

Foresters Term Life Insurance: Premium Rankings

Term 10, \$250,000, Standard Non Smoker, Fully underwritten

Male Age	Foresters		Closest competitors			Female Age	Foresters		Closest competitors		
	Annual Premium	Ranking	Company A	Company B	Company C		Annual Premium	Ranking	Company A	Company B	Company C
30	\$162.50	2	\$155.00	\$162.50	\$162.50	30	\$125.00	2	\$117.50	\$125.00	\$125.00
35	\$162.50	2	\$157.50	\$162.50	\$162.50	35	\$125.00	2	\$122.50	\$130.00	\$132.50
40	\$195.00	3	\$190.00	\$192.50	\$197.50	40	\$155.00	3	\$150.00	\$162.50	\$152.50
45	\$280.00	>3	\$275.00	\$277.50	\$277.50	45	\$200.00	1	\$200.00	\$212.50	\$212.50
50	\$422.50	3	\$417.50	\$420.00	\$422.50	50	\$312.50	2	\$300.00	\$312.50	\$312.50
55	\$705.00	2	\$702.50	\$707.50	\$710.00	55	\$532.50	2	\$485.00	\$534.00	\$535.00

Term 20, \$250,000, Standard Non Smoker, Fully underwritten

Male Age	Foresters		Closest competitors			Female Age	Foresters		Closest competitors		
	Annual Premium	Ranking	Company A	Company B	Company C		Annual Premium	Ranking	Company A	Company B	Company C
30	\$205.00	>3	\$197.50	\$202.50	\$202.50	30	\$155.00	3	\$152.50	\$152.50	\$162.50
35	\$217.50	2	\$215.00	\$217.50	\$217.50	35	\$170.00	2	\$167.50	\$170.00	\$170.00
40	\$305.00	1	\$305.00	\$305.00	\$305.00	40	\$225.00	1	\$225.00	\$227.50	\$227.50
45	\$470.00	1	\$472.50	\$472.50	\$472.50	45	\$337.50	1	\$337.50	\$337.50	\$340.00
50	\$777.50	1	\$782.50	\$782.50	\$782.50	50	\$530.00	1	\$532.50	\$532.50	\$535.00
55	\$1,400.00	4	\$1,359.12	\$1,392.50	\$1,395.00	55	\$955.00	2	\$932.50	\$957.50	\$958.00

Term 30, \$250,000, Standard Non Smoker, Fully underwritten

Male Age	Foresters		Closest competitors			Female Age	Foresters		Closest competitors		
	Annual Premium	Ranking	Company A	Company B	Company C		Annual Premium	Ranking	Company A	Company B	Company C
30	\$300.00	>3	\$287.50	\$290.00	\$297.50	30	\$225.00	>3	\$220.00	\$222.50	\$222.50
35	\$370.00	>3	\$362.50	\$362.50	\$365.00	35	\$277.50	3	\$272.50	\$275.00	\$277.50
40	\$560.00	2	\$557.50	\$560.00	\$560.00	40	\$425.00	>3	\$417.50	\$417.50	\$420.00
45	\$927.50	>3	\$922.50	\$925.00	\$925.00	45	\$665.00	>3	\$655.00	\$657.50	\$657.50
50	\$1,520.00	>3	\$1,460.00	\$1,462.50	\$1,470.00	50	\$1,077.50	>3	\$1,057.50	\$1,060.00	\$1,060.00
55	\$2,475.00	>3	\$2,352.50	\$2,360.00	\$2,362.50	55	\$1,740.00	>3	\$1,695.00	\$1,697.50	\$1,702.50



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Foresters Term Life Insurance: Premium Rankings

Term 10, \$500,000, Standard Non Smoker, Fully underwritten

Male Age	Foresters		Closest competitors			Female Age	Foresters		Closest competitors		
	Annual Premium	Ranking	Company A	Company B	Company C		Annual Premium	Ranking	Company A	Company B	Company C
30	\$250.00	2	\$248.00	\$250.00	\$255.00	30	\$185.00	>3	\$170.00	\$180.00	\$180.00
35	\$250.00	1	\$250.00	\$255.00	\$255.00	35	\$185.00	1	\$185.00	\$186.00	\$190.00
40	\$310.00	1	\$313.50	\$315.00	\$320.00	40	\$225.00	1	\$225.00	\$228.00	\$235.00
45	\$475.00	3	\$470.00	\$470.50	\$475.00	45	\$320.00	1	\$320.00	\$325.00	\$340.00
50	\$750.00	>3	\$695.00	\$695.50	\$705.00	50	\$535.00	3	\$495.50	\$510.00	\$535.00
55	\$1,275.00	>3	\$1,087.50	\$1,205.00	\$1,205.00	55	\$905.00	>3	\$824.50	\$870.00	\$870.00

Term 20, \$500,000, Standard Non Smoker, Fully underwritten

Male Age	Foresters		Closest competitors			Female Age	Foresters		Closest competitors		
	Annual Premium	Ranking	Company A	Company B	Company C		Annual Premium	Ranking	Company A	Company B	Company C
30	\$335.00	2	\$330.00	\$338.14	\$340.00	30	\$230.00	1	\$240.00	\$245.00	\$245.00
35	\$350.00	2	\$348.00	\$350.00	\$350.00	35	\$255.00	1	\$255.00	\$255.00	\$260.00
40	\$500.00	1	\$500.00	\$502.50	\$505.00	40	\$370.00	1	\$372.50	\$375.00	\$375.00
45	\$800.00	3	\$795.00	\$798.50	\$810.00	45	\$570.00	1	\$573.50	\$580.00	\$580.00
50	\$1,375.00	2	\$1,357.68	\$1,377.00	\$1,380.00	50	\$920.00	1	\$921.50	\$935.00	\$940.00
55	\$2,375.00	1	\$2,380.00	\$2,432.50	\$2,480.00	55	\$1,745.00	>3	\$1,695.00	\$1,695.00	\$1,695.00

Term 30, \$500,000, Standard Non Smoker, Fully underwritten

Male Age	Foresters		Closest competitors			Female Age	Foresters		Closest competitors		
	Annual Premium	Ranking	Company A	Company B	Company C		Annual Premium	Ranking	Company A	Company B	Company C
30	\$495.00	1	\$497.50	\$500.00	\$500.00	30	\$360.00	1	\$367.55	\$370.00	\$375.00
35	\$610.00	2	\$608.50	\$625.00	\$627.28	35	\$465.00	1	\$475.50	\$479.75	\$480.00
40	\$980.00	2	\$975.00	\$980.00	\$990.00	40	\$705.00	1	\$705.50	\$735.00	\$740.00
45	\$1,680.00	>3	\$1,656.00	\$1,660.00	\$1,675.00	45	\$1,200.00	3	\$1,142.00	\$1,175.00	\$1,200.00
50	\$2,730.00	>3	\$2,659.00	\$2,660.00	\$2,705.00	50	\$1,975.00	>3	\$1,839.00	\$1,905.00	\$1,935.00
55	\$4,510.00	>3	\$4,123.50	\$4,394.50	\$4,400.00	55	\$3,275.00	>3	\$2,906.00	\$3,100.00	\$3,102.92



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Foresters Term Life Insurance: Premium Rankings

Term 10, \$1,000,000, Standard Non Smoker, Fully underwritten

Male Age	Foresters		Closest competitors			Female Age	Foresters		Closest competitors		
	Annual Premium	Ranking	Company A	Company B	Company C		Annual Premium	Ranking	Company A	Company B	Company C
30	\$420.00	3	\$410.00	\$419.00	\$420.00	30	\$290.00	3	\$270.00	\$285.00	\$290.00
35	\$420.00	2	\$410.00	\$425.00	\$430.00	35	\$310.00	2	\$300.00	\$310.00	\$314.00
40	\$560.00	3	\$540.00	\$550.00	\$560.00	40	\$390.00	1	\$390.00	\$390.00	\$400.00
45	\$890.00	>3	\$833.00	\$870.00	\$870.00	45	\$580.00	1	\$580.00	\$583.00	\$600.00
50	\$1,420.00	>3	\$1,266.00	\$1,310.00	\$1,310.00	50	\$970.00	>3	\$875.00	\$910.00	\$950.00
55	\$2,450.00	>3	\$2,091.00	\$2,240.00	\$2,240.00	55	\$1,720.00	>3	\$1,474.00	\$1,570.00	\$1,630.00

Term 20, \$1,000,000, Standard Non Smoker, Fully underwritten

Male Age	Foresters		Closest competitors			Female Age	Foresters		Closest competitors		
	Annual Premium	Ranking	Company A	Company B	Company C		Annual Premium	Ranking	Company A	Company B	Company C
30	\$610.00	>3	\$580.00	\$590.00	\$600.00	30	\$400.00	2	\$390.00	\$400.00	\$412.50
35	\$610.00	3	\$598.00	\$600.00	\$610.00	35	\$450.00	3	\$440.00	\$441.00	\$450.00
40	\$940.00	1	\$940.00	\$950.00	\$951.00	40	\$670.00	1	\$670.00	\$676.00	\$680.00
45	\$1,530.00	3	\$1,503.00	\$1,529.00	\$1,530.00	45	\$1,060.00	1	\$1,078.00	\$1,080.00	\$1,090.00
50	\$2,630.00	2	\$2,547.00	\$2,640.00	\$2,646.00	50	\$1,710.00	1	\$1,755.00	\$1,764.00	\$1,800.00
55	\$4,600.00	3	\$4,520.00	\$4,581.00	\$4,740.00	55	\$3,300.00	>3	\$3,177.00	\$3,280.00	\$3,280.00

Term 30, \$1,000,000, Standard Non Smoker, Fully underwritten

Male Age	Foresters		Closest competitors			Female Age	Foresters		Closest competitors		
	Annual Premium	Ranking	Company A	Company B	Company C		Annual Premium	Ranking	Company A	Company B	Company C
30	\$930.00	>3	\$906.61	\$910.00	\$920.00	30	\$660.00	1	\$660.00	\$661.82	\$670.00
35	\$1,160.00	2	\$1,155.00	\$1,174.10	\$1,180.00	35	\$870.00	>3	\$838.00	\$855.02	\$860.00
40	\$1,870.00	1	\$1,872.00	\$1,880.00	\$1,880.00	40	\$1,350.00	2	\$1,332.00	\$1,350.00	\$1,350.00
45	\$3,300.00	>3	\$3,078.00	\$3,248.67	\$3,260.00	45	\$2,340.00	>3	\$2,196.00	\$2,285.00	\$2,290.00
50	\$5,400.00	>3	\$4,966.00	\$5,250.00	\$5,260.00	50	\$3,850.00	>3	\$3,572.00	\$3,720.00	\$3,750.00
55	\$8,950.00	>3	\$8,123.00	\$8,570.00	\$8,650.00	55	\$6,350.00	>3	\$5,610.00	\$5,920.34	\$5,950.00



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Male Age	Foresters		Closest competitors			Female Age	Foresters		Closest competitors		
	Annual Premium	Ranking	Company A	Company B	Company C		Annual Premium	Ranking	Company A	Company B	Company C
30	\$605.00	2	\$590.00	\$608.50	\$610.00	30	\$410.00	3	\$380.00	\$390.00	\$415.00
35	\$605.00	2	\$590.00	\$617.50	\$625.00	35	\$440.00	3	\$425.00	\$435.00	\$445.00
40	\$815.00	>3	\$785.00	\$805.00	\$810.00	40	\$560.00	1	\$560.00	\$565.00	\$570.00
45	\$1,310.00	>3	\$1,229.50	\$1,280.00	\$1,280.00	45	\$845.00	1	\$845.00	\$854.50	\$875.00
50	\$2,105.00	>3	\$1,879.00	\$1,940.00	\$1,940.00	50	\$1,430.00	>3	\$1,292.50	\$1,340.00	\$1,380.00
55	\$3,650.00	>3	\$3,116.50	\$3,335.00	\$3,335.00	55	\$2,555.00	>3	\$2,191.00	\$2,330.00	\$2,406.00

Term 20, \$1,500,000, Standard Non Smoker, Fully underwritten

Male Age	Foresters		Closest competitors			Female Age	Foresters		Closest competitors		
	Annual Premium	Ranking	Company A	Company B	Company C		Annual Premium	Ranking	Company A	Company B	Company C
30	\$890.00	>3	\$845.00	\$865.00	\$875.00	30	\$575.00	2	\$565.00	\$575.00	\$585.00
35	\$890.00	3	\$877.00	\$880.00	\$890.00	35	\$650.00	3	\$640.00	\$641.50	\$650.00
40	\$1,385.00	1	\$1,385.00	\$1,393.56	\$1,405.00	40	\$980.00	1	\$985.00	\$994.00	\$995.00
45	\$2,270.00	2	\$2,190.00	\$2,270.00	\$2,273.50	45	\$1,565.00	1	\$1,597.00	\$1,600.00	\$1,610.00
50	\$3,920.00	2	\$3,756.00	\$3,935.00	\$3,949.00	50	\$2,540.00	1	\$2,568.00	\$2,626.00	\$2,680.00
55	\$6,875.00	3	\$6,755.00	\$6,807.00	\$7,085.00	55	\$4,925.00	>3	\$4,701.00	\$4,895.00	\$4,900.00

Term 30, \$1,500,000, Standard Non Smoker, Fully underwritten

Male Age	Foresters		Closest competitors			Female Age	Foresters		Closest competitors		
	Annual Premium	Ranking	Company A	Company B	Company C		Annual Premium	Ranking	Company A	Company B	Company C
30	\$1,370.00	>3	\$1,340.00	\$1,350.00	\$1,350.00	30	\$965.00	1	\$965.00	\$975.00	\$975.00
35	\$1,715.00	2	\$1,712.50	\$1,740.00	\$1,740.00	35	\$1,280.00	>3	\$1,237.00	\$1,260.00	\$1,260.00
40	\$2,780.00	1	\$2,788.00	\$2,790.00	\$2,790.00	40	\$2,000.00	3	\$1,978.00	\$1,995.00	\$2,000.00
45	\$4,925.00	>3	\$4,597.00	\$4,860.00	\$4,860.00	45	\$3,485.00	>3	\$3,274.00	\$3,390.00	\$3,405.00
50	\$8,075.00	>3	\$7,429.00	\$7,850.00	\$7,860.00	50	\$5,750.00	>3	\$5,338.00	\$5,555.00	\$5,595.00
55	\$13,400.00	>3	\$12,164.50	\$12,830.00	\$12,945.00	55	\$9,500.00	>3	\$8,395.00	\$8,880.51	\$8,895.00



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