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Certificate Fees, Modal Factors & Premium Calculations

Premium Mode	Certificate Fees	Modal Factors
Monthly PAC	\$36 annually, subject to modal factors	0.0875
Quarterly		0.26
Semi-Annual		0.51
Annual		1.00

How to calculate modal premium

Foresters PlanRight premium calculation

a) Find the rate per thousand in the premium rate table.....	\$
b) Multiply by the face amount per thousand.....	(x)
c) Add the annual certificate fee.....	(+) 36.00
d) Multiply by the modal factor	(x)
¹ Base premium amount	= \$

Accidental Death Rider (ADR) premium calculation - Available on PlanRight Level Only

a) Find the rate per thousand in the premium rate table.....	\$
b) Multiply by the benefit amount per thousand.....	(x)
d) Multiply by the modal factor	(x)
¹ Rider premium amount	= \$

Total modal premium

a) Base premium amount (1)	
b) Add the ADR premium (2)	(+)
Total modal premium	(\$)

Example

Foresters PlanRight (Level) monthly premium

Male, Non-Tobacco, Age 55 Face amount: \$25,000 ADR Benefit Amount: \$25,000

Foresters PlanRight premium calculation

a) Find the rate per thousand in the premium rate table.....	\$38.53
b) Multiply by the face amount per thousand.....	25
c) Add the annual certificate fee.....	36.00
d) Multiply by the modal factor.....	0.0875
¹ Base modal premium amount	= \$87.43

Accidental Death Rider (ADR) modal premium calculation-Available on PlanRight Level Only

a) Find the rate per thousand in the premium rate table.....	\$2.25
b) Multiply by the benefit amount per thousand.....	25
c) Multiply by the modal factor.....	0.0875
¹ Rider modal premium amount	= \$4.92

Total modal premium

a) Base modal premium amount (1).....	\$87.43
b) Add the ADR modal premium (2).....	\$4.92
¹ Total modal premium	\$92.35

¹ Rounded to the nearest penny.

Certain member benefits are only available to members insured under a certificate with a face amount of \$10,000 or more and are subject to eligibility requirements and limitations.

PlanRight Premium Rate Table (per 1,000) - Non-Tobacco

Premium rates per \$1,000 of coverage, except for:

- annual certificate fee

Level	Age: 50 - 80:	\$2,000*	to	\$35,000
	81 - 85:	\$2,000*	to	\$15,000
Graded	Age: 50 - 80:	\$2,000*	to	\$20,000
	81 - 85:	\$2,000*	to	\$10,000
Modified	Age: 50 - 80:	\$2,000*	to	\$15,000
	81 - 85:	Not Available	to	Not Available

Non-Tobacco								
Male					Female			
Issue Age	Level		Graded	Modified	Level		Graded	Modified
	Base	ADR			Base	ADR		
50	\$32.97	\$2.00	\$47.88	\$49.68	\$26.17	\$1.25	\$38.76	\$38.88
51	\$34.08	\$2.00	\$51.04	\$52.70	\$27.34	\$1.25	\$40.13	\$40.39
52	\$35.19	\$2.00	\$54.23	\$55.73	\$28.51	\$1.25	\$41.51	\$41.90
53	\$36.31	\$2.00	\$57.47	\$58.75	\$29.67	\$1.25	\$42.90	\$43.42
54	\$37.42	\$2.25	\$60.72	\$61.78	\$30.84	\$1.25	\$44.31	\$44.93
55	\$38.53	\$2.25	\$64.02	\$64.80	\$32.01	\$1.25	\$45.73	\$46.44
56	\$40.43	\$2.25	\$67.38	\$68.04	\$32.98	\$1.50	\$47.36	\$48.38
57	\$42.34	\$2.50	\$70.75	\$71.28	\$33.95	\$1.50	\$49.00	\$50.33
58	\$44.24	\$2.50	\$74.11	\$74.52	\$34.92	\$1.50	\$50.62	\$52.27
59	\$46.14	\$2.75	\$77.48	\$77.76	\$35.90	\$1.50	\$52.26	\$54.22
60	\$48.04	\$2.75	\$80.83	\$81.00	\$36.87	\$1.75	\$53.89	\$56.16
61	\$50.45	\$3.00	\$85.58	\$85.75	\$38.56	\$1.75	\$57.42	\$59.18
62	\$52.87	\$3.00	\$90.41	\$90.50	\$40.25	\$1.75	\$61.01	\$62.21
63	\$55.28	\$3.25	\$94.40	\$95.26	\$41.93	\$2.00	\$64.05	\$65.23
64	\$57.69	\$3.25	\$98.40	\$100.01	\$43.62	\$2.00	\$67.08	\$68.26
65	\$60.11	\$3.50	\$102.40	\$104.76	\$45.31	\$2.00	\$70.12	\$71.28
66	\$64.03	\$3.50	\$106.82	\$110.16	\$47.74	\$2.25	\$74.45	\$76.03
67	\$67.95	\$3.75	\$111.24	\$115.56	\$50.17	\$2.25	\$78.76	\$80.78
68	\$71.87	\$4.00	\$115.65	\$120.96	\$52.59	\$2.50	\$83.09	\$85.54
69	\$75.79	\$4.25	\$120.07	\$126.36	\$55.02	\$2.50	\$87.40	\$90.29
70	\$79.72	\$4.50	\$124.49	\$131.76	\$57.45	\$2.75	\$91.73	\$95.04
71	\$86.53	\$4.75	\$135.63	\$143.86	\$62.40	\$2.75	\$100.02	\$105.41
72	\$93.33	\$5.00	\$146.77	\$155.95	\$67.35	\$3.00	\$108.33	\$115.78
73	\$100.14	\$5.25	\$157.90	\$168.05	\$72.30	\$3.25	\$116.62	\$126.14
74	\$106.95	\$5.50	\$169.04	\$180.14	\$77.25	\$3.50	\$124.93	\$136.51
75	\$113.76	\$6.00	\$180.18	\$192.24	\$82.20	\$3.75	\$133.22	\$146.88
76	\$123.83	\$6.50	\$195.25	\$212.33	\$90.43	\$4.00	\$145.89	\$160.70
77	\$133.90	\$7.00	\$210.32	\$232.42	\$98.66	\$4.25	\$158.56	\$174.53
78	\$143.97	\$7.75	\$214.66	\$252.50	\$106.89	\$4.75	\$163.07	\$188.35
79	\$154.03	\$9.00	\$229.01	\$272.59	\$115.12	\$5.50	\$175.14	\$202.18
80	\$164.10	\$11.00	\$243.36	\$292.68	\$123.35	\$6.75	\$187.20	\$216.00
81	\$176.45	-	\$264.37	-	\$135.89	-	\$206.96	-
82	\$188.79	-	\$285.38	-	\$148.42	-	\$226.72	-
83	\$201.14	-	\$306.38	-	\$160.95	-	\$246.48	-
84	\$213.48	-	\$327.39	-	\$173.49	-	\$266.24	-
85	\$225.83	-	\$348.40	-	\$186.02	-	\$286.00	-

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PlanRight Premium Rate Table (per 1,000) - Tobacco

Premium rates per \$1,000 of coverage, except for:

- annual certificate fee

Level					
Age:	50 - 80:	\$2,000*	to	\$35,000	
	81 - 85:	\$2,000*	to	\$15,000	
Graded					
Age:	50 - 80:	\$2,000*	to	\$20,000	
	81 - 85:	\$2,000*	to	\$10,000	
Modified					
Age:	50 - 80:	\$2,000*	to	\$15,000	
	81 - 85:	Not Available	to	Not Available	

Tobacco								
Male					Female			
Issue Age	Level		Graded	Modified	Level		Graded	Modified
	Base	ADR			Base	ADR		
50	\$48.34	\$2.00	\$65.72	\$66.00	\$39.66	\$1.25	\$48.36	\$60.00
51	\$50.55	\$2.00	\$70.42	\$70.80	\$41.19	\$1.25	\$50.60	\$63.60
52	\$52.76	\$2.00	\$75.17	\$75.60	\$42.73	\$1.25	\$52.88	\$67.20
53	\$54.96	\$2.00	\$79.97	\$80.40	\$44.27	\$1.25	\$55.17	\$70.80
54	\$57.17	\$2.25	\$84.83	\$85.20	\$45.80	\$1.25	\$57.49	\$74.40
55	\$59.37	\$2.25	\$89.73	\$90.00	\$47.34	\$1.25	\$59.82	\$78.00
56	\$61.85	\$2.25	\$94.58	\$95.04	\$49.15	\$1.50	\$61.83	\$79.20
57	\$64.32	\$2.50	\$99.44	\$100.08	\$50.95	\$1.50	\$63.84	\$80.40
58	\$66.80	\$2.50	\$104.29	\$105.12	\$52.75	\$1.50	\$65.85	\$81.60
59	\$69.28	\$2.75	\$109.14	\$110.16	\$54.56	\$1.50	\$67.86	\$82.80
60	\$71.75	\$2.75	\$113.99	\$115.20	\$56.36	\$1.75	\$69.86	\$84.00
61	\$76.08	\$3.00	\$120.31	\$121.20	\$59.18	\$1.75	\$74.53	\$86.40
62	\$80.42	\$3.00	\$126.72	\$127.20	\$62.00	\$1.75	\$79.28	\$88.80
63	\$84.75	\$3.25	\$131.99	\$133.20	\$64.82	\$2.00	\$83.30	\$91.20
64	\$89.08	\$3.25	\$137.25	\$139.20	\$67.64	\$2.00	\$87.33	\$93.60
65	\$93.42	\$3.50	\$142.51	\$145.20	\$70.46	\$2.00	\$91.35	\$96.00
66	\$99.05	\$3.50	\$148.11	\$154.08	\$72.96	\$2.25	\$97.07	\$102.48
67	\$104.68	\$3.75	\$153.71	\$162.96	\$75.47	\$2.25	\$102.80	\$108.96
68	\$110.30	\$4.00	\$159.32	\$171.84	\$77.97	\$2.50	\$108.51	\$115.44
69	\$115.93	\$4.25	\$164.91	\$180.72	\$80.47	\$2.50	\$114.23	\$121.92
70	\$121.56	\$4.50	\$170.52	\$189.60	\$82.97	\$2.75	\$119.95	\$128.40
71	\$133.34	\$4.75	\$183.46	\$203.52	\$89.62	\$2.75	\$129.36	\$138.00
72	\$145.12	\$5.00	\$196.39	\$217.44	\$96.26	\$3.00	\$138.77	\$147.60
73	\$156.89	\$5.25	\$209.33	\$231.36	\$102.91	\$3.25	\$148.18	\$157.20
74	\$168.67	\$5.50	\$222.26	\$245.28	\$109.56	\$3.50	\$157.58	\$166.80
75	\$180.44	\$6.00	\$235.20	\$259.20	\$116.20	\$3.75	\$166.99	\$176.40
76	\$193.39	\$6.50	\$255.19	\$282.96	\$126.24	\$4.00	\$180.16	\$192.00
77	\$206.33	\$7.00	\$275.18	\$306.72	\$136.27	\$4.25	\$193.34	\$207.60
78	\$219.27	\$7.75	\$281.12	\$330.48	\$146.31	\$4.75	\$196.67	\$223.20
79	\$232.21	\$9.00	\$300.16	\$354.24	\$156.34	\$5.50	\$209.22	\$238.80
80	\$245.15	\$11.00	\$319.20	\$378.00	\$166.37	\$6.75	\$221.76	\$254.40
81	\$261.84	-	\$340.70	-	\$180.43	-	\$243.94	-
82	\$278.54	-	\$362.21	-	\$194.49	-	\$266.11	-
83	\$295.24	-	\$383.71	-	\$208.55	-	\$288.29	-
84	\$311.94	-	\$405.22	-	\$222.61	-	\$310.46	-
85	\$328.63	-	\$426.72	-	\$236.67	-	\$332.64	-

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