

## About our company

Farmers New World Life Insurance Company (FNWL) has a proud history stretching back to 1910, when the company started as New World Life Insurance Company. We are 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. For additional information on Company financial strength and ratings, ask your Farmers agent.

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

Products and features are not available in all states and may vary by state.



**FARMERS**  
LIFE INSURANCE

**Farmers New World  
Life Insurance Company**  
Mercer Island, WA 98040-2890

*farmers.com*

# Farmers<sup>®</sup> Level Term 2000

Affordable  
Level-Term Life  
insurance to  
satisfy a variety  
of needs



**FARMERS**  
LIFE INSURANCE

# Farmers Level Term 2000<sup>1</sup>

*There may be times when you need temporary additional Life insurance coverage. This temporary need may be for 5 years, 10 years, 20 years or as long as 30 years. Wouldn't it be great if you could add this coverage at an affordable cost that might never increase? Whether for family or business needs, Farmers Level Term 2000 Life Insurance may be the right coverage to meet your needs.*

Farmers Level Term 2000 Life insurance provides Life insurance coverage that remains level. Premiums are guaranteed to remain level for either five, 10, 20, or 30 years. Premiums are subject to change at the end of the guaranteed period. What's more, this product is very affordable.

## 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 Life insurance coverage can be used to meet a variety of business Life insurance needs. Some of these needs may include:

- Key Person coverage
- 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 Life insurance policy to fit your special circumstances.

- Waiver of Premium<sup>2</sup>
- Accidental Death Benefit<sup>3</sup>
- Children's Term Insurance Rider<sup>4</sup>



## Accelerated Death Benefit Rider<sup>5</sup>

This rider is available upon request 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.

## Deposit fund<sup>6</sup> (available at no additional cost)

This optional side fund may be used to build cash for the future. 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. (Not available in Tennessee.)



1 Policy forms 2000-227, 2000-228, 2000-229, 2000-230, 2002-226

2 Policy form 2000-97B WP

3 Policy form 1997-100 ADB (LT)

4 Policy form 1987-107 CTIR

5 Policy form 1995-127 ABR

6 Policy forms 1994-10,000 RDF, 1994-10,001 PDF (IL, SD),

1994-10,002 RPDF (IN, MT), 1994-10,003 RPDF(w) (KS), 1994-10,000 RDF ID