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Minimum Premium, Certificate Fees & Modal Factors

Premium Mode	Minimum Premium	Certificate Fees	Modal Factors
Monthly (PAC)	\$10	\$6.13	0.0875
Quarterly	\$30	\$18.20	0.26
Semi-Annual	\$60	\$35.70	0.51
Annual	\$120	\$70.00	1.00

Note: MT has unisex rates: use male rates for all MT premium calculations

Premium Calculations

Example: 35-Year Old Male, Standard Non-Tobacco	
20-year Term	CTR: \$25,000
Face amount: \$100,000	ADR: \$100,000
Premium mode: Monthly	WPR: Yes

Follow these steps:

(Quotes are subject to verification on submission of your client's application)

1 Base Monthly Premium

- a) Face amount per \$1,000 of base certificate..... 100
- b) Multiply by the rate per 1,000..... x \$1.64
- c) Multiply by the modal factor..... x 0.0875
- d) Add the certificate fee..... + \$6.13

Base Monthly Premium..... = \$20.48

2 Waiver of Premium Rider (WPR) Premium

- a) Face amount per \$1,000 of base certificate..... 100
- b) Multiply by the rate per 1,000..... x \$0.27
- c) Multiply by the modal factor..... x 0.0875

WPR Monthly Premium..... = \$2.36

3 Children's Term Rider (CTR) Premium

- a) CTR amount per \$1,000 25
- b) Multiply by the monthly rate per 1,000..... x \$5.71
- c) Multiply by the modal factor..... x 0.0875

CTR Monthly Premium..... = \$12.49

4 Accidental Death Rider (ADR) Premium

- a) ADR amount per \$1,000..... 100
- b) Multiply by the rate per 1,000..... x \$0.79
- c) Multiply by the modal factor..... x 0.0875

ADR Monthly Premium..... = \$6.91

Total Monthly Premium (1+2+3+4)..... = \$42.24

Foresters Your Term Non-Medical 10-Year Term Premium Rate Table (per 1000)

Issue Ages	Male		Female	
	*STDNT	*STDT	*STDNT	*STDT
18	0.91	2.27	0.61	1.53
19	0.91	2.27	0.61	1.53
20	0.91	2.27	0.61	1.53
21	0.91	2.27	0.61	1.53
22	0.91	2.27	0.61	1.55
23	0.91	2.27	0.61	1.61
24	0.91	2.27	0.61	1.61
25	0.91	2.27	0.61	1.76
26	0.93	2.30	0.66	1.79
27	0.94	2.34	0.68	2.07
28	0.96	2.37	0.69	2.11
29	0.98	2.41	0.70	2.14
30	0.99	2.44	0.72	2.19
31	1.01	2.74	0.74	2.41
32	1.02	2.78	0.80	2.45
33	1.03	3.08	0.80	2.68
34	1.03	3.12	0.81	2.72
35	1.03	3.17	0.81	2.82
36	1.11	3.58	0.86	3.14
37	1.24	3.98	0.96	3.52
38	1.36	4.38	1.00	3.89
39	1.48	4.79	1.10	4.27
40	1.62	5.19	1.19	4.64
41	1.64	5.36	1.23	5.27
42	1.80	5.97	1.36	5.49
43	1.97	6.58	1.48	6.07
44	2.13	7.20	1.61	6.66
45	2.29	7.80	1.73	7.24
46	2.52	8.53	1.89	7.86
47	2.74	9.27	2.04	8.48
48	2.97	9.55	2.20	9.10
49	3.19	11.19	2.35	9.72
50	3.42	11.96	2.50	10.34
51	3.76	13.09	2.73	11.22
52	4.10	14.22	2.95	12.11
53	4.44	15.36	3.17	13.01
54	5.23	16.49	3.79	13.89
55	5.60	17.61	4.05	14.78
56	6.39	19.72	4.52	16.52
57	7.19	21.83	5.00	18.27
58	7.97	23.92	5.48	20.02
59	8.76	26.03	5.96	21.76
60	9.55	28.14	6.43	23.50
61	11.36	30.71	7.62	25.92
62	12.78	33.28	8.43	28.33
63	14.18	35.86	9.24	30.74
64	15.59	38.43	10.28	33.16
65	16.99	41.00	11.40	35.57
66	18.55	43.74	12.57	38.49
67	20.11	46.48	13.74	41.42
68	21.67	49.22	14.92	44.34
69	23.81	51.96	17.20	47.26
70	26.95	54.70	19.65	50.18
71	29.26	57.71	21.09	53.49
72	31.56	60.73	23.01	56.79
73	33.86	63.74	24.93	60.10
74	36.17	71.65	26.84	63.40
75	38.47	77.25	28.66	66.71
76	46.21	92.63	31.54	70.63
77	53.11	106.58	38.07	74.55
78	59.40	120.20	44.36	78.47
79	65.65	135.15	49.39	85.20
80	74.24	150.00	55.90	95.90

*STDNT stands for Standard Non-Tobacco and STDT stands for Tobacco

Note: The addition of an optional rider(s) will increase the minimum premium.

Foresters Your Term Non-Medical 15-Year Term Premium Rate Table (per 1000)

Issue Ages	Male		Female	
	*STDNT	*STDT	*STDNT	*STDT
18	1.05	2.67	0.75	1.80
19	1.12	2.67	0.75	1.80
20	1.19	2.67	0.75	1.80
21	1.19	2.67	0.75	1.80
22	1.19	2.67	0.75	1.82
23	1.19	2.67	0.75	1.89
24	1.19	2.67	0.75	1.89
25	1.19	2.67	0.75	2.07
26	1.22	2.71	0.82	2.11
27	1.24	2.75	0.84	2.44
28	1.26	2.79	0.85	2.48
29	1.28	2.84	0.87	2.52
30	1.30	2.87	0.88	2.57
31	1.33	3.22	0.91	2.84
32	1.34	3.27	0.99	2.88
33	1.35	3.62	0.99	3.15
34	1.35	3.67	1.00	3.20
35	1.35	3.73	1.00	3.31
36	1.45	4.21	1.06	3.70
37	1.62	4.68	1.18	4.14
38	1.78	5.16	1.23	4.57
39	1.94	5.63	1.36	5.02
40	2.12	6.11	1.47	5.45
41	2.16	6.31	1.83	6.20
42	2.36	7.02	2.02	6.45
43	2.58	7.74	2.20	7.15
44	2.79	8.47	2.40	7.83
45	3.00	9.18	2.58	8.52
46	3.30	10.03	2.81	9.24
47	3.59	10.91	3.04	9.98
48	3.89	11.24	3.27	10.71
49	4.18	13.17	3.50	11.44
50	4.49	14.07	3.72	12.17
51	4.93	15.40	4.06	13.20
52	5.37	16.73	4.39	14.25
53	5.88	18.07	4.84	15.31
54	6.86	19.39	5.64	16.34
55	7.34	20.72	6.02	17.39
56	8.37	23.20	6.73	19.43
57	9.42	25.68	7.45	21.49
58	10.45	28.14	8.15	23.55
59	11.48	30.63	8.87	25.60
60	12.52	33.10	9.58	27.65
61	15.88	35.75	10.97	30.33
62	17.85	38.40	12.13	33.00
63	19.81	41.05	13.30	35.68
64	21.78	43.70	14.80	38.36
65	23.73	46.35	16.42	41.04
66	25.73	49.41	18.35	44.05
67	27.72	52.47	20.29	47.05
68	29.71	55.53	22.23	50.06
69	31.70	58.59	24.16	53.06
70	33.69	61.65	26.10	56.07
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72	----	----	----	----
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*STDNT stands for Standard Non-Tobacco and STDT stands for Tobacco

Note: The addition of an optional rider(s) will increase the minimum premium.

Foresters Your Term Non-Medical 20-Year Term Premium Rate Table (per 1000)

Issue Ages	Male		Female	
	*STDNT	*STDT	*STDNT	*STDT
18	1.45	2.97	1.00	2.00
19	1.45	2.97	1.00	2.00
20	1.45	2.97	1.00	2.00
21	1.45	2.97	1.00	2.00
22	1.45	2.97	1.00	2.02
23	1.45	2.97	1.00	2.10
24	1.45	2.97	1.00	2.10
25	1.45	2.97	1.00	2.30
26	1.48	3.01	1.10	2.34
27	1.50	3.06	1.13	2.71
28	1.52	3.10	1.14	2.76
29	1.56	3.15	1.16	2.80
30	1.57	3.19	1.18	2.86
31	1.61	3.58	1.22	3.15
32	1.62	3.63	1.32	3.20
33	1.63	4.02	1.33	3.50
34	1.63	4.08	1.34	3.56
35	1.64	4.15	1.34	3.68
36	1.76	4.68	1.55	4.11
37	1.96	5.20	1.72	4.60
38	2.16	5.73	1.79	5.08
39	2.35	6.26	1.95	5.58
40	2.57	6.79	2.09	6.06
41	2.70	7.01	2.61	6.89
42	2.86	7.80	2.73	7.17
43	3.13	8.60	2.91	7.94
44	3.38	9.41	3.09	8.70
45	3.64	10.20	3.39	9.47
46	3.99	11.15	3.75	10.27
47	4.35	12.12	4.05	11.09
48	4.71	12.49	4.36	11.90
49	5.07	14.63	4.66	12.71
50	5.43	15.55	5.14	13.52
51	5.97	17.11	5.47	14.67
52	6.73	18.59	5.92	15.83
53	7.30	20.08	6.38	17.01
54	8.30	21.55	7.08	18.16
55	8.89	23.02	7.41	19.32
56	10.50	25.78	8.97	21.59
57	11.81	28.53	9.93	23.88
58	13.10	31.27	10.87	26.17
59	14.40	34.03	11.83	28.45
60	15.70	36.78	12.77	30.72
61	19.87	-----	16.46	-----
62	22.97	-----	19.04	-----
63	25.95	-----	21.61	-----
64	28.53	-----	24.26	-----
65	32.48	-----	26.90	-----
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*STDNT stands for Standard Non-Tobacco and STDT stands for Tobacco

Note: The addition of an optional rider(s) will increase the minimum premium.

Foresters Your Term Non-Medical 25-Year Term Premium Rate Table (per 1000)

Issue Ages	Male		Female	
	*STDNT	*STDT	*STDNT	*STDT
18	1.74	3.82	1.26	2.55
19	1.74	3.82	1.26	2.55
20	1.74	3.82	1.26	2.55
21	1.74	3.82	1.26	2.55
22	1.74	3.82	1.26	2.56
23	1.74	3.82	1.26	2.60
24	1.74	3.82	1.26	2.60
25	1.74	3.82	1.26	2.69
26	1.80	3.92	1.34	2.79
27	1.84	4.03	1.39	3.05
28	1.88	4.13	1.43	3.16
29	1.93	4.23	1.48	3.26
30	1.98	4.34	1.52	3.36
31	2.03	4.63	1.57	3.60
32	2.08	4.76	1.67	3.72
33	2.12	5.05	1.71	3.97
34	2.16	5.18	1.84	4.33
35	2.21	5.31	1.88	4.50
36	2.42	5.98	2.05	4.98
37	2.68	6.66	2.24	5.49
38	2.95	7.33	2.38	6.00
39	3.20	8.00	2.56	6.51
40	3.47	8.67	2.75	7.02
41	3.74	9.44	2.91	7.83
42	4.11	10.50	3.17	8.37
43	4.49	11.57	3.42	9.16
44	4.87	12.40	3.67	9.94
45	5.25	12.91	3.92	10.40
46	5.74	13.55	4.44	11.08
47	6.24	14.09	4.81	11.98
48	6.73	14.15	5.30	12.88
49	7.23	15.14	5.79	13.77
50	7.72	15.59	6.28	14.67
51	8.38	17.17	6.98	15.85
52	9.08	18.64	7.72	17.10
53	9.56	20.13	8.66	18.37
54	10.23	21.60	9.28	19.61
55	10.55	23.07	9.54	20.86
56	11.93	-----	10.64	-----
57	13.42	-----	11.77	-----
58	14.89	-----	12.88	-----
59	16.36	-----	14.01	-----
60	17.84	-----	15.14	-----
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*STDNT stands for Standard Non-Tobacco and STDT stands for Tobacco

Note: The addition of an optional rider(s) will increase the minimum premium.

Foresters Your Term Non-Medical 30-Year Term Premium Rate Table (per 1000)

Issue Ages	Male		Female	
	*STDNT	*STDT	*STDNT	*STDT
18	2.00	4.66	1.42	3.09
19	2.00	4.66	1.42	3.09
20	2.00	4.66	1.42	3.09
21	2.00	4.66	1.42	3.09
22	2.00	4.66	1.42	3.09
23	2.00	4.66	1.42	3.09
24	2.00	4.66	1.42	3.09
25	2.00	4.66	1.42	3.09
26	2.07	4.83	1.47	3.25
27	2.13	4.99	1.53	3.40
28	2.19	5.16	1.59	3.55
29	2.26	5.32	1.66	3.71
30	2.33	5.49	1.71	3.86
31	2.41	5.69	1.79	4.06
32	2.48	5.88	1.87	4.25
33	2.56	6.08	1.94	4.44
34	2.64	6.28	2.21	5.09
35	2.72	6.48	2.29	5.31
36	3.03	7.29	2.48	5.84
37	3.34	8.11	2.67	6.38
38	3.66	8.92	2.87	6.91
39	3.84	9.74	3.04	7.45
40	4.14	10.55	3.23	7.98
41	4.62	11.88	3.51	8.78
42	5.15	13.20	3.76	9.57
43	5.63	14.53	4.03	10.38
44	6.00	14.84	4.29	11.18
45	6.31	15.05	4.57	11.33
46	7.13	15.29	5.30	11.88
47	8.01	15.40	5.76	12.87
48	8.63	15.46	6.46	13.85
49	9.25	15.56	7.16	14.84
50	9.86	15.62	7.18	15.54
51	9.99	-----	8.09	-----
52	10.47	-----	9.09	-----
53	11.21	-----	10.44	-----
54	11.99	-----	10.45	-----
55	12.50	-----	10.46	-----
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*STDNT stands for Standard Non-Tobacco and STDT stands for Tobacco

Note: The addition of an optional rider(s) will increase the minimum premium.

**Foresters Your Term Non-Medical
Renwal Premium Rate Table (per
1000)**

Issue Ages	Male		Female	
	*STDNT	*STDT	*STDNT	*STDT
28	2.10	3.64	1.16	1.84
29	2.06	3.62	1.24	1.98
30	2.04	3.60	1.28	2.06
31	2.02	3.60	1.36	2.24
32	2.02	3.64	1.44	2.38
33	2.08	3.74	1.52	2.56
34	2.12	3.88	1.64	2.78
35	2.18	4.00	1.78	3.06
36	2.30	4.22	1.90	3.30
37	2.40	4.46	2.06	3.58
38	2.58	4.80	2.14	3.76
39	2.74	5.14	2.26	4.00
40	2.92	5.54	2.40	4.24
41	3.16	6.06	2.54	4.52
42	3.46	6.66	2.70	4.86
43	3.80	7.38	2.90	5.26
44	4.20	8.24	3.14	5.72
45	4.66	9.14	3.42	6.26
46	5.10	9.98	3.74	6.86
47	5.58	10.92	4.14	7.62
48	5.86	11.44	4.58	8.56
49	6.18	12.04	5.06	9.62
50	6.64	12.90	5.62	10.78
51	7.18	13.92	6.24	12.04
52	7.92	15.32	6.94	13.42
53	8.72	16.90	7.70	14.88
54	9.74	18.88	8.50	16.48
55	11.00	21.12	9.36	18.16
56	12.28	23.40	10.36	19.96
57	13.66	25.82	11.40	21.88
58	14.84	27.72	12.52	23.74
59	16.20	29.92	13.64	25.80
60	17.84	32.58	14.80	27.94
61	19.84	35.88	16.06	30.16
62	22.28	39.86	17.44	32.66
63	25.02	44.28	18.86	35.16
64	27.90	48.80	20.40	37.80
65	30.94	53.26	22.10	40.68
66	34.02	57.56	23.98	43.74
67	37.14	61.74	26.04	47.18
68	40.50	66.14	28.34	50.96
69	43.98	70.50	30.86	55.06
70	48.20	75.78	33.64	59.64
71	52.92	81.56	36.84	64.86
72	59.12	89.42	40.42	70.62
73	65.66	97.32	44.30	76.82
74	72.54	105.30	48.56	83.62
75	80.06	114.58	53.28	90.46
76	88.26	124.46	58.46	97.92
77	97.78	135.88	64.16	105.94
78	108.90	149.08	70.46	114.58
79	121.74	164.10	77.26	123.92
80	135.74	180.14	84.86	133.98
81	151.68	198.10	95.18	148.14
82	168.28	216.22	106.82	163.52
83	186.18	235.22	118.42	178.50
84	206.00	255.88	131.24	194.60
85	228.14	280.18	145.68	210.82
86	252.68	306.78	158.78	224.34
87	279.48	335.38	178.50	245.78
88	308.20	365.44	199.10	267.18
89	338.50	396.54	221.06	288.70
90	370.12	428.26	241.30	306.10
91	399.86	456.86	251.54	309.88
92	430.86	486.04	271.68	325.32
93	463.56	516.20	301.56	350.20
94	498.10	547.48	339.28	381.94
95	534.38	582.10	385.84	429.94
96	567.58	612.66	430.06	473.82
97	602.98	644.88	475.58	517.90
98	640.76	678.90	483.38	520.02
99	681.08	714.84	509.48	541.54

**STDNT stands for Standard Non-Tobacco and STDT stands for Tobacco

Note: The addition of an optional rider(s) will increase the minimum

Foresters Your Term Non-Medical 10-Year Waiver of Premium Rate Table (per 1000)

Issue Ages	Non-Medical	
	Non-Tobacco	Tobacco
18	0.15	0.30
19	0.15	0.30
20	0.15	0.30
21	0.15	0.30
22	0.15	0.30
23	0.15	0.30
24	0.15	0.30
25	0.15	0.30
26	0.16	0.32
27	0.17	0.33
28	0.17	0.33
29	0.17	0.34
30	0.18	0.34
31	0.18	0.37
32	0.18	0.37
33	0.20	0.39
34	0.21	0.41
35	0.21	0.42
36	0.25	0.50
37	0.28	0.59
38	0.30	0.61
39	0.32	0.67
40	0.35	0.73
41	0.38	0.82
42	0.41	0.91
43	0.46	1.00
44	0.49	1.10
45	0.53	1.19
46	0.60	1.36
47	0.69	1.55
48	0.76	1.68
49	0.85	1.89
50	0.92	2.02
51	0.98	2.20
52	1.11	2.51
53	1.24	2.82
54	1.37	3.16
55	1.52	3.52

Foresters Your Term Non-Medical 15-Year Waiver of Premium Rate Table (per 1000)

Issue Ages	Non-Medical	
	Non-Tobacco	Tobacco
18	0.17	0.32
19	0.17	0.32
20	0.17	0.32
21	0.17	0.32
22	0.17	0.32
23	0.17	0.32
24	0.17	0.32
25	0.17	0.32
26	0.18	0.34
27	0.19	0.35
28	0.19	0.35
29	0.19	0.36
30	0.20	0.36
31	0.20	0.39
32	0.20	0.39
33	0.22	0.41
34	0.23	0.44
35	0.23	0.45
36	0.28	0.53
37	0.31	0.63
38	0.33	0.65
39	0.36	0.71
40	0.39	0.78
41	0.42	0.87
42	0.46	0.97
43	0.51	1.06
44	0.55	1.17
45	0.59	1.26
46	0.67	1.45
47	0.77	1.65
48	0.84	1.79
49	0.95	2.01
50	1.02	2.15
51	1.09	2.34
52	1.23	2.67
53	1.38	3.00
54	1.52	3.36
55	1.69	3.74

Foresters Your Term Non-Medical 20-Year Waiver of Premium Rate Table (per 1000)

Issue Ages	Non-Medical	
	Non-Tobacco	Tobacco
18	0.18	0.35
19	0.18	0.35
20	0.18	0.35
21	0.18	0.35
22	0.18	0.35
23	0.18	0.35
24	0.18	0.35
25	0.18	0.35
26	0.19	0.38
27	0.20	0.39
28	0.20	0.39
29	0.20	0.40
30	0.21	0.41
31	0.23	0.44
32	0.23	0.45
33	0.25	0.49
34	0.27	0.53
35	0.27	0.53
36	0.32	0.64
37	0.37	0.75
38	0.39	0.78
39	0.42	0.85
40	0.45	0.93
41	0.50	1.04
42	0.55	1.16
43	0.60	1.28
44	0.65	1.40
45	0.70	1.52
46	0.81	1.75
47	0.93	2.00
48	1.01	2.16
49	1.14	2.44
50	1.22	2.61
51	1.34	2.85
52	1.53	3.25
53	1.73	3.66
54	1.94	4.10
55	2.17	4.57

Foresters Your Term Non-Medical 25-Year Waiver of Premium Rate Table (per 1000)

Issue Ages	Non-Medical	
	Non-Tobacco	Tobacco
18	0.23	0.45
19	0.23	0.45
20	0.23	0.45
21	0.23	0.45
22	0.23	0.45
23	0.23	0.45
24	0.23	0.45
25	0.23	0.45
26	0.25	0.50
27	0.26	0.52
28	0.26	0.53
29	0.26	0.54
30	0.27	0.56
31	0.30	0.61
32	0.31	0.63
33	0.34	0.69
34	0.37	0.75
35	0.37	0.77
36	0.44	0.92
37	0.51	1.08
38	0.54	1.12
39	0.58	1.22
40	0.62	1.33
41	0.69	1.49
42	0.76	1.66
43	0.83	1.83
44	0.91	1.96
45	0.98	2.04
46	1.13	2.26
47	1.29	2.46
48	1.39	2.56
49	1.57	2.79
50	1.67	2.88
51	1.81	3.14
52	2.06	3.58
53	2.26	4.03
54	2.43	4.51
55	2.61	5.03

Foresters Your Term Non-Medical 30-Year Waiver of Premium Rate Table (per 1000)

Issue Ages	Non-Medical	
	Non-Tobacco	Tobacco
18	0.27	0.55
19	0.27	0.55
20	0.27	0.55
21	0.27	0.55
22	0.27	0.55
23	0.27	0.55
24	0.27	0.55
25	0.27	0.55
26	0.30	0.61
27	0.31	0.64
28	0.31	0.66
29	0.32	0.68
30	0.33	0.70
31	0.37	0.78
32	0.38	0.80
33	0.42	0.88
34	0.46	0.97
35	0.47	1.00
36	0.56	1.19
37	0.65	1.40
38	0.68	1.46
39	0.73	1.59
40	0.79	1.73
41	0.88	1.94
42	0.97	2.16
43	1.06	2.38
44	1.16	2.52
45	1.25	2.56
46	1.44	2.76
47	1.64	2.92
48	1.77	2.96
49	1.99	3.13
50	2.12	3.14
51	2.28	-----
52	2.58	-----
53	2.79	-----
54	2.91	-----
55	3.04	-----

Foresters Your Term 10-Year Disability Income Rider (Accident & Sickness) Rate (per \$100 of monthly benefit)

Issue Ages	Male Class A	Male Class B	Female Class A	Female Class B
18	9.54	20.09	16.48	30.17
19	9.54	20.09	16.48	30.17
20	9.54	20.09	16.48	30.17
21	9.58	20.21	17.13	30.17
22	9.63	20.31	17.76	30.17
23	9.66	20.41	18.41	30.17
24	9.71	20.51	19.05	30.17
25	9.75	20.62	19.70	30.17
26	10.00	20.67	20.16	31.79
27	10.26	20.74	20.61	33.41
28	10.50	20.80	21.08	35.03
29	10.75	20.86	21.53	36.65
30	11.00	20.91	22.00	38.28
31	11.43	21.91	23.14	39.66
32	11.89	22.90	24.28	41.03
33	12.32	23.89	25.43	42.37
34	12.77	24.89	26.57	43.71
35	13.20	25.88	27.71	45.03
36	14.36	27.11	28.85	48.05
37	15.51	28.34	29.97	51.10
38	16.66	29.56	31.05	54.19
39	17.82	30.77	32.16	57.32
40	18.97	31.99	33.26	60.49
41	20.94	34.98	34.42	62.49
42	22.89	37.98	35.60	64.49
43	24.87	40.98	36.75	66.52
44	26.82	43.98	37.92	68.51
45	28.79	46.97	39.09	70.52
46	31.65	50.80	40.55	72.52
47	34.53	54.65	42.05	74.53
48	37.41	58.47	43.57	76.56
49	40.29	62.34	45.10	78.61
50	43.16	66.19	46.65	80.69
51	49.18	74.74	51.10	89.07
52	55.23	83.28	55.51	97.43
53	59.51	91.83	59.91	105.79
54	63.88	100.37	64.28	114.16
55	73.51	108.92	68.64	122.54

Issue age will vary based on initial term length.
Refer to the Your Term Product Guide for issue age availability.

Foresters Your Term 15-Year Disability Income Rider (Accident & Sickness) Rate (per \$100 of monthly benefit)

Issue Ages	Male Class A	Male Class B	Female Class A	Female Class B
18	9.63	20.71	17.71	30.79
19	9.63	20.71	17.71	30.79
20	9.63	20.71	17.71	30.79
21	9.70	20.87	18.13	30.79
22	9.77	21.02	18.55	30.79
23	9.85	21.18	18.98	30.79
24	9.92	21.33	19.40	30.79
25	9.99	21.49	19.82	30.79
26	10.26	21.63	20.31	32.37
27	10.53	21.78	20.79	33.95
28	10.79	21.92	21.28	35.54
29	11.06	22.07	21.76	37.12
30	11.33	22.21	22.25	38.70
31	11.99	23.36	23.39	40.94
32	12.66	24.51	24.52	43.18
33	13.32	25.65	25.66	45.41
34	13.99	26.80	26.79	47.65
35	14.65	27.95	27.93	49.89
36	16.00	29.57	29.24	52.45
37	17.35	31.19	30.55	55.01
38	18.69	32.81	31.85	57.56
39	20.04	34.43	33.16	60.12
40	21.39	36.05	34.47	62.68
41	23.58	39.40	35.92	65.20
42	25.78	42.75	37.37	67.71
43	27.97	46.10	38.81	70.23
44	30.17	49.45	40.26	72.74
45	32.36	52.80	41.71	75.26
46	35.88	57.57	43.81	78.20
47	39.41	62.35	45.91	81.14
48	42.93	67.12	48.02	84.07
49	46.46	71.90	50.12	87.01
50	49.98	76.67	52.22	89.95
51	54.69	83.12	55.50	96.47
52	59.39	89.57	58.79	102.99
53	64.10	96.02	62.07	109.50
54	68.80	102.47	65.36	116.02
55	73.51	108.92	68.64	122.54

Issue age will vary based on initial term length.
Refer to the Your Term Product Guide for issue age availability.

Foresters Your Term 20-Year Disability Income Rider (Accident & Sickness) Rate (per \$100 of monthly benefit)

Issue Ages	Male Class A	Male Class B	Female Class A	Female Class B
18	9.85	21.20	19.04	34.20
19	9.85	21.20	19.04	34.20
20	9.85	21.20	19.04	34.20
21	9.97	21.45	19.49	34.20
22	10.08	21.70	19.94	34.20
23	10.20	21.94	20.38	34.20
24	10.31	22.19	20.83	34.20
25	10.43	22.44	21.28	34.20
26	10.83	22.81	21.94	35.94
27	11.22	23.19	22.60	37.68
28	11.62	23.56	23.26	39.41
29	12.01	23.94	23.92	41.15
30	12.41	24.31	24.58	42.89
31	13.23	25.48	25.76	44.78
32	14.04	26.66	26.94	46.66
33	14.86	27.83	28.13	48.55
34	15.67	29.01	29.31	50.43
35	16.49	30.18	30.49	52.32
36	18.03	32.31	31.72	54.93
37	19.57	34.44	32.95	57.54
38	21.11	36.57	34.17	60.16
39	22.65	38.70	35.40	62.77
40	24.19	40.83	36.63	65.38
41	26.64	43.85	37.75	67.56
42	29.09	46.87	38.87	69.73
43	31.55	49.88	40.00	71.91
44	34.00	52.90	41.12	74.08
45	36.45	55.92	42.24	76.26
46	39.16	60.07	44.24	79.00
47	41.86	64.22	46.23	81.74
48	44.57	68.37	48.23	84.47
49	47.27	72.52	50.22	87.21
50	49.98	76.67	52.22	89.95
51	54.69	83.12	55.50	96.47
52	59.39	89.57	58.79	102.99
53	64.10	96.02	62.07	109.50
54	68.80	102.47	65.36	116.02
55	73.51	108.92	68.64	122.54

Issue age will vary based on initial term length.
Refer to the Your Term Product Guide for issue age availability.

Foresters Your Term 25-Year Disability Income Rider (Accident & Sickness) Rate (per \$100 of monthly benefit)

Issue Ages	Male Class A	Male Class B	Female Class A	Female Class B
18	10.03	21.58	19.18	35.24
19	10.03	21.58	19.18	35.24
20	10.03	21.58	19.18	35.24
21	10.21	21.97	19.65	35.24
22	10.39	22.36	20.12	35.24
23	10.57	22.74	20.58	35.24
24	10.75	23.13	21.05	35.24
25	10.93	23.52	21.51	35.24
26	11.46	24.14	22.32	36.96
27	11.99	24.76	23.13	38.67
28	12.52	25.38	23.94	40.39
29	13.05	26.00	24.74	42.10
30	13.58	26.62	25.55	43.82
31	14.53	27.75	26.61	45.91
32	15.47	28.89	27.66	48.00
33	16.42	30.02	28.72	50.09
34	17.36	31.16	29.77	52.18
35	18.30	32.29	30.83	54.27
36	19.73	34.49	32.10	56.49
37	21.16	36.68	33.37	58.71
38	22.59	38.87	34.63	60.94
39	24.02	41.06	35.90	63.16
40	25.45	43.26	37.17	65.38
41	27.65	45.79	38.18	67.56
42	29.85	48.33	39.20	69.73
43	32.05	50.85	40.21	71.91
44	34.25	53.39	41.23	74.08
45	36.45	55.92	42.24	76.26
46	39.16	60.07	44.24	79.00
47	41.86	64.22	46.23	81.74
48	44.57	68.37	48.23	84.47
49	47.27	72.52	50.22	87.21
50	49.98	76.67	52.22	89.95
51	54.69	83.12	55.50	96.47
52	59.39	89.57	58.79	102.99
53	64.10	96.02	62.07	109.50
54	68.80	102.47	65.36	116.02
55	73.51	108.92	68.64	122.54

Issue age will vary based on initial term length.
Refer to the Your Term Product Guide for issue age availability.

Foresters Your Term 30-Year Disability Income Rider (Accident & Sickness) Rate (per \$100 of monthly benefit)

Issue Ages	Male Class A	Male Class B	Female Class A	Female Class B
18	10.20	21.95	19.32	36.28
19	10.20	21.95	19.32	36.28
20	10.20	21.95	19.32	36.28
21	10.45	22.48	19.80	36.28
22	10.69	23.01	20.29	36.28
23	10.94	23.54	20.77	36.28
24	11.18	24.07	21.26	36.28
25	11.43	24.60	21.74	36.28
26	12.09	25.47	22.70	37.97
27	12.76	26.33	23.65	39.66
28	13.42	27.20	24.61	41.36
29	14.09	28.06	25.56	43.05
30	14.75	28.93	26.52	44.74
31	15.82	30.02	27.45	47.04
32	16.89	31.12	28.38	49.33
33	17.97	32.21	29.30	51.63
34	19.04	33.31	30.23	53.92
35	20.11	34.40	31.16	56.22
36	21.43	36.66	32.47	58.05
37	22.75	38.91	33.78	59.88
38	24.06	41.17	35.08	61.72
39	25.38	43.42	36.39	63.55
40	26.70	45.68	37.70	65.38
41	28.65	47.73	38.61	67.56
42	30.60	49.78	39.52	69.73
43	32.55	51.82	40.42	71.91
44	34.50	53.87	41.33	74.08
45	36.45	55.92	42.24	76.26
46	39.16	60.07	44.24	79.00
47	41.86	64.22	46.23	81.74
48	44.57	68.37	48.23	84.47
49	47.27	72.52	50.22	87.21
50	49.98	76.67	52.22	89.95
51	54.69	83.12	55.50	96.47
52	59.39	89.57	58.79	102.99
53	64.10	96.02	62.07	109.50
54	68.80	102.47	65.36	116.02
55	73.51	108.92	68.64	122.54

Issue age will vary based on initial term length.
Refer to the Your Term Product Guide for issue age availability.

Foresters Your Term Disability Income Rider (Accident Only) Rate Table (per \$100 of monthly benefit)

Issue Ages	Male	Female
18	8.15	8.09
19	8.15	8.09
20	8.15	8.09
21	8.15	8.09
22	8.15	8.09
23	8.15	8.09
24	8.15	8.09
25	8.15	8.09
26	8.15	8.09
27	8.15	8.09
28	8.15	8.09
29	8.15	8.09
30	8.98	9.59
31	8.98	9.59
32	8.98	9.59
33	8.98	9.59
34	8.98	9.59
35	8.98	9.59
36	8.98	9.59
37	8.98	9.59
38	8.98	9.59
39	8.98	9.59
40	9.40	10.72
41	9.40	10.72
42	9.40	10.72
43	9.40	10.72
44	9.40	10.72
45	9.40	10.72
46	9.40	10.72
47	9.40	10.72
48	9.40	10.72
49	9.40	10.72
50	9.82	11.96
51	9.82	11.96
52	9.82	11.96
53	9.82	11.96
54	9.82	11.96
55	9.82	11.96
56	9.82	11.96
57	9.82	11.96
58	9.82	11.96
59	9.82	11.96
60	9.82	11.96

Issue age will vary based on initial term length.
Refer to the Your Term Product Guide for issue age availability.

Foresters Your Term Disability Income Rider (Accident Only) Rate Table FL Only (per \$100 of monthly Benefit)

Issue Ages	Male	Female
18	8.12	7.92
19	8.12	7.92
20	8.12	7.92
21	8.12	7.92
22	8.12	7.92
23	8.12	7.92
24	8.12	7.92
25	8.12	7.92
26	8.12	7.92
27	8.12	7.92
28	8.12	7.92
29	8.12	7.92
30	8.68	9.24
31	8.68	9.24
32	8.68	9.24
33	8.68	9.24
34	8.68	9.24
35	8.68	9.24
36	8.68	9.24
37	8.68	9.24
38	8.68	9.24
39	8.68	9.24
40	8.91	10.22
41	8.91	10.22
42	8.91	10.22
43	8.91	10.22
44	8.91	10.22
45	8.91	10.22
46	8.91	10.22
47	8.91	10.22
48	8.91	10.22
49	8.91	10.22
50	9.36	11.64
51	9.36	11.64
52	9.36	11.64
53	9.36	11.64
54	9.36	11.64
55	9.36	11.64
56	9.36	11.64
57	9.36	11.64
58	9.36	11.64
59	9.36	11.64
60	9.36	11.64

Issue age will vary based on initial term length.
Refer to the Your Term Product Guide for issue age availability.

Foresters Your Term Accidental Death Rider Rate Table (per 1000)

Issue Ages	Rates
18	1.35
19	1.35
20	1.24
21	1.13
22	1.13
23	1.02
24	0.90
25	0.90
26	0.90
27	0.79
28	0.79
29	0.79
30	0.79
31	0.79
32	0.79
33	0.79
34	0.79
35	0.79
36	0.79
37	0.79
38	0.79
39	0.79
40	0.90
41	0.90
42	0.90
43	0.90
44	0.90
45	0.90
46	0.90
47	0.90
48	1.02
49	1.02
50	1.02
51	1.02
52	1.02
53	1.02
54	1.13
55	1.13
56	1.24
57	1.24
58	1.35
59	1.35
60	1.47

Issue age will vary based on initial term length.
Refer to the Your Term Product Guide for issue age availability.

Foresters Your Term Children's Term Rider Rate Table (per 1000)

Issue Ages	Rates
18	5.71
19	5.71
20	5.71
21	5.71
22	5.71
23	5.71
24	5.71
25	5.71
26	5.71
27	5.71
28	5.71
29	5.71
30	5.71
31	5.71
32	5.71
33	5.71
34	5.71
35	5.71
36	5.71
37	5.71
38	5.71
39	5.71
40	5.71
41	5.71
42	5.71
43	5.71
44	5.71
45	5.71
46	5.71
47	5.71
48	5.71
49	5.71
50	5.71
51	5.71
52	5.71
53	5.71
54	5.71
55	5.71

Issue age will vary based on initial term length.
Refer to the Your Term Product Guide for issue age availability.