

PROTECTING YOUR FAMILY TAKES MORE THAN A FOUR-DIGIT CODE



You may think there's nothing more responsible than a weekend spent programming the security system of your home. But you may have missed the most important step to keeping your family with a roof over their head: Life insurance.

With a Life insurance policy from Farmers Life[®], you can help make sure that your family can stay in your home, even if something happens to you.

THE NEXT STEP IS LIFE. Take it now.
Contact your local Farmers agent.



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TOUGH QUESTIONS. SIMPLE ANSWERS.[®]



**Life insurance makes it easier to
plan for what's ahead.**

A more-secure future doesn't just happen

If you died tomorrow, how would your family be impacted financially? How would your family afford the home you've worked so hard to provide?

Planning ahead is a key part of protecting your loved ones' financial well-being. One way to prepare is to purchase life insurance, which can help you support your family's financial future.

Life insurance proceeds support various needs such as **replacement of lost income, a mortgage, education funding, debt, or more.**

Life insurance may be one of the greatest gifts you can give to those you love.

How life insurance can help at different stages of your life

While the financial responsibilities may differ, life insurance can benefit people at different stages of life.

Single

Chances are you have people in your life who would be impacted financially if you were no longer around — either by support you provide them or to cover your end-of-life expenses. Also, buying insurance when you're young and healthy helps you have coverage even if your situation changes, as long as you keep your policy in force.

Young couples

Many young couples, even those without children, may have people who depend on them, whether it's taking care of a parent or as a contributor toward the household's monthly expenses.

Couples with children

Parents of young children should consider life insurance for both the primary earner and a stay-at-home parent because life insurance could also help pay for the wide range of services that a stay-at-home parent provides.

Single parent

Single parents often assume dual responsibility as both the source of income and caretaker of their children. Life insurance proceeds can help provide financial assistance in the event that a family's sole provider and caretaker passes away.

Empty nesters and retirees

Many retired couples depend on Social Security and pension income to survive. For both Social Security and private pensions, benefits may be reduced, sometimes even eliminated, for survivors, but many of the ongoing expenses remain the same for the survivor. Life insurance proceeds can provide income to your spouse, so a personal loss does not become a financial one as well.

Life insurance can be part of your legacy-planning strategy or used to help grandchildren accomplish important goals, such as completing a college education.

Business owners

Business owners may have many uses for life insurance. It can be a valuable employee benefit. Structured properly, it can be used to attract and retain valuable employees. Business-owned life insurance on key employees can help fund hiring and training a replacement if the employee dies, helping ensure continuity of the business. Finally, life insurance on a business owner can help surviving partners or family members purchase the deceased owner's share of the business.



Changes in your life

It's a good idea to review your life insurance needs annually — or when you experience significant events such as:

- The birth or adoption of a child or grandchild
- Getting married or divorced
- Home purchase
- Job change
- Planning for retirement or college

What kind of life insurance fits my needs?

You have more than one option when it comes to choosing a life insurance policy – term insurance and permanent insurance. Determining which type of life insurance policy is the best option for you depends on your individual circumstances and financial goals.

Term life insurance

Term life insurance generally offers the greatest amount of coverage for the lowest initial cost. With a term life insurance policy, your premiums are guaranteed to remain level for a specified period of time, generally 10, 20 or 30 years. At the end of the policy term, the premiums will generally increase.

Term life insurance may be a good option for debts that end, such as a mortgage, or if your funds are limited.

Permanent life insurance

In addition to the death benefit offered by term life insurance, permanent insurance is designed to accumulate cash value that can provide benefits while you're alive. It can remain in force as long as you live and as long as premiums are paid.¹ Permanent life insurance premiums may build generally income tax-deferred cash value.² This means in the future the cash accumulation can help pay your premiums, you can borrow³ the cash value or, if the policy is canceled, you, as policy owner, will receive a payment for the cash value.

Whole life insurance, which has fixed premiums and a guaranteed cash value, and universal life insurance, which has flexible premiums,⁴ and benefits, are popular types of permanent life insurance.

Permanent life insurance may be a good option if you have long-term needs like income for a spouse, an inheritance for children or end-of-life expenses.



How much life insurance do you want?

It's important for you to determine how much life insurance you want.

Consider your specific situation to help determine the amount of coverage you want. Some ideas to consider:

- Your age and income
- Your marital status; if married, your spouse's age and income
- The number and ages of your children, any special needs they may have and projections for future educational expenses
- Your family's cost of living, including your mortgage, as well as other outstanding debts
- Charitable giving goals
- Aging parent or disabled relative who depends on you for support
- Final expenses, such as unpaid medical care and funeral costs

How much does life insurance cost?

You may be able to buy life insurance for less than you might think. The price you will pay depends on your age, health and other risk factors, and the amount of the death benefit you want. Generally, the younger and healthier you are, the lower your premium will be.

Why Farmers®?

We know you have a busy life. With Farmers, you can conveniently manage all of your insurance in one place with one agent. Your Farmers agent's free needs analysis service can help you simplify your evaluation of your own situation, and help provide you with options so you can select the coverage that best fits your situation. And, our multi-line discounts may save you money.⁵

For generations, in good times and bad, customers have turned to Farmers New World Life Insurance Company to help them protect the financial future of their loved ones. From basic term to permanent life insurance, customers use our products to help them plan for the future of their families and businesses.

Farmers Life® is associated with Farmers Insurance Group of Companies®, one of the nation's largest insurance groups, providing home, auto, business and life insurance, financial services⁶ and annuities.

Get smarter about life insurance now, because the more you know, the better you can plan for what's ahead.

¹Lifelong (or life of the policy) coverage is guaranteed as long as all premiums are paid to keep the policy in force.

²For informational purposes only. In general, partial and full surrenders from a permanent life insurance policy in excess of the policy's basis are taxable and limited circumstances exist where death proceeds will be taxable. Neither Farmers New World Life Insurance Company, nor its employees nor its agents provide legal or tax advice. Always consult your own attorney, accountant or tax adviser as to the legal, financial or tax consequences and advice on any particular transaction.

³Policy loans 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 be subject to taxes and penalties.

⁴The amount you need to pay to prevent your policy from lapsing will increase over time. This policy may lapse if premiums are not paid or if premiums are not sufficient to continue coverage.

⁵Discounts apply to selected coverages, perils and policy types. Eligibility and actual percentage of discounts may vary.

⁶Securities distributed by Farmers Financial Solutions, LLC, 30801 Agoura Road, Building 1, Agoura Hills, CA 91301. Member FINRA

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