

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

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	Male		Female	
	Juvenile			
0	7.57		5.41	
1	7.73		6.03	
2	8.15		6.30	
3	8.50		6.65	
4	8.85		6.87	
5	8.94		7.30	
6	9.29		7.67	
7	9.64		8.04	
8	9.99		8.41	
9	10.34		8.77	
10	10.69		9.14	
11	11.18		9.68	
12	11.66		10.22	
13	12.14		10.76	
14	12.63		11.30	
15	13.11		11.84	
	NT*	T*	NT	T
16	14.86	19.56	12.11	16.42
17	15.36	20.06	12.69	17.14
18	16.04	20.26	13.29	17.49
19	16.73	20.47	13.73	18.32
20	17.34	20.67	14.66	18.79
21	17.95	21.14	15.30	19.22
22	18.48	21.61	15.97	19.65
23	18.82	22.08	16.81	20.08
24	19.17	22.55	17.16	20.51
25	19.51	23.02	17.50	20.95
26	20.00	23.65	17.99	21.60
27	20.50	24.29	18.47	22.24
28	20.99	24.92	18.95	22.89
29	21.48	25.56	19.43	23.54
30	21.97	26.20	19.91	24.19
31	22.66	27.42	20.50	25.03
32	23.36	28.64	21.10	25.88
33	24.05	29.86	21.70	26.72
34	24.74	31.09	22.30	27.57

  

Issue Ages	Male		Female	
	NT	T	NT	T
35	25.44	32.31	22.90	28.41
36	26.23	33.74	23.56	29.35
37	27.02	35.16	24.21	30.29
38	27.81	36.59	24.87	31.24
39	28.61	38.02	25.53	32.18
40	29.40	39.44	26.19	33.12
41	30.72	42.11	27.05	34.41
42	32.04	44.78	27.92	35.69
43	33.36	47.45	28.79	36.98
44	34.68	50.13	29.65	38.26
45	36.00	52.80	30.52	39.54
46	37.67	55.30	31.70	41.20
47	39.34	57.81	32.88	42.86
48	41.00	60.31	34.06	44.53
49	42.67	62.82	35.24	46.19
50	44.34	65.32	36.41	47.85
51	46.62	68.08	38.46	50.16
52	48.89	70.34	40.50	52.46
53	51.17	72.61	42.54	54.77
54	53.45	74.90	44.59	57.08
55	55.73	77.26	46.63	59.39
56	58.61	79.70	49.02	62.12
57	61.48	82.18	51.42	64.85
58	64.35	84.77	53.81	67.57
59	67.23	87.46	56.20	70.30
60	70.10	90.25	58.60	73.03
61	74.21	93.09	61.92	78.46
62	78.32	96.00	65.25	83.89
63	82.43	98.89	68.58	89.33
64	86.53	99.97	71.91	92.87
65	90.64	102.90	75.23	95.18
66	93.53	105.84	78.45	97.54
67	96.42	110.32	81.66	99.93
68	99.31	113.45	84.88	102.34
69	102.20	116.53	88.09	105.84
70	105.09	119.93	91.30	107.26

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

\*NT stands for Non-Tobacco and \*T stands for Tobacco

## Foresters Whole Life 20 pay Monthly Premium for Face amount \$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	Male		Female	
	Juvenile			
0	39.42		29.97	
1	40.12		32.68	
2	41.96		33.86	
3	43.49		35.39	
4	45.02		36.36	
5	45.41		38.24	
6	46.94		39.86	
7	48.48		41.48	
8	50.01		43.09	
9	51.54		44.67	
10	53.07		46.29	
11	55.21		48.65	
12	57.31		51.01	
13	59.41		53.38	
14	61.56		55.74	
15	63.66		58.10	
	NT*	T*	NT	T
16	71.31	91.88	59.28	78.14
17	73.50	94.06	61.82	81.29
18	76.48	94.94	64.44	82.82
19	79.49	95.86	66.37	86.45
20	82.16	96.73	70.44	88.51
21	84.83	98.79	73.24	90.39
22	87.15	100.84	76.17	92.27
23	88.64	102.90	79.84	94.15
24	90.17	104.96	81.38	96.03
25	91.66	107.01	82.86	97.96
26	93.80	109.77	85.01	100.80
27	95.99	112.57	87.11	103.60
28	98.13	115.33	89.21	106.44
29	100.28	118.13	91.31	109.29
30	102.42	120.93	93.41	112.13
31	105.44	126.26	95.99	115.81
32	108.50	131.60	98.61	119.53
33	111.52	136.94	101.24	123.20
34	114.54	142.32	103.86	126.92

  

Issue Ages	Male		Female	
	NT	T	NT	T
35	117.60	147.66	106.49	130.59
36	121.06	153.91	109.38	134.71
37	124.51	160.13	112.22	138.82
38	127.97	166.38	115.11	142.98
39	131.47	172.64	117.99	147.09
40	134.93	178.85	120.88	151.20
41	140.70	190.53	124.64	156.84
42	146.48	202.21	128.45	162.44
43	152.25	213.89	132.26	168.09
44	158.03	225.62	136.02	173.69
45	163.80	237.30	139.83	179.29
46	171.11	248.24	144.99	186.55
47	178.41	259.22	150.15	193.81
48	185.68	270.16	155.31	201.12
49	192.98	281.14	160.48	208.38
50	200.29	292.08	165.59	215.64
51	210.26	304.15	174.56	225.75
52	220.19	314.04	183.49	235.81
53	230.17	323.97	192.41	245.92
54	240.14	333.99	201.38	256.03
55	250.12	344.31	210.31	266.13
56	262.72	354.99	220.76	278.08
57	275.28	365.84	231.26	290.02
58	287.83	377.17	241.72	301.92
59	300.43	388.94	252.18	313.86
60	312.99	401.14	262.68	325.81
61	330.97	413.57	277.20	349.56
62	348.95	426.30	291.77	373.32
63	366.93	438.94	306.34	397.12
64	384.87	443.67	320.91	412.61
65	402.85	456.49	335.43	422.71
66	415.49	469.35	349.52	433.04
67	428.14	488.95	363.56	443.49
68	440.78	502.64	377.65	454.04
69	453.43	516.12	391.69	469.35
70	466.07	530.99	405.74	475.56

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

\*NT stands for Non-Tobacco and \*T stands for Tobacco

**Foresters Whole Life 20 pay Monthly Premium for Face amount \$100,000**

Issue Ages	Male		Female	
	Juvenile			
0	72.54		53.64	
1	73.94		59.06	
2	77.61		61.43	
3	80.68		64.49	
4	83.74		66.41	
5	84.53		70.18	
6	87.59		73.41	
7	90.65		76.65	
8	93.71		79.89	
9	96.78		83.04	
10	99.84		86.28	
11	104.13		91.00	
12	108.33		95.73	
13	112.53		100.45	
14	116.81		105.18	
15	121.01		109.90	
	NT*	T*	NT	T
16	136.33	177.45	112.26	149.98
17	140.70	181.83	117.34	156.28
18	146.65	183.58	122.59	159.34
19	152.69	185.41	126.44	166.60
20	158.03	187.16	134.58	170.71
21	163.36	191.28	140.18	174.48
22	168.00	195.39	146.04	178.24
23	170.98	199.50	153.39	182.00
24	174.04	203.61	156.45	185.76
25	177.01	207.73	159.43	189.61
26	181.30	213.24	163.71	195.30
27	185.68	218.84	167.91	200.90
28	189.96	224.35	172.11	206.59
29	194.25	229.95	176.31	212.28
30	198.54	235.55	180.51	217.96
31	204.58	246.23	185.68	225.31
32	210.70	256.90	190.93	232.75
33	216.74	267.58	196.18	240.10
34	222.78	278.34	201.43	247.54

Issue Ages	Male		Female	
	NT	T	NT	T
35	228.90	289.01	206.68	254.89
36	235.81	301.53	212.45	263.11
37	242.73	313.95	218.14	271.34
38	249.64	326.46	223.91	279.65
39	256.64	338.98	229.69	287.88
40	263.55	351.40	235.46	296.10
41	275.10	374.76	242.99	307.39
42	286.65	398.13	250.60	318.59
43	298.20	421.49	258.21	329.88
44	309.75	444.94	265.74	341.08
45	321.30	468.30	273.35	352.28
46	335.91	490.18	283.68	366.80
47	350.53	512.14	294.00	381.33
48	365.05	534.01	304.33	395.94
49	379.66	555.98	314.65	410.46
50	394.28	577.85	324.89	424.99
51	414.23	602.00	342.83	445.20
52	434.09	621.78	360.68	465.33
53	454.04	641.64	378.53	485.54
54	473.99	661.68	396.46	505.75
55	493.94	682.33	414.31	525.96
56	519.14	703.68	435.23	549.85
57	544.25	725.38	456.23	573.74
58	569.36	748.04	477.14	597.54
59	594.56	771.58	498.05	621.43
60	619.68	795.99	519.05	645.31
61	655.64	820.84	548.10	692.83
62	691.60	846.30	577.24	740.34
63	727.56	871.59	606.38	787.94
64	763.44	881.04	635.51	818.91
65	799.40	906.68	664.56	839.13
66	824.69	932.40	692.74	859.78
67	849.98	971.60	720.83	880.69
68	875.26	998.99	749.00	901.78
69	900.55	1025.94	777.09	932.40
70	925.84	1055.69	805.18	944.83

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.  
 \*NT stands for Non-Tobacco and \*T stands for Tobacco

## Foresters Whole Life 20 pay Monthly Premium for Face amount \$150,000

Issue Ages	Male		Female	
	Juvenile			
0	105.66		77.31	
1	107.76		85.44	
2	113.27		88.99	
3	117.86		93.58	
4	122.46		96.47	
5	123.64		102.11	
6	128.23		106.97	
7	132.83		111.83	
8	137.42		116.68	
9	142.01		121.41	
10	146.61		126.26	
11	153.04		133.35	
12	159.34		140.44	
13	165.64		147.53	
14	172.07		154.61	
15	178.37		161.70	
	NT*	T*	NT	T
16	201.34	263.03	165.24	221.81
17	207.90	269.59	172.86	231.26
18	216.83	272.21	180.73	235.86
19	225.88	274.97	186.51	246.75
20	233.89	277.59	198.71	252.92
21	241.89	283.76	207.11	258.56
22	248.85	289.93	215.91	264.21
23	253.31	296.10	226.93	269.85
24	257.91	302.27	231.53	275.49
25	262.37	308.44	235.99	281.27
26	268.80	316.71	242.42	289.80
27	275.36	325.11	248.72	298.20
28	281.79	333.38	255.02	306.73
29	288.23	341.78	261.32	315.26
30	294.66	350.18	267.62	323.79
31	303.71	366.19	275.36	334.82
32	312.90	382.20	283.24	345.98
33	321.96	398.21	291.11	357.00
34	331.01	414.36	298.99	368.16

Issue Ages	Male		Female	
	NT	T	NT	T
35	340.20	430.37	306.86	379.18
36	350.57	449.14	315.53	391.52
37	360.94	467.78	324.06	403.86
38	371.31	486.54	332.72	416.33
39	381.81	505.31	341.38	428.66
40	392.18	523.95	350.04	441.00
41	409.50	558.99	361.33	457.93
42	426.83	594.04	372.75	474.73
43	444.15	629.08	384.17	491.66
44	461.48	664.26	395.46	508.46
45	478.80	699.30	406.88	525.26
46	500.72	732.11	422.36	547.05
47	522.64	765.06	437.85	568.84
48	544.43	797.87	453.34	590.76
49	566.34	830.81	468.83	612.54
50	588.26	863.63	484.18	634.33
51	618.19	899.85	511.09	664.65
52	647.98	929.51	537.86	694.84
53	677.91	959.31	564.64	725.16
54	707.83	989.36	591.54	755.48
55	737.76	1020.34	618.32	785.79
56	775.56	1052.36	649.69	821.63
57	813.23	1084.91	681.19	857.46
58	850.89	1118.91	712.56	893.16
59	888.69	1154.21	743.93	928.99
60	926.36	1190.83	775.43	964.82
61	980.31	1228.11	819.00	1036.09
62	1034.25	1266.30	862.71	1107.36
63	1088.19	1304.23	906.41	1178.76
64	1142.01	1318.41	950.12	1225.22
65	1195.95	1356.86	993.69	1255.54
66	1233.88	1395.45	1035.96	1286.51
67	1271.81	1454.25	1078.09	1317.88
68	1309.74	1495.33	1120.35	1349.51
69	1347.68	1535.76	1162.48	1395.45
70	1385.61	1580.38	1204.61	1414.09

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.  
 \*NT stands for Non-Tobacco and \*T stands for Tobacco

## Foresters Whole Life 20 pay Monthly Premium for Face amount \$200,000

Issue Ages	Male		Female	
	Juvenile			
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15	----	----	----	----
	<b>NT*</b>	<b>T*</b>	<b>NT</b>	<b>T</b>
16	266.35	348.60	218.23	293.65
17	275.10	357.35	228.38	306.25
18	287.00	360.85	238.88	312.38
19	299.08	364.53	246.58	326.90
20	309.75	368.03	262.85	335.13
21	320.43	376.25	274.05	342.65
22	329.70	384.48	285.78	350.18
23	335.65	392.70	300.48	357.70
24	341.78	400.93	306.60	365.23
25	347.73	409.15	312.55	372.93
26	356.30	420.18	321.13	384.30
27	365.05	431.38	329.53	395.50
28	373.63	442.40	337.93	406.88
29	382.20	453.60	346.33	418.25
30	390.78	464.80	354.73	429.63
31	402.85	486.15	365.05	444.33
32	415.10	507.50	375.55	459.20
33	427.18	528.85	386.05	473.90
34	439.25	550.38	396.55	488.78

Issue Ages	Male		Female	
	NT	T	NT	T
35	451.50	571.73	407.05	503.48
36	465.33	596.75	418.60	519.93
37	479.15	621.60	429.98	536.38
38	492.98	646.63	441.53	553.00
39	506.98	671.65	453.08	569.45
40	520.80	696.50	464.63	585.90
41	543.90	743.23	479.68	608.48
42	567.00	789.95	494.90	630.88
43	590.10	836.68	510.13	653.45
44	613.20	883.58	525.18	675.85
45	636.30	930.30	540.40	698.25
46	665.53	974.05	561.05	727.30
47	694.75	1017.98	581.70	756.35
48	723.80	1061.73	602.35	785.58
49	753.03	1105.65	623.00	814.63
50	782.25	1149.40	643.48	843.68
51	822.15	1197.70	679.35	884.10
52	861.88	1237.25	715.05	924.35
53	901.78	1276.98	750.75	964.78
54	941.68	1317.05	786.63	1005.20
55	981.58	1358.35	822.33	1045.63
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Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.

\*NT stands for Non-Tobacco and \*T 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 20 pay Monthly Premium for Face amount \$250,000

Issue Ages	Male		Female	
	Juvenile			
0	----	----	----	----
1	----	----	----	----
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15	----	----	----	----
	NT*	T*	NT	T
16	331.36	434.18	271.21	365.49
17	342.30	445.11	283.89	381.24
18	357.18	449.49	297.02	388.89
19	372.27	454.08	306.64	407.05
20	385.61	458.46	326.99	417.33
21	398.96	468.74	340.99	426.74
22	410.55	479.02	355.64	436.14
23	417.99	489.30	374.02	445.55
24	425.64	499.58	381.68	454.96
25	433.08	509.86	389.11	464.58
26	443.80	523.64	399.83	478.80
27	454.74	537.64	410.33	492.80
28	465.46	551.43	420.83	507.02
29	476.18	565.43	431.33	521.24
30	486.89	579.43	441.83	535.46
31	501.99	606.11	454.74	553.83
32	517.30	632.80	467.86	572.43
33	532.39	659.49	480.99	590.80
34	547.49	686.39	494.11	609.39

  

Issue Ages	Male		Female	
	NT	T	NT	T
35	562.80	713.08	507.24	627.77
36	580.08	744.36	521.68	648.33
37	597.36	775.43	535.89	668.89
38	614.64	806.71	550.33	689.68
39	632.14	837.99	564.77	710.24
40	649.43	869.05	579.21	730.80
41	678.30	927.46	598.02	759.02
42	707.18	985.86	617.05	787.02
43	736.05	1044.27	636.08	815.24
44	764.93	1102.89	654.89	843.24
45	793.80	1161.30	673.93	871.24
46	830.33	1215.99	699.74	907.55
47	866.86	1270.89	725.55	943.86
48	903.18	1325.58	751.36	980.39
49	939.71	1380.49	777.18	1016.71
50	976.24	1435.18	802.77	1053.02
51	1026.11	1495.55	847.61	1103.55
52	1075.77	1544.99	892.24	1153.86
53	1125.64	1594.64	936.86	1204.39
54	1175.52	1644.74	981.71	1254.93
55	1225.39	1696.36	1026.33	1305.46
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67	----	----	----	----
68	----	----	----	----
69	----	----	----	----
70	----	----	----	----

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

\*NT stands for Non-Tobacco and \*T 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 20 pay Face amount for Monthly Premium of \$50.00

Issue Ages	Male		Female	
	Juvenile			
0	65,974		92,315	
1	64,609		82,823	
2	61,279		79,274	
3	58,756		75,102	
4	56,432		72,697	
5	55,864		68,414	
6	53,759		65,114	
7	51,807		62,117	
8	49,992		59,385	
9	48,300		56,947	
10	46,719		54,642	
11	44,671		51,593	
12	42,832		48,867	
13	41,139		46,415	
14	39,543		44,197	
15	38,095		42,181	
	<b>NT*</b>	<b>T*</b>	<b>NT</b>	<b>T</b>
16	33,608	25,533	41,241	30,415
17	32,514	-----	39,356	29,138
18	31,136	-----	37,579	28,555
19	29,852	-----	36,374	27,261
20	28,802	-----	34,067	26,579
21	27,823	-----	32,642	25,984
22	27,025	-----	31,272	25,416
23	26,537	-----	29,710	-----
24	26,052	-----	29,104	-----
25	25,598	-----	28,538	-----
26	-----	-----	27,761	-----
27	-----	-----	27,039	-----
28	-----	-----	26,355	-----
29	-----	-----	25,703	-----
30	-----	-----	25,084	-----
31	-----	-----	-----	-----
32	-----	-----	-----	-----
33	-----	-----	-----	-----
34	-----	-----	-----	-----

Issue Ages	Male		Female	
	NT	T	NT	T
35	-----	-----	-----	-----
36	-----	-----	-----	-----
37	-----	-----	-----	-----
38	-----	-----	-----	-----
39	-----	-----	-----	-----
40	-----	-----	-----	-----
41	-----	-----	-----	-----
42	-----	-----	-----	-----
43	-----	-----	-----	-----
44	-----	-----	-----	-----
45	-----	-----	-----	-----
46	-----	-----	-----	-----
47	-----	-----	-----	-----
48	-----	-----	-----	-----
49	-----	-----	-----	-----
50	-----	-----	-----	-----
51	-----	-----	-----	-----
52	-----	-----	-----	-----
53	-----	-----	-----	-----
54	-----	-----	-----	-----
55	-----	-----	-----	-----
56	-----	-----	-----	-----
57	-----	-----	-----	-----
58	-----	-----	-----	-----
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60	-----	-----	-----	-----
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62	-----	-----	-----	-----
63	-----	-----	-----	-----
64	-----	-----	-----	-----
65	-----	-----	-----	-----
66	-----	-----	-----	-----
67	-----	-----	-----	-----
68	-----	-----	-----	-----
69	-----	-----	-----	-----
70	-----	-----	-----	-----

\*NT stands for Non-Tobacco and \*T 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 20 pay Face amount for Monthly Premium of \$75.00**

Issue Ages	Male		Female	
	Juvenile			
0	103,717		145,128	
1	101,570		130,206	
2	96,336		124,625	
3	92,369		118,066	
4	88,716		114,285	
5	87,823		107,553	
6	84,514		102,365	
7	81,446		97,654	
8	78,592		93,358	
9	75,932		89,525	
10	73,446		85,901	
11	70,227		81,109	
12	67,336		76,824	
13	64,674		72,968	
14	62,164		69,481	
15	59,888		66,312	
	NT*	T*	NT	T
16	52,835	40,140	64,834	47,816
17	51,116	39,139	61,870	45,807
18	48,949	38,753	59,077	44,890
19	46,930	38,355	57,184	42,857
20	45,279	37,984	53,556	41,785
21	43,740	37,140	51,316	40,850
22	42,486	36,332	49,163	39,956
23	41,718	35,559	46,706	39,100
24	40,956	34,817	45,754	38,280
25	40,243	34,106	44,865	37,476
26	39,257	33,198	43,643	36,349
27	38,299	32,323	42,509	35,303
28	37,405	31,506	41,432	34,300
29	36,552	30,717	40,408	33,353
30	35,737	29,967	39,434	32,457
31	34,648	28,633	38,299	31,368
32	33,610	27,414	37,210	30,337
33	32,646	26,294	36,181	29,384
34	31,735	25,253	35,208	28,478

  

Issue Ages	Male		Female	
	NT	T	NT	T
35	30,862	-----	34,285	27,636
36	29,933	-----	33,325	26,751
37	29,057	-----	32,430	25,920
38	28,232	-----	31,569	25,132
39	27,442	-----	30,753	-----
40	26,705	-----	29,978	-----
41	25,558	-----	29,025	-----
42	-----	-----	28,121	-----
43	-----	-----	27,271	-----
44	-----	-----	26,480	-----
45	-----	-----	25,725	-----
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	-----	-----	-----	-----

\*NT stands for Non-Tobacco and \*T 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 20 pay Face amount for Monthly Premium of \$100.00

Issue Ages	Male		Female	
	Juvenile			
0	141,460		-----	
1	138,532		-----	
2	131,393		-----	
3	125,983		-----	
4	121,000		-----	
5	119,782		146,692	
6	115,269		139,616	
7	111,084		133,191	
8	107,192		127,331	
9	103,564		122,104	
10	100,173		117,161	
11	95,783		110,625	
12	91,840		104,780	
13	88,208		99,522	
14	84,786		94,766	
15	81,682		90,444	
	<b>NT*</b>	<b>T*</b>	<b>NT</b>	<b>T</b>
16	72,063	54,747	88,427	65,216
17	69,717	53,382	84,385	62,477
18	66,761	52,855	80,576	61,226
19	64,008	52,313	77,993	58,452
20	61,756	51,807	73,046	56,990
21	59,657	50,655	69,990	55,715
22	57,946	49,553	67,054	54,496
23	56,899	48,498	63,703	53,329
24	55,861	47,488	62,404	52,211
25	54,887	46,518	61,191	51,114
26	53,542	45,279	59,525	49,576
27	52,236	44,086	57,978	48,150
28	51,017	42,971	56,509	46,782
29	49,853	41,895	55,113	45,490
30	48,741	40,872	53,784	44,268
31	47,257	39,053	52,236	42,782
32	45,841	37,390	50,751	41,377
33	44,526	35,862	49,348	40,076
34	43,284	34,443	48,020	38,841

Issue Ages	Male		Female	
	NT	T	NT	T
35	42,093	33,143	46,762	37,692
36	40,825	31,738	45,452	36,485
37	39,632	30,456	44,232	35,353
38	38,506	29,266	43,058	34,278
39	37,429	28,165	41,945	33,277
40	36,423	27,151	40,888	32,332
41	34,858	25,429	39,588	31,120
42	33,422	-----	38,354	30,004
43	32,100	-----	37,195	28,957
44	30,878	-----	36,116	27,988
45	29,746	-----	35,087	27,082
46	28,427	-----	33,780	25,991
47	27,220	-----	32,568	-----
48	26,118	-----	31,440	-----
49	25,096	-----	30,387	-----
50	-----	-----	29,411	-----
51	-----	-----	27,843	-----
52	-----	-----	26,440	-----
53	-----	-----	25,172	-----
54	-----	-----	-----	-----
55	-----	-----	-----	-----
56	-----	-----	-----	-----
57	-----	-----	-----	-----
58	-----	-----	-----	-----
59	-----	-----	-----	-----
60	-----	-----	-----	-----
61	-----	-----	-----	-----
62	-----	-----	-----	-----
63	-----	-----	-----	-----
64	-----	-----	-----	-----
65	-----	-----	-----	-----
66	-----	-----	-----	-----
67	-----	-----	-----	-----
68	-----	-----	-----	-----
69	-----	-----	-----	-----
70	-----	-----	-----	-----

\*NT stands for Non-Tobacco and \*T 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 20 pay Face amount for Monthly Premium of \$125.00**

Issue Ages	Male		Female	
	Juvenile			
0	----	----	----	----
1	----	----	----	----
2	----	----	----	----
3	----	----	----	----
4	----	----	----	----
5	----	----	----	----
6	146,024	----	----	----
7	140,723	----	----	----
8	135,792	----	----	----
9	131,196	----	----	----
10	126,900	148,421	148,421	148,421
11	121,339	140,141	140,141	140,141
12	116,344	132,736	132,736	132,736
13	111,743	126,075	126,075	126,075
14	107,408	120,050	120,050	120,050
15	103,476	114,575	114,575	114,575
	NT*	T*	NT	T
16	91,290	69,354	112,020	82,617
17	88,318	67,625	106,900	79,146
18	84,574	66,958	102,074	77,562
19	81,086	66,271	98,803	74,048
20	78,233	65,629	92,535	72,196
21	75,575	64,170	88,664	70,581
22	73,407	62,775	84,944	69,036
23	72,081	61,438	80,700	67,558
24	70,765	60,158	79,054	66,141
25	69,532	58,930	77,518	64,752
26	67,828	57,360	75,406	62,804
27	66,174	55,848	73,447	60,996
28	64,629	54,437	71,586	59,264
29	63,155	53,073	69,818	57,628
30	61,746	51,777	68,135	56,079
31	59,866	49,473	66,174	54,197
32	58,072	47,366	64,292	52,417
33	56,406	45,431	62,514	50,769
34	54,833	43,633	60,832	49,204

Issue Ages	Male		Female	
	NT	T	NT	T
35	53,324	41,986	59,238	47,749
36	51,718	40,206	57,579	46,220
37	50,206	38,582	56,033	44,786
38	48,779	37,074	54,546	43,424
39	47,415	35,680	53,136	42,155
40	46,141	34,395	51,797	40,959
41	44,159	32,214	50,150	39,423
42	42,339	30,294	48,587	38,009
43	40,664	28,589	47,119	36,683
44	39,116	27,061	45,752	35,456
45	37,682	25,692	44,448	34,308
46	36,011	----	42,794	32,926
47	34,483	----	41,258	31,651
48	33,087	----	39,828	30,464
49	31,792	----	38,495	29,369
50	30,594	----	37,258	28,350
51	29,098	----	35,272	27,044
52	27,747	----	33,495	25,859
53	26,511	----	31,889	----
54	25,380	----	30,423	----
55	----	----	29,092	----
56	----	----	27,673	----
57	----	----	26,382	----
58	----	----	25,210	----
59	----	----	----	----
60	----	----	----	----
61	----	----	----	----
62	----	----	----	----
63	----	----	----	----
64	----	----	----	----
65	----	----	----	----
66	----	----	----	----
67	----	----	----	----
68	----	----	----	----
69	----	----	----	----
70	----	----	----	----

\*NT stands for Non-Tobacco and \*T 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 20 pay Face amount for Monthly Premium of \$150.00**

Issue Ages	Male		Female	
	Juvenile			
0	----	----	----	----
1	----	----	----	----
2	----	----	----	----
3	----	----	----	----
4	----	----	----	----
5	----	----	----	----
6	----	----	----	----
7	----	----	----	----
8	----	----	----	----
9	----	----	----	----
10	----	----	----	----
11	146,894	----	----	----
12	140,847	----	----	----
13	135,278	----	----	----
14	130,030	----	145,335	----
15	125,269	----	138,706	----
	NT*	T*	NT	T
16	110,517	83,961	135,614	100,017
17	106,919	81,868	129,415	95,815
18	102,386	81,060	123,573	93,898
19	98,164	80,228	119,612	89,644
20	94,710	79,452	112,024	87,402
21	91,492	77,686	107,338	85,446
22	88,868	75,996	102,835	83,576
23	87,262	74,378	97,696	81,787
24	85,669	72,828	95,704	80,072
25	84,176	71,341	93,844	78,390
26	82,114	69,441	91,288	76,031
27	80,111	67,611	88,916	73,843
28	78,241	65,902	86,664	71,746
29	76,456	64,252	84,523	69,765
30	74,751	62,682	82,485	67,891
31	72,475	59,893	80,111	65,612
32	70,303	57,342	77,833	63,457
33	68,286	54,999	75,681	61,462
34	66,381	52,823	73,645	59,567

Issue Ages	Male		Female	
	NT	T	NT	T
35	64,555	50,829	71,715	57,806
36	62,610	48,674	69,706	55,955
37	60,780	46,708	67,835	54,218
38	59,053	44,883	66,034	52,569
39	57,402	43,195	64,327	51,034
40	55,860	41,640	62,706	49,585
41	53,459	38,999	60,712	47,726
42	51,257	36,674	58,821	46,015
43	49,229	34,610	57,043	44,410
44	47,355	32,760	55,389	42,924
45	45,619	31,103	53,810	41,534
46	43,596	29,697	51,807	39,861
47	41,745	28,408	49,947	38,317
48	40,055	27,230	48,217	36,880
49	38,488	26,142	46,602	35,555
50	37,038	25,142	45,105	34,321
51	35,227	----	42,701	32,740
52	33,591	----	40,550	31,305
53	32,094	----	38,605	29,985
54	30,725	----	36,830	28,771
55	29,468	----	35,219	27,652
56	28,020	----	33,502	26,437
57	26,712	----	31,938	25,324
58	25,521	----	30,520	----
59	----	----	29,222	----
60	----	----	28,025	----
61	----	----	26,522	----
62	----	----	25,169	----
63	----	----	----	----
64	----	----	----	----
65	----	----	----	----
66	----	----	----	----
67	----	----	----	----
68	----	----	----	----
69	----	----	----	----
70	----	----	----	----

\*NT stands for Non-Tobacco and \*T 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 SI 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	Male		Female	
	Juvenile			
0	6.58		4.31	
1	6.79		5.34	
2	7.14		5.62	
3	7.37		5.92	
4	7.59		6.23	
5	7.83		6.58	
6	8.06		6.87	
7	8.29		7.15	
8	8.52		7.44	
9	8.75		7.73	
10	8.98		8.01	
11	9.29		8.31	
12	9.61		8.61	
13	9.93		8.91	
14	10.25		9.21	
15	10.57		9.51	
	NT*	T*	NT	T
16	8.19	10.94	7.69	9.84
17	8.38	11.30	7.90	10.18
18	8.57	11.67	8.11	10.51
19	8.76	12.03	8.32	10.85
20	8.95	12.40	8.53	11.18
21	9.14	12.70	8.74	11.46
22	9.33	13.01	8.95	11.74
23	9.52	13.31	9.16	12.02
24	9.71	13.62	9.36	12.30
25	9.90	13.92	9.57	12.58
26	10.18	14.34	9.87	13.01
27	10.45	14.76	10.16	13.43
28	10.73	15.17	10.45	13.86
29	11.00	15.59	10.74	14.28
30	11.28	16.01	11.04	14.71
31	11.67	16.81	11.40	15.26
32	12.05	17.61	11.76	15.82
33	12.44	18.41	12.13	16.37
34	12.83	19.21	12.49	16.93

Issue Ages	Male		Female	
	NT	T	NT	T
35	13.22	20.01	12.86	17.48
36	13.66	20.95	13.26	18.10
37	14.10	21.88	13.66	18.72
38	14.55	22.82	14.06	19.34
39	14.99	23.75	14.46	19.96
40	15.44	24.69	14.86	20.58
41	16.17	26.44	15.39	21.42
42	16.91	28.19	15.92	22.27
43	17.65	29.93	16.45	23.11
44	18.39	31.68	16.98	23.96
45	19.13	33.43	17.51	24.80
46	20.06	35.08	18.23	25.89
47	21.00	36.72	18.95	26.99
48	21.93	38.37	19.67	28.08
49	22.87	40.01	20.40	29.18
50	23.80	41.66	21.12	30.27
51	25.08	43.72	22.37	31.79
52	26.36	45.77	23.62	33.31
53	27.64	47.83	24.86	34.83
54	28.91	49.88	26.11	36.35
55	30.19	51.94	27.36	37.87
56	31.80	55.25	28.83	39.66
57	33.42	58.56	30.29	41.45
58	35.03	61.86	31.76	43.25
59	36.64	65.17	33.22	45.04
60	38.25	68.48	34.69	46.83
61	40.55	72.96	36.72	50.39
62	42.84	77.44	38.76	53.94
63	45.14	81.92	40.79	57.50
64	47.43	86.40	42.83	61.06
65	49.73	90.87	44.86	64.61
66	53.47	94.34	48.29	68.79
67	57.21	97.80	51.71	72.97
68	60.95	101.27	55.13	77.15
69	64.69	104.73	58.55	81.33
70	68.43	108.20	61.98	85.51

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

\*NT stands for Non-Tobacco and \*T stands for Tobacco

**Foresters Whole Life SI Pay 100 Monthly Premium for Face amount \$50,000**

Issue Ages	Male		Female	
	Juvenile			
0	35.09		25.16	
1	36.01		29.66	
2	37.54		30.89	
3	38.54		32.20	
4	39.51		33.56	
5	40.56		35.09	
6	41.56		36.36	
7	42.57		37.58	
8	43.58		38.85	
9	44.58		40.12	
10	45.59		41.34	
11	46.94		42.66	
12	48.34		43.97	
13	49.74		45.28	
14	51.14		46.59	
15	52.54		47.91	
	NT*	T*	NT	T
16	42.13	54.16	39.94	49.35
17	42.96	55.74	40.86	50.84
18	43.79	57.36	41.78	52.28
19	44.63	58.93	42.70	53.77
20	45.46	60.55	43.62	55.21
21	46.29	61.86	44.54	56.44
22	47.12	63.22	45.46	57.66
23	47.95	64.53	46.38	58.89
24	48.78	65.89	47.25	60.11
25	49.61	67.20	48.17	61.34
26	50.84	69.04	49.48	63.22
27	52.02	70.88	50.75	65.06
28	53.24	72.67	52.02	66.94
29	54.43	74.51	53.29	68.78
30	55.65	76.34	54.60	70.66
31	57.36	79.84	56.18	73.06
32	59.02	83.34	57.75	75.51
33	60.73	86.84	59.37	77.92
34	62.43	90.34	60.94	80.37

  

Issue Ages	Male		Female	
	NT	T	NT	T
35	64.14	93.84	62.56	82.78
36	66.06	97.96	64.31	85.49
37	67.99	102.03	66.06	88.20
38	69.96	106.14	67.81	90.91
39	71.88	110.21	69.56	93.63
40	73.85	114.32	71.31	96.34
41	77.04	121.98	73.63	100.01
42	80.28	129.63	75.95	103.73
43	83.52	137.24	78.27	107.41
44	86.76	144.90	80.59	111.13
45	89.99	152.56	82.91	114.80
46	94.06	159.78	86.06	119.57
47	98.18	166.95	89.21	124.38
48	102.24	174.17	92.36	129.15
49	106.36	181.34	95.55	133.96
50	110.43	188.56	98.70	138.73
51	116.03	197.58	104.17	145.38
52	121.63	206.54	109.64	152.03
53	127.23	215.56	115.06	158.68
54	132.78	224.53	120.53	165.33
55	138.38	233.54	126.00	171.98
56	145.43	248.02	132.43	179.81
57	152.51	262.50	138.82	187.64
58	159.56	276.94	145.25	195.52
59	166.60	291.42	151.64	203.35
60	173.64	305.90	158.07	211.18
61	183.71	325.50	166.95	226.76
62	193.73	345.10	175.88	242.29
63	203.79	364.70	184.76	257.86
64	213.81	384.30	193.68	273.44
65	223.87	403.86	202.56	288.97
66	240.23	419.04	217.57	307.26
67	256.59	434.18	232.53	325.54
68	272.96	449.36	247.49	343.83
69	289.32	464.49	262.46	362.12
70	305.68	479.68	277.46	380.41

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.  
 \*NT stands for Non-Tobacco and \*T stands for Tobacco

**Foresters Whole Life SI Pay 100 Monthly Premium for Face amount \$100,000**

Issue Ages	Male		Female		Issue Ages	Male		Female	
	Juvenile					NT	T	NT	T
0	63.88			44.01	35	121.98	181.39	118.83	159.25
1	65.71			53.03	36	125.83	189.61	122.33	164.68
2	68.78			55.48	37	129.68	197.75	125.83	170.10
3	70.79			58.10	38	133.61	205.98	129.33	175.53
4	72.71			60.81	39	137.46	214.11	132.83	180.95
5	74.81			63.88	40	141.40	222.34	136.33	186.38
6	76.83			66.41	41	147.79	237.65	140.96	193.73
7	78.84			68.86	42	154.26	252.96	145.60	201.16
8	80.85			71.40	43	160.74	268.19	150.24	208.51
9	82.86			73.94	44	167.21	283.50	154.88	215.95
10	84.88			76.39	45	173.69	298.81	159.51	223.30
11	87.59			79.01	46	181.83	313.25	165.81	232.84
12	90.39			81.64	47	190.05	327.60	172.11	242.46
13	93.19			84.26	48	198.19	342.04	178.41	252.00
14	95.99			86.89	49	206.41	356.39	184.80	261.63
15	98.79			89.51	50	214.55	370.83	191.10	271.16
	<b>NT*</b>	<b>T*</b>	<b>NT</b>	<b>T</b>	51	225.75	388.85	202.04	284.46
16	77.96	102.03	73.59	92.40	52	236.95	406.79	212.98	297.76
17	79.63	105.18	75.43	95.38	53	248.15	424.81	223.83	311.06
18	81.29	108.41	77.26	98.26	54	259.26	442.75	234.76	324.36
19	82.95	111.56	79.10	101.24	55	270.46	460.78	245.70	337.66
20	84.61	114.80	80.94	104.13	56	284.55	489.74	258.56	353.33
21	86.28	117.43	82.78	106.58	57	298.73	518.70	271.34	368.99
22	87.94	120.14	84.61	109.03	58	312.81	547.58	284.20	384.74
23	89.60	122.76	86.45	111.48	59	326.90	576.54	296.98	400.40
24	91.26	125.48	88.20	113.93	60	340.99	605.50	309.84	416.06
25	92.93	128.10	90.04	116.38	61	361.11	644.70	327.60	447.21
26	95.38	131.78	92.66	120.14	62	381.15	683.90	345.45	478.28
27	97.74	135.45	95.20	123.81	63	401.28	723.10	363.21	509.43
28	100.19	139.04	97.74	127.58	64	421.31	762.30	381.06	540.58
29	102.55	142.71	100.28	131.25	65	441.44	801.41	398.83	571.64
30	105.00	146.39	102.90	135.01	66	474.16	831.78	428.84	608.21
31	108.41	153.39	106.05	139.83	67	506.89	862.05	458.76	644.79
32	111.74	160.39	109.20	144.73	68	539.61	892.41	488.69	681.36
33	115.15	167.39	112.44	149.54	69	572.34	922.69	518.61	717.94
34	118.56	174.39	115.59	154.44	70	605.06	953.05	548.63	754.51

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.  
 \*NT stands for Non-Tobacco and \*T stands for Tobacco

**Foresters Whole Life SI Pay 100 Monthly Premium for Face amount \$150,000**

Issue Ages	Male		Female	
	Juvenile			
0	92.66		62.87	
1	95.42		76.39	
2	100.01		80.06	
3	103.03		84.00	
4	105.92		88.07	
5	109.07		92.66	
6	112.09		96.47	
7	115.11		100.14	
8	118.13		103.95	
9	121.14		107.76	
10	124.16		111.43	
11	128.23		115.37	
12	132.43		119.31	
13	136.63		123.24	
14	140.83		127.18	
15	145.03		131.12	
	NT*	T*	NT	T
16	113.79	149.89	107.23	135.45
17	116.29	154.61	109.99	139.91
18	118.78	159.47	112.74	144.24
19	121.28	164.19	115.50	148.71
20	123.77	169.05	118.26	153.04
21	126.26	172.99	121.01	156.71
22	128.76	177.06	123.77	160.39
23	131.25	180.99	126.53	164.06
24	133.74	185.06	129.15	167.74
25	136.24	189.00	131.91	171.41
26	139.91	194.51	135.84	177.06
27	143.46	200.03	139.65	182.57
28	147.13	205.41	143.46	188.21
29	150.68	210.92	147.26	193.73
30	154.35	216.43	151.20	199.37
31	159.47	226.93	155.93	206.59
32	164.46	237.43	160.65	213.94
33	169.58	247.93	165.51	221.16
34	174.69	258.43	170.23	228.51

  

Issue Ages	Male		Female	
	NT	T	NT	T
35	179.81	268.93	175.09	235.73
36	185.59	281.27	180.34	243.86
37	191.36	293.48	185.59	252.00
38	197.27	305.81	190.84	260.14
39	203.04	318.02	196.09	268.28
40	208.95	330.36	201.34	276.41
41	218.53	353.33	208.29	287.44
42	228.24	376.29	215.25	298.59
43	237.96	399.13	222.21	309.62
44	247.67	422.10	229.16	320.78
45	257.38	445.07	236.12	331.80
46	269.59	466.73	245.57	346.11
47	281.93	488.25	255.02	360.54
48	294.13	509.91	264.47	374.85
49	306.47	531.43	274.05	389.29
50	318.68	553.09	283.50	403.59
51	335.48	580.13	299.91	423.54
52	352.28	607.03	316.31	443.49
53	369.08	634.07	332.59	463.44
54	385.74	660.98	348.99	483.39
55	402.54	688.01	365.40	503.34
56	423.68	731.46	384.69	526.84
57	444.94	774.90	403.86	550.33
58	466.07	818.21	423.15	573.96
59	487.20	861.66	442.31	597.45
60	508.33	905.10	461.61	620.94
61	538.52	963.90	488.25	667.67
62	568.58	1022.70	515.03	714.26
63	598.76	1081.50	541.67	760.99
64	628.82	1140.30	568.44	807.71
65	659.01	1198.97	595.09	854.31
66	708.09	1244.51	640.11	909.17
67	757.18	1289.93	684.99	964.03
68	806.27	1335.47	729.88	1018.89
69	855.36	1380.88	774.77	1073.76
70	904.44	1426.43	819.79	1128.62

Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.  
 \*NT stands for Non-Tobacco and \*T stands for Tobacco

**Foresters Whole Life SI Pay 100 Monthly Premium for Face amount \$200,000**

Issue Ages	Male		Female	
	Juvenile			
0	----	----	----	----
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	NT*	T*	NT	T
16	149.63	197.75	140.88	178.50
17	152.95	204.05	144.55	184.45
18	156.28	210.53	148.23	190.23
19	159.60	216.83	151.90	196.18
20	162.93	223.30	155.58	201.95
21	166.25	228.55	159.25	206.85
22	169.58	233.98	162.93	211.75
23	172.90	239.23	166.60	216.65
24	176.23	244.65	170.10	221.55
25	179.55	249.90	173.78	226.45
26	184.45	257.25	179.03	233.98
27	189.18	264.60	184.10	241.33
28	194.08	271.78	189.18	248.85
29	198.80	279.13	194.25	256.20
30	203.70	286.48	199.50	263.73
31	210.53	300.48	205.80	273.35
32	217.18	314.48	212.10	283.15
33	224.00	328.48	218.58	292.78
34	230.83	342.48	224.88	302.58

  

Issue Ages	Male		Female	
	NT	T	NT	T
35	237.65	356.48	231.35	312.20
36	245.35	372.93	238.35	323.05
37	253.05	389.20	245.35	333.90
38	260.93	405.65	252.35	344.75
39	268.63	421.93	259.35	355.60
40	276.50	438.38	266.35	366.45
41	289.28	469.00	275.63	381.15
42	302.23	499.63	284.90	396.03
43	315.18	530.08	294.18	410.73
44	328.13	560.70	303.45	425.60
45	341.08	591.33	312.73	440.30
46	357.35	620.20	325.33	459.38
47	373.80	648.90	337.93	478.63
48	390.08	677.78	350.53	497.70
49	406.53	706.48	363.30	516.95
50	422.80	735.35	375.90	536.03
51	445.20	771.40	397.78	562.63
52	467.60	807.28	419.65	589.23
53	490.00	843.33	441.35	615.83
54	512.23	879.20	463.23	642.43
55	534.63	915.25	485.10	669.03
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Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.

\*NT stands for Non-Tobacco and \*T 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 SI Pay 100 Monthly Premium for Face amount \$250,000**

Issue Ages	Male		Female	
	Juvenile			
0	----	----	----	----
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13	----	----	----	----
14	----	----	----	----
15	----	----	----	----
	NT*	T*	NT	T
16	185.46	245.61	174.52	221.55
17	189.61	253.49	179.11	228.99
18	193.77	261.58	183.71	236.21
19	197.93	269.46	188.30	243.64
20	202.08	277.55	192.89	250.86
21	206.24	284.11	197.49	256.99
22	210.39	290.89	202.08	263.11
23	214.55	297.46	206.68	269.24
24	218.71	304.24	211.05	275.36
25	222.86	310.80	215.64	281.49
26	228.99	319.99	222.21	290.89
27	234.89	329.18	228.55	300.08
28	241.02	338.14	234.89	309.49
29	246.93	347.33	241.24	318.68
30	253.05	356.52	247.80	328.08
31	261.58	374.02	255.68	340.11
32	269.89	391.52	263.55	352.36
33	278.43	409.02	271.64	364.39
34	286.96	426.52	279.52	376.64

  

Issue Ages	Male		Female	
	NT	T	NT	T
35	295.49	444.02	287.61	388.68
36	305.11	464.58	296.36	402.24
37	314.74	484.93	305.11	415.80
38	324.58	505.49	313.86	429.36
39	334.21	525.83	322.61	442.93
40	344.05	546.39	331.36	456.49
41	360.02	584.68	342.96	474.86
42	376.21	622.96	354.55	493.46
43	392.39	661.02	366.14	511.83
44	408.58	699.30	377.74	530.43
45	424.77	737.58	389.33	548.80
46	445.11	773.68	405.08	572.64
47	465.68	809.55	420.83	596.71
48	486.02	845.64	436.58	620.55
49	506.58	881.52	452.55	644.61
50	526.93	917.61	468.30	668.46
51	554.93	962.68	495.64	701.71
52	582.93	1007.52	522.99	734.96
53	610.93	1052.58	550.11	768.21
54	638.71	1097.43	577.46	801.46
55	666.71	1142.49	604.80	834.71
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Any Monthly Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.

\*NT stands for Non-Tobacco and \*T 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 SI Pay 100 Face amount for Monthly Premium of \$50.00**

Issue Ages	Male		Female	
	Juvenile			
0	75,900		115,876	
1	73,553		93,525	
2	69,947		88,866	
3	67,765		84,362	
4	65,800		80,165	
5	63,783		75,900	
6	61,963		72,697	
7	60,244		69,850	
8	58,618		67,127	
9	57,077		64,609	
10	55,615		62,350	
11	53,759		60,099	
12	51,969		58,005	
13	50,294		56,052	
14	48,724		54,226	
15	47,249		52,516	
	NT*	T*	NT	T
16	60,980	45,651	64,945	50,754
17	59,597	44,197	63,218	49,059
18	58,276	42,795	61,581	47,519
19	57,012	41,515	60,027	46,030
20	55,802	40,276	58,549	44,671
21	54,642	39,325	57,142	43,580
22	53,529	38,388	55,802	42,540
23	52,460	37,522	54,522	41,549
24	51,434	36,668	53,357	40,603
25	50,447	35,878	52,186	39,700
26	49,059	34,827	50,600	38,388
27	47,792	33,836	49,156	37,187
28	46,545	32,922	47,792	36,033
29	45,402	32,035	46,501	34,973
30	44,275	31,194	45,238	33,951
31	42,795	29,710	43,809	32,727
32	41,446	28,360	42,468	31,569
33	40,146	27,128	41,173	30,508
34	38,926	25,998	39,986	29,499

Issue Ages	Male		Female	
	NT	T	NT	T
35	37,778	-----	38,835	28,571
36	36,561	-----	37,664	27,592
37	35,420	-----	36,561	26,678
38	34,324	-----	35,521	25,823
39	33,317	-----	34,538	25,021
40	32,346	-----	33,608	-----
41	30,886	-----	32,451	-----
42	29,534	-----	31,371	-----
43	28,296	-----	30,360	-----
44	27,157	-----	29,412	-----
45	26,107	-----	28,522	-----
46	-----	-----	27,395	-----
47	-----	-----	26,355	-----
48	-----	-----	25,390	-----
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\*NT stands for Non-Tobacco and \*T 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 SI Pay 100 Face amount for Monthly Premium of \$75.00**

Issue Ages	Male		Female	
	Juvenile			
0	119,322		----	
1	115,632		147,030	
2	109,963		139,705	
3	106,532		132,625	
4	103,444		126,026	
5	100,273		119,322	
6	97,412		114,285	
7	94,709		109,810	
8	92,152		105,529	
9	89,730		101,570	
10	87,432		98,020	
11	84,514		94,481	
12	81,700		91,189	
13	79,067		88,119	
14	76,599		85,248	
15	74,280		82,559	
	NT*	T*	NT	T
16	95,866	71,768	102,099	79,790
17	93,692	69,481	99,385	77,126
18	91,615	67,278	96,811	74,704
19	89,628	65,265	94,368	72,363
20	87,725	63,317	92,044	70,227
21	85,901	61,822	89,833	68,511
22	84,152	60,349	87,725	66,877
23	82,472	58,988	85,714	65,319
24	80,859	57,646	83,882	63,832
25	79,307	56,403	82,042	62,411
26	77,126	54,751	79,548	60,349
27	75,133	53,193	77,277	58,461
28	73,172	51,756	75,133	56,648
29	71,376	50,361	73,104	54,981
30	69,604	49,040	71,118	53,374
31	67,278	46,706	68,872	51,451
32	65,157	44,585	66,763	49,629
33	63,114	42,647	64,727	47,962
34	61,195	40,871	62,861	46,375

Issue Ages	Male		Female	
	NT	T	NT	T
35	59,390	39,237	61,053	44,916
36	57,477	37,476	59,211	43,378
37	55,683	35,884	57,477	41,941
38	53,961	34,405	55,842	40,596
39	52,377	33,058	54,297	39,335
40	50,851	31,800	52,835	38,150
41	48,555	29,695	51,016	36,654
42	46,430	27,851	49,318	35,255
43	44,484	26,232	47,729	33,974
44	42,694	-----	46,239	32,768
45	41,042	-----	44,839	31,658
46	39,139	-----	43,068	30,326
47	37,387	-----	41,432	29,090
48	35,802	-----	39,915	27,960
49	34,330	-----	38,487	26,906
50	32,989	-----	37,175	25,937
51	31,305	-----	35,098	-----
52	29,785	-----	33,240	-----
53	28,406	-----	31,582	-----
54	27,158	-----	30,070	-----
55	26,006	-----	28,696	-----
56	-----	-----	27,233	-----
57	-----	-----	25,920	-----
58	-----	-----	-----	-----
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66	-----	-----	-----	-----
67	-----	-----	-----	-----
68	-----	-----	-----	-----
69	-----	-----	-----	-----
70	-----	-----	-----	-----

\*NT stands for Non-Tobacco and \*T 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 SI Pay 100 Face amount for Monthly Premium of \$100.00**

Issue Ages	Male		Female	
	Juvenile			
0	----	----	----	----
1	----	----	----	----
2	149,979	----	----	----
3	145,299	----	----	----
4	141,087	----	----	----
5	136,763	----	----	----
6	132,860	----	----	----
7	129,174	149,770	----	----
8	125,687	143,932	----	----
9	122,383	138,532	----	----
10	119,249	133,690	----	----
11	115,269	128,863	----	----
12	111,431	124,373	----	----
13	107,840	120,185	----	----
14	104,473	116,271	----	----
15	101,310	112,603	----	----
	NT*	T*	NT	T
16	130,751	97,884	139,253	108,826
17	127,787	94,766	135,551	105,192
18	124,954	91,761	132,041	101,889
19	122,243	89,015	128,708	98,696
20	119,648	86,359	125,540	95,783
21	117,161	84,319	122,523	93,443
22	114,775	82,310	119,648	91,214
23	112,484	80,455	116,905	89,089
24	110,283	78,623	114,407	87,061
25	108,167	76,929	111,897	85,123
26	105,192	74,676	108,496	82,310
27	102,474	72,551	105,399	79,736
28	99,800	70,590	102,474	77,262
29	97,350	68,688	99,707	74,989
30	94,934	66,886	96,997	72,797
31	91,761	63,703	93,934	70,174
32	88,867	60,809	91,059	67,690
33	86,081	58,167	88,281	65,415
34	83,465	55,744	85,737	63,252

Issue Ages	Male		Female	
	NT	T	NT	T
35	81,002	53,516	83,270	61,261
36	78,393	51,114	80,758	59,163
37	75,947	48,942	78,393	57,203
38	73,598	46,926	76,163	55,370
39	71,438	45,088	74,056	53,650
40	69,356	43,372	72,063	52,033
41	66,224	40,501	69,581	49,993
42	63,326	37,987	67,264	48,085
43	60,671	35,778	65,097	46,337
44	58,230	33,802	63,065	44,693
45	55,977	32,032	61,156	43,179
46	53,382	30,526	58,741	41,361
47	50,993	29,162	56,509	39,676
48	48,830	27,908	54,441	38,135
49	46,823	26,764	52,492	36,698
50	44,993	25,704	50,703	35,376
51	42,697	----	47,870	33,685
52	40,624	----	45,336	32,148
53	38,743	----	43,075	30,745
54	37,041	----	41,013	29,459
55	35,470	----	39,139	28,277
56	33,674	----	37,143	27,000
57	32,042	----	35,353	25,834
58	30,569	----	33,717	----
59	29,226	----	32,235	----
60	27,996	----	30,869	----
61	26,408	----	29,162	----
62	----	----	27,627	----
63	----	----	26,252	----
64	----	----	25,002	----
65	----	----	----	----
66	----	----	----	----
67	----	----	----	----
68	----	----	----	----
69	----	----	----	----
70	----	----	----	----

\*NT stands for Non-Tobacco and \*T 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 SI Pay 100 Face amount for Monthly Premium of \$125.00**

Issue Ages	Male		Female	
	Juvenile			
0	----	----	----	----
1	----	----	----	----
2	----	----	----	----
3	----	----	----	----
4	----	----	----	----
5	----	----	----	----
6	----	----	----	----
7	----	----	----	----
8	----	----	----	----
9	----	----	----	----
10	----	----	----	----
11	146,024	----	----	----
12	141,162	----	----	----
13	136,613	----	----	----
14	132,348	147,293	----	----
15	128,341	142,646	----	----
	NT*	T*	NT	T
16	165,637	124,001	176,407	137,862
17	161,882	120,050	171,717	133,258
18	158,293	116,244	167,271	129,074
19	154,859	112,765	163,049	125,029
20	151,572	109,400	159,035	121,339
21	148,421	106,816	155,214	118,374
22	145,398	104,271	151,572	115,551
23	142,496	101,921	148,097	112,859
24	139,708	99,601	144,932	110,290
25	137,027	97,454	141,752	107,835
26	133,258	94,600	137,443	104,271
27	129,815	91,908	133,520	101,010
28	126,427	89,424	129,815	97,876
29	123,324	87,015	126,310	94,997
30	120,263	84,732	122,877	92,221
31	116,244	80,700	118,997	88,897
32	112,578	77,034	115,354	85,750
33	109,049	73,686	111,836	82,869
34	105,734	70,617	108,612	80,128

Issue Ages	Male		Female	
	NT	T	NT	T
35	102,615	67,794	105,487	77,607
36	99,309	64,752	102,305	74,948
37	96,210	62,000	99,309	72,466
38	93,235	59,446	96,484	70,143
39	90,498	57,118	93,815	67,964
40	87,860	54,944	91,290	65,916
41	83,894	51,307	88,146	63,331
42	80,223	48,122	85,211	60,914
43	76,859	45,324	82,466	58,700
44	73,766	42,821	79,892	56,618
45	70,913	40,579	77,474	54,700
46	67,625	38,670	74,414	52,397
47	64,598	36,943	71,586	50,262
48	61,859	35,355	68,966	48,310
49	59,316	33,905	66,498	46,489
50	56,998	32,562	64,231	44,815
51	54,089	31,028	60,642	42,672
52	51,463	29,638	57,433	40,725
53	49,080	28,362	54,568	38,948
54	46,923	27,196	51,956	37,319
55	44,934	26,118	49,582	35,821
56	42,659	----	47,054	34,205
57	40,591	----	44,786	32,727
58	38,725	----	42,713	31,365
59	37,024	----	40,835	30,119
60	35,465	----	39,105	28,967
61	33,454	----	36,943	26,921
62	31,665	----	34,999	25,149
63	30,052	----	33,257	----
64	28,601	----	31,673	----
65	27,278	----	30,240	----
66	25,370	----	28,092	----
67	----	----	26,234	----
68	----	----	----	----
69	----	----	----	----
70	----	----	----	----

\*NT stands for Non-Tobacco and \*T 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 SI Pay 100 Face amount for Monthly Premium of \$150.00**

Issue Ages	Male		Female	
	Juvenile			
0	----	----	----	----
1	----	----	----	----
2	----	----	----	----
3	----	----	----	----
4	----	----	----	----
5	----	----	----	----
6	----	----	----	----
7	----	----	----	----
8	----	----	----	----
9	----	----	----	----
10	----	----	----	----
11	----	----	----	----
12	----	----	----	----
13	----	----	----	----
14	----	----	----	----
15	----	----	----	----
	NT*	T*	NT	T
16	200,523	150,117	213,561	166,898
17	195,976	145,335	207,884	161,324
18	191,631	140,727	202,501	156,259
19	187,475	136,515	197,390	151,362
20	183,495	132,442	192,530	146,894
21	179,681	129,313	187,904	143,305
22	176,022	126,232	183,495	139,888
23	172,509	123,387	179,288	136,629
24	169,133	120,578	175,457	133,519
25	165,887	117,980	171,607	130,547
26	161,324	114,524	166,391	126,232
27	157,156	111,265	161,642	122,284
28	153,055	108,258	157,156	118,491
29	149,298	105,342	152,913	115,006
30	145,592	102,578	148,757	111,644
31	140,727	97,696	144,060	107,620
32	136,289	93,258	139,650	103,810
33	132,016	89,206	135,390	100,322
34	128,003	85,491	131,488	97,004

Issue Ages	Male		Female	
	NT	T	NT	T
35	124,227	82,073	127,704	93,952
36	120,225	78,390	123,852	90,734
37	116,474	75,058	120,225	87,728
38	112,871	71,966	116,805	84,916
39	109,558	69,148	113,574	82,278
40	106,365	66,516	110,517	79,800
41	101,563	62,113	106,711	76,670
42	97,119	58,257	103,158	73,744
43	93,047	54,870	99,834	71,063
44	89,303	51,839	96,718	68,542
45	85,848	49,126	93,791	66,221
46	81,868	46,815	90,086	63,433
47	78,204	44,724	86,664	60,847
48	74,887	42,801	83,491	58,485
49	71,809	41,046	80,504	56,281
50	69,003	39,421	77,759	54,254
51	65,481	37,563	73,414	51,660
52	62,302	35,881	69,529	49,303
53	59,416	34,335	66,061	47,151
54	56,806	32,924	62,898	45,179
55	54,398	31,618	60,025	43,366
56	51,644	29,724	56,964	41,409
57	49,140	28,044	54,218	39,620
58	46,882	26,548	51,709	37,971
59	44,822	25,200	49,436	36,462
60	42,935	----	47,341	35,069
61	40,500	----	44,724	32,591
62	38,335	----	42,370	30,446
63	36,382	----	40,261	28,561
64	34,625	----	38,344	26,896
65	33,024	----	36,609	25,418
66	30,714	----	34,008	----
67	28,706	----	31,759	----
68	26,944	----	29,789	----
69	25,387	----	28,049	----
70	----	----	26,497	----

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