



FARMERS LIFE INSURANCE COMPANY

Safeguard Plus[®] Multi-Year Guaranteed Annuity (MYGA)

Initial fixed interest rate guarantee period	3, 5, 7 or 10 years	
Eligible ages	3- and 5-year Non-qualified/Qualified: 18-95 <i>If joint owner, eligibility is based on older owner's age</i>	7- and 10-year Non-qualified/Qualified: 18-90
Premium	Single premium Minimum premium: \$10,000 Maximum premium: \$1,000,000 (<i>without home office approval</i>)	
Death benefit	Prior withdrawals reduce benefit amounts. The Cash Surrender Value will be paid as a lump sum or via any of the other annuitization options available to the designated beneficiary(s) (unless the spouse was named as joint owner, in which case the policy and its provisions may continue).	
Penalty-free surrenders and withdrawals period	Any amount during the first 30 days of each Multi-Year Interest Rate Guarantee	
Optional riders	<p>Optional features available at the time of application. The crediting rate is reduced 0.10% when the 5% Free Withdrawal Rider, Earned Interest Withdrawal Rider or Enhanced Benefit Rider is elected and reduced 0.25% if the Death Benefit Rider is elected. Multiple riders may be elected but only one withdrawal provision can be elected on a Contract.</p> <ul style="list-style-type: none">◆ 5% Free Withdrawal Rider: Access the greater of 5% of the contract value as of the last Contract Anniversary for the first withdrawal in each Contract Year or the Required Minimum Distribution (RMD), as calculated under the Internal Revenue Code, without paying Surrender Charges or an MVA.◆ Earned Interest Withdrawal Rider: Access the greater of the accumulated interest earned in a Contract Year or the Required Minimum Distribution (RMD), as calculated under the Internal Revenue Code, without paying Surrender Charges or an MVA. On each policy anniversary, accumulated interest is reset to zero.	

Optional riders (cont.)

- ◆ **Enhanced Benefit Rider:** Access to the account value if you are diagnosed with a terminal illness (12 months or less to live) or have been confined at least 90 days to a qualified nursing care facility without paying surrender charges or an MVA.
- ◆ **Death Benefit Rider:** The death benefit will equal the Accumulation Value, defined as your initial premium plus interest credited less any deductions for prior partial surrenders.

Surrender charge schedule

A Surrender Charge Period equal to your Multi-Year Guaranteed Interest Rate Period will apply. During the first 30 days after the end of your guaranteed interest rate period, you may choose to renew the contract to a subsequent Multi-Year Guaranteed Interest Rate Period, including a subsequent Surrender Charge Period and MVA Period. You may also choose to make a partial surrender and apply the remaining annuity funds to a subsequent Multi-Year Guaranteed Interest Rate Period, including a subsequent Surrender Charge Period and MVA Period. Or, you may choose one of the following renewal options without incurring a Surrender Charge or MVA: annuitize the contract, surrender the contract, or renew the contract to a one-year interest rate guarantee period during which Surrender Charges and MVAs do not apply. This choice will automatically renew each contract year thereafter.

If no specific election is made, renewal to a Multi-Year Guaranteed Interest Rate Period will automatically occur. The renewal interest rate will never be less than the contract's minimum guaranteed interest rate.

IMPORTANT Surrender Charges										
	1	2	3	4	5	6	7	8	9	10
3-Year	9.0%	8.0%	7.0%							
5-Year	9.0%	8.0%	7.0%	6.0%	5.0%					
7-Year	9.0%	8.0%	7.0%	6.0%	5.0%	4.0%	3.0%			
10-Year	9.0%	8.0%	7.0%	6.0%	5.0%	4.0%	3.0%	2.5%	1.5%	0.9%

May differ in some states.

Market Value Adjustment

During each Multi-Year Interest Rate Guarantee Period, any amount surrendered is subject to a Market Value Adjustment (MVA). The MVA may increase or decrease the amounts payable. Generally, if interest rates rise after the beginning of the current Multi-Year Interest Rate Guarantee Period, the MVA will decrease benefits; if interest rates fall, the MVA will increase benefits. The MVA is waived for the amount of any benefit for which Surrender Charges are waived.

Minimums

Minimum surrender and withdrawal amount: \$100
 Minimum account balance after surrenders and withdrawals: \$2,000

Annuitization

Beginning at the first contract anniversary, you may elect to have the account value annuitized to you under an annuity option.

Qualified plans

Rollovers from an IRA, 401(k), 403(b), pension or profit-sharing plan.

Free look

30 days or longer as required by state law.



FARMERS LIFE INSURANCE COMPANY

Please refer to the Safeguard Plus® MYGA Consumer Brochure and Safeguard Plus® Annuity Disclosure (Contract Form No. ICC25-FLIC-CON) presented with this fact sheet. The Disclosure explains this annuity in detail.

Withdrawals of earnings will be subject to income tax and may be subject to a 10% IRS penalty tax if taken prior to age 59½. An annuity contract may be purchased on a non-qualified basis or for use within certain qualified retirement plans or arrangements that receive favorable tax treatment. Many of these qualified plans, including IRAs, provide the same type of tax-deferral as provided by an annuity contract, and the annuity contract does not provide any additional tax-deferral benefit. An annuity contract, however, does provide a number of other benefits and features not provided by such retirement plans or arrangements alone. Consult with a qualified tax and/or financial professional regarding the use of an annuity contract within a qualified plan or in connection with other employee benefit plans or arrangements.

Farmers Life Insurance Company is a licensed life insurance company. 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. Once an optional rider is selected, it may not be removed during the guarantee period.

Policy ICC25-FLIC-CON; Riders ICC25-FLIC-FWR, ICC25-FLIC-EBR; ICC25-FLIC-DBR; ICC25-FLIC-EIR.

This product is a single premium, deferred fixed annuity that provides a minimum guaranteed surrender value. You should understand how the minimum guaranteed surrender value is determined before purchasing an annuity contract. Interest rates are subject to change.

All quotes and estimates are non-binding and are not to be construed as a guarantee you will be able to purchase insurance. Neither Farmers Life nor any of its agents or representatives, provide any legal, tax, or financial planning advice. For legal, tax, or financial planning advice concerning your specific situation, please consult an attorney, tax professional, or certified financial planner. The information provided is intended for use by the general public and is not individualized to address any specific investment objective. It is not intended as investment or financial advice or as a recommendation to purchase a product. Annuity contracts contain limitations. Please consult the contract for more details regarding these limitations.

Not FDIC or NCUA/NCUSIF Insured
May Lose Value • No Bank or Credit Union Guarantee
Not a Deposit • Not Insured by any Federal Government Agency



FARMERS LIFE INSURANCE COMPANY

Farmers Harvest[®]

Individual Modified Single Premium Fixed Indexed Annuity (FIA)

Surrender charge periods 5, 7 or 10 years

Eligible ages 0 - 85
If joint owner, eligibility is based on older owner's age

Premium Minimum premium: \$10,000
Maximum premium: \$1,000,000 *(without home office approval)*
Minimum additional premium: \$5,000¹

Premium bonus An optional premium bonus is available via election of the **Premium Bonus Rider** on each surrender period.²

	5-Year	7-Year	10-Year
Issue Ages 0 to 75	7.0%	9.0%	15.0%
Issue Ages 76 to 85	3.0%	7.0%	9.0%

Vesting Schedule										
	1	2	3	4	5	6	7	8	9	10
10-Year Surrender Charge	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%
7-Year Surrender Charge	0%	10%	25%	40%	55%	70%	85%			
5-Year Surrender Charge	0%	15%	40%	60%	85%					

Enhanced death benefit Prior withdrawals reduce benefit amounts. The **Enhanced Death Benefit Rider** is automatically included in the contract for no additional fee, which provides the Full Contract Value to beneficiaries at death. A beneficiary may choose to receive the death benefit in either a lump sum or any of the available payout options.

¹ Additional premiums must be contributed during the first contract year and may not exceed the \$1 million maximum without home office approval.

² The Premium Bonus Rider is optional. Contracts with a premium bonus will reduce index participation in addition to lowering crediting rates during the Surrender Charge Period as compared to contracts without a premium bonus. 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.

Penalty-free surrenders and withdrawals

After the first contract year, the greater of:

- ◆ 5% of the Contract Value as of the last Contract Anniversary; or
- ◆ The Required Minimum Distribution (RMD) if your annuity is part of a tax-qualified plan that includes RMDs.

Index crediting strategy options

Fixed Account Rate
Annual Fixed Account Rate
Index Cap Rate
S&P 500® Index
Annual Point-to-Point Cap Rate
Annual Point-to-Point Enhanced Cap Rate
Participation Rate (No Cap)
S&P 500® Index
Annual Point-to-Point Participation Rate
Annual Point-to-Point Enhanced Participation Rate
S&P U.S. Dividend Growers VA RC2 7.5% Index
Annual Point-to-Point Participation Rate
Annual Point-to-Point Enhanced Participation Rate
Nasdaq-100 Volatility Control 7% Index
Annual Point-to-Point Participation Rate
Annual Point-to-Point Enhanced Participation Rate
Bloomberg Global Momentum Diversified Leaders 5% ER Index
Annual Point-to-Point Participation Rate
Annual Point-to-Point Enhanced Participation Rate

By selecting an Enhanced crediting strategy, annuitants are able to increase participation in that specific strategy. A 0.95% fee will be applied to the total amount of money allocated into enhanced strategies and is assessed annually at the beginning of each contract year.

Contracts with an enhanced crediting strategies will increase index participation in addition to increasing crediting rates during the Surrender Charge Period as compared to contacts without the Rider.

Enhanced premium bonus

By selecting the optional **Enhanced Premium Bonus Rider**³, annuitants are able to increase their accumulation potential through an enhanced premium bonus and the option to potentially benefit from higher caps and participation rates. A 0.95% fee deduction will be applied pro-rata across the strategies and is assessed annually at the beginning of each contract year.

The enhanced premium bonus will apply to each surrender period as follows:

	5-Year	7-Year	10-Year
Issue Ages 0 to 75	9.0%	11.0%	18.0%
Issue Ages 76 to 85	5.0%	9.0%	11.0%

³ The Enhanced Premium Bonus Rider is optional. 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.

Optional rider package

The **Enhanced Liquidity Package**⁴ is available at the time of application. It is not available with election of the Premium Bonus Rider.

- ◆ **Enhanced Liquidity Rider:** If no withdrawals were taken in the prior contract year, the Enhanced Liquidity Benefit Rider allows for the penalty-free withdrawal amount to increase to 10% of the Contract Value. It also reduces the waiting period from one year to 30 days. This provision effectively allows unused penalty-free withdrawal benefits to be carried over for one year.
- ◆ **Enhanced Benefit Rider:** In the event you are (a) diagnosed with a terminal illness that is expected to result in death within one year or (b) continuously confined in a qualified nursing care facility for at least 90 days, the Enhanced Benefit Rider allows you to access your funds after the first contract year without paying Surrender Charges or an MVA.

Surrender charge schedule

Any amount in excess of the penalty-free withdrawal amount that is withdrawn will be subject to a Surrender Charge during the Surrender Charge Period. The Surrender Charge is calculated based on the contract year during which the withdrawal or surrender occurs and is a percentage of the withdrawal or surrender amount. There is no waiver of Surrender Charges for annuitization. During the Surrender Charge Period, the Cash Surrender Value may be applied to an annuity option. Surrender Charges may differ by state.

Surrender Charge Schedule										
	1	2	3	4	5	6	7	8	9	10
10-Year	9.0%	8.0%	7.0%	6.0%	5.0%	4.0%	3.0%	2.5%	1.5%	0.9%
7-Year	9.0%	8.0%	7.0%	6.0%	5.0%	4.0%	3.0%			
5-Year	9.0%	8.0%	7.0%	6.0%	5.0%					

Market Value Adjustment

An MVA will apply to any full surrender or partial withdrawal that exceeds the maximum penalty-free withdrawal during the Surrender Charge Period. Depending on the direction interest rates move, the MVA may increase or decrease benefits available under the contract. Generally, if interest rates rise after the beginning of the Surrender Charge Period, the MVA will decrease the surrender value. If interest rates have declined, the MVA will increase the surrender value. The MVA is waived whenever Surrender Charges are waived.

Minimums

Minimum surrender and withdrawal amount: \$100
Minimum account balance after surrenders and withdrawals: \$2,000

Annuitization

You may elect to have the Cash Surrender Value annuitized to you under an annuity option at any time.

Qualified plans

Rollovers from an IRA, 401(k), 403(b), pension or profit-sharing plan.

Free look

30 days or longer as required by state law.

⁴ The Enhanced Liquidity Package includes the Enhanced Liquidity Rider and Enhanced Benefit Rider, which cannot be purchased separately. Election of the Package will reduce index participation in addition to lowering crediting rates during the Surrender Charge Period.



FARMERS LIFE INSURANCE COMPANY

Please refer to the Farmers Harvest® FIA Consumer Brochure and Harvest® Annuity Disclosure (Contract Form No. ICC23-FLIC-FIA) presented with this fact sheet. The Disclosure explains this annuity in detail.

Withdrawals of earnings will be subject to income tax and may be subject to a 10% IRS penalty tax if taken prior to age 59½. An annuity contract may be purchased on a non-qualified basis or for use within certain qualified retirement plans or arrangements that receive favorable tax treatment. Many of these qualified plans, including IRAs, provide the same type of tax-deferral as provided by an annuity contract, and the annuity contract does not provide any additional tax-deferral benefit. An annuity contract, however, does provide a number of other benefits and features not provided by such retirement plans or arrangements alone. Consult with a qualified tax and/or financial professional regarding the use of an annuity contract within a qualified plan or in connection with other employee benefit plans or arrangements.

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This piece provides a brief summary of product features. This product is an individual single premium fixed indexed annuity with the option to pay additional premium during the first contract year. The contract associated with the product will contain the actual terms, definitions, limitations, and exclusions that apply. Product features and availability vary by state and are solely the responsibility of Farmers Life Insurance Company. Contract: ICC23-FLIC-FIA, FLIC-FIA. Riders: ICC22-FLIC-FIA-PTP-CP, ICC22-FLIC-FIA-EPTP-CP, ICC22-FLIC-FIA-PTP-PR, ICC22-FLIC-FIA-EPTP-PR, ICC22-FLIC-FIA-PBR, ICC21-FLIC-EBR, ICC23-FLIC-FIA-ELB, ICC23-FLIC-FIA-EDB, FLIC-FIA-PTP-CP, FLIC-FIA-EPTP-CP, FLIC-FIA-PTP-PR, FLIC-FIA-EPTP-PR, FLIC-FIA-PBR, FLIC-EBR, FLIC-FIA-ELB, FLIC-FIA-EDB. Some exclusions and exceptions apply. Please refer to the contract for the actual terms and conditions that apply.

All quotes and estimates are non-binding and are not to be construed as a guarantee you will be able to purchase insurance. Neither Farmers Life nor any of its agents or representatives, provide any legal, tax, or financial planning advice. For legal, tax, or financial planning advice concerning your specific situation, please consult an attorney, tax professional, or certified financial planner. The information provided is intended for use by the general public and is not individualized to address any specific investment objective. It is not intended as investment or financial advice or as a recommendation to purchase a product. Annuity contracts contain limitations. Please consult the contract for more details regarding these limitations.

Index Disclosures:

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May Lose Value • No Bank or Credit Union Guarantee
Not a Deposit • Not Insured by any Federal Government Agency