



Farmers Index Universal Life[®]

Financial protection with purpose

Life insurance can help as you live in the moment with confidence

Prepare for your financial future with Farmers Index Universal Life.

The economy and financial markets fluctuate, like life itself. While you can't predict every twist and turn, you can plan for your financial future. Farmers Index Universal Life Insurance (FIUL¹) provides life insurance coverage that you may adapt to your needs—whether you're preparing for major milestones or seeking stability in uncertain times.²

FIUL can help you financially protect for your loved ones. It has growth potential tied to market performance and also provides tax-advantaged³ access to cash value⁴ when you need it. Other key features of this life insurance coverage include:

- Generally income tax-free death benefit
- Choice of two indexed accounts – both featuring downside protection and one with uncapped upside potential
- Generally income tax-deferred growth and generally income tax-free access⁵ to cash value
- Optional supplemental coverage for certain unexpected events that aren't covered by the base policy



Prepare for what's next with life insurance coverage

While putting aside a financial safety net for unexpected emergencies is a planning tactic you and your loved ones might be grateful for, utilizing the cash value from your life insurance policy could also be helpful when covering expenses, providing money for emergencies or contributing towards financial goals.

¹Policy Form ICC25-FIUL or applicable state variation

²The cost to keep your policy in force will increase over time.

³Farmers' companies, employees, agents, and representatives do not provide legal or tax advice. In general, partial or full surrenders from a permanent life insurance policy in excess of the policy's basis are taxable. Limited circumstances exist where death proceeds will be taxable. This material has been prepared for general informational purposes only and is not intended to provide and should not be relied on for tax, legal or financial advice. Because each individual's situation is different, specific advice should be tailored to your particular circumstances; you should always consult your own tax, legal and other advisors before engaging in any transaction. This material reflects our general understanding of current law as of the date hereof, but tax laws and IRS administrative positions may change. This material is not intended to and cannot be used to avoid any Internal Revenue Service penalties. We specifically disclaim any liability resulting from the use or application of information contained in this publication. Farmers New World Life Insurance Company is not affiliated with or endorsed by any government agency.

⁴Cash values may be accessible through policy loans or partial surrenders. Policy loans that are not repaid and partial surrenders will reduce cash surrender value and death benefit. Policy loans are subject to interest charges. If your policy is a modified endowment contract, loans and surrenders may incur taxes and penalties.

⁵Distributions from a life insurance policy in the character of partial or full surrenders up to basis or policy loans will generally be income tax free, provided the policy does not violate Modified Endowment Contract (MEC) guidelines and the policy is not terminated during the lifetime of the insured. MEC guidelines are rules in the Internal Revenue Code which specify maximum premiums that can be paid without triggering adverse tax consequences for surrenders. A policy termination during the life of the insured can cause the owner a single taxable event for any gains in the policy that were borrowed or withdrawn on or before the termination date.

Growth potential with market protection

Indexed accounts within the Farmers Index Universal Life® policy offer growth opportunities tied to a market index's performance. You can benefit from potential market gains while being protected from losses in a downturn, helping you navigate market fluctuations with confidence.

When you experience:	Farmers IUL helps to:
Volatile or turbulent markets	✔ Balance risk to capture some upside potential and protect from loss
Desire for capital growth tied to the equity markets	✔ Offer flexibility during periods of market volatility
Low interest rate environments that limit sources of protected growth	✔ Provide a possible source of tax-advantaged supplemental income

You can choose to allocate premiums to one or a combination of indexed accounts linked to either the S&P 500® or S&P MARC 5% ER indices to help diversify, navigate changing market conditions and provide the potential for better growth opportunities.

Understand the tax advantages

- The death benefit is generally paid out income tax-free
- The total cash value accumulates on a generally tax-deferred basis, meaning you generally do not have to pay taxes on any growth in the account
- You can access the cash value of the policy on a tax-advantaged basis through a combination of loans and/or withdrawals. Any loans or withdrawals from the cash value of the life insurance policy is generally not subject to taxes

Why Farmers Life®

For generations, customers have turned to Farmers Life® as they help protect the financial future of their loved ones. From term to permanent life insurance options, customers use our products as they think about the future of their loved ones, businesses or both.

- Apply securely online or with the assistance of a Farmers® agent
- Same-day underwriting decisions, with no medical exams*⁶
- Express claims service
- Bundle your insurance coverage under one brand you know
- Discounts available for current Farmers® customers*⁷

⁶Issuance of a policy may depend on answers to questions set forth in the application, including any conditions that are disclosed pertaining to the health of the insured.

⁷Discounts available on selected life insurance products and may not be available in all states. Contact your agent to see if you qualify for the discount.

Life insurance issued by Farmers New World Life Insurance Company, 3120 139th Ave. SE, Ste. 300, Bellevue, WA 98005. Products and features, including same-day coverage, may not be available to all applicants or in all states and may vary by state. Restrictions, exclusions, limits, and conditions apply.

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