

SERFF Tracking Number: FNWW-126312498 State: Arkansas  
Filing Company: Farmers New World Life Insurance Company State Tracking Number: 43552  
Company Tracking Number: AR 2010 RPL  
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: AR Replacement Face page filing  
Project Name/Number: AR Replacement Face page filing/AR 2010 RPL

## Filing at a Glance

Company: Farmers New World Life Insurance Company

Product Name: AR Replacement Face page filing SERFF Tr Num: FNWW-126312498 State: Arkansas

TOI: L08 Life - Other SERFF Status: Closed-Approved-Closed State Tr Num: 43552

Sub-TOI: L08.000 Life - Other Co Tr Num: AR 2010 RPL State Status: Approved-Closed  
Filing Type: Form Reviewer(s): Linda Bird

Authors: Christine Andreason, Peter Lindstrom Disposition Date: 09/25/2009

Date Submitted: 09/21/2009 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: AR Replacement Face page filing

Project Number: AR 2010 RPL

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 09/25/2009

Deemer Date:

Submitted By: Peter Lindstrom

Filing Description:

September 21, 2009

NAIC NO: 0212-63117

Re: Revised face pages due to Arkansas Rule 97

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 09/25/2009

Created By: Peter Lindstrom

Corresponding Filing Tracking Number: AR 2010 RPL

Dear Sir or Madam:

SERFF Tracking Number: FNWW-126312498 State: Arkansas  
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We are submitting this filing for revisions to our Life and Annuity face pages due to changes in your Arkansas Rule 97. I have provided a chart listing our forms that were previously approved in your state and their approval dates. We have made the changes according to your regulations and now will be using a 30 day free look period for all new issues and replacement business. We revised the Free-look wording to be in compliance with your regulations and I have attached a copy of each new face page for your records. The forms were updated showing the new revision date of January 1, 2010. No other changes were made to these forms or the contract. (A 2003-193 contract page is attached showing the only areas to be revised to be in compliance with your regulations.)

If you have any questions, please call me at 206-275-8131 or e-mail me at peter.lindstrom@farmersinsurance.com

Sincerely,

Pete Lindstrom  
Farmers New World Life

Encl.

## Company and Contact

### Filing Contact Information

Peter Lindstrom, Contract Specialist peter.lindstrom@farmersinsurance.com  
3003 77th Ave SE 206-275-8131 [Phone]  
Mercer Island, WA 98040 206-236-6526 [FAX]

### Filing Company Information

Farmers New World Life Insurance Company CoCode: 63177 State of Domicile: Washington  
3003 77th Avenue S.E. Group Code: 212 Company Type: Life  
Mercer Island, WA 98040 Group Name: State ID Number:  
(206) 275-8131 ext. [Phone] FEIN Number: 91-0335750

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation: \$50.00 for forms filing

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Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Farmers New World Life Insurance Company	\$50.00	09/21/2009	30703706

*SERFF Tracking Number:* FNWW-126312498      *State:* Arkansas  
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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Approved-Closed	Linda Bird	09/25/2009	09/25/2009

### Amendments

<b>Schedule</b>	<b>Schedule Item Name</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Supporting Document	Variable 2007-034 face page	Peter Lindstrom	09/22/2009	09/22/2009

*SERFF Tracking Number:* FNWW-126312498      *State:* Arkansas  
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*Product Name:* AR Replacement Face page filing  
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## **Disposition**

Disposition Date: 09/25/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	chart of contracts approved		Yes
Supporting Document	Sample of changes made on face pages		Yes
Supporting Document	Copies of Face pages revised for 30 day free look		Yes
Supporting Document	Variable 2007-034 face page		Yes

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### **Amendment Letter**

Submitted Date: 09/22/2009

#### **Comments:**

I have attached our face page for plan 2007-034, approved 12/5/2007. This is a Variable Life plan and we will continue to use our approved 10 day free look period for new business, but will use this 30 day free look page for Replacements. This page replaces the previously approved Replacement page.

#### **Changed Items:**

#### **Supporting Document Schedule Item Changes:**

#### **User Added -Name: Variable 2007-034 face page**

Comment: I have also attached our revised face page for previously approved 2007-034 plans (Approved 12/5/2007). We will continue to use the 10 day free look page for new issues, but have changed this attached page from 20 days to 30 days free look on Replacement business for this Variable plan.

2007-034 APN 04320.pdf

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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Flesch Certification		
<b>Comments:</b>		
<b>Attachment:</b> readability Cert.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Application		
<b>Bypass Reason:</b> Not needed for this filing		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> chart of contracts approved		
<b>Comments:</b> Attached is a chart showing the approval dates for each contract and face page we are revising. The chart shows the pages number Farmers has provided for this filing.		
<b>Attachment:</b> AR Chart of current plans 9-09.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Sample of changes made on face pages		
<b>Comments:</b> The attached 2003-193 face page shows the only changes to the face page sections shown. These changes wwere made in order to be incompliance with you new replacement model or Rule 97. (See filing letter).		
<b>Attachment:</b> 2003-193 Rev 1-10.pdf		

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**Item Status:**

**Status  
Date:**

**Satisfied - Item:** Copies of Face pages revised for  
30 day free look

**Comments:**

Attached are the face pages we revised with the 30 day free look period in order to be in compliance with your regulations. See our filing letter and attached chart for additional information.

**Attachments:**

2003-193 Rev 1-10.pdf  
2003-193A Rev 1-10.pdf  
2003-194-195 Rev 1-10.pdf  
2003-194-195A Rev 1-10.pdf  
1994-393 Rev 1-10.pdf  
1994-393A Rev 1-10.pdf  
1994-394-395 Rev 1-10.pdf  
1994-394-395A Rev 1-10.pdf  
1994-396 Rev 1-10.pdf  
1994-396A Rev 1-10.pdf  
1997-397 Rev 1-10.pdf  
1997-397A Rev 1-10.pdf  
1991-490 Rev 1-10.pdf  
1991-490A Rev 1-10.pdf  
2000-398 Rev 1-10.pdf  
1992-105 Rev 1-10.pdf  
1995-112 Rev 1-10.pdf  
1995-255-258 15y Rev 1-10.pdf  
1995-255-258 20y Rev 1-10.pdf  
1995-255-258 25y Rev 1-10.pdf  
1995-255-258 30y Rev 1-10.pdf  
2000-228 Rev 1-10.pdf  
2000-230 Rev 1-10.pdf  
2002-226 Rev 1-10.pdf  
2005-261 Rev 1-10.pdf  
2005-271 Rev 1-10.pdf  
2006-044 Rev 1-10.pdf

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**Item Status:**

**Status**

**Date:**

**Satisfied - Item:** Variable 2007-034 face page

**Comments:**

I have also attached our revised face page for previously approved 2007-034 plans (Approved 12/5/2007). We will continue to use the 10 day free look page for new issues, but have changed this attached page from 20 days to 30 days free look on Replacement business for this Variable plan.

**Attachment:**

2007-034 APN 04320.pdf

STATE OF ARKANSAS  
DEPARTMENT OF INSURANCE

**READABILITY CERTIFICATION**

Farmers New World Life Insurance Company, NAIC #:0212 Group No. 63177, Co. No., hereby certifies that the face pages included in this filing (see attached chart) comply with the requirements and achieve a Flesch reading ease test score of:

FLESCH SCORE  
67.00



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Signature of Company Officer

Ryan R. Larson, Senior Vice President and Chief Actuary  
Officer Full Name                      Officer Title

Date: September 21, 2009

Form No.	Status	Date Approved	Generic Name	New 30-Day Free Look Forms AR Re-filing
2003-193 2003-193A	Approved	1/7/2004	Individual Flexible Payment Annuity Policy	01443 01444
2003-194-195 2003-194-195A	Approved	1/7/2004	Individual Single Premium Deferred Annuity	01445 01446
1994-393 1994-393A	Approved	4/5/1994	Individual Flexible Payment Annuity Policy	01447 01448
1994-394-395 1994-394-395A	Approved	4/5/1994	Individual Single Premium Deferred Annuity	01449 01450
1994-396 1994-396A	Approved	4/5/1994	Individual Flexible Payment Deferred Annuity	01451 01452
1997-397 1997-397A	Approved	3/10/1997	Individual Single Premium Deferred Annuity	01453 01454
1991-490 1991-490A	Approved	4/16/1991	Single Premium Immediate Annuity	01455 01456
2000-398	Approved	7/31/2000	Flexible Premium Variable Annuity	01457
1992-105	Approved	11/25/1991	Whole Life	01458
1995-112	Approved	9/23/1994	Whole Life	01459
1995-255-258	Approved	3/24/1995	Decreasing Term (Mortgage Protection)	01460 01461 01462 01463
2000-228	Approved	12/3/1999	Modified Premium Level Term (10y)	01464
2000-230	Approved	12/3/1999	Modified Premium Level Term (20y)	01465
2002-226	Approved	1/25/2002	Modified Premium Level Term (30y)	01466
2005-261	Approved	10/4/2005	Modified Premium Level Term (Simple Term)	01467
2005-271	Approved	10/4/2005	Modified Premium Level Term (Simple Term)	01468
2006-044	Approved	3/9/2007	Farmers Essential Life Universal Life	01469



**FARMERS**  
LIFE INSURANCE

Home Office: 3003 77<sup>th</sup> Ave. S.E., Mercer Island, Washington 98040 / (206) 232-8400  
A STOCK COMPANY

Annuitant: John Doe

001234567 Policy Number

In this contract "we," "us," or "our" refer to Farmers New World Life Insurance Company. "You" or "your" refer to the Owner of this contract.

Subject to the terms of this contract, we agree to pay a monthly income for the lifetime of the Annuitant, beginning on the Annuity Start Date. If the Annuitant dies before the Annuity Start Date, we will pay the Death Benefit to the Beneficiary.

This contract is issued in consideration of statements in the application and payment of premium.

This is a legal contract between you and us. PLEASE READ YOUR CONTRACT CAREFULLY.

#### NOTICE OF YOUR **30-DAY** RIGHT TO RETURN THIS CONTRACT

**RIGHT TO EXAMINE PERIOD:** You may cancel this policy contract any time within 30 days after you receive it by delivering the policy contract to our Home Office at 3003 77<sup>th</sup> Ave. S.E., Mercer Island, Washington 98040, or returning it to the agent through whom it was purchased and receive an unconditional full refund of all premiums or considerations paid on it, including any policy fees or charges. The policy contract will be void from the beginning and both parties shall be in the same position as if no policy had been issued.

C. Paul Patsis  
President

Brian Kreger  
Secretary

Farmers New World Life Insurance Company



**FARMERS**  
LIFE INSURANCE

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Farmers New World Life Insurance Company

2003-194-195  
(Rev 1/10)

NONPARTICIPATING INDIVIDUAL SINGLE PREMIUM DEFERRED ANNUITY POLICY.  
SINGLE PREMIUM DUE ON ISSUE DATE. MONTHLY INCOME BEGINNING ON  
THE ANNUITY START DATE. DEATH BENEFIT PAYABLE BEFORE THE ANNUITY  
START DATE.

01445



**FARMERS**  
LIFE INSURANCE

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2003-194-195A NONPARTICIPATING INDIVIDUAL SINGLE PREMIUM DEFERRED ANNUITY POLICY.  
(Rev 1/10) SINGLE PREMIUM DUE ON ISSUE DATE. MONTHLY INCOME BEGINNING ON  
THE ANNUITY START DATE. DEATH BENEFIT PAYABLE BEFORE THE ANNUITY  
START DATE.

01446



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LIFE INSURANCE

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LIFE INSURANCE

Home Office: 3003 77<sup>th</sup> Ave. S.E., Mercer Island, Washington 98040 / (206)232-8400  
A STOCK COMPANY

Payee: John Doe

01234567 Policy Number

In this policy the Payee is referred to as "you." Farmers New World Life Insurance Company is referred to as "us" or "we."

The Annuity Start Date, Purchase Payments, Date of Issue and other Policy Data are shown on the last page.

### NOTICE OF YOUR 30-DAY RIGHT TO RETURN THIS POLICY

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The Annuity Start Date, Purchase Payments, Date of Issue and other Policy Data are shown on the last page.

### NOTICE OF YOUR 30-DAY RIGHT TO RETURN THIS POLICY

**RIGHT TO EXAMINE PERIOD:** You may cancel this policy contract any time within 30 days after you receive it by delivering the policy contract to our Home Office at 3003 77<sup>th</sup> Ave. S.E., Mercer Island, Washington 98040, or returning it to the agent through whom it was purchased and receive an unconditional full refund of all premiums or considerations paid on it, including any policy fees or charges. The policy contract will be void from the beginning and both parties shall be in the same position as if no policy had been issued.

C. Paul Patsis  
President

Brian Kreger  
Secretary

Farmers New World Life Insurance Company



**FARMERS**  
LIFE INSURANCE

Home Office: 3003 77<sup>th</sup> Ave. S.E., Mercer Island, Washington 98040 / (206) 232-8400  
A STOCK COMPANY

Annuitant: John Doe

001234567 Policy Number

In this contract "we," "us," and "our" refer to Farmers New World Life Insurance Company. "You" and "your" refer to the Owner of this contract.

Subject to the terms of this contract, we will pay an income to the Annuitant beginning on the Annuity Start Date.

This contract is issued in consideration of statements in the application and of the premium payment.

This is a legal contract between you and us. PLEASE READ YOUR CONTRACT CAREFULLY.

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A STOCK COMPANY

Annuitant: John Doe

001234567 Policy Number

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**FARMERS**  
LIFE INSURANCE

Home Office: 3003 77<sup>th</sup> Ave. S.E., Mercer Island, Washington 98040 / (206) 232-8400  
A STOCK COMPANY

Annuitant: John Doe

001234567 Policy Number

In this contract "we," "us," and "our" refer to Farmers New World Life Insurance Company. "You" and "your" refer to the Owner of this contract.

Subject to the terms of this contract, we will pay an income to the Annuitant beginning on the Annuity Start Date.

This contract is issued in consideration of statements in the application and of the premium payment.

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**FARMERS**  
LIFE INSURANCE

Home Office: 3003 77<sup>th</sup> Ave. S.E., Mercer Island, Washington 98040 / (206) 232-8400  
A STOCK COMPANY

Annuitant: John Doe

001234567 Policy Number

In this contract "we," "us," and "our" refer to Farmers New World Life Insurance Company. "You" and "your" refer to the Owner of this contract.

Subject to the terms of this contract, we will pay an income to the Annuitant beginning on the Annuity Start Date.

This contract is issued in consideration of statements in the application and of the premium payment.

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C. Paul Patsis  
President

Brian Kreger  
Secretary

Farmers New World Life Insurance Company



**FARMERS**  
LIFE INSURANCE

Home Office: 3003 77<sup>th</sup> Ave. S.E., Mercer Island, Washington 98040 / (206) 232-8400  
A STOCK COMPANY

Annuitant: John Doe

001234567 Policy Number

INDIVIDUAL FLEXIBLE PREMIUM VARIABLE ANNUITY CONTRACT

In this contract "we," "us," and "our" refer to Farmers New World Life Insurance Company. "You" and "your" refer to the Owner of this contract.

This contract is a legal contract between you and us. **PLEASE READ YOUR CONTRACT CAREFULLY.**

Your benefits under this contract, the amount of the premium, and other contract data are shown as the Contract Specifications on the last page of this contract.

The amount of the death benefit may increase or decrease as described in this contract, depending on the investment experience of the subaccounts.

The contract value of this contract may increase or decrease daily depending on the investment experience of the subaccounts. There is no guaranteed minimum contract value with respect to amounts allocated to the variable account.

NOTICE OF YOUR 30-DAY RIGHT TO RETURN THIS CONTRACT

**RIGHT TO EXAMINE PERIOD:** You may cancel this policy contract any time within 30 days after you receive it by delivering the policy contract to our Home Office at 3003 77<sup>th</sup> Ave. S.E., Mercer Island, Washington 98040, or returning it to the agent through whom it was purchased and receive an unconditional full refund calculated as payment of the cash surrender value provided under the policy contract plus fees and other charges deducted from the gross premiums or considerations or imposed under such policy or contract. The policy contract will be void from the beginning and both parties shall be in the same position as if no policy had been issued.

C. Paul Patsis  
President

Brian Kreger  
Secretary

Farmers New World Life Insurance

2000-398  
(Rev 1/10)

NONPARTICIPATING INDIVIDUAL FLEXIBLE PREMIUM DEFERRED VARIABLE ANNUITY.  
MONTHLY INCOME BEGINS ON ANNUITY START DATE. DEATH BENEFIT PAYABLE BEFORE  
ANNUITY START DATE. ALL PAYMENTS AND VALUES PROVIDED BY THIS CONTRACT, WHEN  
BASED ON THE INVESTMENT EXPERIENCE OF A SUBACCOUNT, ARE VARIABLE AND ARE  
NOT GUARANTEED.

01457



**FARMERS**  
LIFE INSURANCE

Home Office: 3003 77<sup>th</sup> Ave. S.E., Mercer Island, Washington 98040 / (206)232-8400  
Columbus Life Office: 2500 Farmers Drive, Columbus, Ohio 43235 / (614) 764-9975  
A STOCK COMPANY

Insured: John Doe

01234567 Policy Number

In this policy the owner will be referred to as "you" or "the owner" and Farmers New World Life Insurance Company will be referred to as "us" or "we."

In consideration of the application and payment of premiums we insure the person named above in accordance with the provisions of all the pages of this policy.

We will pay the proceeds in the manner provided in the section titled Payment of Proceeds.

Your benefits under this policy, the amount of the premium, the premium due dates, and other policy data are shown as the Policy Specifications on the last page of this policy.

#### NOTICE OF YOUR 30-DAY RIGHT TO RETURN THIS POLICY

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A STOCK COMPANY

Insured: John Doe

01234567 Policy Number

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In consideration of the application and payment of premiums we insure the person named above in accordance with the provisions of all the pages of this policy.

We will pay the proceeds in the manner provided in the section titled Payment of Proceeds.

Your benefits under this policy, the amount of the initial premium, the premium due dates, and other policy data are shown on the Policy Specifications page of this policy.

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A STOCK COMPANY

Insured: John Doe

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In consideration of the application and payment of premiums we insure the person named above in accordance with the provisions of all the pages of this policy.

We will pay the proceeds in the manner provided in the section titled Payment of Proceeds.

Your benefits under this policy, the amount of the initial premium, the premium due dates, and other policy data are shown on the Policy Specifications page of this policy.

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A STOCK COMPANY

Insured: John Doe

01234567 Policy Number

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In consideration of the application and payment of premiums we insure the person named above in accordance with the provisions of all the pages of this policy.

We will pay the proceeds in the manner provided in the section titled Payment of Proceeds.

Your benefits under this policy, the amount of the initial premium, the premium due dates, and other policy data are shown on the Policy Specifications page of this policy.

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Columbus Life Office: 2500 Farmers Drive, Columbus, Ohio 43235 / (614) 764-9975  
A STOCK COMPANY

Insured: John Doe

01234567 Policy Number

In this policy, references to the Policy Owner will be stated as "You" and "Your" and references to Farmers New World Life Insurance Company will be stated as "Us," "We," and "Our."

In consideration of the application and payment of sufficient premiums, We insure the person named above as the Insured in accordance with all the provisions of this policy and We will pay the Death Benefit Amount Payable in the manner provided in the section titled Payment of Death Benefit.

The initial Face Amount of this policy, the amount and frequency of the Planned Premium Payment, and other policy data are shown on the Policy Specifications page.

#### NOTICE OF YOUR 30-DAY RIGHT TO RETURN THIS POLICY

**RIGHT TO EXAMINE PERIOD:** You may cancel this policy contract any time within 30 days after you receive it by delivering the policy contract to our Home Office at 3003 77<sup>th</sup> Ave. S.E., Mercer Island, WA 98040, or returning it to the agent through whom it was purchased and receive an unconditional full refund of all premiums or consideration paid on it, including any policy fees or charges. The policy contract will be void from the beginning and both parties shall be in the same position as if no policy had been issued.

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**FARMERS**  
LIFE INSURANCE

Home Office: 3003 77th Ave. SE, Mercer Island, Washington 98040 / (206) 232-8400  
A STOCK COMPANY

Insured JOHN A DOE

001234567 Policy Number

INDIVIDUAL FLEXIBLE PREMIUM VARIABLE UNIVERSAL LIFE POLICY

In the Entire Policy Contract, references to the Policy Owner will be stated as "You" and "Your" and references to Farmers New World Life Insurance Company will be stated as "Us", "We", and "Our."

In consideration of the application and payment of sufficient premiums, We insure the person named above as the Insured in accordance with the provisions of this policy and We will pay the Death Benefit Amount Payable in the manner provided in the section titled Payment of Death Benefit.

This policy's initial Face Amount, the amount and frequency of the Planned Premium Payment, and other policy data are shown on the Policy Specifications page.

The amount of the Death Benefit and the number of years this policy remains In Force may increase or decrease as described in this policy, depending on the investment experience of the Subaccounts.

This policy's Contract Value may increase or decrease daily depending on the investment experience of the Subaccounts. There is no guaranteed minimum Contract Value.

NOTICE OF YOUR RIGHT TO RETURN THIS POLICY

**RIGHT TO EXAMINE PERIOD:** You may cancel this policy at any time within 30 days after You receive it by delivering or mailing it along with a signed request for cancellation to Our Home Office at the address listed above. Your cancellation request will void this policy from the beginning and the parties shall be in the same position as if no policy had been issued. We will refund the greater of all premiums You paid for this policy or the Contract Value on the date We receive the returned policy at Our Home Office.

C. Paul Patsis  
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Farmers New World Life Insurance Company