

Auto

When it comes to Auto insurance, make sure you're getting the proper coverage for the premium you're paying. Choosing the right coverage can sometimes be difficult. Our experienced agents can help you decide what insurance options best meet your needs. Your Farmers agent will explain the many coverage options available to you. You'll sleep easier knowing that you're working with an insurance professional.

Towing and road service

When you or your loved ones are stranded and need help, we're as close as the telephone. You can reach us 24 hours a day, 365 days a year, with just one toll-free call. Simply call Farmers HelpPoint® at (800) 435-7764. And with our sign-and-drive feature, you won't need a credit card or check to get the help you need.

Auto Glass Replacement program

Our Auto Glass Replacement program takes the headache



out of repairing or replacing damaged or broken vehicle glass. Simply call the HelpPoint® at (800) 435-7764, you can reach us 24 hours a day, 365 days a year. In most cases, repairs will be made within 24 hours on this nationwide program.

You're Essential to Safety (Y.E.S.) program

Making sure the new drivers in your household know as much as there is to know about Auto insurance and driving safely is no easy task. At Farmers, we feel that's part of our responsibility too. That's why we developed the You're Essential to Safety (Y.E.S.) program.

This program presents information that can improve a young person's driving. In some states, young drivers who complete this program may qualify for a discount on their Auto insurance.

Ways to save money

Farmers offers many discounts to help keep your premium as low as possible, including Good Driver, Good Student, Auto/Home, Multi-Car, Auto/Life* and more. Your Farmers agent will work with you to make sure you receive every possible discount.

* Products and features may not be available in all states and may vary by state. Discounts apply to selected property and casualty coverages, perils and policy types only and may vary by state and eligibility.

growth is income tax-deferred.* This additional money can be used for emergencies, supplementing your children's education fund, or your own retirement fund. Farmers offers two types of permanent Life insurance products: Whole Life and Universal Life.

Whole Life

Our basic Whole Life insurance policies are designed to guarantee that premiums will never increase on the basic policy. The policy's death benefit will never decrease unless you request it and cash value grows regularly. We also offer a product** that may add excess credits to your policy. Your Farmers agent can suggest the Whole Life policy that is right for your situation.

Universal Life

Our Universal Life policies are designed to allow you to customize your Life insurance policy to meet your needs. These policies offer you:

- Flexible premiums
- Flexible death benefits
- Guaranteed and non-guaranteed income tax-deferred cash accumulation

If these policies are properly managed, you may never need another policy.

Business Life insurance

No business should be without the coverage Life insurance offers. Your Farmers agent can help you choose a product to suit your needs.

* This document is for informational purposes only. You should consult your attorney, accountant or tax advisor for legal or tax advice.

**Policy form 1995-112

Personal Umbrella Liability insurance

Providing \$1 million or more in additional Liability protection, the Farmers Personal Umbrella Liability policy provides additional coverage beyond your Auto and Homeowners policies.

Disability Income Insurance

Did you know that at age 20, you have almost a 1 in 4 chance of becoming disabled by age 67?* A Disability Income policy can provide much-needed income when you are unable to work due to injury or sickness.

Flexible payment plans

We believe that paying for your insurance should be as hassle-free as possible. We offer several flexible and convenient payment plans through our Farmers EasyPay® and Bank Check plans.

Home

Your home is probably your biggest financial investment. Before you find yourself in an emergency, talk to your Farmers agent and make sure there are no gaps or overlaps in your coverage.

Whether you own or rent a house, condominium, townhouse, mobile home or apartment, we'll help you choose the coverage you need. That is why your agent will ask you for specific information about your house. With that information we can prepare an estimate of the cost of rebuilding your home, complete with its special features, in case it is damaged or totally destroyed.

Homeowners insurance

Our policies offer Liability, Dwelling and Personal Property coverage for losses due to many perils, including fire, theft, wind and lightning. We can tailor a package to meet your needs.



Condominium or Townhouse insurance

These policies are designed to meet coverage requirements associated with condominium and townhome living. Coverages are offered for assessed losses as well as property damage and liability.

Mobile Homeowners insurance

Enjoy carefree mobile home living with Farmers Mobile Homeowners insurance. Your mobile home and separate structures are covered for almost any type of damage, with a few exclusions.

Renters insurance

Our Renters Package provides you with the Liability and Property coverage renters need. It insures your personal property and certain home improvements.

Extended Replacement Cost coverage

With certain limitations, we will guarantee to replace your home, even if it is damaged beyond your coverage amount. See your Farmers agent for

specific details, including conditions and limitations.

Replacement Cost on Contents coverage

Replacement Cost on Contents is provided with some of our plans or can be purchased for additional premium. This allows us to replace your damaged property without deducting for depreciation, subject to certain routine qualifying conditions.

Workers' Compensation

You get the professional, personalized service that has been our hallmark for more than three-quarters of a century. Farmers' building-block system for Workers' Compensation forms the foundation of a secure business, with comprehensive loss-control, claims-management services and our medical- and disability-management program (Farmers Care®). To you, the employer, this means lower medical and disability costs, reduced injuries and losses, and lower premium costs.

Business

Helping you keep your business is our business. A good first step is working with your Farmers agent to put together the right package policy for your business' unique challenges.



Business package policy

Just like building your business, building an effective insurance program is done in steps. Farmers specializes in these select industries: automotive trades, manufacturing, restaurant, retail and service, wholesale and distribution, artisan and service contractors, habitational and commercial real estate.

Annuities

An annuity offers a lot for your financial future. It accumulates interest that's income tax-deferred. Your principal, plus accumulated interest, are guaranteed, so it's a safe way to put your hard-earned dollars to work. Let your Farmers agent show you just how attractive one of our annuity options can be for your financial portfolio.

Life insurance and annuities issued by Farmers New World Life Insurance Company, Mercer Island, WA 98040-2890.



And there's more!

HelpPoint® claims service

Got a claim? Whenever you have a claim, call Farmers HelpPoint service at (800) 435-7764. All you have to do is call one number, and one of our specially trained consultants can help you file your claim, determine your most urgent needs and meet them — fast! Best of all, HelpPoint is available every day of the year, around the clock. In the unfortunate event of an emergency, we're there to get you back where you belong.

Farmers Friendly Review®

Farmers agents are trained to look at the whole picture and help you make the right decisions. Your agent can offer you a Farmers Friendly Review and help update your coverage if necessary.

Auto Buying Service

Tired of the hassle of buying a new or used car? Let Farmers help. We've arranged special pricing on new and used cars exclusively for Farmers customers.

Home Warranty Plans

Whether your refrigerator is acting up or your plumbing system needs some attention, Farmers, through an alliance with American Home Shield® can help.

Farmers Vacations

Lasting memories, golden sands, ocean breezes . . . take the vacation of your dreams. As a valued Farmers customer, we can offer you outstanding travel values from the best providers of travel services in the country.

* Source: Social Security Association Facts Sheet, August 20, 2008 (<http://www.socialsecurity.gov/pressoffice/basicfact.htm>)



FARMERS

Gets you back where you belong.®



Our customers are like family. We give you our best and take great pride in the service we provide. Your personal interests and needs are always considered before we make our recommendations. Farmers has been providing this kind of personal attention since 1928. It has earned us a reputation for trust and dependability.

We recognize that our customers' needs change over time, and when they do your Farmers agent will be ready to help. Today, we offer a full range of Auto, Home, Life, Business, Annuities and other supplementary insurance services.

Our agents are carefully selected and professionally trained to meet Farmers' high standards of ethical behavior — and they continue training throughout their career so they can provide you with professional, personal service tailored to meet your needs.

When you are insured with Farmers, you can count on the support of an experienced group of professionals — every step of the way. And if the unexpected happens, you can count on us to live up to our promise: Farmers gets you back where you belong.

Deciding where to put your trust is becoming more complicated every day. At Farmers, we know that your needs are unique. And so are your requirements for insurance coverage, products and services.

This document is for informational purposes only. You should consult your attorney, accountant or tax advisor for legal or tax advice.

Farmers is proud to be one of the top five corporate contributors to the



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- Help you identify your individual needs to inform you of coverage we offer to meet those needs
- Provide top-quality, customer-focused service and products at fair value with a personal and professional touch
- Meet with you periodically to conduct a Farmers Friendly Review®
- Help you file a claim in the event of a loss
- Help you build the financial strength necessary to provide peace of mind

Our experienced agents will:
 Help you identify your individual needs to inform you of coverage we offer to meet those needs
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 Help you build the financial strength necessary to provide peace of mind



Farmers. Gets you back where you belong.®

Fast Fair Friendly® service

