

About Our Company

Serving the public since 1910, Farmers New World Life is a member of the Farmers Insurance Group of Companies, which includes one of the largest insurers of autos and one of the largest insurers of homes in the United States.

We rank among the leading Life insurance companies. We have consistently earned an A+ (Superior) rating from A.M. Best, the respected analyst of the insurance industry. This rating confirms our superior financial strength and operating performance.

We seek the optimum rate of return for our customers that is consistent with safety. Our policy is to apply stringent investment guidelines to assure quality, safety and liquidity.

Take a few minutes to talk with your Farmers agent and get the full details of this plan or other options that can help secure your future!

This is a general description of coverage and is not a policy contract. Please refer to the contract for specific details.

This brochure refers to policy plan codes 227-230 for Standard Nicotine and 627-630 for Standard Non-Nicotine, Preferred Non-Nicotine and Premier Non-Nicotine.



FARMERS
LIFE INSURANCE

Farmers New World Life Insurance Company®
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Farmers® Level Term 2000 Plans

Affordable
Level Term Life
Insurance to
satisfy a variety
of needs



FARMERS
LIFE INSURANCE

Farmers Level Term 2000 Plans

There may be times when you need an amount of temporary additional life insurance protection. This temporary need may be for as little as 5 years, 10 years, or as long as 20 years. Wouldn't it be great if you could add this coverage at an affordable cost that may never increase? Whether for family or business needs, Farmers Level Term 2000 life insurance may be the right product to meet your needs.



Farmers Level Term 2000 plans provide Life Insurance coverage that remains level and, depending on your need, the premium may be guaranteed to remain the same for as long as you need the coverage. What's more, this plan is very affordable.

Accelerated Death Benefit Rider

This rider is included with your policy at no extra charge. If you are diagnosed with a specified terminal illness while your policy is in force, this rider gives you the option to request payment of a portion of the policy's death benefit. The amount available will vary and will be calculated by Farmers New World Life at the time of the request.

Family needs

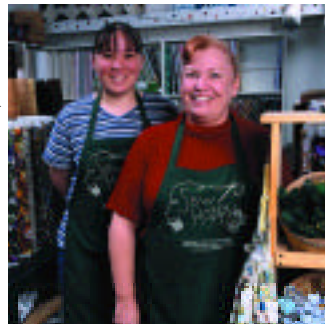
Farmers Level Term 2000 Life Insurance coverage can help safeguard your family's financial security by providing a death benefit that can be used to:

- Pay off a mortgage balance
- Help fund a child's college education
- Provide family income
- Pay off personal debts
- Pay final expenses

Business Needs

Farmers Level Term 2000 coverage can be used to meet a variety of business Life Insurance needs. Some of these needs may include:

- Key Person coverage
- Security for a business loan
- Funding for a Buy/Sell agreement
- Low-cost optional employment benefit



Riders and benefits

For an additional cost, these riders and benefits may be added to tailor your Farmers Level Term 2000 policy to fit your special circumstances:

- Waiver of Premium
- Accidental Death Benefit
- Children's Rider



Deposit fund*

This optional side fund may be used to build cash reserves for the future. Payments may be made into the fund if there is no policy loan outstanding. The minimum payment is \$25.

Interest is compounded annually, and the fund earns a competitive current interest rate. Withdrawals from the fund do not affect the policy's death benefit.

* Retirement Premium Deposit Fund in Kansas; not available in Tennessee