

What is Life insurance?

At Farmers[®], we know it's difficult to imagine a time when you won't be there to help provide for your family. That's why Farmers has developed a suite of Life insurance products* designed to help answer your Life insurance requirements, at any stage of life. Whether you're a new family, empty nester, business owner, or single parent, Farmers has a **Life insurance** option to suit your needs and budget. For a personalized assessment of your Life insurance coverage needs, including customized **Term Life insurance** quotes, contact our office.

Protecting Your Family

By preparing in advance, you'll have the peace of mind that comes from knowing you're protecting your family's financial future. And since Life insurance benefits are generally not taxable at the federal level, your loved ones can use the benefits to help take care of their living expenses in a variety of ways.

- Any needs after the time of death, such as final illness expenses, burial costs and estate taxes.
- Funds for a readjustment period, to finance a move, or to provide time for family members to find a job.
- Ongoing financial needs, such as monthly bills and expenses, daycare costs, college tuition or retirement.

Safeguarding Your Business

If you're a business owner or have business partners, it's important to prepare for the unexpected. Farmers offers several Life insurance products that are designed to help you, as a business owner, to make it possible for your heirs to help pay estate taxes and help sustain the business during a change in management, or to help provide funds in order to execute a buy-sell agreement between partners or stockholders.