# Farmers® Graded Death Benefit Whole Life Tabular Detail - Guaranteed Values

Insured: Debra McKee Initial EFT Monthly Premium¹: \$39.18 Female Age 65 Initial Face Amount²: \$5,000

The cumulative premiums paid for this policy will exceed the policy's Face Amount in Policy Year 11.

## Guaranteed Values End of Policy Year

		==== 2.1 2 0.10, 2011						
Age	Policy Year	Annualized Premium	Cash Value	Death Benefit <sup>3</sup>	Reduced Paid-Up Benefit			
66	1	470	0	517	0			
67	2	470	104	1,034	215			
68	2 3	470	244	5,000	485			
69	4	470	386	5,000	740			
70	5	470	529	5,000	985			
71	6	470	674	5,000	1,220			
72	7	470	820	5,000	1,445			
73	8	470	967	5,000	1,660			
74	9	470	1,116	5,000	1,865			
75	10	470	1,265	5,000	2,065			
76	11	470	1,416	5,000	2,250			
77	12	470	1,566	5,000	2,430			
78	13	470	1,717	5,000	2,600			
79	14	470	1,867	5,000	2,765			
80	15	470	2,016	5,000	2,920			
81	16	470	2,164	5,000	3,065			
82	17	470	2,310	5,000	3,205			
83	18	470	2,453	5,000	3,335			
84	19	470	2,592	5,000	3,460			
85	20	470	2,728	5,000	3,570			
86	21	470	2,858	5,000	3,680			
87	22	470	2,983	5,000	3,780			
88	23	470	3,102	5,000	3,870			
89	24	470	3,215	5,000	3,955			
90	25	470	3,324	5,000	4,035			
91	26	470	3,427	5,000	4,110			
92	27	470	3,527	5,000	4,180			
93	28	470	3,623	5,000	4,250			
94	29	470	3,719	5,000	4,320			
95	30	470	3,818	5,000	4,390			
96	31	470	3,921	5,000	4,470			
97	32	470	4,032	5,000	4,555			
98	33	470	4,157	5,000	4,665			
99	34	470	4,311	5,000	4,800			
100	35	470	4,518	5,000	5,000			
101	36	0	4,543	5,000	5,000			
102	37	0	4,564	5,000	5,000			
103	38	0	4,583	5,000	5,000			
104	39	0	4,601	5,000	5,000			
105	40	0	4,617	5,000	5,000			
106	41	0	4,632	5,000	5,000			
107	42	0	4,649	5,000	5,000			
108	43	0	4,664	5,000	5,000			

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#### **Guaranteed Values End of Policy Year**

Age	Policy Year	Annualized Premium	Cash Value	Death Benefit³	Reduced Paid-Up Benefit
109	44		4,679	5,000	5,000
110	45	0	4,694	5,000	5,000
111	46	0	4,707	5,000	5,000
112	47	0	4,721	5,000	5,000
113	48	0	4,733	5,000	5,000
114	49	0	4,746	5,000	5,000
115	50	0	4,757	5,000	5,000
116	51	0	4,768	5,000	5,000
117	52	0	4,779	5,000	5,000
118	53	0	4,789	5,000	5,000
119	54	0	4,799	5,000	5,000
120	55	0	4,808	5,000	5,000
121	56	0	5,000	5,000	0

Farmers Graded Death Benefit Whole Life Insurance policy. During the first two years of the policy, the death benefit is limited to 110% of the premiums due and paid, unless the insured's death is due to Accidental Bodily Injury as defined in the contract. If the insured dies due to Accidental Bodily Injury within the first two policy years, the full death benefit will be paid. Death due to Accidental Bodily Injury must: occur as a direct result of an accident that happened while the policy is in force; and occur independently of illness and other causes (except illness due to accident). Also refer to the contract for detail on the exclusions related to accidental death.

Life insurance issued by Farmers New World Life Insurance Company, 3120 139th Ave SE Suite 300, Bellevue, WA 98005. Products and features may not be available in all states and may vary by state. Restrictions, exclusions, limits and conditions apply.

Any product guarantees are subject to the financial strength and claims-paying ability of Farmers New World Life Insurance Company, which is solely responsible for the obligations under its own policies.

<sup>&</sup>lt;sup>1</sup> Premiums are subject to change. Issuance of a policy and premiums are subject to underwriting guidelines and approval. This is merely an estimate and is not a policy of insurance or offer to insure.

<sup>&</sup>lt;sup>2</sup> Available face amounts may vary.

<sup>&</sup>lt;sup>3</sup> The death benefit is guaranteed according to the terms of the contract and provided that premiums are paid.