

Optional coverages . . . (available at additional cost)

Disability Waiver Benefit

Provides that your insurance will continue (after the waiting period) without further premium payments while you are disabled. (Disability must begin before age 60.)

Policy Form No. 1986-90 (038) WD

Monthly Disability Benefit (for adults)

An alternative to the Waiver Benefit, this benefit provides a monthly addition to the Accumulation Account for a disabled insured until age 65. The benefit can be added at a level which not only pays the monthly cost of insurance, but also continues to add to the Accumulation Account (after the waiting period) while you are disabled.

Policy Form No. 1991-103 (038) MDB

Accidental Death Benefit

To plan for the unexpected, this benefit provides up to \$300,000 (not to exceed the value of the policy) of additional coverage when death is due to an accident.

Policy Form No. 1991-100 (038) ADB

Additional Insured Rider

Provides convertible, level-term insurance on an additional person until age 70.

Policy Form No. 1998-537 AIR

Automatic Increase Benefit

This benefit is designed to help keep up with inflation by providing automatic basic insurance protection increases of 3 percent of the policy's original death benefit to a maximum of \$10,000 each year, without evidence of insurability.

Policy Form No. 1991-310(038) AIB TX

Interest Bonus Rider

After you have had your policy for 10 full years, bonus interest will be paid in addition to the current interest rate* according to the following schedule:

Years	11 – 20	0.25% Per Year
Years	21 – 25	0.35% Per Year
Years	26 and later	0.50% Per Year

*Bonus interest paid only when the current interest rate paid on new premiums is at least 5%.

Policy Form No. 1998-IBR

Zero Net Cost Loan Rider

Beginning in the 3rd policy year, you may borrow up to 50% of the policy's cash value (or up to 100% of the current loan value, whichever is less) as a "Zero Net Cost Loan". The purpose of the loan is limited and defined in the policy.

Policy Form No. 1998-ZNCL

Children's Insurance Rider

Provides up to \$20,000 of coverage on your children to age 22, or until you turn 65, whichever comes first.

Policy Form No. 1998-107 (037) CTIR

Deposit Fund Rider

This optional side fund earns a competitive interest rate. Payments into and withdrawals from the fund do not affect the death benefit. Interest earned is taxable each year. (Retirement Premium Deposit Fund in Kansas. Not available in Tennessee.)

Annual report

Every year, you'll receive a complete accounting of all of your policy's activities and transactions.

Premiums paid, the cost of your insurance for the year, present cash value, present death benefit, cash surrenders made, policy loans outstanding, charges against the policy, and interest credited will all be clearly shown.

Outstanding features

Flexibility in amount and frequency of premium payments, flexibility in amount and type of death benefit, premium discount for non-nicotine users, competitive interest earnings on Accumulation Account, tax-deferred cash accumulation, income tax-free death benefit, annual report, optional coverages, optional competitive interest side fund.

About Farmers New World Life

- Serving customers since 1910
- Member of Farmers Insurance Group of Companies®, which includes some of the largest insurers of autos and homes in the United States
- Farmers New World Life ranks high among the leading Life insurance companies in the United States today
- An A+ (Superior) rating by A.M. Best, the respected analyst of the insurance industry, confirming our superior financial strength

Contact your Farmers agent for your insurance needs.



FARMERS
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Farmers® Premier Universal Life



Lifetime
security for
you and
your family



FARMERS
LIFE INSURANCE



Lifetime security for you and your family

The Farmers Premier Universal Life offers you all of the advantages of a flexible Life insurance policy coupled with a cash Accumulation Account which earns a competitive interest rate.

It is designed to meet a variety of your current and future Life insurance and cash accumulation needs, from mortgage protection to retirement planning.

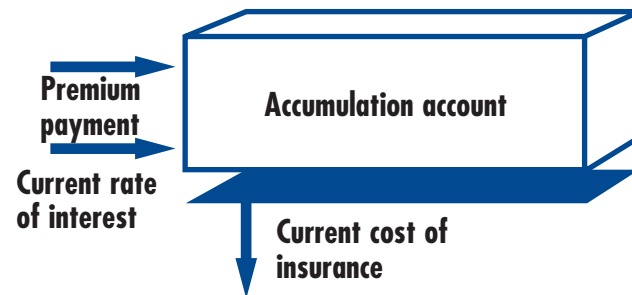
Because of its flexibility, you can readily adjust your coverage as your circumstances change.

Farmers Flexible Universal Life can provide:

- Tax-deferred cash accumulation
- Lifetime security for you and your family
- Flexible premiums
- Flexible benefits

Lifetime security for you and your family

Farmers Premier Universal Life is designed to meet your changing needs during an entire lifetime. This simple, comprehensive, flexible policy can serve your insurance and cash accumulation needs throughout all your years. You can “program” Farmers Premier Universal Life “as you go.”



Flexible premiums

Unlike traditional insurance plans, with Farmers Premier Universal Life you decide when – and how much – to pay toward your insurance program, with broad limits.

Your first premium payment will start your policy and establish its Accumulation Account.

The account (minus initial charges) immediately begins earning at a competitive current interest rate. While the current rate is not guaranteed, the account is guaranteed a minimum 4 percent interest rate (3.5 percent in Texas).

After your policy is in force, the cost of insurance is deducted from the Accumulation Account each month — automatically!

Flexible benefits

You specify the amount and type of insurance coverage you need, which can be increased or decreased, within limits. Increases are subject to proof of insurability.



Increasing Death Benefit – Option A

This coverage adds level pure insurance to the cash accumulation. In the event of your death, your beneficiary will receive the face amount of the coverage plus the entire balance of the accumulation account. The monthly amount deducted from your Accumulation Account is adjusted as necessary to continue to provide the insurance coverage you specify.

This coverage can provide a benefit that increases as your financial responsibilities grow. To keep the benefit increasing, the Accumulation Account must be sufficiently funded.



Level Death Benefit – Option B

You can specify that the total death benefit remains level.

This coverage can maximize the cash value available for education, business enterprises or retirement.

Tax-deferred cash accumulation

The growing Accumulation Account is the source of your cash values. You may surrender the policy for the entire cash value, or make partial surrenders for part of the cash value. A surrender charge is deducted during the first fifteen years.

Based on current tax laws, all interest credited to your account is tax-deferred. This means you are not taxed each year, but ONLY when you take cash out. And if you wait until retirement, you may be in a lower tax bracket.

In addition, you may use part or all the available cash value to secure a loan.