

Foresters Advantage Plus Whole Life Insurance

Medical Premium Rate Table (per 1,000)

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

Foresters Advantage Plus 20-Pay Medical Monthly Premium rate table (per 1000)

Issue Ages	Band I											
	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	45.33	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

**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

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

Foresters Advantage Plus 20-Pay Medical Monthly Premium rate table (per 1000)

Issue Ages	Band II											
	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	*STD	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STD
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

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Foresters Advantage Plus Pay to 100 Medical Monthly Premium rate table (per 1000)

Band I												
Issue Ages	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	*STD	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STD
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	74.20	74.15	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

**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 STD stands for Tobacco

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

Foresters Advantage Plus Pay to 100 Medical Monthly Premium rate table (per 1000)

Issue Ages	Band II											
	Male					Female						
	Juvenile											
0												
1	4.73					4.12						
2	4.97					4.28						
3	5.20					4.45						
4	5.44					4.61						
5	5.67					4.78						
6	5.91					4.94						
7	6.14					5.11						
8	6.38					5.27						
9	6.61					5.44						
10	6.85					5.60						
11	7.08					5.77						
12	7.39					5.99						
13	7.70					6.21						
14	8.01					6.43						
15	8.33					6.65						
	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

**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

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

Foresters Advantage Plus FUW 10-Year Term Rider Premium Rate Table (per 1000)

Issue Ages	Medical Band 1											
	Male						Female					
	Juvenile											
0	-----						-----					
1	-----						-----					
2	-----						-----					
3	-----						-----					
4	-----						-----					
5	-----						-----					
6	-----						-----					
7	-----						-----					
8	-----						-----					
9	-----						-----					
10	-----						-----					
11	-----						-----					
12	-----						-----					
13	-----						-----					
14	-----						-----					
15	-----						-----					
16	-----						-----					
17	-----						-----					
	*PF+NT	*PFDNT	*ST+NT	*STDNT	*ST+T	*STDT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT
18	0.57	0.61	0.65	0.69	1.08	1.25	0.50	0.54	0.55	0.59	0.78	0.90
19	0.57	0.61	0.65	0.69	1.09	1.27	0.50	0.54	0.55	0.59	0.79	0.91
20	0.58	0.62	0.66	0.70	1.10	1.28	0.51	0.55	0.56	0.60	0.80	0.92
21	0.58	0.63	0.67	0.72	1.11	1.29	0.51	0.55	0.56	0.61	0.81	0.93
22	0.59	0.63	0.68	0.74	1.12	1.29	0.52	0.55	0.57	0.62	0.82	0.94
23	0.59	0.64	0.68	0.76	1.13	1.30	0.52	0.55	0.57	0.63	0.83	0.95
24	0.60	0.64	0.69	0.78	1.14	1.30	0.52	0.55	0.58	0.64	0.84	0.96
25	0.60	0.65	0.70	0.80	1.15	1.31	0.52	0.56	0.58	0.65	0.85	0.97
26	0.61	0.66	0.71	0.81	1.15	1.32	0.53	0.56	0.59	0.66	0.86	0.99
27	0.61	0.67	0.72	0.81	1.15	1.32	0.53	0.57	0.59	0.67	0.87	1.00
28	0.62	0.68	0.73	0.82	1.16	1.33	0.53	0.57	0.60	0.68	0.88	1.02
29	0.62	0.69	0.74	0.83	1.16	1.34	0.53	0.58	0.60	0.69	0.89	1.03
30	0.63	0.70	0.75	0.83	1.16	1.34	0.53	0.58	0.61	0.69	0.90	1.05
31	0.63	0.71	0.77	0.86	1.22	1.43	0.55	0.60	0.63	0.72	0.94	1.11
32	0.64	0.72	0.79	0.89	1.28	1.51	0.56	0.62	0.65	0.75	0.98	1.17
33	0.64	0.73	0.81	0.91	1.34	1.59	0.57	0.64	0.68	0.78	1.02	1.23
34	0.64	0.75	0.82	0.94	1.40	1.68	0.59	0.65	0.70	0.80	1.06	1.29
35	0.65	0.76	0.84	0.96	1.46	1.76	0.60	0.67	0.72	0.83	1.10	1.34
36	0.67	0.79	0.89	1.02	1.59	1.93	0.62	0.70	0.75	0.88	1.18	1.46
37	0.70	0.83	0.93	1.08	1.72	2.09	0.65	0.73	0.79	0.93	1.26	1.57
38	0.72	0.86	0.98	1.15	1.84	2.26	0.67	0.76	0.83	0.97	1.34	1.69
39	0.75	0.90	1.03	1.21	1.97	2.43	0.69	0.79	0.86	1.02	1.42	1.81
40	0.77	0.93	1.07	1.27	2.09	2.59	0.71	0.82	0.90	1.07	1.51	1.92
41	0.81	0.99	1.14	1.36	2.30	2.87	0.75	0.86	0.95	1.14	1.66	2.13
42	0.86	1.05	1.21	1.46	2.51	3.14	0.79	0.91	1.00	1.22	1.81	2.34
43	0.90	1.11	1.28	1.56	2.72	3.41	0.82	0.95	1.06	1.29	1.96	2.56
44	0.94	1.16	1.36	1.65	2.93	3.69	0.86	1.00	1.11	1.36	2.11	2.77
45	0.98	1.22	1.43	1.75	3.13	3.96	0.90	1.04	1.16	1.43	2.26	2.98
46	1.06	1.32	1.55	1.91	3.49	4.41	0.95	1.11	1.24	1.54	2.51	3.31
47	1.14	1.42	1.67	2.06	3.84	4.86	1.01	1.18	1.32	1.64	2.76	3.64
48	1.22	1.52	1.79	2.22	4.20	5.30	1.07	1.24	1.40	1.75	3.01	3.98
49	1.30	1.62	1.91	2.38	4.55	5.75	1.12	1.31	1.48	1.86	3.26	4.31
50	1.38	1.72	2.03	2.54	4.91	6.20	1.18	1.38	1.56	1.96	3.51	4.64
51	1.52	1.89	2.23	2.80	5.49	6.92	1.27	1.48	1.68	2.12	3.88	5.14
52	1.66	2.05	2.43	3.06	6.08	7.63	1.35	1.59	1.80	2.27	4.26	5.65
53	1.79	2.22	2.64	3.32	6.67	8.35	1.44	1.69	1.93	2.43	4.64	6.15
54	1.93	2.39	2.84	3.58	7.26	9.07	1.53	1.80	2.05	2.58	5.02	6.66
55	2.07	2.56	3.04	3.84	7.84	9.78	1.62	1.90	2.17	2.74	5.39	7.16
56	2.45	2.98	3.50	4.34	8.78	10.91	1.88	2.19	2.48	3.05	6.03	7.95
57	2.83	3.40	3.96	4.85	9.72	12.04	2.14	2.48	2.79	3.36	6.67	8.74
58	3.20	3.81	4.41	5.35	10.66	13.16	2.40	2.77	3.10	3.67	7.30	9.53
59	3.58	4.23	4.87	5.85	11.60	14.29	2.66	3.05	3.40	3.98	7.94	10.33
60	3.96	4.65	5.33	6.36	12.53	15.42	2.92	3.34	3.71	4.29	8.58	11.12
61	4.46	5.23	6.00	7.20	13.90	17.07	3.27	3.74	4.17	4.83	9.52	12.23
62	4.97	5.82	6.68	8.04	15.26	18.73	3.62	4.15	4.63	5.36	10.45	13.35
63	5.48	6.40	7.35	8.89	16.62	20.38	3.96	4.55	5.09	5.89	11.39	14.46
64	5.98	6.99	8.02	9.73	17.99	22.04	4.31	4.95	5.55	6.42	12.33	15.58
65	6.49	7.57	8.70	10.58	19.35	23.69	4.65	5.36	6.01	6.96	13.26	16.69
66	7.53	8.77	10.01	12.09	21.41	26.18	5.39	6.20	6.92	7.98	14.58	18.30
67	8.57	9.97	11.33	13.60	23.46	28.66	6.12	7.04	7.83	9.00	15.90	19.90
68	9.61	11.16	12.65	15.12	25.52	31.14	6.86	7.88	8.75	10.01	17.22	21.51
69	10.65	12.36	13.96	16.63	27.58	33.63	7.59	8.72	9.66	11.03	18.54	23.11
70	11.69	13.56	15.28	18.15	29.63	36.11	8.33	9.56	10.58	12.05	19.86	24.72
71	13.56	15.72	17.57	20.56	32.49	39.51	9.69	11.08	12.18	13.79	21.70	26.89
72	15.43	17.88	19.86	22.98	35.35	42.91	11.05	12.60	13.79	15.53	23.53	29.06
73	17.30	20.05	22.15	25.40	38.21	46.31	12.40	14.12	15.39	17.27	25.36	31.24
74	19.16	22.21	24.44	27.82	41.07	49.71	13.76	15.64	17.00	19.01	27.20	33.41
75	21.03	24.38	26.73	30.24	43.93	53.12	15.12	17.16	18.60	20.75	29.03	35.58

**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

Foresters Advantage Plus FUW 10-Year Term Rider Premium Rate Table (per 1000)

Issue Ages	Band II											
	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	0.52	0.57	0.64	0.68	1.07	1.24	0.48	0.53	0.54	0.58	0.78	0.89
19	0.53	0.58	0.65	0.69	1.08	1.25	0.49	0.54	0.55	0.59	0.78	0.90
20	0.53	0.58	0.65	0.69	1.09	1.27	0.49	0.54	0.55	0.59	0.79	0.91
21	0.54	0.59	0.66	0.71	1.10	1.27	0.50	0.55	0.56	0.60	0.80	0.92
22	0.54	0.60	0.67	0.73	1.11	1.28	0.50	0.55	0.56	0.61	0.81	0.93
23	0.55	0.60	0.68	0.75	1.12	1.29	0.51	0.55	0.57	0.62	0.82	0.94
24	0.55	0.61	0.69	0.77	1.13	1.29	0.51	0.55	0.57	0.63	0.83	0.95
25	0.56	0.62	0.69	0.79	1.14	1.30	0.52	0.55	0.57	0.64	0.84	0.96
26	0.56	0.62	0.70	0.80	1.14	1.30	0.52	0.55	0.58	0.65	0.85	0.98
27	0.57	0.63	0.71	0.81	1.14	1.31	0.52	0.56	0.59	0.66	0.86	0.99
28	0.57	0.63	0.73	0.81	1.14	1.32	0.52	0.56	0.59	0.67	0.87	1.01
29	0.58	0.64	0.74	0.82	1.15	1.32	0.52	0.57	0.60	0.68	0.88	1.02
30	0.58	0.65	0.75	0.83	1.15	1.33	0.52	0.58	0.61	0.69	0.89	1.04
31	0.59	0.65	0.76	0.85	1.21	1.41	0.52	0.59	0.63	0.71	0.93	1.10
32	0.59	0.66	0.78	0.88	1.27	1.49	0.52	0.61	0.65	0.74	0.97	1.15
33	0.59	0.66	0.80	0.90	1.33	1.58	0.52	0.62	0.67	0.77	1.01	1.21
34	0.59	0.67	0.82	0.93	1.39	1.66	0.52	0.64	0.69	0.79	1.05	1.27
35	0.60	0.67	0.83	0.95	1.45	1.74	0.52	0.65	0.71	0.82	1.09	1.33
36	0.63	0.72	0.88	1.01	1.57	1.91	0.56	0.67	0.75	0.87	1.17	1.45
37	0.66	0.77	0.92	1.07	1.70	2.07	0.60	0.70	0.78	0.92	1.25	1.56
38	0.70	0.81	0.97	1.13	1.82	2.24	0.63	0.72	0.82	0.97	1.33	1.67
39	0.73	0.86	1.02	1.19	1.95	2.40	0.67	0.74	0.85	1.01	1.41	1.79
40	0.76	0.91	1.06	1.26	2.07	2.57	0.71	0.76	0.89	1.06	1.49	1.90
41	0.81	0.97	1.13	1.35	2.28	2.84	0.74	0.81	0.94	1.13	1.64	2.11
42	0.85	1.03	1.20	1.45	2.48	3.11	0.78	0.86	0.99	1.20	1.79	2.32
43	0.89	1.09	1.27	1.54	2.69	3.38	0.81	0.91	1.05	1.28	1.94	2.53
44	0.93	1.15	1.34	1.64	2.90	3.65	0.84	0.95	1.10	1.35	2.09	2.74
45	0.98	1.21	1.41	1.73	3.10	3.92	0.88	1.00	1.15	1.42	2.24	2.95
46	1.05	1.31	1.53	1.89	3.45	4.36	0.94	1.07	1.23	1.52	2.49	3.28
47	1.13	1.40	1.65	2.04	3.80	4.81	0.99	1.15	1.31	1.63	2.73	3.61
48	1.21	1.50	1.77	2.20	4.16	5.25	1.05	1.22	1.39	1.73	2.98	3.94
49	1.29	1.60	1.89	2.35	4.51	5.70	1.11	1.29	1.46	1.84	3.23	4.26
50	1.37	1.70	2.01	2.51	4.86	6.14	1.17	1.37	1.54	1.94	3.47	4.59
51	1.50	1.87	2.21	2.77	5.44	6.85	1.25	1.47	1.66	2.10	3.85	5.09
52	1.64	2.03	2.41	3.03	6.02	7.56	1.34	1.57	1.78	2.25	4.22	5.59
53	1.78	2.20	2.61	3.28	6.60	8.27	1.43	1.68	1.91	2.41	4.59	6.09
54	1.91	2.37	2.81	3.54	7.18	8.98	1.51	1.78	2.03	2.56	4.97	6.59
55	2.05	2.54	3.01	3.80	7.77	9.69	1.60	1.88	2.15	2.71	5.34	7.09
56	2.42	2.95	3.46	4.30	8.69	10.80	1.86	2.17	2.45	3.02	5.97	7.87
57	2.80	3.36	3.92	4.80	9.62	11.92	2.12	2.45	2.76	3.33	6.60	8.66
58	3.17	3.78	4.37	5.30	10.55	13.03	2.38	2.74	3.06	3.64	7.23	9.44
59	3.54	4.19	4.82	5.79	11.48	14.15	2.64	3.02	3.37	3.94	7.86	10.22
60	3.92	4.60	5.27	6.29	12.41	15.26	2.89	3.31	3.68	4.25	8.49	11.01
61	4.42	5.18	5.94	7.13	13.76	16.90	3.24	3.71	4.13	4.78	9.42	12.11
62	4.92	5.76	6.61	7.96	15.11	18.54	3.58	4.11	4.58	5.30	10.35	13.21
63	5.42	6.34	7.28	8.80	16.46	20.18	3.92	4.50	5.04	5.83	11.28	14.32
64	5.92	6.92	7.94	9.63	17.81	21.82	4.26	4.90	5.49	6.36	12.20	15.42
65	6.42	7.50	8.61	10.47	19.16	23.46	4.61	5.30	5.95	6.89	13.13	16.52
66	7.45	8.68	9.91	11.97	21.19	25.91	5.33	6.13	6.85	7.90	14.44	18.11
67	8.48	9.87	11.22	13.47	23.23	28.37	6.06	6.97	7.76	8.91	15.74	19.70
68	9.51	11.05	12.52	14.97	25.26	30.83	6.79	7.80	8.66	9.91	17.05	21.29
69	10.55	12.24	13.82	16.46	27.30	33.29	7.52	8.63	9.57	10.92	18.36	22.88
70	11.58	13.42	15.13	17.96	29.34	35.75	8.24	9.46	10.47	11.93	19.66	24.47
71	13.43	15.56	17.39	20.36	32.17	39.12	9.59	10.97	12.06	13.66	21.48	26.62
72	15.27	17.70	19.66	22.75	35.00	42.48	10.94	12.48	13.65	15.38	23.29	28.77
73	17.12	19.85	21.93	25.15	37.83	45.85	12.28	13.98	15.24	17.10	25.11	30.92
74	18.97	21.99	24.20	27.54	40.66	49.22	13.63	15.49	16.83	18.82	26.92	33.08
75	20.82	24.13	26.46	29.94	43.49	52.58	14.97	16.99	18.41	20.54	28.74	35.23

**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

Foresters Advantage Plus FUW 20-Year Term Rider Premium Rate Table (per 1000)

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	0.81	0.88	0.92	0.97	1.47	1.62	0.59	0.63	0.66	0.71	0.98	1.10
19	0.82	0.89	0.93	0.98	1.49	1.63	0.59	0.63	0.66	0.71	0.99	1.11
20	0.83	0.90	0.94	0.99	1.50	1.65	0.60	0.64	0.67	0.72	1.00	1.13
21	0.85	0.92	0.97	1.02	1.52	1.66	0.62	0.66	0.69	0.74	1.00	1.13
22	0.87	0.95	0.99	1.05	1.54	1.67	0.64	0.68	0.71	0.77	1.01	1.14
23	0.89	0.97	1.02	1.08	1.56	1.68	0.66	0.70	0.73	0.79	1.02	1.15
24	0.91	1.00	1.05	1.11	1.58	1.69	0.68	0.72	0.75	0.82	1.02	1.15
25	0.93	1.02	1.07	1.15	1.60	1.70	0.70	0.74	0.77	0.84	1.03	1.16
26	0.94	1.03	1.08	1.16	1.62	1.75	0.72	0.76	0.79	0.87	1.08	1.22
27	0.94	1.03	1.09	1.17	1.64	1.80	0.74	0.78	0.82	0.90	1.13	1.29
28	0.95	1.04	1.11	1.18	1.67	1.86	0.76	0.81	0.84	0.92	1.18	1.35
29	0.95	1.05	1.12	1.19	1.69	1.91	0.78	0.83	0.87	0.95	1.23	1.42
30	0.96	1.06	1.13	1.20	1.71	1.96	0.80	0.86	0.90	0.98	1.28	1.48
31	1.00	1.11	1.19	1.27	1.84	2.13	0.84	0.90	0.96	1.05	1.39	1.63
32	1.04	1.16	1.25	1.33	1.98	2.29	0.89	0.94	1.01	1.11	1.51	1.77
33	1.08	1.21	1.31	1.40	2.11	2.46	0.94	0.98	1.07	1.18	1.62	1.92
34	1.12	1.26	1.37	1.47	2.24	2.62	0.98	1.02	1.13	1.24	1.73	2.06
35	1.16	1.31	1.43	1.54	2.37	2.79	1.03	1.06	1.19	1.31	1.85	2.21
36	1.20	1.36	1.53	1.72	2.86	3.26	1.03	1.06	1.25	1.35	2.03	2.44
37	1.24	1.41	1.62	1.90	3.34	3.73	1.04	1.07	1.30	1.38	2.21	2.68
38	1.28	1.46	1.72	2.09	3.83	4.19	1.04	1.07	1.35	1.42	2.39	2.91
39	1.32	1.50	1.82	2.27	4.31	4.66	1.05	1.08	1.41	1.46	2.57	3.15
40	1.35	1.55	1.91	2.45	4.80	5.13	1.05	1.08	1.46	1.49	2.75	3.38
41	1.49	1.70	2.11	2.69	4.94	5.42	1.16	1.19	1.61	1.64	3.04	3.74
42	1.63	1.85	2.30	2.92	5.07	5.72	1.27	1.30	1.75	1.79	3.32	4.11
43	1.77	1.99	2.49	3.16	5.21	6.01	1.38	1.40	1.90	1.95	3.60	4.47
44	1.91	2.14	2.69	3.39	5.35	6.31	1.49	1.51	2.04	2.10	3.89	4.83
45	2.05	2.29	2.88	3.63	5.48	6.60	1.60	1.62	2.19	2.25	4.17	5.20
46	2.24	2.53	3.18	3.88	6.10	7.35	1.74	1.79	2.38	2.49	4.60	5.75
47	2.43	2.76	3.48	4.12	6.72	8.09	1.89	1.96	2.58	2.73	5.03	6.29
48	2.62	3.00	3.77	4.37	7.33	8.84	2.03	2.14	2.78	2.96	5.46	6.84
49	2.81	3.24	4.07	4.62	7.95	9.59	2.18	2.31	2.98	3.20	5.89	7.39
50	3.00	3.48	4.37	4.87	8.57	10.33	2.32	2.48	3.17	3.44	6.32	7.94
51	3.30	3.85	4.84	5.45	9.55	11.51	2.53	2.72	3.49	3.79	6.98	8.77
52	3.59	4.22	5.32	6.02	10.52	12.68	2.74	2.96	3.80	4.14	7.63	9.61
53	3.89	4.59	5.80	6.60	11.50	13.85	2.95	3.20	4.12	4.49	8.29	10.45
54	4.18	4.96	6.28	7.17	12.48	15.03	3.16	3.44	4.44	4.84	8.94	11.28
55	4.48	5.32	6.75	7.75	13.45	16.20	3.37	3.68	4.75	5.19	9.60	12.12
56	5.27	6.23	7.68	8.77	14.98	17.98	3.95	4.39	5.38	5.92	10.67	13.38
57	6.06	7.14	8.60	9.80	16.50	19.76	4.52	5.11	6.01	6.65	11.74	14.65
58	6.86	8.04	9.53	10.82	18.02	21.54	5.09	5.82	6.64	7.38	12.82	15.91
59	7.65	8.95	10.46	11.84	19.55	23.32	5.67	6.54	7.27	8.11	13.89	17.17
60	8.44	9.85	11.38	12.86	21.07	25.10	6.24	7.25	7.90	8.84	14.96	18.43
61	9.88	11.39	12.91	14.58	23.30	27.64	7.13	8.23	9.00	10.02	16.57	20.23
62	11.33	12.93	14.44	16.29	25.53	30.17	8.03	9.20	10.10	11.20	18.19	22.02
63	12.77	14.46	15.97	18.00	27.76	32.71	8.92	10.18	11.20	12.38	19.80	23.81
64	14.21	16.00	17.50	19.71	29.99	35.25	9.81	11.15	12.31	13.56	21.42	25.61
65	15.65	17.54	19.03	21.42	32.22	37.79	10.70	12.13	13.41	14.74	23.04	27.40
66	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
67	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
68	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
69	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
70	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
71	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
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**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

Foresters Advantage Plus FUW 20-Year Term Rider Premium Rate Table (per 1000)

Issue Ages	Band II											
	Male						Female					
	Juvenile											
0												
1												
2												
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	*PF+NT	*PFDNT	*ST+NT	*STDNT	*ST+T	*STDT	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STDT
18	0.81	0.87	0.91	0.96	1.46	1.60	0.58	0.62	0.65	0.70	0.97	1.09
19	0.81	0.88	0.92	0.97	1.47	1.62	0.59	0.63	0.66	0.71	0.98	1.10
20	0.82	0.89	0.93	0.98	1.49	1.63	0.59	0.63	0.66	0.71	0.99	1.11
21	0.84	0.91	0.96	1.01	1.50	1.64	0.61	0.65	0.68	0.74	0.99	1.12
22	0.86	0.94	0.98	1.04	1.52	1.65	0.63	0.67	0.70	0.76	1.00	1.13
23	0.88	0.96	1.01	1.07	1.54	1.66	0.65	0.69	0.72	0.78	1.01	1.13
24	0.90	0.99	1.04	1.10	1.56	1.67	0.67	0.71	0.74	0.81	1.01	1.14
25	0.92	1.01	1.06	1.13	1.58	1.68	0.69	0.73	0.76	0.83	1.02	1.15
26	0.93	1.02	1.07	1.14	1.61	1.73	0.71	0.75	0.78	0.86	1.07	1.21
27	0.93	1.02	1.08	1.15	1.63	1.79	0.73	0.78	0.81	0.89	1.12	1.28
28	0.94	1.03	1.09	1.16	1.65	1.84	0.75	0.80	0.84	0.91	1.17	1.34
29	0.94	1.04	1.10	1.17	1.67	1.89	0.77	0.83	0.86	0.94	1.22	1.40
30	0.95	1.05	1.11	1.18	1.70	1.94	0.79	0.85	0.89	0.97	1.27	1.47
31	0.96	1.08	1.17	1.25	1.83	2.11	0.81	0.87	0.95	1.04	1.38	1.61
32	0.96	1.12	1.23	1.32	1.96	2.27	0.82	0.89	1.00	1.10	1.49	1.76
33	0.97	1.15	1.29	1.39	2.09	2.43	0.84	0.91	1.06	1.17	1.60	1.90
34	0.98	1.19	1.36	1.46	2.22	2.60	0.86	0.93	1.12	1.23	1.72	2.04
35	0.99	1.22	1.42	1.52	2.35	2.76	0.87	0.95	1.18	1.30	1.83	2.19
36	1.03	1.25	1.48	1.67	2.83	3.23	0.90	0.98	1.23	1.33	2.01	2.42
37	1.07	1.28	1.55	1.82	3.31	3.69	0.92	1.00	1.29	1.37	2.19	2.65
38	1.11	1.32	1.61	1.96	3.79	4.15	0.95	1.02	1.34	1.40	2.37	2.88
39	1.15	1.35	1.68	2.11	4.27	4.62	0.97	1.05	1.39	1.44	2.55	3.12
40	1.19	1.38	1.74	2.26	4.75	5.08	1.00	1.07	1.45	1.48	2.73	3.35
41	1.33	1.53	1.94	2.51	4.89	5.37	1.09	1.18	1.53	1.56	3.01	3.71
42	1.47	1.68	2.14	2.76	5.02	5.66	1.19	1.28	1.61	1.65	3.29	4.07
43	1.61	1.83	2.34	3.01	5.16	5.95	1.28	1.39	1.69	1.74	3.57	4.43
44	1.75	1.98	2.54	3.27	5.29	6.25	1.38	1.49	1.78	1.82	3.85	4.79
45	1.88	2.13	2.74	3.52	5.43	6.54	1.47	1.60	1.86	1.91	4.13	5.15
46	2.07	2.36	3.02	3.78	6.04	7.28	1.61	1.77	2.08	2.21	4.56	5.69
47	2.26	2.60	3.30	4.04	6.65	8.01	1.75	1.94	2.31	2.51	4.98	6.23
48	2.45	2.83	3.58	4.30	7.26	8.75	1.88	2.12	2.53	2.81	5.41	6.77
49	2.64	3.07	3.87	4.56	7.87	9.49	2.02	2.29	2.76	3.11	5.83	7.31
50	2.82	3.31	4.15	4.82	8.48	10.23	2.16	2.46	2.98	3.41	6.26	7.86
51	3.11	3.68	4.63	5.39	9.45	11.39	2.36	2.63	3.30	3.75	6.91	8.69
52	3.40	4.05	5.11	5.96	10.42	12.55	2.56	2.80	3.61	4.10	7.56	9.51
53	3.68	4.42	5.59	6.53	11.38	13.72	2.77	2.97	3.93	4.45	8.21	10.34
54	3.97	4.79	6.07	7.10	12.35	14.88	2.97	3.14	4.25	4.80	8.85	11.17
55	4.25	5.16	6.55	7.67	13.32	16.04	3.17	3.31	4.56	5.14	9.50	12.00
56	5.04	6.08	7.49	8.68	14.83	17.80	3.75	4.04	5.21	5.86	10.56	13.25
57	5.83	7.00	8.44	9.70	16.33	19.56	4.32	4.77	5.86	6.59	11.63	14.50
58	6.61	7.92	9.38	10.71	17.84	21.32	4.90	5.50	6.51	7.31	12.69	15.75
59	7.40	8.84	10.32	11.72	19.35	23.09	5.48	6.23	7.17	8.03	13.75	17.00
60	8.19	9.75	11.27	12.74	20.86	24.85	6.05	6.96	7.82	8.75	14.81	18.25
61	9.65	11.28	12.78	14.43	23.07	27.36	6.94	7.95	8.91	9.92	16.41	20.02
62	11.11	12.80	14.30	16.12	25.27	29.87	7.83	8.93	10.00	11.08	18.01	21.80
63	12.57	14.32	15.81	17.82	27.48	32.38	8.72	9.92	11.09	12.25	19.61	23.57
64	14.03	15.84	17.33	19.51	29.69	34.90	9.60	10.90	12.18	13.42	21.21	25.35
65	15.50	17.36	18.84	21.20	31.90	37.41	10.49	11.89	13.27	14.59	22.80	27.12
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**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

Foresters Advantage Plus FUW Term Rider Renewal Rates (per 1000)

Issue Ages	Male						Female					
	*PF+NT	*PFDNT	*ST+NT	*STDNT	*ST+T	*STD T	PF+NT	PFDNT	ST+NT	STDNT	ST+T	STD T
28	2.78	2.78	2.78	2.78	4.71	4.71	1.48	1.48	1.48	1.48	2.26	2.26
29	2.73	2.73	2.73	2.73	4.73	4.73	1.51	1.51	1.51	1.51	2.39	2.39
30	2.68	2.68	2.68	2.68	4.71	4.71	1.61	1.61	1.61	1.61	2.57	2.57
31	2.65	2.65	2.65	2.65	4.68	4.68	1.66	1.66	1.66	1.66	2.68	2.68
32	2.63	2.63	2.63	2.63	4.68	4.68	1.77	1.77	1.77	1.77	2.91	2.91
33	2.63	2.63	2.63	2.63	4.73	4.73	1.87	1.87	1.87	1.87	3.09	3.09
34	2.70	2.70	2.70	2.70	4.86	4.86	1.98	1.98	1.98	1.98	3.33	3.33
35	2.76	2.76	2.76	2.76	5.04	5.04	2.13	2.13	2.13	2.13	3.61	3.61
36	2.83	2.83	2.83	2.83	5.20	5.20	2.31	2.31	2.31	2.31	3.98	3.98
37	2.99	2.99	2.99	2.99	5.49	5.49	2.47	2.47	2.47	2.47	4.29	4.29
38	3.12	3.12	3.12	3.12	5.80	5.80	2.68	2.68	2.68	2.68	4.65	4.65
39	3.35	3.35	3.35	3.35	6.24	6.24	2.78	2.78	2.78	2.78	4.89	4.89
40	3.56	3.56	3.56	3.56	6.68	6.68	2.94	2.94	2.94	2.94	5.20	5.20
41	3.80	3.80	3.80	3.80	7.20	7.20	3.12	3.12	3.12	3.12	5.51	5.51
42	4.11	4.11	4.11	4.11	7.88	7.88	3.30	3.30	3.30	3.30	5.88	5.88
43	4.50	4.50	4.50	4.50	8.66	8.66	3.51	3.51	3.51	3.51	6.32	6.32
44	4.94	4.94	4.94	4.94	9.59	9.59	3.77	3.77	3.77	3.77	6.84	6.84
45	5.46	5.46	5.46	5.46	10.71	10.71	4.08	4.08	4.08	4.08	7.44	7.44
46	6.06	6.06	6.06	6.06	11.88	11.88	4.45	4.45	4.45	4.45	8.14	8.14
47	6.63	6.63	6.63	6.63	12.97	12.97	4.86	4.86	4.86	4.86	8.92	8.92
48	7.25	7.25	7.25	7.25	14.20	14.20	5.38	5.38	5.38	5.38	9.91	9.91
49	7.62	7.62	7.62	7.62	14.87	14.87	5.95	5.95	5.95	5.95	11.13	11.13
50	8.03	8.03	8.03	8.03	15.65	15.65	6.58	6.58	6.58	6.58	12.51	12.51
51	8.63	8.63	8.63	8.63	16.77	16.77	7.31	7.31	7.31	7.31	14.01	14.01
52	9.33	9.33	9.33	9.33	18.10	18.10	8.11	8.11	8.11	8.11	15.65	15.65
53	10.30	10.30	10.30	10.30	19.92	19.92	9.02	9.02	9.02	9.02	17.45	17.45
54	11.34	11.34	11.34	11.34	21.97	21.97	10.01	10.01	10.01	10.01	19.34	19.34
55	12.66	12.66	12.66	12.66	24.54	24.54	11.05	11.05	11.05	11.05	21.42	21.42
56	14.30	14.30	14.30	14.30	27.46	27.46	12.17	12.17	12.17	12.17	23.61	23.61
57	15.96	15.96	15.96	15.96	30.42	30.42	13.47	13.47	13.47	13.47	25.95	25.95
58	17.76	17.76	17.76	17.76	33.57	33.57	14.82	14.82	14.82	14.82	28.44	28.44
59	19.29	19.29	19.29	19.29	36.04	36.04	16.28	16.28	16.28	16.28	30.86	30.86
60	21.06	21.06	21.06	21.06	38.90	38.90	17.73	17.73	17.73	17.73	33.54	33.54
61	23.19	23.19	23.19	23.19	42.35	42.35	19.24	19.24	19.24	19.24	36.32	36.32
62	25.79	25.79	25.79	25.79	46.64	46.64	20.88	20.88	20.88	20.88	39.21	39.21
63	28.96	28.96	28.96	28.96	51.82	51.82	22.67	22.67	22.67	22.67	42.46	42.46
64	32.53	32.53	32.53	32.53	57.56	57.56	24.52	24.52	24.52	24.52	45.71	45.71
65	36.27	36.27	36.27	36.27	63.44	63.44	26.52	26.52	26.52	26.52	49.14	49.14
66	40.22	40.22	40.22	40.22	69.24	69.24	28.73	28.73	28.73	28.73	52.88	52.88
67	44.23	44.23	44.23	44.23	74.83	74.83	31.17	31.17	31.17	31.17	56.86	56.86
68	48.28	48.28	48.28	48.28	80.26	80.26	33.85	33.85	33.85	33.85	61.33	61.33
69	52.65	52.65	52.65	52.65	85.98	85.98	36.84	36.84	36.84	36.84	66.25	66.25
70	57.17	57.17	57.17	57.17	91.65	91.65	40.12	40.12	40.12	40.12	71.58	71.58
71	62.66	62.66	62.66	62.66	98.51	98.51	43.73	43.73	43.73	43.73	77.53	77.53
72	68.80	68.80	68.80	68.80	106.03	106.03	47.89	47.89	47.89	47.89	84.32	84.32
73	76.86	76.86	76.86	76.86	116.25	116.25	52.55	52.55	52.55	52.55	91.81	91.81
74	85.36	85.36	85.36	85.36	126.52	126.52	57.59	57.59	57.59	57.59	99.87	99.87
75	94.30	94.30	94.30	94.30	136.89	136.89	63.13	63.13	63.13	63.13	108.71	108.71
76	104.08	104.08	104.08	104.08	148.95	148.95	69.26	69.26	69.26	69.26	117.60	117.60
77	114.74	114.74	114.74	114.74	161.80	161.80	76.00	76.00	76.00	76.00	127.30	127.30
78	127.11	127.11	127.11	127.11	176.64	176.64	83.41	83.41	83.41	83.41	137.72	137.72
79	141.57	141.57	141.57	141.57	193.80	193.80	91.60	91.60	91.60	91.60	148.95	148.95
80	158.26	158.26	158.26	158.26	213.33	213.33	100.44	100.44	100.44	100.44	161.10	161.10
81	176.46	176.46	176.46	176.46	234.18	234.18	110.32	110.32	110.32	110.32	174.17	174.17
82	197.18	197.18	197.18	197.18	257.53	257.53	123.73	123.73	123.73	123.73	192.58	192.58
83	218.76	218.76	218.76	218.76	281.09	281.09	138.87	138.87	138.87	138.87	212.58	212.58
84	242.03	242.03	242.03	242.03	305.79	305.79	153.95	153.95	153.95	153.95	232.05	232.05
85	267.80	267.80	267.80	267.80	332.64	332.64	170.61	170.61	170.61	170.61	252.98	252.98
86	296.58	296.58	296.58	296.58	364.23	364.23	189.38	189.38	189.38	189.38	274.07	274.07
87	328.48	328.48	328.48	328.48	398.81	398.81	206.41	206.41	206.41	206.41	291.64	291.64
88	363.32	363.32	363.32	363.32	435.99	435.99	232.05	232.05	232.05	232.05	319.51	319.51
89	400.66	400.66	400.66	400.66	475.07	475.07	258.83	258.83	258.83	258.83	347.33	347.33
90	440.05	440.05	440.05	440.05	515.50	515.50	287.38	287.38	287.38	287.38	375.31	375.31
91	481.16	481.16	481.16	481.16	556.74	556.74	313.69	313.69	313.69	313.69	397.93	397.93
92	519.82	519.82	519.82	519.82	593.92	593.92	327.00	327.00	327.00	327.00	402.84	402.84
93	560.12	560.12	560.12	560.12	631.85	631.85	353.18	353.18	353.18	353.18	422.92	422.92
94	602.63	602.63	602.63	602.63	671.06	671.06	392.03	392.03	392.03	392.03	455.26	455.26
95	647.53	647.53	647.53	647.53	711.72	711.72	441.06	441.06	441.06	441.06	496.52	496.52
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