

# Foresters PlanRight Whole Life Insurance

Premium Rate Table (per 1,000)

Not in effect until July 30th, 2012

## 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)

$$^1 \text{Base premium amount} = \$$$

#### 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)

$$^1 \text{Rider premium amount} = \$$$

#### Total modal premium

- a) Base premium amount (1) ..... (+)
- b) Add the ADR premium (2) ..... (+) **36.00**
- c) Add the annual certificate fee ..... (+) **36.00**
- d) Multiply by the modal factor ..... (x)

$$\text{Total modal premium} (\$)$$

#### 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 .... \$37.74
- b) Multiply by the face amount per thousand ..... 25

$$^1 \text{Base premium amount} = \$943.50$$

#### Accidental Death Rider (ADR) 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

$$^1 \text{Rider premium amount} = \$56.25$$

#### Total modal premium

- a) Base premium amount (1) ..... \$943.50
- b) Add the ADR premium (2) ..... \$56.25
- c) Add the annual certificate fee ..... \$36.00
- d) Multiply by the modal factor ..... 0.0875

$$^1 \text{Total modal premium} = \$90.63$$

<sup>1</sup> Rounded to the nearest penny

\* Minimum face amount to qualify for certain member benefits is \$10,000

Not in effect until July 30th, 2012

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

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

- annual certificate fee

<b>Level</b>	Age:	50 - 80:	\$2,000*	to	\$35,000
		81 - 85:	\$2,000*	to	\$15,000
<b>Graded</b>	Age:	50 - 80:	\$2,000*	to	\$20,000
		81 - 85:	\$2,000*	to	\$10,000
<b>Modified</b>	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	\$30.78	\$2.00		\$47.88	\$49.68	\$22.80	\$1.25		\$38.76	\$38.88
51	\$32.17	\$2.00		\$50.74	\$52.70	\$24.01	\$1.25		\$39.89	\$40.39
52	\$33.56	\$2.00		\$53.59	\$55.73	\$25.22	\$1.25		\$41.02	\$41.90
53	\$34.96	\$2.00		\$56.45	\$58.75	\$26.44	\$1.25		\$42.14	\$43.42
54	\$36.35	\$2.25		\$59.30	\$61.78	\$27.65	\$1.25		\$43.27	\$44.93
55	\$37.74	\$2.25		\$62.16	\$64.80	\$28.86	\$1.25		\$44.40	\$46.44
56	\$39.57	\$2.25		\$65.42	\$68.04	\$30.28	\$1.50		\$45.98	\$48.38
57	\$41.39	\$2.50		\$68.69	\$71.28	\$31.70	\$1.50		\$47.57	\$50.33
58	\$43.22	\$2.50		\$71.95	\$74.52	\$33.13	\$1.50		\$49.15	\$52.27
59	\$45.04	\$2.75		\$75.22	\$77.76	\$34.55	\$1.50		\$50.74	\$54.22
60	\$46.87	\$2.75		\$78.48	\$81.00	\$35.97	\$1.75		\$52.32	\$56.16
61	\$48.83	\$3.00		\$82.29	\$85.75	\$37.63	\$1.75		\$55.21	\$59.18
62	\$50.78	\$3.00		\$86.10	\$90.50	\$39.30	\$1.75		\$58.10	\$62.21
63	\$52.74	\$3.25		\$89.90	\$95.26	\$40.96	\$2.00		\$61.00	\$65.23
64	\$54.69	\$3.25		\$93.71	\$100.01	\$42.63	\$2.00		\$63.89	\$68.26
65	\$56.65	\$3.50		\$97.52	\$104.76	\$44.29	\$2.00		\$66.78	\$71.28
66	\$60.50	\$3.50		\$101.73	\$110.16	\$46.66	\$2.25		\$70.90	\$76.03
67	\$64.36	\$3.75		\$105.94	\$115.56	\$49.04	\$2.25		\$75.01	\$80.78
68	\$68.21	\$4.00		\$110.14	\$120.96	\$51.41	\$2.50		\$79.13	\$85.54
69	\$72.07	\$4.25		\$114.35	\$126.36	\$53.79	\$2.50		\$83.24	\$90.29
70	\$75.92	\$4.50		\$118.56	\$131.76	\$56.16	\$2.75		\$87.36	\$95.04
71	\$82.16	\$4.75		\$129.17	\$143.86	\$60.74	\$2.75		\$95.26	\$105.41
72	\$88.40	\$5.00		\$139.78	\$155.95	\$65.31	\$3.00		\$103.17	\$115.78
73	\$94.64	\$5.25		\$150.38	\$168.05	\$69.89	\$3.25		\$111.07	\$126.14
74	\$100.88	\$5.50		\$160.99	\$180.14	\$74.46	\$3.50		\$118.98	\$136.51
75	\$107.12	\$6.00		\$171.60	\$192.24	\$79.04	\$3.75		\$126.88	\$146.88
76	\$116.69	\$6.50		\$185.95	\$212.33	\$86.53	\$4.00		\$138.94	\$160.70
77	\$126.26	\$7.00		\$200.30	\$232.42	\$94.02	\$4.25		\$151.01	\$174.53
78	\$135.82	\$7.75		\$214.66	\$252.50	\$101.50	\$4.75		\$163.07	\$188.35
79	\$145.39	\$9.00		\$229.01	\$272.59	\$108.99	\$5.50		\$175.14	\$202.18
80	\$154.96	\$11.00		\$243.36	\$292.68	\$116.48	\$6.75		\$187.20	\$216.00
81	\$167.02	-		\$264.37	-	\$128.75	-		\$206.96	-
82	\$179.09	-		\$285.38	-	\$141.02	-		\$226.72	-
83	\$191.15	-		\$306.38	-	\$153.30	-		\$246.48	-
84	\$203.22	-		\$327.39	-	\$165.57	-		\$266.24	-
85	\$215.28	-		\$348.40	-	\$177.84	-		\$286.00	-

\* Minimum face amount to qualify for certain member benefits is \$10,000

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

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

- annual certificate fee

<b>Level</b>	Age:	50 - 80:	\$2,000*	to	\$35,000
		81 - 85:	\$2,000*	to	\$15,000
<b>Graded</b>	Age:	50 - 80:	\$2,000*	to	\$20,000
		81 - 85:	\$2,000*	to	\$10,000
<b>Modified</b>	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	\$44.03	\$2.00		\$65.72	\$66.00	\$36.89	\$1.25		\$48.36	\$60.00
51	\$46.13	\$2.00		\$70.00	\$70.80	\$38.33	\$1.25		\$50.30	\$63.60
52	\$48.23	\$2.00		\$74.28	\$75.60	\$39.77	\$1.25		\$52.25	\$67.20
53	\$50.32	\$2.00		\$78.56	\$80.40	\$41.20	\$1.25		\$54.19	\$70.80
54	\$52.42	\$2.25		\$82.84	\$85.20	\$42.64	\$1.25		\$56.14	\$74.40
55	\$54.52	\$2.25		\$87.12	\$90.00	\$44.08	\$1.25		\$58.08	\$78.00
56	\$57.30	\$2.25		\$91.83	\$95.04	\$46.21	\$1.50		\$60.03	\$79.20
57	\$60.07	\$2.50		\$96.54	\$100.08	\$48.34	\$1.50		\$61.98	\$80.40
58	\$62.85	\$2.50		\$101.25	\$105.12	\$50.46	\$1.50		\$63.93	\$81.60
59	\$65.62	\$2.75		\$105.96	\$110.16	\$52.59	\$1.50		\$65.88	\$82.80
60	\$68.40	\$2.75		\$110.67	\$115.20	\$54.72	\$1.75		\$67.83	\$84.00
61	\$72.48	\$3.00		\$115.68	\$121.20	\$57.10	\$1.75		\$71.66	\$86.40
62	\$76.56	\$3.00		\$120.69	\$127.20	\$59.47	\$1.75		\$75.50	\$88.80
63	\$80.64	\$3.25		\$125.70	\$133.20	\$61.85	\$2.00		\$79.33	\$91.20
64	\$84.72	\$3.25		\$130.71	\$139.20	\$64.22	\$2.00		\$83.17	\$93.60
65	\$88.80	\$3.50		\$135.72	\$145.20	\$66.60	\$2.00		\$87.00	\$96.00
66	\$93.51	\$3.50		\$141.06	\$154.08	\$68.69	\$2.25		\$92.45	\$102.48
67	\$98.22	\$3.75		\$146.39	\$162.96	\$70.78	\$2.25		\$97.90	\$108.96
68	\$102.93	\$4.00		\$151.73	\$171.84	\$72.86	\$2.50		\$103.34	\$115.44
69	\$107.64	\$4.25		\$157.06	\$180.72	\$74.95	\$2.50		\$108.79	\$121.92
70	\$112.35	\$4.50		\$162.40	\$189.60	\$77.04	\$2.75		\$114.24	\$128.40
71	\$123.05	\$4.75		\$174.72	\$203.52	\$83.03	\$2.75		\$123.20	\$138.00
72	\$133.75	\$5.00		\$187.04	\$217.44	\$89.02	\$3.00		\$132.16	\$147.60
73	\$144.45	\$5.25		\$199.36	\$231.36	\$95.02	\$3.25		\$141.12	\$157.20
74	\$155.15	\$5.50		\$211.68	\$245.28	\$101.01	\$3.50		\$150.08	\$166.80
75	\$165.85	\$6.00		\$224.00	\$259.20	\$107.00	\$3.75		\$159.04	\$176.40
76	\$177.62	\$6.50		\$243.04	\$282.96	\$115.99	\$4.00		\$171.58	\$192.00
77	\$189.39	\$7.00		\$262.08	\$306.72	\$124.98	\$4.25		\$184.13	\$207.60
78	\$201.16	\$7.75		\$281.12	\$330.48	\$133.96	\$4.75		\$196.67	\$223.20
79	\$212.93	\$9.00		\$300.16	\$354.24	\$142.95	\$5.50		\$209.22	\$238.80
80	\$224.70	\$11.00		\$319.20	\$378.00	\$151.94	\$6.75		\$221.76	\$254.40
81	\$239.89	-		\$340.70	-	\$167.78	-		\$243.94	-
82	\$255.09	-		\$362.21	-	\$183.61	-		\$266.11	-
83	\$270.28	-		\$383.71	-	\$199.45	-		\$288.29	-
84	\$285.48	-		\$405.22	-	\$215.28	-		\$310.46	-
85	\$300.67	-		\$426.72	-	\$231.12	-		\$332.64	-

\* Minimum face amount to qualify for certain member benefits is \$10,000