

Farmers Life
Dedication to Protecting Generations of Dreams
Life Dream Sweepstakes
OFFICIAL RULES

The following information is provided in connection with the *Dedication to Protecting Generations of Dreams Life Dream Competition* (the “Competition”) conducted by Farmers New World Life Insurance Company (“Farmers Life”), located at 3003 77th Avenue SE, Mercer Island, Washington, 98040.

Competition. Farmers Life invites you to help us celebrate our 100th anniversary by submitting a brief story or idea of a way we can help you, a friend, or a loved one achieve dreams and goals.

Eligibility. The Competition is open to anyone at least 18 years or older and a resident of the United States of America. Entrants need not be customers (past or present) of Farmers and no purchase of any Farmers product or service is required.

Prizes.

1st place winner: \$2,000 life dream awarded up to cash value

2nd place winner: \$500 life dream awarded up to cash value

3rd place winner: \$250 life dream awarded up to cash value

Any questions regarding the Competition should be directed to dreamcontest@farmerslife100.com

No prize substitutions, transfer, cash equivalent, or assignment of prizes are allowed, except at the sole discretion of Farmers. All taxes, incidentals, and other expenses associated with any prize not specified herein as being awarded are the winner’s sole responsibility. Prizes may be subject to U.S. withholding taxes. Winners will be required to complete and return an IRS W-9 form.

Competition Timeline: Submissions for the Competition are accepted between January 1, 2009, and June 30, 2009. Submissions received after June 30, 2009, will not be considered. Winners to be announced on farmerslife100.com by July 31, 2009.

Judging Criteria.

This competition will be awarded by random drawing for entries that can be fulfilled within the prize value limitations. The decision will be final and binding in all respects.

Submission Guidelines:

- Entries must be submitted digitally through www.FarmersLife100.com.
- All entrants grant Farmers New World Life Insurance Company the right to reproduce and alter (for compliance and legal purposes) the submissions for unlimited and unconditional use (marketing and self-promotion).

- Entrants certify that participation in this contest is legal in entrant's jurisdiction, and indemnifies Farmers Life against any claims arising from participation in the contest.
- No submissions will be returned
- Farmers Life is not responsible for typographical, human, or other errors relating to or which may occur in connection with the Competition.
- Farmers Life is not responsible for submissions that are lost, incomplete, or have difficulty uploading. If you wish to be notified of receipt of your submission, please email dreamcontest@farmerslife100.com

Publicity and Privacy. Only the winner's first name and state of residence will be published on www.farmerslife100.com. Farmers Life will not disclose the names or addresses of the entrants other than as necessary to administer the Competition and as required by law. In all other aspects, this Competition is governed by Farmers Privacy Policy located at www.farmers.com.

Use of Submissions. By entering this Competition, you grant Farmers Life an irrevocable, royalty free, fully paid up, worldwide license to use in print, digital, or other media, submissions in advertising and self-promotion of Farmers Life and its products and services. Such license also permits Farmers Life to reproduce, alter (for compliance and legal purposes) submissions for unlimited and unconditional use (marketing and self-promotion). Farmers Life assumes all submissions are original and the works and property of the entrant, with all rights granted therein.

Limitation of Liability. By participating in the Competition, you agree that Farmers Life is not liable for any copyright infringement caused by or in connection with your submission(s) and you agree to release, indemnify, and hold harmless Farmers Life and its parent, subsidiary, and affiliated companies and each of their respective agents, representatives, officers, directors, shareholders, and employees from and against any injuries, losses, damages, claims, actions, or liability of any kind resulting, in whole or part, directly or indirectly, arising from participation in the Competition or acceptance, possession, use, misuse, or nonuse of any prize that may be awarded in the Competition. As a condition of participating in the Competition, you agree that under no circumstances will you be permitted to obtain awards for, and you hereby waive all rights to claim, punitive, incidental, consequential, or any other damages. Any and all claims, judgments, and awards against Farmers Life shall be limited to actual, reasonable out-of-pocket costs incurred, and in no event shall you be entitled to receive attorneys' fees or other legal costs.

“AS IS”. ALL NON-MONETARY PRIZES ARE AWARDED “AS IS” WITHOUT WARRANTIES OF ANY KIND (EXCEPT TITLE), EITHER EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.

Governing Law. The Competition is subject to all applicable federal, state, and local laws and regulations. The laws of the State of Washington shall govern any and all

disputes relating to the Competition, without regard for any applicable conflicts of laws rules. Venue for any such disputes will be the courts of the State of Washington. The Competition is void where prohibited by law.

Further Assurances. Upon Farmers Life's request, you shall execute such agreements, provide such information, and take such further actions as may be necessary or advisable, in Farmer Life's sole discretion, to carry out the purposes and intent of the Competition and the terms hereof.

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