



UNDERSTAND YOUR COVERAGE BEFORE YOU NEED IT.

AS YOUR FARMERS[®] AGENT, I'M HERE TO HELP YOU GET SMARTER ABOUT YOUR INSURANCE. AFTER ALL, THE MORE YOU KNOW, THE BETTER YOU CAN PLAN FOR WHAT'S AHEAD.

WHY FARMERS IS A GOOD CHOICE:

- One-stop shopping – one provider for all your insurance needs
- Flexible billing plans

LIFE INSURANCE A protection against the loss of income that would result if the insured passed away. The beneficiary receives the proceeds and is safeguarded from the financial impact of the death of the insured.



LIFE INSURANCE DEFINED

The insurance industry loves its jargon. And unless you're around it every day, as I am, there is a strong possibility it might leave you scratching your head. These definitions can help minimize confusion.

Many of us don't really understand the importance of life insurance — until we need it. If something happens to you or your partner, Farmers® Life Insurance can help cover the loss of that person's income. At Farmers, we want to help make you smarter about life insurance now, because the more you know, the better you can plan for the future. Farmers has a life insurance option to suit your needs and budget through many stages of life. Simply, life insurance comes in two basic types: term and permanent.



TERM LIFE INSURANCE

Provides coverage for a set period of time and is usually less expensive. It provides the greatest amount of coverage for the lowest initial cost. It's a good choice for your temporary needs or if your funds are limited.

TERM LIFE BASICS

- Affordable coverage
- Temporary coverage for your personal or business needs
- Renewable or convertible to permanent coverage



PERMANENT LIFE INSURANCE

Includes Whole Life and Universal Life. This is useful when you want to cover a long-term need like income for a spouse or an inheritance for children or end-of-life expenses. Permanent insurance costs more initially, but can accumulate cash value.

WHOLE LIFE BASICS

- Good for young adults just beginning an insurance program
- Good for families needing protection while saving for the future
- Cash value of a Whole Life policy accumulates at a guaranteed interest rate

UNIVERSAL LIFE BASICS

- Flexible coverage
- Options for timing and method of premium payment
- Tailors coverage to your personal needs



DISCOUNTS FOR YOU

Farmers offers several discounts when you combine life coverage with auto or home coverage. Get smarter about your insurance planning now. Let's have a conversation.

Life insurance issued by Farmers New World Life Insurance Company, 3003 77th Avenue SE, Mercer Island, WA 98040.

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

Discounts apply to selected property and casualty coverages, perils and policy types only and may vary by state and eligibility.