

**FARMERS NEW WORLD LIFE INSURANCE COMPANY
SWEEPSTAKES RULES AND ENTRY FORM**

Refer a Friend Sweepstakes (“Sweepstakes”) for the Dedication to Protecting
Generations of Dreams Poster Design Competition

OFFICIAL RULES NO PURCHASE OF ANY KIND IS NECESSARY TO ENTER OR WIN. MAKING A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. VOID WHERE PROHIBITED BY LAW.

WHO MAY ENTER: THIS SWEEPSTAKES IS OPEN TO LEGAL RESIDENTS OF THE 50 UNITED STATES AND THE DISTRICT OF COLUMBIA WHO ARE 18 YEARS OF AGE OR OLDER WITH INTERNET ACCESS AT THE TIME OF ENTRY. ONLY ENTRANTS LOGGING ONTO THE INTERNET FROM WITHIN THE 50 UNITED STATES AND THE DISTRICT OF COLUMBIA ARE ELIGIBLE TO ENTER THE SWEEPSTAKES. YOU MAY NOT PARTICIPATE IF YOU ARE NOT A LEGAL U.S. RESIDENT AND PHYSICALLY LOCATED WITHIN THE U.S. AT THE TIME OF ENTRY.

HOW TO ENTER: Complete the entry form located on www.farmerslife100.com between January 1, 2009 and June 30, 2009 (“Sweepstakes Period”). Your entry is deemed received when Farmers Life's servers record the entry information you submitted. There is no alternative entry method. Any questions concerning entries can be directed to contact@farmerslife100.com. Please allow one week for a response due to traffic volume. Limit one entry per person. Farmers Life is not responsible for any failure of the website during the Sweepstakes Period, including any telephone problems or technical malfunction of any computer on-line systems, servers, access providers, computer equipment, software, failure of any e-mail or entry to be received on account of traffic congestion on the internet or at the website, or any combination thereof including any injury or damage to an entrant's or any other person's computer related to or resulting from downloading any material related to the Sweepstakes, all of which may affect a person's ability to participate in the Sweepstakes.

ODDS OF WINNING: The actual odds of winning will depend upon the actual number of entries received for this sweepstakes.

RANDOM DRAWING: Farmers Life representatives will conduct random drawings of all eligible entries during the Sweepstakes Period to award ten (10) lucky entrants each a cash prize. Winners will be notified by the email address provided. Return of a prize notification as undeliverable will result in disqualification and an alternate winner will be selected. The drawings are final.

CASH PRIZE: Ten lucky entrants will each receive a \$100 cash prize (check mailed to the address provided). There are no substitute prizes. Any and all federal, state and local income taxes, insurance, licensing, registration and title fees connected to the prize are

the sole responsibility of the winners. All federal, state and local laws and regulations apply.

CLAIMING PRIZE: All properly claimed prizes will be awarded. Farmers Life may require each winner to complete a W-9 or other applicable forms required by a taxing authority within ten (10) days of receipt of written prize notification or prizes will be forfeited and an alternate winner selected.

PRIVACY: Farmers Life will be collecting personal data about entrants in order to facilitate the Sweepstakes. Farmers Life will hold such information as private and will not share the information except as required by law, court order, or to disclose the number of entrants and the first names and last name initials of the winners as requested below in WINNER LIST.

WINNER LIST: To receive a winner list, please send an email request to contact@farmerslife100.com.

LIMITATION OF LIABILITY: By participating in this Sweepstakes, entrants agree to release, hold harmless, and agree not to institute any claim against Farmers Life and each of their respective parent companies, affiliates, subsidiaries, and their respective officers, directors, employees, agents, and representatives (collectively, "Released Parties") from any and all liability whatsoever for any injuries, losses or damages of any kind arising from or in connection with, either directly or indirectly, 1) the awarding, acceptance, receipt, possession, use and/or misuse of any prize awarded herein; and/or 2) participation in the Sweepstakes or any prize related activities, including but not limited to traveling to or from any prize related activity. Upon delivery of the prize to the winner, Farmers Life will be deemed to have awarded the prize to the winner with winner assuming full responsibility for the prize. Released Parties are not responsible for technical, hardware, software, telephone or other communications malfunctions, errors or failures of any kind, lost or unavailable network connections, website, Internet, or ISP availability, unauthorized human intervention, traffic congestion, incomplete or inaccurate capture of entry information (regardless of cause) or failed, incomplete, garbled, jumbled or delayed computer transmissions which may limit one's ability to enter the Sweepstakes, including any injury or damage to your or any other person's computer relating to or resulting from participating in this Sweepstakes or downloading any materials in this Sweepstakes. Under no circumstances will entrants be permitted to obtain awards for, and entrants hereby waive all rights to claim, punitive, incidental or consequential damages, or any other damages, including attorneys' fees, and entrants further waive all rights to have damages multiplied or increased.

MISCELLANEOUS CONDITIONS: If, for any reason, the Sweepstakes is not capable of running as planned, including infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of Farmers Life, Farmers Life reserves the right at its sole discretion to cancel, terminate, modify or suspend the Sweepstakes and select winners from among all eligible entries prior to the cancellation. Persons found tampering with or abusing any aspect of

this Sweepstakes, or whom Farmers Life believes to be causing malfunction, error, disruption or damage will be disqualified. Farmers Life reserves the right to correct any typographical, printing, computer programming or operator errors.

CHOICE OF LAW: All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of entrants and Farmers Life in connection with this Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the State of Washington without regard to Washington's conflict of law principles.

Farmers New World Life Insurance Company, Sweepstakes sponsor, located 3003 77th Avenue SE, Mercer Island, Washington 98040