



**Farmers
& Traders
Life Insurance Co.**

A NEW YORK MUTUAL COMPANY
Insurance Solutions Since 1912

New Century Senior Protector Annual Premiums (includes \$48 policy fee)

For the following states:

**CT, DC, DE, FL, GA, IL, IN, MD, ME, MI, NC, NH, NV, NY, OH, OK, RI, SC, TN,
TX, VA, VT, WI**

Modal factors: Semi-annual .51; Quarterly .265; Direct Monthly .10 (min \$15); EFT Monthly .086 (min \$15)

Male Age	Ultimate Face Amount				Female Age	Ultimate Face Amount			
	\$2,000	\$5,000	\$10,000	\$25,000		\$2,000	\$5,000	\$10,000	\$25,000
50	138.00	273.00	498.00	1,173.00	50	119.00	225.50	403.00	935.50
51	140.00	278.00	508.00	1,198.00	51	121.00	230.50	413.00	960.50
52	142.00	283.00	518.00	1,223.00	52	123.00	235.50	423.00	985.50
53	144.00	288.00	528.00	1,248.00	53	127.00	245.50	443.00	1,035.50
54	148.00	298.00	548.00	1,298.00	54	131.00	255.50	463.00	1,085.50
55	152.00	308.00	568.00	1,348.00	55	135.00	265.50	483.00	1,135.50
56	158.00	323.00	598.00	1,423.00	56	139.00	275.50	503.00	1,185.50
57	164.00	338.00	628.00	1,498.00	57	143.00	285.50	523.00	1,235.50
58	170.00	353.00	658.00	1,573.00	58	147.00	295.50	543.00	1,285.50
59	176.00	368.00	688.00	1,648.00	59	151.00	305.50	563.00	1,335.50
60	182.00	383.00	718.00	1,723.00	60	155.00	315.50	583.00	1,385.50
61	190.00	403.00	758.00	1,823.00	61	161.00	330.50	613.00	1,460.50
62	198.00	423.00	798.00	1,923.00	62	167.00	345.50	643.00	1,535.50
63	208.00	448.00	848.00	2,048.00	63	173.00	360.50	673.00	1,610.50
64	218.00	473.00	898.00	2,173.00	64	179.00	375.50	703.00	1,685.50
65	228.00	498.00	948.00	2,298.00	65	185.00	390.50	733.00	1,760.50
66	238.00	523.00	998.00	2,423.00	66	193.00	410.50	773.00	1,860.50
67	248.00	548.00	1,048.00	2,548.00	67	201.00	430.50	813.00	1,960.50
68	260.00	578.00	1,108.00	2,698.00	68	211.00	455.50	863.00	2,085.50
69	272.00	608.00	1,168.00	2,848.00	69	221.00	480.50	913.00	2,210.50
70	286.00	643.00	1,238.00	3,023.00	70	231.00	505.50	963.00	2,335.50
71	300.00	678.00	1,308.00	3,198.00	71	241.00	530.50	1,013.00	2,460.50
72	314.00	713.00	1,378.00	3,373.00	72	251.00	555.50	1,063.00	2,585.50
73	328.00	748.00	1,448.00	3,548.00	73	261.00	580.50	1,113.00	2,710.50
74	344.00	788.00	1,528.00	3,748.00	74	273.00	610.50	1,173.00	2,860.50
75	362.00	833.00	1,618.00	3,973.00	75	287.00	645.50	1,243.00	3,035.50
76	382.00	883.00	1,718.00	4,223.00	76	303.00	685.50	1,323.00	3,235.50
77	404.00	938.00	1,828.00	4,498.00	77	321.00	730.50	1,413.00	3,460.50
78	428.00	998.00	1,948.00	4,798.00	78	341.00	780.50	1,513.00	3,710.50
79	454.00	1,063.00	2,078.00	5,123.00	79	363.00	835.50	1,623.00	3,985.50
80	482.00	1,133.00	2,218.00	5,473.00	80	387.00	895.50	1,743.00	4,285.50

Policy Form 13-402, 13-402 CT, 13-402 DE, 13-402 FL, 13-402 GA, 13-402 IL, 13-402 IN, 13-402 MD, 13-402 ME, 13-402 NC, 13-402 NH, 13-402 NY, 13-402 OH, 13-402 OK, 13-402 RI, 13-402 SC, 13-402 TN, 13-402 TX, 13-402 VA, 13-402 VT, and 13-402 WI.

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



**Farmers
& Traders**
Life Insurance Co.

A NEW YORK MUTUAL COMPANY
Insurance Solutions Since 1912

New Century Senior Protector

Annual Premiums

(includes \$48 policy fee)

For the following states:
KS, MO, NJ, PA, and WV

Modal factors: Semi-annual .51; Quarterly .265; Direct Monthly .10 (min \$15); EFT Monthly .086 (min \$15)
Kansas and Pennsylvania: Min Face \$5,000 and Quarterly or Direct Monthly are NOT available.

Male Age	Ultimate Face Amount				Female Age	Ultimate Face Amount			
	\$2,000	\$5,000	\$10,000	\$25,000		\$2,000	\$5,000	\$10,000	\$25,000
50	160.50	329.25	610.50	1,454.25	50	139.50	276.75	505.50	1,191.75
51	162.50	334.25	620.50	1,479.25	51	141.50	281.75	515.50	1,216.75
52	164.50	339.25	630.50	1,504.25	52	143.50	286.75	525.50	1,241.75
53	166.50	344.25	640.50	1,529.25	53	147.50	296.75	545.50	1,291.75
54	170.50	354.25	660.50	1,579.25	54	151.50	306.75	565.50	1,341.75
55	176.50	369.25	690.50	1,654.25	55	155.50	316.75	585.50	1,391.75
56	182.50	384.25	720.50	1,729.25	56	159.50	326.75	605.50	1,441.75
57	188.50	399.25	750.50	1,804.25	57	163.50	336.75	625.50	1,491.75
58	194.50	414.25	780.50	1,879.25	58	167.50	346.75	645.50	1,541.75
59	200.50	429.25	810.50	1,954.25	59	171.50	356.75	665.50	1,591.75
60	208.50	449.25	850.50	2,054.25	60	175.50	366.75	685.50	1,641.75
61	216.50	469.25	890.50	2,154.25	61	181.50	381.75	715.50	1,716.75
62	224.50	489.25	930.50	2,254.25	62	187.50	396.75	745.50	1,791.75
63	232.50	509.25	970.50	2,354.25	63	193.50	411.75	775.50	1,866.75
64	240.50	529.25	1,010.50	2,454.25	64	201.50	431.75	815.50	1,966.75
65	250.50	554.25	1,060.50	2,579.25	65	209.50	451.75	855.50	2,066.75
66	260.50	579.25	1,110.50	2,704.25	66	217.50	471.75	895.50	2,166.75
67	272.50	609.25	1,170.50	2,854.25	67	225.50	491.75	935.50	2,266.75
68	286.50	644.25	1,240.50	3,029.25	68	233.50	511.75	975.50	2,366.75
69	302.50	684.25	1,320.50	3,229.25	69	243.50	536.75	1,025.50	2,491.75
70	318.50	724.25	1,400.50	3,429.25	70	253.50	561.75	1,075.50	2,616.75
71	338.50	774.25	1,500.50	3,679.25	71	263.50	586.75	1,125.50	2,741.75
72	360.50	829.25	1,610.50	3,954.25	72	275.50	616.75	1,185.50	2,891.75
73	384.50	889.25	1,730.50	4,254.25	73	289.50	651.75	1,255.50	3,066.75
74	410.50	954.25	1,860.50	4,579.25	74	303.50	686.75	1,325.50	3,241.75
75	438.50	1,024.25	2,000.50	4,929.25	75	319.50	726.75	1,405.50	3,441.75
76	458.50	1,074.25	2,100.50	5,179.25	76	335.50	766.75	1,485.50	3,641.75
77	458.50	1,074.25	2,100.50	5,179.25	77	353.50	811.75	1,575.50	3,866.75
78	458.50	1,074.25	2,100.50	5,179.25	78	375.50	866.75	1,685.50	4,141.75

Policy Form 13-403 KS, 13-404 MO, 13-404 NJ, 13-403 PA, 13-404 WV

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Overview

About the Company

Farmers and Traders Life Insurance Company is a New York mutual company, which has provided policyowners with life insurance since 1912.

Today, the company continues to deliver on its promises and is committed to measured growth, a high level of customer service, and financial stability.

The company's rating is A- (Excellent) by A.M. Best.

- **Issue Ages** 50 through 80
State Specific 50 through 75 NY
- **Face Amounts** \$2,000 - \$25,000
- **Premiums Payable** To Age 121
- **Coverage Provided** To Age 121

Farmers and Traders Life Insurance Company

960 James Street • P.O. Box 1056

Syracuse, NY 13201-1056

(800) 347-0960 • www.FTLife.com

Farmers and Traders Life Insurance Company, Syracuse, NY is licensed to do business in 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.

Policy Form No. 13-402: 13-402 CT, 13-402 DE, 13-402 FL, 13-402 GA, 13-402 IL, 13-402 IN, 13-402 MD, 13-402 ME, 13-402 NH, 13-402 NC, 13-402 NY, 13-402 OH, 13-402 OK, 13-402 RI, 13-402 SC, 13-402 TN, 13-402 TX, 13-402 VA, 13-402 VT, and 13-402 WI.

Form No. 20-320

10/06



Farmers & Traders
Life Insurance Co.

A NEW YORK MUTUAL COMPANY
Insurance Solutions Since 1912

New Century Senior Protector Whole Life Rate Card

States of Issue	FTL App No.
Connecticut	17-202
District of Columbia	17-202 DC
Delaware	17-202
Florida	17-202 FL
Georgia	17-202
Illinois	17-202
Indiana	17-202
Maine	17-202 ME
Maryland	17-202
Michigan	17-202
Nevada	17-202
New Hampshire	17-202
New York	17-202 NY
North Carolina	17-202
Ohio	17-202 OH
Oklahoma	17-202 OK
Rhode Island	17-202
South Carolina	17-202
Tennessee	17-202 TN
Texas	17-202 TX
Vermont	17-202
Virginia	17-202
Wisconsin	17-202

Form No. 20-320

10/06

New Century Senior Protector

Premium Calculations

Annual Premium Per Unit

Issue age is Nearest Birthday
(Insurance Age)

Total annual premium =
Annual premium per unit X Number of
units + \$48 policy fee

Full life insurance benefits are payable
after a modified benefit period of three
years, beginning as of the policy
effective date.

If death occurs during the modified
benefit period, all premiums paid during
the initial period are refunded, plus 5%
interest for all policies.

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

Available Modes, Formulas, and Minimums

EFT Monthly

.086 X Total Annual Premium
Minimum \$15

Direct Monthly

.10 X Total Annual Premium
Minimum \$15

Quarterly

.265 X Total Annual Premium
Minimum \$25

Semi-Annual

.51 X Total Annual Premium
Minimum \$25

List Bill is available with a minimum of
three lives.

To apply, you must use the Guaranteed
Issue application with full modal
premium at submission. An initial
payment of two months' premium is
required for monthly modes.

Age	Male	Female
50	45.00	35.50
51	46.00	36.50
52	47.00	37.50
53	48.00	39.50
54	50.00	41.50
55	52.00	43.50
56	55.00	45.50
57	58.00	47.50
58	61.00	49.50
59	64.00	51.50
60	67.00	53.50
61	71.00	56.50
62	75.00	59.50
63	80.00	62.50
64	85.00	65.50
65	90.00	68.50
66	95.00	72.50
67	100.00	76.50
68	106.00	81.50
69	112.00	86.50
70	119.00	91.50
71	126.00	96.50
72	133.00	101.50
73	140.00	106.50
74	148.00	112.50
75	157.00	119.50
76	167.00	127.50
77	178.00	136.50
78	190.00	146.50
79	203.00	157.50
80	217.00	169.50