



CURRENT PRODUCT APPROVALS
As of September 1, 2004
Italics indicates changes since last report.

Farmers and Traders Life Insurance Company
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Policy Form	9001	9001	9404	13-400	13-500/13-500PA	13-401/13401WV	9001 SR	9001 PD
State	Flag I	Flag II	EOL	Guaranteed Senior Protector Life (3)	Guaranteed Senior Protector Life II (3)	Guaranteed Senior Protector Life III (3)	Simplified Senior Security (3)	Worksite Marketing PACE (3)
AL	A	A	A			A	A	A
CT	D	A	D	A			D	A
DC	A	A	A			A	A	A
DE	A	A	A	A			A	A
FL	D	A	D			A	D	A
GA	A	A	A			A	A	A
IL	A	A	A	A			A	A
IN	A	A	A			A	A	A
KS	A	A	A	A			A	A
MA	A	A	A	A			A	A
MD	A	A	A			A	A	A
ME	A	A	A			A	A	A
MI	D	A	D			A	D	A
MN	A	A	A				A	A
MO	A	A	A	A(1)			A	A
NC	A	A	A			A	A	A
NH	A	A	A			A	A	A
NJ	A	A	A		A		A	A
NY	D	A	D			A(1)		A
NV	N/A	A	N/A					A
OH	A	A	A			A	A	A
OK	A	A	A			A	A	A
PA	D	A	D		13500 PA		D	A
RI	A	A	A			A	A	A
SC	A	A	A	A			A	A
TN	A	A	A			A	A	A
TX	N/A	N/A	N/A					A
VA	A	A	A			A	A	A
VT	A	A	A			A	A	A
WI	A	A	A			A	A	A
WV	A	A	A			<i>13-401WV</i>	A	A

(1) Maximum issue age is 75	(3) NAIC form not required (For worksite products, compliant illustrations are provided by the Home Office after the policy is issued, not at time of application.)	N/A = Not available
(2) Spouse term rider not available in this state		A = Approved
		D = Discontinued

Policy Form	03 SPDA	03 FPA	97SIMPLE	5305-RB	NCCT 1001	NCCW	NCPP	93 IRA	8787	
State	SPDA	FPA	FPDA		NCCT 10,15,20	New Century Classic Whole Life	New Century Permanent Protection	IRA	Universal Life	NAIC Model Illustration
AL									UL 2000	A
CT					A	A	A		UL 2000	A
DC					A				UL 2000	
DE	A(1)	A(1)	A(1)	A(1)	A	A	A	A(1)	UL 2000	A
FL					A	A	A		UL 2000	
GA					A(2)				UL 2000	
IL					A(2)				UL 2000	A
IN					A(2,3)				UL 2000	A
KS									UL 2000	A
MA					A				UL 2000(2)	
MD					A(2)				UL 2000	A
ME					A(2)				UL2	A
MI					A	A	A		UL 2000	A(UL)
MN									UL 2000	
MO					A				UL 2000	A
NC					A(2)				UL 2000	A
NH					A				UL 2000	A
NJ									UL2	A
NY	A(1)	A(1)	A(1)	A(1)	A	A	A	A(1)	UL 2000	A
NV									N/A	A
OH					A	A	A		UL 2000	A
OK									UL 2000	A
PA					A	A	A		UL2(2)	A
RI					A				UL 2000	A
SC									UL2	A
TN					A				UL 2000	
TX					N/A				N/A	A
VA					A				UL 2000	
VT					A(2)				UL 2000	A
WI									UL 2000	A
WV					A				UL2	

Interest Rate Summary

Product	New Business %*	Renewal %*	Guaranteed %*	Fixed Loan	New Business Variable Loan	Dividend Accum.
FPDA – Rates eff. 1/1/04*	3.35%*	3.35%*	1.5%*	~	~	~
SPDA – Rates eff. 1/1/04*	3.75%*	3.75%*	1.5%*	~	~	~
UL	4.50%	4.50%	Borrowed 6%, Unborrowed 4%	8%	~	~
Traditional WL	~	~	~	~	6.00% eff. 9/1/04	3.5%
Supplementary Contract	3.5%	~	~	~	~	~

(1) Min. Limits - \$ 250 Annual or \$ 25 per month . Max. \$ 1,000.	(3) Maximum issue age is 69, 62, 53 for 10, 15, 20 respectively	N/A = Not Available
(2) Spouse term rider not available in this state		A = Approved
*92 SPDA and 92FPA with 4% guarantee will renew at 4%, 99SPDA and 99FPA have a 3% guarantee and will renew at 3.75%		D = Discontinue