

Interest Rate Bulletin



All Rates below are current as of September 30th, 2025

Check for state variations. Bands, account terms, and versions may not be available in your state and may be subject to limitations. Refer to the contract for your state for applicable terms and conditions. Interest rates and cap rates are reviewed regularly and may change at any time. Be sure to update your illustration software with new rates. For more information contact Foresters Financial™ Sales Support 866-466-7166 or visit Foresters ezbiz producer website.

Other Rates (current and legacy products)

Account Type	Interest Rate	Previously Changed
Foresters SMART UL loan (applications dated on or after Sep. 22 nd , 2018, excluding CA & NY)	4.00%	Fixed rate
Foresters SMART UL 'preferred' loan after 7 th certificate anniversary (applications dated on or after Sep. 22 nd , 2018, excluding CA & NY)	2.00%	Fixed rate
Foresters SMART UL loan (applications dated on or after May 11 th , 2019 in CA & NY)	4.00%	Fixed rate
Foresters SMART UL 'preferred' loan after 7 th certificate anniversary (applications dated on or after May 11 th , 2019 in CA & NY)	2.00%	Fixed rate
Foresters Whole Life, Advantage Plus, and Advantage Plus II Variable loan (applications dated on or before Nov. 19 th , 2021)	5.00%	Jan. 1 st , 2012
Advantage Plus II Variable loan (applications dated on or after Nov. 20 th , 2021)	4.50%	Nov. 20 th , 2021
Premiums Paid in Advance	1.00%	May 18 th , 2017
Foresters Whole Life and Advantage Plus Dividends on Deposit	3.50%	Nov. 1 st , 2012
Foresters Advantage Plus II Dividends on Deposit	3.50%	Oct. 5 th , 2019
Foresters PlanRight Variable loan (applications dated on or before Nov. 19 th , 2021)	5.00%	Jul. 6 th , 2020
Foresters PlanRight Variable loan (applications dated on or after Nov. 20 th , 2021)	4.50%	Nov. 20 th , 2021
Foresters PlanRight loan (for SC & MN applications dated on or before Jul. 29 th , 2012)	8.00%	Fixed rate
Foresters BrightFuture Variable loan (applications dated on or before Nov. 19 th , 2021)	5.00%	Jan. 1 st , 2012
Foresters BrightFuture Variable loan (applications dated on or after Nov. 20 th , 2021)	4.50%	Nov. 20 th , 2021
Strong Foundation LRR loan (for certificates issued in SC & MN prior to Jan. 1 st , 2010)	8.00%	Fixed rate
Strong Foundation LRR loan (for certificates issued in all other states prior to Jan. 1 st , 2010)	5.00%	Jan. 1 st , 2012
Strong Foundation LRR loan (for certificates issued on or after Jan. 1 st , 2010)	8.00%	Fixed rate
Lifefirst ROP loan (for certificates issued in SC & MN prior to Jan. 1 st , 2010)	8.00%	Fixed rate
Lifefirst ROP loan (for certificates issued in all other states prior to Jan. 1 st , 2010)	5.00%	Jan. 1 st , 2012
Lifefirst FRR loan (for certificates issued on or after Jan. 1 st , 2010)	8.00%	Fixed rate
Foresters BIG UL loan	5.00%	Fixed rate
Foresters SMART UL loan (applications dated on or before Sep. 21 st , 2018, excluding CA & NY)	5.00%	Fixed rate
Foresters SMART UL 'preferred' loan after 7 th certificate anniversary (applications dated on or before Sep. 21 st , 2018, excluding CA & NY)	3.00%	Fixed rate
Foresters SMART UL loan (applications dated on or before May 10 th , 2019 in CA & NY)	5.00%	Fixed rate
Foresters SMART UL 'preferred' loan after 7 th certificate anniversary (applications dated on or before May 10 th , 2019 in CA & NY)	3.00%	Fixed rate
Advantage Variable loan	5.00%	Jan. 1 st , 2012
Advantage loan – for SC, MN & IA	8.00%	Fixed rate
Foresters Passport loans	6.00%	Fixed rate
Foresters Passport 'preferred' loans available after 10 th certificate anniversary	4.00%	Fixed rate
Foresters Universal Life I & II loans	6.00%	Fixed rate

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Universal Life (current products)

**Foresters SMART UL (applications dated on or after September 22nd, 2018, excluding CA & NY)
(applications dated on after May 11th, 2019 in CA & NY)**

Rate Change: Yes No

Previously Changed: Sep. 24th, 2022

Current Non-Guaranteed Interest Rate	Previous Non-Guaranteed Interest Rate
4.55%	4.65%

Universal Life (legacy products)

**Foresters SMART UL (applications dated on or before September 21st, 2018 excluding CA & NY)
(applications dated on or before May 10th, 2019 in CA & NY)**

Rate Change: Yes No

Previously Changed: May 11, 2019

Current Non-Guaranteed Interest Rate
4.90%

Foresters Big UL

Rate Change: Yes No

Previously Changed: Aug. 29, 2014

Current Non-Guaranteed Interest Rate
3.00%

Foresters Armor

Rate Change: Yes No

Previously Changed: Aug. 29, 2014

Current Non-Guaranteed Interest Rate
3.00%

Foresters Passport

Rate Change: Yes No

Previously Changed: Nov. 23, 2020

State	Current Non-Guaranteed Interest Rate
Texas	4.00%
All Others	3.50%

Foresters Universal Life I and Foresters Universal Life II

Rate Change: Yes No

Previously Changed: May 28th, 2018

Current Non-Guaranteed Interest Rate
4.00%

Annuities (legacy products)

Foresters Classic Deferred 5 (FCD5)

Rate Change: Yes _ No ✓

Previously Changed: Mar. 19th, 2012

Single Premium Deferred Annuity (SPDA)

Accumulated Value	1 Year Account – Renewal			3 Year Account – Renewal			5 Year Account – Renewal		
	Interest Rate			Interest Rate			Interest Rate		
	#1	#2	#3	#1	#2	#3	#1	#2	#3
\$0 - \$9,999	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
\$100,000 - \$999,999	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%

#1 (US General States), #2 (non-Banding States: CA, FL, GA, NV and TX), #3 (non-MVA States: DE, MD, MN, NY, OR, PA and WA)
The contractual guaranteed minimum rate, if higher, will be applied.

Foresters Secured Plus (FSP)

Rate Change: Yes _ No ✓

Previously Changed: May 18th, 2018

	Sales made prior to Nov. 19 th , 2007	Sales made on or after Nov. 19 th , 2007
	Rate	Rate
Cap	3.00%	3.00%
Interim	3.00%	

Foresters Secured Classic (FSC)

Rate Change: Yes _ No ✓

Previously Changed: Mar. 19th, 2012

Flexible Premium Deferred Annuity (FPDA)

Accumulated Value	1 Year Account – Renewal			3 Year Account – Renewal			5 Year Account – Renewal		
	Interest Rate			Interest Rate			Interest Rate		
	#1	#2	#3	#1	#2	#3	#1	#2	#3
\$0 - \$9,999	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
\$10,000 - \$24,999	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
\$25,000 - \$99,999	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
\$100,000 - \$999,999	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%

Single Premium Deferred Annuity (SPDA)

Accumulated Value	1 Year Account – Renewal			3 Year Account – Renewal			5 Year Account – Renewal		
	Interest Rate			Interest Rate			Interest Rate		
	#1	#2	#3	#1	#2	#3	#1	#2	#3
\$0 - \$9,999	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
\$10,000 - \$24,999	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
\$25,000 - \$99,999	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
\$100,000 - \$999,999	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%

#1 (US General States), #2 (non-Banding States: CA, FL, GA, NV and TX), #3 (non-MVA States: DE, MD, MN, NY, OR, PA and WA)

Annuity V

Rate Change: Yes _ No ✓

Previously Changed: Mar. 19th, 2012

Flexible Premium Deferred Annuity (FPDA)

Accumulated Value	Renewal Accounts		
	1 Year	3 Year	5 Year
\$0 - \$9,999	1.00%	1.00%	1.00%
\$10,000 - \$24,999	1.00%	1.00%	1.00%
\$25,000 - \$99,999	1.00%	1.00%	1.00%

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\$100,000 - \$999,999	1.00%	1.00%	1.00%
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Annuity IV

Rate Change: Yes No

Previously Changed: Jan. 18th, 2017

Flexible Premium Deferred Annuity (FPDA)

Single Premium Deferred Annuity (SPDA)

Type	Renewal Account Rate
Version A	3.00%
Version B	3.00%

Account Value	Renewal Account Rate	
	Version A	Version B
< \$50,000	3.00%	3.00%
> \$50,000	3.00%	3.00%

Annuity I, II, III

Rate Change: Yes No

Previously Changed: Feb. 20th, 2012

	Annuity I	Annuity II	Annuity III
Rate	3.50%		