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**Foresters Advantage Plus 20-Pay Non-Medical
Monthly Premium Rate Table (per 1000)**

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
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
71	109.58	128.10	96.44	111.01
72	116.25	136.40	102.98	116.97
73	122.90	144.34	109.53	122.92
74	129.57	149.74	116.07	128.88
75	136.23	155.45	121.81	134.84

*NT stands for Non-Tobacco and T 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.

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

Foresters Advantage Plus Paid-up at 100 Non-Medical Monthly Premium Rate Table (per 1000)

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
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
71	78.65	112.17	69.92	87.55
72	86.43	116.04	77.76	94.07
73	94.19	121.80	83.43	100.58
74	100.25	127.58	89.09	107.10
75	106.31	133.35	94.76	113.61

*NT stands for Non-Tobacco and T 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.

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

Foresters Advantage Plus Non-Medical 10-Year Term Rider Rate Table (per 1000)

Issue Ages	Male		Female	
	Juvenile			
0	----		----	
1	----		----	
2	----		----	
3	----		----	
4	----		----	
5	----		----	
6	----		----	
7	----		----	
8	----		----	
9	----		----	
10	----		----	
11	----		----	
12	----		----	
13	----		----	
14	----		----	
15	----		----	
16	----		----	
17	----		----	
	NT*	T*	NT*	T*
18	1.45	1.89	1.24	1.67
19	1.47	1.91	1.26	1.68
20	1.48	1.93	1.27	1.70
21	1.48	1.93	1.28	1.71
22	1.49	1.94	1.28	1.72
23	1.49	1.94	1.29	1.73
24	1.50	1.95	1.29	1.74
25	1.50	1.95	1.30	1.74
26	1.51	1.99	1.30	1.77
27	1.51	2.03	1.30	1.79
28	1.52	2.07	1.31	1.82
29	1.52	2.11	1.31	1.84
30	1.53	2.15	1.31	1.86
31	1.56	2.25	1.34	1.94
32	1.59	2.35	1.36	2.01
33	1.63	2.46	1.39	2.08
34	1.66	2.56	1.42	2.15
35	1.69	2.66	1.44	2.22
36	1.77	2.86	1.50	2.36
37	1.85	3.07	1.55	2.50
38	1.92	3.27	1.60	2.63
39	2.00	3.47	1.65	2.77
40	2.08	3.68	1.71	2.91
41	2.20	3.99	1.79	3.17
42	2.32	4.31	1.88	3.43
43	2.44	4.63	1.96	3.69
44	2.57	4.94	2.05	3.95
45	2.69	5.26	2.13	4.22
46	2.89	5.80	2.27	4.61
47	3.10	6.33	2.41	5.01
48	3.30	6.87	2.55	5.41
49	3.50	7.41	2.70	5.81
50	3.71	7.95	2.84	6.21
51	4.06	8.82	3.04	6.77
52	4.42	9.69	3.23	7.32
53	4.77	10.56	3.43	7.88
54	5.13	11.44	3.63	8.44
55	5.48	12.31	3.82	9.00
56	6.14	13.69	4.19	9.94
57	6.79	15.08	4.55	10.89
58	7.45	16.46	4.92	11.83
59	8.10	17.85	5.29	12.78
60	8.76	19.23	5.65	13.73
61	9.92	21.21	6.24	15.10
62	11.08	23.19	6.83	16.48
63	12.23	25.17	7.42	17.85
64	13.39	27.14	8.01	19.22
65	14.55	29.12	8.60	20.60
66	16.65	32.04	9.71	22.48
67	18.75	34.95	10.82	24.37
68	20.84	37.87	11.93	26.25
69	22.94	40.79	13.04	28.13
70	25.04	43.70	14.15	30.02

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

To calculate the monthly premium for a 10-year term rider:

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

Foresters Advantage Plus Non-Medical 20-Year Term Rider Rate Table (per 1000)

Issue Ages	Male		Female	
	Juvenile			
0	----			----
1	----			----
2	----			----
3	----			----
4	----			----
5	----			----
6	----			----
7	----			----
8	----			----
9	----			----
10	----			----
11	----			----
12	----			----
13	----			----
14	----			----
15	----			----
16	----			----
17	----			----
	NT*	T*	NT*	T*
18	1.86	2.46	1.62	2.17
19	1.88	2.48	1.63	2.19
20	1.90	2.51	1.65	2.21
21	1.91	2.52	1.66	2.22
22	1.92	2.53	1.67	2.23
23	1.93	2.54	1.67	2.24
24	1.94	2.55	1.68	2.26
25	1.95	2.56	1.69	2.27
26	1.96	2.61	1.69	2.30
27	1.96	2.65	1.70	2.33
28	1.97	2.70	1.70	2.36
29	1.98	2.75	1.70	2.39
30	1.99	2.79	1.70	2.42
31	2.03	2.97	1.74	2.56
32	2.07	3.15	1.77	2.70
33	2.11	3.33	1.81	2.83
34	2.16	3.51	1.84	2.97
35	2.20	3.69	1.88	3.11
36	2.30	4.00	1.97	3.39
37	2.40	4.30	2.07	3.67
38	2.50	4.61	2.16	3.95
39	2.60	4.92	2.26	4.23
40	2.70	5.22	2.35	4.50
41	3.00	5.86	2.56	4.98
42	3.30	6.50	2.77	5.46
43	3.60	7.14	2.97	5.93
44	3.90	7.77	3.18	6.41
45	4.19	8.41	3.39	6.88
46	4.62	9.26	3.68	7.53
47	5.05	10.10	3.97	8.18
48	5.48	10.95	4.26	8.82
49	5.90	11.80	4.56	9.47
50	6.33	12.65	4.85	10.12
51	7.05	13.96	5.28	11.00
52	7.77	15.27	5.71	11.88
53	8.49	16.59	6.14	12.75
54	9.21	17.90	6.57	13.63
55	9.93	19.22	7.00	14.51
56	11.17	21.20	7.76	15.87
57	12.41	23.18	8.52	17.23
58	13.65	25.16	9.28	18.59
59	14.88	27.14	10.04	19.94
60	16.12	29.12	10.80	21.30
61	18.11	31.95	12.07	23.37
62	20.09	34.78	13.34	25.43
63	22.08	37.61	14.60	27.49
64	24.06	40.44	15.87	29.56
65	26.05	43.28	17.14	31.62
66	----			----
67	----			----
68	----			----
69	----			----
70	----			----

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

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

To calculate the monthly premium for a 10-year term rider:

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

**Foresters Advantage Plus Non-Medical Term
Rider Renewal Rates (per 1000)**

Issue Ages	Male		Female	
	NT*	T*	NT	T
28	2.78	4.71	1.48	2.26
29	2.73	4.73	1.51	2.39
30	2.68	4.71	1.61	2.57
31	2.65	4.68	1.66	2.68
32	2.63	4.68	1.77	2.91
33	2.63	4.73	1.87	3.09
34	2.70	4.86	1.98	3.33
35	2.76	5.04	2.13	3.61
36	2.83	5.20	2.31	3.98
37	2.99	5.49	2.47	4.29
38	3.12	5.80	2.68	4.65
39	3.35	6.24	2.78	4.89
40	3.56	6.68	2.94	5.20
41	3.80	7.20	3.12	5.51
42	4.11	7.88	3.30	5.88
43	4.50	8.66	3.51	6.32
44	4.94	9.59	3.77	6.84
45	5.46	10.71	4.08	7.44
46	6.06	11.88	4.45	8.14
47	6.63	12.97	4.86	8.92
48	7.25	14.20	5.38	9.91
49	7.62	14.87	5.95	11.13
50	8.03	15.65	6.58	12.51
51	8.63	16.77	7.31	14.01
52	9.33	18.10	8.11	15.65
53	10.30	19.92	9.02	17.45
54	11.34	21.97	10.01	19.34
55	12.66	24.54	11.05	21.42
56	14.30	27.46	12.17	23.61
57	15.96	30.42	13.47	25.95
58	17.76	33.57	14.82	28.44
59	19.29	36.04	16.28	30.86
60	21.06	38.90	17.73	33.54
61	23.19	42.35	19.24	36.32
62	25.79	46.64	20.88	39.21
63	28.96	51.82	22.67	42.46
64	32.53	57.56	24.52	45.71
65	36.27	63.44	26.52	49.14
66	40.22	69.24	28.73	52.88
67	44.23	74.83	31.17	56.86
68	48.28	80.26	33.85	61.33
69	52.65	85.98	36.84	66.25
70	57.17	91.65	40.12	71.58
71	62.66	98.51	43.73	77.53
72	68.80	106.03	47.89	84.32
73	76.86	116.25	52.55	91.81
74	85.36	126.52	57.59	99.87
75	94.30	136.89	63.13	108.71
76	104.08	148.95	69.26	117.60
77	114.74	161.80	76.00	127.30
78	127.11	176.64	83.41	137.72
79	141.57	193.80	91.60	148.95
80	158.26	213.33	100.44	161.10
81	176.46	234.18	110.32	174.17
82	197.18	257.53	123.73	192.58
83	218.76	281.09	138.87	212.58
84	242.03	305.79	153.95	232.05
85	267.80	332.64	170.61	252.98
86	296.58	364.23	189.38	274.07
87	328.48	398.81	206.41	291.64
88	363.32	435.99	232.05	319.51
89	400.66	475.07	258.83	347.33
90	440.05	515.50	287.38	375.31
91	481.16	556.74	313.69	397.93
92	519.82	593.92	327.00	402.84
93	560.12	631.85	353.18	422.92
94	602.63	671.06	392.03	455.26
95	647.53	711.72	441.06	496.52
96	----	----	----	----
97	----	----	----	----
98	----	----	----	----
99	----	----	----	----

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

To calculate the monthly premium for a 10-year term rider:

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