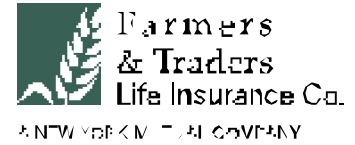


FLAGSHIP LIFE I



Protection with a guarantee

There are many financial products to choose from: stocks, bonds, mutual funds, annuities. But you will discover quickly that most provide variable rates of return, and very few come with guarantees.

Don't gamble with your family's financial security. In an uncertain world, it's comforting to find a financial product offered by a solid company which delivers:

- 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 I provides level premiums for the life of your policy. You enjoy the security and stability of payments that will never increase.

Protection for as long as you live

You have guaranteed lifetime protection with **Flagship Life I**. Your coverage is assured as long as you continue paying your premiums, even if changes in your health or occupation make you a greater insurance risk. Your family's financial future remains secure.

This policy grows with you

Flagship Life I 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. If needed, you can access this money by borrowing the cash value buildup in your policy.

Dividends further increase your policy's value

Flagship Life I is a "participating" policy which means you have the opportunity to receive dividends.* These dividends can be used to:

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

Use Flagship Life I for . . .

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

Combine Flagship Life I 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

*Dividends cannot be guaranteed. However, Farmers and Traders Life Insurance Company is proud of its long and consistent history of paying dividends to policyowners. 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 20-096 FLI

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.