Rates Effective as of 10/07/25

AM BEST B++ Good

Farmers Life Insurance Company

Safeguard Plus®

Multi-Year Guaranteed Annuity (MYGA)

Minimum Premium for All Guarantee Periods: $10,000		
Guarantee Period	**Issue Ages**	**Rate**
3-Year	18-95	5.30%
5-Year	18-95	5.75%
7-Year	18-90	5.70%
10-Year	18-90	5.80%

Optional Riders	
Rider	**Cost**
5% Free Withdrawal Rider	0.10%
Enhanced Benefit Rider	0.10%

For more information about Farmers Life Insurance Company and our annuity products, visit **farmerslifeins.com** or contact your financial professional.

Interest is compounded daily. All rates are for new applications only. Rates are subject to change at any time.

Guarantees associated with all annuity policies sold by Farmers Life Insurance Company (NAIC #60230), 243 North Peters Rd. Knoxville, TN 37923 ("Farmers Life") are backed by the financial strength and claims paying ability of Farmers Life. Annuity contracts and features may vary by state and may not be available in all states. Annuity contracts issued on form number ICC21-FLIC-CON or variations by state.

This communication is for informational purposes only. It is not intended to provide, and should not be interpreted as individualized investment, legal or tax advice. To obtain such advice, please consult with your investment, legal or tax professional.

Farmers Life Insurance Company
243 North Peters Road, Knoxville, TN 37923
865.444.0613 | FarmersLifeIns.com

FLIC-SP-2306 (10/25)

Rates Effective as of 04/28/25

FARMERS LIFE INSURANCE COMPANY

Farmers Harvest® 5-Year

Fixed Indexed Annuity (FIA)

Issue Ages 0-85 | Minimum Premium of $10,000

Interest Crediting Rates	No Optional Benefits	With Premium Bonus	With Enhanced Liquidity Package	With Enhanced Premium Bonus Rider
Fixed Account Rate				
Annual Fixed Account Rate	4.00%	3.15%	3.75%	3.10%
Index Cap Rate				
S&P 500® Index				
Annual Point-to-Point Cap Rate	9.25%	6.25%	7.75%	7.00%
Annual Point-to-Point Enhanced Cap Rate	11.25%	7.25%	9.50%	7.00%
Participation Rate (No Cap)				
S&P 500® Index				
Annual Point-to-Point Participation Rate	45%	35%	35%	35%
Annual Point-to-Point Enhanced Participation Rate	55%	45%	45%	45%
S&P U.S. Dividend Growers VA RC2 7.5% Index				
Annual Point-to-Point Participation Rate	90%	70%	70%	70%
Annual Point-to-Point Enhanced Participation Rate	110%	90%	90%	90%
Nasdaq-100 Volatility Control 7% Index				
Annual Point-to-Point Participation Rate	115%	90%	90%	90%
Annual Point-to-Point Enhanced Participation Rate	140%	115%	115%	115%
Bloomberg Global Momentum Diversified Leaders 5% ER Index				
Annual Point-to-Point Participation Rate	140%	115%	115%	115%
Annual Point-to-Point Enhanced Participation Rate	165%	140%	140%	140%

Premium Bonus	Rate
Issue Ages 0 to 75	7.0%
Issue Ages 76 to 85	3.0%

Enhanced Premium Bonus[1]	Rate
Issue Ages 0 to 75	9.0%
Issue Ages 76 to 85	5.0%

A 0.95% deduction will be applied to the election of any Enhanced Crediting Strategy, whether elected stand alone or as part of the Enhanced Premium Bonus Rider.

Rates Effective as of 04/28/25

FARMERS LIFE INSURANCE COMPANY

AM BEST B++ Good

Farmers Harvest® 7-Year

Fixed Indexed Annuity (FIA)

Issue Ages 0-85 | Minimum Premium of $10,000				
Interest Crediting Rates	**No Optional Benefits**	**With Premium Bonus**	**With Enhanced Liquidity Package**	**With Enhanced Premium Bonus Rider**
Fixed Account Rate				
Annual Fixed Account Rate	4.25%	3.75%	3.75%	3.75%
Index Cap Rate				
S&P 500® Index				
Annual Point-to-Point Cap Rate	9.50%	6.50%	7.75%	7.50%
Annual Point-to-Point Enhanced Cap Rate	11.50%	7.50%	9.50%	7.50%
Participation Rate (No Cap)				
S&P 500® Index				
Annual Point-to-Point Participation Rate	45%	35%	35%	35%
Annual Point-to-Point Enhanced Participation Rate	55%	45%	45%	45%
S&P U.S. Dividend Growers VA RC2 7.5% Index				
Annual Point-to-Point Participation Rate	90%	70%	70%	70%
Annual Point-to-Point Enhanced Participation Rate	110%	90%	90%	90%
Nasdaq-100 Volatility Control 7% Index				
Annual Point-to-Point Participation Rate	115%	90%	90%	90%
Annual Point-to-Point Enhanced Participation Rate	140%	115%	115%	115%
Bloomberg Global Momentum Diversified Leaders 5% ER Index				
Annual Point-to-Point Participation Rate	140%	115%	115%	115%
Annual Point-to-Point Enhanced Participation Rate	165%	140%	140%	140%

Premium Bonus	Rate
Issue Ages 0 to 75	9.0%
Issue Ages 76 to 85	7.0%

Enhanced Premium Bonus[1]	Rate
Issue Ages 0 to 75	11.0%
Issue Ages 76 to 85	9.0%

A 0.95% deduction will be applied to the election of any Enhanced Crediting Strategy, whether elected stand alone or as part of the Enhanced Premium Bonus Rider.

Rates Effective as of 04/28/25

Farmers Life Insurance Company

Farmers Harvest® 10-Year

Fixed Indexed Annuity (FIA)

Issue Ages 0-85 | Minimum Premium of $10,000				
Interest Crediting Rates	**No Optional Benefits**	**With Premium Bonus**	**With Enhanced Liquidity Package**	**With Enhanced Premium Bonus Rider**
Fixed Account Rate				
Annual Fixed Account Rate	4.25%	3.25%	3.75%	3.25%
Index Cap Rate				
S&P 500® Index				
Annual Point-to-Point Cap Rate	9.75%	6.50%	7.75%	7.50%
Annual Point-to-Point Enhanced Cap Rate	11.75%	7.50%	9.50%	7.50%
Participation Rate (No Cap)				
S&P 500® Index				
Annual Point-to-Point Participation Rate	45%	35%	35%	35%
Annual Point-to-Point Enhanced Participation Rate	55%	45%	45%	45%
S&P U.S. Dividend Growers VA RC2 7.5% Index				
Annual Point-to-Point Participation Rate	90%	70%	70%	70%
Annual Point-to-Point Enhanced Participation Rate	110%	90%	90%	90%
Nasdaq-100 Volatility Control 7% Index				
Annual Point-to-Point Participation Rate	115%	90%	90%	90%
Annual Point-to-Point Enhanced Participation Rate	140%	115%	115%	115%
Bloomberg Global Momentum Diversified Leaders 5% ER Index				
Annual Point-to-Point Participation Rate	140%	115%	115%	115%
Annual Point-to-Point Enhanced Participation Rate	165%	140%	140%	140%

Premium Bonus	Rate
Issue Ages 0 to 75	15.0%
Issue Ages 76 to 85	9.0%

Enhanced Premium Bonus[1]	Rate
Issue Ages 0 to 75	18.0%
Issue Ages 76 to 85	11.0%

A 0.95% deduction will be applied to the election of any Enhanced Crediting Strategy, whether elected stand alone or as part of the Enhanced Premium Bonus Rider.

Farmers Life Insurance Company

For more information about Farmers Life Insurance Company and our annuity products,
visit **farmerslifeins.com** or contact your financial professional.

[1] The Enhanced Premium Bonus Rider is optional and available for a 0.95% fee. Enhanced Premium Bonus is subject to Vesting. A portion of the bonus will be recovered with any withdrawal or surrender during the Surrender Charge Period except for penalty-free withdrawals. Bonus does Vest upon death. See Product Disclosure for details.

Fixed interest is compounded daily. All rates are for new applications only. Rates are subject to change at any time.

Current spread rate for participation rate strategies is zero. Current caps and participation rates apply to the initial crediting period only. The initial fixed crediting rate is guaranteed for one year. All rates are subject to change on the first contract anniversary, subject to minimum contract guarantees.

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Farmers Life Insurance Company
243 North Peters Road, Knoxville, TN 37923
865.444.0613 | FarmersLifeIns.com

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Not a Deposit • Not Insured by any Federal Government Agency

FLIC-HV-2303 (4/25)