

Life Journey

Frequently Asked Questions



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Life Journey

About

What is Life Journey?

The Life Journey initiative supports a new life insurance experience — near-instant underwriting decisions, simple and fast service, products that meet the needs of customers and are easy to buy and service, and digital convenience with human support for moments that matter. [Learn more about Life Journey!](#)

Training and Resources

Is there training available to learn more about Life Journey?

Visit the [Life Journey page](#) on the Agency News & Resources Portal (ANR) to view resources and take an on-demand training course, [Life Journey Launch](#), to learn more. This curriculum will provide an overview of the Life Journey rollout by focusing on life insurance products, new systems, automated underwriting, new service capabilities, and ways this all may affect your agency. You'll get to hear from tenured life insurance agents, see demos of new systems, and get introduced to resources throughout.

Life Portals

What is the Life Agent Portal – Legacy Products?

This portal is for in-force policy servicing and management of life insurance policies on products discontinued on or before October 28, 2025. Note: once you click on the policy number through APEX, you will be automatically navigated to the designated portal.

When can I access the Life Agent Portal – Legacy Products?

This is available right now. Access the portal by clicking on the policy number via APEX or going to the Service & Claims tab on the Agency News & Resources Portal.

Is there a job aid available for using the Life Agent Portal – Legacy Products?

Yes, view the [Life Agent Portal – Legacy Products Agency User Guide](#).

What is the Life Agent Portal – NewGen Products?

This portal is for in-force policy servicing and management of life insurance policies on products introduced on or after October 29, 2025. Note: once you click on the policy number through APEX, you will be automatically navigated to the designated portal.

When can I access the Life Agent Portal – NewGen Products?

This will be available on October 29, 2025, by clicking on the policy number via APEX.

Is there a job aid available for using the Life Agent Portal – NewGen Products?

A job aid will be provided through the Agency News & Resources Portal.

For customers that already have an existing life insurance policy, will self-service be available?

Customer self-service will only be available for NewGen products initially. Portal access for Legacy policies is under review for a potential 2026 launch.

If a customer goes online to their portal and makes a change or request to change their policy, will the agent get some kind of alert or notification?

Initially, customers will have the ability to request some changes to their policy on New Gen products only. And agents will get notified in APEX about key transactions. Otherwise, agents can view transactions that are in process or completed in the Life Agent Portal – NewGen Products.

Where can we access policy data?

All in-force policies (including Legacy products) will continue to show in APEX, the Life Agent Portal – Legacy Products and/or the Life Agent Portal – NewGen Products.

Farmers® Term Life Policies

Is there an agent product guide for Farmers® Term Life policies?

Yes, view the [Farmers® Term Life Agent Product Guide](#).

Is the new Farmers® Term Life product more similar to Farmers Value Term® or to Farmers® Simple Term policies?

The Farmers® Term Life product is more like the Farmers Value Term® product, but the process is more like that for Farmers® Simple Term policies. Like Farmers® Simple Term, the new term product also will allow for an immediate underwriting decision for most applicants. The product design is more similar to

Farmers Value Term® policies, and the end-to-end application experience is all new and makes it easier to bind coverage faster (in most cases).

Will there be term conversion options with the same terms that exist today?

Both the Legacy and NewGen term products can be converted to a permanent insurance policy upon request. The updated Term Conversions Guidelines will be available soon.

What are the coverage minimum and maximum amounts for Farmers® Term Life?

The minimum coverage amount for Farmers® Term Life is \$50,000. The maximum coverage amount is \$2,000,000 for automated underwriting. The overall maximum coverage amount is \$10,000,000.

What are the duration options available for Farmers® Term Life?

Level premium periods for the new Farmers® Term Life product are 10, 15, 20, and 30 years.

For Farmers® Term Life, will there be the same underwriting classifications along with the same banded face amounts for the best class available for Legacy term products?

Our new Farmers® Term Life product is focused on price versus risk class. That said, we have the same risk classes you have previously seen with our Farmers Value Term® product.

Will the Chronic Illness Rider be available for Farmers® Term Life and Farmers® Return of Premium Term?

The Chronic Illness Rider will likely not be available for Farmers® Term Life and Farmers® Return of Premium Term when these products launch. The rider will be available in a future launch.

Farmers® Return of Premium Term Policies

Is there an agent product guide for Farmers® Return of Premium Term policies?

Yes, view the [Farmers® Return of Premium Term Agent Product Guide](#).

Farmers Index Universal Life® Policies

Is there an agent product guide for Farmers Index Universal Life® policies?

Yes, view the [Farmers Index Universal Life® Agent Product Guide](#).

Farmers® Whole Life

When will the new Farmers® Whole Life product become available?

We plan to release Farmers® Whole Life in 2026.

Product Discontinuation

What products are being discontinued?

Please refer to the [Legacy Life Insurance Product Portfolio Sunset FAQ](#) for information on which products are being discontinued.

When is the last opportunity to submit Legacy product portfolio business?

Please refer to the [Legacy Life Insurance Product Portfolio Sunset FAQ](#) for information on dates related to Legacy and NewGen products.

Life Electronic Application (LEA)**What is the Life Electronic Application)?**

The Life Electronic Application is a simplified, digital quoting and application process integrated with other Farmers® systems. View the [Life Electronic Application \(LEA\) Agency User Guide](#) to learn more.

When will the Life Electronic Application be available?

This will be available on October 29, 2025.

Will the new Life Electronic Application fully replace the current process, or will it be offered as an optional alternative?

The Life Electronic Application will fully replace the current quoting and application platform and processes that are currently done through the iGO® application system via the LifeNet® site; quick raters will be available as well.

Who is completing the Life Electronic Application, the agent or the prospect?

The new application experience, in line with most customers' expectations and best practices in the market, is based on the customer completing questions around their health, lifestyle and financial information. The agent will be engaged in other aspects of the prospect and can help the prospect navigate through the process while the customer is completing their portion of the electronic application.

If a customer is not technologically savvy, can an agent fill out the Life Electronic Application for them and then have the customer sign via eSignature (similar to today's process)?

We require the customer to fill out all of their own data, since it tends to yield more complete and accurate information. However, customers can do this right in the agent's office, so agents can support them throughout the process.

Is there an estimated time range to complete the Life Electronic Application for the customer?

For applications eligible for automated underwriting (we anticipate most applicants will be eligible), we expect the entire process from initiating the quote to issuance and payment to be right around the 20-minute mark.

Will the Life Electronic Application be available in Spanish?

Not at this time. We will consider this feature in the future.

Can you duplicate a quote to a different product?

No, you must start a new quote

How long are quotes honored for?

30 days.

Where will insureds see their rate class?

For Farmers® Term Life and Farmers® Return of Premium Term, the rate class will show on the contract.

For Farmers Index Universal Life®, the rate class will be in the illustration and contract.

Can two applicants applying for separate policies (such as a husband and wife) use the same email address?

No, all applicants need to use their own email address.

When does LEA send a reminder to applicants who have not yet completed their application?

An email reminder will be sent after five days.

Underwriting

Where can I get more information about underwriting?

View the [Underwriting Guidelines](#).

Is this new automatic underwriting going to be for the NewGen products or are there updates to Legacy products?

Automated underwriting will be available for only the NewGen products. The current Legacy product portfolio will sunset when the NewGen products launch.

What risk classes are available?

All risk classes will be available with the NewGen products.

What if a customer wants to have the best premium and would rather do lab work?

There will not be an option for any alternative flow, and labs will not be required unless additional underwriting is necessary.

Billing

Are checks accepted for the first month's premium payment?

No. To expedite coverage for customers, billing is collected at the time of application. Checks will not be accepted; the initial premium is collected electronically.

Will there be any changes when it comes to payment?

For the initial payment, the customer will enter their payment information during the application process. If they are an existing Farmers customer with an established digital wallet, they can select an existing

payment method, including credit cards, and can use this for both initial and recurring payments. Agents will not need to collect the initial premium in other ways.

Will customers be able to pay for recurring premium payments with credit cards?

Yes. Recurring payments via bank accounts or credit cards will be available options when setting up the payment method. Customers will also be able to mail paper checks or make one-time payments online or by phone.

LifeNet® Sunset

Where can I learn more about the LifeNet system sunset?

View the [LifeNet System Sunset FAQ](#) to learn more.

Conversions

Do agents need to continue to submit paper conversion forms for Term conversions?

The paper form for conversions should be used into November. A more specific date will be communicated in a future article published on the Agency News & Resources Portal. In the near future, the new Term conversion intake process will be initiated using the Life Electronic Application (LEA) via APEX.

Support

How can I get in touch with someone at Farmers New World Life Insurance Company via phone for support?

Agents and customers can continue to call 800-238-9671 for support with life insurance needs. While menu options have recently changed, including some enhanced technology to help validate and route callers, the main contact number remains unchanged.

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