



Contract/Policy Delivery Receipt

Annuitant/
Insured: MAX BESNER
(please print or type)

Contract/
Policy Number: 002927179

Contract/
Policy Owner:

MAX BESNER
(please print or type)

Policy Co-Owner:

(if applicable) (please print or type)

I (We), as Contract/Policy Owner(s), acknowledge receipt of this contract/policy delivered to me (us) on:

7-7-21
Date

Max Besner
Contract/Policy Owner Signature

Policy Co-Owner Signature (if applicable)

Farmers Insurance Producer:

ANDREW T SCHMITZ
Insurance Producer Name (please print or type)

13-80-0AH
Agent Code Number

(Insurance Producer, please retain a completed copy of this document with your records.)

Farmers New World Life Insurance Company

Life Home Office: 3120 139th Ave SE Suite 300, Bellevue, WA 98005 / 1-800-238-9671

Mailing address: PO Box 248831, Oklahoma City, OK 73124

Variable Policy Service Office: PO Box 724208, Atlanta, GA 31139 / 1-877-376-8008

Index UL Service Center: PO Box 725409, Atlanta, GA 31139 / 1-888-794-0608



FARMERS
INSURANCE

MAY 20, 2021

Policy Number: 002927179

*** Policy Issue Status ***

THE POLICY ISSUE (ANNIVERSARY) DATE IS MAY 20, 2021

THE POLICY HAS A BANK CHECK PLAN MONTHLY MODE PREMIUM OF \$53.51

PRIMARY INSURED: MAX BESNER

THE PLAN IS A \$500,000.00 FARMERS 10 YEAR VALUE TERM (645)
PLATINUM

WAIVER OF PREMIUM

ADDITIONAL POLICY INFORMATION:

WE WILL DRAFT \$53.51 IMMEDIATELY, THE PREMIUM(S) NEEDED TO PAY THE POLICY
CURRENT

Farmers New World Life Insurance Company

Policy Specifications

Prepared on: MAY 20, 2021

Plan

Initial Level Premium Period
Face Amount (Excluding Riders)

Farmers Value Term

10 Years
\$500,000

Policy Number
Insured
Issue Age and Gender at Birth
Policy Owner(s)

002927179
MAX BESNER
38, MALE
MAX BESNER

Issue Date
Maturity Date
Conversion Expiry Date

MAY 20, 2021
MAY 20, 2073
MAY 20, 2041

Premiums

Premium Class
Permanent Flat Extra Charge per \$1,000
Temporary Flat Extra Charge per \$1,000
Temporary Flat Extra Duration
Premiums Payable
Premium Payment, Frequency*

PLATINUM
N/A
N/A
N/A
To Age 90
\$658.00 Annual
\$332.00 Semi-Annual
\$167.00 Quarterly
\$58.66 Monthly
\$53.51 EFT Monthly

Policy Fee - Included in the Premiums above

Annual \$98, Semi-Annual \$52, Quarterly \$27,
Monthly \$12, EFT/Special Monthly \$6.85

Modal Factor

Premiums will be adjusted by a factor that reflects billing and administrative costs.

Schedule of Benefits

Term Life Insurance**

Benefit Amount	Annual Premium*	Premiums Payable To	Table Rating Factor
\$500,000	\$593.00	Age 90	1.00

Riders⁺

Accidental Death Benefit Rider***
Waiver of Premium Rider****
Children's Term Insurance Rider
 Waiver of Premium for Children's Term Insurance
Critical Illness Accelerated Benefit Rider*****
 Benefit Amount reduces by 50% at Attained Age 65:
 Waiver of Premium for Critical Illness Rider
Accelerated Benefit Rider for Terminal Illness

N/A			
Policy Premium	\$65.00	Age 65	1.00
N/A			
N/A			
N/A			
N/A			
N/A			
N/A			

Nonforfeiture Interest Rate

4.0%

State

MN

Department of Insurance Telephone Number

(800) 657-3602

Schedule of Premiums - Excluding any Riders

The Premiums shown below are the Guaranteed Maximum Annual Premiums. Premiums are level for the Initial Level Premium Period. After the Initial Level Premium Period Premiums will vary, but will never exceed the amounts shown below.

Premiums shown below are based on direct billing annual payments; premiums will vary based on the billing mode and frequency You select.

Guaranteed Maximum Premiums

POLICY YEAR	GUARANTEED MAXIMUM ANNUAL PREMIUM	POLICY YEAR	GUARANTEED MAXIMUM ANNUAL PREMIUM	POLICY YEAR	GUARANTEED MAXIMUM ANNUAL PREMIUM
1	593.00	25	20,218.00	49	323,623.00
2	593.00	26	22,473.00	50	371,073.00
3	593.00	27	25,028.00	51	423,838.00
4	593.00	28	27,858.00	52	480,868.00
5	593.00	29	30,908.00		
6	593.00	30	34,223.00		
7	593.00	31	37,793.00		
8	593.00	32	41,698.00		
9	593.00	33	46,108.00		
10	593.00	34	51,908.00		
11	5,868.00	35	56,898.00		
12	6,168.00	36	63,553.00		
13	6,558.00	37	71,043.00		
14	7,118.00	38	79,498.00		
15	7,818.00	39	89,813.00		
16	8,553.00	40	101,263.00		
17	9,328.00	41	114,173.00		
18	10,143.00	42	129,033.00		
19	11,208.00	43	146,333.00		
20	12,343.00	44	166,168.00		
21	13,573.00	45	188,938.00		
22	14,963.00	46	215,413.00		
23	16,518.00	47	246,273.00		
24	18,248.00	48	282,143.00		