

## Foresters SMART 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	
	NS*	SM*	NS	SM
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

Issue Ages	Male		Female	
	NS	SM	NS	SM
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

To calculate the minimum premium\* for a certificate with no optional riders:

$$\text{Minimum premium} = ((\text{Face amount}/1,000) \times \text{Applicable Rate per } \$1,000) + \$12.77$$

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.

\*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.

\*NS stands for Non-Tobacco and \*SM stands for Tobacco

## Foresters SMART 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	
	NS*	SM*	NS	SM
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

Issue Ages	Male		Female	
	NS	SM	NS	SM
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

Any Monthly Minimum Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.

\*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.

\*NS stands for Non-Tobacco and \*SM stands for Tobacco

## Foresters SMART Monthly Minimum Premium\* for Face amount \$100,000

(Any Monthly Minimum Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.)

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	
	NS*	SM*	NS	SM
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

Issue Ages	Male		Female	
	NS	SM	NS	SM
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

Any Monthly Minimum Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.

\*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.

\*NS stands for Non-Tobacco and \*SM stands for Tobacco

## Foresters SMART Monthly Minimum Premium\* for Face amount \$150,000

(Any Monthly Minimum Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.)

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	
	NS*	SM*	NS	SM
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

Issue Ages	Male		Female	
	NS	SM	NS	SM
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

Any Monthly Minimum Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.

\*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.

\*NS stands for Non-Tobacco and \*SM stands for Tobacco

## Foresters SMART Monthly Minimum Premium\* for Face amount \$200,000

(Any Monthly Minimum Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.)

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	
	NS*	SM*	NS	SM
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

Issue Ages	Male		Female	
	NS	SM	NS	SM
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
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Any Monthly Minimum Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.

\*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.

\*NS stands for Non-Tobacco and \*SM stands for Tobacco

\*----- indicates that the face amount is not available for that issue age

## Foresters SMART Monthly Minimum Premium\* for Face amount \$250,000

(Any Monthly Minimum Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.)

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	
	NS*	SM*	NS	SM
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

Issue Ages	Male		Female	
	NS	SM	NS	SM
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	-----	-----	-----	-----

Any Monthly Minimum Premium calculated to be less than \$25 per month, has been automatically increased to meet the minimum premium requirement.

\*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.

\*NS stands for Non-Tobacco and \*SM stands for Tobacco

\*----- indicates that the face amount is not available for that issue age

## Foresters SMART Face amount for Monthly Minimum Premium\* of \$50

(Face amount solves that are less than \$25,000 or greater than \*maximum face amount, according to the age, are not displayed as they are not available.)

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	----	----	----
	NS*	SM*	NS	SM
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

Issue Ages	Male		Female	
	NS	SM	NS	SM
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	----	----	----	----

Issue age	Minimum Face amount	Maximum Face amount
0-15	25,000	150,000
16-55	25,000	250,000
56-70	25,000	150,000

\*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.

\*NS stands for Non-Tobacco and \*SM stands for Tobacco

\*----- indicates that the calculated face amount is not within the minimum/maximum range available for that issue age and gender.

## Foresters SMART Face amount for Monthly Minimum Premium\* of \$75

(Face amount solves that are less than \$25,000 or greater than \*maximum face amount, according to the age, are not displayed as they are not available.)

Issue Ages	Male		Female	
	Juvenile			
0	----	----	----	----
1	----	----	----	----
2	----	----	----	----
3	----	----	----	----
4	----	----	----	----
5	----	----	----	----
6	----	----	----	----
7	----	----	----	----
8	----	----	----	----
9	----	----	----	----
10	----	----	----	----
11	----	----	----	----
12	----	----	----	----
13	----	----	----	----
14	----	----	----	----
15	----	----	----	----
	<b>NS*</b>	<b>SM*</b>	<b>NS</b>	<b>SM</b>
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

Issue Ages	Male		Female	
	NS	SM	NS	SM
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	----	----	----	----

Issue age	Minimum Face amount	Maximum Face amount
0-15	25,000	150,000
16-55	25,000	250,000
56-70	25,000	150,000

\*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.

\*NS stands for Non-Tobacco and \*SM stands for Tobacco

\*----- indicates that the calculated face amount is not within the minimum/maximum range available for that issue age and gender.



## Foresters SMART Face amount for Monthly Minimum Premium\* of \$100

(Face amount solves that are less than \$25,000 or greater than \*maximum face amount, according to the age, are not displayed as they are not available.)

Issue Ages	Male		Female	
	Juvenile			
0	----	----	----	----
1	----	----	----	----
2	----	----	----	----
3	----	----	----	----
4	----	----	----	----
5	----	----	----	----
6	----	----	----	----
7	----	----	----	----
8	----	----	----	----
9	----	----	----	----
10	----	----	----	----
11	----	----	----	----
12	----	----	----	----
13	----	----	----	----
14	----	----	----	----
15	----	----	----	----
	<b>NS*</b>	<b>SM*</b>	<b>NS</b>	<b>SM</b>
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

Issue Ages	Male		Female	
	NS	SM	NS	SM
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	----

Issue age	Minimum Face amount	Maximum Face amount
0-15	25,000	150,000
16-55	25,000	250,000
56-70	25,000	150,000

\*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.

\*NS stands for Non-Tobacco and \*SM stands for Tobacco

\*---- indicates that the calculated face amount is not within the minimum/maximum range available for that issue age and gender.

## Foresters SMART Face amount for Monthly Minimum Premium\* of \$125

(Face amount solves that are less than \$25,000 or greater than \*maximum face amount, according to the age, are not displayed as they are not available.)

Issue Ages	Male		Female	
	Juvenile			
0	----	----	----	----
1	----	----	----	----
2	----	----	----	----
3	----	----	----	----
4	----	----	----	----
5	----	----	----	----
6	----	----	----	----
7	----	----	----	----
8	----	----	----	----
9	----	----	----	----
10	----	----	----	----
11	----	----	----	----
12	----	----	----	----
13	----	----	----	----
14	----	----	----	----
15	----	----	----	----
	<b>NS*</b>	<b>SM*</b>	<b>NS</b>	<b>SM</b>
16	----	----	----	----
17	----	----	----	----
18	----	----	----	----
19	----	----	----	----
20	----	----	----	----
21	----	----	----	----
22	----	----	----	----
23	----	----	----	----
24	----	----	----	----
25	----	----	----	----
26	----	----	----	----
27	----	----	----	----
28	----	----	----	----
29	----	----	----	----
30	----	----	----	----
31	----	----	----	----
32	----	----	----	----
33	----	240,836	----	----
34	----	229,885	----	----

Issue Ages	Male		Female	
	NS	SM	NS	SM
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

Issue age	Minimum Face amount	Maximum Face amount
0-15	25,000	150,000
16-55	25,000	250,000
56-70	25,000	150,000

\*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.

\*NS stands for Non-Tobacco and \*SM stands for Tobacco

\*----- indicates that the calculated face amount is not within the minimum/maximum range available for that issue age and gender.

## Foresters SMART Face amount for Monthly Minimum Premium\* of \$150

(Face amount solves that are less than \$25,000 or greater than \*maximum face amount, according to the age, are not displayed as they are not available.)

Issue Ages	Male		Female	
	Juvenile			
0	----	----	----	----
1	----	----	----	----
2	----	----	----	----
3	----	----	----	----
4	----	----	----	----
5	----	----	----	----
6	----	----	----	----
7	----	----	----	----
8	----	----	----	----
9	----	----	----	----
10	----	----	----	----
11	----	----	----	----
12	----	----	----	----
13	----	----	----	----
14	----	----	----	----
15	----	----	----	----
	<b>NS*</b>	<b>SM*</b>	<b>NS</b>	<b>SM</b>
16	----	----	----	----
17	----	----	----	----
18	----	----	----	----
19	----	----	----	----
20	----	----	----	----
21	----	----	----	----
22	----	----	----	----
23	----	----	----	----
24	----	----	----	----
25	----	----	----	----
26	----	----	----	----
27	----	----	----	----
28	----	----	----	----
29	----	----	----	----
30	----	----	----	----
31	----	----	----	----
32	----	----	----	----
33	----	----	----	----
34	----	----	----	----

Issue Ages	Male		Female	
	NS	SM	NS	SM
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

Issue age	Minimum Face amount	Maximum Face amount
0-15	25,000	150,000
16-55	25,000	250,000
56-70	25,000	150,000

\*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.

\*NS stands for Non-Tobacco and \*SM stands for Tobacco

\*---- indicates that the calculated face amount is not within the minimum/maximum range available for that issue age and gender.