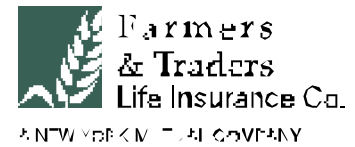


FLAGSHIP LIFE II



Guaranteed Protection

There are many financial products available for you to choose from: stocks, bonds, mutual funds, and annuities. Most of them provide variable rates of return on your funds, but may present considerable risk. Very few products offer any sort of guarantee. Why gamble with your family's financial future? In an uncertain world, it's comforting to find a financial product, offered by a solid company, which provides you with all of the following:

- Guaranteed level premiums
- Guaranteed cash and loan values
- Guaranteed death benefits
- Opportunities for tax-deferred savings through dividends*
- Supplemental benefits that can provide even greater protection and value

Premiums that never increase

Flagship Life II offers level premiums for the life of your policy. You enjoy the security and financial stability of knowing that your Flagship Life II premiums will never increase.

Protection for as long as you live

You are guaranteed a lifetime of protection with your Flagship Life II policy. Coverage is assured as long as you continue to pay the premiums. You are covered, even if future changes in your health or occupation make you a greater insurance risk. Unlike many insurance plans, Flagship Life II protects your financial security regardless of rising or falling market rates.

A policy that grows with you

A Flagship Life II policy makes it easy to plan for your future financial protection. A portion of every premium you pay goes directly into your policy's cash value. Since this fund grows tax-deferred under present law, your cash value accumulates rapidly. Plus, if needed, you can even access your money by borrowing the cash value from your Flagship Life II policy.

Increase your policy's value with dividends*

Because Flagship Life II is a "participating" policy, you have the opportunity to receive dividends.*

You can use your dividends* for the following:

- Pay yourself cash every year
- Accumulate at interest
- Reduce your premiums
- Purchase additional insurance protection

Use Flagship Life II for . . .

Estate Protection
Family Protection
Term Conversions
Buy-Sell
Key Person
Pension Maximization

Combine Flagship Life II with a Farmers and Traders Life Insurance Company Paid-Up Additions Rider for . . .

Executive Retirement Plans (Sec. 162)
Split-Dollar
Salary Continuation
Mortgage Acceleration
Pension Plan Life Insurance
Social Security Supplement

By combining Flagship Life II with a Farmers and Traders Life Insurance Company Paid-Up Additions Rider, your death benefit increases while your cash value continues to accumulate.

*Dividends cannot be guaranteed. However, Farmers and Traders Life Insurance Company is proud of its long and consistent history of paying dividends to policyholders. Ask your Farmers and Traders Life Insurance Company representative to see a copy of our Dividend History Record.

Farmers and Traders Life Insurance Company

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Form 20-095 FLII

Rev. 4/03

Policy Form No. 9001: AL, CT, DC, DE, FL, GA, IL, IN, KS, MA, MD, ME, MI, MN, MO, NC, NH, NJ, NY, OH, OK, PA, RI, SC, TN, VA, VT, WI and WV. Not available in MS, NV, TX.