

You do not need to answer eligibility questions or take a medical exam to obtain Senior Protector coverage.

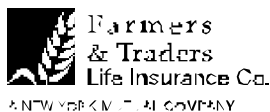
Few feelings are more satisfying than knowing you handled an important responsibility well.

This policy is available exclusively from the agency force of Farmers and Traders Life Insurance Company. Contact your Farmers and Traders Life Representative for additional information.

Insurance products:

- The product being advertised is an insurance or annuity product and is not a bank-guaranteed product.
- Amounts payable for the product are insurance or annuity premiums and are not deposits.
- The product being advertised is not insured by the Federal Deposit Insurance Corporation (FDIC), by any other U.S. government agency, or by a bank.

Agent ID _____



Farmers and Traders Life Insurance Company
960 James Street • P.O. Box 1056
Syracuse, NY 13201-1056
(800) 347-0960 • Fax: (315) 475-6612
www.FTLife.com

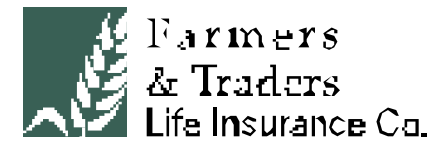
Policy 13-500: NJ and PA

Policy 13-401: AL, DC, FL, GA, IN, MD, ME, MI, NC, NH, NY, OH, OK, RI, TN, VA, VT, WI

Policy 13-401WV: WV

Policy 13-400: CT, DE, IL, KS, MA, MO, SC
Not available in MN, NV, and TX.

Farmers and Traders Life Insurance Company is licensed in AL, CT, DC, DE, FL, GA, IL, IN, KS, MA, MD, ME, MI, MN, MO, NC, NH, NJ, NV, NY, OH, OK, PA, RI, SC, TN, TX, VA, VT, WV, and WI.



A NEW YORK MUTUAL COMPANY

Senior Protector

Up to \$25,000 of permanent life insurance protection for individuals between the ages of 50 and 80 years (75 in NY & MO) plus guaranteed eligibility and no medical exam!

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POSTAGE WILL BE PAID BY ADDRESSEE

Farmers and Traders Life Insurance Company
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Syracuse, NY 13201-7986

What is Permanent Insurance?

Unlike Term Insurance which provides temporary coverage for a period of time or "term," Permanent Life Insurance delivers protection over your lifetime. It remains in effect for as long as you pay the premiums. Senior Protector is Permanent Insurance.

Senior Protector

Senior Protector from Farmers and Traders Life Insurance Company provides your choice of \$2,000 to \$25,000 of protection for persons between the ages of 50 and 80 (75 in NY & MO). **Its premiums are guaranteed not to increase, yet your benefits are guaranteed not to decrease.**

Using Senior Protector, you can easily provide up to \$25,000* of extra financial protection for all those you love.

Use Senior Protector to . . .

- Make up for life insurance coverage lost when you retired.
- Recover life insurance value lost due to inflation.
- Provide your loved ones with extra financial support when they'll need it most.

Features of this plan . . .

- Your eligibility is **GUARANTEED**.
- **NO MEDICAL EXAM** is required.
- Your premiums will **NEVER INCREASE**.
- Under most circumstances, your policy's death benefit is **INCOME-TAX FREE**.*
- Your policy's proceeds normally avoid probate so they aren't tied up in court.

*Subject to current tax law. For complete information, we urge you to consult your attorney or tax advisor.

How Senior Protector works . . .

Apply for the amount of coverage between \$2,000 and \$25,000 that meets your needs and your budget. **You will not have to answer eligibility questions, and you will not have to take a medical examination.**

You decide and appoint who will receive and distribute your policy's death benefit in the event of your death.

Should death occur during the first three years following the effective date of the policy (two years in NJ, PA, WV), the death benefit is the full amount of all the premiums you paid during this period, plus interest. If age 65 or over at time of issue, this period is reduced to two years.

The full face amount of your policy will be paid if death occurs after this initial period or at any time if the cause of death is accidental.

Your policy's face value will never decrease, and your premiums will never increase. As long as you pay your premiums, the policy will never be cancelled. It's guaranteed in writing in the contract. Plus, because this is a permanent insurance plan, you'll enjoy the advantage of **cash-value buildup**. Dividends cannot be guaranteed.**

**Dividends, Dividend Accumulations are neither estimated nor guaranteed but are based upon Farmers and Traders Life's current dividend scale. Loans against policy cash values are available. Outstanding loans will reduce death benefit payable. Loan interest is charged annually.

Senior Protector is quality life insurance protection for individuals between the ages of 50 and 80 years (75 in NY & MO).

Learn more about Senior Protector

Contact your Farmers and Traders Life Representative today for details on Senior Protector coverage or complete, detach, and return the postage-paid business reply card below.

There is absolutely no obligation. For more information, complete and return your card today.

DETACH ALONG PERFORATION - NO POSTAGE NECESSARY

Yes! I want to learn more about Senior Protector.

Complete and return this postage-paid reply card to receive more detailed information on Senior Protector from Farmers and Traders Life.

There is absolutely no obligation.

Name _____

Address _____

City _____ State _____ Zip _____

Telephone () _____

Best time to call _____ AM _____ PM

I would also like to receive information about:

- Other Life Insurance Products
- Annuities
- Pension Maximization
- Social Security Supplement
- Other _____