,779			33,766	33,751	31,239	30,252
81			27,367	27,361	27,102	26,721			32,505	32,492	30,037	29,089
82			26,211	26,205	26,099	25,977			31,278	31,268	28,924	28,011
83			25,068	25,063					30,092	30,083	27,891	27,011
84									28,914	28,907	26,929	26,080
85									27,745	27,740	26,032	25,476

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.
 PF+NT stands for Preferred Plus Non-Tobacco, PFDNT stands for Preferred Non-Tobacco, ST+NT stands for Standard Plus Non-Tobacco, STDNT stands for Standard
 ---- indicates that the face amount is not within the minimum/maximum range available for that issue age and gender.

Foresters Whole Life FUW PAY 100 Face Amount For: \$450.00

To calculate the monthly premium for a certificate with **no optional riders**:

Monthly premium = ((Face amount/1,000) x Applicable Rate per \$1,000 x 0.0875) + \$6.30

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

Issue Ages	Medical Band 1											
	Male						Female					
	Juvenile											
	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT
0	----	----	----	----	----	----	----	----	----	----	----	----
1	----	----	----	----	----	----	----	----	----	----	----	----
2	----	----	----	----	----	----	----	----	----	----	----	----
3	----	----	----	----	----	----	----	----	----	----	----	----
4	----	----	----	----	----	----	----	----	----	----	----	----
5	----	----	----	----	----	----	----	----	----	----	----	----
6	----	----	----	----	----	----	----	----	----	----	----	----
7	----	----	----	----	----	----	----	----	----	----	----	----
8	----	----	----	----	----	----	----	----	----	----	----	----
9	----	----	----	----	----	----	----	----	----	----	----	----
10	----	----	----	----	----	----	----	----	----	----	----	----
11	----	----	----	----	----	----	----	----	----	----	----	----
12	----	----	----	----	----	----	----	----	----	----	----	----
13	----	----	----	----	----	----	----	----	----	----	----	----
14	----	----	----	----	----	----	----	----	----	----	----	----
15	----	----	----	----	----	----	----	----	----	----	----	----
16	----	----	----	----	----	----	----	----	----	----	----	----
17	----	----	----	----	----	----	----	----	----	----	----	----
18	----	----	----	----	----	----	----	----	----	----	----	----
19	----	----	----	----	----	495,684	----	----	----	----	----	----
20	----	----	----	----	----	477,931	----	----	----	----	----	----
21	----	----	----	----	484,322	459,733	----	----	----	----	----	----
22	----	----	----	----	466,500	443,256	----	----	----	----	----	----
23	----	----	----	----	449,942	427,559	----	----	----	----	----	----
24	----	----	----	----	434,520	412,936	----	----	----	----	----	----
25	----	----	----	----	420,120	399,280	----	----	----	498,609	484,322	----
26	----	----	----	----	403,088	382,995	----	----	----	476,584	465,643	----
27	----	----	----	----	387,384	368,253	----	----	----	456,422	448,351	----
28	----	----	----	----	372,857	354,357	----	----	----	437,897	432,298	----
29	----	----	----	493,754	359,635	341,471	----	----	----	420,818	417,354	----
30	----	----	488,051	476,136	347,081	329,490	----	----	----	405,020	403,409	----
31	----	478,382	466,071	454,377	330,779	314,179	----	----	----	387,976	385,616	----
32	481,562	457,245	445,593	434,520	316,138	300,228	----	----	----	372,309	369,326	----
33	461,406	438,276	426,839	415,984	302,557	287,463	----	494,235	482,020	358,111	354,605	----
34	442,483	420,469	409,600	399,280	290,260	275,739	----	488,051	475,244	463,091	344,721	340,783
35	425,407	404,052	393,700	383,865	278,771	264,935	494,717	469,958	457,245	445,985	332,297	327,998
36	406,970	386,793	380,694	375,063	265,350	252,030	474,799	450,742	439,035	427,920	317,523	312,244
37	390,065	370,676	366,921	363,241	253,036	----	456,012	433,406	421,868	411,261	303,826	298,110
38	374,509	355,849	353,863	352,142	----	----	439,035	417,011	406,318	396,160	291,428	285,200
39	360,146	342,163	341,932	341,701	----	----	423,276	401,811	391,571	381,841	280,003	273,214
40	346,606	336,263	334,048	331,862	----	----	408,281	387,976	378,139	368,521	269,439	262,330
41	331,212	321,143	318,921	316,730	----	----	387,976	371,219	361,945	351,654	255,458	----
42	316,928	307,138	305,105	302,918	----	----	369,596	356,099	347,081	336,040	----	----
43	303,826	294,474	292,268	290,260	----	----	352,878	342,163	333,170	321,754	----	----
44	291,763	282,814	280,622	278,618	----	----	337,607	329,062	320,534	308,634	----	----
45	280,622	271,895	269,869	267,874	----	----	323,396	317,126	308,821	296,541	----	----
46	267,309	259,113	257,273	255,330	----	----	309,010	300,762	292,943	282,184	----	----
47	255,330	----	----	----	----	----	295,849	286,004	278,465	269,296	----	----
48	----	----	----	----	----	----	283,763	272,626	265,489	262,602	----	----
49	----	----	----	----	----	----	272,626	260,310	253,542	251,655	----	----
50	----	----	----	----	----	----	262,330	----	----	----	----	----
51	----	----	----	----	----	----	----	----	----	----	----	----
52	----	----	----	----	----	----	----	----	----	----	----	----
53	----	----	----	----	----	----	----	----	----	----	----	----
54	----	----	----	----	----	----	----	----	----	----	----	----
55	----	----	----	----	----	----	----	----	----	----	----	----
56	168,691	163,523	162,267	161,030	----	----	193,322	183,660	178,866	177,924	----	----
57	160,267	155,357	154,317	153,290	----	----	183,660	174,436	169,934	169,084	----	----
58	152,644	----	----	----	----	----	174,917	166,148	161,853	161,030	----	----
59	----	----	----	----	----	----	166,969	158,612	154,552	153,708	----	----
60	----	----	----	----	----	----	159,712	151,731	----	----	----	----
61	----	----	----	----	----	----	150,515	----	----	----	----	----
62	----	----	----	----	----	----	----	----	----	----	----	----
63	----	----	----	----	----	----	----	----	----	----	----	----
64	----	----	----	----	----	----	----	----	----	----	----	----
65	----	----	----	----	----	----	----	----	----	----	----	----
66	----	----	----	----	----	----	----	----	----	----	----	----
67	----	----	----	----	----	----	----	----	----	----	----	----
68	----	----	----	----	----	----	----	----	----	----	----	----
69	----	----	----	----	----	----	----	----	----	----	----	----
70	----	----	----	----	----	----	----	----	----	----	----	----
71	----	----	66,546	64,886	48,409	48,289	----	----	75,740	73,843	63,696	60,816
72	----	----	61,968	60,417	48,303	45,885	----	----	70,214	68,469	59,025	56,600
73	----	----	57,979	56,531	46,015	43,714	----	----	65,447	63,816	54,998	52,937
74	----	----	54,472	53,109	43,930	41,735	----	----	61,286	59,762	51,486	49,714
75	----	----	51,366	50,082	42,029	39,928	----	----	57,623	56,186	48,390	46,865
76	----	----	47,604	46,410	41,612	39,532	----	----	53,535	52,126	46,530	45,062
77	----	----	44,360	43,240	41,206	39,145	----	----	49,988	48,613	44,807	43,392
78	----	----	41,526	40,476	37,094	35,894	----	----	46,882	46,835	43,207	41,845
79	----	----	39,036	38,043	36,740	34,904	----	----	45,218	45,202	41,718	40,402
80	----	----	37,575	36,852	35,423	34,570	----	----	43,590	43,571	40,328	39,054
81	----	----	35,329	35,322	34,988	34,495	----	----	41,963	41,946	38,776	37,553
82	----	----	33,837	33,830	33,693	33,535	----	----	40,379	40,366	37,340	36,161
83	----	----	32,362	32,356	31,910	31,732	----	----	38,848	38,836	36,006	34,870
84	----	----	30,897	30,891	30,809	30,637	----	----	37,326	37,318	34,765	33,668
85	----	----	29,447	29,444	29,260	29,072	----	----	35,818	35,811	33,606	32,889

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.
 PF+NT stands for Preferred Plus Non-Tobacco, PFDNT stands for Preferred Non-Tobacco, ST+NT stands for Standard Plus Non-Tobacco, STDNT stands for Standard
 ---- indicates that the face amount is not within the minimum/maximum range available for that issue age and gender.

Foresters Whole Life FUW PAY 100 Annual Premium rate table (per 1000)

To calculate the monthly premium for a certificate with **no optional riders**:

Monthly premium = ((Face amount/1,000) X Applicable Rate per \$1,000 X 0.0875) + \$6.30

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

Issue Ages	Medical Band 2											
	Male					Female						
	Juvenile											
0	4.73					4.12						
1	4.97					4.28						
2	5.20					4.45						
3	5.44					4.61						
4	5.67					4.78						
5	5.91					4.94						
6	6.14					5.11						
7	6.38					5.27						
8	6.61					5.44						
9	6.85					5.60						
10	7.08					5.77						
11	7.39					5.99						
12	7.70					6.21						
13	8.01					6.43						
14	8.33					6.65						
15	8.64					6.88						
	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT
16	5.56	5.86	6.02	6.17	8.39	9.01	4.79	5.05	5.18	5.32	7.00	7.18
17	5.81	6.12	6.29	6.44	8.79	9.38	5.02	5.29	5.42	5.57	7.34	7.48
18	6.06	6.38	6.55	6.72	9.18	9.75	5.24	5.52	5.67	5.81	7.68	7.79
19	6.31	6.64	6.82	6.99	9.58	10.13	5.47	5.76	5.91	6.06	8.02	8.09
20	6.56	6.91	7.09	7.27	9.97	10.50	5.69	5.99	6.15	6.31	8.36	8.39
21	6.81	7.17	7.36	7.55	10.37	10.91	5.91	6.23	6.39	6.56	8.71	8.79
22	7.06	7.43	7.63	7.82	10.76	11.33	6.14	6.46	6.64	6.81	9.05	9.18
23	7.31	7.69	7.90	8.10	11.16	11.74	6.36	6.70	6.88	7.06	9.39	9.58
24	7.56	7.95	8.17	8.38	11.55	12.16	6.59	6.93	7.12	7.30	9.73	9.97
25	7.81	8.22	8.44	8.65	11.95	12.57	6.81	7.17	7.36	7.55	10.07	10.37
26	8.15	8.57	8.81	9.03	12.45	13.10	7.10	7.47	7.68	7.87	10.54	10.78
27	8.49	8.93	9.18	9.41	12.95	13.64	7.39	7.78	7.99	8.20	11.00	11.20
28	8.83	9.29	9.54	9.78	13.46	14.17	7.68	8.09	8.31	8.52	11.47	11.61
29	9.17	9.65	9.91	10.16	13.96	14.70	7.98	8.39	8.62	8.84	11.93	12.03
30	9.52	10.01	10.28	10.54	14.47	15.23	8.27	8.70	8.93	9.16	12.39	12.44
31	9.97	10.50	10.78	11.05	15.18	15.98	8.64	9.10	9.34	9.58	12.94	13.02
32	10.43	10.98	11.27	11.56	15.88	16.72	9.02	9.49	9.75	10.00	13.48	13.59
33	10.88	11.46	11.76	12.06	16.59	17.47	9.40	9.89	10.16	10.42	14.02	14.16
34	11.34	11.94	12.26	12.57	17.30	18.21	9.77	10.29	10.57	10.84	14.57	14.73
35	11.80	12.42	12.75	13.08	18.00	18.95	10.15	10.68	10.98	11.26	15.11	15.31
36	12.33	12.98	13.19	13.39	18.92	19.92	10.58	11.14	11.44	11.73	15.81	16.07
37	12.87	13.55	13.69	13.82	19.84	20.88	11.01	11.59	11.90	12.20	16.52	16.84
38	13.41	14.11	14.18	14.26	20.75	21.84	11.43	12.04	12.36	12.67	17.22	17.61
39	13.94	14.67	14.68	14.69	21.67	22.81	11.86	12.49	12.82	13.15	17.93	18.37
40	14.48	14.93	15.03	15.13	22.59	23.77	12.29	12.94	13.28	13.62	18.63	19.14
41	15.16	15.64	15.74	15.85	24.26	25.53	12.94	13.52	13.87	14.28	19.65	20.20
42	15.84	16.34	16.46	16.58	25.93	27.29	13.58	14.10	14.47	14.94	20.66	21.27
43	16.53	17.05	17.17	17.30	27.61	29.06	14.23	14.67	15.06	15.60	21.67	22.33
44	17.21	17.75	17.89	18.02	29.28	30.82	14.87	15.25	15.66	16.27	22.69	23.39
45	17.89	18.46	18.60	18.74	30.96	32.58	15.52	15.83	16.25	16.93	23.70	24.46
46	18.78	19.37	19.52	19.66	32.44	34.14	16.24	16.69	17.14	17.79	24.79	25.50
47	19.66	20.29	20.43	20.58	33.92	35.70	16.97	17.56	18.02	18.64	25.87	26.54
48	20.55	21.20	21.35	21.49	35.40	37.26	17.69	18.42	18.91	19.11	26.96	27.57
49	21.43	22.11	22.26	22.41	36.88	38.83	18.41	19.28	19.80	19.95	28.05	28.61
50	22.32	23.03	23.18	23.33	38.37	40.39	19.14	20.15	20.68	20.79	29.13	29.65
51	23.49	24.24	24.41	24.58	40.32	42.44	20.23	21.30	21.86	21.98	30.56	31.03
52	24.67	25.45	25.64	25.83	42.27	44.50	21.32	22.45	23.04	23.17	31.98	32.41
53	25.84	26.66	26.87	27.09	44.23	46.56	22.42	23.60	24.23	24.35	33.41	33.78
54	27.02	27.87	28.11	28.34	46.18	48.61	23.51	24.75	25.41	25.54	34.84	35.16
55	28.19	29.09	29.34	29.59	48.14	50.67	24.60	25.90	26.59	26.73	36.26	36.54
56	29.76	30.70	30.94	31.17	51.15	53.62	25.97	27.34	28.06	28.21	38.18	38.47
57	31.32	32.32	32.53	32.75	54.16	56.57	27.33	28.78	29.54	29.69	40.09	40.41
58	32.89	33.93	34.13	34.33	57.17	59.51	28.70	30.21	31.01	31.18	42.00	42.35
59	34.46	35.55	35.73	35.91	60.18	62.46	30.07	31.65	32.49	32.66	43.92	44.28
60	36.02	37.16	37.33	37.49	63.19	65.41	31.43	33.09	33.96	34.14	45.83	46.22
61	38.21	39.42	39.58	39.74	67.32	69.98	33.35	35.11	36.03	36.22	48.33	49.25
62	40.39	41.67	41.83	41.99	71.44	74.54	35.26	37.12	38.11	38.31	50.82	52.28
63	42.58	43.92	44.08	44.24	75.57	79.10	37.18	39.14	39.78	39.98	53.31	55.31
64	44.76	46.17	46.33	46.49	79.70	83.67	39.10	41.16	41.83	42.05	55.81	58.34
65	46.95	48.43	48.58	48.74	83.82	88.23	41.02	43.18	43.88	44.11	58.30	61.37
66	50.49	52.08	52.24	52.40	87.65	92.26	44.12	46.44	47.20	47.44	61.16	64.38
67	54.04	55.74	55.90	56.07	91.47	94.54	47.22	49.71	50.52	50.77	64.02	67.39
68	57.58	59.40	59.56	59.73	92.70	94.84	50.33	52.97	53.83	54.10	66.87	70.39
69	61.12	63.05	63.23	63.40	94.62	94.86	53.43	56.24	57.15	57.43	69.73	73.40
70	64.67	66.71	66.89	67.06	98.27	98.52	56.53	59.51	60.47	60.76	72.59	76.41
71	69.83	73.50	73.44	73.37	103.70	103.96	61.35	64.58	66.28	67.98	78.82	82.55
72	74.99	78.94	81.01	83.09	103.93	109.40	66.18	69.66	71.49	73.32	85.05	88.69
73	80.15	84.37	86.59	88.80	109.10	114.84	71.00	74.73	76.70	78.66	91.28	94.83
74	85.31	89.80	92.16	94.52	114.27	120.29	75.82	79.81	81.91	84.01	97.51	100.98
75	90.47	95.23	97.73	100.24	119.44	125.73	80.64	84.88	87.12	89.35	103.74	107.12
76	97.68	102.74	105.45	108.17	120.64	126.98	86.89	91.42	93.77	96.31	107.89	111.40
77	104.89	110.24	113.17	116.10	121.83	128.24	93.15	97.95	100.42	103.27	112.04	115.69
78	112.10	117.75	120.89	124.03	135.33	139.86	99.41	104.49	107.08	107.18	116.19	119.97
79	119.31	125.25	128.61	131.96	136.64	143.83	105.66	108.37	111.01	111.06	120.34	124.26
80	126.52	132.76	133.60	136.23	141.72	145.21	109.61	115.13	115.17	115.21	124.49	128.54
81	134.01	140.78	142.09	142.12	143.48	145.53	113.95	119.60	119.64	119.68	129.47	133.68
82	141.49	144.55	148.36	148.39	148.99	149.70	118.50	124.29	124.32	124.36	134.45	138.82
83	148.98	155.10	155.13	155.15	157.32	158.20	123.26	129.19	129.23	129.26	139.43	143.97
84	156.46	162.46	162.48	162.51	162.94	163.85	128.36	134.46	134.49	134.53	144.41	149.11
85	163.94	170.45	170.48	170.50	171.57	172.67	133.84	140.12	140.15	140.19	149.38	152.64

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.

PF+NT stands for Preferred Plus Non-Tobacco, PFDNT stands for Preferred Non-Tobacco, ST+NT stands for Standard Plus Non-Tobacco, STDNT stands for Standard Non-Tobacco, ST+T stands for Standard Plus Tobacco and STDT stands for Tobacco

---- indicates that the face amount is not within the minimum/maximum range available for that issue age and gender.

Foresters Whole Life FUW PAY 100 Monthly Premium For: \$500,000

To calculate the monthly premium for a certificate with **no optional riders**:

Monthly premium = ((Face amount/1,000) X Applicable Rate per \$1,000 X 0.0875) + \$6.30

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

Issue Ages	Medical Band 2											
	Male						Female					
	Juvenile											
0	213.24						186.55					
1	223.74						193.55					
2	233.80						200.99					
3	244.30						207.99					
4	254.36						215.43					
5	264.86						222.43					
6	274.93						229.86					
7	285.43						236.86					
8	295.49						244.30					
9	305.99						251.30					
10	316.05						258.74					
11	329.61						268.36					
12	343.18						277.99					
13	356.74						287.61					
14	370.74						297.24					
15	384.30						307.30					
	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT
16	249.55	262.68	269.68	276.24	373.36	400.49	215.86	227.24	232.93	239.05	312.55	320.43
17	260.49	274.05	281.49	288.05	390.86	416.68	225.93	237.74	243.43	249.99	327.43	333.55
18	271.43	285.43	292.86	300.30	407.93	432.86	235.55	247.80	254.36	260.49	342.30	347.11
19	282.36	296.80	304.68	312.11	425.43	449.49	245.61	258.30	264.86	271.43	357.18	360.24
20	293.30	308.61	316.49	324.36	442.49	465.68	255.24	268.36	275.36	282.36	372.05	373.36
21	304.24	319.99	328.30	336.61	459.99	483.61	264.86	278.86	285.86	293.30	387.36	390.86
22	315.18	331.36	340.11	348.43	477.05	501.99	274.93	288.93	296.80	304.24	402.24	407.93
23	326.11	342.74	351.93	360.68	494.55	519.93	284.55	299.43	307.30	315.18	417.11	425.43
24	337.05	354.11	363.74	372.93	511.61	538.30	294.61	309.49	317.80	325.68	431.99	442.49
25	347.99	365.93	375.55	384.74	529.11	556.24	304.24	319.99	328.30	336.61	446.86	459.99
26	362.86	381.24	391.74	401.36	550.99	579.43	316.93	333.11	342.30	350.61	467.43	477.93
27	377.74	396.99	407.93	417.99	572.86	603.05	329.61	346.68	355.86	365.05	487.55	496.30
28	392.61	412.74	423.68	434.18	595.18	626.24	342.30	360.24	369.86	379.05	508.11	514.24
29	407.49	428.49	439.86	450.80	617.05	649.43	355.43	373.36	383.43	393.05	528.24	532.61
30	422.80	444.24	456.05	467.43	639.36	672.61	368.11	386.93	396.99	407.05	548.36	550.55
31	442.49	465.68	477.93	489.74	670.43	705.43	384.30	404.43	414.93	425.43	572.43	575.93
32	462.61	486.68	499.36	512.05	701.05	737.80	400.93	421.49	432.86	443.80	596.05	600.86
33	482.30	507.68	520.80	533.93	732.11	770.61	417.55	438.99	450.80	462.18	619.68	625.80
34	502.43	528.68	542.68	556.24	763.18	802.99	433.74	456.49	468.74	480.55	643.74	650.74
35	522.55	549.68	564.11	578.55	793.80	835.36	450.36	473.55	486.68	498.93	667.36	676.11
36	545.74	574.18	583.36	592.11	834.05	877.80	469.18	493.68	506.80	519.49	697.99	709.36
37	569.36	599.11	605.24	610.93	874.30	919.80	487.99	513.36	526.93	540.05	729.05	743.05
38	592.99	623.61	626.68	630.18	914.11	961.80	506.36	533.05	547.05	560.61	759.68	776.74
39	616.18	648.11	648.55	648.99	954.36	1004.24	525.18	552.74	567.18	581.61	790.74	809.99
40	639.80	659.49	663.86	668.24	994.61	1046.24	543.99	572.43	587.30	602.18	821.36	843.68
41	669.55	690.55	694.93	699.74	1067.68	1123.24	572.43	597.80	613.11	631.05	865.99	890.05
42	699.30	721.18	726.43	731.68	1140.74	1200.24	600.43	623.18	639.36	659.93	910.18	936.86
43	729.49	752.24	757.49	763.18	1214.24	1277.68	628.86	648.11	665.18	688.80	954.36	983.24
44	759.24	782.86	788.99	794.68	1287.30	1354.68	656.86	673.49	691.43	718.11	998.99	1029.61
45	788.99	813.93	820.05	826.18	1360.80	1431.68	685.30	698.86	717.24	746.99	1043.18	1076.43
46	827.93	853.74	860.30	866.43	1425.55	1499.93	716.80	736.49	756.18	784.61	1090.86	1121.93
47	866.43	893.99	900.11	906.68	1490.30	1568.18	748.74	774.55	794.68	821.80	1138.11	1167.43
48	905.36	933.80	940.36	946.49	1555.05	1636.43	780.24	812.18	833.61	842.36	1185.80	1212.49
49	943.86	973.61	980.18	986.74	1619.80	1705.11	811.74	849.80	872.55	879.11	1233.49	1257.99
50	982.80	1013.86	1020.43	1026.99	1684.99	1773.36	843.68	887.86	911.05	915.86	1280.74	1303.49
51	1033.99	1066.80	1074.24	1081.68	1770.30	1863.05	891.36	938.18	962.68	967.93	1343.30	1363.86
52	1085.61	1119.74	1128.05	1136.36	1855.61	1953.18	939.05	988.49	1014.30	1019.99	1405.43	1424.24
53	1136.80	1172.68	1181.86	1191.49	1941.36	2043.30	987.18	1038.80	1066.36	1071.61	1467.99	1484.18
54	1188.43	1225.61	1236.11	1246.18	2026.68	2132.99	1034.86	1089.11	1117.99	1123.68	1530.55	1544.55
55	1239.61	1278.99	1289.93	1300.86	2112.43	2223.11	1082.55	1139.43	1169.61	1175.74	1592.68	1604.93
56	1308.30	1349.43	1359.93	1369.99	2244.11	2352.18	1142.49	1202.43	1233.93	1240.49	1676.68	1689.36
57	1376.55	1420.30	1429.49	1439.11	2375.80	2481.24	1201.99	1265.43	1298.68	1305.24	1760.24	1774.24
58	1445.24	1490.74	1499.49	1508.24	2507.49	2609.86	1261.93	1327.99	1362.99	1370.43	1843.80	1859.11
59	1513.93	1561.61	1569.49	1577.36	2639.18	2738.93	1321.86	1390.99	1427.74	1435.18	1927.80	1943.55
60	1582.18	1632.05	1639.49	1646.49	2770.86	2867.99	1381.36	1453.99	1492.05	1499.93	2011.36	2028.43
61	1677.99	1730.93	1737.93	1744.93	2951.55	3067.93	1465.36	1542.36	1582.61	1590.93	2120.74	2160.99
62	1773.36	1829.36	1836.36	1843.36	3131.80	3267.43	1548.93	1630.30	1673.61	1682.36	2229.68	2293.55
63	1869.18	1927.80	1934.80	1941.80	3312.49	3466.93	1632.93	1718.68	1746.68	1755.43	2338.61	2426.11
64	1964.55	2026.24	2033.24	2040.24	3493.18	3666.86	1716.93	1807.05	1836.36	1845.99	2447.99	2558.68
65	2060.36	2125.11	2131.68	2138.68	3673.43	3866.36	1800.93	1895.43	1926.05	1936.11	2556.93	2691.24
66	2215.24	2284.80	2291.80	2298.80	3840.99	4042.68	1936.55	2038.05	2071.30	2081.80	2682.05	2822.93
67	2370.55	2444.93	2451.93	2459.36	4008.11	4142.43	2072.18	2181.11	2216.55	2227.49	2807.18	2954.61
68	2525.43	2605.05	2612.05	2619.49	4061.93	4155.55	2208.24	2323.74	2361.36	2373.18	2931.86	3085.86
69	2680.30	2764.74	2772.61	2780.05	4145.93	4156.43	2343.86	2466.80	2506.61	2518.86	3056.99	3217.55
70	2835.61	2924.86	2932.74	2940.18	4305.61	4316.55	2479.49	2609.86	2651.86	2664.55	3182.11	3349.24
71	3061.36	3221.93	3306.80	3391.24	4543.18	4554.55	2690.36	2831.68	2906.05	2980.43	3454.68	3617.86
72	3287.11	3459.93	3550.49	3641.49	4553.24	4792.55	2901.68	3053.93	3133.99	3214.05	3727.24	3886.49
73	3512.86	3697.49	3794.61	3891.30	4779.43	5030.55	3112.55	3275.74	3361.93	3447.68	3999.80	4155.11
74	3738.61	3935.05	4038.30	4141.55	5005.61	5268.99	3323.43	3497.99	3589.86	3681.74	4272.36	4424.18
75	3964.36	4172.61	4281.99	4391.80	5231.80	5506.99	3534.30	3719.80	3817.80	3915.36	4544.93	4692.80
76	4279.80	4501.18	4619.74	4738.74	5284.30	5561.68	3807.74	4005.93	4108.74	4219.86	4726.49	4880.05
77	4595.24	4829.30	4957.49	5085.68	5336.36	5616.80	4081.61	4291.61	4399.68	4524.36	4908.05	5067.74
78	4910.68	5157.86	5295.24	5432.61	5926.99	6125.18	4355.49	4577.74	4691.05	4695.43	5089.61	5254.99
79	5226.11	5485.99	5632.99	5779.55	5984.30	6298.86	4628.93	4747.49	4862.99	4865.18	5271.18	5442.68
80	5541.55	5814.55	5851.30	5966.36	6206.55	6359.24	4801.74	5043.24	5044.99	5046.74	5452.74	5629.93
81	5869.24	6165.43	6222.74	6224.05	6283.55	6373.24	4991.61	5238.80	5240.55	5242.30	5670.61	5854.80
82	6196.49	6330.36	6497.05	6498.36	6524.61	6555.68	5190.68	5443.99	5445.30	5447.05	5888.49	6079.68
83	6524.18	6791.93	6793.24	6794.11	6889.05	6927.55	5398.93	5658.36	5660.11	5661.43	6106.36	6304.99
84	6851.43	7113.93	7114.80	7116.11	7134.93	7174.74	5622.05	5888.93	5890.24	5891.99	6324.24	6529.86
85	7178.68	7463.49	7464.80	7465.68	7512.49	7560.61	5861.80	6136.55	6137.86	6139.61	6541.68	6684.30

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.
 PF+NT stands for Preferred Plus Non-Tobacco, PFDNT stands for Preferred Non-Tobacco, ST+NT stands for Standard Plus Non-Tobacco, STDNT stands for Standard Non-Tobacco, ST+T stands for Standard Plus Tobacco and STDT stands for Tobacco
 ---- indicates that the face amount is not within the minimum/maximum range available for that issue age and gender.

Foresters Whole Life FUW PAY 100 Monthly Premium For: \$750,000

To calculate the monthly premium for a certificate with **no optional riders**:

Monthly premium = ((Face amount/1,000) X Applicable Rate per \$1,000 X 0.0875) + \$6.30

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

Issue Ages	Medical Band 2											
	Male					Female						
	Juvenile											
	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT
0			316.71									276.68
1			332.46									287.18
2			347.55									298.33
3			363.30									308.83
4			378.39									319.99
5			394.14									330.49
6			409.24									341.64
7			424.99									352.14
8			440.08									363.30
9			455.83									373.80
10			470.93									384.96
11			491.27									399.39
12			511.61									413.83
13			531.96									428.27
14			552.96									442.71
15			573.30									457.80
16	371.18	390.86	401.36	411.21	556.89	597.58	320.64	337.71	346.24	355.43	465.68	477.49
17	387.58	407.93	419.08	428.93	583.14	621.86	335.74	353.46	361.99	371.83	487.99	497.18
18	403.99	424.99	436.14	447.30	608.74	646.14	350.18	368.55	378.39	387.58	510.30	517.52
19	420.39	442.05	453.86	465.02	634.99	671.08	365.27	384.30	394.14	403.99	532.61	537.21
20	436.80	459.77	471.58	483.39	660.58	695.36	379.71	399.39	409.89	420.39	554.93	556.89
21	453.21	476.83	489.30	501.77	686.83	722.27	394.14	415.14	425.64	436.80	577.89	583.14
22	469.61	493.89	507.02	519.49	712.43	749.83	409.24	430.24	442.05	453.21	600.21	608.74
23	486.02	510.96	524.74	537.86	738.68	776.74	423.68	445.99	457.80	469.61	622.52	634.99
24	502.43	528.02	542.46	556.24	764.27	804.30	438.77	461.08	473.55	485.36	644.83	660.58
25	518.83	545.74	560.18	573.96	790.52	831.21	453.21	476.83	489.30	501.77	667.14	686.83
26	541.14	568.71	584.46	598.89	823.33	865.99	472.24	496.52	510.30	522.77	697.99	713.74
27	563.46	592.33	608.74	623.83	856.14	901.43	491.27	516.86	530.64	544.43	728.18	741.30
28	585.77	615.96	632.36	648.11	889.61	936.21	510.30	537.21	551.64	565.43	759.02	768.21
29	608.08	639.58	656.64	673.05	922.43	970.99	529.99	556.89	571.99	586.43	789.21	795.77
30	631.05	663.21	680.93	697.99	955.89	1005.77	549.02	577.24	592.33	607.43	819.39	822.68
31	660.58	695.36	713.74	731.46	1002.49	1054.99	573.30	603.49	619.24	634.99	855.49	860.74
32	690.77	726.86	745.89	764.93	1048.43	1103.55	598.24	629.08	646.14	662.55	890.93	898.14
33	720.30	758.36	778.05	797.74	1095.02	1152.77	623.18	655.33	673.05	690.11	926.36	935.55
34	750.49	789.86	810.86	831.21	1141.61	1201.33	647.46	681.58	699.96	717.68	962.46	972.96
35	780.68	821.36	843.02	864.68	1187.55	1249.89	672.39	707.18	726.86	745.24	997.89	1011.02
36	815.46	858.11	871.89	885.02	1247.93	1313.55	700.61	737.36	757.05	776.08	1043.83	1060.89
37	850.89	895.52	904.71	913.24	1308.30	1376.55	728.83	766.89	787.24	806.93	1090.43	1111.43
38	886.33	932.27	936.86	942.11	1368.02	1439.55	756.39	796.43	817.43	837.77	1136.36	1161.96
39	921.11	969.02	969.68	970.33	1428.39	1503.21	784.61	825.96	847.61	869.27	1182.96	1211.83
40	956.55	986.08	992.64	999.21	1488.77	1566.21	812.83	855.49	877.80	900.11	1228.89	1262.36
41	1001.18	1032.68	1039.24	1046.46	1598.36	1681.71	855.49	893.55	916.52	943.43	1295.83	1331.93
42	1045.80	1078.61	1086.49	1094.36	1707.96	1797.21	897.49	931.61	955.89	986.74	1362.11	1402.14
43	1091.08	1125.21	1133.08	1141.61	1818.21	1913.36	940.14	969.02	994.61	1030.05	1428.39	1471.71
44	1135.71	1171.14	1180.33	1188.86	1927.80	2028.86	982.14	1007.08	1033.99	1074.02	1495.33	1541.27
45	1180.33	1217.74	1226.93	1236.11	2038.05	2144.36	1024.80	1045.14	1072.71	1117.33	1561.61	1611.49
46	1238.74	1277.46	1287.30	1296.49	2135.18	2246.74	1072.05	1101.58	1131.11	1173.77	1633.14	1679.74
47	1296.49	1337.83	1347.02	1356.86	2232.30	2349.11	1119.96	1158.68	1188.86	1229.55	1704.02	1747.99
48	1354.89	1397.55	1407.39	1416.58	2329.43	2451.49	1167.21	1215.11	1247.27	1260.39	1775.55	1815.58
49	1412.64	1457.27	1467.11	1476.96	2426.55	2554.52	1214.46	1271.55	1305.68	1315.52	1847.08	1883.83
50	1471.05	1517.64	1527.49	1537.33	2524.33	2656.89	1262.36	1328.64	1363.43	1370.64	1917.96	1952.08
51	1547.83	1597.05	1608.21	1619.36	2652.30	2791.43	1333.89	1404.11	1440.86	1448.74	2011.80	2042.64
52	1625.27	1676.46	1688.93	1701.39	2780.27	2926.61	1405.43	1479.58	1518.30	1526.83	2104.99	2133.21
53	1702.05	1755.86	1769.64	1784.08	2908.89	3061.80	1477.61	1555.05	1596.39	1604.27	2198.83	2223.11
54	1779.49	1835.27	1851.02	1866.11	3036.86	3196.33	1549.14	1630.52	1673.83	1682.36	2292.68	2313.68
55	1856.27	1915.33	1931.74	1948.14	3165.49	3331.52	1620.68	1705.99	1751.27	1760.46	2385.86	2404.24
56	1959.30	2020.99	2036.74	2051.83	3363.02	3525.11	1710.58	1800.49	1847.74	1857.58	2511.86	2530.89
57	2061.68	2127.30	2141.08	2155.52	3560.55	3718.71	1799.83	1894.99	1944.86	1954.71	2637.21	2658.21
58	2164.71	2232.96	2246.08	2259.21	3758.08	3911.64	1889.74	1988.83	2041.33	2052.49	2762.55	2785.52
59	2267.74	2339.27	2351.08	2362.89	3955.61	4105.24	1979.64	2083.33	2138.46	2149.61	2888.55	2912.18
60	2370.11	2444.93	2456.08	2466.58	4153.14	4298.83	2068.89	2177.83	2234.93	2246.74	3013.89	3039.49
61	2513.83	2593.24	2603.74	2614.24	4424.18	4598.74	2194.89	2310.39	2370.77	2383.24	3177.96	3238.33
62	2656.89	2740.89	2751.39	2761.89	4694.55	4897.99	2320.24	2442.30	2507.27	2520.39	3341.36	3437.18
63	2800.61	2888.55	2899.05	2909.55	4965.58	5197.24	2446.24	2574.86	2616.86	2629.99	3504.77	3636.02
64	2943.68	3036.21	3046.71	3057.21	5236.61	5497.14	2572.24	2707.43	2751.39	2765.83	3668.83	3834.86
65	3087.39	3184.52	3194.36	3204.86	5506.99	5796.39	2698.24	2839.99	2885.93	2901.02	3832.24	4033.71
66	3319.71	3424.05	3434.55	3445.05	5758.33	6060.86	2901.68	3053.93	3103.80	3119.55	4019.93	4231.24
67	3552.68	3664.24	3674.74	3685.89	6009.02	6210.49	3105.11	3268.52	3321.68	3338.08	4207.61	4428.77
68	3784.99	3904.43	3914.93	3926.08	6089.74	6230.18	3309.21	3482.46	3538.89	3556.61	4394.64	4625.64
69	4017.30	4143.96	4155.77	4166.93	6215.74	6231.49	3512.64	3697.05	3756.77	3775.14	4582.33	4823.18
70	4250.27	4384.14	4395.96	4407.11	6455.27	6471.68	3716.08	3911.64	3974.64	3993.68	4770.02	5033.71
71	4588.89	4829.74	4957.05	5083.71	6811.61	6828.68	4032.39	4244.36	4355.93	4467.49	5178.86	5423.64
72	4927.52	5186.74	5322.58	5459.08	7262.71	7185.68	4349.36	4577.74	4697.83	4817.93	5587.71	5826.58
73	5266.14	5543.08	5688.77	5833.80	7765.99	7542.68	4665.68	4910.46	5039.74	5168.36	5996.55	6229.52
74	5604.77	5899.43	6054.30	6209.18	8305.27	7900.33	4981.99	5243.83	5381.64	5519.46	6405.39	6633.11
75	5943.39	6255.77	6419.83	6584.55	8844.55	8257.33	5298.30	5576.55	5723.55	5869.89	6814.24	7036.05
76	6416.55	6748.61	6926.46	7104.96	9423.30	8339.36	5708.46	6005.74	6159.96	6326.64	7086.58	7316.93
77	6889.71	7240.80	7433.08	7625.36	10011.39	8422.05	6119.27	6434.27	6596.36	6783.39	7358.93	7598.46
78	7362.86	7733.64	7939.71	8145.77	10687.33	9184.61	6530.08	6863.46	7033.43	7039.99	7631.27	7879.33
79	7836.02	8225.83	8446.33	8666.18	11443.30	9445.14	6940.24	7118.08	7291.33	7294.61	7903.61	8160.86
80	8309.18	8718.68	8773.80	8946.39	12293.68	9535.71	7199.46	7561.71	7564.33	7566.96	8175.96	8441.74
81	8800.71	9244.99	9330.96	9332.93	13222.18	9556.71	7484.27	7855.05	7857.68	7860.30	8502.77	8779.05
82	9291.58	9492.39	9742.43	9744.39	14263.77	9830.36	7782.86	8162.83	8164.80	8167.43	8829.58	9116.36
83	9783.11	10184.74	10186.71	10188.02	15330.43	10388.18	8095.24	8484.39	8487.02	8488.99	9156.39	9454.33
84	10273.99	10667.74	10669.05	10671.02	16469.24	10758.96	8429.93	8830.24	8832.21	8834.83	9483.21	9791.64
85	10764.86	11192.08	11194.05	11195.36	17665.58	11337.77	8789.55	9201.68	9203.64	9206.27	9809.36	10023.30

Any Monthly

Foresters Whole Life FUW PAY 100 Monthly Premium For: \$1,000,000

To calculate the monthly premium for a certificate with **no optional riders**:

Monthly premium = ((Face amount/1,000) X Applicable Rate per \$1,000 X 0.0875) + \$6.30

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

Issue Ages	Medical Band 2											
	Male					Female						
	Juvenile											
0	420.18					366.80						
1	441.18					380.80						
2	461.30					395.68						
3	482.30					409.68						
4	502.43					424.55						
5	523.43					438.55						
6	543.55					453.43						
7	564.55					467.43						
8	584.68					482.30						
9	605.68					496.30						
10	625.80					511.18						
11	652.93					530.43						
12	680.05					549.68						
13	707.18					568.93						
14	735.18					588.18						
15	762.30					608.30						
	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT
16	492.80	519.05	533.05	546.18	740.43	794.68	425.43	448.18	459.55	471.80	618.80	634.55
17	514.68	541.80	556.68	569.80	775.43	827.05	445.55	469.18	480.55	493.68	648.55	660.80
18	536.55	564.55	579.43	594.30	809.55	859.43	464.80	489.30	502.43	514.68	678.30	687.93
19	558.43	587.30	603.05	617.93	844.55	892.68	484.93	510.30	523.43	536.55	708.05	714.18
20	580.30	610.93	626.68	642.43	878.68	925.05	504.18	530.43	544.43	558.43	737.80	740.43
21	602.18	633.68	650.30	666.93	913.68	960.93	523.43	551.43	565.43	580.30	768.43	775.43
22	624.05	656.43	673.93	690.55	947.80	997.68	543.55	571.55	587.30	602.18	798.18	809.55
23	645.93	679.18	697.55	715.05	982.80	1033.55	562.80	592.55	608.30	624.05	827.93	844.55
24	667.80	701.93	721.18	739.55	1016.93	1070.30	582.93	612.68	629.30	645.05	857.68	878.68
25	689.68	725.55	744.80	763.18	1051.93	1106.18	602.18	633.68	650.30	666.93	887.43	913.68
26	719.43	756.18	777.18	796.43	1095.68	1152.55	627.55	659.93	678.30	694.93	928.55	949.55
27	749.18	787.68	809.55	829.68	1139.43	1199.80	652.93	687.05	705.43	723.80	968.80	986.30
28	778.93	819.18	841.05	862.05	1184.05	1246.18	678.30	714.18	733.43	751.80	1009.93	1022.18
29	808.68	850.68	873.43	895.30	1227.80	1292.55	704.55	740.43	760.55	779.80	1050.18	1058.93
30	839.30	882.18	905.80	928.55	1272.43	1338.93	729.93	767.55	787.68	807.80	1090.43	1094.80
31	878.68	925.05	949.55	973.18	1334.55	1404.55	762.30	802.55	823.55	844.55	1138.55	1145.55
32	918.93	967.05	992.43	1017.80	1395.80	1469.30	795.55	836.68	859.43	881.30	1185.80	1195.43
33	958.30	1009.05	1035.30	1061.55	1457.93	1534.93	828.80	871.68	895.30	918.05	1233.05	1245.30
34	998.55	1051.05	1079.05	1106.18	1520.05	1599.68	861.18	906.68	931.18	954.80	1281.18	1295.18
35	1038.80	1093.05	1121.93	1150.80	1581.30	1664.43	894.43	940.80	967.05	991.55	1328.43	1345.93
36	1085.18	1142.05	1160.43	1177.93	1661.80	1749.30	932.05	981.05	1007.30	1032.68	1389.68	1412.43
37	1132.43	1191.93	1204.18	1215.55	1742.30	1833.30	969.68	1020.43	1047.55	1073.80	1451.80	1479.80
38	1179.68	1240.93	1247.05	1254.05	1821.93	1917.30	1006.43	1059.80	1087.80	1114.93	1513.05	1547.18
39	1226.05	1289.93	1290.80	1291.68	1902.43	2002.18	1044.05	1099.18	1128.05	1156.93	1575.18	1613.68
40	1273.30	1312.68	1321.43	1330.18	1982.93	2086.18	1081.68	1138.55	1168.30	1198.05	1636.43	1681.05
41	1332.80	1374.80	1383.55	1393.18	2129.05	2240.18	1138.55	1189.30	1219.93	1255.80	1725.68	1773.80
42	1392.30	1436.05	1446.55	1457.05	2275.18	2394.18	1194.55	1240.05	1272.43	1313.55	1814.05	1867.43
43	1452.68	1498.18	1508.68	1520.05	2422.18	2549.05	1251.43	1289.93	1324.05	1371.30	1902.43	1960.18
44	1512.18	1559.43	1571.68	1583.05	2568.30	2703.05	1307.43	1340.68	1376.55	1429.93	1991.68	2052.93
45	1571.68	1621.55	1633.80	1646.05	2715.30	2857.05	1364.30	1391.43	1428.18	1487.68	2080.05	2146.55
46	1649.55	1701.18	1714.30	1726.55	2844.80	2993.55	1427.30	1466.68	1506.05	1562.93	2175.43	2237.55
47	1726.55	1781.68	1793.93	1807.05	2974.30	3130.05	1491.18	1542.80	1583.05	1637.30	2269.93	2328.55
48	1804.43	1861.30	1874.43	1886.68	3103.80	3266.55	1554.18	1618.05	1660.93	1718.43	2365.30	2418.68
49	1881.43	1940.93	1954.05	1967.18	3233.30	3403.93	1617.18	1693.30	1738.80	1791.93	2460.68	2509.68
50	1959.30	2021.43	2034.55	2047.68	3363.68	3540.43	1681.05	1769.43	1815.80	1825.43	2555.18	2600.68
51	2061.68	2127.30	2142.18	2157.05	3534.30	3719.80	1776.43	1870.05	1919.05	1929.55	2680.30	2721.43
52	2164.93	2233.18	2249.80	2266.43	3704.93	3900.05	1871.80	1970.68	2022.30	2033.68	2804.55	2842.18
53	2267.30	2339.05	2357.43	2376.68	3876.43	4080.30	1968.05	2071.30	2126.43	2136.93	2929.68	2962.05
54	2370.55	2444.93	2465.93	2486.05	4047.05	4259.68	2063.43	2171.93	2229.68	2241.05	3054.80	3082.80
55	2472.93	2551.68	2573.55	2595.43	4218.55	4439.93	2158.80	2272.55	2332.93	2345.18	3179.05	3203.55
56	2610.30	2692.55	2713.55	2733.68	4481.93	4698.05	2278.68	2398.55	2461.55	2474.68	3347.05	3372.43
57	2746.80	2834.30	2852.68	2871.93	4745.30	4956.18	2397.68	2524.55	2591.05	2604.18	3514.18	3542.18
58	2884.18	2975.18	2992.68	3010.18	5008.68	5213.43	2517.55	2649.68	2719.68	2734.55	3681.30	3711.93
59	3021.55	3116.93	3132.68	3148.43	5272.05	5471.55	2637.43	2775.68	2849.18	2864.05	3849.30	3880.80
60	3158.05	3257.80	3272.68	3286.68	5535.43	5729.68	2756.43	2901.68	2977.80	2993.55	4016.43	4050.55
61	3349.68	3455.55	3469.55	3483.55	5896.80	6129.55	2924.43	3078.43	3158.93	3175.55	4235.18	4315.68
62	3540.43	3652.43	3666.43	3680.43	6257.30	6528.55	3091.55	3254.30	3340.93	3358.43	4453.05	4580.80
63	3732.05	3849.30	3863.30	3877.30	6618.68	6927.55	3259.55	3431.05	3487.05	3504.55	4670.93	4845.93
64	3922.80	4046.18	4060.18	4074.18	6980.05	7327.43	3427.55	3607.80	3666.43	3685.68	4889.68	5111.05
65	4114.43	4243.93	4257.05	4271.05	7340.55	7726.43	3595.55	3784.55	3845.80	3865.93	5107.55	5376.18
66	4424.18	4563.30	4577.30	4591.30	7675.68	8079.05	3866.80	4069.80	4136.30	4157.30	5357.80	5639.55
67	4734.80	4883.55	4897.55	4912.43	8009.93	8278.55	4138.05	4355.93	4426.80	4448.68	5608.05	5902.93
68	5044.55	5203.80	5217.80	5232.68	8117.55	8304.80	4410.18	4641.18	4716.43	4740.05	5857.43	6165.43
69	5354.30	5523.18	5538.93	5553.80	8285.55	8306.55	4681.43	4927.30	5006.93	5031.43	6107.68	6428.80
70	5664.93	5843.43	5859.18	5874.05	8604.93	8626.80	4952.68	5213.43	5297.43	5322.80	6357.93	6692.18
71	6116.43	6437.55	6607.30	6776.18	9080.05	9102.80	5374.43	5657.05	5805.80	5954.55	6903.05	7229.43
72	6567.93	6913.55	7094.68	7276.68	9100.18	9578.80	5797.05	6101.55	6261.68	6421.80	7448.18	7766.68
73	7019.43	7388.68	7582.93	7776.30	9552.55	10054.80	6218.80	6545.18	6717.55	6889.05	7993.30	8303.93
74	7470.93	7863.80	8070.30	8276.80	10004.93	10531.68	6640.55	6989.68	7173.43	7357.18	8538.43	8842.05
75	7922.43	8338.93	8557.68	8777.30	10457.30	11007.68	7062.30	7433.30	7629.30	7824.43	9083.55	9379.30
76	8553.30	8996.05	9233.18	9471.18	10562.30	11117.05	7609.18	8005.55	8211.18	8433.43	9446.68	9753.80
77	9184.18	9652.30	9908.68	10165.05	10666.43	11227.30	8156.93	8576.93	8793.05	9042.43	9809.80	10129.18
78	9815.05	10309.43	10584.18	10858.93	11847.68	12244.05	8704.68	9149.18	9375.80	9384.55	10172.93	10503.68
79	10445.93	10965.68	11259.68	11552.80	11962.30	12591.43	9251.55	9488.68	9719.68	9724.05	10536.05	10879.05
80	11076.80	11622.80	11696.30	11926.43	12406.80	12712.18	9597.18	10080.18	10083.68	10087.18	10899.18	11253.55
81	11732.18	12324.55	12439.18	12441.80	12560.80	12740.18	9976.93	10471.30	10474.80	10478.30	11334.93	11703.30
82	12386.68											

Foresters Whole Life FUW PAY 100 Face Amount For: \$300.00

To calculate the monthly premium for a certificate with **no optional riders**:

Monthly premium = ((Face amount/1,000) X Applicable Rate per \$1,000 X 0.0875) + \$6.30

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

Issue Ages	Medical Band 2											
	Male						Female					
	Juvenile											
0	709,634						814,701					
1	675,366						784,245					
2	645,494						754,285					
3	617,016						728,106					
4	591,987						702,211					
5	567,947						679,467					
6	546,672						656,863					
7	526,108						636,920					
8	507,802						617,016					
9	-----						599,387					
10	-----						581,728					
11	-----						560,362					
12	-----						540,510					
13	-----						522,017					
14	-----						504,747					
15	-----						-----					
	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT
16	603,699	572,793	557,570	544,014	-----	-----	700,745	664,667	647,986	630,934	-----	-----
17	577,723	548,459	533,636	521,206	-----	-----	668,639	634,512	619,293	602,616	-----	-----
18	553,889	526,108	512,453	-----	-----	-----	640,567	608,074	591,987	577,723	-----	-----
19	531,944	505,507	-----	-----	-----	-----	613,632	582,738	567,947	553,889	-----	-----
20	511,672	-----	-----	-----	-----	-----	589,907	560,362	545,783	531,944	-----	-----
21	-----	-----	-----	-----	-----	-----	567,947	538,775	525,285	511,672	-----	-----
22	-----	-----	-----	-----	-----	-----	546,672	519,593	505,507	-----	-----	-----
23	-----	-----	-----	-----	-----	-----	527,762	500,980	-----	-----	-----	-----
24	-----	-----	-----	-----	-----	-----	509,343	-----	-----	-----	-----	-----
25	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
26	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
27	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
28	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
29	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
30	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
31	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
32	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
33	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
34	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
35	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
36	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
37	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
38	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
39	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
40	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
41	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
42	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
43	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
44	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
45	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
46	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
47	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
48	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
49	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
50	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
51	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
52	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
53	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
54	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
55	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
56	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
57	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
58	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
59	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
60	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
61	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
62	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
63	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
64	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
65	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
66	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
67	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
68	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
69	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
70	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
71	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
72	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
73	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
74	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
75	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
76	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
77	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
78	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
79	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
80	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
81	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
82	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
83	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
84	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
85	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.

PF+NT stands for Preferred Plus Non-Tobacco, PFDNT stands for Preferred Non-Tobacco, ST+NT stands for Standard Plus Non-Tobacco, STDNT stands for Standard Non-Tobacco, ST+T stands for Standard Plus Tobacco and STDT stands for Tobacco

----- indicates that the face amount is not within the minimum/maximum range available for that issue age and gender.

Foresters Whole Life FUW PAY 100 Face Amount For: \$500.00

To calculate the monthly premium for a certificate with **no optional riders**:

Monthly premium = ((Face amount/1,000) X Applicable Rate per \$1,000 X 0.0875) + \$6.30

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

Issue Ages	Medical Band 2											
	Male					Female						
	Juvenile					Juvenile						
0	1,192,872					1,369,486						
1	1,135,268					1,318,291						
2	1,085,054					1,267,929						
3	1,037,184					1,223,923						
4	995,112					1,180,394						
5	954,701					1,142,163						
6	918,939					1,104,165						
7	884,370					1,070,642						
8	853,598					1,037,184						
9	823,691					1,007,551						
10	796,933					977,865						
11	763,502					941,950						
12	732,764					908,580						
13	704,405					877,493						
14	677,345					848,464						
15	653,042					820,099						
	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT
16	1,014,799	962,847	937,256	914,470	672,501	626,224	1,177,930	1,117,284	1,089,244	1,060,580	806,040	785,833
17	971,133	921,942	897,024	876,131	641,898	601,522	1,123,961	1,066,594	1,041,012	1,012,977	768,703	754,316
18	931,070	884,370	861,417	839,625	614,628	578,695	1,076,772	1,022,153	995,112	971,133	734,672	724,298
19	894,181	849,741	827,314	807,193	588,965	556,987	1,031,496	979,563	954,701	931,070	703,526	697,439
20	860,104	816,539	795,808	776,105	565,926	537,360	991,614	941,950	917,444	894,181	674,914	672,501
21	828,529	786,929	766,614	747,322	544,096	517,166	954,701	905,663	882,986	860,104	647,793	641,898
22	799,190	759,392	739,486	721,519	524,375	-----	918,939	873,418	849,741	828,529	623,456	614,628
23	771,858	733,717	714,213	696,578	505,581	-----	887,151	842,132	820,099	799,190	600,882	588,965
24	746,334	709,721	690,610	673,303	-----	-----	856,189	814,182	792,455	772,915	579,885	565,926
25	722,443	686,409	668,517	652,287	-----	-----	828,529	786,929	766,614	747,322	560,306	544,096
26	692,304	658,376	640,441	624,837	-----	-----	794,688	755,326	734,672	716,935	535,321	523,403
27	664,580	631,834	614,628	599,605	-----	-----	763,502	725,229	706,168	688,083	512,935	503,775
28	638,990	607,350	591,434	576,920	-----	-----	734,672	697,439	678,975	662,240	-----	-----
29	615,298	584,692	569,352	555,343	-----	-----	707,053	672,501	654,557	638,267	-----	-----
30	592,677	563,664	548,860	535,321	-----	-----	682,259	648,538	631,834	615,970	-----	-----
31	565,926	537,360	523,403	510,614	-----	-----	653,042	620,031	604,099	588,965	-----	-----
32	540,966	513,869	500,646	-----	-----	-----	625,530	594,550	578,695	564,228	-----	-----
33	518,592	-----	-----	-----	-----	-----	600,243	570,504	555,343	541,486	-----	-----
34	-----	-----	-----	-----	-----	-----	577,511	548,327	533,801	520,506	-----	-----
35	-----	-----	-----	-----	-----	-----	555,890	528,303	513,869	501,091	-----	-----
36	-----	-----	-----	-----	-----	-----	533,297	506,488	-----	-----	-----	-----
37	-----	-----	-----	-----	-----	-----	512,469	-----	-----	-----	-----	-----
38	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
39	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
40	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
41	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
42	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
43	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
44	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
45	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
46	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
47	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
48	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
49	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
50	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
51	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
52	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
53	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
54	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
55	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
56	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
57	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
58	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
59	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
60	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
61	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
62	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
63	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
64	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
65	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
66	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
67	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
68	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
69	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
70	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
71	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
72	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
73	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
74	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
75	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
76	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
77	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
78	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
79	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
80	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
81	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
82	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
83	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
84	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
85	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.

PF+NT stands for Preferred Plus Non-Tobacco, PFDNT stands for Preferred Non-Tobacco, ST+NT stands for Standard Plus Non-Tobacco, STDNT stands for Standard Non-Tobacco, ST+T stands for Standard Plus Tobacco and STDT stands for Tobacco

----- indicates that the face amount is not within the minimum/maximum range available for that issue age and gender.

Foresters Whole Life FUW PAY 100 Face Amount For: \$700.00

To calculate the monthly premium for a certificate with **no optional riders**:

Monthly premium = ((Face amount/1,000) X Applicable Rate per \$1,000 X 0.0875) + \$6.30

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

Issue Ages	Medical Band 2											
	Male						Female					
	Juvenile											
0	1,676,109						1,924,271					
1	1,595,171						1,852,336					
2	1,524,615						1,781,573					
3	1,457,352						1,719,739					
4	1,398,236						1,658,577					
5	1,341,455						1,604,858					
6	1,291,205						1,551,467					
7	1,242,633						1,504,364					
8	1,199,394						1,457,352					
9	1,157,372						1,415,714					
10	1,119,774						1,374,003					
11	1,072,801						1,323,539					
12	1,029,610						1,276,650					
13	989,762						1,232,970					
14	951,740						1,192,180					
15	917,592						1,152,325					
	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT
16	1,425,899	1,352,901	1,316,943	1,284,927	944,934	879,911	1,655,114	1,569,900	1,530,501	1,490,225	1,132,571	1,104,178
17	1,364,543	1,295,424	1,260,413	1,231,055	901,934	845,202	1,579,282	1,498,676	1,462,730	1,423,339	1,080,108	1,059,893
18	1,308,250	1,242,633	1,210,381	1,179,761	863,616	813,128	1,512,977	1,436,231	1,398,236	1,364,543	1,032,291	1,017,715
19	1,256,418	1,193,975	1,162,463	1,134,191	827,557	782,625	1,449,360	1,376,388	1,341,455	1,308,250	988,528	979,975
20	1,208,536	1,147,322	1,118,194	1,090,508	795,185	755,047	1,393,321	1,323,539	1,289,105	1,256,418	948,325	944,934
21	1,164,170	1,105,718	1,077,173	1,050,066	764,513	726,672	1,341,455	1,272,552	1,240,688	1,208,536	910,218	901,934
22	1,122,946	1,067,025	1,039,056	1,013,810	736,802	699,735	1,291,205	1,227,244	1,193,975	1,164,170	876,022	863,616
23	1,084,541	1,030,949	1,003,544	978,765	710,394	675,298	1,246,540	1,183,283	1,152,325	1,122,946	844,302	827,557
24	1,048,677	997,232	970,379	946,062	686,406	651,973	1,203,034	1,144,011	1,113,483	1,086,027	814,799	795,185
25	1,015,108	964,476	939,336	916,531	663,430	630,708	1,164,170	1,105,718	1,077,173	1,050,066	787,288	764,513
26	972,760	925,087	899,886	877,962	636,787	605,190	1,116,619	1,061,311	1,032,291	1,007,369	752,182	735,435
27	933,804	887,793	863,616	842,507	612,200	581,231	1,072,801	1,019,023	992,240	966,829	720,727	707,857
28	897,848	853,390	831,027	810,633	589,004	559,491	1,032,291	979,975	954,031	930,516	691,194	682,859
29	864,558	821,554	800,000	780,314	567,908	539,319	993,483	944,934	919,721	896,832	664,543	659,019
30	832,773	792,007	771,206	752,182	547,892	520,551	958,645	911,264	887,793	865,502	639,870	637,299
31	795,185	755,047	735,435	717,466	522,266	-----	917,592	871,208	848,822	827,557	612,673	608,909
32	760,115	722,040	703,460	685,813	-----	-----	878,935	835,405	813,128	792,800	588,130	583,370
33	728,676	691,797	674,149	657,379	-----	-----	843,404	801,617	780,314	760,844	565,477	559,887
34	699,118	663,986	646,655	630,708	-----	-----	811,463	770,456	750,047	731,365	544,131	538,221
35	671,864	638,325	621,803	606,116	-----	-----	781,083	742,322	722,040	704,085	524,685	517,831
36	642,984	610,785	601,061	592,083	-----	-----	749,338	711,669	693,006	675,873	501,454	-----
37	616,006	585,092	579,108	573,661	-----	-----	720,072	684,037	666,218	649,836	-----	-----
38	591,200	561,871	559,097	555,960	-----	-----	693,613	658,471	641,423	625,730	-----	-----
39	568,723	540,422	540,054	539,686	-----	-----	668,465	634,747	618,408	602,889	-----	-----
40	547,513	531,011	527,478	523,992	-----	-----	645,077	612,673	596,987	582,085	-----	-----
41	522,955	506,905	503,684	500,189	-----	-----	612,673	586,390	571,593	555,182	-----	-----
42	500,505	-----	-----	-----	-----	-----	583,799	562,269	547,892	530,655	-----	-----
43	-----	-----	-----	-----	-----	-----	557,132	540,422	526,427	508,205	-----	-----
44	-----	-----	-----	-----	-----	-----	533,154	519,868	506,257	-----	-----	-----
45	-----	-----	-----	-----	-----	-----	510,824	500,821	-----	-----	-----	-----
46	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
47	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
48	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
49	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
50	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
51	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
52	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
53	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
54	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
55	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
56	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
57	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
58	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
59	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
60	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
61	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
62	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
63	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
64	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
65	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
66	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
67	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
68	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
69	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
70	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
71	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
72	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
73	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
74	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
75	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
76	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
77	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
78	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
79	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
80	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
81	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
82	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
83	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
84	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
85	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.
 PF+NT stands for Preferred Plus Non-Tobacco, PFDNT stands for Preferred Non-Tobacco, ST+NT stands for Standard Plus Non-Tobacco, STDNT stands for Standard Non-Tobacco, ST+T stands for Standard Plus Tobacco and STDT stands for Tobacco
 ----- indicates that the face amount is not within the minimum/maximum range available for that issue age and gender.

Foresters Whole Life FUW PAY 100 Face Amount For: \$900.00

To calculate the monthly premium for a certificate with **no optional riders**:

Monthly premium = ((Face amount/1,000) X Applicable Rate per \$1,000 X 0.0875) + \$6.30

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

Issue Ages	Medical Band 2											
	Male					Female						
	Juvenile											
0	2,159,347					2,479,056						
1	2,055,073					2,386,381						
2	1,964,175					2,295,216						
3	1,877,521					2,215,556						
4	1,801,360					2,136,760						
5	1,728,208					2,067,553						
6	1,663,471					1,998,769						
7	1,600,895					1,938,086						
8	1,545,191					1,877,521						
9	1,491,053					1,823,877						
10	1,442,615					1,770,141						
11	1,382,099					1,705,127						
12	1,326,456					1,644,720						
13	1,275,120					1,588,447						
14	1,226,136					1,535,896						
15	1,182,142					1,484,551						
16	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT
16	1,836,998	1,742,954	1,696,630	1,655,383	1,217,367	1,133,597	2,132,299	2,022,517	1,971,759	1,919,871	1,459,102	1,422,522
17	1,757,954	1,668,907	1,623,801	1,585,980	1,161,969	1,088,882	2,034,604	1,930,758	1,884,449	1,833,700	1,391,514	1,365,469
18	1,685,431	1,600,895	1,559,345	1,519,897	1,112,605	1,047,560	1,949,182	1,850,310	1,801,360	1,757,954	1,329,910	1,311,131
19	1,618,655	1,538,209	1,497,612	1,461,189	1,066,149	1,008,263	1,867,223	1,773,214	1,728,208	1,685,431	1,273,530	1,262,511
20	1,556,968	1,478,106	1,440,580	1,404,912	1,024,444	972,734	1,795,028	1,705,127	1,660,766	1,618,655	1,221,736	1,217,367
21	1,499,811	1,424,506	1,387,732	1,352,809	984,929	936,179	1,728,208	1,639,440	1,598,390	1,556,968	1,172,642	1,161,969
22	1,446,701	1,374,658	1,338,625	1,306,101	949,229	901,475	1,663,471	1,581,070	1,538,209	1,499,811	1,128,587	1,112,605
23	1,397,224	1,328,181	1,292,875	1,260,952	915,207	869,992	1,605,929	1,524,434	1,484,551	1,446,701	1,087,722	1,066,149
24	1,351,020	1,284,743	1,250,148	1,218,820	884,304	839,943	1,549,880	1,473,840	1,434,510	1,399,138	1,049,713	1,024,444
25	1,307,773	1,242,544	1,210,155	1,180,776	854,704	812,546	1,499,811	1,424,506	1,387,732	1,352,809	1,014,271	984,929
26	1,253,216	1,191,798	1,159,331	1,131,086	820,378	779,672	1,438,551	1,367,297	1,329,910	1,297,803	969,043	947,468
27	1,203,028	1,143,752	1,112,605	1,085,410	788,703	748,806	1,382,099	1,312,816	1,278,312	1,245,574	928,519	911,938
28	1,156,706	1,099,431	1,070,619	1,044,347	758,819	720,798	1,329,910	1,262,511	1,229,087	1,198,792	890,472	879,734
29	1,113,818	1,058,415	1,030,647	1,005,286	731,641	694,810	1,279,914	1,217,367	1,184,885	1,155,397	856,136	849,020
30	1,072,869	1,020,351	993,551	969,043	705,854	670,631	1,235,031	1,173,990	1,143,752	1,115,034	824,351	821,038
31	1,024,444	972,734	947,468	924,318	672,840	639,156	1,182,142	1,122,386	1,093,545	1,066,149	789,313	784,463
32	979,263	930,210	906,274	883,539	643,181	610,868	1,132,340	1,076,260	1,047,560	1,021,371	757,693	751,561
33	938,760	891,249	868,513	846,908	615,654	584,643	1,086,565	1,032,731	1,005,286	980,202	728,510	721,307
34	900,680	855,419	833,092	812,546	590,388	560,884	1,045,415	992,586	966,292	942,224	701,009	693,395
35	865,569	822,360	801,075	780,865	567,428	538,982	1,006,277	956,340	930,210	907,079	675,957	667,126
36	828,362	786,880	774,352	762,786	539,836	512,736	965,379	916,850	892,807	870,734	646,028	635,576
37	793,606	753,779	746,071	739,053	514,804	-----	927,676	881,252	858,295	837,189	618,263	606,515
38	761,649	723,863	720,290	716,249	-----	-----	893,588	848,315	826,352	806,133	593,130	579,995
39	732,691	696,231	695,757	695,283	-----	-----	861,190	817,751	796,701	776,708	569,643	555,999
40	705,367	684,106	679,555	675,063	-----	-----	831,058	789,313	769,104	749,905	548,240	533,631
41	673,727	653,050	648,901	644,398	-----	-----	789,313	755,452	736,388	715,246	519,781	505,629
42	644,805	625,074	620,517	616,026	-----	-----	752,114	724,376	705,854	683,648	-----	-----
43	617,889	599,044	594,858	590,388	-----	-----	717,759	696,231	678,201	654,725	-----	-----
44	593,475	575,420	570,917	566,798	-----	-----	686,867	669,751	652,216	627,763	-----	-----
45	570,917	553,288	549,124	545,022	-----	-----	658,100	645,212	628,536	603,290	-----	-----
46	543,861	527,295	523,243	519,517	-----	-----	628,923	611,966	595,899	574,126	-----	-----
47	519,517	503,386	-----	-----	-----	-----	601,868	581,646	566,798	547,946	-----	-----
48	-----	-----	-----	-----	-----	-----	577,372	554,490	540,122	534,469	-----	-----
49	-----	-----	-----	-----	-----	-----	554,791	529,756	515,844	511,965	-----	-----
50	-----	-----	-----	-----	-----	-----	533,631	506,884	-----	-----	-----	-----
51	-----	-----	-----	-----	-----	-----	504,879	-----	-----	-----	-----	-----
52	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
53	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
54	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
55	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
56	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
57	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
58	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
59	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
60	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
61	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
62	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
63	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
64	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
65	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
66	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
67	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
68	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
69	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
70	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
71	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
72	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
73	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
74	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
75	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
76	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
77	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
78	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
79	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
80	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
81	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
82	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
83	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
84	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
85	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.

PF+NT stands for Preferred Plus Non-Tobacco, PFDNT stands for Preferred Non-Tobacco, ST+NT stands for Standard Plus Non-Tobacco, STDNT stands for Standard Non-Tobacco, ST+T stands for Standard Plus Tobacco and STDT stands for Tobacco

----- indicates that the face amount is not within the minimum/maximum range available for that issue age and gender.

Foresters Whole Life FUW PAY 100 Face Amount For: \$1,200.00

To calculate the monthly premium for a certificate with **no optional riders**:

Monthly premium = ((Face amount/1,000) X Applicable Rate per \$1,000 X 0.0875) + \$6.30

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

Issue Ages	Medical Band 2											
	Male						Female					
	Juvenile											
	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT
0			2,884,204							3,311,234		
1			2,744,926							3,187,449		
2			2,623,516							3,065,682		
3			2,507,773							2,959,281		
4			2,406,046							2,854,034		
5			2,308,339							2,761,596		
6			2,221,870							2,669,723		
7			2,138,289							2,588,669		
8			2,063,885							2,507,773		
9			1,991,574							2,436,122		
10			1,926,876							2,364,347		
11			1,846,046							2,277,510		
12			1,771,725							2,196,825		
13			1,703,156							2,121,661		
14			1,637,729							2,051,471		
15			1,578,968							1,982,890		
16	2,453,648	2,328,035	2,266,160	2,211,067	1,626,017	1,514,127	2,848,076	2,701,442	2,633,645	2,564,339	1,948,897	1,900,039
17	2,348,069	2,229,131	2,168,884	2,118,367	1,552,023	1,454,401	2,717,586	2,578,881	2,517,026	2,449,243	1,858,622	1,823,834
18	2,251,202	2,138,289	2,082,791	2,030,102	1,486,087	1,399,208	2,603,489	2,471,428	2,406,046	2,348,069	1,776,339	1,751,256
19	2,162,010	2,054,561	2,000,335	1,951,686	1,424,038	1,346,721	2,494,019	2,368,452	2,308,339	2,251,202	1,701,033	1,686,314
20	2,079,616	1,974,281	1,924,158	1,876,517	1,368,333	1,299,265	2,397,589	2,277,510	2,218,257	2,162,010	1,631,852	1,626,017
21	2,003,272	1,902,689	1,853,571	1,806,925	1,315,553	1,250,438	2,308,339	2,189,772	2,134,942	2,079,616	1,566,278	1,552,023
22	1,932,335	1,836,108	1,787,979	1,744,537	1,267,870	1,204,085	2,221,870	2,111,808	2,054,561	2,003,272	1,507,434	1,486,087
23	1,866,249	1,774,029	1,726,871	1,684,232	1,222,427	1,162,034	2,145,013	2,036,162	1,982,890	1,932,335	1,452,852	1,424,038
24	1,804,535	1,716,010	1,669,802	1,627,957	1,181,150	1,121,898	2,070,149	1,968,583	1,916,051	1,868,806	1,402,084	1,368,333
25	1,746,771	1,659,645	1,616,384	1,577,142	1,141,613	1,085,305	2,003,272	1,902,689	1,853,571	1,806,925	1,354,745	1,315,553
26	1,673,900	1,591,865	1,548,500	1,510,773	1,095,765	1,041,395	1,921,448	1,826,276	1,776,339	1,733,454	1,294,334	1,265,518
27	1,606,865	1,527,691	1,486,087	1,449,764	1,053,458	1,000,167	1,846,046	1,753,507	1,707,419	1,663,693	1,240,207	1,218,061
28	1,544,992	1,468,491	1,430,008	1,394,916	1,013,542	962,758	1,776,339	1,686,314	1,641,670	1,601,207	1,189,388	1,175,046
29	1,487,708	1,413,708	1,376,618	1,342,744	977,241	928,046	1,709,559	1,626,017	1,582,631	1,543,244	1,143,527	1,134,022
30	1,433,013	1,362,865	1,327,070	1,294,334	942,797	895,750	1,649,611	1,568,078	1,527,691	1,489,332	1,101,072	1,096,646
31	1,368,333	1,299,265	1,265,518	1,234,595	898,701	853,709	1,578,968	1,499,152	1,460,630	1,424,038	1,054,272	1,047,794
32	1,307,985	1,242,466	1,210,495	1,180,128	859,086	815,926	1,512,448	1,437,543	1,399,208	1,364,228	1,012,038	1,003,847
33	1,253,886	1,190,426	1,160,058	1,131,201	822,319	780,897	1,451,306	1,379,401	1,342,744	1,309,240	973,058	963,438
34	1,203,023	1,142,569	1,112,747	1,085,305	788,571	749,164	1,396,344	1,325,780	1,290,660	1,258,513	936,327	926,156
35	1,156,125	1,098,412	1,069,983	1,042,988	757,904	719,909	1,344,067	1,277,367	1,242,466	1,211,570	902,864	891,070
36	1,106,430	1,051,023	1,034,290	1,018,841	721,051	684,853	1,289,440	1,224,621	1,192,507	1,163,025	862,889	848,928
37	1,060,006	1,006,810	996,514	987,140	687,615	653,366	1,239,081	1,177,073	1,146,410	1,118,220	825,804	810,111
38	1,017,321	966,852	962,079	956,682	657,459	624,646	1,193,550	1,133,080	1,103,744	1,076,739	792,234	774,689
39	978,643	929,944	929,311	928,678	629,547	598,083	1,150,277	1,092,256	1,064,140	1,037,436	760,863	742,639
40	942,146	913,749	907,670	901,671	603,908	573,928	1,110,031	1,054,272	1,027,280	1,001,636	732,275	712,763
41	899,886	872,268	866,727	860,712	562,336	534,362	1,054,272	1,009,044	983,582	955,342	694,263	675,360
42	861,255	834,901	828,814	822,815	526,119	-----	1,004,586	967,537	942,797	913,138	660,323	641,386
43	825,304	800,134	794,541	788,571	-----	-----	958,698	929,944	905,862	874,505	629,547	610,939
44	792,695	768,579	762,564	757,063	-----	-----	917,436	894,576	871,154	838,493	601,246	583,252
45	762,564	739,018	733,456	727,976	-----	-----	879,013	861,799	839,525	805,805	575,623	557,738
46	726,426	704,299	698,887	693,910	-----	-----	840,042	817,392	795,932	766,851	550,314	534,991
47	693,910	672,364	667,757	662,890	-----	-----	803,906	776,895	757,063	731,882	527,339	514,027
48	663,858	643,504	638,982	634,820	-----	-----	771,186	740,623	721,432	713,882	506,019	-----
49	636,597	617,018	612,860	608,758	-----	-----	741,025	707,587	689,004	683,823	-----	-----
50	611,213	592,370	588,536	584,752	-----	-----	712,763	677,036	659,684	656,194	-----	-----
51	580,769	562,800	558,881	555,015	-----	-----	674,359	640,482	624,075	620,668	-----	-----
52	552,990	536,042	532,070	528,156	-----	-----	639,882	607,674	592,113	588,790	-----	-----
53	527,952	511,713	507,714	503,591	-----	-----	608,487	578,062	563,032	560,258	-----	-----
54	504,895	-----	-----	-----	-----	-----	580,275	551,203	536,886	534,153	-----	-----
55	-----	-----	-----	-----	-----	-----	554,564	526,729	513,060	510,373	-----	-----
56	-----	-----	-----	-----	-----	-----	525,309	-----	-----	-----	-----	-----
57	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
58	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
59	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
60	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
61	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
62	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
63	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
64	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
65	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
66	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
67	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
68	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
69	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
70	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
71	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
72	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
73	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
74	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
75	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
76	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
77	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
78	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
79	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
80	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
81	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
82	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
83	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
84	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
85	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.

PF+NT stands for Preferred Plus Non-Tobacco, PFDNT stands for Preferred Non-Tobacco, ST+NT stands for Standard Plus Non-Tobacco, STDNT stands for Standard Non-Tobacco, ST+T stands for Standard Plus Tobacco and STDT stands for Tobacco

----- indicates that the face amount is not within the minimum/maximum range available for that issue age and gender.

Foresters Whole Life FUW PAY 100 Face Amount For: \$1,500.00

To calculate the monthly premium for a certificate with **no optional riders**:

Monthly premium = ((Face amount/1,000) X Applicable Rate per \$1,000 X 0.0875) + \$6.30

Note: The addition of an optional rider(s) will increase the premium. Please use the illustration software to determine the premium for cases where an optional rider(s) is included.

Issue Ages	Medical Band 2											
	Male						Female					
	Juvenile											
0	3,609,060						4,143,411					
1	3,434,780						3,988,518					
2	3,282,857						3,836,147					
3	3,138,025						3,703,005					
4	3,010,733						3,571,309					
5	2,888,469						3,455,639					
6	2,780,269						3,340,676					
7	2,675,682						3,239,251					
8	2,582,580						3,138,025					
9	2,492,095						3,048,367					
10	2,411,138						2,958,554					
11	2,309,994						2,849,892					
12	2,216,994						2,748,930					
13	2,131,193						2,654,876					
14	2,049,322						2,567,046					
15	1,975,793						2,481,229					
	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT
16	3,070,298	2,913,115	2,835,690	2,766,751	2,034,667	1,894,656	3,563,853	3,380,367	3,295,532	3,208,807	2,438,693	2,377,556
17	2,938,185	2,789,355	2,713,967	2,650,754	1,942,077	1,819,920	3,400,569	3,227,005	3,149,604	3,064,785	2,325,729	2,282,200
18	2,816,973	2,675,682	2,606,237	2,540,306	1,859,570	1,750,857	3,257,797	3,092,546	3,010,733	2,938,185	2,222,767	2,191,380
19	2,705,365	2,570,912	2,503,058	2,442,182	1,781,926	1,685,178	3,120,814	2,963,690	2,888,469	2,816,973	2,128,535	2,110,118
20	2,602,264	2,470,456	2,407,737	2,348,123	1,712,222	1,625,795	3,000,150	2,849,892	2,775,749	2,705,365	2,041,968	2,034,667
21	2,506,733	2,380,872	2,319,409	2,261,040	1,646,177	1,564,698	2,888,469	2,740,105	2,671,495	2,602,264	1,959,914	1,942,077
22	2,417,968	2,297,558	2,237,333	2,182,974	1,586,510	1,506,695	2,780,269	2,642,547	2,570,912	2,506,733	1,886,282	1,859,570
23	2,335,274	2,219,877	2,160,867	2,107,513	1,529,646	1,454,076	2,684,097	2,547,889	2,481,229	2,417,968	1,817,982	1,781,926
24	2,258,049	2,147,277	2,089,456	2,037,095	1,477,996	1,403,853	2,590,418	2,463,327	2,397,592	2,338,473	1,754,456	1,712,222
25	2,185,769	2,076,746	2,022,613	1,973,509	1,428,523	1,358,063	2,506,733	2,380,872	2,319,409	2,261,040	1,695,219	1,646,177
26	2,094,583	1,991,931	1,937,668	1,890,460	1,371,153	1,303,118	2,404,346	2,285,255	2,222,767	2,169,105	1,619,625	1,583,567
27	2,010,701	1,911,630	1,859,570	1,814,118	1,318,212	1,251,529	2,309,994	2,194,197	2,136,527	2,081,811	1,551,896	1,524,183
28	1,933,279	1,837,551	1,789,398	1,745,486	1,268,265	1,204,718	2,222,767	2,110,118	2,054,254	2,003,621	1,488,304	1,470,358
29	1,861,598	1,769,000	1,722,589	1,680,202	1,222,840	1,161,282	2,139,205	2,034,667	1,980,377	1,931,092	1,430,918	1,419,023
30	1,793,157	1,705,380	1,660,589	1,619,625	1,179,741	1,120,870	2,064,190	1,962,167	1,911,630	1,863,630	1,377,793	1,372,255
31	1,712,222	1,625,795	1,583,567	1,544,873	1,124,562	1,068,263	1,975,793	1,875,918	1,827,714	1,781,926	1,319,231	1,311,125
32	1,636,707	1,554,722	1,514,716	1,476,717	1,074,991	1,020,984	1,892,556	1,798,825	1,750,857	1,707,085	1,266,384	1,256,133
33	1,569,012	1,489,603	1,451,603	1,415,493	1,028,984	977,152	1,816,048	1,726,072	1,680,202	1,638,278	1,217,607	1,205,569
34	1,505,366	1,429,720	1,392,402	1,358,063	986,754	937,444	1,747,272	1,658,975	1,615,029	1,574,802	1,171,644	1,158,917
35	1,446,682	1,374,465	1,338,890	1,305,111	948,380	900,836	1,681,857	1,598,394	1,554,722	1,516,061	1,129,772	1,115,013
36	1,384,497	1,315,166	1,294,227	1,274,895	902,265	856,970	1,613,502	1,532,392	1,492,207	1,455,316	1,079,750	1,062,281
37	1,326,406	1,259,841	1,246,958	1,235,228	860,426	817,569	1,550,486	1,472,895	1,434,525	1,399,250	1,033,344	1,013,708
38	1,272,994	1,209,841	1,203,868	1,197,114	822,691	781,632	1,493,513	1,417,845	1,381,137	1,347,344	991,338	969,384
39	1,224,595	1,163,657	1,162,864	1,162,073	787,764	748,393	1,439,364	1,366,761	1,331,580	1,298,164	952,083	929,279
40	1,178,926	1,143,392	1,135,785	1,128,278	755,682	718,168	1,389,003	1,319,231	1,285,456	1,253,366	916,310	891,894
41	1,126,045	1,091,487	1,084,552	1,077,025	703,662	668,658	1,319,231	1,262,637	1,230,775	1,195,438	868,745	845,091
42	1,077,705	1,044,728	1,037,111	1,029,605	658,343	625,535	1,257,058	1,210,699	1,179,741	1,142,627	826,275	802,579
43	1,032,719	1,001,223	994,225	986,754	618,285	587,434	1,199,638	1,163,657	1,133,523	1,094,285	787,764	764,480
44	991,914	961,738	954,212	947,328	583,021	553,888	1,148,006	1,119,400	1,090,093	1,049,222	752,351	729,835
45	954,212	924,748	917,788	910,931	551,384	523,967	1,099,926	1,078,386	1,050,514	1,008,319	720,289	697,909
46	908,991	881,303	874,531	868,304	526,228	500,025	1,051,161	1,022,819	995,965	959,576	688,618	669,445
47	868,304	841,343	835,577	829,487	503,268	-----	1,005,943	972,144	947,328	915,818	659,870	643,212
48	830,698	805,229	799,571	794,362	-----	-----	965,000	926,756	902,742	893,294	633,192	619,182
49	796,586	772,087	766,884	761,751	-----	-----	927,260	885,417	862,164	855,682	608,586	596,674
50	764,823	741,244	736,447	731,712	-----	-----	891,894	847,188	825,476	821,109	586,023	575,745
51	726,728	704,243	699,338	694,501	-----	-----	843,838	801,448	780,917	776,654	558,601	550,140
52	691,968	670,760	665,790	660,892	-----	-----	800,696	760,394	740,922	736,765	533,797	526,715
53	660,636	640,317	635,312	630,153	-----	-----	761,412	723,341	704,533	701,061	510,950	505,353
54	631,785	612,517	607,287	602,359	-----	-----	726,110	689,731	671,816	668,396	-----	-----
55	605,564	586,829	581,828	576,913	-----	-----	693,937	659,106	642,002	638,640	-----	-----
56	573,617	556,053	551,740	547,669	-----	-----	657,329	624,391	608,369	605,134	-----	-----
57	545,046	528,182	524,772	521,247	-----	-----	624,619	593,150	577,889	574,969	-----	-----
58	519,028	503,119	500,171	-----	-----	-----	594,803	565,073	550,495	547,493	-----	-----
59	-----	-----	-----	-----	-----	-----	567,703	539,363	525,418	522,683	-----	-----
60	-----	-----	-----	-----	-----	-----	543,138	515,891	502,675	500,025	-----	-----
61	-----	-----	-----	-----	-----	-----	511,869	-----	-----	-----	-----	-----
62	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
63	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
64	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
65	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
66	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
67	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
68	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
69	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
70	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
71	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
72	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
73	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
74	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
75	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
76	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
77	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
78	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
79	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
80	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
81	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
82	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
83	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
84	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
85	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.

PF+NT stands for Preferred Plus Non-Tobacco, PFDNT stands for Preferred Non-Tobacco, ST+NT stands for Standard Plus Non-Tobacco, STDNT stands for Standard Non-Tobacco, ST+T stands for Standard Plus Tobacco and STDT stands for Tobacco

----- indicates that the face amount is not within the minimum/maximum range available for that issue age and gender.