

Foresters PlanRight Premium Rate Table (per 1,000)

(add \$36 annual certificate fee)

Non-Tobacco								Tobacco								
Male				Female				Issue Age	Male				Female			
Level		Graded	Modified	Level		Graded	Modified		Level		Graded	Modified	Level		Graded	Modified
Base	ADR			Base	ADR				Base	ADR			Base	ADR		
\$27.00	\$2.00	\$42.00	\$46.00	\$20.00	\$1.25	\$34.00	\$36.00	50	\$37.00	\$2.00	\$53.00	\$55.00	\$31.00	\$1.25	\$39.00	\$50.00
\$28.00	\$2.00	\$45.00	\$49.00	\$21.00	\$1.25	\$35.00	\$37.00	51	\$39.00	\$2.00	\$57.00	\$59.00	\$32.00	\$1.25	\$41.00	\$53.00
\$30.00	\$2.00	\$48.00	\$52.00	\$22.00	\$1.25	\$36.00	\$39.00	52	\$41.00	\$2.00	\$61.00	\$63.00	\$34.00	\$1.25	\$43.00	\$56.00
\$31.00	\$2.00	\$50.00	\$54.00	\$24.00	\$1.25	\$38.00	\$40.00	53	\$43.00	\$2.00	\$64.00	\$67.00	\$35.00	\$1.25	\$44.00	\$59.00
\$33.00	\$2.25	\$53.00	\$57.00	\$25.00	\$1.25	\$39.00	\$42.00	54	\$45.00	\$2.25	\$68.00	\$71.00	\$37.00	\$1.25	\$46.00	\$62.00
\$34.00	\$2.25	\$56.00	\$60.00	\$26.00	\$1.25	\$40.00	\$43.00	55	\$47.00	\$2.25	\$72.00	\$75.00	\$38.00	\$1.25	\$48.00	\$65.00
\$36.00	\$2.25	\$59.00	\$63.00	\$27.00	\$1.50	\$42.00	\$45.00	56	\$50.00	\$2.25	\$76.00	\$79.00	\$40.00	\$1.50	\$50.00	\$66.00
\$38.00	\$2.50	\$62.00	\$66.00	\$29.00	\$1.50	\$43.00	\$47.00	57	\$52.00	\$2.50	\$80.00	\$83.00	\$42.00	\$1.50	\$52.00	\$67.00
\$39.00	\$2.50	\$66.00	\$69.00	\$30.00	\$1.50	\$45.00	\$48.00	58	\$55.00	\$2.50	\$85.00	\$88.00	\$44.00	\$1.50	\$53.00	\$68.00
\$41.00	\$2.75	\$69.00	\$72.00	\$32.00	\$1.50	\$46.00	\$50.00	59	\$57.00	\$2.75	\$89.00	\$92.00	\$46.00	\$1.50	\$55.00	\$69.00
\$43.00	\$2.75	\$72.00	\$75.00	\$33.00	\$1.75	\$48.00	\$52.00	60	\$60.00	\$2.75	\$93.00	\$96.00	\$48.00	\$1.75	\$57.00	\$70.00
\$45.00	\$3.00	\$76.00	\$79.00	\$35.00	\$1.75	\$51.00	\$55.00	61	\$64.00	\$3.00	\$98.00	\$101.00	\$50.00	\$1.75	\$61.00	\$72.00
\$48.00	\$3.00	\$80.00	\$84.00	\$37.00	\$1.75	\$54.00	\$58.00	62	\$68.00	\$3.00	\$103.00	\$106.00	\$53.00	\$1.75	\$64.00	\$74.00
\$50.00	\$3.25	\$84.00	\$88.00	\$39.00	\$2.00	\$57.00	\$60.00	63	\$72.00	\$3.25	\$107.00	\$111.00	\$55.00	\$2.00	\$68.00	\$76.00
\$53.00	\$3.25	\$88.00	\$93.00	\$41.00	\$2.00	\$60.00	\$63.00	64	\$76.00	\$3.25	\$112.00	\$116.00	\$58.00	\$2.00	\$71.00	\$78.00
\$55.00	\$3.50	\$92.00	\$97.00	\$43.00	\$2.00	\$63.00	\$66.00	65	\$80.00	\$3.50	\$117.00	\$121.00	\$60.00	\$2.00	\$75.00	\$80.00
\$59.00	\$3.50	\$96.00	\$102.00	\$45.00	\$2.25	\$67.00	\$70.00	66	\$85.00	\$3.50	\$123.00	\$128.00	\$62.00	\$2.25	\$80.00	\$85.00
\$62.00	\$3.75	\$101.00	\$107.00	\$47.00	\$2.25	\$71.00	\$75.00	67	\$90.00	\$3.75	\$128.00	\$136.00	\$65.00	\$2.25	\$86.00	\$91.00
\$66.00	\$4.00	\$105.00	\$112.00	\$50.00	\$2.50	\$76.00	\$79.00	68	\$95.00	\$4.00	\$134.00	\$143.00	\$67.00	\$2.50	\$91.00	\$96.00
\$69.00	\$4.25	\$110.00	\$117.00	\$52.00	\$2.50	\$80.00	\$84.00	69	\$100.00	\$4.25	\$139.00	\$151.00	\$70.00	\$2.50	\$97.00	\$102.00
\$73.00	\$4.50	\$114.00	\$122.00	\$54.00	\$2.75	\$84.00	\$88.00	70	\$105.00	\$4.50	\$145.00	\$158.00	\$72.00	\$2.75	\$102.00	\$107.00
\$79.00	\$4.75	\$124.00	\$133.00	\$58.00	\$2.75	\$92.00	\$98.00	71	\$115.00	\$4.75	\$156.00	\$170.00	\$78.00	\$2.75	\$110.00	\$115.00
\$85.00	\$5.00	\$134.00	\$144.00	\$63.00	\$3.00	\$99.00	\$107.00	72	\$125.00	\$5.00	\$167.00	\$181.00	\$83.00	\$3.00	\$118.00	\$123.00
\$91.00	\$5.25	\$145.00	\$156.00	\$67.00	\$3.25	\$107.00	\$117.00	73	\$135.00	\$5.25	\$178.00	\$193.00	\$89.00	\$3.25	\$126.00	\$131.00
\$97.00	\$5.50	\$155.00	\$167.00	\$72.00	\$3.50	\$114.00	\$126.00	74	\$145.00	\$5.50	\$189.00	\$204.00	\$94.00	\$3.50	\$134.00	\$139.00
\$103.00	\$6.00	\$165.00	\$178.00	\$76.00	\$3.75	\$122.00	\$136.00	75	\$155.00	\$6.00	\$200.00	\$216.00	\$100.00	\$3.75	\$142.00	\$147.00
\$112.00	\$6.50	\$179.00	\$197.00	\$83.00	\$4.00	\$134.00	\$149.00	76	\$166.00	\$6.50	\$217.00	\$236.00	\$108.00	\$4.00	\$153.00	\$160.00
\$121.00	\$7.00	\$193.00	\$215.00	\$90.00	\$4.25	\$145.00	\$162.00	77	\$177.00	\$7.00	\$234.00	\$256.00	\$117.00	\$4.25	\$164.00	\$173.00
\$131.00	\$7.75	\$206.00	\$234.00	\$98.00	\$4.75	\$157.00	\$174.00	78	\$188.00	\$7.75	\$251.00	\$275.00	\$125.00	\$4.75	\$176.00	\$186.00
\$140.00	\$9.00	\$220.00	\$252.00	\$105.00	\$5.50	\$168.00	\$187.00	79	\$199.00	\$9.00	\$268.00	\$295.00	\$134.00	\$5.50	\$187.00	\$199.00
\$149.00	\$11.00	\$234.00	\$271.00	\$112.00	\$6.75	\$180.00	\$200.00	80	\$210.00	\$11.00	\$285.00	\$315.00	\$142.00	\$6.75	\$198.00	\$212.00
\$161.00	-	\$254.00	-	\$124.00	-	\$199.00	-	81	\$224.00	-	\$304.00	-	\$157.00	-	\$218.00	-
\$172.00	-	\$274.00	-	\$136.00	-	\$218.00	-	82	\$238.00	-	\$323.00	-	\$172.00	-	\$238.00	-
\$184.00	-	\$295.00	-	\$147.00	-	\$237.00	-	83	\$253.00	-	\$343.00	-	\$186.00	-	\$257.00	-
\$195.00	-	\$315.00	-	\$159.00	-	\$256.00	-	84	\$267.00	-	\$362.00	-	\$201.00	-	\$277.00	-
\$207.00	-	\$335.00	-	\$171.00	-	\$275.00	-	85	\$281.00	-	\$381.00	-	\$216.00	-	\$297.00	-

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Calculating Foresters PlanRight Modal Premium

The following pages may be used to quote premium amounts.

Reminder: premium rates vary by issue age, gender and Tobacco use. Non-Tobacco is defined as no cigarettes or any other form of tobacco for the last 12 months. Premiums are payable during the insured's life to age 121 and are based on the insured's age last birthday. **In Montana, unisex rates apply (use male rates only).**

How to calculate modal premium

1 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)	
Base modal premium amount	=	\$¹

2 Accidental Death Rider (ADR) modal 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)	
c) Multiply by the modal factor.	(x)	
Rider modal premium amount	=	\$¹

3 Total modal premium

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

¹ Rounded to the nearest penny.

Modal Factors

Annual = 1.00
Semi-Annual = 0.51
Quarterly = 0.26
Monthly = 0.0875

Example

Foresters PlanRight (Level) monthly premium

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

1 Foresters PlanRight premium calculation

a) Find the rate per thousand in the premium rate table	\$34.00
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
Base modal premium amount	= \$77.53¹

2 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
Rider modal premium amount	= \$4.92¹

3 Total modal premium

a) Base modal premium amount (1)	\$77.53
b) Add the ADR modal premium (2)	\$4.92
Total modal premium	= \$82.45

¹ Rounded to the nearest penny.

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.

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