

Foresters SMART Universal Life Insurance

Non-Medical Rate Book

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 Smart Non-Medical Minimum Premium* Rate Table (per 1000)

Issue Ages	Male		Female	
	Juvenile			
0	0.2204		0.2097	
1	0.2134		0.2074	
2	0.2104		0.2063	
3	0.2095		0.2064	
4	0.2108		0.2077	
5	0.2135		0.2094	
6	0.2183		0.2119	
7	0.2261		0.2155	
8	0.2338		0.2186	
9	0.2426		0.2221	
10	0.2522		0.2260	
11	0.2636		0.2300	
12	0.2753		0.2343	
13	0.2872		0.2385	
14	0.2993		0.2427	
15	0.3115		0.2471	
	NT**	T**	NT	T
16	0.2947	0.3222	0.2374	0.2525
17	0.2990	0.3320	0.2403	0.2576
18	0.3027	0.3408	0.2432	0.2629
19	0.3056	0.3476	0.2462	0.2682
20	0.3082	0.3527	0.2493	0.2738
21	0.3107	0.3569	0.2526	0.2795
22	0.3132	0.3598	0.2562	0.2857
23	0.3157	0.3595	0.2598	0.2921
24	0.3183	0.3704	0.2634	0.2992
25	0.3183	0.3861	0.2668	0.3068
26	0.3176	0.3908	0.2691	0.3149
27	0.3162	0.3956	0.2710	0.3237
28	0.3243	0.4005	0.2763	0.3332
29	0.3320	0.4067	0.2857	0.3432
30	0.3362	0.4145	0.2958	0.3537
31	0.3467	0.4294	0.3065	0.3690
32	0.3585	0.4465	0.3174	0.3849
33	0.3714	0.4660	0.3287	0.4015
34	0.3856	0.4882	0.3405	0.4192
35	0.4013	0.5132	0.3529	0.4380
36	0.4197	0.5425	0.3675	0.4593
37	0.4394	0.5746	0.3828	0.4820
38	0.4609	0.6097	0.3992	0.5068
39	0.4829	0.6459	0.4170	0.5346
40	0.5059	0.6836	0.4364	0.5659
41	0.5296	0.7229	0.4573	0.6007
42	0.5548	0.7644	0.4804	0.6397
43	0.5818	0.8093	0.5056	0.6831
44	0.6107	0.8576	0.5334	0.7311
45	0.6421	0.9102	0.5636	0.7840
46	0.6717	0.9630	0.6032	0.8487
47	0.7046	1.0216	0.6458	0.9187
48	0.7412	1.0861	0.6912	0.9939
49	0.7821	1.1572	0.7394	1.0730
50	0.8275	1.2355	0.7906	1.1566
51	0.8781	1.3218	0.8436	1.2436
52	0.9349	1.4178	0.8996	1.3350
53	0.9989	1.5244	0.9522	1.4115
54	1.0709	1.6428	0.9909	1.4713
55	1.1507	1.7715	1.0682	1.5909
56	1.2834	1.9550	1.1209	1.6694
57	1.4239	2.1283	1.1736	1.7478
58	1.5719	2.2599	1.2263	1.8263
59	1.6729	2.4578	1.2790	1.9372
60	1.8285	2.6585	1.3844	2.0746
61	1.9463	2.8241	1.4574	2.2173
62	2.0641	2.9996	1.5304	2.3681
63	2.1818	3.1942	1.6307	2.5338
64	2.2996	3.4088	1.7409	2.7127
65	2.5351	3.6388	1.8616	2.9077
66	2.6863	3.8843	1.9869	3.1090
67	2.8375	4.1563	2.1219	3.3252
68	3.0543	4.4594	2.2676	3.5543
69	3.3202	4.7968	2.4282	3.7972
70	3.6196	5.1665	2.6049	4.0513
71	3.9402	5.5559	2.7976	4.3139
72	4.2994	5.9896	3.0161	4.6028
73	4.6993	6.4609	3.2638	4.9184
74	5.1364	6.9735	3.5401	5.2799
75	5.6119	7.5110	3.8482	5.6942

*Minimum Premium: The minimum level monthly premium required to ensure that the certificate does not lapse during the first 10 certificate years. After the 10TH certificate year payment of a higher premium may be required to keep the certificate in force. Assumes no withdrawals.

**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 Smart Non-Medical Monthly Minimum Premium* for Face Amount \$50,000

Issue Ages	Male		Female	
	Juvenile			
0	\$25.00		\$25.00	
1	\$25.00		\$25.00	
2	\$25.00		\$25.00	
3	\$25.00		\$25.00	
4	\$25.00		\$25.00	
5	\$25.00		\$25.00	
6	\$25.00		\$25.00	
7	\$25.00		\$25.00	
8	\$25.00		\$25.00	
9	\$25.00		\$25.00	
10	\$25.38		\$25.00	
11	\$25.95		\$25.00	
12	\$26.54		\$25.00	
13	\$27.13		\$25.00	
14	\$27.74		\$25.00	
15	\$28.35		\$25.13	
	NT**	T**	NT	T
16	\$27.51	\$28.88	\$25.00	\$25.40
17	\$27.72	\$29.37	\$25.00	\$25.65
18	\$27.91	\$29.81	\$25.00	\$25.92
19	\$28.05	\$30.15	\$25.08	\$26.18
20	\$28.18	\$30.41	\$25.24	\$26.46
21	\$28.31	\$30.62	\$25.40	\$26.75
22	\$28.43	\$30.76	\$25.58	\$27.06
23	\$28.56	\$30.75	\$25.76	\$27.38
24	\$28.69	\$31.29	\$25.94	\$27.73
25	\$28.69	\$32.08	\$26.11	\$28.11
26	\$28.65	\$32.31	\$26.23	\$28.52
27	\$28.58	\$32.55	\$26.32	\$28.96
28	\$28.99	\$32.80	\$26.59	\$29.43
29	\$29.37	\$33.11	\$27.06	\$29.93
30	\$29.58	\$33.50	\$27.56	\$30.46
31	\$30.11	\$34.24	\$28.10	\$31.22
32	\$30.70	\$35.10	\$28.64	\$32.02
33	\$31.34	\$36.07	\$29.21	\$32.85
34	\$32.05	\$37.18	\$29.80	\$33.73
35	\$32.84	\$38.43	\$30.42	\$34.67
36	\$33.76	\$39.90	\$31.15	\$35.74
37	\$34.74	\$41.50	\$31.91	\$36.87
38	\$35.82	\$43.26	\$32.73	\$38.11
39	\$36.92	\$45.07	\$33.62	\$39.50
40	\$38.07	\$46.95	\$34.59	\$41.07
41	\$39.25	\$48.92	\$35.64	\$42.81
42	\$40.51	\$50.99	\$36.79	\$44.76
43	\$41.86	\$53.24	\$38.05	\$46.93
44	\$43.31	\$55.65	\$39.44	\$49.33
45	\$44.88	\$58.28	\$40.95	\$51.97
46	\$46.36	\$60.92	\$42.93	\$55.21
47	\$48.00	\$63.85	\$45.06	\$58.71
48	\$49.83	\$67.08	\$47.33	\$62.47
49	\$51.88	\$70.63	\$49.74	\$66.42
50	\$54.15	\$74.55	\$52.30	\$70.60
51	\$56.68	\$78.86	\$54.95	\$74.95
52	\$59.52	\$83.66	\$57.75	\$79.52
53	\$62.72	\$88.99	\$60.38	\$83.35
54	\$66.32	\$94.91	\$62.32	\$86.34
55	\$70.31	\$101.35	\$66.18	\$92.32
56	\$76.94	\$110.52	\$68.82	\$96.24
57	\$83.97	\$119.19	\$71.45	\$100.16
58	\$91.37	\$125.77	\$74.09	\$104.09
59	\$96.42	\$135.66	\$76.72	\$109.63
60	\$104.20	\$145.70	\$81.99	\$116.50
61	\$110.09	\$153.98	\$85.64	\$123.64
62	\$115.98	\$162.75	\$89.29	\$131.18
63	\$121.86	\$172.48	\$94.31	\$139.46
64	\$127.75	\$183.21	\$99.82	\$148.41
65	\$139.53	\$194.71	\$105.85	\$158.16
66	\$147.09	\$206.99	\$112.12	\$168.22
67	\$154.65	\$220.59	\$118.87	\$179.03
68	\$165.49	\$235.74	\$126.15	\$190.49
69	\$178.78	\$252.61	\$134.18	\$202.63
70	\$193.75	\$271.10	\$143.02	\$215.34
71	\$209.78	\$290.57	\$152.65	\$228.47
72	\$227.74	\$312.25	\$163.58	\$242.91
73	\$247.74	\$335.82	\$175.96	\$258.69
74	\$269.59	\$361.45	\$189.78	\$276.77
75	\$293.37	\$388.32	\$205.18	\$297.48

*Minimum Premium: The minimum level monthly premium required to ensure that the certificate does not lapse during the first 10 certificate years. After the 10TH certificate year payment of a higher premium may be required to keep the certificate in force. Assumes no withdrawals.

**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.

**Foresters Smart Non-Medical Monthly
Minimum Premium* for Face Amount
\$100,000**

Issue Ages	Male		Female	
	Juvenile			
0	34.81		33.74	
1	\$34.11		\$33.51	
2	\$33.81		\$33.40	
3	\$33.72		\$33.41	
4	\$33.85		\$33.54	
5	\$34.12		\$33.71	
6	\$34.60		\$33.96	
7	\$35.38		\$34.32	
8	\$36.15		\$34.63	
9	\$37.03		\$34.98	
10	\$37.99		\$35.37	
11	\$39.13		\$35.77	
12	\$40.30		\$36.20	
13	\$41.49		\$36.62	
14	\$42.70		\$37.04	
15	\$43.92		\$37.48	
	NT**	T**	NT	T
16	\$42.24	\$44.99	\$36.51	\$38.02
17	\$42.67	\$45.97	\$36.80	\$38.53
18	\$43.04	\$46.85	\$37.09	\$39.06
19	\$43.33	\$47.53	\$37.39	\$39.59
20	\$43.59	\$48.04	\$37.70	\$40.15
21	\$43.84	\$48.46	\$38.03	\$40.72
22	\$44.09	\$48.75	\$38.39	\$41.34
23	\$44.34	\$48.72	\$38.75	\$41.98
24	\$44.60	\$49.81	\$39.11	\$42.69
25	\$44.60	\$51.38	\$39.45	\$43.45
26	\$44.53	\$51.85	\$39.68	\$44.26
27	\$44.39	\$52.33	\$39.87	\$45.14
28	\$45.20	\$52.82	\$40.40	\$46.09
29	\$45.97	\$53.44	\$41.34	\$47.09
30	\$46.39	\$54.22	\$42.35	\$48.14
31	\$47.44	\$55.71	\$43.42	\$49.67
32	\$48.62	\$57.42	\$44.51	\$51.26
33	\$49.91	\$59.37	\$45.64	\$52.92
34	\$51.33	\$61.59	\$46.82	\$54.69
35	\$52.90	\$64.09	\$48.06	\$56.57
36	\$54.74	\$67.02	\$49.52	\$58.70
37	\$56.71	\$70.23	\$51.05	\$60.97
38	\$58.86	\$73.74	\$52.69	\$63.45
39	\$61.06	\$77.36	\$54.47	\$66.23
40	\$63.36	\$81.13	\$56.41	\$69.36
41	\$65.73	\$85.06	\$58.50	\$72.84
42	\$68.25	\$89.21	\$60.81	\$76.74
43	\$70.95	\$93.70	\$63.33	\$81.08
44	\$73.84	\$98.53	\$66.11	\$85.88
45	\$76.98	\$103.79	\$69.13	\$91.17
46	\$79.94	\$109.07	\$73.09	\$97.64
47	\$83.23	\$114.93	\$77.35	\$104.64
48	\$86.89	\$121.38	\$81.89	\$112.16
49	\$90.98	\$128.49	\$86.71	\$120.07
50	\$95.52	\$136.32	\$91.83	\$128.43
51	\$100.58	\$144.95	\$97.13	\$137.13
52	\$106.26	\$154.55	\$102.73	\$146.27
53	\$112.66	\$165.21	\$107.99	\$153.92
54	\$119.86	\$177.05	\$111.86	\$159.90
55	\$127.84	\$189.92	\$119.59	\$171.86
56	\$141.11	\$208.27	\$124.86	\$179.71
57	\$155.16	\$225.60	\$130.13	\$187.55
58	\$169.96	\$238.76	\$135.40	\$195.40
59	\$180.06	\$258.55	\$140.67	\$206.49
60	\$195.62	\$278.62	\$151.21	\$220.23
61	\$207.40	\$295.18	\$158.51	\$234.50
62	\$219.18	\$312.73	\$165.81	\$249.58
63	\$230.95	\$332.19	\$175.84	\$266.15
64	\$242.73	\$353.65	\$186.86	\$284.04
65	\$266.28	\$376.65	\$198.93	\$303.54
66	\$281.40	\$401.20	\$211.46	\$323.67
67	\$296.52	\$428.40	\$224.96	\$345.29
68	\$318.20	\$458.71	\$239.53	\$368.20
69	\$344.79	\$492.45	\$255.59	\$392.49
70	\$374.73	\$529.42	\$273.26	\$417.90
71	\$406.79	\$568.36	\$292.53	\$444.16
72	\$442.71	\$611.73	\$314.38	\$473.05
73	\$482.70	\$658.86	\$339.15	\$504.61
74	\$526.41	\$710.12	\$366.78	\$540.76
75	\$573.96	\$763.87	\$397.59	\$582.19

*Minimum Premium: The minimum level monthly premium required to ensure that the certificate does not lapse during the first 10 certificate years. After the 10TH certificate year payment of a higher premium may be required to keep the certificate in force. Assumes no withdrawals.

**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.

Foresters Smart Non-Medical Monthly Minimum Premium* for Face Amount \$150,000

Issue Ages	Male		Female	
	Juvenile			
0	\$45.83		\$44.23	
1	\$44.78		\$43.88	
2	\$44.33		\$43.72	
3	\$44.20		\$43.73	
4	\$44.39		\$43.93	
5	\$44.80		\$44.18	
6	\$45.52		\$44.56	
7	\$46.69		\$45.10	
8	\$47.84		\$45.56	
9	\$49.16		\$46.09	
10	\$50.60		\$46.67	
11	\$52.31		\$47.27	
12	\$54.07		\$47.92	
13	\$55.85		\$48.55	
14	\$57.67		\$49.18	
15	\$59.50		\$49.84	
	NT**	T**	NT	T
16	\$56.98	\$61.10	\$48.38	\$50.65
17	\$57.62	\$62.57	\$48.82	\$51.41
18	\$58.18	\$63.89	\$49.25	\$52.21
19	\$58.61	\$64.91	\$49.70	\$53.00
20	\$59.00	\$65.68	\$50.17	\$53.84
21	\$59.38	\$66.31	\$50.66	\$54.70
22	\$59.75	\$66.74	\$51.20	\$55.63
23	\$60.13	\$66.70	\$51.74	\$56.59
24	\$60.52	\$68.33	\$52.28	\$57.65
25	\$60.52	\$70.69	\$52.79	\$58.79
26	\$60.41	\$71.39	\$53.14	\$60.01
27	\$60.20	\$72.11	\$53.42	\$61.33
28	\$61.42	\$72.85	\$54.22	\$62.75
29	\$62.57	\$73.78	\$55.63	\$64.25
30	\$63.20	\$74.95	\$57.14	\$65.83
31	\$64.78	\$77.18	\$58.75	\$68.12
32	\$66.55	\$79.75	\$60.38	\$70.51
33	\$68.48	\$82.67	\$62.08	\$73.00
34	\$70.61	\$86.00	\$63.85	\$75.65
35	\$72.97	\$89.75	\$65.71	\$78.47
36	\$75.73	\$94.15	\$67.90	\$81.67
37	\$78.68	\$98.96	\$70.19	\$85.07
38	\$81.91	\$104.23	\$72.65	\$88.79
39	\$85.21	\$109.66	\$75.32	\$92.96
40	\$88.66	\$115.31	\$78.23	\$97.66
41	\$92.21	\$121.21	\$81.37	\$102.88
42	\$95.99	\$127.43	\$84.83	\$108.73
43	\$100.04	\$134.17	\$88.61	\$115.24
44	\$104.38	\$141.41	\$92.78	\$122.44
45	\$109.09	\$149.30	\$97.31	\$130.37
46	\$113.53	\$157.22	\$103.25	\$140.08
47	\$118.46	\$166.01	\$109.64	\$150.58
48	\$123.95	\$175.69	\$116.45	\$161.86
49	\$130.09	\$186.35	\$123.68	\$173.72
50	\$136.90	\$198.10	\$131.36	\$186.26
51	\$144.49	\$211.04	\$139.31	\$199.31
52	\$153.01	\$225.44	\$147.71	\$213.02
53	\$162.61	\$241.43	\$155.60	\$224.50
54	\$173.41	\$259.19	\$161.41	\$233.47
55	\$185.38	\$278.50	\$173.00	\$251.41
56	\$205.28	\$306.02	\$180.91	\$263.18
57	\$226.36	\$332.02	\$188.81	\$274.94
58	\$248.56	\$351.76	\$196.72	\$286.72
59	\$263.71	\$381.44	\$204.62	\$303.35
60	\$287.05	\$411.55	\$220.43	\$323.96
61	\$304.72	\$436.39	\$231.38	\$345.37
62	\$322.39	\$462.71	\$242.33	\$367.99
63	\$340.04	\$491.90	\$257.38	\$392.84
64	\$357.71	\$524.09	\$273.91	\$419.68
65	\$393.04	\$558.59	\$292.01	\$448.93
66	\$415.72	\$595.42	\$310.81	\$479.12
67	\$438.40	\$636.22	\$331.06	\$511.55
68	\$470.92	\$681.68	\$352.91	\$545.92
69	\$510.80	\$732.29	\$377.00	\$582.35
70	\$555.71	\$787.75	\$403.51	\$620.47
71	\$603.80	\$846.16	\$432.41	\$659.86
72	\$657.68	\$911.21	\$465.19	\$703.19
73	\$717.67	\$981.91	\$502.34	\$750.53
74	\$783.23	\$1,058.80	\$543.79	\$804.76
75	\$854.56	\$1,139.42	\$590.00	\$866.90

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**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.

Foresters Smart Non-Medical Monthly Minimum Premium* for Face Amount \$200,000

Issue Ages	Male		Female	
	Juvenile			
0	\$56.85		\$54.71	
1	\$55.45		\$54.25	
2	\$54.85		\$54.03	
3	\$54.67		\$54.05	
4	\$54.93		\$54.31	
5	\$55.47		\$54.65	
6	\$56.43		\$55.15	
7	\$57.99		\$55.87	
8	\$59.53		\$56.49	
9	\$61.29		\$57.19	
10	\$63.21		\$57.97	
11	\$65.49		\$58.77	
12	\$67.83		\$59.63	
13	\$70.21		\$60.47	
14	\$72.63		\$61.31	
15	\$75.07		\$62.19	
	NT**	T**	NT	T
16	\$71.71	\$77.21	\$60.25	\$63.27
17	\$72.57	\$79.17	\$60.83	\$64.29
18	\$73.31	\$80.93	\$61.41	\$65.35
19	\$73.89	\$82.29	\$62.01	\$66.41
20	\$74.41	\$83.31	\$62.63	\$67.53
21	\$74.91	\$84.15	\$63.29	\$68.67
22	\$75.41	\$84.73	\$64.01	\$69.91
23	\$75.91	\$84.67	\$64.73	\$71.19
24	\$76.43	\$86.85	\$65.45	\$72.61
25	\$76.43	\$89.99	\$66.13	\$74.13
26	\$76.29	\$90.93	\$66.59	\$75.75
27	\$76.01	\$91.89	\$66.97	\$77.51
28	\$77.63	\$92.87	\$68.03	\$79.41
29	\$79.17	\$94.11	\$69.91	\$81.41
30	\$80.01	\$95.67	\$71.93	\$83.51
31	\$82.11	\$98.65	\$74.07	\$86.57
32	\$84.47	\$102.07	\$76.25	\$89.75
33	\$87.05	\$105.97	\$78.51	\$93.07
34	\$89.89	\$110.41	\$80.87	\$96.61
35	\$93.03	\$115.41	\$83.35	\$100.37
36	\$96.71	\$121.27	\$86.27	\$104.63
37	\$100.65	\$127.69	\$89.33	\$109.17
38	\$104.95	\$134.71	\$92.61	\$114.13
39	\$109.35	\$141.95	\$96.17	\$119.69
40	\$113.95	\$149.49	\$100.05	\$125.95
41	\$118.69	\$157.35	\$104.23	\$132.91
42	\$123.73	\$165.65	\$108.85	\$140.71
43	\$129.13	\$174.63	\$113.89	\$149.39
44	\$134.91	\$184.29	\$119.45	\$158.99
45	\$141.19	\$194.81	\$125.49	\$169.57
46	\$147.11	\$205.37	\$133.41	\$182.51
47	\$153.69	\$217.09	\$141.93	\$196.51
48	\$161.01	\$229.99	\$151.01	\$211.55
49	\$169.19	\$244.21	\$160.65	\$227.37
50	\$178.27	\$259.87	\$170.89	\$244.09
51	\$188.39	\$277.13	\$181.49	\$261.49
52	\$199.75	\$296.33	\$192.69	\$279.77
53	\$212.55	\$317.65	\$203.21	\$295.07
54	\$226.95	\$341.33	\$210.95	\$307.03
55	\$242.91	\$367.07	\$226.41	\$330.95
56	----	----	----	----
57	----	----	----	----
58	----	----	----	----
59	----	----	----	----
60	----	----	----	----
61	----	----	----	----
62	----	----	----	----
63	----	----	----	----
64	----	----	----	----
65	----	----	----	----
66	----	----	----	----
67	----	----	----	----
68	----	----	----	----
69	----	----	----	----
70	----	----	----	----
71	----	----	----	----
72	----	----	----	----
73	----	----	----	----
74	----	----	----	----
75	----	----	----	----

*Minimum Premium: The minimum level monthly premium required to ensure that the certificate does not lapse during the first 10 certificate years. After the 10TH certificate year payment of a higher premium may be required to keep the certificate in force. Assumes no withdrawals.

**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.

Foresters Smart Non-Medical Monthly Minimum Premium* for Face Amount \$250,000

Issue Ages	Male		Female	
	Juvenile			
0	\$67.87		\$65.20	
1	\$66.12		\$64.62	
2	\$65.37		\$64.35	
3	\$65.15		\$64.37	
4	\$65.47		\$64.70	
5	\$66.15		\$65.12	
6	\$67.35		\$65.75	
7	\$69.30		\$66.65	
8	\$71.22		\$67.42	
9	\$73.42		\$68.30	
10	\$75.82		\$69.27	
11	\$78.67		\$70.27	
12	\$81.60		\$71.35	
13	\$84.57		\$72.40	
14	\$87.60		\$73.45	
15	\$90.65		\$74.55	
	NT**	T**	NT	T
16	\$86.45	\$93.32	\$72.12	\$75.90
17	\$87.52	\$95.77	\$72.85	\$77.17
18	\$88.45	\$97.97	\$73.57	\$78.50
19	\$89.17	\$99.67	\$74.32	\$79.82
20	\$89.82	\$100.95	\$75.10	\$81.22
21	\$90.45	\$102.00	\$75.92	\$82.65
22	\$91.07	\$102.72	\$76.82	\$84.20
23	\$91.70	\$102.65	\$77.72	\$85.80
24	\$92.35	\$105.37	\$78.62	\$87.57
25	\$92.35	\$109.30	\$79.47	\$89.47
26	\$92.17	\$110.47	\$80.05	\$91.50
27	\$91.82	\$111.67	\$80.52	\$93.70
28	\$93.85	\$112.90	\$81.85	\$96.07
29	\$95.77	\$114.45	\$84.20	\$98.57
30	\$96.82	\$116.40	\$86.72	\$101.20
31	\$99.45	\$120.12	\$89.40	\$105.02
32	\$102.40	\$124.40	\$92.12	\$109.00
33	\$105.62	\$129.27	\$94.95	\$113.15
34	\$109.17	\$134.82	\$97.90	\$117.57
35	\$113.10	\$141.07	\$101.00	\$122.27
36	\$117.70	\$148.40	\$104.65	\$127.60
37	\$122.62	\$156.42	\$108.47	\$133.27
38	\$128.00	\$165.20	\$112.57	\$139.47
39	\$133.50	\$174.25	\$117.02	\$146.42
40	\$139.25	\$183.67	\$121.87	\$154.25
41	\$145.17	\$193.50	\$127.10	\$162.95
42	\$151.47	\$203.87	\$132.87	\$172.70
43	\$158.22	\$215.10	\$139.17	\$183.55
44	\$165.45	\$227.17	\$146.12	\$195.55
45	\$173.30	\$240.32	\$153.67	\$208.77
46	\$180.70	\$253.52	\$163.57	\$224.95
47	\$188.92	\$268.17	\$174.22	\$242.45
48	\$198.07	\$284.30	\$185.57	\$261.25
49	\$208.30	\$302.07	\$197.62	\$281.02
50	\$219.65	\$321.65	\$210.42	\$301.92
51	\$232.30	\$343.22	\$223.67	\$323.67
52	\$246.50	\$367.22	\$237.67	\$346.52
53	\$262.50	\$393.87	\$250.82	\$365.65
54	\$280.50	\$423.47	\$260.50	\$380.60
55	\$300.45	\$455.65	\$279.82	\$410.50
56	----	----	----	----
57	----	----	----	----
58	----	----	----	----
59	----	----	----	----
60	----	----	----	----
61	----	----	----	----
62	----	----	----	----
63	----	----	----	----
64	----	----	----	----
65	----	----	----	----
66	----	----	----	----
67	----	----	----	----
68	----	----	----	----
69	----	----	----	----
70	----	----	----	----
71	----	----	----	----
72	----	----	----	----
73	----	----	----	----
74	----	----	----	----
75	----	----	----	----

*Minimum Premium: The minimum level monthly premium required to ensure that the certificate does not lapse during the first 10 certificate years. After the 10TH certificate year payment of a higher premium may be required to keep the certificate in force. Assumes no withdrawals.

**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.

Foresters Smart Non-Medical Face Amount for Monthly Minimum Premium* of \$50

Issue Ages	Male		Female	
	Juvenile			
0	----	----	----	----
1	----	----	----	----
2	----	----	----	----
3	----	----	----	----
4	----	----	----	----
5	----	----	----	----
6	----	----	----	----
7	----	----	----	----
8	----	----	----	----
9	----	----	----	----
10	\$147,620		----	----
11	\$141,236		----	----
12	\$135,234		----	----
13	\$129,630		----	----
14	\$124,390		----	----
15	\$119,518		----	----
	NT**	T**	NT	T
16	\$126,331	\$115,549	\$156,823	\$147,445
17	\$124,515	\$112,138	\$154,931	\$144,526
18	\$122,993	\$109,242	\$153,083	\$141,612
19	\$121,825	\$107,105	\$151,218	\$138,814
20	\$120,798	\$105,557	\$149,338	\$135,975
21	\$119,826	\$104,314	\$147,387	\$133,202
22	\$118,869	\$103,474	\$145,316	\$130,311
23	\$117,928	\$103,560	\$143,302	\$127,456
24	\$116,965	\$100,512	\$141,343	\$124,431
25	\$116,965	\$96,425	\$139,542	\$121,349
26	\$117,222	\$95,266	\$138,350	\$118,228
27	\$117,741	\$94,110	\$137,380	\$115,013
28	\$114,801	\$92,958	\$134,744	\$111,734
29	\$112,138	\$91,541	\$130,311	\$108,479
30	\$110,737	\$89,819	\$125,862	\$105,258
31	\$107,383	\$86,702	\$121,468	\$100,894
32	\$103,849	\$83,381	\$117,296	\$96,726
33	\$100,242	\$79,892	\$113,264	\$92,727
34	\$96,550	\$76,259	\$109,339	\$88,812
35	\$92,773	\$72,544	\$105,497	\$85,000
36	\$88,706	\$68,626	\$101,306	\$81,058
37	\$84,729	\$64,792	\$97,257	\$77,240
38	\$80,776	\$61,062	\$93,261	\$73,460
39	\$77,096	\$57,640	\$89,280	\$69,640
40	\$73,591	\$54,461	\$85,311	\$65,789
41	\$70,298	\$51,500	\$81,412	\$61,977
42	\$67,105	\$48,704	\$77,497	\$58,199
43	\$63,991	\$46,002	\$73,635	\$54,501
44	\$60,962	\$43,411	\$69,797	\$50,923
45	\$57,981	\$40,903	\$66,057	\$47,487
46	\$55,426	\$38,660	\$61,720	\$43,867
47	\$52,838	\$36,442	\$57,649	\$40,524
48	\$50,229	\$34,278	\$53,862	\$37,458
49	\$47,602	\$32,172	\$50,351	\$34,697
50	\$44,990	\$30,133	\$47,090	\$32,189
51	\$42,398	\$28,166	\$44,132	\$29,937
52	\$39,822	\$26,258	\$41,385	\$27,887
53	\$37,270	----	\$39,098	\$26,376
54	\$34,765	----	\$37,571	\$25,304
55	\$32,354	----	\$34,853	----
56	\$29,008	----	\$33,214	----
57	\$26,146	----	\$31,722	----
58	----	----	\$30,359	----
59	----	----	\$29,108	----
60	----	----	\$26,892	----
61	----	----	\$25,545	----
62	----	----	----	----
63	----	----	----	----
64	----	----	----	----
65	----	----	----	----
66	----	----	----	----
67	----	----	----	----
68	----	----	----	----
69	----	----	----	----
70	----	----	----	----
71	----	----	----	----
72	----	----	----	----
73	----	----	----	----
74	----	----	----	----
75	----	----	----	----

*Minimum Premium: The minimum level monthly premium required to ensure that the certificate does not lapse during the first 10 certificate years. After the 10TH certificate year payment of a higher premium may be required to keep the certificate in force. Assumes no withdrawals.

**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.

Foresters Smart Non-Medical Face Amount for Monthly Minimum Premium* of \$75

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	\$211,163	\$193,140	----	\$246,455
17	\$208,127	\$187,439	----	\$241,576
18	\$205,583	\$182,599	----	\$236,705
19	\$203,632	\$179,027	----	\$232,028
20	\$201,914	\$176,438	\$249,618	\$227,282
21	\$200,289	\$174,362	\$246,357	\$222,647
22	\$198,690	\$172,957	\$242,896	\$217,815
23	\$197,117	\$173,101	\$239,530	\$213,043
24	\$195,507	\$168,007	\$236,256	\$207,987
25	\$195,507	\$161,175	\$233,245	\$202,835
26	\$195,938	\$159,237	\$231,252	\$197,618
27	\$196,805	\$157,305	\$229,630	\$192,245
28	\$191,890	\$155,380	\$225,226	\$186,764
29	\$187,439	\$153,012	\$217,815	\$181,322
30	\$185,098	\$150,132	\$210,378	\$175,940
31	\$179,492	\$144,923	\$203,034	\$168,644
32	\$173,584	\$139,372	\$196,061	\$161,678
33	\$167,555	\$133,540	\$189,321	\$154,993
34	\$161,384	\$127,468	\$182,760	\$148,449
35	\$155,071	\$121,258	\$176,338	\$142,077
36	\$148,272	\$114,709	\$169,333	\$135,488
37	\$141,624	\$108,301	\$162,565	\$129,107
38	\$135,018	\$102,066	\$155,886	\$122,790
39	\$128,867	\$96,346	\$149,232	\$116,404
40	\$123,008	\$91,032	\$142,598	\$109,966
41	\$117,503	\$86,083	\$136,081	\$103,595
42	\$112,166	\$81,410	\$129,537	\$97,279
43	\$106,961	\$76,893	\$123,081	\$91,099
44	\$101,899	\$72,562	\$116,666	\$85,118
45	\$96,916	\$68,369	\$110,415	\$79,375
46	\$92,645	\$64,620	\$103,166	\$73,323
47	\$88,319	\$60,914	\$96,361	\$67,737
48	\$83,958	\$57,296	\$90,031	\$62,611
49	\$79,567	\$53,776	\$84,162	\$57,996
50	\$75,202	\$50,368	\$78,712	\$53,804
51	\$70,868	\$47,079	\$73,767	\$50,040
52	\$66,563	\$43,891	\$69,175	\$46,614
53	\$62,298	\$40,822	\$65,353	\$44,087
54	\$58,110	\$37,880	\$62,801	\$42,295
55	\$54,080	\$35,128	\$58,256	\$39,116
56	\$48,488	\$31,831	\$55,517	\$37,276
57	\$43,703	\$29,239	\$53,024	\$35,604
58	\$39,589	\$27,536	\$50,746	\$34,074
59	\$37,198	\$25,319	\$48,655	\$32,123
60	\$34,033	----	\$44,950	\$29,996
61	\$31,973	----	\$42,699	\$28,065
62	\$30,148	----	\$40,662	\$26,278
63	\$28,522	----	\$38,161	----
64	\$27,061	----	\$35,745	----
65	----	----	\$33,428	----
66	----	----	\$31,320	----
67	----	----	\$29,327	----
68	----	----	\$27,443	----
69	----	----	\$25,628	----
70	----	----	----	----
71	----	----	----	----
72	----	----	----	----
73	----	----	----	----
74	----	----	----	----
75	----	----	----	----

*Minimum Premium: The minimum level monthly premium required to ensure that the certificate does not lapse during the first 10 certificate years. After the 10TH certificate year payment of a higher premium may be required to keep the certificate in force. Assumes no withdrawals.

**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.

Foresters Smart Non-Medical Face Amount for Monthly Minimum Premium* of \$100

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	----	----	----	----
17	----	----	----	----
18	----	----	----	----
19	----	----	----	----
20	----	\$247,320	----	----
21	----	\$244,410	----	----
22	----	\$242,440	----	----
23	----	\$242,642	----	----
24	----	\$235,502	----	----
25	----	\$225,925	----	----
26	----	\$223,208	----	----
27	----	\$220,500	----	----
28	----	\$217,802	----	----
29	----	\$214,482	----	----
30	----	\$210,446	----	\$246,621
31	----	\$203,143	----	\$236,395
32	\$243,319	\$195,363	----	\$226,630
33	\$234,868	\$187,188	----	\$217,260
34	\$226,218	\$178,676	----	\$208,086
35	\$217,368	\$169,972	\$247,180	\$199,155
36	\$207,838	\$160,792	\$237,360	\$189,919
37	\$198,520	\$151,809	\$227,873	\$180,975
38	\$189,260	\$143,070	\$218,512	\$172,119
39	\$180,637	\$135,051	\$209,184	\$163,168
40	\$172,425	\$127,603	\$199,885	\$154,143
41	\$164,709	\$120,666	\$190,750	\$145,213
42	\$157,227	\$114,115	\$181,577	\$136,360
43	\$149,931	\$107,784	\$172,527	\$127,697
44	\$142,836	\$101,714	\$163,535	\$119,313
45	\$135,851	\$95,836	\$154,772	\$111,262
46	\$129,864	\$90,581	\$144,612	\$102,780
47	\$123,800	\$85,385	\$135,072	\$94,949
48	\$117,687	\$80,314	\$126,200	\$87,765
49	\$111,533	\$75,380	\$117,974	\$81,295
50	\$105,413	\$70,602	\$110,333	\$75,419
51	\$99,339	\$65,993	\$103,402	\$70,143
52	\$93,304	\$61,524	\$96,965	\$65,340
53	\$87,326	\$57,222	\$91,608	\$61,799
54	\$81,454	\$53,098	\$88,031	\$59,287
55	\$75,806	\$49,240	\$81,660	\$54,830
56	\$67,967	\$44,618	\$77,821	\$52,252
57	\$61,261	\$40,985	\$74,326	\$49,908
58	\$55,493	\$38,599	\$71,132	\$47,763
59	\$52,142	\$35,491	\$68,201	\$45,028
60	\$47,705	\$32,811	\$63,009	\$42,046
61	\$44,818	\$30,887	\$59,853	\$39,340
62	\$42,260	\$29,080	\$56,998	\$36,835
63	\$39,980	\$27,308	\$53,492	\$34,426
64	\$37,932	\$25,589	\$50,106	\$32,156
65	\$34,408	----	\$46,857	\$29,999
66	\$32,472	----	\$43,902	\$28,057
67	\$30,741	----	\$41,109	\$26,233
68	\$28,559	----	\$38,467	----
69	\$26,272	----	\$35,923	----
70	----	----	\$33,486	----
71	----	----	\$31,180	----
72	----	----	\$28,921	----
73	----	----	\$26,726	----
74	----	----	----	----
75	----	----	----	----

*Minimum Premium: The minimum level monthly premium required to ensure that the certificate does not lapse during the first 10 certificate years. After the 10TH certificate year payment of a higher premium may be required to keep the certificate in force. Assumes no withdrawals.

**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.

**Foresters Smart Non-Medical Face
Amount for Monthly Minimum
Premium* of \$125**

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	----	----	----	----
17	----	----	----	----
18	----	----	----	----
19	----	----	----	----
20	----	----	----	----
21	----	----	----	----
22	----	----	----	----
23	----	----	----	----
24	----	----	----	----
25	----	----	----	----
26	----	----	----	----
27	----	----	----	----
28	----	----	----	----
29	----	----	----	----
30	----	----	----	----
31	----	----	----	----
32	----	----	----	----
33	----	\$240,836	----	----
34	----	\$229,885	----	----
35	----	\$218,686	----	----
36	----	\$206,875	----	\$244,350
37	----	\$195,318	----	\$232,842
38	\$243,501	\$184,074	----	\$221,448
39	\$232,408	\$173,757	----	\$209,932
40	\$221,842	\$164,174	----	\$198,321
41	\$211,914	\$155,249	\$245,418	\$186,832
42	\$202,289	\$146,821	\$233,617	\$175,441
43	\$192,901	\$138,675	\$221,973	\$164,295
44	\$183,772	\$130,865	\$210,404	\$153,508
45	\$174,785	\$123,302	\$199,130	\$143,150
46	\$167,083	\$116,542	\$186,057	\$132,237
47	\$159,281	\$109,857	\$173,784	\$122,161
48	\$151,416	\$103,333	\$162,369	\$112,918
49	\$143,498	\$96,984	\$151,785	\$104,594
50	\$135,625	\$90,837	\$141,955	\$97,034
51	\$127,810	\$84,906	\$133,036	\$90,246
52	\$120,044	\$79,157	\$124,755	\$84,067
53	\$112,353	\$73,622	\$117,863	\$79,511
54	\$104,799	\$68,316	\$113,260	\$76,279
55	\$97,531	\$63,353	\$105,064	\$70,544
56	\$87,447	\$57,406	\$100,124	\$67,227
57	\$78,818	\$52,732	\$95,628	\$64,212
58	\$71,397	\$49,661	\$91,519	\$61,452
59	\$67,087	\$45,662	\$87,748	\$57,934
60	\$61,378	\$42,215	\$81,067	\$54,097
61	\$57,663	\$39,740	\$77,006	\$50,615
62	\$54,372	\$37,414	\$73,333	\$47,392
63	\$51,439	\$35,135	\$68,823	\$44,293
64	\$48,804	\$32,923	\$64,466	\$41,372
65	\$44,270	\$30,842	\$60,286	\$38,597
66	\$41,778	\$28,893	\$56,484	\$36,098
67	\$39,552	\$27,002	\$52,891	\$33,751
68	\$36,744	\$25,167	\$49,492	\$31,575
69	\$33,802	----	\$46,219	\$29,555
70	\$31,006	----	\$43,084	\$27,702
71	\$28,483	----	\$40,116	\$26,015
72	\$26,103	----	\$37,210	----
73	----	----	\$34,386	----
74	----	----	\$31,702	----
75	----	----	\$29,164	----

*Minimum Premium: The minimum level monthly premium required to ensure that the certificate does not lapse during the first 10 certificate years. After the 10TH certificate year payment of a higher premium may be required to keep the certificate in force. Assumes no withdrawals.

**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.

**Foresters Smart Non-Medical Face
Amount for Monthly Minimum
Premium* of \$150**

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	----	----	----	----
17	----	----	----	----
18	----	----	----	----
19	----	----	----	----
20	----	----	----	----
21	----	----	----	----
22	----	----	----	----
23	----	----	----	----
24	----	----	----	----
25	----	----	----	----
26	----	----	----	----
27	----	----	----	----
28	----	----	----	----
29	----	----	----	----
30	----	----	----	----
31	----	----	----	----
32	----	----	----	----
33	----	----	----	----
34	----	----	----	----
35	----	----	----	----
36	----	----	----	----
37	----	\$238,827	----	----
38	----	\$225,077	----	----
39	----	\$212,463	----	----
40	----	\$200,746	----	\$242,498
41	----	\$189,832	----	\$228,450
42	\$247,350	\$179,526	----	\$214,522
43	\$235,871	\$169,566	----	\$200,892
44	\$224,709	\$160,016	----	\$187,703
45	\$213,720	\$150,769	\$243,488	\$175,038
46	\$204,302	\$142,502	\$227,503	\$161,694
47	\$194,762	\$134,328	\$212,496	\$149,374
48	\$185,145	\$126,351	\$198,538	\$138,072
49	\$175,463	\$118,587	\$185,596	\$127,893
50	\$165,836	\$111,072	\$173,577	\$118,649
51	\$156,280	\$103,820	\$162,671	\$110,348
52	\$146,785	\$96,790	\$152,545	\$102,794
53	\$137,381	\$90,022	\$144,118	\$97,222
54	\$128,144	\$83,534	\$138,490	\$93,271
55	\$119,257	\$77,465	\$128,468	\$86,259
56	\$106,926	\$70,194	\$122,428	\$82,203
57	\$96,376	\$64,478	\$116,930	\$78,515
58	\$87,301	\$60,723	\$111,905	\$75,140
59	\$82,031	\$55,834	\$107,294	\$70,839
60	\$75,050	\$51,619	\$99,125	\$66,147
61	\$70,508	\$48,592	\$94,160	\$61,890
62	\$66,484	\$45,749	\$89,669	\$57,949
63	\$62,897	\$42,962	\$84,154	\$54,159
64	\$59,675	\$40,257	\$78,827	\$50,587
65	\$54,131	\$37,712	\$73,716	\$47,195
66	\$51,085	\$35,329	\$69,067	\$44,139
67	\$48,362	\$33,017	\$64,673	\$41,269
68	\$44,930	\$30,773	\$60,517	\$38,609
69	\$41,331	\$28,608	\$56,515	\$36,139
70	\$37,913	\$26,561	\$52,681	\$33,873
71	\$34,828	----	\$49,052	\$31,811
72	\$31,918	----	\$45,499	\$29,814
73	\$29,202	----	\$42,046	\$27,901
74	\$26,717	----	\$38,764	\$25,991
75	----	----	\$35,660	----

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