

Farmers Graded Death Benefit Whole Life

Farmers Graded Death Benefit Whole Life (FGDBWL) is a new Permanent Life insurance product from Farmers New World Life Insurance Company. The policy features a simplified application, broad eligibility, and face amounts from \$5,000 to \$20,000. Starting October 7, 2011, FGDBWL is available for sale in California.

Product highlights

FGDBWL is designed for older customers seeking modest amounts of Permanent Life insurance coverage, typically intended to prevent the Insured's death from creating an immediate financial burden on loved ones. Broad eligibility is intended to allow coverage for many applicants who might be highly rated or ineligible under traditional underwriting guidelines.

Eligibility

- Issue ages 45-80.
- Applicants must have continuously resided in the United States for the past 12 months. (Note: this applies to both U.S. citizens and eligible foreign nationals.)
- Applicants must be U.S. citizens, permanent residents (Green Card holders), or be residing legally in the United States on a qualifying temporary visa that does not expire within 30 days.
- Medical underwriting is limited to three qualifying questions.
- Prior declines for other products alone do not disqualify applicants for FGDBWL.

Face Amounts

Minimum issue is \$5,000. Maximum is \$20,000 of FGDBWL coverage, whether in one or multiple policies on the life of the same insured.

Graded Death Benefit

The policy's death benefit is limited during the first two years.

CALL OUR OFFICE FOR MORE INFORMATION OR A QUOTE AT (415) 454-0100.